

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	\$5,000 Individual Deductible	10,000 Family Deductible		
		Member & Spouse	Member & Children	Member, Spouse & Children
Area 5	Member			
Under 30	\$470	\$981	\$628	\$1,233
30-34	505	990	658	1,246
35-39	563	1,068	708	1,324
40-44	638	1,174	767	1,433
45-49	817	1,448	911	1,709
50-54	892	1,564	969	1,825
55-59	1,260	2,099	1,255	2,358
60-64	1,519	2,535	1,467	2,792
Area 6				
Under 30	\$505	\$1,051	\$672	\$1,329
30-34	547	1,068	709	1,345
35-39	611	1,144	762	1,427
40-44	691	1,262	825	1,539
45-49	883	1,564	981	1,844
50-54	966	1,684	1,043	1,967
55-59	1,358	2,267	1,357	2,546
60-64	1,640	2,741	1,584	3,020
Area 7				
Under 30	\$533	\$1,116	\$718	\$1,413
30-34	572	1,127	745	1,420
35-39	645	1,212	804	1,510
40-44	728	1,335	872	1,632
45-49	935	1,660	1,040	1,953
50-54	1,017	1,787	1,110	2,083
55-59	1,442	2,410	1,447	2,703
60-64	1,739	2,894	1,676	3,191
Area 10				
Under 30	\$670	\$1,382	\$901	\$1,753
30-34	724	1,399	939	1,772
35-39	809	1,514	1,018	1,890
40-44	920	1,677	1,103	2,053
45-49	1,180	2,084	1,310	2,457
50-54	1,283	2,248	1,394	2,619
55-59	1,813	3,024	1,813	3,403
60-64	2,182	3,647	2,111	4,020

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

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