



June 23, 2010

Jane Smith  
ABC Company  
201 N Main St.  
Anytown, TN 37162

RE: Policy Number - 001009100000

Dear Jane:

Thank you for choosing and USABLE Life as your group's benefits provider. It has been our pleasure to provide ABC Company with group benefits and services that are unique to your group's needs. USABLE Life is committed to providing exceptional service that will meet the needs of our customers.

As part of our effort to ensure the best quality products and services for your group, we carefully evaluate claim trends and activity specific to the industry and size segment. Based upon this information and your group's specific demographics and plan design, no rate adjustment is necessary at this time. Below are your rates effective September 1, 2010.

| Benefit               | Current Rate       | Renewal Rate       | Rate Guarantee |
|-----------------------|--------------------|--------------------|----------------|
| Basic Life            | \$0.12 per \$1,000 | \$0.12 per \$1,000 | 2 year         |
| AD&D                  | \$0.03 per \$1,000 | \$0.03 per \$1,000 | 2 year         |
| Short Term Disability | \$0.15 per \$10    | \$0.15 per \$10    | 2 year         |
| Long Term Disability  | \$0.53 per \$100   | \$0.53 per \$100   | 1 year         |

USABLE Life has recently updated its group benefit plans to ensure that our customers and their employees have the most comprehensive coverage available in the marketplace. At the time of your renewal, you will be issued a replacement policy. Enclosed with this letter are the following:

- o Your Group Replacement Policy and Certificate(s)
- o Benefit Comparison – Provides a comparison of your current policy versus replacement policy
- o USABLE Life Financial Strength Brochure

Please take a few minutes to review this information and let us know if you have any questions. Acceptance of the replacement policy is payment of your September 1 premium to Blue Cross Blue Shield. Please distribute your new group certificates to your employees.

If you offer payroll deduction for Voluntary Worksite products, such as Cancer or Accident, please note, they will not be affected by this change.

As with any change we understand you may have questions specific to you. We are here to help! Please feel free to contact your Tennessee Blue Cross Blue Shield Account Executive with inquiries.

Sincerely,

Vice President Group Underwriting