

EXHIBIT 1**SCHEDULE OF INITIAL PREMIUM RATES**

The initial monthly Premium rates for the insurance provided by this policy are as follows:

For Employees and Covered Spouses, rates are determined separately for each covered person based on that person's tobacco user status as of his or her effective date of coverage, and that person's attained age as of the premium due date:

Employee	Monthly Premiums / \$1000 of Coverage	
Age	Non-Smoker	Smoker
<25	0.11	0.20
25 – 29	0.13	0.24
30 – 34	0.22	0.39
35 – 39	0.37	0.67
40 – 44	0.63	1.13
45 – 49	1.03	1.86
50 – 54	1.61	2.92
55 – 59	2.45	4.44
60 – 64	3.54	6.41
65 – 69	5.47	9.93
70 – 74	7.62	13.72
75 – 79	10.50	18.63
80 – 84	13.21	23.16
85+	13.84	23.96

Spouse	Monthly Premiums / \$1000 of Coverage	
Age	Non-Smoker	Smoker
<25	0.11	0.19
25 - 29	0.12	0.23
30 - 34	0.21	0.37
35 - 39	0.36	0.66
40 - 44	0.63	1.11
45 - 49	1.05	1.88
50 - 54	1.70	3.04
55 - 59	2.66	4.78
60 - 64	3.94	7.12
65 - 69	6.19	11.24
70 - 74	8.54	15.44
75 - 79	11.48	20.47
80 - 84	14.17	24.97
85+	14.79	25.78

For Dependent Children, charge is determined per employee, for each employee with dependent child coverage, regardless of the actual number of dependent children covered for that employee

Per employee

\$.069

Rate Guarantee Period

Subject to the Right to Change Premium Rates provision on page 5, these Premium rates will be in effect from November 1, 2005 through November 1, 2006.