



Guaranteed issue amounts

Groups effective dates starting 5/1/26

Humana guarantees that eligible employees, spouses, and dependent children will receive a specified amount of life coverage without medical underwriting. Amounts vary with the number of full-time eligible employees.

Groups may be eligible for higher guaranteed issue (GI) amount based on covered volume.

Number of eligible employees	Guaranteed issue amount		
	Basic Life	Voluntary Life Employee	Voluntary Life Spouse
2 - 4	\$50,000	Not available	Not available
5 - 9	\$100,000	\$50,000	Not available
10 - 24	\$150,000	\$75,000	\$25,000
25 - 49	\$200,000	\$100,000	\$35,000
50 - 74	\$250,000	\$100,000	\$35,000
75 - 99	\$300,000	\$125,000	\$35,000
100 - 149	\$400,000	\$150,000	\$35,000
150 - 199	\$450,000	\$175,000	\$50,000
200 - 249	\$500,000	\$200,000	\$50,000
250 - 349	\$550,000	\$220,000	\$100,000
350 - 399	\$600,000	\$230,000	\$100,000
400 - 499	\$650,000	\$250,000	\$100,000
500 - 749	\$725,000	\$300,000	\$100,000
750 - 999	\$800,000	\$350,000	\$100,000
1,000 - 1,249	\$825,000	\$375,000	\$100,000
1,250 - 1,499	\$875,000	\$400,000	\$100,000
1,500 - 1,999	\$950,000	\$450,000	\$100,000
2,000 - 2,999	\$1,050,000	\$550,000	\$100,000
3,000 - 3,999	\$1,200,000	\$650,000	\$100,000
4,000 - 4,999	\$1,250,000	\$750,000	\$100,000
5,000+	\$1,250,000	\$750,000	\$100,000

For **Basic Life**, Spouse Guaranteed Issue amounts are equal to the spousal benefit elected.

Life plans insured by Humana Insurance Company. In Kentucky, life plans insured by Humana Insurance Company of Kentucky. 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.

