

Humana Whole Life 65

Kentucky

Lexington Fayette Urban
County Government

If people depend financially on you, you need life insurance, no matter what your age or marital status. With life insurance, you can help spare your grieving loved ones the additional stress of economic difficulties and preserve their quality of life. Premiums for this whole life product are payable to age 65. The policy providers guaranteed coverage and cash values stay with the policy for its lifetime – you can take funds as loans or use to buy paid-up coverage.

Coverage type	Humana Whole Life 65 is an individual whole life insurance product with premiums payable to age 65. Benefits are comprised of a base policy with multiple riders.
Benefit type	<input type="checkbox"/> Defined benefit
Policyholder	Employee
Benefit amount	<p>Benefit amounts are available at various levels. You can choose:</p> <ul style="list-style-type: none">• \$2,500 to \$300,000 for employees <p>Family term coverage also can be added:</p> <ul style="list-style-type: none">• Spouse: \$2,500 to \$50,000• Child: \$2,500 to \$25,000 for each eligible child <p>You can also add stand-alone coverage for your dependents:</p> <ul style="list-style-type: none">• Spouse: \$2,500 to \$50,000• Child(ren): \$2,500 to \$25,000 for each eligible child
Issue ages	<p>Employee base coverage: 18 - 55</p> <p>Spouse stand-alone coverage: 18 - 55</p> <p>Child(ren) stand-alone coverage: 14 days - 24 years</p>
Additional included benefits	Terminal illness acceleration benefit: For the primary insured provides an acceleration of up to 50 percent of the original death benefit, base and term rider, amount including any ABI amounts, upon diagnosis of a terminal illness. 12-month waiting period.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Workplace Voluntary Benefit products at **Disclosure.Humana.com**. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

Policy: 00455

Underwritten by Kanawha Insurance Company, a Humana company.

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Additional included benefits	Facility Care Acceleration Benefit: provides an acceleration of one percent of the face amount, up to \$2,000/month up to a maximum of 36 months for Licensed Adult Day Care and/or up to two percent of the face amount, up to \$4,000/month up to a maximum of 18 months for inpatient resident care. Benefits cannot exceed the lesser of 36 percent of the face amount, \$72,000, or the face amount of the policy less the cash value.
Product restrictions	<ul style="list-style-type: none">• Total amount of permanent life insurance coverage and term life insurance coverage with Kanawha Insurance Company not to exceed \$300,000.• If both parents are eligible employees, their eligible children may be insured by either spouse but not both.• Purchasing option, whether money purchase or flat face amount, will be determined by the employer.• When optional riders are selected, the weekly money purchase premium will be calculated to include the base benefit and any rider(s) (per applicant).• If an employee's base policy, rider(s), and any additional Kanawha Insurance Company life insurance products exceed our company maximum of \$300,000, we will first reduce the applicant's rider(s) on this coverage. If additional reductions are necessary, we will reduce the face amount of the base policy.
Age calculation	Age at effective date of policy
Portability	Yes
Guarantee renewable	Yes
Cash value	Whole Life 65 is a whole life policy with guaranteed values, not an interest sensitive policy. As such, there is not an interest rate associated with the cash value of the policy; the cash values are all guaranteed in the table of cash values inside each and every Whole Life policy.

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