## QUICK REFERENCE GUIDE





We offer life plans so you can give your employees peace of mind knowing their finances will be well-protected. **Life insurance can help ensure loved ones have financial protection when they need it** for things like paying medical and funeral expenses, helping with basic living costs and funding a child's education or daycare expenses.

BENEFIT	2+ SIZE GROUPS
Employee coverage	
Available coverage	<ul> <li>Flat amounts in \$1,000 increments</li> <li>Multiples of salary rounded to the next \$1,000</li> <li>Class schedules: Up to 2.5 times between the classes and 10 times between the highest and lowest classes</li> </ul>
Minimum benefit	\$15,000
Maximum benefit	Lesser of seven times annual salary or \$1 million, combined with Voluntary Life
Dependent coverage: Six benefit combination options available	
Spouse	\$5,000 to \$20,000
Dependent child:	<ul> <li>Ages 6 months to 26 years: \$5,000 to \$10,000</li> <li>Ages 15 days to 6 months: \$500 to \$1,000</li> <li>Birth through 14 days: No benefit</li> </ul>
Other features & benefits	
Guaranteed Issue (GI) amounts	Generous guarantee issue amounts available down to 2+ eligible lives.

Plan designs are subject to Underwriting approval.

Life plans insured by Humana Insurance Company. In Kentucky, life plans insured by Humana Insurance Company of Kentucky. Plans not available in New York.

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.

