



CALIFORNIA:

Humana Life plans

BASIC GROUP TERM LIFE

Available for 2+ size groups. Provides basic coverage to employees while giving them the opportunity to purchase Voluntary Term Life. You can change the amount of basic life coverage once a year, on the anniversary date, by making the request to underwriting.

EMPLOYEE Basic Term Life

Available coverage	<ul style="list-style-type: none"> • Flat amounts in \$1,000 increments • Multiples of salary rounded to the next \$1,000 • Class schedules: No more than 2.5 times between the classes and 10 times between the highest and lowest classes
Minimum	\$15,000
Maximum	Lesser of seven times annual salary or \$1 million, combined with voluntary life.

DEPENDENT Basic Term Life ¹	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Spouses ²	\$20,000	\$10,000	\$5,000	\$20,000	\$10,000	\$10,000
Dependent child:						
• Ages 6 months to 26 years	\$5,000	\$2,500	\$1,000	\$10,000	\$5,000	\$10,000
• Ages 15 days to 6 months	\$1,000	\$500	\$500	\$1,000	\$1,000	\$1,000
• Birth through 14 days	No benefit					

- 1) Option 1 & 4 are available for groups with five or more eligible lives. Options 2, 3, 5 & 6 are available for groups with two or more eligible lives.
- 2) Guarantee issue amounts for spouse/children coverage are equal to the benefit selected. Coverage and eligibility terminates at age 70 for spouses and age 26 for children.

Minimum participation requirements

The minimum employer contribution for groups with two or more eligible employees is 50% of premium.

Employer contribution	Participation
100% of premium	100%
50 – 99% premium	Five enrolled employees or 50%, whichever is greater when written as stand-alone coverage. Two enrolled employees or 50%, whichever is greater when written with Dental.

Retirees: May be available on 100+ Life cases.





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VOLUNTARY TERM LIFE

Available to groups with five or more eligible employees. Employees receive group rates and pay premiums through payroll deductions.

EMPLOYEE Voluntary Term Life

Available coverage	Flat amounts in \$1,000 increments
Minimum	\$15,000
Maximum	<ul style="list-style-type: none"> • \$250,000 for groups with 5 to 50 employees • \$500,000 for groups with 51 or more employees¹ • \$1 million, combined with Basic Term Life

DEPENDENT Voluntary Term Life

Spouses:¹	
• Available coverage	\$1,000 increments up to 50% of employee amount
• Minimum coverage	\$5,000
• Maximum coverage	\$250,000
Dependent child:	
• Ages 6 months to 26 years	\$5,000 and/or \$10,000
• Ages 15 days to 6 months	\$500
• Birth through 14 days	No benefit

1) Other options available upon underwriting approval.

Seat belt, airbag, helmet benefit

Seat belt	Paid after death as a result of an auto accident while properly using a seat belt	10%, up to \$10,000, but not less than \$1,000
Airbag	Paid after death as a result of an auto accident while driving a vehicle with a properly functioning airbag	5%, up to \$5,000, but no less than \$500
Helmet	Paid after death as a result of a motorcycle accident while wearing a properly fitted and fastened motorcycle helmet	10%, up to \$10,000 but not less than \$1,000

Minimum participation requirements:

Five enrolled employees or 25%, whichever is greater.

Retirees: Voluntary Term Life is not available to retired employees.



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PLAN PROVISIONS

Rate guarantee

Rates guaranteed to not change for two years (three years, if offered).

Age reduction options

Choose one of the schedules at time of sale. Beginning at age 65 or age 70 (Schedule 3), the employee's life coverage is reduced based on the benefit amount in force on their 64th or 69th (Schedule 3) birthday. This also applies to AD&D.

Age	Schedule 1	Schedule 2	Schedule 3	Schedule 4
65	35%	35%	No reduction	
70	55%	50%	50%	Choose any % amount in 5% increments (and including 33%). Limited to 5 reduction levels.
75	70%			
80	80%	No further reduction		
85	85%			

Waiver of premium:

- Employees who are disabled for at least six consecutive months before age 60 can continue life insurance coverage and waive the premium.
- Employee is covered until age 65 if they remain totally disabled.

Conversion:

- If employee or dependent loses coverage due to the employee's loss of employment, loss of eligibility, or reduction for age, the coverage can be converted to an individual whole life insurance policy
- Maximum amounts to be converted vary based on the certificate
- If group coverage ends due to termination of the policy, conversion is available when the member's coverage has been in effect for at least three years. Voluntary ported coverage may also be available for conversion. Premiums must be paid within 31 days of coverage termination.

Accelerated death benefit:

- An employee diagnosed with a terminal illness that is expected to result in death within 24 months, based on the plan offered, can receive a portion of the insurance benefit.
- Amount payable is between 50%-80% in 5% increments and up to \$800,000.
- The advanced amount will reduce the life insurance benefit at the time of death.
- Humana must approve the benefit application.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate). Accelerating the death benefit will reduce the life insurance proceeds available to your beneficiary at death. Proceeds may or may not qualify for favorable tax treatment under the Internal Revenue Code Section 101(g). You should consult a qualified tax advisor for guidance. The accelerated benefit provides a cash benefit if you experience a qualifying event, but it is not the same as long-term care insurance. Long-term care insurance may cover services such as home health care, assisted living, or nursing facility care, which this policy does not.

Portability of Voluntary Life:

- An active eligible employee who leaves the group can continue voluntary life insurance by paying annual premiums to Humana if they are not yet age 70
- Only coverage in-force or a lesser amount can be ported
- Employee must exercise portability option with 31 days of termination
- Employees will be charged Humana's current portability rates when they leave

Annual increase option for Voluntary Life:

- In addition to the initial open enrollment, employees can increase or add Voluntary Life at plan anniversary and each year thereafter by up to \$25,000 of coverage.
- Subject to the plan maximum.
- Employees have the ability to elect Voluntary Life even if they waived coverage at initial open enrollment.
- This feature enables employees to increase their coverage to better meet their needs.



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ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS (AD&D)

AD&D is available to purchase with life benefits for employees (dependent children are not eligible for AD&D). AD&D provides a death benefit based on the life schedule amount and includes the following features:

AD&D provisions for employees and spouse*

If death or the following losses occur within 365 days of an accident (or as specified in the policy), the following benefit will be paid:

Loss	Benefit amount equal to	Common carrier accident
<ul style="list-style-type: none"> Life Both hands or both feet Both arms or both legs One hand and one foot Sight in both eyes One hand or one foot and sight in one eye Quadriplegia 	Full amount	200%
<ul style="list-style-type: none"> Paraplegia or hemiplegia One hand or one foot One arm or one leg Loss of sight in one eye 	50% of full amount	100%
Loss of thumb and index finger on same hand	25% of full amount	50%

* Please consult your policy for details.

Common carrier benefit

Paid after a covered accidental bodily injury sustained while riding as a fare-paying passenger in a common carrier. A common carrier is any land, air, or water vehicle operated with a valid license to transport passengers for hire.

Additional benefits	Percentage of Life Benefit amount
Seat belt, airbag & helmet	<ul style="list-style-type: none"> Seat belt – 10% up to \$10,000 (\$1,000 minimum): Paid after death as a result of an auto accident while properly using a seatbelt Airbag – 5% up to \$5,000 (\$500 minimum): Paid after death as a result of an auto accident while driving a vehicle with a properly functioning airbag Helmet – 10% up to \$10,000 (\$1,000 minimum): Paid after death as a result of a motorcycle accident while wearing a properly fitted and fastened motorcycle helmet.
Coma	5% up to \$5,000: One-time payment if covered person is in a qualifying coma for more than 31 days.
Child higher education	5% up to a maximum of \$5,000 per year (up to four consecutive years or until age 25 if eligibility requirements met): Provides financial assistance for employee’s dependent children’s higher education in the event of covered employees’s death.
Child care	5% up to a maximum of \$5,000 per year (up to four consecutive years or until the child’s 13th birthday): Provides financial assistance for expenses for employee’s dependent children’s childcare in the event of covered employee’s death.
Spouse education & training	5% up to a maximum of \$5,000 (One year max): Provides financial assistance for employee’s spouse’s studies at an accredited school in the event of covered employee’s death.
Repatriation	Covers up to \$5,000 in expenses if an employee suffers an accidental death at least 100 miles from primary residence.



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Life plans insured by Humana Insurance Company.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our benefit plans. Our benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

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Policy number: CA-70050-07 EM POLICY et.al.