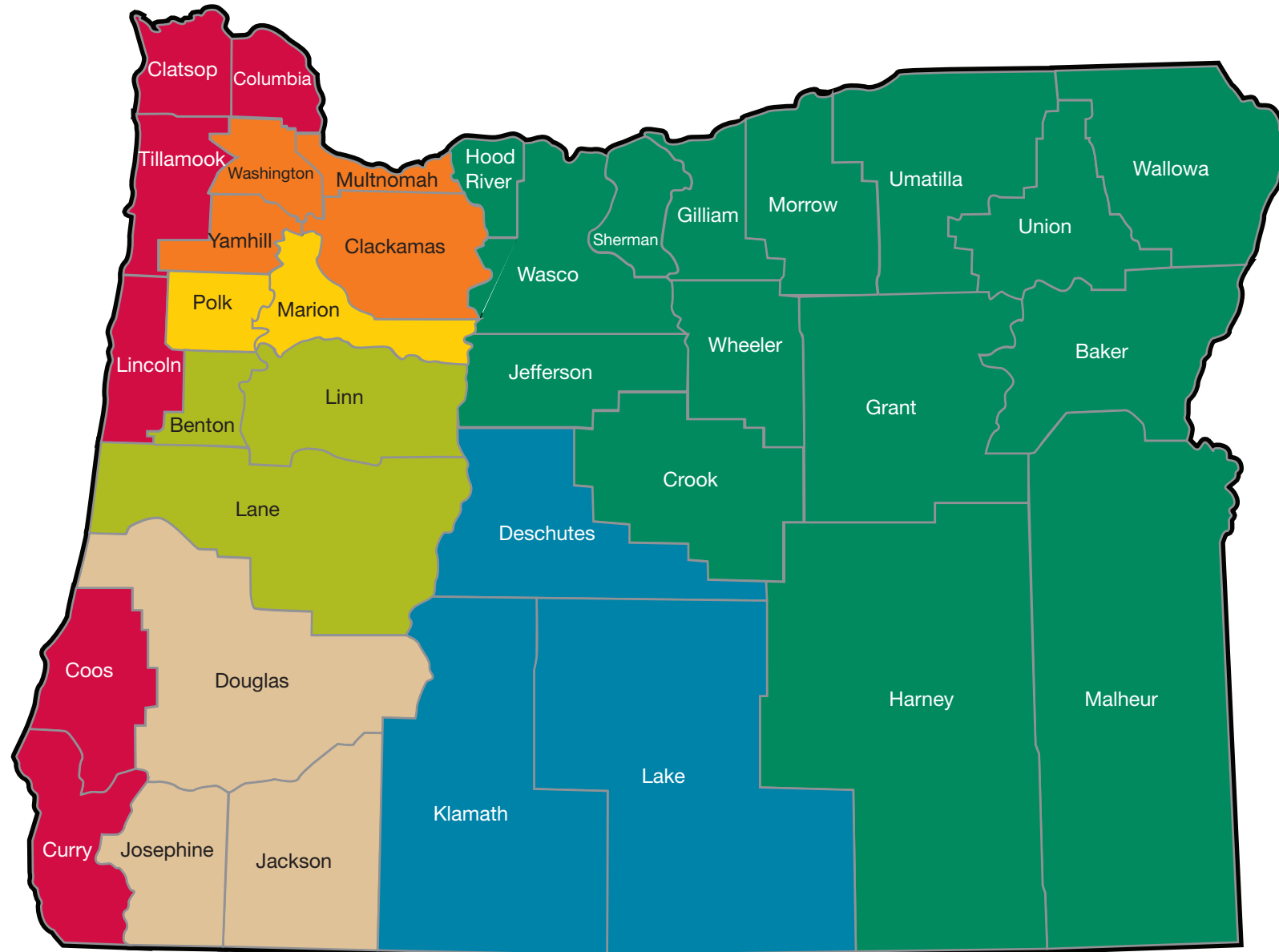


Geographic Rating Areas



LifeWise Health Plan of Oregon



Area 1 Portland

Clackamas, Multnomah, Washington, Yamhill

Area 2 Eugene

Benton, Lane, Linn,

Area 3 Salem

Marion, Polk

Area 4 Central

Deschutes, Klamath, Lake

Area 5 Coastal

Clatsop, Columbia, Coos, Curry, Lincoln, Tillamook

Area 6 Eastern

Baker, Crook, Gilliam, Grant, Harney, Hood River, Jefferson, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wasco, Wheeler

Area 7 Medford

Douglas, Jackson, Josephine

The plan rate is determined by the county in which the subscriber lives. The state of Oregon has defined seven geographic areas for rating purposes. Please refer to the map above to determine which area rates apply.