

Pennsylvania

Rivers Casino Pittsburgh

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. 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	☐ 10 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
Issue ages	- Individual: 10-year duration 18-70; 20-year duration 18-60 - Spouse: 10- or 20-year duration 18-60 - spouse follows employee selection - Child: 14 days - 24 years - child term rider
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
Portability	Yes – as long as master contract remains in force ☐ Coverage is portable assuming the following parameters are met: - Employee is less than 70 and the policy has been in force for at least six months - Master Policy issued to the Employer is active - Dependents on ported certificates terminate when the spouse attained age is 70 or the child attained age is 25
Conversion	Yes – to Whole Life Product The policy can be converted without evidence of insurability as long as the certificate is in full force and the employee is younger than 65. - Policy will be converted to the Whole Life conversion plan - Spouse coverage can be converted before the 65th birthday - Child coverage can be converted before the 26th birthday (limits on conversion benefits. up to three times their benefit amount up to \$30,000)

Underwritten 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.

Pennsylvania

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Product restrictions

- Total amount of life insurance coverage with Kanawha Insurance Company not to exceed \$300,000 (excludes GTL).
 - If both parents are eligible employees, their eligible Child(ren) may be insured by either spouse but not both.
 - The employer determines if the offer is money purchase or defined benefit.
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Underwritten 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



Pennsylvania

Rivers Casino Pittsburgh
8178611-01-002

Employee Humana Term Life 10 year rates

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

Age	Benefit amount									
Benefit	\$10,000	\$20,000	\$25,000	\$30,000	\$50,000	\$60,000	\$75,000	\$80,000	\$90,000	\$100,000
18	\$1.51	\$1.97	\$2.20	\$2.43	\$3.35	\$3.81	\$4.51	\$4.74	\$5.20	\$5.66
19	\$1.51	\$1.97	\$2.20	\$2.43	\$3.35	\$3.81	\$4.51	\$4.74	\$5.20	\$5.66
20	\$1.51	\$1.97	\$2.20	\$2.43	\$3.35	\$3.81	\$4.51	\$4.74	\$5.20	\$5.66
21	\$1.55	\$2.06	\$2.31	\$2.57	\$3.58	\$4.09	\$4.85	\$5.11	\$5.61	\$6.12
22	\$1.55	\$2.06	\$2.31	\$2.57	\$3.58	\$4.09	\$4.85	\$5.11	\$5.61	\$6.12
23	\$1.55	\$2.06	\$2.31	\$2.57	\$3.58	\$4.09	\$4.85	\$5.11	\$5.61	\$6.12
24	\$1.55	\$2.06	\$2.31	\$2.57	\$3.58	\$4.09	\$4.85	\$5.11	\$5.61	\$6.12
25	\$1.60	\$2.15	\$2.43	\$2.71	\$3.81	\$4.37	\$5.20	\$5.48	\$6.03	\$6.58
26	\$1.60	\$2.15	\$2.43	\$2.71	\$3.81	\$4.37	\$5.20	\$5.48	\$6.03	\$6.58
27	\$1.60	\$2.15	\$2.43	\$2.71	\$3.81	\$4.37	\$5.20	\$5.48	\$6.03	\$6.58
28	\$1.64	\$2.24	\$2.54	\$2.84	\$4.04	\$4.64	\$5.54	\$5.84	\$6.44	\$7.04
29	\$1.64	\$2.24	\$2.54	\$2.84	\$4.04	\$4.64	\$5.54	\$5.84	\$6.44	\$7.04
30	\$1.69	\$2.34	\$2.66	\$2.98	\$4.28	\$4.92	\$5.89	\$6.21	\$6.86	\$7.51
31	\$1.69	\$2.34	\$2.66	\$2.98	\$4.28	\$4.92	\$5.89	\$6.21	\$6.86	\$7.51
32	\$1.74	\$2.43	\$2.78	\$3.12	\$4.51	\$5.20	\$6.24	\$6.58	\$7.28	\$7.97
33	\$1.74	\$2.43	\$2.78	\$3.12	\$4.51	\$5.20	\$6.24	\$6.58	\$7.28	\$7.97
34	\$1.74	\$2.43	\$2.78	\$3.12	\$4.51	\$5.20	\$6.24	\$6.58	\$7.28	\$7.97
35	\$1.78	\$2.52	\$2.89	\$3.26	\$4.74	\$5.48	\$6.58	\$6.95	\$7.69	\$8.43
36	\$1.88	\$2.71	\$3.12	\$3.54	\$5.20	\$6.03	\$7.28	\$7.69	\$8.52	\$9.35
37	\$1.92	\$2.80	\$3.24	\$3.68	\$5.43	\$6.31	\$7.62	\$8.06	\$8.94	\$9.81
38	\$2.01	\$2.98	\$3.47	\$3.95	\$5.89	\$6.86	\$8.31	\$8.80	\$9.77	\$10.74
39	\$2.11	\$3.17	\$3.70	\$4.23	\$6.35	\$7.41	\$9.01	\$9.54	\$10.60	\$11.66
40	\$2.20	\$3.35	\$3.93	\$4.51	\$6.81	\$7.97	\$9.70	\$10.28	\$11.43	\$12.58
41	\$2.29	\$3.54	\$4.16	\$4.78	\$7.28	\$8.52	\$10.39	\$11.01	\$12.26	\$13.51
42	\$2.34	\$3.63	\$4.28	\$4.92	\$7.51	\$8.80	\$10.74	\$11.38	\$12.68	\$13.97
43	\$2.43	\$3.81	\$4.51	\$5.20	\$7.97	\$9.35	\$11.43	\$12.12	\$13.51	\$14.89
44	\$2.52	\$4.00	\$4.74	\$5.48	\$8.43	\$9.91	\$12.12	\$12.86	\$14.34	\$15.81
45	\$2.61	\$4.18	\$4.97	\$5.75	\$8.89	\$10.46	\$12.81	\$13.60	\$15.17	\$16.74
46	\$2.80	\$4.55	\$5.43	\$6.31	\$9.81	\$11.57	\$14.20	\$15.08	\$16.83	\$18.58
47	\$2.98	\$4.92	\$5.89	\$6.86	\$10.74	\$12.68	\$15.58	\$16.55	\$18.49	\$20.43
48	\$3.21	\$5.38	\$6.47	\$7.55	\$11.89	\$14.06	\$17.31	\$18.40	\$20.57	\$22.74
49	\$3.40	\$5.75	\$6.93	\$8.11	\$12.81	\$15.17	\$18.70	\$19.88	\$22.23	\$24.58
50	\$3.63	\$6.21	\$7.51	\$8.80	\$13.97	\$16.55	\$20.43	\$21.72	\$24.31	\$26.89
51	\$3.81	\$6.58	\$7.97	\$9.35	\$14.89	\$17.66	\$21.81	\$23.20	\$25.97	\$28.74
52	\$4.00	\$6.95	\$8.43	\$9.91	\$15.81	\$18.77	\$23.20	\$24.68	\$27.63	\$30.58
53	\$4.23	\$7.41	\$9.01	\$10.60	\$16.97	\$20.15	\$24.93	\$26.52	\$29.71	\$32.89
54	\$4.41	\$7.78	\$9.47	\$11.15	\$17.89	\$21.26	\$26.31	\$28.00	\$31.37	\$34.74
55	\$4.60	\$8.15	\$9.93	\$11.71	\$18.81	\$22.37	\$27.70	\$29.48	\$33.03	\$36.58
56	\$5.01	\$8.98	\$10.97	\$12.95	\$20.89	\$24.86	\$30.81	\$32.80	\$36.77	\$40.74
57	\$5.43	\$9.81	\$12.01	\$14.20	\$22.97	\$27.35	\$33.93	\$36.12	\$40.51	\$44.89
58	\$5.84	\$10.64	\$13.04	\$15.44	\$25.04	\$29.84	\$37.04	\$39.44	\$44.24	\$49.04
59	\$6.26	\$11.48	\$14.08	\$16.69	\$27.12	\$32.34	\$40.16	\$42.77	\$47.98	\$53.20
60	\$6.63	\$12.21	\$15.01	\$17.80	\$28.97	\$34.55	\$42.93	\$45.72	\$51.31	\$56.89

Humana Term Life rates



Pennsylvania

Rivers Casino Pittsburgh
8178611-01-002

Employee Humana Term Life 10 year rates

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

Age	Benefit amount									
Benefit	\$10,000	\$20,000	\$25,000	\$30,000	\$50,000	\$60,000	\$75,000	\$80,000	\$90,000	\$100,000
61	\$7.04	\$13.04	\$16.04	\$19.04	\$31.04	\$37.04	\$46.04	\$49.04	\$55.04	\$61.04
62	\$7.46	\$13.88	\$17.08	\$20.29	\$33.12	\$39.54	\$49.16	\$52.37	\$58.78	\$65.20
63	\$7.88	\$14.71	\$18.12	\$21.54	\$35.20	\$42.03	\$52.27	\$55.69	\$62.52	\$69.35
64	\$8.29	\$15.54	\$19.16	\$22.78	\$37.28	\$44.52	\$55.39	\$59.01	\$66.26	\$73.51
65	\$8.66	\$16.28	\$20.08	\$23.89	\$39.12	\$46.74	\$58.16	\$61.97	\$69.58	\$77.20
66	\$9.40	\$17.75	\$21.93	\$26.11	\$42.81	\$51.17	\$63.70	\$67.87	\$76.23	\$84.58
67	\$10.18	\$19.32	\$23.89	\$28.46	\$46.74	\$55.87	\$69.58	\$74.15	\$83.29	\$92.43
68	\$11.11	\$21.17	\$26.20	\$31.23	\$51.35	\$61.41	\$76.51	\$81.54	\$91.60	\$101.66
69	\$12.08	\$23.11	\$28.62	\$34.14	\$56.20	\$67.23	\$83.77	\$89.29	\$100.32	\$111.35
70	\$13.14	\$25.23	\$31.28	\$37.32	\$61.51	\$73.60	\$91.74	\$97.78	\$109.87	\$121.97

The proposed rates are for an effective date no later than January 1, 2013.

Employee Humana Term Life 10 year rates

Tobacco coverage, Defined benefit amounts displaying bi-weekly payroll deductions based on monthly premium calculation.

Age	Benefit amount									
Benefit	\$10,000	\$20,000	\$25,000	\$30,000	\$50,000	\$60,000	\$75,000	\$80,000	\$90,000	\$100,000
18	\$1.78	\$2.52	\$2.89	\$3.26	\$4.74	\$5.48	\$6.58	\$6.95	\$7.69	\$8.43
19	\$1.83	\$2.61	\$3.01	\$3.40	\$4.97	\$5.75	\$6.93	\$7.32	\$8.11	\$8.89
20	\$1.83	\$2.61	\$3.01	\$3.40	\$4.97	\$5.75	\$6.93	\$7.32	\$8.11	\$8.89
21	\$1.88	\$2.71	\$3.12	\$3.54	\$5.20	\$6.03	\$7.28	\$7.69	\$8.52	\$9.35
22	\$1.92	\$2.80	\$3.24	\$3.68	\$5.43	\$6.31	\$7.62	\$8.06	\$8.94	\$9.81
23	\$1.97	\$2.89	\$3.35	\$3.81	\$5.66	\$6.58	\$7.97	\$8.43	\$9.35	\$10.28
24	\$1.97	\$2.89	\$3.35	\$3.81	\$5.66	\$6.58	\$7.97	\$8.43	\$9.35	\$10.28
25	\$2.01	\$2.98	\$3.47	\$3.95	\$5.89	\$6.86	\$8.31	\$8.80	\$9.77	\$10.74
26	\$2.06	\$3.08	\$3.58	\$4.09	\$6.12	\$7.14	\$8.66	\$9.17	\$10.18	\$11.20
27	\$2.11	\$3.17	\$3.70	\$4.23	\$6.35	\$7.41	\$9.01	\$9.54	\$10.60	\$11.66
28	\$2.15	\$3.26	\$3.81	\$4.37	\$6.58	\$7.69	\$9.35	\$9.91	\$11.01	\$12.12
29	\$2.24	\$3.44	\$4.04	\$4.64	\$7.04	\$8.24	\$10.04	\$10.64	\$11.84	\$13.04
30	\$2.29	\$3.54	\$4.16	\$4.78	\$7.28	\$8.52	\$10.39	\$11.01	\$12.26	\$13.51
31	\$2.34	\$3.63	\$4.28	\$4.92	\$7.51	\$8.80	\$10.74	\$11.38	\$12.68	\$13.97
32	\$2.38	\$3.72	\$4.39	\$5.06	\$7.74	\$9.08	\$11.08	\$11.75	\$13.09	\$14.43
33	\$2.43	\$3.81	\$4.51	\$5.20	\$7.97	\$9.35	\$11.43	\$12.12	\$13.51	\$14.89
34	\$2.48	\$3.91	\$4.62	\$5.34	\$8.20	\$9.63	\$11.78	\$12.49	\$13.92	\$15.35
35	\$2.52	\$4.00	\$4.74	\$5.48	\$8.43	\$9.91	\$12.12	\$12.86	\$14.34	\$15.81
36	\$2.71	\$4.37	\$5.20	\$6.03	\$9.35	\$11.01	\$13.51	\$14.34	\$16.00	\$17.66
37	\$2.84	\$4.64	\$5.54	\$6.44	\$10.04	\$11.84	\$14.54	\$15.44	\$17.24	\$19.04
38	\$3.03	\$5.01	\$6.01	\$7.00	\$10.97	\$12.95	\$15.93	\$16.92	\$18.91	\$20.89
39	\$3.21	\$5.38	\$6.47	\$7.55	\$11.89	\$14.06	\$17.31	\$18.40	\$20.57	\$22.74
40	\$3.35	\$5.66	\$6.81	\$7.97	\$12.58	\$14.89	\$18.35	\$19.51	\$21.81	\$24.12
41	\$3.54	\$6.03	\$7.28	\$8.52	\$13.51	\$16.00	\$19.74	\$20.98	\$23.48	\$25.97
42	\$3.72	\$6.40	\$7.74	\$9.08	\$14.43	\$17.11	\$21.12	\$22.46	\$25.14	\$27.81
43	\$3.86	\$6.68	\$8.08	\$9.49	\$15.12	\$17.94	\$22.16	\$23.57	\$26.38	\$29.20

Humana Term Life rates



Pennsylvania

Rivers Casino Pittsburgh
8178611-01-002

Employee Humana Term Life 10 year rates

Tobacco coverage, Defined benefit amounts displaying bi-weekly payroll deductions based on monthly premium calculation.

Age	Benefit amount									
Benefit	\$10,000	\$20,000	\$25,000	\$30,000	\$50,000	\$60,000	\$75,000	\$80,000	\$90,000	\$100,000
44	\$4.04	\$7.04	\$8.54	\$10.04	\$16.04	\$19.04	\$23.54	\$25.04	\$28.04	\$31.04
45	\$4.23	\$7.41	\$9.01	\$10.60	\$16.97	\$20.15	\$24.93	\$26.52	\$29.71	\$32.89
46	\$4.64	\$8.24	\$10.04	\$11.84	\$19.04	\$22.64	\$28.04	\$29.84	\$33.44	\$37.04
47	\$5.06	\$9.08	\$11.08	\$13.09	\$21.12	\$25.14	\$31.16	\$33.17	\$37.18	\$41.20
48	\$5.48	\$9.91	\$12.12	\$14.34	\$23.20	\$27.63	\$34.28	\$36.49	\$40.92	\$45.35
49	\$5.94	\$10.83	\$13.28	\$15.72	\$25.51	\$30.40	\$37.74	\$40.18	\$45.08	\$49.97
50	\$6.35	\$11.66	\$14.31	\$16.97	\$27.58	\$32.89	\$40.85	\$43.51	\$48.81	\$54.12
51	\$6.77	\$12.49	\$15.35	\$18.21	\$29.66	\$35.38	\$43.97	\$46.83	\$52.55	\$58.27
52	\$7.18	\$13.32	\$16.39	\$19.46	\$31.74	\$37.88	\$47.08	\$50.15	\$56.29	\$62.43
53	\$7.60	\$14.15	\$17.43	\$20.71	\$33.81	\$40.37	\$50.20	\$53.47	\$60.03	\$66.58
54	\$8.06	\$15.08	\$18.58	\$22.09	\$36.12	\$43.14	\$53.66	\$57.17	\$64.18	\$71.20
55	\$8.48	\$15.91	\$19.62	\$23.34	\$38.20	\$45.63	\$56.77	\$60.49	\$67.92	\$75.35
56	\$9.35	\$17.66	\$21.81	\$25.97	\$42.58	\$50.89	\$63.35	\$67.51	\$75.81	\$84.12
57	\$10.23	\$19.41	\$24.01	\$28.60	\$46.97	\$56.15	\$69.93	\$74.52	\$83.71	\$92.89
58	\$11.11	\$21.17	\$26.20	\$31.23	\$51.35	\$61.41	\$76.51	\$81.54	\$91.60	\$101.66
59	\$11.98	\$22.92	\$28.39	\$33.86	\$55.74	\$66.67	\$83.08	\$88.55	\$99.49	\$110.43
60	\$12.86	\$24.68	\$30.58	\$36.49	\$60.12	\$71.94	\$89.66	\$95.57	\$107.38	\$119.20
61	\$13.74	\$26.43	\$32.78	\$39.12	\$64.51	\$77.20	\$96.24	\$102.58	\$115.27	\$127.97
62	\$14.61	\$28.18	\$34.97	\$41.75	\$68.89	\$82.46	\$102.81	\$109.60	\$123.17	\$136.74
63	\$15.49	\$29.94	\$37.16	\$44.38	\$73.27	\$87.72	\$109.39	\$116.61	\$131.06	\$145.50
64	\$16.37	\$31.69	\$39.35	\$47.01	\$77.66	\$92.98	\$115.97	\$123.63	\$138.95	\$154.27
65	\$17.24	\$33.44	\$41.54	\$49.64	\$82.04	\$98.24	\$122.54	\$130.64	\$146.84	\$163.04
66	\$18.54	\$36.03	\$44.78	\$53.52	\$88.51	\$106.00	\$132.24	\$140.98	\$158.47	\$175.97
67	\$19.92	\$38.80	\$48.24	\$57.67	\$95.43	\$114.30	\$142.62	\$152.06	\$170.93	\$189.81
68	\$21.44	\$41.84	\$52.04	\$62.24	\$103.04	\$123.44	\$154.04	\$164.24	\$184.64	\$205.04
69	\$23.11	\$45.17	\$56.20	\$67.23	\$111.35	\$133.41	\$166.50	\$177.53	\$199.60	\$221.66
70	\$24.91	\$48.77	\$60.70	\$72.63	\$120.35	\$144.21	\$180.00	\$191.93	\$215.80	\$239.66

The proposed rates are for an effective date no later than January 1, 2013.

Spouse Humana Term Life rates

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

Age	Benefit amount				
Benefit	\$10,000	\$25,000	\$30,000	\$40,000	\$50,000
18	\$0.47	\$1.16	\$1.39	\$1.85	\$2.31
19	\$0.47	\$1.16	\$1.39	\$1.85	\$2.31
20	\$0.47	\$1.16	\$1.39	\$1.85	\$2.31
21	\$0.51	\$1.27	\$1.53	\$2.04	\$2.54
22	\$0.51	\$1.27	\$1.53	\$2.04	\$2.54
23	\$0.51	\$1.27	\$1.53	\$2.04	\$2.54
24	\$0.51	\$1.27	\$1.53	\$2.04	\$2.54
25	\$0.56	\$1.39	\$1.67	\$2.22	\$2.77

Humana Term Life rates



Pennsylvania

Rivers Casino Pittsburgh
8178611-01-002

Spouse Humana Term Life rates

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

Age	Benefit amount				
Benefit	\$10,000	\$25,000	\$30,000	\$40,000	\$50,000
26	\$0.56	\$1.39	\$1.67	\$2.22	\$2.77
27	\$0.56	\$1.39	\$1.67	\$2.22	\$2.77
28	\$0.60	\$1.50	\$1.80	\$2.40	\$3.00
29	\$0.60	\$1.50	\$1.80	\$2.40	\$3.00
30	\$0.65	\$1.62	\$1.94	\$2.59	\$3.24
31	\$0.65	\$1.62	\$1.94	\$2.59	\$3.24
32	\$0.70	\$1.74	\$2.08	\$2.77	\$3.47
33	\$0.70	\$1.74	\$2.08	\$2.77	\$3.47
34	\$0.70	\$1.74	\$2.08	\$2.77	\$3.47
35	\$0.74	\$1.85	\$2.22	\$2.96	\$3.70
36	\$0.84	\$2.08	\$2.50	\$3.33	\$4.16
37	\$0.88	\$2.20	\$2.64	\$3.51	\$4.39
38	\$0.97	\$2.43	\$2.91	\$3.88	\$4.85
39	\$1.07	\$2.66	\$3.19	\$4.25	\$5.31
40	\$1.16	\$2.89	\$3.47	\$4.62	\$5.77
41	\$1.25	\$3.12	\$3.74	\$4.99	\$6.24
42	\$1.30	\$3.24	\$3.88	\$5.17	\$6.47
43	\$1.39	\$3.47	\$4.16	\$5.54	\$6.93
44	\$1.48	\$3.70	\$4.44	\$5.91	\$7.39
45	\$1.57	\$3.93	\$4.71	\$6.28	\$7.85
46	\$1.76	\$4.39	\$5.27	\$7.02	\$8.77
47	\$1.94	\$4.85	\$5.82	\$7.76	\$9.70
48	\$2.17	\$5.43	\$6.51	\$8.68	\$10.85
49	\$2.36	\$5.89	\$7.07	\$9.42	\$11.77
50	\$2.59	\$6.47	\$7.76	\$10.34	\$12.93
51	\$2.77	\$6.93	\$8.31	\$11.08	\$13.85
52	\$2.96	\$7.39	\$8.87	\$11.82	\$14.77
53	\$3.19	\$7.97	\$9.56	\$12.74	\$15.93
54	\$3.37	\$8.43	\$10.11	\$13.48	\$16.85
55	\$3.56	\$8.89	\$10.67	\$14.22	\$17.77
56	\$3.97	\$9.93	\$11.91	\$15.88	\$19.85
57	\$4.39	\$10.97	\$13.16	\$17.54	\$21.93
58	\$4.80	\$12.00	\$14.40	\$19.20	\$24.00
59	\$5.22	\$13.04	\$15.65	\$20.87	\$26.08
60	\$5.59	\$13.97	\$16.76	\$22.34	\$27.93

The proposed rates are for an effective date no later than January 1, 2013.

Humana Term Life rates



Pennsylvania

Rivers Casino Pittsburgh
8178611-01-002

Spouse Humana Term Life rates

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

Age	Benefit amount				
Benefit	\$10,000	\$25,000	\$30,000	\$40,000	\$50,000
18	\$0.74	\$1.85	\$2.22	\$2.96	\$3.70
19	\$0.79	\$1.97	\$2.36	\$3.14	\$3.93
20	\$0.79	\$1.97	\$2.36	\$3.14	\$3.93
21	\$0.84	\$2.08	\$2.50	\$3.33	\$4.16
22	\$0.88	\$2.20	\$2.64	\$3.51	\$4.39
23	\$0.93	\$2.31	\$2.77	\$3.70	\$4.62
24	\$0.93	\$2.31	\$2.77	\$3.70	\$4.62
25	\$0.97	\$2.43	\$2.91	\$3.88	\$4.85
26	\$1.02	\$2.54	\$3.05	\$4.07	\$5.08
27	\$1.07	\$2.66	\$3.19	\$4.25	\$5.31
28	\$1.11	\$2.77	\$3.33	\$4.44	\$5.54
29	\$1.20	\$3.00	\$3.60	\$4.80	\$6.00
30	\$1.25	\$3.12	\$3.74	\$4.99	\$6.24
31	\$1.30	\$3.24	\$3.88	\$5.17	\$6.47
32	\$1.34	\$3.35	\$4.02	\$5.36	\$6.70
33	\$1.39	\$3.47	\$4.16	\$5.54	\$6.93
34	\$1.44	\$3.58	\$4.30	\$5.73	\$7.16
35	\$1.48	\$3.70	\$4.44	\$5.91	\$7.39
36	\$1.67	\$4.16	\$4.99	\$6.65	\$8.31
37	\$1.80	\$4.50	\$5.40	\$7.20	\$9.00
38	\$1.99	\$4.97	\$5.96	\$7.94	\$9.93
39	\$2.17	\$5.43	\$6.51	\$8.68	\$10.85
40	\$2.31	\$5.77	\$6.93	\$9.24	\$11.54
41	\$2.50	\$6.24	\$7.48	\$9.97	\$12.47
42	\$2.68	\$6.70	\$8.04	\$10.71	\$13.39
43	\$2.82	\$7.04	\$8.45	\$11.27	\$14.08
44	\$3.00	\$7.50	\$9.00	\$12.00	\$15.00
45	\$3.19	\$7.97	\$9.56	\$12.74	\$15.93
46	\$3.60	\$9.00	\$10.80	\$14.40	\$18.00
47	\$4.02	\$10.04	\$12.05	\$16.07	\$20.08
48	\$4.44	\$11.08	\$13.30	\$17.73	\$22.16
49	\$4.90	\$12.24	\$14.68	\$19.57	\$24.47
50	\$5.31	\$13.27	\$15.93	\$21.24	\$26.54
51	\$5.73	\$14.31	\$17.17	\$22.90	\$28.62
52	\$6.14	\$15.35	\$18.42	\$24.56	\$30.70
53	\$6.56	\$16.39	\$19.67	\$26.22	\$32.77
54	\$7.02	\$17.54	\$21.05	\$28.07	\$35.08
55	\$7.44	\$18.58	\$22.30	\$29.73	\$37.16
56	\$8.31	\$20.77	\$24.93	\$33.24	\$41.54
57	\$9.19	\$22.97	\$27.56	\$36.74	\$45.93
58	\$10.07	\$25.16	\$30.19	\$40.25	\$50.31

Humana Term Life rates

HUMANA
Specialty Benefits

Pennsylvania

Rivers Casino Pittsburgh
8178611-01-002

Spouse Humana Term Life rates

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

Age	Benefit amount				
Benefit	\$10,000	\$25,000	\$30,000	\$40,000	\$50,000
59	\$10.94	\$27.35	\$32.82	\$43.76	\$54.70
60	\$11.82	\$29.54	\$35.45	\$47.27	\$59.08

The proposed rates are for an effective date no later than January 1, 2013.

Children rates

Defined benefit amounts displaying bi-weekly payroll deductions based on monthly premium calculation.

Age	Children
Benefit	\$10,000
0-24	\$2.31

The proposed rates are for an effective date no later than January 1, 2013.