	Lino	ln		
	Basic Life/AD&D			
Eligible Employees	Less than 100	100 - 500	500 - 1,000	Over 1,000
Discount - Current Rates	15%	10%	10%	Standard
Discount - Renewal Rates	20%	15%	15%	discount not applicable
Rate Guarantee		36 mo	nths	
	Short Term Disability			
Eligible Employees	Short Term Disability  Less than 100			
Discount - Current Rates	15%	10%	10%	Standard
Discount - Current Rates  Discount - Renewal Rates	20%	15%	15%	discount not applicable
	2070			applicable
Rate Guarantee	36 months			
	Long Term Disability			
Eligible Employees	Less than 100	100 - 500	500 - 1,000	Over 1,000
Discount - Current Rates	15%	10%	10%	Standard
Discount - Renewal Rates	20%	15%	15%	discount not applicable
Rate Guarantee	36 months			
	Voluntary Life/AD&D			
Eligible Employees	Less than 100	100 - 500	500 - 1,000	Over 1,000
Discount - Current Rates	Less than 100	100 - 500	500 - 1,000	
Current Rate Discount Relation to	Standard discount not applicable			
Manual Rates				
Discount - Renewal Rates				арріюавіс
Rate Guarantee	36 months			
	Dental Dental			
Eligible Employees	Less than 100	100 - 200	200 - 500	Over 500
Discount - Current Rates	Standard discount	Standard	Standard	Standard
Discount - Renewal Rates	not applicable	discount not	discount not	discount not
Discount - Renewal Rates		applicable	applicable	applicable
Product Enhancements	2 additional cleanings per year, adult flouride, oral cancer screening,			
Troudet Emuneements	maximum rollover or maximum rewards (please reference answer #59)			
Rate Guarantee	24 month or 12 month with rate cap in non-RG year			
	VI			
Eligible Employees	Vision Less than 100 100 - 200 200 - 500 Over 500			
Eligible Employees	Less than 100	100 - 200 Standard	Standard	Standard
Discount - Current Rates	Standard discount	discount not	discount not	discount not
Discount - Renewal Rates	not applicable	applicable	applicable	applicable
Rate Guarantee	24 month			
	147	4- /AI-I	0-1411 111 /0	
Eligible Employees	Less than 100	100 - 500	Critical Illness/Car 500 - 1,000	Over 1,000
	Less man 100			
Discount - Current Rates	Standard discount	Standard discount not	Standard discount not	Standard discount not
Discount - Renewal Rates	not applicable	applicable	applicable	applicable
Rate Guarantee		36 ma	nths	1