

**REAGIT GROUP HEALTH --- HSA Qualified Major Medical Plan
CALIFORNIA RESIDENTS QUARTERLY RATES EFFECTIVE JULY 1, 2004**

California law mandates medical care coverage must include maternity coverage for California residents insured in this plan. Therefore, the coverage described in the REAGIT health brochure also applies to eligible medical expenses incurred in connection with a normal pregnancy. Below is the schedule of quarterly premiums which apply only to the specific deductibles and age categories listed.

Member's Age	\$2,000 Individual Deductible	4,000 Family Deductible		
		Member & Spouse	Member & Children	Member, Spouse & Children
Area 5	Member			
Under 30	\$626	\$1,262	\$807	\$1,586
30-34	674	1,273	846	1,602
35-39	751	1,373	910	1,703
40-44	851	1,509	986	1,842
45-49	1,090	1,862	1,172	2,198
50-54	1,189	2,011	1,246	2,346
55-59	1,680	2,699	1,614	3,031
60-64	2,025	3,260	1,886	3,590
Area 6				
Under 30	\$674	\$1,352	\$864	\$1,709
30-34	729	1,373	912	1,729
35-39	814	1,471	980	1,834
40-44	921	1,623	1,061	1,979
45-49	1,178	2,011	1,262	2,371
50-54	1,288	2,165	1,341	2,529
55-59	1,811	2,914	1,745	3,273
60-64	2,187	3,524	2,037	3,883
Area 7				
Under 30	\$710	\$1,435	\$923	\$1,816
30-34	762	1,449	958	1,826
35-39	860	1,558	1,033	1,941
40-44	971	1,716	1,121	2,098
45-49	1,246	2,134	1,337	2,511
50-54	1,356	2,298	1,427	2,678
55-59	1,922	3,099	1,860	3,475
60-64	2,319	3,721	2,155	4,103
Area 10				
Under 30	\$894	\$1,777	\$1,158	\$2,254
30-34	966	1,798	1,208	2,278
35-39	1,078	1,947	1,309	2,430
40-44	1,227	2,156	1,418	2,640
45-49	1,573	2,679	1,684	3,159
50-54	1,711	2,890	1,793	3,367
55-59	2,418	3,888	2,331	4,376
60-64	2,910	4,689	2,714	5,169

Note: Upon attainment of age 65, insured will be moved to the \$500 deductible plan. Benefits will be coordinated with Medicare Parts A and B.

CALIFORNIA ZIP CODES

Area 5	936; 937; 952 - 961	Area 7	920; 921; 923 - 925; 940 - 949
Area 6	919; 922; 930 - 935; 939; 950; 951	Area 10	900 - 918; 926 - 928

All member (applicant) and spouse premiums are based on the member's age each January 1, and increase as he or she attains a new age class. (e.g. 35, 40, etc.) for children's coverage, one premium covers all insured children, regardless of number.

Premiums for this coverage vary by area based upon the location of the member's principal residence. Determine your area number from the table above, then refer to the corresponding premium table for the deductible elected for you and your family. New York Life reserves the right to change rates on any premium due date and on any date on which benefits are changed.

Rates will be 25% higher on cases where modified coverage would have been based on medical underwriting. In cases where coverage would have been declined due to medical underwriting, rates will be 50% higher.

May-04