

Illinois

Rivers Casino

This term life insurance enables you and your loved ones to receive multiple benefits while you're living. By accelerating all or a portion of the life benefit, you can use the money to help pay the expenses of treating and coping with critical conditions such as cancer or a stroke. It offers an accelerated payment of the death benefits when loss results from certain conditions such as end-stage renal failure or major organ transplant. You also can request an accelerated payment of the death benefit if you have a terminal illness diagnosis with 12 months or less to live.

Coverage type	Group policy for voluntary level term life insurance renewable to age 80, available in term durations of 10 or 20 years.
Plan duration	☐ 20 year
Benefit type	☐ Defined benefit
Benefit amount	Benefit amounts are available at various levels. You can choose: ☐ \$10,000 to \$300,000 for employees You can also add coverage for your dependents: ☐ Spouse: \$10,000 to \$50,000 ☐ Child: \$5,000 to \$25,000 for each eligible child
Additional included benefits	Terminal illness benefit accelerates payment of the life insurance death benefit in the event of the employee's future terminal illness diagnosis (with 12 months or less to live) or loss from specified critical illnesses. For the terminal illness benefit, the maximum advance is 50 percent of the base policy. Work-life resources: Web portal which offers articles, links and videos for subjects such as personal, legal, financial, education, child, eldercare and caregiver resources. With a toll-free telephonic grief counseling line available 24/7. Family term: Offers spouse coverage up to \$50,000 and child coverage up to \$25,000 (for each insured child). Insurance for a dependent cannot exceed the employee's coverage amount. ☐ Spouses are covered to age 60 ☐ Children are covered through age 24 • All children are covered with a single premium regardless of the number of children

This quote requires Underwriting approval based on the SIC code entered. Benefits and rates may be subject to change.

Insured by Kanawha Insurance Company, a Humana company.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Workplace Voluntary Benefit products at **Disclosure.Humana.com**. 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.

Policy: 8013

Underwritten by Kanawha Insurance Company

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Humana Term Life rates



Illinois

Rivers Casino

Employee Humana Term Life 20 year rates

Non-tobacco coverage, Defined benefit amounts displaying weekly payroll deductions based on thirteenthly premium calculation.

Age	Benefit amount							
Benefit	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
18	\$1.22	\$1.91	\$2.60	\$3.29	\$4.68	\$6.06	\$7.45	\$8.83
19	\$1.27	\$2.02	\$2.77	\$3.52	\$5.02	\$6.52	\$8.02	\$9.52
20	\$1.27	\$2.02	\$2.77	\$3.52	\$5.02	\$6.52	\$8.02	\$9.52
21	\$1.33	\$2.14	\$2.95	\$3.75	\$5.37	\$6.99	\$8.60	\$10.22
22	\$1.33	\$2.14	\$2.95	\$3.75	\$5.37	\$6.99	\$8.60	\$10.22
23	\$1.39	\$2.25	\$3.12	\$3.99	\$5.72	\$7.45	\$9.18	\$10.91
24	\$1.39	\$2.25	\$3.12	\$3.99	\$5.72	\$7.45	\$9.18	\$10.91
25	\$1.45	\$2.37	\$3.29	\$4.22	\$6.06	\$7.91	\$9.75	\$11.60
26	\$1.45	\$2.37	\$3.29	\$4.22	\$6.06	\$7.91	\$9.75	\$11.60
27	\$1.50	\$2.49	\$3.47	\$4.45	\$6.41	\$8.37	\$10.33	\$12.29
28	\$1.50	\$2.49	\$3.47	\$4.45	\$6.41	\$8.37	\$10.33	\$12.29
29	\$1.56	\$2.60	\$3.64	\$4.68	\$6.75	\$8.83	\$10.91	\$12.99
30	\$1.56	\$2.60	\$3.64	\$4.68	\$6.75	\$8.83	\$10.91	\$12.99
31	\$1.56	\$2.60	\$3.64	\$4.68	\$6.75	\$8.83	\$10.91	\$12.99
32	\$1.62	\$2.72	\$3.81	\$4.91	\$7.10	\$9.29	\$11.49	\$13.68
33	\$1.62	\$2.72	\$3.81	\$4.91	\$7.10	\$9.29	\$11.49	\$13.68
34	\$1.68	\$2.83	\$3.99	\$5.14	\$7.45	\$9.75	\$12.06	\$14.37
35	\$1.68	\$2.83	\$3.99	\$5.14	\$7.45	\$9.75	\$12.06	\$14.37
36	\$1.79	\$3.06	\$4.33	\$5.60	\$8.14	\$10.68	\$13.22	\$15.75
37	\$1.91	\$3.29	\$4.68	\$6.06	\$8.83	\$11.60	\$14.37	\$17.14
38	\$2.02	\$3.52	\$5.02	\$6.52	\$9.52	\$12.52	\$15.52	\$18.52
39	\$2.08	\$3.64	\$5.20	\$6.75	\$9.87	\$12.99	\$16.10	\$19.22
40	\$2.20	\$3.87	\$5.54	\$7.22	\$10.56	\$13.91	\$17.25	\$20.60
41	\$2.31	\$4.10	\$5.89	\$7.68	\$11.25	\$14.83	\$18.41	\$21.99
42	\$2.43	\$4.33	\$6.24	\$8.14	\$11.95	\$15.75	\$19.56	\$23.37
43	\$2.54	\$4.56	\$6.58	\$8.60	\$12.64	\$16.68	\$20.72	\$24.75
44	\$2.66	\$4.79	\$6.93	\$9.06	\$13.33	\$17.60	\$21.87	\$26.14
45	\$2.77	\$5.02	\$7.27	\$9.52	\$14.02	\$18.52	\$23.02	\$27.52
46	\$3.06	\$5.60	\$8.14	\$10.68	\$15.75	\$20.83	\$25.91	\$30.99
47	\$3.35	\$6.18	\$9.00	\$11.83	\$17.49	\$23.14	\$28.79	\$34.45
48	\$3.64	\$6.75	\$9.87	\$12.99	\$19.22	\$25.45	\$31.68	\$37.91
49	\$3.93	\$7.33	\$10.74	\$14.14	\$20.95	\$27.75	\$34.56	\$41.37
50	\$4.22	\$7.91	\$11.60	\$15.29	\$22.68	\$30.06	\$37.45	\$44.83
51	\$4.50	\$8.49	\$12.47	\$16.45	\$24.41	\$32.37	\$40.33	\$48.29
52	\$4.85	\$9.18	\$13.50	\$17.83	\$26.49	\$35.14	\$43.79	\$52.45
53	\$5.14	\$9.75	\$14.37	\$18.99	\$28.22	\$37.45	\$46.68	\$55.91
54	\$5.43	\$10.33	\$15.24	\$20.14	\$29.95	\$39.75	\$49.56	\$59.37
55	\$5.72	\$10.91	\$16.10	\$21.29	\$31.68	\$42.06	\$52.45	\$62.83
56	\$6.47	\$12.41	\$18.35	\$24.29	\$36.18	\$48.06	\$59.95	\$71.83
57	\$7.16	\$13.79	\$20.43	\$27.06	\$40.33	\$53.60	\$66.87	\$80.14
58	\$7.91	\$15.29	\$22.68	\$30.06	\$44.83	\$59.60	\$74.37	\$89.14
59	\$8.60	\$16.68	\$24.75	\$32.83	\$48.99	\$65.14	\$81.29	\$97.45

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Humana Term Life rates



Illinois

Rivers Casino

Employee Humana Term Life 20 year rates

Non-tobacco coverage, Defined benefit amounts displaying weekly payroll deductions based on thirteenthly premium calculation.

Age	Benefit amount							
Benefit	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
60	\$9.29	\$18.06	\$26.83	\$35.60	\$53.14	\$70.68	\$88.22	\$105.75

The proposed rates are for an effective date no later than October 1, 2011.

Employee Humana Term Life 20 year rates

Tobacco coverage, Defined benefit amounts displaying weekly payroll deductions based on thirteenthly premium calculation.

Age	Benefit amount							
Benefit	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
18	\$1.68	\$2.83	\$3.99	\$5.14	\$7.45	\$9.75	\$12.06	\$14.37
19	\$1.74	\$2.95	\$4.16	\$5.37	\$7.79	\$10.22	\$12.64	\$15.06
20	\$1.79	\$3.06	\$4.33	\$5.60	\$8.14	\$10.68	\$13.22	\$15.75
21	\$1.91	\$3.29	\$4.68	\$6.06	\$8.83	\$11.60	\$14.37	\$17.14
22	\$1.97	\$3.41	\$4.85	\$6.29	\$9.18	\$12.06	\$14.95	\$17.83
23	\$2.02	\$3.52	\$5.02	\$6.52	\$9.52	\$12.52	\$15.52	\$18.52
24	\$2.14	\$3.75	\$5.37	\$6.99	\$10.22	\$13.45	\$16.68	\$19.91
25	\$2.20	\$3.87	\$5.54	\$7.22	\$10.56	\$13.91	\$17.25	\$20.60
26	\$2.25	\$3.99	\$5.72	\$7.45	\$10.91	\$14.37	\$17.83	\$21.29
27	\$2.31	\$4.10	\$5.89	\$7.68	\$11.25	\$14.83	\$18.41	\$21.99
28	\$2.43	\$4.33	\$6.24	\$8.14	\$11.95	\$15.75	\$19.56	\$23.37
29	\$2.49	\$4.45	\$6.41	\$8.37	\$12.29	\$16.22	\$20.14	\$24.06
30	\$2.54	\$4.56	\$6.58	\$8.60	\$12.64	\$16.68	\$20.72	\$24.75
31	\$2.60	\$4.68	\$6.75	\$8.83	\$12.99	\$17.14	\$21.29	\$25.45
32	\$2.66	\$4.79	\$6.93	\$9.06	\$13.33	\$17.60	\$21.87	\$26.14
33	\$2.72	\$4.91	\$7.10	\$9.29	\$13.68	\$18.06	\$22.45	\$26.83
34	\$2.77	\$5.02	\$7.27	\$9.52	\$14.02	\$18.52	\$23.02	\$27.52
35	\$2.83	\$5.14	\$7.45	\$9.75	\$14.37	\$18.99	\$23.60	\$28.22
36	\$3.06	\$5.60	\$8.14	\$10.68	\$15.75	\$20.83	\$25.91	\$30.99
37	\$3.29	\$6.06	\$8.83	\$11.60	\$17.14	\$22.68	\$28.22	\$33.75
38	\$3.52	\$6.52	\$9.52	\$12.52	\$18.52	\$24.52	\$30.52	\$36.52
39	\$3.75	\$6.99	\$10.22	\$13.45	\$19.91	\$26.37	\$32.83	\$39.29
40	\$3.93	\$7.33	\$10.74	\$14.14	\$20.95	\$27.75	\$34.56	\$41.37
41	\$4.16	\$7.79	\$11.43	\$15.06	\$22.33	\$29.60	\$36.87	\$44.14
42	\$4.39	\$8.25	\$12.12	\$15.99	\$23.72	\$31.45	\$39.18	\$46.91
43	\$4.62	\$8.72	\$12.81	\$16.91	\$25.10	\$33.29	\$41.49	\$49.68
44	\$4.85	\$9.18	\$13.50	\$17.83	\$26.49	\$35.14	\$43.79	\$52.45
45	\$5.02	\$9.52	\$14.02	\$18.52	\$27.52	\$36.52	\$45.52	\$54.52
46	\$5.66	\$10.79	\$15.93	\$21.06	\$31.33	\$41.60	\$51.87	\$62.14
47	\$6.29	\$12.06	\$17.83	\$23.60	\$35.14	\$46.68	\$58.22	\$69.75
48	\$6.93	\$13.33	\$19.74	\$26.14	\$38.95	\$51.75	\$64.56	\$77.37
49	\$7.56	\$14.60	\$21.64	\$28.68	\$42.75	\$56.83	\$70.91	\$84.99
50	\$8.20	\$15.87	\$23.54	\$31.22	\$46.56	\$61.91	\$77.25	\$92.60
51	\$8.83	\$17.14	\$25.45	\$33.75	\$50.37	\$66.99	\$83.60	\$100.22
52	\$9.47	\$18.41	\$27.35	\$36.29	\$54.18	\$72.06	\$89.95	\$107.83

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Humana Term Life rates



Illinois

Rivers Casino

Employee Humana Term Life 20 year rates

Tobacco coverage, Defined benefit amounts displaying weekly payroll deductions based on thirteenthly premium calculation.

Age	Benefit amount							
Benefit	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
53	\$10.04	\$19.56	\$29.08	\$38.60	\$57.64	\$76.68	\$95.72	\$114.75
54	\$10.68	\$20.83	\$30.99	\$41.14	\$61.45	\$81.75	\$102.06	\$122.37
55	\$11.31	\$22.10	\$32.89	\$43.68	\$65.25	\$86.83	\$108.41	\$129.99
56	\$12.87	\$25.22	\$37.56	\$49.91	\$74.60	\$99.29	\$123.99	\$148.68
57	\$14.43	\$28.33	\$42.24	\$56.14	\$83.95	\$111.75	\$139.56	\$167.37
58	\$15.99	\$31.45	\$46.91	\$62.37	\$93.29	\$124.22	\$155.14	\$186.06
59	\$17.54	\$34.56	\$51.58	\$68.60	\$102.64	\$136.68	\$170.72	\$204.76
60	\$19.04	\$37.56	\$56.08	\$74.60	\$111.64	\$148.68	\$185.72	\$222.76

The proposed rates are for an effective date no later than October 1, 2011.

Spouse Humana Term Life rates

Non-tobacco coverage, Defined benefit amounts displaying weekly payroll deductions based on thirteenthly premium calculation. Dependent benefit amounts may not exceed the total benefit amount selected by the employee.

Age	Benefit amount				
Benefit	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18	\$0.28	\$0.56	\$0.83	\$1.11	\$1.39
19	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50
20	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50
21	\$0.33	\$0.65	\$0.97	\$1.30	\$1.62
22	\$0.33	\$0.65	\$0.97	\$1.30	\$1.62
23	\$0.35	\$0.70	\$1.04	\$1.39	\$1.73
24	\$0.35	\$0.70	\$1.04	\$1.39	\$1.73
25	\$0.37	\$0.74	\$1.11	\$1.48	\$1.85
26	\$0.37	\$0.74	\$1.11	\$1.48	\$1.85
27	\$0.40	\$0.79	\$1.18	\$1.57	\$1.97
28	\$0.40	\$0.79	\$1.18	\$1.57	\$1.97
29	\$0.42	\$0.83	\$1.25	\$1.67	\$2.08
30	\$0.42	\$0.83	\$1.25	\$1.67	\$2.08
31	\$0.42	\$0.83	\$1.25	\$1.67	\$2.08
32	\$0.44	\$0.88	\$1.32	\$1.76	\$2.20
33	\$0.44	\$0.88	\$1.32	\$1.76	\$2.20
34	\$0.47	\$0.93	\$1.39	\$1.85	\$2.31
35	\$0.47	\$0.93	\$1.39	\$1.85	\$2.31
36	\$0.51	\$1.02	\$1.53	\$2.03	\$2.54
37	\$0.56	\$1.11	\$1.67	\$2.22	\$2.77
38	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00
39	\$0.63	\$1.25	\$1.87	\$2.50	\$3.12
40	\$0.67	\$1.34	\$2.01	\$2.68	\$3.35
41	\$0.72	\$1.43	\$2.15	\$2.87	\$3.58
42	\$0.77	\$1.53	\$2.29	\$3.05	\$3.81
43	\$0.81	\$1.62	\$2.43	\$3.23	\$4.04
44	\$0.86	\$1.71	\$2.57	\$3.42	\$4.27

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Humana Term Life rates



Illinois

Rivers Casino

Spouse Humana Term Life rates

Non-tobacco coverage, Defined benefit amounts displaying weekly payroll deductions based on thirteenthly premium calculation. Dependent benefit amounts may not exceed the total benefit amount selected by the employee.

Age	Benefit amount				
Benefit	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
45	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50
46	\$1.02	\$2.03	\$3.05	\$4.07	\$5.08
47	\$1.13	\$2.27	\$3.40	\$4.53	\$5.66
48	\$1.25	\$2.50	\$3.74	\$4.99	\$6.23
49	\$1.37	\$2.73	\$4.09	\$5.45	\$6.81
50	\$1.48	\$2.96	\$4.43	\$5.91	\$7.39
51	\$1.60	\$3.19	\$4.78	\$6.37	\$7.97
52	\$1.73	\$3.47	\$5.20	\$6.93	\$8.66
53	\$1.85	\$3.70	\$5.54	\$7.39	\$9.23
54	\$1.97	\$3.93	\$5.89	\$7.85	\$9.81
55	\$2.08	\$4.16	\$6.23	\$8.31	\$10.39
56	\$2.38	\$4.76	\$7.13	\$9.51	\$11.89
57	\$2.66	\$5.31	\$7.97	\$10.62	\$13.27
58	\$2.96	\$5.91	\$8.87	\$11.82	\$14.77
59	\$3.23	\$6.47	\$9.70	\$12.93	\$16.16
60	\$3.51	\$7.02	\$10.53	\$14.03	\$17.54

The proposed rates are for an effective date no later than October 1, 2011.

Spouse Humana Term Life rates

Tobacco coverage, Defined benefit amounts displaying weekly payroll deductions based on thirteenthly premium calculation. Dependent benefit amounts may not exceed the total benefit amount selected by the employee.

Age	Benefit amount				
Benefit	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18	\$0.47	\$0.93	\$1.39	\$1.85	\$2.31
19	\$0.49	\$0.97	\$1.46	\$1.94	\$2.43
20	\$0.51	\$1.02	\$1.53	\$2.03	\$2.54
21	\$0.56	\$1.11	\$1.67	\$2.22	\$2.77
22	\$0.58	\$1.16	\$1.73	\$2.31	\$2.89
23	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00
24	\$0.65	\$1.30	\$1.94	\$2.59	\$3.23
25	\$0.67	\$1.34	\$2.01	\$2.68	\$3.35
26	\$0.70	\$1.39	\$2.08	\$2.77	\$3.47
27	\$0.72	\$1.43	\$2.15	\$2.87	\$3.58
28	\$0.77	\$1.53	\$2.29	\$3.05	\$3.81
29	\$0.79	\$1.57	\$2.36	\$3.14	\$3.93
30	\$0.81	\$1.62	\$2.43	\$3.23	\$4.04
31	\$0.83	\$1.67	\$2.50	\$3.33	\$4.16
32	\$0.86	\$1.71	\$2.57	\$3.42	\$4.27
33	\$0.88	\$1.76	\$2.63	\$3.51	\$4.39
34	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50

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Tobacco coverage, Defined benefit amounts displaying weekly payroll deductions based on thirteenthly premium calculation. Dependent benefit amounts may not exceed the total benefit amount selected by the employee.

Age	Benefit amount				
Benefit	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
35	\$0.93	\$1.85	\$2.77	\$3.70	\$4.62
36	\$1.02	\$2.03	\$3.05	\$4.07	\$5.08
37	\$1.11	\$2.22	\$3.33	\$4.43	\$5.54
38	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00
39	\$1.30	\$2.59	\$3.88	\$5.17	\$6.47
40	\$1.37	\$2.73	\$4.09	\$5.45	\$6.81
41	\$1.46	\$2.91	\$4.37	\$5.82	\$7.27
42	\$1.55	\$3.10	\$4.64	\$6.19	\$7.73
43	\$1.64	\$3.28	\$4.92	\$6.56	\$8.20
44	\$1.73	\$3.47	\$5.20	\$6.93	\$8.66
45	\$1.80	\$3.60	\$5.40	\$7.20	\$9.00
46	\$2.06	\$4.11	\$6.17	\$8.22	\$10.27
47	\$2.31	\$4.62	\$6.93	\$9.23	\$11.54
48	\$2.57	\$5.13	\$7.69	\$10.25	\$12.81
49	\$2.82	\$5.63	\$8.45	\$11.27	\$14.08
50	\$3.07	\$6.14	\$9.21	\$12.28	\$15.35
51	\$3.33	\$6.65	\$9.97	\$13.30	\$16.62
52	\$3.58	\$7.16	\$10.73	\$14.31	\$17.89
53	\$3.81	\$7.62	\$11.43	\$15.23	\$19.04
54	\$4.07	\$8.13	\$12.19	\$16.25	\$20.31
55	\$4.32	\$8.63	\$12.95	\$17.27	\$21.58
56	\$4.94	\$9.88	\$14.82	\$19.76	\$24.70
57	\$5.57	\$11.13	\$16.69	\$22.25	\$27.81
58	\$6.19	\$12.37	\$18.56	\$24.74	\$30.93
59	\$6.81	\$13.62	\$20.43	\$27.23	\$34.04
60	\$7.41	\$14.82	\$22.23	\$29.63	\$37.04

The proposed rates are for an effective date no later than October 1, 2011.

Children rates

Defined benefit amounts displaying weekly payroll deductions based on thirteenthly premium calculation.

Age	Children
Benefit	\$10,000
0-24	\$1.16

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