

**Get a cash payment above
and beyond your current
health insurance**

Even if you already have health insurance, your out-of-pocket costs can add up fast if you need to go to the hospital. With a hospital indemnity insurance policy from HumanaOne, you'll get a cash payment to help you cover any expense ... from deductibles and copayments to transportation and child care.

Count on HumanaOne

HumanaOne is committed to helping individuals and families achieve lifelong financial, physical and emotional well-being. We are part of Humana, one of the nation's largest publicly traded health and supplemental benefits companies. So you can trust us to provide the protection you need at an affordable price.

**Hospital
Cash Plan**



**Cover your family expenses
if you're hospitalized**

Waiting periods, limitations and exclusions may apply with this hospital indemnity insurance policy. Benefits may vary by state and may not be approved in all states. Premiums vary based on the benefit amount selected. The benefits and rider offered are supplemental and not intended to cover medical expenses. If you have a Health Savings Account (HSA) now, or if you plan to open an HSA in the future, please consult your tax advisor about the tax implications of this combination of plans. Hospital Cash Plan is Kanawha Insurance Company policy Form 90840 and, if applicable, optional rider policy Form 90841. Underwritten by Kanawha Insurance Company – a member of the Humana family of companies.

[Humana.com](https://www.humana.com)

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There's no risk with our 30-day money-back guarantee

Contact your agent to apply

Or ask for our Plan Summary for more details

Get a check made out directly to you with the affordable Hospital Cash Plan

Protect yourself against unplanned hospital costs with the **Hospital Cash Plan** from HumanaOne. It pays **in addition** to your current health insurance. And since the check goes directly to you or the person you name, you're in control of the money. Cover out-of-pocket medical costs, personal expenses ... even child care. *So you won't need to dip into your savings.*

Did you know?

- The average expense of an in-patient hospital stay per person is **\$13,033**
- **More than 1/3 of people** will be treated in a hospital during their lives
- **45.2%** of healthcare spending is associated with hospital treatment

Source: U.S. Department of Health and Human Services, Advance Data, June, 2007.

Make sure you're prepared for unplanned hospital costs

Get extra cash when you need it most

If you receive outpatient surgery, hospitalization, or emergency room care in a hospital due to a covered illness or injury you can count on benefits like these:

- ✓ **Use the money for any expense**, even non-medical costs like transportation
- ✓ **Pays on top of your current health insurance**, regardless of what it may cover
- ✓ **Choice of benefit amounts** up to \$2,000 for hospital confinement
- ✓ **Guaranteed renewable coverage to age 70** as long as you pay your premiums when due ... regardless of how many claims you submit
- ✓ **Affordable monthly rates that are easy on your budget**

All with no copayments or deductibles!

There are limitations to the number of covered occurrences per individual in a calendar year. Be sure to review the plan summary for additional details.



You have the option to get daily hospital confinement plus intensive care

For an additional cost, you can get up to an extra \$200 a day for hospital confinement and up to an extra \$800 a day if you're in the intensive care unit ... for up to 30 days.*

* Availability of this option may vary by state and may not be approved in all states.

Affordable rates

Our monthly rates make this important coverage easy to get ... and stay within your budget.

There's no risk with our 30-day money-back guarantee

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