

August 20, 2005

OREGON HEALTH INSURANCE QUOTE

Applicant: 47 - Spouse: 32 - Number of Children: 1 - Zip: 97124 - Desired Quote: All - Effective Date: 09/2005

PRESENTED TO

Sam Holden
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QUOTE PRESENTED BY

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H.I.Quoter

Plan Name	ODS Preferred Option	LifeWise Value with Rx Buy-up option	PacificSource Elect Value
Deductible	\$5000	\$7500	\$7500
Premium	\$200.00	\$205.00	\$221.00
Policy Maximum	\$2,000,000 per individual	\$4,000,000 per individual	\$2,000,000 per individual
Out of Pocket Maximum (after deductible)	\$3,000 individual/\$9,000 family	\$3,500 individual/\$10,500 family	\$5,000 individual/\$15,000 family
Doctor Office Visit	80% (subject to deductible)	70% (subject to deductible)	70% (subject to deductible)
Accidents	80% (deductible waived for treatment within the first 90 days)	70% (subject to deductible)	70% (subject to deductible)
Hospital Benefits	80% (subject to deductible)	70% (subject to deductible)	70% (subject to deductible)
Ambulance Benefits	80% (subject to deductible) up to 300 surface miles per year	70% (subject to deductible - \$2,000/yr max)	70% (subject to deductible)
Outpatient Surgery	80% (subject to deductible)	70% (subject to deductible)	70% (subject to deductible)
Lab Tests	80% (subject to deductible)	70% (subject to deductible)	70% (subject to deductible)
Alternative Care Benefits	80% (subject to deductible - \$1,000 Annual Benefit Maximum)	Not covered	Not covered
Prescriptions	80% (subject to deductible - \$5,000 maximum benefit)	No Deductible , 50% coverage to a maximum of \$2,000 per calendar year	50% (subject to deductible)
Routine Physicals	Not covered	Not covered	Not covered

H.I.Quoter

#	Company	Plan	Deductible	Premium
1	LifeWise	Value	\$7500	\$164.00
2	PacificSource	Elect Value	\$10000	\$185.00
3	ODS	Beneficial Option	\$7500	\$198.00
4	ODS	Preferred Option	\$5000	\$200.00
5	LifeWise	Prime	\$7500	\$204.00
6	LifeWise	Value with Rx Buy-up option	\$7500	\$205.00
7	LifeWise	Preferred	\$7500	\$214.00
8	ODS	HSA PPO	\$5400	\$217.00
9	LifeWise	Value	\$5000	\$218.00
10	PacificSource	Elect Value	\$7500	\$221.00
11	Regence	Blue Selections Basic	\$10000	\$235.00
12	ODS	Beneficial Option	\$5000	\$239.00
13	HealthNet	IFP Value	\$10000	\$252.00
14	LifeWise	Value with Rx Buy-up option	\$5000	\$259.00
15	ODS	Preferred Option	\$2500	\$267.00
16	PacifiCare SDHP	SignatureOption (PPO) 80-60%	\$5000	\$268.00
17	LifeWise	Prime	\$5000	\$268.00
18	PacificSource	Elect Value	\$5000	\$275.00
19	LifeWise	Prime with Rx Buy-up option	\$7500	\$277.00
20	LifeWise	Preferred with Rx Buy-up option	\$7500	\$287.00
21	LifeWise	Preferred	\$5000	\$288.00
22	LifeWise	Value	\$2500	\$296.00
23	LifeWise	Choice	\$7500	\$302.00
24	Kaiser Permanente	\$2,600 Deductible Plan with HSA Option	\$5200	\$302.00
25	ODS	HSA Choice	\$2400	\$309.00
26	Kaiser Permanente	Silver	\$2500	\$318.00
27	Kaiser Permanente	Silver	\$3500	\$328.00
28	LifeWise	Plus	\$7500	\$329.00
29	PacificSource	Elect Plus	\$5000	\$333.00
30	LifeWise	Value with Rx Buy-up option	\$2500	\$337.00
31	Kaiser Permanente	Silver Rx	\$2500	\$338.00
32	Regence	Blue Selections Basic	\$5000	\$339.00
33	LifeWise	Prime with Rx Buy-up option	\$5000	\$341.00
34	Kaiser Permanente	Silver Rx	\$3500	\$348.00
35	Kaiser Permanente	\$1,500 Deductible Plan with HSA Option	\$3000	\$351.00
36	HealthNet	IFP Value	\$5000	\$352.00
37	ODS	Preferred Option	\$1000	\$357.00
38	LifeWise	Preferred with Rx Buy-up option	\$5000	\$361.00
39	LifeWise	Prime	\$2500	\$365.00
40	Kaiser Permanente	\$2,600 Deductible/Rx Plan with HSA Option	\$5200	\$365.00

H.I.Quoter

#	Company	Plan	Deductible	Premium
41	ODS	Beneficial Option	\$1500	\$365.00
42	Kaiser Permanente	Silver	\$1500	\$366.00
43	LifeWise	Choice with Rx Buy-up option	\$7500	\$375.00
44	Kaiser Permanente	Silver Rx	\$1500	\$384.00
45	Regence	Blue Selections Plus	\$5000	\$387.00
46	Regence	Regence HSA	\$7000	\$390.63
47	LifeWise	Plus with Rx Buy-up option	\$7500	\$394.00
48	LifeWise	Preferred	\$2500	\$394.00
49	Regence	Blue Selections Premier	\$7500	\$400.00
50	ODS	Plus Option	\$1000	\$401.00
51	LifeWise	Plus	\$5000	\$403.00
52	Kaiser Permanente	Gold	\$1000	\$404.00
53	HealthNet	IFP 80/60	\$5000	\$405.00
54	LifeWise	Value	\$1000	\$410.00
55	Kaiser Permanente	\$1,500 Deductible/Rx Plan with HSA Option	\$3000	\$414.00
56	LifeWise	HSA PPO	\$5000	\$421.00
57	LifeWise	Choice	\$5000	\$421.00
58	Kaiser Permanente	Gold Rx	\$1000	\$422.00
59	Regence	Blue Selections Basic	\$2500	\$430.00
60	PacifiCare SDHP	SignatureFreedom Elect (SDHP,EPO) 70%	\$3000	\$431.00
61	ODS	Traditional Option	\$1000	\$433.00
62	LifeWise	Prime with Rx Buy-up option	\$2500	\$438.00
63	Regence	Regence HSA	\$5000	\$442.85
64	PacificSource	Elect Plus	\$2500	\$442.00
65	Kaiser Permanente	Gold	\$500	\$445.00
66	PacificSource	Elect FlexPerks	\$10000	\$451.00
67	LifeWise	Value with Rx Buy-up option	\$1000	\$451.00
68	HealthNet	IFP 80/50	\$2500	\$454.00
69	Kaiser Permanente	Gold Rx	\$500	\$460.00
70	Regence	Blue Selections Premier	\$5000	\$462.00
71	LifeWise	Preferred with Rx Buy-up option	\$2500	\$467.00
72	LifeWise	Plus with Rx Buy-up option	\$5000	\$468.00
73	LifeWise	Value	\$500	\$480.00
74	PacificSource	Elect FlexPerks	\$5300	\$482.00
75	Regence	Blue Selections Plus	\$2500	\$485.00
76	HealthNet	IFP Value	\$2500	\$494.00
77	LifeWise	Choice with Rx Buy-up option	\$5000	\$494.00
78	LifeWise	Value with Rx Buy-up option	\$500	\$521.00
79	PacificSource	Elect FlexPerks	\$4000	\$525.00
80	LifeWise	Plus	\$2500	\$528.00

H.I.Quoter

#	Company	Plan	Deductible	Premium
81	PacifiCare SDHP	SignatureFreedom (SDHP) 80-60% \$3000 Deductible	\$3000	\$528.00
82	Regence	Regence HSA	\$3000	\$531.47
83	Regence	Blue Selections Basic	\$1000	\$533.00
84	HealthNet	IFP 80/60	\$2500	\$533.00
85	Kaiser Permanente	Platinum	HMO	\$534.00
86	Regence	Blue Selections Premier	\$2500	\$549.00
87	LifeWise	Preferred	\$1000	\$551.00
88	PacificSource	Elect Plus	\$1000	\$564.00
89	PacificSource	Elect FlexPerks	\$3000	\$570.00
90	Kaiser Permanente	Platinum Rx	HMO	\$577.00
91	LifeWise	Plus with Rx Buy-up option	\$2500	\$593.00
92	HealthNet	IFP Value	\$1500	\$599.00
93	Regence	Blue Selections Plus	\$1000	\$608.00
94	HealthNet	IFP HSA	\$4000	\$619.00
95	LifeWise	Choice	\$2500	\$622.00
96	PacificSource	Elect FlexPerks	\$2000	\$624.00
97	LifeWise	Preferred with Rx Buy-up option	\$1000	\$624.00
98	PacificSource	Elect Plus	\$500	\$625.00
99	HealthNet	IFP 80/60	\$1000	\$634.00
100	Regence	Blue Selections Premier	\$1000	\$650.00
101	LifeWise	Plus	\$1000	\$663.00
102	LifeWise	Preferred	\$500	\$665.00
103	HealthNet	IFP Value	\$1000	\$669.00
104	Regence	Blue Selections Plus	\$500	\$669.00
105	PacifiCare SDHP	SignatureFreedom (SDHP) 80-60% \$1500 Deductible	\$1500	\$675.00
106	LifeWise	HSA CHOICE	\$4000	\$680.00
107	HealthNet	IFP 80/50	\$500	\$684.00
108	Regence	Blue Selections Premier	\$500	\$695.00
109	LifeWise	Choice with Rx Buy-up option	\$2500	\$695.00
110	HealthNet	IFP Value	\$500	\$720.00
111	LifeWise	Plus with Rx Buy-up option	\$1000	\$728.00
112	LifeWise	Preferred with Rx Buy-up option	\$500	\$738.00
113	HealthNet	HMO 25	HMO	\$750.05
114	LifeWise	Plus	\$500	\$773.00
115	HealthNet	IFP 80/60	\$500	\$807.00
116	PacifiCare HMO	Individual Plan 1+	HMO	\$833.07
117	LifeWise	Plus with Rx Buy-up option	\$500	\$838.00
118	LifeWise	Choice	\$1000	\$863.00
119	LifeWise	Choice with Rx Buy-up option	\$1000	\$936.00
120	LifeWise	Choice	\$500	\$1103.00

H.I.Quoter

#	Company	Plan	Deductible	Premium
121	LifeWise	Choice with Rx Buy-up option	\$500	\$1176.00
122	PacifiCare HMO	Individual Plan 2+	HMO	\$1270.37

- The premiums and benefits illustrated here are intended as a limited summary for comparison purposes only. Additional plan features and benefits should be considered in addition to cost and risk factors. This information should not be considered a substitute for thoroughly and completely reading company furnished plan descriptions and policies available from your Agent. We make every effort to assure that the premiums provided in our quotes are current and accurate. Insurance companies reserve the right to change the terms of coverage upon proper notification.

- The quotes illustrated are for the effective date selected. The actual plan effective date can change the premium that will be charged. If the actual effective date of coverage is different from the requested effective date, the actual cost of coverage may differ from the quote above due to rate increases or coverage changes from the insurance company and/or one or more family members having a birthday. (Rates are highly dependent on age.)

- Do not cancel any in-force health coverage until you have received written formal approval of acceptance from the company selected. Rates shown are based upon the information provided, and are subject to change based on the health plans underwriting practices and your selection of available optional benefits, if any. Final rates and effective dates are subject to underwriting and are always determined by the health insurance company. To be considered for reimbursement, expenses must qualify as covered expenses.

*Note: Rates based on youngest spouse for ODS Health Plans and Kaiser Permanente, all other companies quoted use the age of the oldest applicant. Married people might be able to achieve lower rates applying for separate policies.