

The LIFEBOAT Medical Insurance Plan Annual Non-Smoker Premiums

Administered by: Seven Corners, Inc.

Effective December 1, 2015

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	\$934	\$934	\$480	\$480	\$448	\$448	\$444	\$444
19 through 29	\$1,836	\$2,086	\$891	\$1,013	\$780	\$885	\$645	\$731
30 through 39	\$2,136	\$2,428	\$1,035	\$1,176	\$905	\$1,029	\$748	\$850
40 through 44	\$2,446	\$2,770	\$1,185	\$1,341	\$1,035	\$1,170	\$853	\$965
45 through 49	\$2,696	\$3,050	\$1,305	\$1,475	\$1,139	\$1,264	\$938	\$1,063
50 through 54	\$3,302	\$3,488	\$1,598	\$1,685	\$1,391	\$1,470	\$1,146	\$1,210
55 through 59	\$4,052	\$4,052	\$1,959	\$1,959	\$1,708	\$1,708	\$1,404	\$1,404
60 through 64	\$5,774	\$5,450	\$2,786	\$2,630	\$2,429	\$2,295	\$1,955	\$1,845
65 through 69	\$10,444	\$9,070	\$5,034	\$4,374	\$4,385	\$3,896	\$3,524	\$3,061
70	\$12,308	\$10,674	\$5,930	\$5,145	\$5,164	\$4,480	\$4,149	\$3,600
71	\$12,910	\$11,142	\$6,221	\$5,370	\$5,418	\$4,676	\$4,351	\$3,758
72	\$13,494	\$11,662	\$6,501	\$5,620	\$5,661	\$4,895	\$4,548	\$3,931
73	\$14,096	\$12,182	\$6,791	\$5,869	\$5,914	\$5,111	\$4,749	\$4,108
74	\$14,762	\$12,744	\$7,111	\$6,141	\$6,193	\$5,346	\$4,973	\$4,295
Dependent Child*	\$750	\$750	\$366	\$366	\$322	\$322	\$311	\$311

* 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 Seven Corners. Seven Corners 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, Seven Corners will inform the Applicant of the renewal premium for each subsequent coverage period based upon the Applicant's age and deductible category.

Attention Applicants: Certain Underwriters at Lloyd's, London, operates as an approved Surplus Lines market in the United States. The premiums listed above include a general Surplus Lines Tax. Your State of Residence may warrant an additional Surplus Lines Tax, Stamping Fees and administration fee. Upon receipt and review of your application, Seven Corners will inform you if additional Surplus Lines Taxes and fees will apply. If so, Seven Corners will request the payment of the additional Surplus Lines Taxes and fees from you prior to issuing coverage. The additional Surplus Lines Taxes and fees shall be listed on the declaration page of your policy.