

Designed for the Employees of Test Case Employer

Form 8014 GA

Disability Income Plus is a voluntary group non-occupational disability income policy to help cover everyday living expenses and pay the bills if you can't work due to an illness or accident. Disability Income Plus can be there to help pay the bills that won't go away if you're disabled from illnesses or accidents. That enables you to concentrate on your recovery and return to work.

## Base Benefits

### Accident & Sickness

Provides coverage for disabilities caused by either an accidental injury or sickness.

- Help protect up to 70% of your pay

- Your elimination period is 30/30, which means you must satisfy 30 days for accident and 30 days for sickness before your disability benefits will begin.

## Your disability plan also includes these benefits

**Waiver of Premium:** Premium is waived if you are totally disabled for more than 90 days or the elimination period, whichever is longer.

**Partial Disability:** Pays 50 percent of the total benefit when you cannot perform 20 percent to 80 percent of your normal work schedule for up to six consecutive months.

**Recurrent Disability:** If you become disabled again within 180 days of returning to work, the elimination period is waived and benefits are immediately available for up to the remaining benefit from the previous disability.

## Plan Features

- SI Underwriting
- There is no waiting period for maternity coverage
- Pre-existing conditions are covered after 12 months
- Issue ages: 18+, based on last birthday
- Minimum coverage is \$300
- Coverage is banded based on your age, to five age bands: 18-35, 36-45, 46-55, 56-65, and 66+
- Work-life support services are included with every disability plan to guide you on life's challenges

Presented by: DEBORAH N DAVENPORT

The **benefits provided by the disability income insurance policy** to the Employee are contained within a group policy issued to the Employer. Each participating Employee is issued a Certificate of Insurance. Either the Employer or Kanawha may cancel the group policy. The Employee may also elect to cease participation at any time while the group policy is in force.

**Pre-existing Conditions** are Injuries or Sickness which a physician has treated or for which a physician has advised treatment within 12 months prior to the Employee's date of certificate. It is also one which would cause a person to seek diagnosis or care within the same 12-month period.

**Total Disability** means, for the first 24 months of a disability that the Employee/Member is: unable to perform the substantial and material duties of his regular occupation; not working in any other occupation; and under the care of a physician for the disability. After 24 months of Total Disability, Totally Disabled means that the Employee/Member is; unable to perform the duties of any occupation and is under the care of a physician for the disability. We will not require care of a physician when it is no longer needed for the sound medical care of the condition causing total disability.

A **Sickness** means an illness, disease or complication of pregnancy that makes itself known after the effective date and while this policy is in force. Benefits for a normal pregnancy are provided on the same basis as for any other Sickness.

A **Benefit Period** is the period of time for which monthly income benefits are payable for disability after the elimination period ends.

An **Elimination Period** is the number of continuous days, beginning with the first day of total disability, before any monthly benefit amount is payable. There is a separate elimination period for accident and for sickness.

**Limitations and Exclusions**, Benefits are not payable for losses contributed to or caused by: the Employee/Member's employment; Sickness or injury for which benefits are paid or payable under any Worker's Compensation or occupational disease law: Pre-Existing conditions causing a loss within 12 months after the date of certificate; suicide, attempted suicide or intentionally self-inflicted injury, whether sane or insane; voluntary ingestion of or asphyxiation by gas or fumes; voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician; Mental or Emotional Disease or Disorder; Alcoholism or Drug Addiction; being intoxicated as intoxication is defined by the laws of the state in which the incident occurred; participating in a riot or civil insurrection; war or act of war (whether declared or undeclared); travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline; Injury sustained or Sickness contracted as a result of full-time active duty (other than for 30 days or less training) in any branch of the military forces; engaging in an illegal occupation; or committing or attempting to commit a felony or an assault.

*Underwritten by Kanawha Insurance Company.*

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