"COBRA" GROUP CONTINUATION COVERAGE RATES FOR FEBRUARY 1, 2002 TO DECEMBER 31, 2002

Rates are calculated at 102%. Not all carriers, however, will require 102%

-- BASIC --

PLAN	PLAN			
CODE	NAME	1 Party	2 Party	3 Party
205	Blue Shield HMO	220.99	441.99	574.59
230	CA Assoc. Hwy. Patrolmen	263.63	523.02	684.59
274	CA Corr. Peace Officers Assoc.	208.06	478.53	582.55
86	Health Net	216.11	432.21	561.88
34	Health Plan of the Redwoods	210.71	421.42	547.85
56	Kaiser	214.37	428.75	557.37
**	Kaiser Out-of-State	315.91	631.83	821.38
235	Pacificare of Arizonia	414.80	829.62	1078.50
238	Pacificare of California	209.59	419.18	544.94
217	Pacificare of Nevada	329.72	659.44	857.27
278	PERSCARE	457.98	915.96	1190.34
222	PERS Choice	253.98	507.96	659.94
207	PORAC	304.98	561.00	712.98
232	Universal Care	171.98	343.96	447.16
282	Western Health Advantage	185.28	370.57	481.74

** These premiums cover all Regions of Kaiser Out-of-State.