| <b>Essential Plan</b> |         |         |         |
|-----------------------|---------|---------|---------|
| Excess                | Nil     | \$1,000 | \$5,000 |
| 0 - 17                | \$989   | \$890   | \$742   |
| 18 – 25               | \$1,209 | \$1,088 | \$907   |
| 26 – 30               | \$1,390 | \$1,251 | \$1,043 |
| 31 - 35               | \$1,530 | \$1,377 | \$1,148 |
| 36 - 40               | \$1,664 | \$1,498 | \$1,249 |
| 41 - 45               | \$1,958 | \$1,763 | \$1,469 |
| 46 - 50               | \$2,289 | \$2,060 | \$1,718 |
| 51 - 55               | \$3,070 | \$2,764 | \$2,303 |
| 56 - 60               | \$3,733 | \$3,360 | \$2,800 |
| 61 - 65               | \$5,081 | \$4,573 | \$3,811 |

| Advance Plan |          |              |         |         |
|--------------|----------|--------------|---------|---------|
| Excess       | Nil 20%  | co insurance | \$1,000 | \$2,500 |
| 0 - 17       | \$2,029  | \$1,725      | \$1,170 | \$1,015 |
| 18 – 25      | \$2,483  | \$2,111      | \$1,433 | \$1,242 |
| 26 – 30      | \$2,856  | \$2,427      | \$1,647 | \$1,428 |
| 31 - 35      | \$3,143  | \$2,671      | \$1,814 | \$1,571 |
| 36 - 40      | \$3,420  | \$2,907      | \$1,973 | \$1,710 |
| 41 - 45      | \$4,020  | \$3,417      | \$2,320 | \$2,011 |
| 46 - 50      | \$4,703  | \$3,998      | \$2,713 | \$2,352 |
| 51 - 55      | \$6,307  | \$5,361      | \$3,639 | \$3,154 |
| 56 - 60      | \$7,668  | \$6,518      | \$4,424 | \$3,834 |
| 61 - 65      | \$10,435 | \$8,870      | \$6,021 | \$5,218 |

| Advance Plan | \$500 Routine Dental | \$500 Routine Dental, \$1,000 Complex Dental, \$7,000 Routine Maternity |         |         |  |
|--------------|----------------------|---|---------|---------|--|
| Excess       | Nil 20%              | co insurance  | \$1,000 | \$2,500 |  |
| 0 - 17       | \$2,689              | \$2,384   | \$1,551 | \$1,345 |  |
| 18 – 25      | \$3,290              | \$2,918   | \$1,899 | \$1,646 |  |
| 26 – 30      | \$3,784              | \$3,356   | \$2,183 | \$1,892 |  |
| 31 - 35      | \$4,164              | \$3,693   | \$2,403 | \$2,082 |  |
| 36 - 40      | \$4,531              | \$4,018   | \$2,615 | \$2,266 |  |
| 41 - 45      | \$5,327              | \$4,724   | \$3,073 | \$2,664 |  |
| 46 - 50      | \$6,232              | \$5,526   | \$3,595 | \$3,116 |  |
| 51 - 55      | \$8,357              | \$7,411   | \$4,821 | \$4,179 |  |
| 56 - 60      | \$10,160             | \$9,010   | \$5,862 | \$5,081 |  |
| 61 - 65      | \$13,827             | \$12,261  | \$7,977 | \$6,913 |  |

Premium table will expire 31 Jul 2016

| <b>Essential Plan</b> | \$4,500 Outpatient & Chronic |         |         |
|-----------------------|------------------------------|---------|---------|
| Excess                | Nil                          | \$1,000 | \$5,000 |
| 0 - 17                | \$1,582                      | \$1,424 | \$1,188 |
| 18 – 25               | \$1,935                      | \$1,741 | \$1,451 |
| 26 – 30               | \$2,224                      | \$2,002 | \$1,669 |
| 31 - 35               | \$2,448                      | \$2,204 | \$1,836 |
| 36 - 40               | \$2,663                      | \$2,397 | \$1,998 |
| 41 - 45               | \$3,133                      | \$2,821 | \$2,351 |
| 46 - 50               | \$3,663                      | \$3,297 | \$2,748 |
| 51 - 55               | \$4,912                      | \$4,422 | \$3,684 |
| 56 - 60               | \$5,973                      | \$5,376 | \$4,480 |
| 61 - 65               | \$8,129                      | \$7,317 | \$6,097 |

| Advance Plan | \$500 Routine D | Dental, \$1,000 Complex De | ental   |         |
|--------------|-----------------|----------------------------|---------|---------|
| Excess       |                 | Nil 20% co insurance       | \$1,000 | \$2,500 |
| 0 - 17       | \$2,333         | \$2,029                    | \$1,346 | \$1,167 |
| 18 – 25      | \$2,856         | \$2,483                    | \$1,648 | \$1,428 |
| 26 – 30      | \$3,284         | \$2,856                    | \$1,895 | \$1,642 |
| 31 - 35      | \$3,614         | \$3,143                    | \$2,086 | \$1,807 |
| 36 - 40      | \$3,933         | \$3,420                    | \$2,269 | \$1,966 |
| 41 - 45      | \$4,623         | \$4,020                    | \$2,668 | \$2,312 |
| 46 - 50      | \$5,409         | \$4,703                    | \$3,120 | \$2,704 |
| 51 - 55      | \$7,253         | \$6,307                    | \$4,184 | \$3,627 |
| 56 - 60      | \$8,818         | \$7,668                    | \$5,087 | \$4,410 |
| 61 - 65      | \$12,000        | \$10,435                   | \$6,924 | \$6,000 |

| <b>Essential Plan</b> |          |          |          |
|-----------------------|----------|----------|----------|
| Excess                | Nil      | \$1,000  | \$5,000  |
| 0 - 17                | \$86.52  | \$77.87  | \$64.94  |
| 18 – 25               | \$105.80 | \$95.24  | \$79.35  |
| 26 - 30               | \$121.61 | \$109.50 | \$91.25  |
| 31 - 35               | \$133.88 | \$120.51 | \$100.41 |
| 36 - 40               | \$145.63 | \$131.07 | \$109.28 |
| 41 - 45               | \$171.34 | \$154.27 | \$128.56 |
| 46 - 50               | \$200.30 | \$180.28 | \$150.28 |
| 51 - 55               | \$268.65 | \$241.83 | \$201.48 |
| 56 - 60               | \$326.65 | \$293.99 | \$245.00 |
| 61 - 65               | \$444.57 | \$400.16 | \$333.44 |

| <b>Advance Plan</b> |     |          |              |          |          |
|---------------------|-----|----------|--------------|----------|----------|
| Excess              | Nil | 20%      | co insurance | \$1,000  | \$2,500  |
| 0 - 17              |     | \$177.55 | \$150.91     | \$102.40 | \$88.81  |
| 18 – 25             |     | \$217.30 | \$184.70     | \$125.38 | \$108.68 |
| 26 – 30             |     | \$249.88 | \$212.40     | \$144.15 | \$124.94 |
| 31 - 35             |     | \$275.00 | \$233.75     | \$158.70 | \$137.50 |
| 36 - 40             |     | \$299.23 | \$254.35     | \$172.67 | \$149.62 |
| 41 - 45             |     | \$351.77 | \$299.00     | \$202.96 | \$175.92 |
| 46 - 50             |     | \$411.54 | \$349.81     | \$237.39 | \$205.77 |
| 51 - 55             |     | \$551.85 | \$469.07     | \$318.37 | \$275.96 |
| 56 - 60             |     | \$670.95 | \$570.31     | \$387.08 | \$335.51 |
| 61 - 65             |     | \$913.07 | \$776.11     | \$526.80 | \$456.54 |

| Advance Plan |            |                |          |          |
|--------------|------------|----------------|----------|----------|
| Excess       | Nil 209    | 6 co insurance | \$1,000  | \$2,500  |
| 0 - 17       | \$235.25   | \$208.62       | \$135.69 | \$117.67 |
| 18 – 25      | \$287.92   | \$255.32       | \$166.13 | \$144.01 |
| 26 – 30      | \$331.09   | \$293.61       | \$191.00 | \$165.54 |
| 31 - 35      | \$364.37   | \$323.12       | \$210.28 | \$182.19 |
| 36 - 40      | \$396.49   | \$351.60       | \$228.79 | \$198.24 |
| 41 - 45      | \$466.09   | \$413.33       | \$268.92 | \$233.09 |
| 46 - 50      | \$545.29   | \$483.56       | \$314.55 | \$272.64 |
| 51 - 55      | \$731.20   | \$648.42       | \$421.84 | \$365.65 |
| 56 - 60      | \$889.01   | \$788.37       | \$512.89 | \$444.55 |
| 61 - 65      | \$1,209.82 | \$1,072.86     | \$698.01 | \$604.91 |
|              |            |                |          |          |

Premium table will expire 31 Jul 2016

| Essential Plan | \$4,500 Outpatient & Chroni | С        |          |
|----------------|-----------------------------|----------|----------|
| Excess         | Nil                         | \$1,000  | \$5,000  |
| 0 - 17         | \$138.43                    | \$124.60 | \$103.91 |
| 18 – 25        | \$169.29                    | \$152.38 | \$126.96 |
| 26 – 30        | \$194.58                    | \$175.20 | \$146.00 |
| 31 - 35        | \$214.21                    | \$192.81 | \$160.66 |
| 36 - 40        | \$233.00                    | \$209.72 | \$174.84 |
| 41 - 45        | \$274.14                    | \$246.84 | \$205.70 |
| 46 - 50        | \$320.48                    | \$288.45 | \$240.45 |
| 51 - 55        | \$429.83                    | \$386.92 | \$322.38 |
| 56 - 60        | \$522.63                    | \$470.38 | \$392.00 |
| 61 - 65        | \$711.31                    | \$640.26 | \$533.51 |

| Advance Plan | \$500 Routine Dental, \$1,000 Complex Dental |                  |          |          |  |
|--------------|--|------------------|----------|----------|--|
| Excess       | Nil :  | 20% co insurance | \$1,000  | \$2,500  |  |
| 0 - 17       | \$204.18                                     | \$177.55         | \$117.77 | \$102.13 |  |
| 18 – 25      | \$249.89                                     | \$217.30         | \$144.19 | \$124.99 |  |
| 26 – 30      | \$287.36                                     | \$249.88         | \$165.77 | \$143.68 |  |
| 31 - 35      | \$316.25                                     | \$275.00         | \$182.51 | \$158.12 |  |
| 36 - 40      | \$344.12                                     | \$299.23         | \$198.57 | \$172.06 |  |
| 41 - 45      | \$404.53                                     | \$351.77         | \$233.41 | \$202.31 |  |
| 46 - 50      | \$473.27                                     | \$411.54         | \$273.00 | \$236.64 |  |
| 51 - 55      | \$634.62                                     | \$551.85         | \$366.13 | \$317.35 |  |
| 56 - 60      | \$771.59                                     | \$670.95         | \$445.15 | \$385.84 |  |
| 61 - 65      | \$1,050.03                                   | \$913.07         | \$605.82 | \$525.02 |  |

| <b>Essential Plan</b> |          |         |         |
|-----------------------|----------|---------|---------|
| Excess                | Nil      | \$1,000 | \$5,000 |
| 0 - 17                | \$2,087  | \$1,878 | \$1,566 |
| 18 – 25               | \$2,551  | \$2,296 | \$1,913 |
| 26 – 30               | \$2,930  | \$2,637 | \$2,198 |
| 31 - 35               | \$3,226  | \$2,903 | \$2,419 |
| 36 - 40               | \$3,514  | \$3,162 | \$2,635 |
| 41 - 45               | \$4,124  | \$3,712 | \$3,093 |
| 46 - 50               | \$4,829  | \$4,347 | \$3,622 |
| 51 - 55               | \$6,476  | \$5,829 | \$4,857 |
| 56 - 60               | \$7,871  | \$7,085 | \$5,904 |
| 61 - 65               | \$10,711 | \$9,641 | \$8,034 |

| <b>Essential Plan</b> | \$4,500 Outpatient & Chronic |          |          |
|-----------------------|------------------------------|----------|----------|
| Excess                | Nil                          | \$1,000  | \$5,000  |
| 0 - 17                | \$3,338                      | \$3,005  | \$2,505  |
| 18 – 25               | \$4,081                      | \$3,673  | \$3,061  |
| 26 – 30               | \$4,688                      | \$4,219  | \$3,517  |
| 31 - 35               | \$5,161                      | \$4,645  | \$3,871  |
| 36 - 40               | \$5,622                      | \$5,060  | \$4,217  |
| 41 - 45               | \$6,598                      | \$5,939  | \$4,949  |
| 46 - 50               | \$7,727                      | \$6,955  | \$5,796  |
| 51 - 55               | \$10,361                     | \$9,326  | \$7,771  |
| 56 - 60               | \$12,594                     | \$11,335 | \$9,446  |
| 61 - 65               | \$17,138                     | \$15,425 | \$12,854 |

| Advance Plan |          |              |          |          |
|--------------|----------|--------------|----------|----------|
| Excess       | Nil 20%  | co insurance | \$1,000  | \$2,500  |
| 0 - 17       | \$4,281  | \$3,639      | \$2,470  | \$2,141  |
| 18 – 25      | \$5,234  | \$4,449      | \$3,020  | \$2,617  |
| 26 – 30      | \$6,018  | \$5,115      | \$3,472  | \$3,009  |
| 31 - 35      | \$6,621  | \$5,628      | \$3,820  | \$3,311  |
| 36 - 40      | \$7,206  | \$6,125      | \$4,157  | \$3,603  |
| 41 - 45      | \$8,472  | \$7,201      | \$4,887  | \$4,236  |
| 46 - 50      | \$9,917  | \$8,430      | \$5,722  | \$4,959  |
| 51 - 55      | \$13,292 | \$11,298     | \$7,668  | \$6,646  |
| 56 - 60      | \$16,164 | \$13,739     | \$9,325  | \$8,082  |
| 61 - 65      | \$21,998 | \$18,699     | \$12,691 | \$10,999 |

| Advance Plan | \$500 Routine Dental, \$1,000 Complex Dental |                      |          |          |
|--------------|--|----------------------|----------|----------|
| Excess       |  | Nil 20% co insurance | \$1,000  | \$2,500  |
| 0 - 17       | \$4,923                                      | \$4,281              | \$2,840  | \$2,462  |
| 18 – 25      | \$6,019                                      | \$5,234              | \$3,473  | \$3,009  |
| 26 – 30      | \$6,921                                      | \$6,018              | \$3,993  | \$3,461  |
| 31 - 35      | \$7,614                                      | \$6,621              | \$4,393  | \$3,808  |
| 36 - 40      | \$8,287                                      | \$7,206              | \$4,781  | \$4,144  |
| 41 - 45      | \$9,743                                      | \$8,472              | \$5,620  | \$4,872  |
| 46 - 50      | \$11,405                                     | \$9,917              | \$6,580  | \$5,703  |
| 51 - 55      | \$15,285                                     | \$13,292             | \$8,818  | \$7,643  |
| 56 - 60      | \$18,588                                     | \$16,164             | \$10,723 | \$9,294  |
| 61 - 65      | \$25,298                                     | \$21,998             | \$14,595 | \$12,649 |

| Advance Plan | \$500 Routine Dental, \$1,000 Complex Dental, \$7,000 Routine Maternity |              |          |          |
|--------------|---|--------------|----------|----------|
| Excess       | Nil 20%   | co insurance | \$1,000  | \$2,500  |
| 0 - 17       | \$5,672   | \$5,030      | \$3,273  | \$2,836  |
| 18 – 25      | \$6,935   | \$6,149      | \$4,001  | \$3,467  |
| 26 – 30      | \$7,974   | \$7,071      | \$4,601  | \$3,988  |
| 31 - 35      | \$8,773   | \$7,780      | \$5,062  | \$4,387  |
| 36 - 40      | \$9,548   | \$8,467      | \$5,508  | \$4,774  |
| 41 - 45      | \$11,225  | \$9,954      | \$6,476  | \$5,613  |
| 46 - 50      | \$13,141  | \$11,653     | \$7,581  | \$6,571  |
| 51 - 55      | \$17,612  | \$15,618     | \$10,160 | \$8,806  |
| 56 - 60      | \$21,417  | \$18,992     | \$12,355 | \$10,708 |
| 61 - 65      | \$29,148  | \$25,848     | \$16,816 | \$14,574 |

Premium table will expire 31 Jul 2016

61 - 65

| <b>Essential Plan</b> |          |          |          |
|-----------------------|----------|----------|----------|
| Excess                | Nil      | \$1,000  | \$5,000  |
| 0 - 17                | \$182.57 | \$164.32 | \$136.98 |
| 18 – 25               | \$223.21 | \$200.89 | \$167.42 |
| 26 – 30               | \$256.38 | \$230.74 | \$192.32 |
| 31 - 35               | \$282.24 | \$254.02 | \$211.68 |
| 36 - 40               | \$307.44 | \$276.70 | \$230.60 |
| 41 - 45               | \$360.85 | \$324.80 | \$270.64 |
| 46 - 50               | \$422.55 | \$380.36 | \$316.97 |
| 51 - 55               | \$566.62 | \$510.03 | \$424.99 |
| 56 - 60               | \$688.76 | \$619.90 | \$516.60 |
| 61 - 65               | \$937.23 | \$843.55 | \$702.94 |

| <b>Advance Plan</b> |            |                  |          |          |
|---------------------|------------|------------------|----------|----------|
| Excess              | Nil        | 20% co insurance | \$1,000  | \$2,500  |
| 0 - 17              | \$374.60   | \$318.41         | \$216.11 | \$187.30 |
| 18 – 25             | \$457.94   | \$389.25         | \$264.21 | \$228.97 |
| 26 – 30             | \$526.58   | \$447.59         | \$303.82 | \$263.33 |
| 31 - 35             | \$579.33   | \$492.43         | \$334.26 | \$289.70 |
| 36 - 40             | \$630.53   | \$535.95         | \$363.74 | \$315.27 |
| 41 - 45             | \$741.29   | \$630.09         | \$427.65 | \$370.68 |
| 46 - 50             | \$867.78   | \$737.61         | \$500.64 | \$433.93 |
| 51 - 55             | \$1,163.02 | \$988.57         | \$670.95 | \$581.55 |
| 56 - 60             | \$1,414.31 | \$1,202.16       | \$815.91 | \$707.15 |

\$1,636.12

\$1,110.49

\$962.43

| Advance Plan |            |              |            |            |
|--------------|------------|--------------|------------|------------|
| Excess       | Nil 20%    | co insurance | \$1,000    | \$2,500    |
| 0 - 17       | \$496.34   | \$440.15     | \$286.35   | \$248.17   |
| 18 – 25      | \$606.77   | \$538.08     | \$350.08   | \$303.38   |
| 26 – 30      | \$697.72   | \$618.73     | \$402.56   | \$348.91   |
| 31 - 35      | \$767.62   | \$680.72     | \$442.89   | \$383.86   |
| 36 - 40      | \$835.46   | \$740.88     | \$481.95   | \$417.73   |
| 41 - 45      | \$982.21   | \$871.01     | \$566.63   | \$491.15   |
| 46 - 50      | \$1,149.81 | \$1,019.64   | \$663.35   | \$574.95   |
| 51 - 55      | \$1,541.01 | \$1,366.55   | \$889.01   | \$770.55   |
| 56 - 60      | \$1,873.96 | \$1,661.81   | \$1,081.08 | \$936.98   |
| 61 - 65      | \$2,550.43 | \$2,261.70   | \$1,471.40 | \$1,275.21 |

| <b>Essential Plan</b> | \$4,500 Outpatient & Chro | onic       |            |
|-----------------------|---------------------------|------------|------------|
| Excess                | Nil                       | \$1,000    | \$5,000    |
| 0 - 17                | \$292.11                  | \$262.91   | \$219.17   |
| 18 – 25               | \$357.13                  | \$321.43   | \$267.88   |
| 26 – 30               | \$410.21                  | \$369.19   | \$307.72   |
| 31 - 35               | \$451.59                  | \$406.43   | \$338.69   |
| 36 - 40               | \$491.90                  | \$442.72   | \$368.95   |
| 41 - 45               | \$577.37                  | \$519.68   | \$433.03   |
| 46 - 50               | \$676.08                  | \$608.58   | \$507.15   |
| 51 - 55               | \$906.60                  | \$816.05   | \$679.98   |
| 56 - 60               | \$1,102.01                | \$991.83   | \$826.57   |
| 61 - 65               | \$1,499,57                | \$1.349.67 | \$1,124,71 |

| Advance Plan | \$500 Routine Dental, \$1,000 Complex Dental |                  |            |            |  |
|--------------|--|------------------|------------|------------|--|
| Excess       | Nil  | 20% co insurance | \$1,000    | \$2,500    |  |
| 0 - 17       | \$430.79                                     | \$374.60         | \$248.53   | \$215.39   |  |
| 18 – 25      | \$526.63                                     | \$457.94         | \$303.84   | \$263.32   |  |
| 26 – 30      | \$605.57                                     | \$526.58         | \$349.39   | \$302.83   |  |
| 31 - 35      | \$666.23                                     | \$579.33         | \$384.39   | \$333.16   |  |
| 36 - 40      | \$725.11                                     | \$630.53         | \$418.30   | \$362.56   |  |
| 41 - 45      | \$852.48                                     | \$741.29         | \$491.79   | \$426.28   |  |
| 46 - 50      | \$997.95                                     | \$867.78         | \$575.74   | \$499.02   |  |
| 51 - 55      | \$1,337.48                                   | \$1,163.02       | \$771.59   | \$668.78   |  |
| 56 - 60      | \$1,626.45                                   | \$1,414.31       | \$938.30   | \$813.23   |  |
| 61 - 65      | \$2,213.58                                   | \$1,924.85       | \$1,277.07 | \$1,106.79 |  |

\$1,924.85