

Reside® Worldwide Medical Plan ANNUAL PREMIUMS Effective January 1, 2005

Age	If you choose a \$250 Annual Deductible		If you choose a \$500 Annual Deductible		If you choose a \$1000 Annual Deductible		If you choose a \$2500 Annual Deductible		If you choose a \$5000 Annual Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
14 days through 18	\$312	\$312	\$277	\$277	\$229	\$229	\$213	\$213	\$200	\$200
19 through 24	\$667	\$1,096	\$577	\$1,007	\$449	\$779	\$392	\$679	\$307	\$531
25 through 29	\$743	\$1,225	\$649	\$1,131	\$504	\$875	\$440	\$764	\$345	\$596
30 through 34	\$788	\$1,326	\$678	\$1,216	\$525	\$940	\$460	\$820	\$360	\$640
35 through 39	\$932	\$1,529	\$754	\$1,351	\$584	\$1,044	\$511	\$911	\$400	\$711
40 through 44	\$1,022	\$1,234	\$829	\$1,041	\$642	\$806	\$561	\$703	\$460	\$585
45 through 49	\$1,138	\$1,372	\$933	\$1,167	\$722	\$902	\$630	\$787	\$514	\$620
50 through 54	\$1,390	\$1,527	\$1,178	\$1,316	\$911	\$1,021	\$795	\$908	\$674	\$753
55 through 59	\$1,679	\$1,679	\$1,460	\$1,460	\$1,130	\$1,130	\$985	\$985	\$829	\$829
60 through 64	\$2,472	\$2,327	\$2,253	\$2,108	\$1,899	\$1,676	\$1,720	\$1,544	\$1,437	\$1,277
65 through 69	\$5,162	\$4,505	\$4,941	\$4,284	\$4,623	\$3,902	\$3,553	\$2,900	\$3,106	\$2,783
70	\$6,388	\$5,494	\$6,167	\$5,273	\$5,689	\$4,866	\$4,504	\$3,682	\$3,558	\$2,953
71	\$6,661	\$5,742	\$6,440	\$5,521	\$6,008	\$5,115	\$4,746	\$3,847	\$3,796	\$3,077
72	\$6,964	\$6,010	\$6,743	\$5,790	\$6,347	\$5,415	\$5,011	\$4,066	\$4,008	\$3,254
73	\$7,310	\$6,289	\$7,089	\$6,068	\$6,662	\$5,678	\$5,268	\$4,297	\$4,212	\$3,449
74	\$7,636	\$6,606	\$7,415	\$6,385	\$7,013	\$5,973	\$5,548	\$4,522	\$4,443	\$3,615
Dependent Child*	\$288	\$288	\$250	\$250	\$195	\$195	\$171	\$171	\$157	\$157

* The Dependent Child Premium is only available when one parent (legal guardian), of a natural or legally adopted unmarried child over 14 days old and under 19 years of age (or under 24 years of age if attending a university full-time and must rely on parents for support), is also covered under the same program. No premium is charged for the first two (2) Dependent Children between the ages of 14 days and 9 years old if both parents are also covered under the same program.

If the Applicant desires to pay premiums on a Semi-Annual, Quarterly or Monthly basis, they must do so by credit card payment only. SRI will automatically debit the credit card on the due date of the premium installment. The Premium Installment Factors to be applied to the Annual Premium are as follows:

Annual 1.00 / Semi-Annual 0.55 / Quarterly 0.28 / Monthly 0.10

IMPORTANT NOTICE: The premiums referenced above are applicable for the initial 12-month coverage period, only after the Applicant has been accepted by SRI. SRI reserves the right to increase the stated premiums based upon the Applicant's medical condition at the time of application and underwriting. Applicants with chronic and/or severe medical conditions may be declined. At each renewal period, SRI will inform the Applicant of the renewal premium for each subsequent coverage period based upon the Applicant's age and deductible category.