



ILLINOIS

LIFE AND DISABILITY PLANS

Groups 2-99



UNICARE[®]

A Healthy Dose of InnovationSM

UniCare Life & Health Insurance Company

UniCare Health Insurance Company of the Midwest (IN and IL only)

UniCare Health Insurance Plans of the Midwest, Inc. (HMO only in IN and IL)



Table of Contents

1	Section 1 — General Information
1	Protect Your Employees and Your Budget
1	Simple Administration
1	How UniCare Differs
2	Section 2 — Group Term Life Insurance
2	Guaranteed Coverage
2	Extra Benefits for Accidents
2	Increase Employee Coverage
2	Coverage for Dependents
2	Living Benefits for Terminally Ill
2	Waiver of Premium
3	Group Term Life At a Glance
4	Section 3 — Group Short Term Disability Insurance
4	Choose Benefit Amount
4	Flexible Benefit Schedules
4	Maternity Benefits
4	Coverage for Partial Disabilities
4	Benefit Payments
5	Short Term Disability At a Glance
6	Section 4 — Group Long Term Disability Insurance
6	Flexible Plan Designs
6	Coverage for Partial Disabilities
6	Return to Work
6	Seamless Coverage for Recurring Disabilities
6	Waiver of Premium
6	Survivor Benefits
7	Long Term Disability At a Glance
8	Section 5 — Coverage that Reaches Beyond the Basics
8	Continuation of Coverage
8	Benefits Delivered with Ease
8	Single Source of Employee Benefits
9	Group Term Life Insurance General Information
9	Group Short Term Disability General Information
10	Group Long Term Disability General Information
11	Life and Disability Plans Exclusions & Limitations

UniCare Health Insurance Company of the Midwest Introduces Group Term Life Insurance, Group Short Term Disability (STD), and Group Long Term Disability (LTD)

A wide-ranging suite of products designed to protect employees and their families when they need it the most

To protect your employees, your budget, and to expand your portfolio of benefits, look to UniCare's Life and Disability benefit plans for an affordable and desirable solution.

A productive workforce is often achieved by offering a well-rounded benefit portfolio that includes life insurance, short term disability, and long term disability.

Compete for quality employees by offering a comprehensive benefit package!

Employers can save money by offering a comprehensive benefit portfolio

- Dental and life premiums are discounted 6 percent when life (\$25,000) and dental are purchased together.
- UniCare offers affordable Life and Disability products, including:
 - **Group Term Life Insurance**, which pays benefits to a beneficiary if an employee dies, regardless of the cause.
 - **Group Short Term Disability**, which provides weekly income replacement for employees with a disability, including pregnancy.
 - **Group Long Term Disability**, which pays a monthly benefit to employees with an extended disability.

For groups with 11 or more employees, premiums are composite-rated, which means all employees have the same rate, regardless of their age. For groups with 2-10 employees, rates are step-rated using five-year age bands.

Did You Know...

UniCare works hard to provide payments in an effective manner. We know how many families rely on timely benefit payments!

Only 50 percent of the United States workforce has access to life insurance¹.

Stand out with affordable coverage from UniCare.

Simple administration makes it easier to do business with us

- **One** application for enrollment in medical, dental, life and disability
- **One** bill and premium check for medical, dental, life and disability
- **One** customer service number

How UniCare differs from other carriers

- Outstanding service from dedicated actuarial, underwriting and claims processing professionals with a strong return to work focus.
- With more than 75,000 group customers and 2.4 million members, UniCare and its affiliated life companies offer strength, flexibility and service.
- UniCare, along with our affiliated life and disability companies, is the nation's leading life insurance provider for employers with less than 100 employees.



¹ U.S. Department of Labor. National Compensation Survey March 2003.

Group Term Life Insurance

Benefits that ease the financial burden

Guaranteed coverage amounts—without the hassles

Generous guaranteed issue amounts vary based on the group, which means employees do not have to provide any health information to qualify for coverage. Remember that most experts suggest life insurance policies cover expenses for five years plus funeral costs, which alone can range from \$5,000 to \$10,000.¹ Completed medical questionnaires are required for employees enrolling in coverage that exceeds the guaranteed issue limits and for employees who enroll after their eligibility period.

An extra benefit for accidents

UniCare knows families are least prepared for a sudden loss. That's why our standard Accidental Death and Dismemberment (AD&D) feature pays an additional benefit if an employee suffers a qualified loss within 180 consecutive days after an accident.

The AD&D benefit is usually equal to the life benefit, although other options are available. Half of the benefit is paid for the loss of sight or a limb; the full benefit is paid for multiple losses or death. An additional 10 percent of the AD&D benefit, up to \$25,000, is paid if an employee dies in a car accident while wearing a seat belt.

Employees can increase their coverage

The packaged supplemental life and supplemental AD&D features give employees the unique opportunity to purchase additional coverage at group rates, based on five-year age bands.

Contact your broker or UniCare sales representative to choose the right coverage for your group or visit www.unicare.com for more information.

Coverage for dependents

Dependent life insurance pays a benefit to the employee if a spouse or child dies. UniCare offers two optional benefits up to \$10,000 and \$5,000 for spouse and child. Benefits are available up to \$10,000 for a spouse and \$5,000 for each child, not to exceed 50 percent of the employee's benefit amount.

Living benefits for terminally ill employees

Employees diagnosed with a terminal illness with less than 12 months to live may request up to 50 percent of their life benefit, to a maximum of \$125,000. As a result, employees have the flexibility to use their funds for expenses such as medical treatments. The life insurance amount is then reduced by the living benefit amount. Employees should consult a tax advisor before requesting benefits.

Waiver of premium for employees with disabilities

The standard waiver of premium feature waives life insurance premiums for employees under age 60 after the first six months of a total disability. Employers may instead choose the extension of benefits feature. In this case, coverage is continued as long as the employer pays the required premiums.

All continued coverage ends at age 65 or retirement, whichever occurs first.

Excellent service for your employees

Your employees will receive superior claim service when they call our toll-free phone number.

¹ Life Insurance Marketing Research Association.

Group Term Life At a Glance

Rate basis	Step-rated for 2-10 enrolling lives; composite-rated for 11 or more enrolling lives. (The premium is based on the group rate, regardless of age.)
Guaranteed issue amount	Varies by group.
Benefit payments	Specific dollar amount.
Employee classes	Multiple classes may be established to categorize benefit levels – based on occupation or other employment-related factor.
AD&D	Standard: benefit amount depends on loss.
Dependent life	Optional: Dependent coverage can be up to 50 percent of the employee benefit, to a maximum of \$10,000 for spouses and children.
Waiver of premium	Standard: If an employee under age 60 is disabled, premiums are waived after the first six months of a total disability. Waiver ends at age 65 or at retirement, whichever comes first.
Seat belt benefit	Standard: 10 percent of the AD&D amount. Up to \$25,000 whichever is less.
Repatriation benefit	\$5,000 maximum benefit
Child education benefit	May be available with approval from UniCare.
Living benefits	Standard: available for employees (not dependents) with waiver of premium feature, up to 50 percent of the life benefit.
Continuation of coverage	Standard: subject to payment of the required premium.
Conversion	Employees may have the right to convert to an individual whole life policy if coverage is terminated.
Supplemental coverage	Optional– \$15,000, \$25,000, \$50,000 or \$100,000*
Employer eligibility	2-99 employees
Employee eligibility	30 hours per week work requirement
Dependent eligibility	Children are eligible between the ages of 15 days to 19 years (or up to age 25 if they qualify as tax exemptions).
Reduction schedule	Standard: 35 percent at age 65, 50 percent at age 70
Participation	All eligible employees must participate when coverage is entirely employer-paid and 75 percent must participate when employee contribution is required.
Employer contribution	Employers must contribute at least 50 percent of group term life premiums, excluding dependent and supplemental coverage.
Eligibility period	31 days after the date of hire; may vary by group.

* Available to groups with 11 or more eligible employees.

This benefit description is intended to be a brief overview of benefits available to you, your employees and eligible dependents. It does not include all the terms of your coverage. The entire terms are contained in the applicable Policy, Certificate of Coverage and/or Trust Agreement. In the event of a conflict between the applicable Policy, Certificate of Coverage and/or Trust Agreement and this description, the applicable Policy, Certificate of Coverage and/or Trust Agreement will prevail.

Group Short Term Disability Insurance

Protect employees from lost wages and your company from less productivity¹

Choose your benefit amount

Employers may choose to offer weekly benefits based on a specific dollar amount or percentage of salary. Standard benefits include a flat \$200 or 66.67% of the employee's weekly earnings up to \$500 or \$750.

To avoid excess benefits, payments are reduced by retirement benefits and any income the employee receives as a result of the disability, such as from state disability plans.

Flexible benefit schedules

Several options are available to determine when employees can start receiving benefits, including:

- The first day for a disability caused by an accident and the eighth day for a disability caused by an illness.
- The 15th day for a disability caused by an accident or illness.

Employers may also select how long benefits last — 13 weeks or 26 weeks.

Standard benefits that go beyond the basics

Maternity benefits

UniCare provides short term disability benefits for a pregnancy the same as a disability caused by an illness.

Coverage for partial disabilities

Employees have the option to return to work part-time while receiving a portion of the benefit amount. Benefits are based on the percentage of income lost during the disability so payments do not exceed pre-disability earnings.

Timely benefit payments

We understand how important payments are to a family relying on disability benefits. That's why we work hard to stand above the competition when it comes to timely benefit payments.

Rest assured that your employees will receive superior claim service when they call our toll-free phone number.

Did You Know...

Nearly half of all home foreclosures are direct results of disabilities².

Almost one-third of all Americans between the age of 35 and 65³ suffer from a disability?

Be prepared with UniCare's Life and Disability Plans.

¹ Employees qualify for benefits if, due to illness or injury, they are unable to perform the substantial duties of their jobs and have at least a 20 percent loss in pre-disability earnings.

² The Housing and Home Finance Agency of the U.S.

³ The American Council of Life Insurers



Group Short Term Disability At a Glance

Rate basis	Step-rated for 2-10 enrolling lives; composite-rated for 11 or more enrolling lives. (The premium for each employee is based on the group rate, regardless of age or gender.)
Rate guarantee	A one-year rate guarantee is standard for groups with fewer than 100 employees.
Guaranteed issue amount	Employees qualify for standard benefit amounts. Medical questionnaires are required for coverage above the standard amounts.
Benefit payments	Benefits can be a flat \$200 or 66 ² / ₃ percent of the employee's weekly earnings, up to \$500 or \$750 per week.
Benefit maximums	The standard maximums are \$500 and \$750.
Employee classes	Multiple classes may be established to categorize benefit levels based on occupation or other employment-related factor.
Plan designs	Standard plans are 1/8, 15/15.
Benefit durations	Standard plans are 13 weeks or 26 weeks.
Definition of disability	Due to illness or injury, the employee is unable to perform all material and substantial duties of his or her regular occupation and has at least a 20 percent loss in pre-disability earnings.
Partial disabilities	Standard: benefits are based on the percentage of income lost; must have at least a 20 percent loss in pre-disability income.
Maternity benefits	Standard: Coverage for pregnancy is the same as coverage for an illness.
Continuation of coverage	Standard up to six months; may vary by group.
First-day hospital coverage	Optional
Retirement	All coverage ends at retirement.
Employer eligibility	2-99 eligible employees; enrolled in UniCare's Group Term Life Insurance.
Employee eligibility	30 hours per week work requirement
Participation	All eligible employees must participate when coverage is entirely employer-paid and 75 percent must participate when employee contribution is required.
Employer contribution	Employers must contribute at least 50 percent of premiums.
Eligibility period	Match medical

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Group Long Term Disability Insurance

Benefit payments when families need it most

Smart benefit payments for your employees and your company

UniCare's Long Term Disability Insurance pays a monthly benefit to employees with disabilities caused by an accident or illness. Monthly benefits are equal to 50 or 60 percent of the employee's earnings. This percentage helps protect employees and their families but still provides a financial incentive to return to work.

To avoid over-insurance, payments are reduced by any other income sources, such as those from state disability plans and Social Security Disability/retirement benefits.

Flexible Plan Designs

You know your employees best. That's why UniCare lets you select the plan that is right for your group — Gold, Silver or Bronze. Groups in certain SIC codes are restricted to the Bronze plan. See the Group Eligibility section for more information.

Benefit Feature	Gold	Silver	Bronze
Benefit (% of Salary)	60%	60%	50%
Benefit Maximum per Month	\$6,000	\$6,000	\$3,000
Elimination Period	90 or 180 days	90 or 180 days	180 days
Benefit Duration Period	To age 65	5 years	2 years

Benefits are equal to 50 or 60 percent of salary and employers may cap benefits at \$3,000 per month or \$6,000 per month.

What does vary from each plan is the elimination period — the period of continuous disability that must pass before benefits become payable — and the benefit duration — how long benefits are paid. You can avoid duplicating benefits by selecting long term disability coverage that picks up when your company's short term disability coverage ends.

Contact your broker or UniCare sales representative to choose the right coverage for your group or visit www.unicare.com for more information.

Coverage for partial disabilities

Employees have the option to return to work part-time while receiving a portion of the benefit amount. Benefits are reduced by a portion of any partial earnings received so that payments do not exceed pre-disability earnings.

Return to work

Employees can try to return to work for a specific number of days without having to begin a new elimination period. If the elimination period is 90 days or less, the employees can return to work for up to seven days. If the elimination period is more than 180 days, they can return to work for up to 30 days.

Seamless coverage for recurring disabilities

If employees return to work for less than six months and become disabled again due to the same cause, UniCare will resume monthly payments without requiring a new elimination period.

Waiver of premium for employees with a disability

Long term disability premiums are waived while the employee has a disability and benefits are payable.

Survivor Benefits

If an employee has a disability for at least 180 consecutive days and is receiving benefits at the time of death, a lump-sum payment equal to three times the monthly benefit will be paid to the employee's beneficiary.



Group Long Term Disability At a Glance

Rate basis	Step-rated for 2-10 enrolling lives; composite-rated for 11 or more enrolling lives (The premium is based on the group rate, regardless of age.)					
Rate guarantee	A one-year rate guarantee applies.					
Guaranteed issue amount	Coverage is guaranteed issue for groups of 6 or more lives. Medical evidence is required for groups of 2-5 lives.					
Benefit payments	Benefits are 50 percent or 60 percent of the employee's pre-disability monthly earnings. The employer may choose a maximum benefit up to \$6,000 per month.					
Elimination period	90 or 180 days of disability must be satisfied before benefits are payable.					
Maximum benefit duration	The standard option is to age 65. A reducing benefit duration means that the benefit period reduces incrementally, beginning at age 60.					
Plan designs	Benefit Feature	Gold 90	Gold 180	Silver 90	Silver 180	Bronze
	Benefit (% of Salary)	60%	60%	60%	60%	50%
	Benefit Maximum per Month	\$6,000	\$6,000	\$6,000	\$6,000	\$3,000
	Elimination Period	90 days	180 days	90 days	180 days	180 days
	Benefit Duration Period	To age 65	To age 65	5 years	5 years	2 years
Definition of disability	Due to illness or injury, the employee is unable to perform some or all material and substantial duties of his or her regular occupation and has at least a 20 percent loss in pre-disability earnings. Part-time or reduced work counts toward satisfying the elimination period. For payments to continue past two years, the employee must be unable to perform any occupation for which he or she is suited and still have at least a 20 percent loss in pre-disability earnings.					
Partial disabilities	Standard					
Recurrent disabilities	Standard: for disabilities recurring in less than six months.					
Survivor benefits	Standard: benefit is equal to three times the monthly benefit.					
Maternity benefits	Standard: coverage for pregnancy is the same as coverage for an illness.					
Continuation of coverage	Standard to the end of the following month: may vary by group.					
Waiver of premium	Standard					
Social security integration	Primary and family					
Cost-of-living freeze	Once established, monthly benefits will not be further reduced due to cost-of-living increases in other benefit sources.					
Retirement	All coverage ends at retirement.					
Employer eligibility	In addition to covering 2-99 eligible employees; the company must have been in business for at least one year, pay Social Security taxes and participate in workers' compensation.					
Employee eligibility	30 hours per week work requirement.					
Participation	All eligible employees must participate when coverage is entirely employer-paid and 75% must participate when employee contribution is required.					
Employer contribution	Employers must contribute at least 50 percent of premiums.					
Pre-existing conditions	3/6/12 or as allowed by state.					
Eligibility period	Match medical.					

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Coverage That Reaches Beyond the Basics

For Group Term Life, Group Short Term and Group Long Term Disability Insurance

Continuation of coverage

If an employee's coverage ends due to a disability, this feature allows him or her to continue coverage for up to six months by paying the required premium. (May vary by group.)

Benefits delivered with ease

Online forms, guides and self-service tools make it easy and efficient to do business with UniCare — leaving you more time for other important tasks. Rest assured that your employees will receive superior claim service when they call our toll-free phone number.

Your single source for employee benefits

Eliminate the hassles of working with multiple carriers and combine the dependability, convenience and financial security you get from UniCare's health, prescription, dental, vision and employee assistance programs.

Contact your broker or UniCare sales representative to choose the right coverage for your group or visit www.unicare.com for more information.

General Plan Information

Group Term Life Insurance

Group eligibility

All eligible employees must participate when coverage is entirely employer-paid, and 75 percent of eligible employees must participate when employee contribution is required.

Employers must contribute at least 50 percent of group term life premiums, excluding supplemental and dependent coverages.

Groups in the following industries are not eligible: private households, air transportation, police or fire protection, and correctional institutions. Other restrictions may apply.

Employee eligibility

Employees must work at least 30 hours per week to be eligible for coverage. Employees must be actively at work for coverage to become effective. All coverage ends at retirement.

Dependent eligibility

Each child between the age of 15 days and 19 years (or up to age 25 if the child qualifies as a tax exemption) is eligible for coverage. Coverage for spouses ends at age 65 or when employee coverage ends.

Age reduction schedule

The benefit amount payable to beneficiaries may be reduced by 35 percent for employees at age 65 and by 50 percent at age 70.

Exclusions

The living benefit is not payable if the qualifying condition is due to an intentionally self-inflicted injury or suicide attempt.

Supplemental life also has a two-year suicide exclusion.

No AD&D benefits are payable for a loss caused by or connected with suicide or self-inflicted injury; disease, infection, physical or mental impairment, medical or surgical treatment, or diagnostic or preventive care; taking any drug or chemical unless taken as prescribed by a physician or as directed by the pharmaceutical manufacturer (as defined by state law); auto-erotic asphyxiation; taking part in an assault or felony; duty as a member of any military, naval, or air force; taking part in a riot or in any declared or undeclared war; flying in any aircraft as a pilot or crew member; experimental flying or flying for the purpose of training; riding, driving, or testing a vehicle used in a race or speed contest; taking part in the sports of parachute jumping, sky diving, or hang gliding; or operating a motor vehicle while under the influence of alcohol or drugs as defined by state law.

Group Short Term Disability

Group eligibility

All eligible employees must participate when coverage is entirely employer-paid, and 75 percent of eligible employees must participate when employee contribution is required.

Employers must contribute at least 50 percent of premiums.

Ineligible industries

Refer to the chart for a list of industries that are not eligible for the Group Short Term Disability product.

Ineligible industries			
SIC Code	Industry	SIC Code	Industry
0111-0724, 0751-0762, 0783	Agriculture	7231-7241	Beauty/ barber shops
0811-0851	Forestry	7291	Tax preparation services
0912-0971	Fishing and hunting	7299	Personal services
1011-1241, 1411-1499	Mining	7342-7349	Building services
1521-1522	General contractors	7929, 7941, 7948, 7992, 7996, 7999	Amusement and recreation services
1711-1799	Construction special trade	8631	Labor unions
2111-2141	Tobacco	8744	Facilities management
2411-2429	Logging/ sawmills	8811	Private households
2892	Explosives manufacturing	9221-9229	Police, fire safety and correction
3292	Asbestos	9711	National security
3312-3399	Concrete/steel manufacturing	9721	International affairs
3482-3483	Ammunition manufacturing	9999	Non-classifiable
7032-7033	Recreational camps		
7041	Lodging houses		

General Plan Information (cont.)

Group Long Term Disability

Employee eligibility

Employees must work at least 30 hours per week to be eligible for coverage. Employees must be actively at work for coverage to become effective.

Exclusions

Benefits are not payable if income is not lost due to the disability or if the disability results from a self-inflicted injury, an act of war, commission of an assault or felony by the employee, or a work-related illness or injury. Ask to see a certificate for more specific details.

Group eligibility

The company must have been in business for at least one year, pay Social Security taxes and be enrolled in workers' compensation (or equivalent occupational hazard coverage policy).

All eligible employees must participate when coverage is entirely employer-paid, and 75 percent of eligible employees must participate when employee contribution is required.

Employers must contribute at least 50 percent of premiums.

All SIC codes are eligible for the Bronze Plan; eligibility for the Silver and Gold Plans is based on industry classification. Private households and groups where more than 60 percent of the employees are age 50 or older are not eligible. Groups where more than 50 percent of employees are family members may not be eligible. Other restrictions may apply.

Employee eligibility

Employees must work at least 30 hours per week to be eligible for coverage. Employees must be actively at work for coverage to become effective. All coverage ends at retirement.

Exclusions

The standard benefit duration is 24 months for a disability caused by mental illness or substance abuse.

Benefits are not payable if income is not lost due to the disability or if it results from an act of war, a self-inflicted injury, participation in a riot or commission of an assault or felony by the employee. Loss of a professional or occupational license or certification does not qualify as a disability.

Pre-Existing conditions

An illness or injury is considered a pre-existing condition if, during the 3 months before the employee's effective date, he or she received treatment for the illness or injury or if such symptoms were present that an ordinarily prudent person would seek treatment. A disability that begins within the first 12 months after the employee's effective date will not be covered if the disability results from a pre-existing condition, unless 6 consecutive months pass after the effective date without treatment.

Replacing a prior carrier's plan

Continuity of coverage is provided when replacing a prior carrier's plan. (A copy of the prior carrier's certificate is required.) UniCare will apply the total continuous time covered under both plans toward satisfying pre-existing condition limitation periods. If our plan's benefits are greater, the monthly payment and duration for qualified disabilities will be limited to what the prior plan provided.

Life and Disability Plan Limitations & Exclusions

- Benefits are not payable if income is not lost due to the disability or if it results from an act of war, a self-inflicted injury, participation in a riot or commission of an assault or felony by the employee. Loss of a professional or occupational license or certification does not qualify as a disability
- For Short Term Disability coverage, work related disabilities are not covered for employees and business owners who are eligible for coverage under workers' compensation or occupational disease laws
- Pre-existing condition – an illness or injury is considered pre-existing condition if during the 3 months before the employee's effective date, he or she received treatment for the illness or injury. A disability that begins within the first 12 months after the employee's effective date will not be covered if the disability results from a pre-existing condition, unless 6 consecutive months pass after the effective date without treatment
- Standard benefit duration is 24 months for a disability caused by mental illness, substance abuse or self-reported symptoms
- Continuity of coverage provided when replacing a prior carrier's plan. A copy of the prior carrier's certificate is required. UniCare will apply the total continuous time covered under both plans toward satisfying pre-existing condition limitation periods. If our plan's benefits are greater, the monthly payment and duration for qualified disabilities will be limited to what the prior plan provided
- All coverage ends at retirement
- Short Term Disability cannot be offered without Basic Group Term life
- No reduction schedule applies to Short Term Disability or Long Term Disability benefits
- No pre-existing condition applied to Short Term Disability
- Includes partial disability – if an employee is able to work part-time and is earning between 20-80% of pre-disability earnings



UNICARE[®]

A Healthy Dose of InnovationSM

UniCare Health Insurance company of the Midwest
Sales Office
Bolingbrook, IL

Benefits effective 9/1/06. Insurance or health maintenance organization ("HMO") coverage underwritten by UniCare Life & Health Insurance Company, UniCare Health Plans of the Midwest, Inc. (HMO only in IL/IN) or UniCare Health Insurance Company of the Midwest (IN and IL only) [®] Registered Mark and SM Service Mark of WellPoint, Inc.
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