

CARRIER	Plan B		Plan C		Plan D		Plan E		HMO Plans				Rate
	\$500 Deduct	\$1000 Deduct	\$1000 Deduct	\$2500 Deduct	\$500 Deduct	\$1000 Deduct	\$500 Deduct	\$1000 Deduct	\$15 Copay	\$10 Copay	\$20 Copay	Rx-50% or \$15	Guar.
Single													
Aetna Ins. Co.	456.00	354.00	362.00	308.00	512.00	389.00							12 mos
AmeriHealth HMO, Inc.									215.50	230.50	206.90	50%	none
Blue Cross/Blue Shield of NJ	292.58	171.24	209.51	148.47	466.39	290.30							12 mos
Celtic Ins. Co.	281.00	185.00	588.00	448.00	1246.00	798.00	2333.00	1195.00					3 mos
CIGNA HealthCare									243.62	251.67	231.44	50%	12 mos
Connecticut General Life Ins. Co.	365.00	292.00	342.00	294.00	678.00	400.00							12 mos
Continental Casualty Ins. Co.	369.00	199.00	258.00	192.00	511.00	337.00	694.00	495.00					none
First Option Health Plan									321.38	327.94	311.54	50%	none
Guardian	391.00	311.00	377.00	309.00	699.00	466.00	1055.00	722.00					none
Guardian PPO North (except Hunterdon)*	325.00	249.00	406.00	392.00	705.00	503.00							none
Guardian PPO South (except Salem)*	314.00	241.00	393.00	380.00	682.00	487.00							none
HIP Health Plan of NJ									210.00	220.00	196.00	50%	12 mos
HMO Blue (Medigroup)									271.38	284.41		50%	12 mos
HMO Blue Prime (Medigroup)									195.40	204.77		50%	12 mos
Manhattan National Life Ins. Co.	632.45	408.04	501.92	426.63	1565.59	1010.08	2405.64	1552.04					3 mos
Mega Life & Health Ins. Co.	254.00	141.00	164.00	119.00	403.00	289.00	553.00	455.00					none
Metropolitan Life Ins. Co.	399.00	294.00	315.00	304.00	693.00	401.00	674.00	541.00					none
Mid-West National Life Ins. Co.	254.00	141.00	164.00	119.00	403.00	289.00	553.00	455.00					none
National Health Ins. Co.	394.00	312.00	382.00	279.00	598.00	468.00	734.00	568.00					none
NYLCare Health Plan of NJ									236.89		220.39	\$15	12 mos
Oxford Health Ins. Co.	395.93	356.98	409.61	269.14	539.40	438.97	595.16	470.80					12 mos
Oxford Health Ins. Co. (PPO)*			207.19			226.21							12 mos
Oxford Health Plans									278.95		244.38	50%	12 mos
PFL Life Ins. Co.	196.00	130.00	160.00	119.00	294.00	194.00	363.00	238.00					none
Prudential Health Care Plan of NJ									242.31	255.06	216.79	50%	12 mos
QualMed Plans for Health									220.31		183.64	\$15	12 mos
Time Ins. Co.	840.00	315.00	435.00	370.00	1372.00	628.00	2064.00	1248.00					3 mos
Time (PPO)*					1097.00	502.00	1651.00	998.00					3 mos
Trustmark Ins. w/o opt. ABMT	951.30	409.50	538.65	387.45	1746.15	926.10	2326.80	1597.05					none
Trustmark Ins. w/opt. ABMT	906.00	390.00	513.00	369.00	1663.00	882.00	2216.00	1521.00					none
United Health Care Ins. Co.	399.00	305.00	314.00	303.00	667.00	397.00	687.00	536.00				50%	none
United Health Care Plan									265.25				12 mos
US Healthcare Ins. Co.									239.70	273.70	215.60	50%	12 mos

NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD

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November, 1997

CARRIER	Plan B		Plan C		Plan D		Plan E		HMO Plans				Rate
	\$500 Deduct	\$1000 Deduct	\$1000 Deduct	\$2500 Deduct	\$500 Deduct	\$1000 Deduct	\$500 Deduct	\$1000 Deduct	\$15 Copay	\$10 Copay	\$20 Copay	Rx-50% or \$15	Guar.
Adult & Child													
Aetna Ins. Co.	785.00	608.00	616.00	525.00	898.00	675.00							12 mos
AmeriHealth HMO, Inc.									381.30	407.80	366.20	50%	none
Blue Cross/Blue Shield of NJ	537.94	303.43	371.76	263.45	858.85	515.14							12 mos
Celtic Ins. Co.	492.00	324.00	1029.00	784.00	2181.00	1397.00	4083.00	2091.00					3 mos
CIGNA HealthCare									439.17	453.68	417.22	50%	12 mos
Connecticut General Life Ins. Co.	656.00	525.00	616.00	529.00	1220.00	720.00							12 mos
Continental Casualty Ins. Co.	634.00	345.00	444.00	327.00	872.00	579.00	1187.00	834.00					none
First Option Health Plan									578.60	590.41	560.89	50%	none
Guardian	728.00	582.00	705.00	580.00	1302.00	872.00	1966.00	1351.00					none
Guardian PPO North (except Hunterdon)*	617.00	473.00	771.00	745.00	1338.00	956.00							none
Guardian PPO South (except Salem)*	597.00	458.00	747.00	722.00	1296.00	926.00							none
HIP Health Plan of NJ									395.00	414.00	369.00	50%	12 mos
HMO Blue (Medigroup)									416.26	436.25		50%	12 mos
HMO Blue Prime (Medigroup)									299.71	314.10		50%	12 mos
Manhattan National Life Ins. Co.	1075.17	693.69	853.26	725.27	2661.46	1717.12	4089.63	2638.49					3 mos
Mega Life & Health Ins. Co.	445.00	246.00	287.00	206.00	705.00	505.00	967.00	796.00					none
Metropolitan Life Ins. Co.	734.00	532.00	561.00	542.00	1277.00	726.00	1244.00	982.00					none
Mid-West National Life Ins. Co.	445.00	246.00	287.00	206.00	705.00	505.00	967.00	796.00					none
National Health Ins. Co.	670.00	530.00	649.00	474.00	1016.00	795.00	1248.00	966.00					none
NYLCare Health Plan of NJ									426.40		396.70	\$15	12 mos
Oxford Health Ins. Co.	732.47	660.41	757.78	497.91	997.89	812.09	1101.05	870.98					12 mos
Oxford Health Ins. Co. (PPO)*			383.30			418.49							12 mos
Oxford Health Plans									530.01		464.32	50%	12 mos
PFL Life Ins. Co.	353.00	229.00	284.00	206.00	536.00	344.00	663.00	422.00					none
Prudential Health Care Plan of NJ									411.92	433.60	368.56	50%	12 mos
QualMed Plans for Health									398.08		386.84	\$15	12 mos
Time Ins. Co.	1131.00	435.00	630.00	536.00	1968.00	912.00	2673.00	1634.00					3 mos
Time (PPO)*					1574.00	730.00	2138.00	1307.00					3 mos
Trustmark Ins. w/o opt. ABMT	1492.00	658.00	920.00	662.00	2381.00	1455.00	4001.00	2481.00					none
Trustmark Ins. w/opt. ABMT	1566.60	690.90	966.00	695.10	2500.05	1527.75	4201.05	2605.05					none
United Health Care Ins. Co	732.00	551.00	559.00	540.00	1227.00	718.00	1268.00	973.00				50%	none
United Health Care Plan									508.98				12 mos
US Healthcare Ins. Co.									431.90	493.20	388.40	50%	12 mos

NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD

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November, 1997

CARRIER	Plan B		Plan C		Plan D		Plan E		HMO Plans				Rate
	\$500 Deduct	\$1000 Deduct	\$1000 Deduct	\$2500 Deduct	\$500 Deduct	\$1000 Deduct	\$500 Deduct	\$1000 Deduct	\$15 Copay	\$10 Copay	\$20 Copay	Rx-50% or \$15	Guar.
Husband & Wife													
Aetna Ins. Co.	909.00	708.00	723.00	614.00	1029.00	784.00							12 mos
AmeriHealth HMO, Inc.									452.50	484.00	434.50	50%	none
Blue Cross/Blue Shield of NJ	730.00	412.14	499.62	354.06	1154.21	692.30							12 mos
Celtic Ins. Co.	655.00	431.00	1370.00	1044.00	2903.00	1859.00	5436.00	2784.00					3 mos
CIGNA HealthCare									469.53	485.03	446.05	50%	12 mos
Connecticut General Life Ins. Co.	729.00	584.00	685.00	588.00	1357.00	799.00							12 mos
Continental Casualty Ins. Co.	737.00	397.00	514.00	385.00	1022.00	670.00	1389.00	990.00					none
First Option Health Plan									668.78	682.43	648.31	50%	unknown
Guardian	776.00	621.00	752.00	619.00	1388.00	930.00	2096.00	1441.00					none
Guardian PPO North (except Hunterdon)*	658.00	505.00	823.00	795.00	1429.00	1020.00							none
Guardian PPO South (except Salem)*	638.00	489.00	797.00	770.00	1384.00	988.00							none
HIP Health Plan of NJ									439.00	460.00	410.00	50%	12 mos
HMO Blue (Medigroup)									580.39	608.26		50%	12 mos
HMO Blue Prime (Medigroup)									417.88	437.95		50%	12 mos
Manhattan National Life Ins. Co.	1264.94	816.08	1003.83	853.26	3131.13	2020.11	4811.34	3104.11					3 mos
Mega Life & Health Ins. Co.	508.00	282.00	328.00	237.00	806.00	577.00	1105.00	910.00					none
Metropolitan Life Ins. Co.	784.00	580.00	616.00	595.00	1366.00	790.00	1329.00	1064.00					none
Mid-West National Life Ins. Co.	508.00	282.00	328.00	237.00	806.00	577.00	1105.00	910.00					none
National Health Ins. Co.	788.00	624.00	764.00	557.00	1195.00	936.00	1469.00	1137.00					none
NYLCare Health Plan of NJ									473.78		440.77	\$15	12 mos
Oxford Health Ins. Co.	791.86	713.96	819.22	538.28	1078.80	877.94	1190.32	941.60					12 mos
Oxford Health Ins. Co. (PPO)*			414.38			452.42							12 mos
Oxford Health Plans									557.90		488.76	50%	12 mos
PFL Life Ins. Co.	392.00	260.00	320.00	237.00	588.00	388.00	726.00	476.00					none
Prudential Health Care Plan of NJ									484.60	510.12	433.60	50%	12 mos
QualMed Plans for Health									493.49		479.56	\$15	12 mos
Time Ins. Co.	1680.00	630.00	870.00	740.00	2744.00	1256.00	4128.00	2496.00					3 mos
Time (PPO)*					2195.00	1004.00	3302.00	1997.00					3 mos
Trustmark Ins. w/o opt. ABMT	1735.00	774.00	956.00	688.00	3318.00	1726.00	4311.00	2859.00					none
Trustmark Ins. w/opt. ABMT	1821.75	812.70	1003.80	722.40	3483.90	1812.30	4526.55	3001.95					none
United Health Care Ins. Co	771.00	600.00	614.00	592.00	1313.00	782.00	1356.00	1054.00				50%	none
United Health Care Plan									518.76				12 mos
US Healthcare Ins. Co.									479.40	547.50	431.20	50%	12 mos

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November, 1997

CARRIER	Plan B		Plan C		Plan D		Plan E		HMO Plans				Rate
	\$500 Deduct	\$1000 Deduct	\$1000 Deduct	\$2500 Deduct	\$500 Deduct	\$1000 Deduct	\$500 Deduct	\$1000 Deduct	\$15 Copay	\$10 Copay	\$20 Copay	Rx-50% or \$15	Guar.
Family													
Aetna Ins. Co.	1238.00	963.00	977.00	831.00	1411.00	1068.00							12 mos
AmeriHealth HMO, Inc.									636.80	681.00	611.40	50%	none
Blue Cross/Blue Shield of NJ	766.49	432.75	524.59	371.75	1211.93	726.91							12 mos
Celtic Ins. Co.	658.00	433.00	1376.00	1048.00	2916.00	1867.00	5459.00	2796.00					3 mos
CIGNA HealthCare									677.91	700.29	644.01	50%	12 mos
Connecticut General Life Ins. Co.	1058.00	846.00	993.00	852.00	1967.00	1158.00							12 mos
Continental Casualty Ins. Co.	1004.00	543.00	701.00	520.00	1383.00	914.00	1879.00	1329.00					none
First Option Health Plan									953.21	972.66	924.03	50%	unknown
Guardian	1113.00	892.00	1081.00	890.00	1991.00	1335.00	3007.00	2070.00					none
Guardian PPO North (except Hunterdon)*	950.00	729.00	1188.00	1148.00	2062.00	1473.00							none
Guardian PPO South (except Salem)*	920.00	706.00	1151.00	1112.00	1998.00	1427.00							none
HIP Health Plan of NJ									605.00	633.00	565.00	50%	12 mos
HMO Blue (Medigroup)									821.88	861.35		50%	12 mos
HMO Blue Prime (Medigroup)									591.76	620.17		50%	12 mos
Manhattan National Life Ins. Co.	1707.65	1101.73	1355.17	1151.89	4227.02	2727.15	6495.31	4190.53					3 mos
Mega Life & Health Ins. Co.	699.00	387.00	451.00	325.00	1108.00	794.00	1519.00	1251.00					none
Metropolitan Life Ins. Co.	1132.00	827.00	875.00	845.00	1969.00	1126.00	1917.00	1519.00					none
Mid-West National Life Ins. Co.	699.00	387.00	451.00	325.00	1108.00	794.00	1519.00	1251.00					none
National Health Ins. Co.	1064.00	842.00	1031.00	753.00	1613.00	1263.00	1983.00	1535.00					none
NYLCare Health Plan of NJ									710.67		661.16	\$15	12 mos
Oxford Health Ins. Co.	1128.40	1017.39	1167.39	767.05	1537.29	1251.06	1696.21	1341.78					12 mos
Oxford Health Ins. Co. (PPO)*			590.49			644.70							12 mos
Oxford Health Plans									836.85		733.14	50%	12 mos
PFL Life Ins. Co.	549.000	359.00	444.00	325.00	830.00	538.00	1026.00	660.00					none
Prudential Health Care Plan of NJ									620.30	652.95	555.00	50%	12 mos
QualMed Plans for Health									647.71		629.42	\$15	12 mos
Time Ins. Co.	1743.00	672.00	957.00	814.00	2930.00	1349.00	4248.00	2592.00					3 mos
Time (PPO)*					2344.00	1079.00	3398.00	2074.00					3 mos
Trustmark Ins. w/o opt. ABMT	1953.00	1036.00	1201.00	865.00	3772.00	2202.00	5630.00	3861.00					none
Trustmark Ins. w/opt. ABMT	2050.65	1087.80	1261.05	908.25	3960.60	2312.10	5911.50	4054.05					none
United Health Care Ins. Co.	1129.00	856.00	873.00	842.00	1892.00	1113.00	1955.00	1506.00				50%	none
United Health Care Plan									813.38				12 mos
US Healthcare Ins. Co.									716.40	818.20	644.40	50%	12 mos

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	\$500 Deduct	\$1000 Deduct	\$1000 Deduct	\$2500 Deduct	\$500 Deduct	\$1000 Deduct	\$500 Deduct	\$1000 Deduct	\$15 Copay	\$10 Copay	\$20 Copay	Rx-50% or \$15	Guar.
Single													
Aetna Ins. Co.	460.00	357.00	365.00	311.00	516.00	392.00							12 mos
AmeriHealth HMO, Inc.									215.50	230.50	206.90	50%	none
Blue Cross/Blue Shield of NJ	292.58	171.24	209.51	148.47	466.39	290.30							12 mos
Celtic Ins. Co.	309.00	203.00	588.00	448.00	1246.00	798.00	2333.00	1195.00					3 mos
CIGNA HealthCare									243.62	251.67	231.44	50%	12 mos
Connecticut General Life Ins. Co.	365.00	292.00	342.00	294.00	678.00	400.00							12 mos
Continental Casualty Ins. Co.	369.00	199.00	258.00	192.00	511.00	337.00	694.00	495.00					none
First Option Health Plan									321.38	327.94	311.54	50%	none
Guardian	391.00	311.00	377.00	309.00	699.00	466.00	1055.00	722.00					none
Guardian PPO North (except Hunterdon)*	325.00	249.00	406.00	392.00	705.00	503.00							none
Guardian PPO South (except Salem)*	314.00	241.00	393.00	380.00	682.00	487.00							none
HIP Health Plan of NJ									210.00	220.00	196.00	50%	12 mos
HMO Blue (Medigroup)									271.38	284.41		50%	12 mos
HMO Blue Prime (Medigroup)									195.40	204.77		50%	12 mos
Manhattan National Life Ins. Co.	632.45	408.04	501.92	426.63	1565.59	1010.08	2405.64	1552.04					3 mos
Mega Life & Health Ins. Co.	254.00	141.00	347.00	302.00	907.00	649.00	1381.00	1138.00					none
Metropolitan Life Ins. Co.	399.00	294.00	315.00	304.00	693.00	401.00	674.00	541.00					none
Mid-West National Life Ins. Co.	254.00	141.00	347.00	302.00	907.00	649.00	1381.00	1138.00					none
National Health Ins. Co.	394.00	312.00	382.00	279.00	598.00	468.00	734.00	568.00					none
NYLCare Health Plan of NJ									236.89		220.39	\$15	12 mos
Oxford Health Ins. Co.	401.43	361.94	415.30	272.87	546.89	445.06	603.43	477.34					12 mos
Oxford Health Ins. Co. (PPO)			209.16			228.36							12 mos
Oxford Health Plans									281.59		246.70	50%	12 mos
PFL Life Ins. Co.	196.00	130.00	160.00	119.00	294.00	194.00	363.00	238.00					none
Prudential Health Care Plan of NJ									243.49	256.31	217.86	50%	12 mos
QualMed Plans for Health									220.31		214.09	\$15	12 mos
Time Ins. Co.	840.00	315.00	435.00	370.00	1372.00	628.00	2064.00	1248.00					3 mos
Time (PPO)					1097.00	502.00	1651.00	998.00					3 mos
Trustmark Ins. w/o opt. ABMT	906.00	390.00	513.00	369.00	1663.00	882.00	2216.00	1521.00					none
Trustmark Ins. w/opt. ABMT	951.30	409.50	538.65	387.45	1746.15	926.10	2326.80	1597.05					none
United Health Care Ins. Co.	399.00	305.00	314.00	303.00	667.00	397.00	687.00	536.00				50%	none
United Health Care Plan									265.25				12 mos
US Healthcare Ins. Co.									239.70	273.70	215.60	50%	12 mos

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December, 1997

CARRIER	Plan B		Plan C		Plan D		Plan E		HMO Plans				Rate
	\$500 Deduct	\$1000 Deduct	\$1000 Deduct	\$2500 Deduct	\$500 Deduct	\$1000 Deduct	\$500 Deduct	\$1000 Deduct	\$15 Copay	\$10 Copay	\$20 Copay	Rx-50% or \$15	Guar.
Adult & Child													
Aetna Ins. Co.	792.00	613.00	621.00	530.00	906.00	681.00							12 mos
AmeriHealth HMO, Inc.									381.30	407.80	366.20	50%	none
Blue Cross/Blue Shield of NJ	537.94	303.43	371.76	263.45	858.85	515.14							12 mos
Celtic Ins. Co.	541.00	355.00	1029.00	784.00	2181.00	1397.00	4083.00	2091.00					3 mos
CIGNA HealthCare									439.17	453.68	417.22	50%	12 mos
Connecticut General Life Ins. Co.	656.00	525.00	616.00	529.00	1220.00	720.00							12 mos
Continental Casualty Ins. Co.	634.00	345.00	444.00	327.00	872.00	579.00	1187.00	834.00					none
First Option Health Plan									578.60	590.41	560.89	50%	none
Guardian	728.00	582.00	705.00	580.00	1302.00	872.00	1966.00	1351.00					none
Guardian PPO North (except Hunterdon)*	617.00	473.00	771.00	745.00	1338.00	956.00							none
Guardian PPO South (except Salem)*	597.00	458.00	747.00	722.00	1296.00	926.00							none
HIP Health Plan of NJ									395.00	414.00	369.00	50%	12 mos
HMO Blue (Medigroup)									416.26	436.25		50%	12 mos
HMO Blue Prime (Medigroup)									299.71	314.10		50%	12 mos
Manhattan National Life Ins. Co.	1075.17	693.69	853.26	725.27	2661.46	1717.12	4089.63	2638.49					3 mos
Mega Life & Health Ins. Co.	445.00	246.00	608.00	528.00	1587.00	1136.00	2417.00	1991.00					none
Metropolitan Life Ins. Co.	734.00	532.00	561.00	542.00	1277.00	726.00	1244.00	982.00					none
Mid-West National Life Ins. Co.	445.00	246.00	608.00	528.00	1587.00	1136.00	2417.00	1991.00					none
National Health Ins. Co.	670.00	530.00	649.00	474.00	1016.00	795.00	1248.00	966.00					none
NYLCare Health Plan of NJ									426.40		396.70	\$15	12 mos
Oxford Health Ins. Co.	742.65	669.59	768.31	504.81	1011.75	823.36	1116.35	883.08					12 mos
Oxford Health Ins. Co. (PPO)			386.95			422.47							12 mos
Oxford Health Plans									535.02		468.73	50%	12 mos
PFL Life Ins. Co.	353.00	229.00	284.00	206.00	536.00	344.00	663.00	422.00					none
Prudential Health Care Plan of NJ									413.94	435.73	370.36	50%	12 mos
QualMed Plans for Health									398.08		386.84	\$15	12 mos
Time Ins. Co.	1131.00	435.00	630.00	536.00	1968.00	912.00	2673.00	1634.00					3 mos
Time (PPO)					1574.00	730.00	2138.00	1307.00					3 mos
Trustmark Ins. w/o opt. ABMT	1492.00	658.00	920.00	662.00	2381.00	1455.00	4001.00	2481.00					none
Trustmark Ins. w/opt. ABMT	1566.60	690.90	966.00	695.10	2500.05	1527.75	4201.05	2605.05					none
United Health Care Ins. Co	732.00	551.00	559.00	540.00	1227.00	718.00	1268.00	973.00				50%	none
United Health Care Plan									508.98				12 mos
US Healthcare Ins. Co.									431.90	493.20	388.40	50%	12 mos

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December, 1997

CARRIER	Plan B		Plan C		Plan D		Plan E		HMO Plans				Rate
	\$500 Deduct	\$1000 Deduct	\$1000 Deduct	\$2500 Deduct	\$500 Deduct	\$1000 Deduct	\$500 Deduct	\$1000 Deduct	\$15 Copay	\$10 Copay	\$20 Copay	Rx-50% or \$15	Guar.
Husband & Wife													
Aetna Ins. Co.	917.00	714.00	729.00	619.00	1038.00	791.00							12 mos
AmeriHealth HMO, Inc.									452.50	484.00	434.50	50%	none
Blue Cross/Blue Shield of NJ	730.00	412.14	499.62	354.06	1154.21	692.30							12 mos
Celtic Ins. Co.	720.00	473.00	1370.00	1044.00	2903.00	1859.00	5436.00	2784.00					3 mos
CIGNA HealthCare									469.53	485.03	446.05	50%	12 mos
Connecticut General Life Ins. Co.	729.00	584.00	685.00	588.00	1357.00	799.00							12 mos
Continental Casualty Ins. Co.	737.00	397.00	514.00	385.00	1022.00	670.00	1389.00	990.00					none
First Option Health Plan									668.78	682.43	648.31	50%	none
Guardian	776.00	621.00	752.00	619.00	1388.00	930.00	2096.00	1441.00					none
Guardian PPO North (except Hunterdon)*	658.00	505.00	823.00	795.00	1429.00	1020.00							none
Guardian PPO South (except Salem)*	638.00	489.00	797.00	770.00	1384.00	988.00							none
HIP Health Plan of NJ									439.00	460.00	410.00	50%	12 mos
HMO Blue (Medigroup)									580.39	608.26		50%	12 mos
HMO Blue Prime (Medigroup)									417.88	437.95		50%	12 mos
Manhattan National Life Ins. Co.	1264.94	816.08	1003.83	853.26	3131.13	2020.11	4811.34	3104.11					3 mos
Mega Life & Health Ins. Co.	508.00	282.00	695.00	603.00	1814.00	1299.00	2763.00	2275.00					none
Metropolitan Life Ins. Co.	784.00	580.00	616.00	595.00	1366.00	790.00	1329.00	1064.00					none
Mid-West National Life Ins. Co.	508.00	282.00	695.00	603.00	1814.00	1299.00	2763.00	2275.00					none
National Health Ins. Co.	788.00	624.00	764.00	557.00	1195.00	936.00	1469.00	1137.00					none
NYLCare Health Plan of NJ									473.78		440.77	\$15	12 mos
Oxford Health Ins. Co.	802.86	723.88	830.60	545.74	1093.78	890.12	1206.86	954.68					12 mos
Oxford Health Ins. Co. (PPO)			418.32			456.72							12 mos
Oxford Health Plans									563.18		493.40	50%	12 mos
PFL Life Ins. Co.	392.00	260.00	320.00	237.00	588.00	388.00	726.00	476.00					none
Prudential Health Care Plan of NJ									486.98	512.62	435.73	50%	12 mos
QualMed Plans for Health									493.49		479.56	\$15	12 mos
Time Ins. Co.	1680.00	630.00	870.00	740.00	2744.00	1256.00	4128.00	2496.00					3 mos
Time (PPO)					2195.00	1004.00	3302.00	1997.00					3 mos
Trustmark Ins. w/o opt. ABMT	1735.00	774.00	956.00	688.00	3318.00	1726.00	4311.00	2859.00					none
Trustmark Ins. w/opt. ABMT	1821.75	812.70	1003.80	722.40	3483.90	1812.30	4526.55	3001.95					none
United Health Care Ins. Co	771.00	600.00	614.00	592.00	1313.00	782.00	1356.00	1054.00				50%	none
United Health Care Plan									518.76				12 mos
US Healthcare Ins. Co.									479.40	547.50	431.20	50%	12 mos

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	\$500 Deduct	\$1000 Deduct	\$1000 Deduct	\$2500 Deduct	\$500 Deduct	\$1000 Deduct	\$500 Deduct	\$1000 Deduct	\$15 Copay	\$10 Copay	\$20 Copay	Rx-50% or \$15	Guar.
Family													
Aetna Ins. Co.	1249.00	971.00	985.00	838.00	1423.00	1077.00							12 mos
AmeriHealth HMO, Inc.									636.80	681.00	611.40	50%	none
Blue Cross/Blue Shield of NJ	766.49	432.75	524.59	371.75	1211.93	726.91							12 mos
Celtic Ins. Co.	723.00	475.00	1376.00	1048.00	2916.00	1867.00	5459.00	2796.00					3 mos
CIGNA HealthCare									677.91	700.29	644.01	50%	12 mos
Connecticut General Life Ins. Co.	1058.00	846.00	993.00	852.00	1967.00	1158.00							12 mos
Continental Casualty Ins. Co.	1004.00	543.00	701.00	520.00	1383.00	914.00	1879.00	1329.00					none
First Option Health Plan									953.21	972.66	924.03	50%	none
Guardian	1113.00	892.00	1081.00	890.00	1991.00	1335.00	3007.00	2070.00					none
Guardian PPO North (except Hunterdon)*	950.00	729.00	1188.00	1148.00	2062.00	1473.00							none
Guardian PPO South (except Salem)*	920.00	706.00	1151.00	1112.00	1998.00	1427.00							none
HIP Health Plan of NJ									605.00	633.00	565.00	50%	12 mos
HMO Blue (Medigroup)									821.88	861.35		50%	12 mos
HMO Blue Prime (Medigroup)									591.76	620.17		50%	12 mos
Manhattan National Life Ins. Co.	1707.65	1101.73	1355.17	1151.89	4227.02	2727.15	6495.31	4190.53					3 mos
Mega Life & Health Ins. Co.	699.00	387.00	956.00	829.00	2494.00	1786.00	3798.00	3128.00					none
Metropolitan Life Ins. Co.	1132.00	827.00	875.00	845.00	1969.00	1126.00	1917.00	1519.00					none
Mid-West National Life Ins. Co.	699.00	387.00	956.00	829.00	2494.00	1786.00	3798.00	3128.00					none
National Health Ins. Co.	1064.00	842.00	1031.00	753.00	1613.00	1263.00	1983.00	1535.00					none
NYLCare Health Plan of NJ									710.67		661.16	\$15	12 mos
Oxford Health Ins. Co.	1144.08	1031.53	1183.61	777.68	1558.64	1268.42	1719.78	1360.42					12 mos
Oxford Health Ins. Co. (PPO)			596.11			650.83							12 mos
Oxford Health Plans									844.77		740.10	50%	12 mos
PFL Life Ins. Co.	549.000	359.00	444.00	325.00	830.00	538.00	1026.00	660.00					none
Prudential Health Care Plan of NJ									623.34	656.16	557.72	50%	12 mos
QualMed Plans for Health									647.71		629.42	\$15	12 mos
Time Ins. Co.	1743.00	672.00	957.00	814.00	2930.00	1349.00	4248.00	2592.00					3 mos
Time (PPO)					2344.00	1079.00	3398.00	2074.00					3 mos
Trustmark Ins. w/o opt. ABMT	1953.00	1036.00	1201.00	865.00	3772.00	2202.00	5630.00	3861.00					none
Trustmark Ins. w/opt. ABMT	2050.65	1087.80	1261.05	908.25	3960.60	2312.10	5911.50	4054.05					none
United Health Care Ins. Co	1129.00	856.00	873.00	842.00	1892.00	1113.00	1955.00	1506.00				50%	none
United Health Care Plan									813.38				12 mos
US Healthcare Ins. Co.									716.40	818.20	644.40	50%	12 mos

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