



Prepared for:

Abc Company

February 11, 2010

Quote: 8605118-01-002

Proposed coverages: Accident

Critical Illness/Cancer

Proposed effective date: April 1, 2010

Broker: Test Agent Smart



Humana's voluntary benefits include:

- Disability
- Life
- Accident
- Critical illness
- Cancer
- Supplemental health

Help protect your employees' savings

Many American workers fail to plan for expenses, such as loss of income and childcare, not covered by health insurance. In fact, unexpected illnesses and injuries cause 350,000 personal bankruptcies each year. *

Humana's voluntary benefits can help protect your employees' savings if they can't work due to an illness or injury. By offering these benefits you can help your employees be more financially prepared for the unexpected.

How you benefit

- › Expand your benefit options without breaking the budget – voluntary benefits are 100 percent employee paid
- › Opportunity to possibly reduce your payroll tax for each enrolled employee
- › Minimize disruption to business with custom enrollment options
- › Provide a range of benefits to help keep employees productive and loyal

How employees benefit

- › Choose the benefits that match their needs and concerns
- › Directly receive benefits when they need it most
- › Don't have to rely solely on savings or incur additional debt to cover expenses such as childcare, transportation, and medical bills
- › Save money on premiums because benefits purchased through the employer are typically less expensive than purchasing on their own
- › Pay premiums through payroll deduction, many on a pre-tax basis

Contact your broker for more information about Humana's workplace voluntary benefits.

* Council for Disability Awareness

Accident coverage can protect your whole family



Nearly 40 percent of self-reported episodes of injury leading to hospitalization occurred during sports or leisure activities, and 44 percent occurred in or around the home.

- National Center for Health Statistics

A voluntary accident plan offers coverage for accidents, injuries, ambulance services, and accidental death in addition to your primary medical insurance. It's also available to your spouse and children – a plan that can protect your whole family.

Why do I need accident coverage?

Here are a few facts to consider from the National Center for Health Statistics:

- › Nearly 40 percent of self-reported episodes of injury leading to hospitalization occurred during sports or leisure activities, and 44 percent occurred in or around the home
- › Where the external cause of nonfatal injuries is specified, falls are the leading cause of inpatient and outpatient care in emergency rooms, outpatient clinics and doctors' offices
- › Injuries due to motor vehicle traffic accidents, overexertion and strenuous movements, and striking against or being struck accidentally by objects also make up a large portion of injuries

What does accident coverage do?

Accident insurance provides you with valuable primary benefits as well as any optional benefits selected by your employer. Features include:

- › **Accident Medical Expense:** pays actual charges, up to the amount selected, for physician's treatment or other emergency treatment
- › **Ambulance Benefit:** pays actual charges, up to policy amount, for ground ambulance service and emergency air transportation in 100-mile radius
- › **Hospital Confinement:** pays a daily benefit for hospital room charge for a maximum of 30 days, up to the amount selected, when the injury is a result of a covered accident
- › **Optional riders** offered by your employer may include 24-hour coverage, coverage for spouse and children, and bone fracture and dislocation

Protect your financial security

Payroll deduction makes it easy for you to pay for accident coverage. You'll feel good knowing benefits are paid up to the amount selected for each accident, and is in addition to any other coverage you may have. Coverage starts at "zero" with each new accident. There's no calendar-year maximum.

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This policy offers the flexibility to vary your coverage by selecting one of four benefit levels. There are no annual maximums. Benefits start all over with each accident, and are paid in addition to any other coverage in place. Payroll deduction for your premiums makes it easy, too.

Product base	Group Trust			
Coverage type	Accident Insurance that provides expense reimbursement for actual charges up to policy maximum. Covers off-the-job coverage for accidental injuries, hospital care, and accidental death benefits. There is no coverage for sickness. Four benefit levels available. Coverage is available to the insured, spouse, and children, and is renewable to age 70.			
Benefit amount	<input type="checkbox"/> Level One	<input type="checkbox"/> Level Two	<input type="checkbox"/> Level Three	<input type="checkbox"/> Level Four
<ul style="list-style-type: none"> › Accident medical expense: Pays the actual expenses up to the amount selected for diagnosis or treatment by a physician or in an emergency room. ER subject to a \$50 deductible. \$ 500 › Ambulance: Pays actual expenses up to the amount selected if injury requires ground or air ambulance transportation. \$ 250 › Hospital indemnity: Pays a benefit equal to the amount selected if an injury requires inpatient hospital confinement, including a room charge, that starts within 30 days after the accident. The benefit is limited to 30 days per accident. \$ 75 › Accidental death, dismemberment and loss of sight (AD&D): <ul style="list-style-type: none"> Loss of life \$ 5,000 Any combination of two or more hands, feet, or eyes \$ 5,000 Loss of single hand, foot or eye \$ 2,500 Multiple fingers and/or toes \$ 500 Single finger or toe \$ 250 	<ul style="list-style-type: none"> <input type="checkbox"/> Level One <input type="checkbox"/> Level Two <input type="checkbox"/> Level Three <input type="checkbox"/> Level Four 	<ul style="list-style-type: none"> \$ 1,000 \$ 500 \$ 150 \$ 10,000 \$ 10,000 \$ 5,000 \$ 1,000 \$ 500 	<ul style="list-style-type: none"> \$ 1,500 \$ 750 \$ 225 \$ 15,000 \$ 15,000 \$ 7,500 \$ 1,500 \$ 750 	<ul style="list-style-type: none"> \$ 2,000 \$ 1,000 \$ 300 \$ 20,000 \$ 20,000 \$ 10,000 \$ 2,000 \$ 1,000
Definition of disability:	Total disability: A disability that prevents the covered employee from performing an occupation for compensation or profit. During the first 12 months of disability, an occupation means the covered employee's job or profession at the time disability began. After 12 months, an occupation means any job or profession for which the covered employee is or becomes reasonably fitted by reason of education, training, or experience.			
Additional included benefits	<p>Total disability premium waiver: If the insured becomes disabled before age 60 and as the result of injuries suffered in an accident, premiums will be waived after six months of total and continuous disability.</p> <p><input type="checkbox"/> Accident total disability: Pays a monthly benefit if the insured becomes totally disabled as the result of injuries suffered in a covered accident. Benefits are payable for a maximum of 12 months for any one accident.</p> <p style="margin-left: 20px;"><input type="checkbox"/> \$400 <input type="checkbox"/> \$500</p> <p style="margin-left: 20px;">Elimination period: 7 days</p>			

Insured by Kanawha Insurance Company, a Humana company.

This is not a complete disclosure of plan qualifications and limitations. Your broker will provide you with specific limitations and exclusions as contained in the Regulatory and Technical Information Guide. 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.

Additional included benefits

- Fracture and dislocation:** Pays a benefit when a covered person suffers one of the fractures or dislocations listed. The benefit payable will equal the percentage shown, of the unit selected, for the injury. Pays 150% of the larger loss of two or more covered losses.

\$1,500

Fractures

- Hip bone (pelvis) or femur 100%
- Vertebra 75%
- Skull (depressed or ping-pong fracture) 65%
- Leg (tibia or fibula) 50%
- Bones of the foot, ankle, kneecap, hand, wrist or forearm (radius or ulna) 40%
- Lower jaw, shoulder blade, collar bone 35%
- Upper arm, upper jaw, skull (simple, non-depressed fracture) 25%
- Facial bones (or nose) 20%
- Finger, toe, rib, coccyx 6%

Dislocations

- Hip 100%
- Knee (does not include dislocation of the patella) 50%
- Foot (does not include dislocation of the toes), ankle or shoulder 35%
- Hand (does not include dislocation of fingers), lower jaw, wrist or elbow 20%
- Finger, toe 6%

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Humana Accident rates

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Humana Accident rates

Semi-Monthly premiums withdrawn on a Weekly basis include \$1,500.00 Bone Fracture and Dislocation.

Benefit:	Level One Benefit			
Age	Employee	Employee & Spouse	Employee & Children	Family
18-50	\$2.68	\$5.35	\$6.26	\$8.93
51-67	\$3.11	\$6.21	\$6.69	\$9.79

Benefit:	Level Two Benefit			
Age	Employee	Employee & Spouse	Employee & Children	Family
18-50	\$3.24	\$6.48	\$7.61	\$10.85
51-67	\$3.67	\$7.34	\$8.04	\$11.70

Benefit:	Level Three Benefit			
Age	Employee	Employee & Spouse	Employee & Children	Family
18-50	\$3.72	\$7.43	\$9.10	\$12.81
51-67	\$4.15	\$8.29	\$9.53	\$13.67

Benefit:	Level Four Benefit			
Age	Employee	Employee & Spouse	Employee & Children	Family
18-50	\$4.14	\$8.28	\$10.26	\$14.40
51-67	\$4.57	\$9.14	\$10.69	\$15.26

Optional rider rates

Benefit:	Accident Total Disability Benefit	
Elimination Period	\$400	\$500
7 Days	\$0.98	\$1.23

The proposed rates are for an effective date no later than April 1, 2010.

Georgia

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Accident coverage offers supplemental coverage for accidents, injuries, ambulance services, and accidental death. This is a plan that protects the whole family, including your spouse and children. Choose from four benefit levels, which are paid up to the benefit amount, in addition to any other coverage you have. You can further enhance your coverage with options, such as benefits for fractures and dislocations, providing even more flexibility.

Product base	Individual			
Coverage type	Accident Insurance provides 24-hour coverage for accidental injuries, hospital care, and accidental death benefits. There is no coverage for sickness. Four benefit levels available. Coverage is available to the insured, spouse, and children, and is guaranteed renewable to age 70.			
Benefit amount	<input type="checkbox"/> Level One	<input type="checkbox"/> Level Two	<input type="checkbox"/> Level Three	<input type="checkbox"/> Level Four
› Accident medical expense: Pays the actual expenses up to the amount selected for diagnosis or treatment by a physician or in an emergency room. ER subject to a \$50 deductible.	\$ 500	\$ 1,000	\$ 1,500	\$ 2,000
› Ambulance: Pays actual expenses up to the amount selected if injury requires ground or air ambulance transportation.	\$ 250	\$ 500	\$ 750	\$ 1,000
› Hospital indemnity: Pays a benefit equal to the amount selected if an injury requires inpatient hospital confinement, including a room charge, that starts within 30 days after the accident. The benefit is limited to 30 days per accident.	\$ 75	\$ 150	\$ 225	\$ 300
› Accidental death, dismemberment and loss of sight (AD&D):				
Loss of life	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000
Any combination of two or more hands, feet, or eyes	\$ 5,000	\$ 10,000	\$ 15,000	\$ 20,000
Loss of single hand, foot or eye	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000
Multiple fingers and/or toes	\$ 500	\$ 1,000	\$ 1,500	\$ 2,000
Single finger or toe	\$ 250	\$ 500	\$ 750	\$ 1,000
Definition of disability:	Total disability: The insured's complete inability to perform his or her regular occupation. The total disability must result from injuries sustained in an accident and be certified by a physician regularly attending the insured. The insured is not totally disabled if actually working in any other job or profession.			
Additional included benefits	<p>Total disability premium waiver: If the insured becomes disabled before age 60 and as the result of injuries suffered in an accident, premiums will be waived after six months of total and continuous disability.</p> <p><input type="checkbox"/> On-the-job coverage: Provides coverage for accidental injuries covered by Workers' Compensation or occupational disease law. Expands all base benefits and elected optional benefits to 24-hour coverage.</p> <p><input type="checkbox"/> Accident total disability: Pays a monthly benefit if the insured becomes totally disabled as the result of injuries suffered in a covered accident. Benefits are payable for a maximum of 12 months for any one accident. <input type="checkbox"/> \$400 <input type="checkbox"/> \$500 Elimination period: 7 days</p>			

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Georgia**Abc Company****Additional included benefits**

- Fracture and dislocation:** Pays a benefit when a covered person suffers one of the fractures or dislocations listed. The benefit payable will equal the percentage shown, of the unit selected, for the injury. Pays 150% of the larger loss of two or more covered losses.

\$750 \$1,500

Fractures

- Hip bone (pelvis) or femur 100%
- Vertebra 75%
- Skull (depressed or ping-pong fracture) 65%
- Leg (tibia or fibula) 50%
- Bones of the foot, ankle, kneecap, hand, wrist or forearm (radius or ulna) 40%
- Lower jaw, shoulder blade, collar bone 35%
- Upper arm, upper jaw, skull (simple, non-depressed fracture) 25%
- Facial bones (or nose) 20%
- Finger, toe, rib, coccyx 6%

Dislocations

- Hip 100%
- Knee (does not include dislocation of the patella) 50%
- Foot (does not include dislocation of the toes), ankle or shoulder 35%
- Hand (does not include dislocation of fingers), lower jaw, wrist or elbow 20%
- Finger, toe 6%

- Hospital intensive care:** Pays a daily benefit when a covered person is confined to a hospital intensive care unit as a result of injuries suffered in a covered accident. The benefit is payable for a maximum of 30 days for any one accident.

\$300

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Humana Accident rates

Abc Company
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Humana Accident rates

Semi-Monthly premiums withdrawn on a Weekly basis.

Benefit:	Level One Benefit			
Age	Employee	Employee & Spouse	Employee & Children	Family
18-67	\$3.28	\$6.56	\$6.51	\$9.79

Benefit:	Level Two Benefit			
Age	Employee	Employee & Spouse	Employee & Children	Family
18-67	\$4.04	\$8.08	\$8.06	\$12.10

Benefit:	Level Three Benefit			
Age	Employee	Employee & Spouse	Employee & Children	Family
18-67	\$4.71	\$9.42	\$9.74	\$14.45

Benefit:	Level Four Benefit			
Age	Employee	Employee & Spouse	Employee & Children	Family
18-67	\$5.31	\$10.62	\$11.08	\$16.39

Optional rider rates

Benefit:	Accident Total Disability Benefit	
Elimination Period	\$400	\$500
7 Days	\$1.94	\$2.43

Benefit:	Bone Fracture & Dislocation Benefit			
Age	Employee	Employee & Spouse	Employee & Children	Family
18-50	\$0.24	\$0.47	\$0.41	\$0.64
51-67	\$0.54	\$1.07	\$0.71	\$1.24

Benefit:	Hospital Intensive Care Benefit			
Age	Employee	Employee & Spouse	Employee & Children	Family
18-67	\$0.21	\$0.42	\$0.40	\$0.60

The proposed rates are for an effective date no later than April 1, 2010.

Critical illness/cancer voluntary coverages pay lump-sum benefits



U.S. men have slightly less than a 1 in 2 risk of developing cancer; for women, the risk is a little more than 1 in 3.

- American Cancer Society

With our critical illness and cancer plans, you'll receive a benefit after a serious illness or a condition such as a heart attack, stroke, coronary artery disease, or cancer is diagnosed. During your recovery, you and your loved ones can rest a little easier knowing you won't have to deplete your bank accounts or take on additional debt to cover day-to-day living expenses.

Why do I need critical illness and cancer coverages?

These plans can assist you with a variety of expenses so you can focus on getting better. You can spend the benefits however you want, on direct or indirect costs associated with the illness:

- › Make your mortgage payments
- › Hire extra help for around the house, such as in-home caregivers
- › Help cover medical bills as well as therapy and training
- › Pay for travel to treatment facilities away from home – and for family visits

In addition to the physical and emotional effects, people who are diagnosed with a serious condition may see a costly impact on their expenses. You may need additional help to absorb the expense of paying for drugs and other direct and indirect costs associated with these diseases.

Here's how it works

All benefit payments are made directly to you in most cases, placing you in control at a time when you may feel that your options are limited. Some or all of the benefit is available to you after your initial diagnosis, so it's there when you need it most. You'll save on your premiums because coverage through your employer typically is less expensive than purchasing on your own. And you can pay premiums through automatic payroll deduction. You can continue the coverage even if you change employers.

Act now

You've probably taken some steps to protect your assets and future financial stability with a health plan, life insurance, savings, etc. Take an additional step to round out your coverage and help you and your loved ones in the event of an unexpected critical illness or cancer.

Georgia

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Consider coverage that helps protect you, your family, and your assets in the event of a critical illness. It offers specialized benefits to supplement other health insurance when you and your family may be most vulnerable: during the working years. Benefit payments can assist in covering a variety of expenses associated with a critical illness: out-of-pocket medical care costs, home healthcare, travel to and from treatment facilities, rehabilitation, and other expenses.

Coverage type	Voluntary Critical Illness insurance is a group policy form that includes coverage for heart/stroke, cancer, and other critical illnesses.
Benefit amount	<p>Benefit amounts are available at various levels. You can choose:</p> <ul style="list-style-type: none"> <input type="checkbox"/> \$5,000 to \$50,000 for employees <p>You can also add coverage for your dependents:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Spouse: \$2,500 to \$25,000. Spouse coverage benefit is equal to exactly half of the employee's coverage <input type="checkbox"/> Child: \$2,500 to \$5,000 for each eligible child
Coverage for vascular conditions	<p>Percent of benefit amount paid at initial diagnosis:</p> <ul style="list-style-type: none"> ➤ Heart attack 100% ➤ Transplant as a result of heart failure 100% ➤ Stroke 100% ➤ Coronary artery bypass surgery as a result of coronary artery disease 25%
Coverage for cancer conditions	<p>Percent of benefit amount paid at initial diagnosis:</p> <ul style="list-style-type: none"> ➤ First diagnosis of internal cancer or malignant melanoma 100% ➤ Carcinoma in situ 25%
Coverage for other critical illnesses	<p>Percent of benefit amount paid at initial diagnosis:</p> <ul style="list-style-type: none"> ➤ Transplant, other than heart 100% ➤ End-stage renal failure 100% ➤ Loss of sight, speech, or hearing 100% ➤ Coma 100% ➤ Severe burns 100% ➤ Permanent paralysis due to an accident 100% ➤ Occupational HIV 100%
Additional included benefits	<p>Waiver of premium for disability: This waives an employee's premium if he or she becomes totally disabled for at least 180 days after the effective date of coverage. For employees ages 18-55.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Automatic benefit increases: On each of the employee's first five coverage anniversary dates, he or she can elect a \$2,000 coverage increase. Available through age 60. Benefit recurrence: This provides an additional benefit for the same condition if a covered participant is treatment-free for at least 12 months. <input type="checkbox"/> Health screening: Benefit pays per calendar year for covered health screenings. There are 18 covered tests including mammograms, colonoscopies, and stress tests. <ul style="list-style-type: none"> <input type="checkbox"/> \$100 <input type="checkbox"/> Loss of work: We'll waive an employee's premium in the event of authorized strike, lockout, layoff, or job elimination (maximum six-month benefit per occurrence, with a lifetime maximum of 12 months' waiver). Available through age 55.

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Humana Critical Illness and Cancer rates



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8605118-01-002

Employee rates

Monthly premiums with Bi-Weekly deductions include Automatic Benefit Increases*, Benefit Recurrence, \$100 Health Screening Benefit, and Loss of Work.

Age	Employee NTU		Employee TU	
	\$20,000	\$30,000	\$20,000	\$30,000
18-29	\$7.68	\$10.45	\$10.35	\$14.46
30-39	\$12.29	\$17.37	\$18.85	\$27.20
40-49	\$18.75	\$27.06	\$30.75	\$45.06
50-55	\$28.26	\$41.32	\$48.48	\$71.65
56-59	\$25.95	\$37.86	\$44.69	\$65.97
60-64	\$32.23	\$47.28	\$56.60	\$83.83
65-69	\$34.68	\$51.06	\$57.85	\$85.81

*Automatic benefit increase is included in premiums up to age 60.

Spouse rates

Monthly premiums with Bi-Weekly deductions include Benefit Recurrence and \$100 Health Screening Benefit.

Age	Spouse NTU		Spouse TU	
	\$10,000	\$15,000	\$10,000	\$15,000
18-29	\$3.51	\$4.80	\$4.90	\$6.88
30-39	\$5.87	\$8.34	\$9.19	\$13.32
40-49	\$9.14	\$13.25	\$15.28	\$22.46
50-55	\$13.99	\$20.52	\$24.28	\$35.96
56-59	\$13.99	\$20.52	\$24.28	\$35.96
60-64	\$17.50	\$25.78	\$30.88	\$45.86
65-69	\$18.97	\$28.00	\$31.71	\$47.10

Loss of Work rates

Monthly premiums with Bi-Weekly deductions include Benefit Recurrence.

Age	Spouse NTU		Spouse TU	
	\$10,000	\$15,000	\$10,000	\$15,000
18-29	\$0.42	\$0.63	\$0.56	\$0.84
30-39	\$0.60	\$0.90	\$0.88	\$1.32
40-49	\$0.88	\$1.32	\$1.34	\$2.01
50-55	\$1.25	\$1.87	\$2.08	\$3.12
56-59	\$1.25	\$1.87	\$2.08	\$3.12
60-64	\$1.53	\$2.29	\$2.59	\$3.88
65-69	\$1.67	\$2.50	\$2.64	\$3.95

NTU: Non-tobacco user; TU: Tobacco user

Humana Critical Illness and Cancer rates



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Children rates

Monthly premiums with Bi-Weekly deductions include Benefit Recurrence and \$100 Health Screening Benefit.

Age	Children
Benefit	\$5,000
0-24	\$1.90

The proposed rates are for an effective date no later than April 1, 2010.

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Humana Critical Illness offers benefits for vascular coverage (heart attack, stroke, coronary artery bypass surgery) and other critical illnesses (end-stage renal failure, coma, transplant other than heart). All benefit payments are made directly to you, and are payable in addition to any other coverage you have. During your recovery, you and your loved ones can rest a little easier knowing you won't have to rely solely on your savings accounts or take on additional debt to cover day-to-day living expenses.

Coverage type	Voluntary Critical Illness insurance is a group policy form that includes coverage for heart/stroke and other critical illnesses.	
Benefit amount	<p>Benefit amounts are available at various levels. You can choose:</p> <input type="checkbox"/> \$5,000 to \$50,000 for employees	
	<p>You can also add coverage for your dependents:</p> <input type="checkbox"/> Spouse: \$2,500 to \$25,000. Spouse coverage benefit is equal to exactly half of the employee's coverage <input type="checkbox"/> Child: \$2,500 to \$5,000 for each eligible child	
Coverage for vascular conditions	Percent of benefit amount paid at initial diagnosis:	
	› Heart attack	100%
	› Transplant as a result of heart failure	100%
	› Stroke	100%
	› Coronary artery bypass surgery as a result of coronary artery disease	25%
Coverage for other critical illnesses	Percent of benefit amount paid at initial diagnosis:	
	› Transplant, other than heart	50%
	› End-stage renal failure	50%
	› Loss of sight, speech, or hearing	50%
	› Coma	50%
	› Severe burns	50%
	› Permanent paralysis due to an accident	50%
	› Occupational HIV	50%
Additional included benefits	<p>Waiver of premium for disability: This waives an employee's premium if he or she becomes totally disabled for at least 180 days after the effective date of coverage. For employees ages 18-55.</p> <input type="checkbox"/> Automatic benefit increases: On each of the employee's first five coverage anniversary dates, he or she can elect a \$2,000 coverage increase. Available through age 60. <p>Benefit recurrence: This provides an additional benefit for the same condition if a covered participant is treatment-free for at least 12 months.</p> <input type="checkbox"/> Health screening: Benefit pays per calendar year for covered health screenings. There are 18 covered tests including mammograms, colonoscopies, and stress tests. <input type="checkbox"/> \$150 <input type="checkbox"/> Loss of work: We'll waive an employee's premium in the event of authorized strike, lockout, layoff, or job elimination (maximum six-month benefit per occurrence, with a lifetime maximum of 12 months' waiver). Available through age 55.	

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Humana Critical Illness rates

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8605118-01-002

Employee rates

Monthly premiums with Bi-Weekly deductions include Automatic Benefit Increases*, Benefit Recurrence, \$150 Health Screening Benefit, and Loss of Work.

Age	Employee NTU		Employee TU	
	\$5,000	\$10,000	\$5,000	\$10,000
18-29	\$3.20	\$3.80	\$3.55	\$4.49
30-39	\$3.75	\$4.91	\$4.68	\$6.75
40-49	\$4.49	\$6.38	\$6.25	\$9.89
50-55	\$5.62	\$8.65	\$8.81	\$15.02
56-59	\$5.30	\$8.00	\$8.25	\$13.91
60-64	\$6.18	\$9.75	\$9.85	\$17.09
65-69	\$6.41	\$10.45	\$9.87	\$17.37

*Automatic benefit increase is included in premiums up to age 60.

Spouse rates

Monthly premiums with Bi-Weekly deductions include Benefit Recurrence and \$150 Health Screening Benefit.

Age	Spouse NTU		Spouse TU	
	\$2,500	\$5,000	\$2,500	\$5,000
18-29	\$1.65	\$1.90	\$1.82	\$2.24
30-39	\$1.92	\$2.45	\$2.40	\$3.40
40-49	\$2.28	\$3.17	\$3.19	\$4.99
50-55	\$2.87	\$4.34	\$4.50	\$7.60
56-59	\$2.87	\$4.34	\$4.50	\$7.60
60-64	\$3.35	\$5.31	\$5.37	\$9.35
65-69	\$3.60	\$5.82	\$5.51	\$9.63

Loss of Work rates

Monthly premiums with Bi-Weekly deductions include Benefit Recurrence.

Age	Spouse NTU		Spouse TU	
	\$2,500	\$5,000	\$2,500	\$5,000
18-29	\$0.09	\$0.17	\$0.09	\$0.17
30-39	\$0.10	\$0.19	\$0.13	\$0.26
40-49	\$0.13	\$0.26	\$0.20	\$0.40
50-55	\$0.17	\$0.33	\$0.30	\$0.60
56-59	\$0.17	\$0.33	\$0.30	\$0.60
60-64	\$0.21	\$0.42	\$0.37	\$0.74
65-69	\$0.24	\$0.47	\$0.39	\$0.77

NTU: Non-tobacco user; TU; Tobacco user

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8605118-01-002

Children rates

Monthly premiums with Bi-Weekly deductions include Benefit Recurrence and \$150 Health Screening Benefit.

Age	Children	
Benefit	\$2,500	\$5,000
0-24	\$1.01	\$1.32

The proposed rates are for an effective date no later than April 1, 2010.

Georgia

Abc Company

Humana Cancer Lump Sum helps protect you and your family if cancer is diagnosed, and offers peace of mind from the costs of specialized healthcare. This benefit is payable at the initial diagnosis directly to you unless you make other arrangements. Benefits are payable in addition to any other coverage you may have.

Coverage type	Voluntary Critical Illness insurance is a group policy form that includes coverage for cancer.
Benefit amount	<p>Benefit amounts are available at various levels. You can choose:</p> <ul style="list-style-type: none"> <input type="checkbox"/> \$5,000 to \$50,000 for employees <p>You can also add coverage for your dependents:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Spouse: \$2,500 to \$25,000. Spouse coverage benefit is equal to exactly half of the employee's coverage <input type="checkbox"/> Child: \$2,500 to \$5,000 for each eligible child
Coverage for cancer conditions	<p>Percent of benefit amount paid at initial diagnosis:</p> <ul style="list-style-type: none"> ➤ First diagnosis of internal cancer or malignant melanoma 100% ➤ Carcinoma in situ 25%
Additional included benefits	<p>Waiver of premium for disability: This waives an employee's premium if he or she becomes totally disabled for at least 180 days after the effective date of coverage. For employees ages 18-55.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Automatic benefit increases: On each of the employee's first five coverage anniversary dates, he or she can elect a \$2,000 coverage increase. Available through age 60. <input type="checkbox"/> Health screening: Benefit pays per calendar year for covered health screenings. There are 18 covered tests including mammograms, colonoscopies, and stress tests. <ul style="list-style-type: none"> <input type="checkbox"/> \$50 <input type="checkbox"/> Loss of work: We'll waive an employee's premium in the event of authorized strike, lockout, layoff, or job elimination (maximum six-month benefit per occurrence, with a lifetime maximum of 12 months' waiver). Available through age 55.

Insured by Kanawha Insurance Company, a Humana company.

This is not a complete disclosure of plan qualifications and limitations. Your broker will provide you with specific limitations and exclusions as contained in the Regulatory and Technical Information Guide. 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.

Humana Cancer Lump Sum rates



Abc Company
8605118-01-002

Employee rates

Monthly premiums with Bi-Weekly deductions include Automatic Benefit Increases*, \$50 Health Screening Benefit, and Loss of Work.

Age	Employee NTU			Employee TU		
	\$5,000	\$10,000	\$15,000	\$5,000	\$10,000	\$15,000
18-29	\$2.23	\$2.78	\$3.34	\$2.51	\$3.34	\$4.17
30-39	\$2.74	\$3.80	\$4.86	\$3.36	\$5.05	\$6.73
40-49	\$3.43	\$5.18	\$6.94	\$4.47	\$7.26	\$10.05
50-55	\$4.42	\$7.17	\$9.92	\$5.99	\$10.31	\$14.62
56-59	\$4.17	\$6.66	\$9.15	\$5.62	\$9.57	\$13.52
60-64	\$4.75	\$7.82	\$10.88	\$6.82	\$11.97	\$17.12
65-69	\$4.93	\$8.42	\$11.90	\$6.89	\$12.34	\$17.78

*Automatic benefit increase is included in premiums up to age 60.

Spouse rates

Monthly premiums with Bi-Weekly deductions include \$50 Health Screening Benefit.

Age	Spouse NTU			Spouse TU		
	\$2,500	\$5,000	\$7,500	\$2,500	\$5,000	\$7,500
18-29	\$0.72	\$0.97	\$1.23	\$0.86	\$1.25	\$1.64
30-39	\$0.99	\$1.50	\$2.03	\$1.30	\$2.13	\$2.96
40-49	\$1.32	\$2.17	\$3.03	\$1.86	\$3.26	\$4.66
50-55	\$1.83	\$3.19	\$4.55	\$2.64	\$4.80	\$6.97
56-59	\$1.83	\$3.19	\$4.55	\$2.64	\$4.80	\$6.97
60-64	\$2.15	\$3.84	\$5.52	\$3.30	\$6.12	\$8.95
65-69	\$2.38	\$4.30	\$6.21	\$3.47	\$6.47	\$9.47

Loss of Work rates

Monthly premiums with Bi-Weekly deductions.

Age	Spouse NTU			Spouse TU		
	\$2,500	\$5,000	\$7,500	\$2,500	\$5,000	\$7,500
18-29	\$0.05	\$0.10	\$0.14	\$0.06	\$0.12	\$0.18
30-39	\$0.07	\$0.14	\$0.21	\$0.10	\$0.19	\$0.28
40-49	\$0.10	\$0.19	\$0.28	\$0.14	\$0.28	\$0.42
50-55	\$0.14	\$0.28	\$0.42	\$0.20	\$0.40	\$0.60
56-59	\$0.14	\$0.28	\$0.42	\$0.20	\$0.40	\$0.60
60-64	\$0.17	\$0.33	\$0.49	\$0.26	\$0.51	\$0.77
65-69	\$0.18	\$0.35	\$0.53	\$0.27	\$0.54	\$0.80

NTU: Non-tobacco user; TU; Tobacco user

Children rates

Monthly premiums with Bi-Weekly deductions include \$50 Health Screening Benefit.

Age	Children	
	\$2,500	\$5,000
0-24	\$0.46	\$0.67

Humana Cancer Lump Sum rates

HUMANA
Specialty Benefits

Abc Company
8605118-01-002

The proposed rates are for an effective date no later than April 1, 2010.

Georgia

Abc Company

A key aspect of coping with cancer is knowing that funds are available to cover treatment and related costs. That way, you and your family can concentrate on what's most important: successful treatment and a positive outcome. Cancer expense coverage provides unlimited lifetime benefits and is renewable for life, paid directly to you. You can take the policy with you if you leave your current job, and premiums don't increase if you change employers.

Coverage type	A cancer expense insurance policy provides funds to help offset the expenses incurred for treatment of a covered cancer. This is an annually restorable benefit policy.
Benefit amount	Benefit amounts are available at various levels. You can choose: <input type="checkbox"/> \$10,000, \$15,000, \$20,000, \$25,000, \$30,000, \$35,000, \$40,000, \$45,000 or \$50,000
Coverage for cancer	100% of usual and customary charges for the following covered expenses for each family member insured: <ul style="list-style-type: none">• Chemotherapy and radiation• Medical or surgical services and anesthesia• X-rays and cobalt treatment• Hospital room and miscellaneous services• Laboratory services and blood transfusions• Ambulance service (ground or air)
Additional included benefits	<p>Cancer travel benefit: Pays \$200 per day maximum for travel to and from a cancer treatment center in connection with surgery, chemotherapy, radiation therapy, or medical evaluation by a physician. Travel must be at least 60 miles each way outside the residence area.</p> <p>Cancer wellness benefit: We'll pay for usual and customary expenses up to \$150 per insured person per calendar year for mammography, cystologic screening and prostate cancer screening.</p> <p><input type="checkbox"/> Cancer hospital indemnity: Pays \$200 per day for hospital confinement for the medical diagnosis, care, or treatment of cancer. Pays for a maximum of seven days.</p> <p><input type="checkbox"/> Cancer lump sum first diagnosis: Pays a one-time lump sum payment of 50% of the face amount at first diagnosis of a covered cancer. This benefit is not included in the calendar year maximum. This rider does not include coverage for skin cancer other than malignant melanoma.</p>

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Humana Cancer Expense (Cancer Plus) rates



Abc Company
8605118-01-002

Employee rates

Monthly premiums with Bi-Weekly deductions include Cancer Lump Sum First Diagnosis Benefit, Cancer Hospital Indemnity Benefit, Cancer Travel Benefit, and Cancer Wellness Benefit.

Age	Benefit Amount			
Benefit	\$10,000	\$15,000	\$20,000	\$25,000
18-50	\$8.21	\$11.43	\$14.65	\$17.88
51-59	\$13.96	\$19.75	\$25.55	\$31.35
60-69	\$17.66	\$25.10	\$32.54	\$39.98

Employee & Spouse rates

Monthly premiums with Bi-Weekly deductions include Cancer Lump Sum First Diagnosis Benefit, Cancer Hospital Indemnity Benefit, Cancer Travel Benefit, and Cancer Wellness Benefit.

Age	Benefit Amount			
Benefit	\$10,000	\$15,000	\$20,000	\$25,000
18-50	\$13.59	\$18.84	\$24.08	\$29.33
51-59	\$22.93	\$32.38	\$41.82	\$51.26
60-69	\$28.97	\$41.08	\$53.19	\$65.30

Employee & Children rates

Monthly premiums with Bi-Weekly deductions include Cancer Lump Sum First Diagnosis Benefit, Cancer Hospital Indemnity Benefit, Cancer Travel Benefit, and Cancer Wellness Benefit.

Age	Benefit Amount			
Benefit	\$10,000	\$15,000	\$20,000	\$25,000
18-50	\$10.09	\$13.75	\$17.40	\$21.06
51-59	\$15.89	\$22.15	\$28.41	\$34.67
60-69	\$19.59	\$27.49	\$35.39	\$43.28

Family rates

Monthly premiums with Bi-Weekly deductions include Cancer Lump Sum First Diagnosis Benefit, Cancer Hospital Indemnity Benefit, Cancer Travel Benefit, and Cancer Wellness Benefit.

Age	Benefit Amount			
Benefit	\$10,000	\$15,000	\$20,000	\$25,000
18-50	\$15.48	\$21.16	\$26.85	\$32.53
51-59	\$24.87	\$34.77	\$44.67	\$54.57
60-69	\$30.89	\$43.46	\$56.03	\$68.59

The proposed rates are for an effective date no later than April 1, 2010.