

# The LIFEBOAT Medical Insurance Plan Annual Non-Smoker Premiums

Administered by: Specialty Risk International, Inc.

Effective January 1, 2005

Age	If you choose a \$500 Annual Deductible		If you choose a \$1000 Annual Deductible		If you choose a \$2500 Annual Deductible		If you choose a \$5000 Annual Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female
14 days through 18	\$467	\$467	\$384	\$384	\$358	\$358	\$355	\$355
19 through 29	\$918	\$1,043	\$713	\$810	\$624	\$708	\$516	\$585
30 through 39	\$1,068	\$1,214	\$828	\$941	\$724	\$823	\$598	\$680
40 through 44	\$1,223	\$1,385	\$948	\$1,073	\$828	\$936	\$682	\$772
45 through 49	\$1,348	\$1,525	\$1,044	\$1,180	\$911	\$1,011	\$750	\$850
50 through 54	\$1,651	\$1,744	\$1,278	\$1,348	\$1,113	\$1,176	\$917	\$968
55 through 59	\$2,026	\$2,026	\$1,567	\$1,567	\$1,366	\$1,366	\$1,123	\$1,123
60 through 64	\$2,887	\$2,725	\$2,229	\$2,104	\$1,943	\$1,836	\$1,564	\$1,476
65 through 69	\$5,222	\$4,535	\$4,027	\$3,499	\$3,508	\$3,117	\$2,819	\$2,449
70	\$6,154	\$5,337	\$4,744	\$4,116	\$4,131	\$3,584	\$3,319	\$2,880
71	\$6,455	\$5,571	\$4,977	\$4,296	\$4,334	\$3,741	\$3,481	\$3,006
72	\$6,747	\$5,831	\$5,201	\$4,496	\$4,529	\$3,916	\$3,638	\$3,145
73	\$7,048	\$6,091	\$5,433	\$4,695	\$4,731	\$4,089	\$3,799	\$3,286
74	\$7,381	\$6,372	\$5,689	\$4,913	\$4,954	\$4,277	\$3,978	\$3,436
Dependent Child*	\$375	\$375	\$293	\$293	\$258	\$258	\$249	\$249

\* The Dependent Child Premium is only available when one parent (legal guardian), of a natural or legally adopted unmarried child over 14 days old and under 19 years of age (or under 24 years of age if attending a university full-time and must rely on parents for support), is also covered under the same program. No premium is charged for the first two (2) Dependent Children between the ages of 14 days and 9 years old if both parents are also covered under the same program.

If the Applicant desires to pay premiums on a Semi-Annual or Quarterly basis, they must do so by Visa or Master Card payment only. Kuffel, Collimore & Co. will automatically debit the credit card on the due date of the premium installment. The Premium Installment Factors to be applied to the Annual Premium are as follows:  
**Annual = 1.00 Semi-Annual = .55 Quarterly = .28**

**IMPORTANT NOTICE:** The premiums referenced above are applicable for the initial 12-month coverage period, only after the Applicant has been accepted by SRI. SRI reserves the right to increase the stated premiums based upon the Applicant's medical condition and tobacco usage at the time of application and underwriting. Applicants with chronic and/or severe medical conditions may be declined. At each renewal period, SRI will inform the Applicant of the renewal premium for each subsequent coverage period based upon the Applicant's age and deductible category.