

Hospital Confinement Indemnity Insurance

Plan 3



Our Individual Medical BridgeSM insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

Hospital confinement

Maximum of one benefit per covered person per calendar year

\$1000⁰⁰

Observation room

Maximum of two visits per covered person per calendar year

\$100 per visit

Rehabilitation unit confinement

Maximum of 15 days per confinement with a 30-day maximum per covered person per calendar year

\$100 per day

Waiver of premium

Available after 30 continuous days of a covered hospital confinement of the named insured

Diagnostic procedure

- Tier 1

\$250

- Tier 2

\$500

Maximum of \$500 per covered person per calendar year for all covered diagnostic procedures combined

Outpatient surgical procedure

- Tier 1

\$500⁰⁰

- Tier 2

\$1000⁰⁰

Maximum of \$1500⁰⁰ per covered person per calendar year for all covered outpatient surgical procedures combined

For more information,
talk with your
benefits counselor.

The following is a list of common diagnostic procedures that may be covered.

Tier 1 diagnostic procedures

- **Breast**
 - Biopsy (incisional, needle, stereotactic)
- **Diagnostic radiology**
 - Nuclear medicine test
- **Digestive**
 - Barium enema/lower GI series
 - Barium swallow/upper GI series
 - Esophagogastroduodenoscopy (EGD)
- **Ear, nose, throat, mouth**
 - Laryngoscopy
- **Gynecological**
 - Amniocentesis
 - Cervical biopsy
 - Cone biopsy
 - Endometrial biopsy
 - Hysteroscopy
 - Loop electrosurgical excisional procedure (LEEP)
- **Liver - biopsy**
- **Lymphatic - biopsy**
- **Miscellaneous**
 - Bone marrow aspiration/biopsy
- **Renal - biopsy**
- **Respiratory**
 - Biopsy
 - Bronchoscopy
 - Pulmonary function test (PFT)
- **Skin**
 - Biopsy
 - Excision of lesion
- **Thyroid - biopsy**
- **Urologic**
 - Cystoscopy

Tier 2 diagnostic procedures

- **Cardiac**
 - Angiogram
 - Arteriogram
 - Thallium stress test
 - Transesophageal echocardiogram (TEE)
- **Diagnostic radiology**
 - Computerized tomography scan (CT scan)
 - Electroencephalogram (EEG)
 - Magnetic resonance imaging (MRI)
 - Myelogram
 - Positron emission tomography scan (PET scan)

LIFE INSURANCE HIGHLIGHTS

For the employee

PURELIFE-plus

*Flexible Premium Life Insurance to Age 121
Policy Form PRFNG-NI-10*

Voluntary permanent life insurance can be an ideal complement to the group term and optional term your employer might provide. Designed to be in force when you die, this voluntary universal life product is yours to keep, even when you change jobs or retire, as long as you pay the necessary premium. Group and voluntary term, on the other hand, typically are not portable if you change jobs and, even if you can keep them after you retire, usually costs more and declines in death benefit.

The policy, PURELIFE-plus, is underwritten by Texas Life Insurance Company, and it has these outstanding features:

- **High Death Benefit.** With one of the highest death benefits available at the worksite,¹ PURELIFE-plus gives your loved ones peace of mind, knowing there will be significant life insurance in force should you die prematurely.
- **Minimal Cash Value.** Designed to provide high death benefit, PURELIFE-plus does not compete with the cash accumulation in your employer-sponsored retirement plans.
- **Long Guarantees.** Enjoy the assurance of a policy that has a guaranteed death benefit to age 121 and level premium that guarantees coverage for a significant period of time (after the guaranteed period, premiums may go down, stay the same, or go up).
- **Refund of Premium.** Unique in the marketplace, PURELIFE-plus offers you a refund of 10 years' premium, should you surrender the policy if the premium you pay when you buy the policy ever increases. *(Conditions apply.)*
- **Accelerated Death Benefit Rider.** Should you be diagnosed as terminally ill with the expectation of death within 12 months (24 months in Illinois), you will have the option to receive 92% (84% in Illinois) of the death benefit, minus a \$150 (\$100 in Florida) administrative fee. This valuable living benefit gives you peace of mind knowing that, should you need it, you can take the large majority of your death benefit while still alive. *(Conditions apply.)*

You may apply for this permanent, portable coverage, not only for yourself, but also for your spouse, minor children and grandchildren.

Like most life insurance policies, Texas Life policies contain certain exclusions, limitations, exceptions, reductions of benefits, waiting periods and terms for keeping them in force. Please contact a Texas Life representative for costs and complete details.

¹ Voluntary and Universal Whole Life Products, Eastbridge Consulting Group, October 2008

See the PURELIFE-plus brochure for details.

TEXASLIFE INSURANCE
COMPANY

Since 1901 | 900 WASHINGTON | POST OFFICE BOX 830 | WACO, TEXAS 76703-0830

Not for use in WA.



Humana Cancer Expense rates

North Carolina

Employee rates

Displaying tenthly payroll deductions based on tenthly premium calculation including Cancer Lump Sum First Diagnosis Benefit, Cancer Travel Benefit, and Cancer Wellness Benefit.

Age	Benefit Amount									
	BENEFIT	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-50		\$25.57	\$36.21	\$46.84	\$57.47	\$68.10	\$78.73	\$89.37	\$100.00	\$110.63
51-59		\$43.04	\$62.17	\$81.31	\$100.45	\$119.60	\$138.74	\$157.88	\$177.01	\$196.16
60-69		\$54.11	\$78.67	\$103.24	\$127.80	\$152.37	\$176.94	\$201.50	\$226.06	\$250.63

Employee & Spouse rates

Displaying tenthly payroll deductions based on tenthly premium calculation including Cancer Lump Sum First Diagnosis Benefit, Cancer Travel Benefit, and Cancer Wellness Benefit.

Age	Benefit Amount									
	BENEFIT	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-50		\$42.39	\$59.71	\$77.04	\$94.37	\$111.70	\$129.03	\$146.36	\$163.68	\$181.01
51-59		\$70.79	\$101.96	\$133.14	\$164.31	\$195.50	\$226.67	\$257.84	\$289.03	\$320.20
60-69		\$88.80	\$128.80	\$168.80	\$208.80	\$248.80	\$288.80	\$328.79	\$368.79	\$408.78

Employee & Children rates

Displaying tenthly payroll deductions based on tenthly premium calculation including Cancer Lump Sum First Diagnosis Benefit, Cancer Travel Benefit, and Cancer Wellness Benefit.

Age	Benefit Amount									
	BENEFIT	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-50		\$31.64	\$43.72	\$55.79	\$67.86	\$79.94	\$92.00	\$104.08	\$116.16	\$128.22
51-59		\$49.25	\$69.91	\$90.58	\$111.24	\$131.91	\$152.58	\$173.24	\$193.90	\$214.57
60-69		\$60.31	\$86.38	\$112.45	\$138.53	\$164.61	\$190.69	\$216.77	\$242.84	\$268.92

Family rates

Displaying tenthly payroll deductions based on tenthly premium calculation including Cancer Lump Sum First Diagnosis Benefit, Cancer Travel Benefit, and Cancer Wellness Benefit.

Age	Benefit Amount									
	BENEFIT	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-50		\$48.47	\$67.25	\$86.04	\$104.81	\$123.60	\$142.38	\$161.15	\$179.94	\$198.72
51-59		\$76.99	\$109.69	\$142.38	\$175.06	\$207.75	\$240.45	\$273.14	\$305.82	\$338.51
60-69		\$94.98	\$136.47	\$177.97	\$219.47	\$260.97	\$302.46	\$343.97	\$385.46	\$426.95



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