

Monthly Rates for Individual Selections[®] and PPO Comprehensive and Catastrophic Plans and HSA-Qualified PPO Catastrophic Plan

Rates for you (and your spouse if applicable) are based on the age of each applicant. An increase in age to the next higher age range will increase your rates as indicated below without further notice from the Company.

To qualify for the non-smoker rate, you must not have smoked cigarettes, cigars, pipes or used chewing tobacco, smokeless tobacco or any other form of tobacco or illegal drug substances within the past 12 months.

Families with one child pay only the 1 child rate. Families with two or more children pay the 2 or more children rate.

Age Range	Selections [®]						PPO			
	\$500 Deductible Comprehensive		\$1,000 Deductible Comprehensive		\$1,500 Deductible Catastrophic		\$750 Deductible Comprehensive		\$1,500 Deductible Catastrophic	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0-29	\$128	\$142	\$117	\$129	\$57	\$63	\$142	\$157	\$63	\$70
30-34	\$158	\$174	\$143	\$157	\$69	\$79	\$174	\$193	\$78	\$89
35-39	\$186	\$213	\$167	\$192	\$84	\$99	\$206	\$233	\$94	\$112
40-44	\$233	\$271	\$210	\$244	\$105	\$124	\$258	\$300	\$119	\$137
45-49	\$271	\$318	\$244	\$287	\$121	\$141	\$300	\$351	\$136	\$158
50-54	\$309	\$362	\$280	\$327	\$141	\$162	\$343	\$400	\$158	\$181
55-59	\$377	\$432	\$340	\$389	\$167	\$194	\$416	\$476	\$188	\$217
60+	\$453	\$532	\$409	\$479	\$198	\$233	\$501	\$587	\$221	\$261
1 child	\$114	\$114	\$100	\$100	\$54	\$54	\$127	\$127	\$61	\$61
2 or more children	\$216	\$216	\$191	\$191	\$103	\$103	\$240	\$240	\$116	\$116

Rates effective January 1, 2005

Age Range	HSA-Qualified PPO Catastrophic Plan			
	\$2,500 Deductible (Member only)		\$5,000 Deductible (Family only)	
	Non-Smoker	Smoker	Non-Smoker	Smoker
0-29	\$67	\$74	\$53	\$59
30-34	\$82	\$93	\$65	\$74
35-39	\$98	\$118	\$77	\$93
40-44	\$126	\$144	\$99	\$114
45-49	\$143	\$166	\$114	\$133
50-54	\$166	\$189	\$133	\$151
55-59	\$198	\$228	\$157	\$181
60+	\$232	\$274	\$183	\$218
1 child	N/A	N/A	\$51	\$51
2 or more children	N/A	N/A	\$101	\$101

Rates effective January 1, 2005