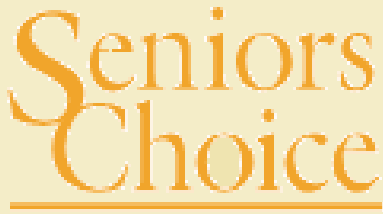


Eligibility Guidelines

Guarantee Trust Life Insurance Company and Humana Insurance Company are separate legal entities and have sole financial responsibility for their own products.

1. Seniors Choice is a Group Retiree Medical program sponsored by an employer group or similar organization. These sponsoring entities may have as few as one (1) employee, retiree, or owner.
2. Seniors Choice may be sold to Proprietorships, Partnerships, LLC's, Corporations, Unions, Government entities, and non-profit organizations. MBA, Inc. is required to verify documentation submitted by a sponsoring entity to confirm that it is a legitimate entity and that it qualifies for the Seniors Choice Group Retiree Medical Insurance underwritten by Guarantee Trust Life Insurance Company, Glenview, IL. The following documentation is required:
 - a. Proprietorship/Corporations – Schedule C or Occupational/Business License or Federal Tax documents verify business status.
 - b. Partnership or LLC – Form 1065 or other Federal Tax documents verifying business status.
 - c. Unions – Letter of Resolution and Federal Documents verifying status. By-laws may be required to verify that a union associated entity has authority to negotiate for benefits on behalf of the Union.
 - d. Government – Municipal, State or Federal Documents verifying status.
 - e. Non-profit/Religious Organization – Letter of Authority or Federal Documents verifying nonprofit or religious based status.
3. The sponsoring entity must complete and sign the Employer Trust Participation Agreement (ETPA). The signatory must be authorized to sign the ETPA and may include an Owner, Corporate Officer, Board Member, Trustee, Legal Counsel or Human Resource Executive. In some cases, a Letter of Authority must be submitted on Group letterhead advising that the signer is authorized to sign the ETPA.
4. Copy of Medicare card must be submitted with Enrollment Forms.
5. The ETPA and Member Enrollment Forms must be received by the 5th business day of the coverage month in order to enroll participants in the medical insurance for that coverage month.
6. Prescription Enrollment Forms must be received by the 5th business day of the month prior to the effective date.
7. Coverage with previous insurance carriers should not be cancelled until approval has been received in writing from MBA, Inc. Proof of cancellation must be submitted to MBA within 30 days of effective date.
8. Groups with less than 20 employees may enroll eligible employees who are 65 and older, with Medicare Parts A and B, and currently eligible for an employer sponsored group health plan (See TEFRA and Medicare Secondary Payer Guidelines).
9. Groups who currently employ, or have employed 20 or more part-time and full-time employees combined during the previous calendar year, may not enroll anyone 65 and over who is currently eligible for the employer group sponsored plan.



Eligibility Guidelines

10. Eligible participants include:
 - a. Retirees/employees at least 65 years old and enrolled in Medicare Parts A and B for medical coverage.
 - b. Retirees/employees at least 65 years old and enrolled in Medicare Parts A and B for prescription coverage.
 - c. Current and surviving spouses or domestic partners at least 65 years old enrolled in Medicare Parts A and B. An affidavit of Domestic Partnership is required to be submitted with the enrollment application for those enrollees adding a domestic partner.
 - d. Retirees/employees not eligible for Medicaid.
 - e. Non-TEFRA-eligible active employees at least 65 years old enrolled in Medicare Parts A and B.
 - f. Retirees/employees not covered under a Medicare Supplement policy, certificate or any other insurance that is secondary to Medicare. However, if the retiree/employee is cancelling the other coverage, proof of cancellation will be required within 30 days of the effective date of enrollment in a Seniors Choice insurance.
 - g. Retirees/employees not covered by an employer's health plan which is primary to Medicare due to that retiree's/employee's employment. However, if the retiree/employee or employer group is cancelling the other coverage, proof of cancellation will be required within 30 days of the effective date of enrollment in a Seniors Choice insurance.
 - h. Retirees/employees who are not confined to a Hospital or Skilled Nursing Home on the effective date of coverage. If a retiree/employee or dependent spouse is confined to such a facility on the effective date of coverage, coverage will be delayed until the first day of the month that follows the date of release from the facility.
11. Eligible participants may enroll in Seniors Choice at insurance inception, within 30 days of retirement, upon age-in to Medicare or when terminating from another insurance or during the annual open enrollment period.
12. Participants in groups with multiple insurance offerings may change their plan offering during the annual open enrollment period, from October to December.
13. Monthly premium rates will be based on the rating area of the sponsoring entity, not on the location of the individual plan participants.
14. If the program is employer paid, the employer must submit the first month's premium for the participating retiree(s) with the ETPA and enrollment form(s). If the program is retiree paid, each enrollee must submit premium with the enrollment form. Medical premium is inclusive of administration fee and rates. Checks are to be made payable to Seniors Choice.
15. If the employer contributes to the premium, the contribution must be at least 50%.
16. Groups with 250 or more eligible retirees, when at least 50% of the premium is paid by the group, must be submitted by the agent to MBA for acceptance, in advance of signature of the ETPA.
17. Custom rates and plan designs may be available for such groups.

Prescription benefits are provided through Humana Insurance Company under policy MIFGIT plan 037. Medical benefits are provided through Guarantee Trust Life Insurance Company under MCP-2004/MCC-2004.