Trust Exhibit X

PACIFIC OPTIMA, LLC

Schedule C

Group: 6616A; 6616B; 6621A

High Option Plan

Family Mix	Rate
All Employees	261.00

Group #: 6616A;
6616B;
6621A

Effective Date: 01/01/98

Current Date: 10/23/97

PACIFIC OPTIMA, LLC

Schedule C

Group: 6617A

Value Plan

Family Mix	Rate
Employee Only	90.86
Employee + Dependents	237.63

Group #: 6617A

Effective Date: 01/01/98

Current Date: 10/23/97

PACIFIC OPTIMA, LLC

SCHEDULE 2

POINT OF SERVICE RIDER RATES-HIGH OPTION PLAN

POS Plan S122

Maximum Benefit (Lifetime)	$1,000,000.00
Deductible	$250.00
Co-Payment	20%

HIGH OPTION PLAN POS 122 RATE 48.81

Group#: 6616A; 6616B; 6621A
Renewal Date: 01/01/99
Date: 10/23/97

PACIFIC OPTIMA, LLC

SCHEDULE 2

POINT OF SERVICE RIDER RATES-VALUE PLAN

POS Plan S122

Maximum Benefit (Lifetime)	$1,000,000.00
Deductible	$250.00
Co-Payment	20%

VALUE PLAN POS 122 RATE

Employee Only	26.24
Employee + Dependents	83.97

Group#: 6617A
Renewal Date: 01/01/99
Date: 10/23/97