

Sierra Health and Life Insurance Company
HIPAA rates So. NV
June 1, 2006

Individual PPO Standard Plan
with Prescription Drug Benefit Rider \$10/20/35/30% Rx
(SurePay Billing Option* for automatic bank withdrawal)

Age	Male Subscriber	Female Subscriber	Subscriber & Spouse	Male Subscriber & Children	Female Subscriber & Children	Family
0 - 17	161.00	161.00				
18 - 24	140.00	273.00	412.00	421.00	555.00	783.00
25 - 29	146.00	296.00	443.00	428.00	577.00	813.00
30 - 34	180.00	327.00	506.00	461.00	608.00	876.00
35 - 39	189.00	319.00	508.00	470.00	601.00	878.00
40 - 44	247.00	341.00	588.00	528.00	622.00	958.00
45 - 49	249.00	348.00	598.00	531.00	630.00	968.00
50 - 54	387.00	455.00	842.00	669.00	735.00	1,212.00
55 - 59	534.00	510.00	1,044.00	816.00	791.00	1,414.00
60 - 64	575.00	547.00	1,122.00	857.00	829.00	1,492.00
65+	772.00	772.00	1,544.00	1,054.00	1,054.00	1,915.00

NOTE: For "Subscriber & Spouse" and "Family" policies, the OLDER spouse must be the applicant.

Individual PPO Basic Plan
(Plan Rate with \$15/30/45/30% Rx.)
[SurePay Billing Option* for automatic bank withdrawal]

Age	Male Subscriber	Female Subscriber	Subscriber & Spouse	Male Subscriber & Children	Female Subscriber & Children	Family
0 - 17						
18 - 24	113.00	223.00	335.00	343.00	452.00	635.00
25 - 29	119.00	241.00	360.00	348.00	470.00	660.00
30 - 34	146.00	267.00	414.00	376.00	497.00	714.00
35 - 39	154.00	260.00	414.00	383.00	489.00	714.00
40 - 44	202.00	278.00	481.00	431.00	508.00	780.00
45 - 49	204.00	285.00	489.00	434.00	514.00	789.00
50 - 54	316.00	370.00	687.00	546.00	600.00	987.00
55 - 59	435.00	416.00	851.00	664.00	646.00	1,152.00
60 - 64	469.00	447.00	916.00	698.00	676.00	1,216.00
65+	631.00	631.00	1,263.00	861.00	861.00	1,563.00

NOTE: For "Subscriber & Spouse" and "Family" policies, the OLDER spouse must be the applicant.

***DIRECT BILL OPTION (to receive monthly bill by mail):** To calculate rates for having the bill sent to your home, add \$10.00 to the above medical rates. Sierra Health and Life Insurance Company has the right to increase premiums for the agreement after providing 60 days notice to the Applicant/Subscriber. In addition, an increase **will** be applied if an Applicant/Subscriber has a birthday which results in an age reclassification of the rate charts.

Notice: These rates are for non-smoker preferred individuals. Rates may increase up to 75% based on the medical history of the applicants. New enrollees are subject to medical underwriting.

**Sierra Health Life Insurance Co.
Distinct Advantage PPO Plans
Effective 6/1/06**

**Distinct Advantage PPO Plan 1
\$1000 deductible - Does NOT include Maternity
with Prescription Benefit Rider \$7/35/55 Rx
(SurePay Billing Option* for automatic bank withdrawal)**

Age	Male Subscriber	Female Subscriber	Subscriber & Spouse	Male Subscriber & Children	Female Subscriber & Children	Family
0 - 17	89.00	89.00				
18 - 24	73.00	161.00	234.00	228.00	317.00	412.00
25 - 29	81.00	170.00	249.00	237.00	325.00	425.00
30 - 34	89.00	186.00	275.00	245.00	342.00	448.00
35 - 39	97.00	194.00	290.00	253.00	349.00	461.00
40 - 44	138.00	201.00	339.00	293.00	357.00	505.00
45 - 49	145.00	233.00	378.00	301.00	389.00	541.00
50 - 54	226.00	274.00	499.00	382.00	430.00	649.00
55 - 59	305.00	354.00	660.00	461.00	510.00	794.00
60 - 64	383.00	383.00	766.00	539.00	539.00	890.00
65+	516.00	547.00	1,063.00	672.00	703.00	1,157.00

NOTE: For "Subscriber & Spouse" and "Family" policies, the OLDER spouse must be the applicant.

**Distinct Advantage PPO Plan 2
\$1500 deductible - Does NOT include Maternity
with Prescription Benefit Rider \$7/35/55 Rx
(SurePay Billing Option* for automatic bank withdrawal)**

Age	Male Subscriber	Female Subscriber	Subscriber & Spouse	Male Subscriber & Children	Female Subscriber & Children	Family
0 - 17	80.00	80.00				
18 - 24	65.00	144.00	209.00	204.00	284.00	367.00
25 - 29	72.00	151.00	223.00	211.00	290.00	379.00
30 - 34	80.00	166.00	245.00	218.00	305.00	399.00
35 - 39	86.00	172.00	258.00	226.00	312.00	412.00
40 - 44	121.00	180.00	302.00	261.00	319.00	450.00
45 - 49	130.00	209.00	338.00	269.00	347.00	483.00
50 - 54	201.00	245.00	446.00	341.00	384.00	579.00
55 - 59	273.00	316.00	589.00	412.00	456.00	710.00
60 - 64	343.00	343.00	685.00	482.00	482.00	796.00
65+	460.00	489.00	949.00	600.00	628.00	1,032.00

NOTE: For "Subscriber & Spouse" and "Family" policies, the OLDER spouse must be the applicant.

***DIRECT BILL OPTION (to receive monthly bill by mail):** To calculate rates for having the bill sent to your home, add \$10.00 to the above medical rates. Sierra Health and Life Insurance Company has the right to increase premiums for the agreement after providing 60 days notice to the Applicant/Subscriber. In addition, an increase **will** be applied if an Applicant/Subscriber has a birthday which results in an age reclassification of the rate charts.

Notice: These rates are for non-smoker preferred individuals. Rates may increase up to 75% based on the medical history of the applicants. New enrollees are subject to medical underwriting.

**Sierra Health Life Insurance Co.
Distinct Advantage PPO Plans
Effective 6/1/06**

**Distinct Advantage PPO Plan 3
\$2500 deductible - Does NOT include Maternity
with Prescription Benefit Rider \$7/35/55 Rx
(SurePay Billing Option* for automatic bank withdrawal)**

Age	Male Subscriber	Female Subscriber	Subscriber & Spouse	Male Subscriber & Children	Female Subscriber & Children	Family
0 - 17	73.00	73.00				
18 - 24	59.00	131.00	190.00	186.00	258.00	334.00
25 - 29	66.00	138.00	203.00	192.00	264.00	346.00
30 - 34	73.00	151.00	224.00	199.00	277.00	364.00
35 - 39	78.00	158.00	237.00	205.00	285.00	375.00
40 - 44	112.00	164.00	276.00	238.00	291.00	412.00
45 - 49	118.00	190.00	309.00	245.00	317.00	441.00
50 - 54	184.00	224.00	407.00	311.00	350.00	530.00
55 - 59	249.00	289.00	539.00	376.00	416.00	648.00
60 - 64	313.00	313.00	625.00	440.00	440.00	726.00
65+	420.00	446.00	866.00	547.00	573.00	943.00

NOTE: For "Subscriber & Spouse" and "Family" policies, the OLDER spouse must be the applicant.

**Distinct Advantage PPO Plan 4
\$5000 deductible - Does NOT include Maternity
with Prescription Benefit Rider \$7/35/55 Rx
(SurePay Billing Option* for automatic bank withdrawal)**

Age	Male Subscriber	Female Subscriber	Subscriber & Spouse	Male Subscriber & Children	Female Subscriber & Children	Family
0 - 17	44.00	44.00				
18 - 24	34.00	78.00	113.00	112.00	155.00	200.00
25 - 29	39.00	83.00	121.00	115.00	159.00	207.00
30 - 34	44.00	90.00	133.00	120.00	167.00	218.00
35 - 39	47.00	94.00	141.00	124.00	170.00	226.00
40 - 44	67.00	98.00	164.00	143.00	174.00	246.00
45 - 49	71.00	113.00	184.00	147.00	189.00	263.00
50 - 54	110.00	133.00	243.00	186.00	210.00	316.00
55 - 59	149.00	172.00	321.00	226.00	248.00	387.00
60 - 64	187.00	187.00	373.00	263.00	263.00	434.00
65+	250.00	267.00	517.00	327.00	343.00	563.00

NOTE: For "Subscriber & Spouse" and "Family" policies, the OLDER spouse must be the applicant.

***DIRECT BILL OPTION (to receive monthly bill by mail):** To calculate rates for having the bill sent to your home, add \$10.00 to the above medical rates. Sierra Health and Life Insurance Company has the right to increase premiums for the agreement after providing 60 days notice to the Applicant/Subscriber. In addition, an increase **will** be applied if an Applicant/Subscriber has a birthday which results in an age reclassification of the rate charts.

Notice: These rates are for non-smoker preferred individuals. Rates may increase up to 75% based on the medical history of the applicants. New enrollees are subject to medical underwriting.

**Sierra Health Life Insurance Co. - No. NV
Distinct Advantage PPO Plans
Effective 1/1/06**

**Distinct Advantage PPO Plan 1
\$1000 deductible - Does NOT include Maternity
with Prescription Benefit Rider \$7/35/55 Rx
(SurePay Billing Option* for automatic bank withdrawal)**

Age	Male Subscriber	Female Subscriber	Subscriber & Spouse	Male Subscriber & Children	Female Subscriber & Children	Family
0 - 17	100.00	100.00				
18 - 24	82.00	180.00	262.00	254.00	354.00	460.00
25 - 29	90.00	190.00	278.00	264.00	362.00	474.00
30 - 34	100.00	208.00	307.00	274.00	382.00	500.00
35 - 39	108.00	216.00	324.00	282.00	390.00	515.00
40 - 44	154.00	224.00	378.00	328.00	398.00	564.00
45 - 49	162.00	260.00	422.00	336.00	434.00	604.00
50 - 54	252.00	306.00	557.00	426.00	480.00	725.00
55 - 59	341.00	395.00	737.00	515.00	569.00	887.00
60 - 64	427.00	427.00	856.00	601.00	601.00	994.00
65+	576.00	611.00	1,187.00	750.00	785.00	1,291.00

NOTE: For "Subscriber & Spouse" and "Family" policies, the OLDER spouse must be the applicant.

**Distinct Advantage PPO Plan 2
\$1500 deductible - Does NOT include Maternity
with Prescription Benefit Rider \$7/35/55 Rx
(SurePay Billing Option* for automatic bank withdrawal)**

Age	Male Subscriber	Female Subscriber	Subscriber & Spouse	Male Subscriber & Children	Female Subscriber & Children	Family
0 - 17	89.00	89.00				
18 - 24	72.00	161.00	233.00	228.00	317.00	409.00
25 - 29	80.00	168.00	248.00	235.00	324.00	424.00
30 - 34	89.00	185.00	274.00	244.00	341.00	445.00
35 - 39	96.00	192.00	288.00	252.00	348.00	460.00
40 - 44	136.00	200.00	337.00	292.00	356.00	503.00
45 - 49	145.00	233.00	377.00	300.00	388.00	539.00
50 - 54	224.00	274.00	498.00	380.00	428.00	647.00
55 - 59	305.00	353.00	658.00	460.00	509.00	792.00
60 - 64	383.00	383.00	764.00	538.00	538.00	888.00
65+	514.00	546.00	1,060.00	670.00	701.00	1,152.00

NOTE: For "Subscriber & Spouse" and "Family" policies, the OLDER spouse must be the applicant.

***DIRECT BILL OPTION (to receive monthly bill by mail):** To calculate rates for having the bill sent to your home, add \$10.00 to the above medical rates. Sierra Health and Life Insurance Company has the right to increase premiums for the agreement after providing 60 days notice to the Applicant/Subscriber. In addition, an increase **will** be applied if an Applicant/Subscriber has a birthday which results in an age reclassification of the rate charts.

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**Sierra Health Life Insurance Co. - No. NV
Distinct Advantage PPO Plans
Effective 1/1/06**

**Distinct Advantage PPO Plan 3
\$2500 deductible - Does NOT include Maternity
with Prescription Benefit Rider \$7/35/55 Rx
(SurePay Billing Option* for automatic bank withdrawal)**

Age	Male Subscriber	Female Subscriber	Subscriber & Spouse	Male Subscriber & Children	Female Subscriber & Children	Family
0 - 17	82.00	82.00				
18 - 24	66.00	146.00	212.00	208.00	288.00	373.00
25 - 29	73.00	154.00	227.00	215.00	295.00	386.00
30 - 34	82.00	168.00	250.00	222.00	310.00	407.00
35 - 39	88.00	176.00	264.00	229.00	318.00	419.00
40 - 44	125.00	184.00	308.00	265.00	325.00	460.00
45 - 49	132.00	212.00	344.00	274.00	354.00	492.00
50 - 54	205.00	250.00	455.00	347.00	391.00	592.00
55 - 59	278.00	323.00	601.00	420.00	464.00	724.00
60 - 64	349.00	349.00	697.00	491.00	491.00	810.00
65+	469.00	498.00	967.00	611.00	640.00	1,052.00

NOTE: For "Subscriber & Spouse" and "Family" policies, the OLDER spouse must be the applicant.

**Distinct Advantage PPO Plan 4
\$5000 deductible - Does NOT include Maternity
with Prescription Benefit Rider \$7/35/55 Rx
(SurePay Billing Option* for automatic bank withdrawal)**

Age	Male Subscriber	Female Subscriber	Subscriber & Spouse	Male Subscriber & Children	Female Subscriber & Children	Family
0 - 17	49.00	49.00				
18 - 24	38.00	88.00	126.00	125.00	173.00	223.00
25 - 29	43.00	92.00	136.00	128.00	178.00	232.00
30 - 34	49.00	101.00	149.00	134.00	186.00	244.00
35 - 39	53.00	104.00	157.00	138.00	190.00	252.00
40 - 44	74.00	109.00	184.00	160.00	194.00	275.00
45 - 49	79.00	126.00	205.00	164.00	211.00	294.00
50 - 54	122.00	149.00	271.00	208.00	234.00	353.00
55 - 59	167.00	192.00	359.00	252.00	277.00	432.00
60 - 64	209.00	209.00	416.00	294.00	294.00	485.00
65+	280.00	298.00	577.00	365.00	383.00	629.00

NOTE: For "Subscriber & Spouse" and "Family" policies, the OLDER spouse must be the applicant.

***DIRECT BILL OPTION (to receive monthly bill by mail):** To calculate rates for having the bill sent to your home, add \$10.00 to the above medical rates. Sierra Health and Life Insurance Company has the right to increase premiums for the agreement after providing 60 days notice to the Applicant/Subscriber. In addition, an increase **will** be applied if an Applicant/Subscriber has a birthday which results in an age reclassification of the rate charts.

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