

<b>Administrative Staff Group (Active &amp; Early Retirees)</b>			
<b>BENEFIT</b>		<b>CURRENT PREMIUM RATE</b> <b>February 1, 2004</b>	<b>NEW PREMIUM RATE</b> <b>February 1, 2005</b>
Basic Life		\$0.19 per \$1,000	\$0.19 per \$1,000
Accidental Death & Dismemberment		\$0.02 per \$1,000	\$0.02 per \$1,000
Supplemental Life Insurance		\$0.21 per \$1,000	\$0.21 per \$1,000
Dependent Life Insurance		\$4.05 per unit	<b>\$3.65 per unit</b>
Employee Pay-All Life Insurance*	-34 yrs	\$0.079 per \$1,000	<b>\$0.079 per \$1,000</b>
	35-39 yrs	\$0.089 per \$1,000	<b>\$0.089 per \$1,000</b>
	40-44 yrs	\$0.146 Per \$1,000	<b>\$0.146 Per \$1,000</b>
	45-49 yrs	\$0.264 per \$1,000	<b>\$0.264 per \$1,000</b>
	50-54 yrs	\$0.464 per \$1,000	<b>\$0.464 per \$1,000</b>
	55-59 yrs	\$0.750 per \$1,000	<b>\$0.750 per \$1,000</b>
	60-64 yrs	\$1.191 per \$1,000	<b>\$1.191 per \$1,000</b>
Extended Health Care Plan I	Single	\$64.89	\$64.89
	Family	\$134.46	\$134.46
Extended Health Care Plan II	Single	\$55.76	\$55.76
	Family	\$116.33	\$116.33
Vision Care	Single	\$7.63	\$7.63
	Family	\$22.64	\$22.64
Hearing Care	Single	\$0.63	\$0.63
	Family	\$1.89	\$1.89
Dental Care	Single	\$33.36	<b>\$36.70</b>
	Family	\$108.07	<b>\$118.88</b>
Long Term Disability (Benefit not available to Early Retirees)	CAAT/TPP	\$1.00 per \$100	\$1.00 per \$100

**\*Premium Holiday on Employee Pay All Optional Life ends January 31, 2005**