

**LIMITED BENEFIT HOSPITAL AND
SURGICAL EXPENSE COVERAGE**



(POLICY FORM H-0168.NE)

PREMIUM RATE AREA FACTORS EFFECTIVE 2/1/06

STATE	ZIP	AREA FACTOR
ALABAMA	350-355	0.95
ALABAMA	356-369	0.90
ARIZONA	850	0.95
ARIZONA	851-865	0.90
COLORADO	ALL	1.00
GEORGIA	300-302	1.00
GEORGIA	303	1.10
GEORGIA	304-319	0.90
ILLINOIS	600-606	0.95
ILLINOIS	607-619	0.85
ILLINOIS	620-622	0.90
ILLINOIS	623-629	0.85
KENTUCKY	ALL	1.00
LOUISIANA	700-701	1.15
LOUISIANA	702-711	0.95
LOUISIANA	712-714	0.90
MISSISSIPPI	386-391	0.95
MISSISSIPPI	392	1.10
MISSISSIPPI	393-397	0.95
MISSOURI	630-632	0.90
MISSOURI	633-640	0.85
MISSOURI	641-643	0.95
MISSOURI	644-658	0.85
NORTH CAROLINA	287-289	0.95
NORTH CAROLINA	OTHERS	0.90
OHIO	430-433	0.85
OHIO	434-440	0.90
OHIO	441	1.00
OHIO	442-458	0.85
OKLAHOMA	730-744	0.95
OKLAHOMA	745-749	0.90
PENNSYLVANIA	150-189	0.90
PENNSYLVANIA	190-191	0.95
PENNSYLVANIA	OTHERS	0.85
SOUTH CAROLINA	292	0.95
SOUTH CAROLINA	294	1.00
SOUTH CAROLINA	OTHERS	0.90
TENNESSEE	370-371	0.90
TENNESSEE	372	0.95
TENNESSEE	373-381	0.90
TENNESSEE	382-385	0.85
TEXAS	750-764	1.00
TEXAS	765-769	0.85
TEXAS	770-775	1.15
TEXAS	776-777	1.00
TEXAS	778-781	0.85
TEXAS	782	1.00
TEXAS	783-785	0.85
TEXAS	786-789	1.00
TEXAS	790-799	1.00
WISCONSIN	530-534	1.00
WISCONSIN	535-540	0.90
WISCONSIN	541-543	1.00
WISCONSIN	544-548	0.90