

**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	\$3,000 Individual Deductible	6,000 Family Deductible		
		Member & Spouse	Member & Children	Member, Spouse & Children
<b>Area 5</b>	<b>Member</b>			
Under 30	\$509	\$1,052	\$673	\$1,322
30-34	547	1,061	705	1,335
35-39	610	1,144	758	1,419
40-44	692	1,258	821	1,535
45-49	885	1,552	977	1,832
50-54	966	1,676	1,038	1,955
55-59	1,365	2,249	1,345	2,526
60-64	1,645	2,717	1,572	2,992
<b>Area 6</b>				
Under 30	\$547	\$1,127	\$720	\$1,424
30-34	592	1,144	760	1,441
35-39	662	1,226	817	1,529
40-44	748	1,352	884	1,649
45-49	957	1,676	1,052	1,976
50-54	1,047	1,804	1,118	2,108
55-59	1,472	2,429	1,454	2,728
60-64	1,777	2,937	1,697	3,236
<b>Area 7</b>				
Under 30	\$577	\$1,196	\$770	\$1,514
30-34	619	1,208	798	1,522
35-39	699	1,298	861	1,618
40-44	789	1,430	935	1,748
45-49	1,013	1,778	1,115	2,093
50-54	1,102	1,915	1,189	2,232
55-59	1,562	2,582	1,550	2,896
60-64	1,884	3,101	1,796	3,419
<b>Area 10</b>				
Under 30	\$726	\$1,481	\$965	\$1,878
30-34	785	1,499	1,007	1,898
35-39	876	1,622	1,091	2,025
40-44	997	1,797	1,181	2,200
45-49	1,278	2,233	1,403	2,633
50-54	1,390	2,408	1,494	2,806
55-59	1,964	3,240	1,943	3,647
60-64	2,364	3,908	2,261	4,307

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. **(Area chart on reverse side.)**

## CALIFORNIA ZIP CODES

<b>Area 5</b>	936; 937; 952 - 961	<b>Area 7</b>	920; 921; 923 - 925; 940 - 949
<b>Area 6</b>	919; 922; 930 - 935; 939; 950; 951	<b>Area 10</b>	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.

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