

Active Employee Cost - Calendar Year 2004

COBRA RATE SCHEDULE

102% OF ACTIVE EMPLOYEE RATE

Effective January 1, 2004

		COBRA Rate Cost	
		MONTHLY	ANNUAL
CareFirst BlueCross BlueShield Standard Option POS	IND	259.73	3,116.76
	EE+1	519.44	6,233.28
	FAM	706.77	8,481.24
CareFirst BlueCross BlueShield High Option POS	IND	411.88	4,942.56
	EE+1	823.77	9,885.24
	FAM	1,120.73	13,448.76
UnitedHealthcare Select Plus Standard Option POS	IND	242.85	2,914.20
	EE+1	485.67	5,828.04
	FAM	660.83	7,929.96
UnitedHealthcare Select Plus High Option POS	IND	385.10	4,621.20
	EE+1	770.22	9,242.64
	FAM	1,047.88	12,574.56
CareFirst BlueChoice HMO	IND	208.91	2,506.92
	EE+1	392.65	4,711.80
	FAM	643.27	7,719.24
Kaiser HMO	IND	262.71	3,152.52
	EE+1	524.27	6,291.24
	FAM	759.68	9,116.16
Optimum Choice HMO	IND	234.13	2,809.56
	EE+1	440.08	5,280.96
	FAM	721.00	8,652.00
Caremark Prescription	IND	105.09	1,261.08
	EE+1	209.95	2,519.40
	FAM	259.08	3,108.96
Kaiser Prescription	IND	40.81	489.72
	EE+1	81.47	977.64
	FAM	118.03	1,416.36
Aetna PPO Dental	IND	26.28	315.36
	EE+1	52.60	631.20
	FAM	77.27	927.24
Aetna HMO Dental	IND	19.61	235.32
	EE+1	39.26	471.12
	FAM	57.69	692.28
NVA Vision	IND	1.02	12.24
	EE+1	1.88	22.56
	FAM	2.38	28.56