SHORT TERM DISABILITY (STD) INSURANCE provides protection if an unexpected illness or injury keeps you from working. If you become disabled and can't work, you may face a gap between your income and expenses and might not have enough money to pay your bills or buy groceries for your family. Short Term Disability Insurance can help you fill this gap and get you through a tough time until you are able to return to work by paying you income benefits of up to 60% of your salary, not to exceed $5,000. During this enrollment period, you may be able to receive up to $3,000 in coverage without medical questions. This benefit is available for hourly team members only.

Fast Fact: Nearly 27 million Americans suffer disabling injuries each year, and, since most disabilities are not work-related, it's up to the worker to fill the gap between income and expenses.[1]

Bill's Story

Bill is a newlywed and enjoys leading an active lifestyle with his wife. When he began experiencing back pain, he figured it was the result of moving heavy boxes into their new house. As his symptoms got worse, Bill went to visit the doctor, just to find out that his back pain wouldn't go away without surgery and he would not be able to return to work for several weeks. With a mortgage, moving expenses, and bills to pay, Bill and his wife were worried about how they could make ends meet without his paycheck. Luckily, Bill had enrolled in Short Term Disability Insurance, which paid him 60% of his weekly salary. It was just enough to help them bridge the gap between expenses and income until he was able to get back on his feet and back to work.

TERM LIFE INSURANCE offers financial protection for those who depend on you and helps you maximize coverage without maximizing cost. During your initial term premiums will not increase. Team members can purchase up to $120,000 without answering any medical questions.

75% of Americans with dependents worry about how their family would manage financially without them[2] — how would your loved ones cope if you weren't around? *Ask a benefit counselor how term life insurance can protect your family's future.*

During this enrollment period, team members can select a benefit in increments of $10,000, up to a maximum of $300,000 for themselves, up to $50,000 for spouses, and up to $25,000 for child(ren). A counselor will be able to provide you with a customized rate.

LIMITED BENEFIT MEDICAL INSURANCE helps you with the high cost of medical care by paying you a set amount when you're in the hospital or need to see a doctor. Unlike traditional insurance—which pays a benefit to the hospital or doctor—the plan will pay you directly based upon the care or treatment you receive. The plan is available for part-time team members only.

Mike's Story

Mike is just starting out on his own at his first job, and needs medical insurance, but can't afford to spend a lot of money. He learned that his employer offered voluntary supplemental health insurance that would pay him in case of a medical emergency. He was happy to learn that the Humana Supplemental Health plan offered the following benefits, among others:

Benefit	Amount
In-hospital benefit	$300 per day
Physician office visit	$75 per visit (up to 5 visits per person per year)
Diagnostic x-ray and lab	$50 per test in a hospital $40 in a doctor's office or clinic
Surgery	Up to $1,000
Anesthesia	20% of surgery amount
Emergency room	$150 per day

For more information, please visit
http://sugarhouse.voluntarybenefitresource.com

1. Injury Facts 2010 Edition, National Safety Council
2. Life Foundation, 2008.

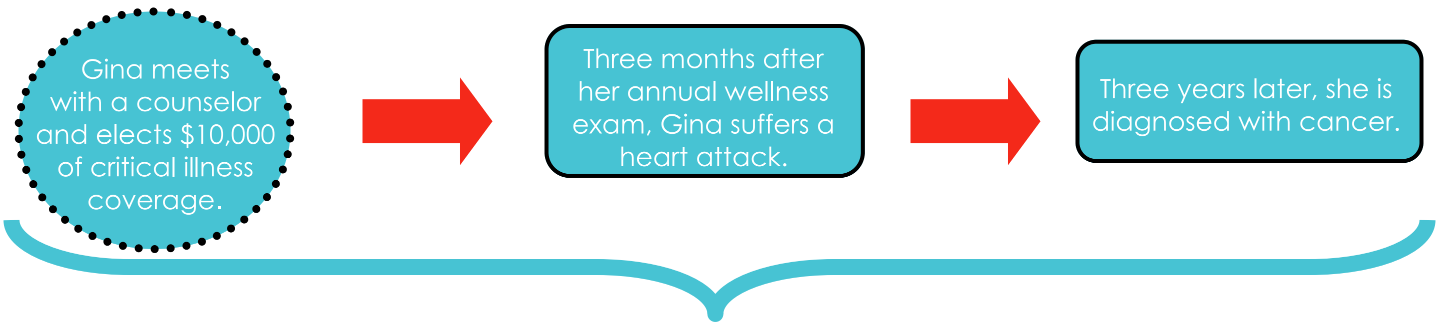
CRITICAL ILLNESS INSURANCE protects your family and your assets. No one saves to get sick, which is why being diagnosed with a covered condition can be especially draining, both emotionally and financially. Critical Illness Insurance provides you with a lump sum payment in the event you or a loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important—getting better. You also have the option of picking your level of coverage, so you can make sure you have the right protection for your family. For this enrollment period, you will have the opportunity to select up to $20,000 in coverage for yourself without answering any medical questions. The policy also helps you stay healthy by paying you a $100 wellness benefit when you complete one of the qualified health screenings.

Why is Critical Illness Insurance important?

Even though you may have medical coverage, oftentimes that is not enough to cover expenses associated with a critical illness. In fact, ***50% of bankruptcies are due to a critical illness, and of these, 75% of people had medical insurance.***[1] And unlike medical insurance, which pays benefits to your provider, Critical Illness Insurance pays you directly, so you can use the money as you see fit.

How Does it Work?

Critical Illness coverage offers peace of mind when a critical illness diagnosis occurs. Below is an example of how benefits might be paid.*



Gina's critical illness policy would provide the following:	
Wellness benefit	$100
Heart attack benefit	$10,000
Cancer benefit	$10,000
Total cash benefits	**$20,100**

PRESCRIPTION DURG CARD allows all team members to receive a discount on a drug they are financially responsible to pay for out of their pocket, including medications for your pet. The card is free and can be used for family members. The card can be used at participating pharmacies such as CVS, Target, Walgreens, Walmart, Kmart, Kroger, and Rite Aid.

To register and print your prescription drug savings card with Humana, simply follow these steps:

1. Visit the following website link: https://www.humanadiscountrx.com/welcome.aspx
2. Enter your group ID: 1134 and click "log in>", then choose "print card"
3. Enter your enrollment information and click "next>"
4. Verify your enrollment information and click "next>"
5. Choose "download your card"
   - Print this page and cut out your card.
   - To find a participating pharmacy near you, visit www.HumanaDiscountRx.com and enter your group number located on your card.
   - Save instantly by showing the card at a participating pharmacy for any of your prescription fills or refills.

*Illustrative purposes only; your actual benefits may differ.