

Term Life Insurance Coverage

Especially designed for employees of
Alabama Education Association.

Level Term Life is an important breakthrough in term life insurance products; that's because it offers you the ability to take an accelerated benefit of up to 50% if you're diagnosed in the future with a terminal illness.

That means if you have 12 months or less to live, you can request up to 50% of your base policy to pay for treatment or for other expenses or bills.

The Protection You Need at an Affordable Rate

- › Level Term Life offers valuable level term life insurance protection for 10 or 20 years.
- › Coverage can be continued through age 80. The premium is based on your age at the time of enrollment.
- › A 20-year term is available for employees age 18 to 60, while a 10-year term is offered to those 18 to 70.

The value of purchasing term life insurance with a fixed premium for the term duration becomes even more important as you age. For example, if you are 40 years old and purchase a 20-year policy, your premiums would remain level for 20 years. At age 60, you can qualify for another 20 year term so coverage would continue to age 80.

Level Term Life is a Dependable Plan

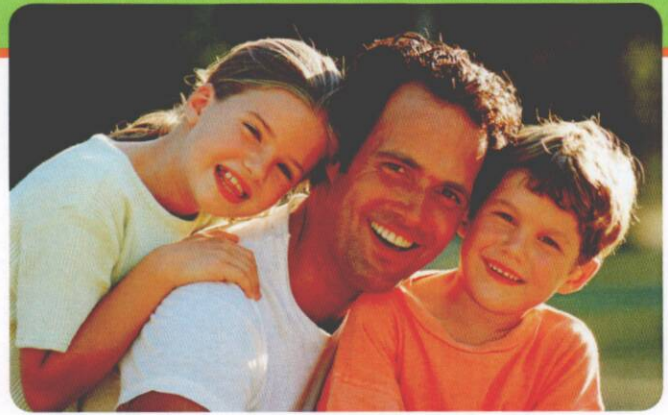
Coverage begins with level term life insurance for durations of 10 or 20 years.

- › Premiums are based on age and tobacco/non-tobacco use.
- › The death benefit ranges from \$10,000 to \$300,000.

Please note, this is meant to be an overview. For a detailed description of the benefit provisions and the limitations and exclusions, please see the policy.

Level Term Life is Kanawha Insurance Company Policy Form 8013. The policy and any optional benefits/riders contain limitations and exclusions. Optional benefits/riders and features are not available in all states and may vary by state. The riders offered are supplemental and not intended to cover all medical expenses. Kanawha Insurance Company is a member of the Humana family of companies. Insurance products are underwritten by Kanawha Insurance Company.

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Optional Benefits

Family Coverage – Offers spouse coverage up to \$50,000 and child coverage up to \$25,000 (for each insured child). Insurance for a dependent cannot exceed the employee's coverage amount.

- › Spouses are covered to age 60
- › Children are covered through age 25
- › All children are covered with a single premium, regardless of the number of children

Level Term Life also offers portability and convertibility should you be terminated.

- › Portability allows you to maintain coverage by remitting the premium directly to the carrier through bank draft. The premium would remain the same for the duration of the term.
- › Convertibility would allow you to convert the term life policy to a whole life policy, again offering a level of protection.

HUMANA.
Specialty Benefits



Toll free: 866-322-2244