

Humana

Voluntary life quote

SUMMITT TRUCKING
Schedule of Benefits

Voluntary life insurance with AD&D and with portability
Monthly rates per \$1,000 for group size 500-999

Attained Age Band	Employee	Spouse
00 - 29	0.09	0.09
30 - 34	0.09	0.09
35 - 39	0.10	0.10
40 - 44	0.17	0.17
45 - 49	0.29	0.29
50 - 54	0.41	0.41
55 - 59	0.69	0.69
60 - 64	1.17	1.17
65 - 69	2.02	2.02
70 - 74	3.11	3.11
75 - 79	5.19	5.19
80 - 84	8.48	8.48
85 - 89	13.81	13.81
90 - 94	21.15	21.15
95+	61.36	61.36

Guarantee issue limits

	Group size	Guarantee issue limit
Employee	500-999	\$150,000
Spouse		The lessor of 50% of the employee's coverage or \$50,000
Child		\$5,000 - subject to the coverage restrictions by age listed below.
Participation requirement		The greater of 5 lives or 20% of eligible employees.

*There is no guarantee issue amount for employees age 65 and older, or dependent spouses age 60 and older.
Employees must take coverage for dependents to be eligible for coverage.*

Rate for DEPENDENT CHILD(REN)	\$1.00
Child(ren) coverage available	\$5,000 on children 6 months and older \$500 on children 15 days to 6 months No coverage for children 0 - 14 days

Humana Voluntary Term Life Insurance (No Employer Contribution Required)

*Employee Coverage - up to six times your annual salary - rounded up to the next \$1,000. Coverages range from \$15,000 - \$500,000 (combined with basic life).

*Spousal Coverage is available in \$1,000 increments up to 50 percent of the employee's coverage. Coverages range from \$5,000 - \$250,000.

*Dependent Child Coverage offers \$500 for children from 15 days to six months of age, and \$5,000 for children from six months to age 19 (25 if a full-time student).

All employees must be actively-at-work. The actively at work provision will not be waived.

This quote is for illustration only. The proposed rates are for an effective date no later than 1/1/2006. Final rates and whether coverage will be issued, and in what amount, is subject to underwriting review, health status of the applicant (where applicable) and the actual composition of the group. If coverage is issued, the rate schedule will be guaranteed for the first 24 months of coverage. Rates are attained age so an individual employee's premium may increase during the 24 month rate guarantee if he or she crosses into the next age rating band. Under no circumstances should the employer cancel their current group insurance coverage prior to receiving approval of coverage from underwriting.

Consult the HumanaDental and Life brochure and actual certificate for details on plan benefits. Coverage begins to reduce the first of the month following the month the member turns age 65. Humana's standard age reduction schedule is as follows: 35% at age 65, 55% at age 70, 70% at age 75, 80% at age 80, and 85% at age 85.

Humana will consider grand fathering currently-insured amounts exceeding the Guarantee Issue Limit indicated above. Consideration will be given upon receipt of (1) the latest, current-carrier billing statement listing all insured amounts, and (2) the current-carrier contract, which must include the Schedule of Benefits and Guarantee Issue Limits. All decisions are subject to underwriting and additional documentation may be requested or required, at Humana's discretion.

Voluntary life coverage cannot be self-administered. Rates include Humana's standard commission schedule of 15%.



**Voluntary Group Term Life
Monthly Premium Costs
For Summitt Trucking
2006**

Age Category	Employee Coverage Amount and Weekly Premium					
	\$15,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
00 - 29	0.31	0.52	1.04	1.56	2.08	3.12
30 - 34	0.31	0.52	1.04	1.56	2.08	3.12
35 - 39	0.35	0.58	1.15	1.73	2.31	3.46
40 - 44	0.59	0.98	1.96	2.94	3.92	5.88
45 - 49	1.00	1.67	3.35	5.02	6.69	10.04
50 - 54	1.42	2.37	4.73	7.10	9.46	14.19
55 - 59	2.39	3.98	7.96	11.94	15.92	23.88
60 - 64	4.05	6.75	13.50	20.25	27.00	40.50
65 - 69	6.99	11.65	23.31	34.96	46.62	69.92
70 - 74	10.77	17.94	35.88	53.83	71.77	107.65

Age Category	Spouse Coverage Amount and Weekly Premium				
	\$5,000	\$10,000	\$25,000	\$30,000	\$50,000
00 - 29	0.10	0.21	0.52	0.62	1.04
30 - 34	0.10	0.21	0.52	0.62	1.04
35 - 39	0.12	0.23	0.58	0.69	1.15
40 - 44	0.20	0.39	0.98	1.18	1.96
45 - 49	0.33	0.67	1.67	2.01	3.35
50 - 54	0.47	0.95	2.37	2.84	4.73
55 - 59	0.80	1.59	3.98	4.78	7.96
60 - 64	1.35	2.70	6.75	8.10	13.50
65 - 69	2.33	4.66	11.65	13.98	23.31
70 - 74	3.59	7.18	17.94	21.53	35.88