

**Disclosure of Rating Factors and Renewability Provisions
for Eligible Groups with 50 or Less Full-Time Employees**

Your premium will only be changed once in any 12-month period.

Rates are calculated, in part, based on the total number of adults age 21 and over enrolled in your group plan. Family coverage includes adult child dependents age 21 to 25 and up to three children under age 21.

Rate levels can also be held down by adopting or expanding cost containment techniques such as deductibles and copayment provisions, or for decreasing benefits for specific benefit coverage. Health Tradition representatives are always available to discuss these options with you.

Your coverage will not be terminated at renewal because of the claims experience of your employees or due to a specific medical condition of an individual in your group. You have the right to terminate your policy at renewal with no penalty.

Health Tradition is interested in working with all group policyholders, as well as health care providers, to hold down the cost of medical insurance and stabilize rates to the maximum extent possible. In order to achieve that objective, we are always willing to not only discuss any benefit changes that might assist you in holding down your health insurance costs, but also to discuss any aspect of our pricing policy that has not been covered above.

I hereby certify that the above information was made available to the small group employer whose name appears below and that this information was submitted prior to completing the application for insurance.

Date

Name of agent or account representative

I hereby acknowledge receipt of the information contained in this disclosure form, and certify that this was obtained prior to completion of the application for insurance.

Name of small group employer

Authorized signature

Title

Date