



ANNUAL PREMIUM RATES BY AGE BRACKETS

AGE GROUPS (Based on last birthday)	PLAN \$500 DEDUCTIBLE		PLAN \$1,000 DEDUCTIBLE	
	MALE	FEMALE	MALE	FEMALE
Each Child	744	744	600	600
19-29	1,692	1,932	1,356	1,536
30-39	2,448	2,904	1,956	2,316
40-49	3,144	3,384	2,508	2,700
50-59	3,768	3,948	3,012	3,156
60-64	4,932	4,932	3,948	3,948

AGE GROUPS (Based on last birthday)	PLAN \$2,000 DEDUCTIBLE		PLAN \$4,000 DEDUCTIBLE	
	MALE	FEMALE	MALE	FEMALE
Each Child	432	432	384	384
19-29	996	1,116	876	984
30-39	1,428	1,692	1,260	1,488
40-49	1,836	1,980	1,620	1,740
50-59	2,196	2,304	1,944	2,028
60-64	2,904	2,904	2,556	2,556
65-69	N/A	N/A	3,324	3,324

AGE GROUPS (Based on last birthday)	PLAN \$10,000 DEDUCTIBLE		PLAN \$25,000 DEDUCTIBLE	
	MALE	FEMALE	MALE	FEMALE
Each Child	288	288	216	216
19-29	588	636	420	456
30-39	720	804	516	576
40-49	972	1,008	720	744
50-59	1,452	1,488	1,080	1,092
60-64	1,716	1,716	1,260	1,260
65-69	2,232	2,232	1,644	1,644
70-74	2,904	2,904	2,136	2,136
75-79**	3,336	3,336	2,460	2,460
80-84**	3,672	3,672	2,700	2,700
85-89**	4,044	4,044	2,976	2,976
90-94**	4,440	4,440	3,264	3,264
95+ **	4,884	4,884	3,600	3,600

All rates effective June 1, 2002

***Available only to persons renewing at this age, not new applicants.*



SEMI-ANNUAL PREMIUM RATES BY AGE BRACKETS

AGE GROUPS (Based on last birthday)	PLAN \$500 DEDUCTIBLE		PLAN \$1,000 DEDUCTIBLE	
	MALE	FEMALE	MALE	FEMALE
Each Child	384	384	312	312
19-29	882	1002	708	798
30-39	1,272	1,512	1020	1,206
40-49	1,632	1,758	1,302	1,404
50-59	1,962	2,052	1,566	1,644
60-64	2,562	2,562	2,052	2,052

AGE GROUPS (Based on last birthday)	PLAN \$2,000 DEDUCTIBLE		PLAN \$4,000 DEDUCTIBLE	
	MALE	FEMALE	MALE	FEMALE
Each Child	222	222	198	198
19-29	516	582	456	510
30-39	744	882	654	774
40-49	954	1,032	840	906
50-59	1,140	1,200	1,008	1056
60-64	1,512	1,512	1,332	1,332
65-69	N/A	N/A	1,728	1,728

AGE GROUPS (Based on last birthday)	PLAN \$10,000 DEDUCTIBLE		PLAN \$25,000 DEDUCTIBLE	
	MALE	FEMALE	MALE	FEMALE
Each Child	150	150	114	114
19-29	306	330	216	240
30-39	372	420	270	300
40-49	504	522	372	384
50-59	756	774	564	570
60-64	894	894	654	654
65-69	1,158	1,158	852	852
70-74	1,512	1,512	1,110	1,110
75-79**	1,734	1,734	1,278	1,278
80-84**	1,908	1,908	1,404	1,404
85-89**	2,100	2,100	1,548	1,548
90-94**	2,310	2,310	1,698	1,698
95+ **	2,538	2,538	1,872	1,872

All rates effective June 1, 2002

****Available only to persons renewing at this age, not new applicants.**

A 4% annual surcharge has been factored into the semi-annual premium.