



BlueCross BlueShield of Illinois

Experience. Wellness. Everywhere.SM

Individual and Family Health Insurance Rates

FOR NEW BUSINESS EFFECTIVE 7/1/09 AND LATER

INDIVIDUAL CHILDREN'S RATES INCLUDED!

- SelectBlue[®]
- SelectBlue AdvantageSM
- BlueChoiceSM Select

- BlueValueSM
- BlueValue AdvantageSM
- BlueChoiceSM Value

- Traditional BlueSM
- BasicBlue[®]

- BlueEdgeSM Individual HSA
- BlueEdgeSM Individual HSA 5000

INDIVIDUAL AND FAMILY HEALTH INSURANCE

it just fits.

ZIP Code/Area Designation

ZIP Code	Area	ZIP Code	Area	ZIP Code	Area	ZIP Code	Area
60000	2	60150	4	60505-60511	3	62049-62056	4
60001	3	60151, 60152	3	60512	4	62058-62062	3
60002-60009	2	60153-60155	2	60513-60517	2	62063-62065	4
60010	3	60156	3	60518	4	62067, 62068	3
60011	2	60157-60169	2	60519	2	62069, 62070	4
60012-60014	3	60170	3	60520	4	62071, 62074	3
60015-60020	2	60171-60173	2	60521-60527	2	62075-62083	4
60021	3	60174, 60175	3	60530, 60531	4	62084	3
60022-60032	2	60176	2	60532, 60534	2	62085, 62086	4
60033, 60034	3	60177	3	60536-60538	4	62087	3
60035-60038	2	60178	4	60539	3	62088, 62089	4
60039	3	60179	2	60540	2	62090	3
60040, 60041	2	60180	3	60541	4	62091-62094	4
60042	3	60181	2	60542	3	62095, 62097	3
60043-60049	2	60182	3	60543-60545	4	62098	4
60050, 60051	3	60183	4	60546	2	62201-62208	3
60052-60070	2	60184	3	60548-60553	4	62214-62219	4
60071, 60072	3	60185-60251	2	60554	3	62220-62229	3
60073-60079	2	60296, 60297	3	60555	2	62230, 62231	4
60080, 60081	3	60301-60406	2	60556, 60557	4	62232	3
60082-60094	2	60407	4	60558, 60559	2	62233	4
60095	3	60408, 60409	2	60560	4	62234	3
60096	2	60410	4	60561-60567	2	62236-62238	4
60097, 60098	3	60411-60415	2	60568	3	62239, 62240	3
60099-60101	2	60416	4	60570-60575	2	62241, 62242	4
60102, 60103	3	60417-60419	2	60585, 60586	4	62243	3
60104-60108	2	60420	4	60597-60599	2	62244-62253	4
60109, 60110	3	60421-60423	2	60600-60699	1	62254, 62255	3
60111-60113	4	60424	4	60701-60827	2	62256	4
60114	2	60425-60436	2	60901-60915	4	62257, 62258	3
60115	4	60437	4	60916	2	62259	4
60116	3	60438-60443	2	60917-61989	4	62260	3
60117	2	60444	4	62001, 62002	3	62261-62263	4
60118-60124	3	60445, 60446	2	62006, 62009	4	62264	3
60125-60128	2	60447	4	62010	3	62265-62268	4
60129	4	60448, 60449	2	62011-62017	4	62269	3
60130-60133	2	60450	4	62018	3	62271-62280	4
60134	3	60451-60459	2	62019, 62020	4	62281, 62282	3
60135	4	60460	4	62021	3	62283, 62284	4
60136	3	60461-60469	2	62022, 62023	4	62285	3
60137-60139	2	60470	4	62024-62026	3	62286, 62288	4
60140	3	60471-60473	2	62027-62033	4	62289	3
60141	2	60474	4	62034, 62035	3	62290-62293	4
60142	3	60475-60478	2	62036, 62037	4	62294	3
60143	2	60479	4	62040	3	62295	4
60144	3	60480	2	62044, 62045	4	62296	3
60145, 60146	4	60481	4	62046	3	62297-62999	4
60147	3	60482-60501	2	62047	4	all others	1
60148, 60149	2	60502-60504	4	62048	3		

IT'S EASY TO CALCULATE A RATE. HERE'S HOW IT WORKS...

$$\text{Preferred Rate} \times \text{Smoking Factor (if any)} \times \text{Area Factor} = \text{PERSONALIZED RATE}$$

AREA DESIGNATIONS	AREA FACTORS
1	1.0000
2	0.8850
3	0.8017
4	0.7407

1. Find the Preferred Rate for the desired plan. Please note that with the BlueEdge Individual HSA and BlueEdge Individual HSA 5000 plans, you should use the discounted rate from the “Family” rate table if you are also choosing coverage for your spouse and/or your child.
2. Multiply this rate by the “Smoking Factor” of 1.25 for any adult (applicant and/or spouse) who smokes.
3. Locate the ZIP code and the corresponding area designation at left. Multiply the rate by the appropriate “Area Factor” shown above.
4. That’s it!

EXAMPLE:

PROPOSED INSURED: Male, age 40, smoker
 Female (spouse), age 39, non-smoker
 With 3 children
 Living in ZIP Code 60061

PLAN: BlueValue, 80% coinsurance, \$250 deductible, without maternity

Male, age 40 smoker

Preferred Rate: \$311.16

Smoking Factor: $\times 1.25$
 \$388.95

Area Factor: $\times 0.885$
 \$344.22

Female (spouse), age 39 without maternity non-smoker

Preferred Rate: \$311.16

Area Factor: $\times 0.885$
 \$275.38

3 Children

Preferred Rate: \$336.27

Area Factor: $\times 0.885$
 \$297.60

FINAL RATE FOR FAMILY: \$344.22 + \$275.38 + \$297.60 = \$917.20

Note: The table at left is based on current ZIP codes at time of printing. If you have any questions, please contact your Marketing Consultant or General Agent. Thank you.

SelectBlue with 100% Coinsurance

Attained Age	\$0			\$250		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	236.45	236.45	236.45	204.65	204.65	204.65
6-14	236.45	236.45	906.26	204.65	204.65	784.36
15-19	265.90	302.30	906.26	230.14	261.64	784.36
20-24	300.59	405.72	906.26	260.16	351.15	784.36
25-29	323.20	422.61	930.57	279.73	365.77	805.41
30-34	366.06	481.03	947.46	316.82	416.33	820.02
35-39	427.69	534.47	978.78	370.16	462.58	847.13
40-44	534.47	619.99	1044.10	462.58	536.60	903.66
45-49	683.65	726.89	1109.36	591.69	629.12	960.14
50-54	854.25	842.87	1198.45	739.35	729.50	1037.25
55-59	1105.67	949.71	1350.35	956.95	821.97	1168.72
60-64	1378.57	1084.77	1542.44	1193.15	938.86	1334.97
1 Child	247.89	247.89	247.89	214.55	214.55	214.55
2+Children	577.61	577.61	577.61	499.92	499.92	499.92

Attained Age	\$500			\$1,000		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	194.41	194.41	194.41	154.21	154.21	154.21
6-14	194.41	194.41	745.11	154.21	154.21	591.06
15-19	218.62	248.54	745.11	173.42	197.16	591.06
20-24	247.14	333.58	745.11	196.05	264.61	591.06
25-29	265.73	347.46	765.10	210.79	275.63	606.92
30-34	300.97	395.49	778.99	238.75	313.73	617.94
35-39	351.64	439.44	804.74	278.94	348.59	638.37
40-44	439.44	509.74	858.44	348.59	404.36	680.96
45-49	562.08	597.63	912.09	445.88	474.08	723.53
50-54	702.35	692.99	985.35	557.15	549.72	781.64
55-59	909.06	780.83	1110.23	721.12	619.40	880.70
60-64	1133.44	891.88	1268.17	899.11	707.49	1005.99
1 Child	203.81	203.81	203.81	161.67	161.67	161.67
2+Children	474.90	474.90	474.90	376.72	376.72	376.72

Attained Age	\$2,500			\$5,000		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	120.12	120.12	120.12	104.39	104.39	104.39
6-14	120.12	120.12	460.41	104.39	104.39	400.11
15-19	135.09	153.58	460.41	117.40	133.47	400.11
20-24	152.71	206.12	460.41	132.71	179.13	400.11
25-29	164.19	214.70	472.76	142.69	186.58	410.85
30-34	185.97	244.38	481.34	161.62	212.37	418.31
35-39	217.28	271.53	497.25	188.82	235.97	432.13
40-44	271.53	314.97	530.43	235.97	273.73	460.97
45-49	347.31	369.28	563.59	301.83	320.92	489.78
50-54	433.99	428.20	608.85	377.15	372.13	529.12
55-59	561.71	482.48	686.02	488.15	419.30	596.18
60-64	700.36	551.10	783.61	608.64	478.93	680.99
1 Child	125.94	125.94	125.94	109.44	109.44	109.44
2+Children	293.44	293.44	293.44	255.01	255.01	255.01

PREFERRED MONTHLY RATES EFFECTIVE 7/09

SelectBlue with 80% Coinsurance

Attained Age	\$0			\$250		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	198.24	198.24	198.24	171.67	171.67	171.67
6-14	198.24	198.24	759.80	171.67	171.67	657.98
15-19	222.93	253.45	759.80	193.06	219.48	657.98
20-24	252.01	340.15	759.80	218.24	294.57	657.98
25-29	270.97	354.31	780.19	234.65	306.83	675.63
30-34	306.90	403.29	794.35	265.78	349.25	687.90
35-39	358.57	448.10	820.61	310.52	388.05	710.64
40-44	448.10	519.80	875.37	388.05	450.14	758.06
45-49	573.17	609.42	930.08	496.36	527.75	805.44
50-54	716.20	706.66	1004.78	620.22	611.96	870.13
55-59	926.99	796.23	1132.13	802.76	689.53	980.41
60-64	1155.79	909.47	1293.18	1000.90	787.59	1119.88
1 Child	207.83	207.83	207.83	179.98	179.98	179.98
2+Children	484.26	484.26	484.26	419.37	419.37	419.37

Attained Age	\$500			\$1,000		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	163.38	163.38	163.38	129.27	129.27	129.27
6-14	163.38	163.38	626.18	129.27	129.27	495.45
15-19	183.72	208.87	626.18	145.37	165.27	495.45
20-24	207.69	280.33	626.18	164.33	221.81	495.45
25-29	223.31	292.00	642.98	176.69	231.04	508.74
30-34	252.93	332.37	654.65	200.13	262.98	517.98
35-39	295.51	369.29	676.29	233.82	292.20	535.10
40-44	369.29	428.38	721.42	292.20	338.95	570.81
45-49	472.37	502.24	766.51	373.75	397.39	606.49
50-54	590.24	582.38	828.07	467.02	460.80	655.19
55-59	763.96	656.20	933.02	604.47	519.21	738.24
60-64	952.52	749.52	1065.75	753.66	593.04	843.25
1 Child	171.28	171.28	171.28	135.52	135.52	135.52
2+Children	399.10	399.10	399.10	315.78	315.78	315.78

Attained Age	\$2,500			\$5,000		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	102.81	102.81	102.81	90.21	90.21	90.21
6-14	102.81	102.81	394.04	90.21	90.21	345.75
15-19	115.61	131.44	394.04	101.45	115.33	345.75
20-24	130.70	176.41	394.04	114.68	154.79	345.75
25-29	140.53	183.75	404.62	123.31	161.23	355.03
30-34	159.16	209.15	411.96	139.66	183.52	361.47
35-39	185.96	232.39	425.58	163.17	203.91	373.42
40-44	232.39	269.57	453.98	203.91	236.54	398.34
45-49	297.25	316.05	482.35	260.82	277.32	423.24
50-54	371.43	366.48	521.09	325.91	321.57	457.23
55-59	480.75	412.94	587.14	421.83	362.33	515.18
60-64	599.41	471.66	670.66	525.95	413.86	588.47
1 Child	107.78	107.78	107.78	94.57	94.57	94.57
2+Children	251.14	251.14	251.14	220.37	220.37	220.37



SelectBlue Advantage with 80% Coinsurance

Attained Age	\$250			\$500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	136.70	136.70	136.70	129.57	129.57	129.57
6-14	136.70	136.70	523.92	129.57	129.57	496.62
15-19	153.72	174.76	523.92	145.71	165.66	496.62
20-24	173.77	234.55	523.92	164.72	222.33	496.62
25-29	186.84	244.32	537.98	177.11	231.59	509.95
30-34	211.63	278.09	547.74	200.60	263.60	519.21
35-39	247.25	308.99	565.85	234.37	292.89	536.37
40-44	308.99	358.43	603.61	292.89	339.75	572.16
45-49	395.23	420.22	641.33	374.64	398.33	607.92
50-54	493.85	487.27	692.84	468.13	461.89	656.75
55-59	639.20	549.04	780.66	605.90	520.44	739.99
60-64	796.97	627.12	891.71	755.45	594.45	845.25
1 Child	143.31	143.31	143.31	135.84	135.84	135.84
2+Children	333.92	333.92	333.92	316.53	316.53	316.53

Attained Age	\$1,000			\$1,750		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	102.93	102.93	102.93	90.05	90.05	90.05
6-14	102.93	102.93	394.49	90.05	90.05	345.12
15-19	115.75	131.59	394.49	101.26	115.12	345.12
20-24	130.85	176.61	394.49	114.47	154.51	345.12
25-29	140.69	183.96	405.08	123.08	160.94	354.38
30-34	159.35	209.39	412.43	139.40	183.18	360.81
35-39	186.17	232.66	426.06	162.87	203.54	372.74
40-44	232.66	269.88	454.49	203.54	236.10	397.61
45-49	297.59	316.41	482.90	260.34	276.81	422.46
50-54	371.85	366.90	521.69	325.31	320.98	456.39
55-59	481.30	413.41	587.81	421.06	361.67	514.24
60-64	600.09	472.20	671.42	524.98	413.10	587.39
1 Child	107.91	107.91	107.91	94.40	94.40	94.40
2+Children	251.43	251.43	251.43	219.96	219.96	219.96

Attained Age	\$2,500			\$5,000		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	81.87	81.87	81.87	71.82	71.82	71.82
6-14	81.87	81.87	313.77	71.82	71.82	275.27
15-19	92.06	104.67	313.77	80.77	91.82	275.27
20-24	104.07	140.47	313.77	91.30	123.24	275.27
25-29	111.90	146.32	322.19	98.17	128.37	282.66
30-34	126.74	166.55	328.04	111.19	146.11	287.79
35-39	148.08	185.05	338.89	129.91	162.35	297.30
40-44	185.05	214.66	361.50	162.35	188.32	317.14
45-49	236.70	251.67	384.09	207.66	220.79	336.97
50-54	295.77	291.83	414.94	259.48	256.02	364.03
55-59	382.82	328.82	467.53	335.84	288.47	410.17
60-64	477.30	375.58	534.04	418.74	329.50	468.51
1 Child	85.83	85.83	85.83	75.30	75.30	75.30
2+Children	199.99	199.99	199.99	175.45	175.45	175.45

PREFERRED MONTHLY RATES EFFECTIVE 7/09

BlueChoice Select with 80% Coinsurance

Attained Age	\$250			\$500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	123.03	123.03	123.03	116.62	116.62	116.62
6-14	123.03	123.03	471.53	116.62	116.62	446.96
15-19	138.35	157.29	471.53	131.14	149.09	446.96
20-24	156.40	211.10	471.53	148.25	200.10	446.96
25-29	168.16	219.88	484.18	159.40	208.43	458.96
30-34	190.46	250.28	492.97	180.54	237.24	467.29
35-39	222.53	278.09	509.26	210.93	263.60	482.73
40-44	278.09	322.58	543.25	263.60	305.78	514.94
45-49	355.70	378.20	577.20	337.17	358.50	547.13
50-54	444.47	438.55	623.56	421.31	415.70	591.07
55-59	575.28	494.14	702.59	545.31	468.39	665.99
60-64	717.27	564.41	802.54	679.91	535.00	760.73
1 Child	128.98	128.98	128.98	122.26	122.26	122.26
2+Children	300.53	300.53	300.53	284.87	284.87	284.87

Attained Age	\$1,000			\$1,750		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	92.63	92.63	92.63	81.04	81.04	81.04
6-14	92.63	92.63	355.04	81.04	81.04	310.61
15-19	104.17	118.43	355.04	91.13	103.61	310.61
20-24	117.76	158.95	355.04	103.02	139.05	310.61
25-29	126.62	165.57	364.57	110.77	144.84	318.94
30-34	143.41	188.45	371.19	125.46	164.87	324.73
35-39	167.55	209.39	383.46	146.58	183.18	335.46
40-44	209.39	242.89	409.05	183.18	212.49	357.85
45-49	267.83	284.77	434.61	234.31	249.13	380.22
50-54	334.67	330.21	469.52	292.78	288.88	410.75
55-59	433.17	372.07	529.03	378.95	325.50	462.81
60-64	540.08	424.98	604.28	472.49	371.79	528.65
1 Child	97.12	97.12	97.12	84.96	84.96	84.96
2+Children	226.29	226.29	226.29	197.97	197.97	197.97

Attained Age	\$2,500			\$5,000		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	73.68	73.68	73.68	64.64	64.64	64.64
6-14	73.68	73.68	282.40	64.64	64.64	247.75
15-19	82.86	94.20	282.40	72.69	82.64	247.75
20-24	93.67	126.43	282.40	82.17	110.91	247.75
25-29	100.71	131.69	289.97	88.35	115.53	254.39
30-34	114.07	149.89	295.24	100.07	131.50	259.01
35-39	133.27	166.55	305.00	116.92	146.11	267.57
40-44	166.55	193.19	325.35	146.11	169.49	285.43
45-49	213.03	226.50	345.68	186.89	198.71	303.27
50-54	266.19	262.64	373.45	233.53	230.42	327.63
55-59	344.54	295.94	420.78	302.26	259.63	369.15
60-64	429.57	338.02	480.64	376.87	296.55	421.66
1 Child	77.24	77.24	77.24	67.77	67.77	67.77
2+Children	179.99	179.99	179.99	157.90	157.90	157.90



BlueValue with 100% Coinsurance

Attained Age	\$250			\$500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	175.59	175.59	175.59	159.53	159.53	159.53
6-14	175.59	175.59	672.98	159.53	159.53	611.44
15-19	197.46	224.49	672.98	179.40	203.96	611.44
20-24	223.22	301.29	672.98	202.80	273.74	611.44
25-29	240.01	313.83	691.04	218.06	285.13	627.85
30-34	271.84	357.21	703.58	246.98	324.54	639.25
35-39	317.60	396.90	726.84	288.56	360.61	660.38
40-44	396.90	460.40	775.34	360.61	418.30	704.44
45-49	507.67	539.78	823.80	461.25	490.42	748.47
50-54	634.36	625.91	889.97	576.36	568.67	808.59
55-59	821.07	705.25	1002.77	745.98	640.76	911.07
60-64	1023.72	805.55	1145.41	930.11	731.88	1040.67
1 Child	184.08	184.08	184.08	167.25	167.25	167.25
2+Children	428.93	428.93	428.93	389.71	389.71	389.71

Attained Age	\$1,000			\$2,500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	134.15	134.15	134.15	97.77	97.77	97.77
6-14	134.15	134.15	514.15	97.77	97.77	374.71
15-19	150.86	171.51	514.15	109.94	124.99	374.71
20-24	170.54	230.18	514.15	124.29	167.76	374.71
25-29	183.36	239.76	527.95	133.63	174.74	384.77
30-34	207.68	272.90	537.53	151.36	198.89	391.75
35-39	242.64	303.23	555.30	176.84	220.99	404.70
40-44	303.23	351.74	592.35	220.99	256.35	431.71
45-49	387.86	412.39	629.38	282.67	300.55	458.69
50-54	484.65	478.19	679.93	353.21	348.50	495.53
55-59	627.29	538.80	766.10	457.17	392.68	558.34
60-64	782.11	615.43	875.08	570.01	448.53	637.76
1 Child	140.64	140.64	140.64	102.50	102.50	102.50
2+Children	327.70	327.70	327.70	238.83	238.83	238.83

Attained Age	\$5,000		
	Male	Female without Maternity	Female with Maternity
1-5	77.05	77.05	77.05
6-14	77.05	77.05	295.30
15-19	86.64	98.50	295.30
20-24	97.95	132.20	295.30
25-29	105.31	137.71	303.22
30-34	119.28	156.74	308.73
35-39	139.36	174.16	318.93
40-44	174.16	202.02	340.21
45-49	222.76	236.85	361.48
50-54	278.35	274.64	390.51
55-59	360.28	309.46	440.01
60-64	449.20	353.47	502.60
1 Child	80.77	80.77	80.77
2+Children	188.21	188.21	188.21

PREFERRED MONTHLY RATES EFFECTIVE 7/09

BlueValue with 80% Coinsurance

Attained Age	\$250			\$500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	137.66	137.66	137.66	124.92	124.92	124.92
6-14	137.66	137.66	527.61	124.92	124.92	478.80
15-19	154.80	175.99	527.61	140.48	159.71	478.80
20-24	175.00	236.20	527.61	158.81	214.35	478.80
25-29	188.16	246.04	541.77	170.75	223.28	491.65
30-34	213.12	280.05	551.60	193.40	254.14	500.57
35-39	248.99	311.16	569.83	225.96	282.38	517.12
40-44	311.16	360.95	607.86	282.38	327.56	551.62
45-49	398.01	423.18	645.85	361.19	384.03	586.10
50-54	497.33	490.70	697.72	451.32	445.31	633.17
55-59	643.70	552.91	786.15	584.15	501.76	713.43
60-64	802.58	631.54	897.99	728.33	573.11	814.91
1 Child	144.32	144.32	144.32	130.97	130.97	130.97
2+Children	336.27	336.27	336.27	305.16	305.16	305.16

Attained Age	\$1,000			\$2,500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	106.56	106.56	106.56	79.25	79.25	79.25
6-14	106.56	106.56	408.42	79.25	79.25	303.74
15-19	119.83	136.24	408.42	89.12	101.32	303.74
20-24	135.47	182.84	408.42	100.75	135.98	303.74
25-29	145.65	190.46	419.38	108.32	141.64	311.89
30-34	164.97	216.78	426.99	122.69	161.22	317.55
35-39	192.74	240.87	441.11	143.34	179.14	328.05
40-44	240.87	279.41	470.54	179.14	207.80	349.94
45-49	308.10	327.58	499.95	229.13	243.62	371.81
50-54	384.98	379.85	540.10	286.31	282.50	401.68
55-59	498.29	428.00	608.56	370.58	318.31	452.59
60-64	621.28	488.87	695.13	462.04	363.57	516.97
1 Child	111.72	111.72	111.72	83.08	83.08	83.08
2+Children	260.31	260.31	260.31	193.59	193.59	193.59

Attained Age	\$5,000		
	Male	Female without Maternity	Female with Maternity
1-5	63.04	63.04	63.04
6-14	63.04	63.04	241.61
15-19	70.89	80.59	241.61
20-24	80.14	108.17	241.61
25-29	86.16	112.67	248.09
30-34	97.59	128.24	252.59
35-39	114.02	142.49	260.94
40-44	142.49	165.29	278.36
45-49	182.26	193.79	295.76
50-54	227.74	224.71	319.51
55-59	294.77	253.19	360.01
60-64	367.53	289.20	411.22
1 Child	66.09	66.09	66.09
2+Children	153.99	153.99	153.99



BlueValue Advantage with 80% Coinsurance

Attained Age	\$250			\$500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	110.70	110.70	110.70	100.06	100.06	100.06
6-14	110.70	110.70	424.29	100.06	100.06	383.50
15-19	124.49	141.53	424.29	112.52	127.92	383.50
20-24	140.73	189.95	424.29	127.20	171.69	383.50
25-29	151.31	197.86	435.68	136.77	178.84	393.79
30-34	171.38	225.21	443.59	154.91	203.56	400.94
35-39	200.24	250.23	458.25	180.99	226.17	414.19
40-44	250.23	290.27	488.83	226.17	262.36	441.83
45-49	320.07	340.31	519.38	289.30	307.60	469.45
50-54	399.94	394.61	561.09	361.50	356.68	507.15
55-59	517.65	444.64	632.21	467.89	401.89	571.43
60-64	645.42	507.87	722.14	583.37	459.04	652.72
1 Child	116.06	116.06	116.06	104.90	104.90	104.90
2+Children	270.43	270.43	270.43	244.43	244.43	244.43

Attained Age	\$1,000			\$1,750		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	85.69	85.69	85.69	72.26	72.26	72.26
6-14	85.69	85.69	328.44	72.26	72.26	276.94
15-19	96.37	109.56	328.44	81.26	92.38	276.94
20-24	108.94	147.04	328.44	91.86	123.98	276.94
25-29	117.13	153.16	337.26	98.76	129.14	284.37
30-34	132.67	174.33	343.38	111.86	146.99	289.53
35-39	155.00	193.70	354.73	130.69	163.33	299.10
40-44	193.70	224.70	378.40	163.33	189.46	319.06
45-49	247.77	263.44	402.05	208.91	222.13	339.00
50-54	309.60	305.47	434.34	261.05	257.57	366.23
55-59	400.71	344.19	489.39	337.88	290.22	412.65
60-64	499.62	393.14	559.01	421.27	331.49	471.35
1 Child	89.84	89.84	89.84	75.75	75.75	75.75
2+Children	209.34	209.34	209.34	176.51	176.51	176.51

Attained Age	\$2,500			\$5,000		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	63.73	63.73	63.73	50.69	50.69	50.69
6-14	63.73	63.73	244.26	50.69	50.69	194.30
15-19	71.67	81.48	244.26	57.01	64.81	194.30
20-24	81.02	109.35	244.26	64.44	86.98	194.30
25-29	87.11	113.91	250.82	69.29	90.61	199.51
30-34	98.66	129.65	255.37	78.48	103.13	203.13
35-39	115.27	144.06	263.81	91.69	114.59	209.85
40-44	144.06	167.11	281.42	114.59	132.92	223.85
45-49	184.26	195.92	299.01	146.57	155.84	237.84
50-54	230.25	227.18	323.02	183.15	180.71	256.94
55-59	298.01	255.98	363.96	237.05	203.61	289.51
60-64	371.57	292.38	415.74	295.56	232.57	330.69
1 Child	66.81	66.81	66.81	53.15	53.15	53.15
2+Children	155.68	155.68	155.68	123.84	123.84	123.84

PREFERRED MONTHLY RATES EFFECTIVE 7/09

BlueChoice Value with 80% Coinsurance

Attained Age	\$250			\$500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	100.86	100.86	100.86	91.17	91.17	91.17
6-14	100.86	100.86	386.58	91.17	91.17	349.41
15-19	113.42	128.95	386.58	102.52	116.55	349.41
20-24	128.22	173.07	386.58	115.89	156.43	349.41
25-29	137.86	180.27	396.95	124.61	162.94	358.79
30-34	156.15	205.19	404.16	141.14	185.46	365.30
35-39	182.44	227.99	417.52	164.90	206.07	377.38
40-44	227.99	264.47	445.38	206.07	239.04	402.56
45-49	291.62	310.06	473.21	263.58	280.26	427.72
50-54	364.39	359.54	511.22	329.36	324.97	462.07
55-59	471.64	405.11	576.01	426.30	366.17	520.64
60-64	588.05	462.73	657.95	531.52	418.24	594.70
1 Child	105.74	105.74	105.74	95.58	95.58	95.58
2+Children	246.39	246.39	246.39	222.70	222.70	222.70

Attained Age	\$1,000			\$1,750		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	78.08	78.08	78.08	65.83	65.83	65.83
6-14	78.08	78.08	299.25	65.83	65.83	252.32
15-19	87.80	99.82	299.25	74.03	84.17	252.32
20-24	99.26	133.97	299.25	83.69	112.96	252.32
25-29	106.72	139.55	307.28	89.99	117.66	259.09
30-34	120.87	158.84	312.86	101.92	133.93	263.79
35-39	141.22	176.49	323.20	119.08	148.81	272.52
40-44	176.49	204.72	344.76	148.81	172.62	290.70
45-49	225.74	240.02	366.31	190.34	202.38	308.87
50-54	282.08	278.32	395.73	237.84	234.67	333.68
55-59	365.10	313.60	445.89	307.84	264.42	375.97
60-64	455.21	358.19	509.32	383.82	302.02	429.45
1 Child	81.85	81.85	81.85	69.02	69.02	69.02
2+Children	190.73	190.73	190.73	160.82	160.82	160.82

Attained Age	\$2,500			\$5,000		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	58.07	58.07	58.07	46.19	46.19	46.19
6-14	58.07	58.07	222.55	46.19	46.19	177.03
15-19	65.30	74.24	222.55	51.94	59.05	177.03
20-24	73.82	99.63	222.55	58.72	79.25	177.03
25-29	79.37	103.78	228.52	63.13	82.55	181.78
30-34	89.89	118.13	232.67	71.51	93.96	185.08
35-39	105.03	131.25	240.36	83.54	104.40	191.19
40-44	131.25	152.25	256.40	104.40	121.11	203.95
45-49	167.88	178.50	272.43	133.54	141.99	216.70
50-54	209.78	206.99	294.31	166.87	164.64	234.10
55-59	271.52	233.22	331.61	215.98	185.51	263.78
60-64	338.54	266.39	378.78	269.29	211.90	301.30
1 Child	60.87	60.87	60.87	48.42	48.42	48.42
2+Children	141.84	141.84	141.84	112.83	112.83	112.83



Traditional Blue with 100% Coinsurance

Attained Age	\$250			\$500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	193.06	193.06	193.06	172.81	172.81	172.81
6-14	193.06	193.06	739.93	172.81	172.81	662.32
15-19	217.10	246.82	739.93	194.33	220.93	662.32
20-24	245.42	331.26	739.93	219.68	296.51	662.32
25-29	263.88	345.05	759.79	236.20	308.86	680.10
30-34	298.88	392.75	773.58	267.53	351.55	692.44
35-39	349.19	436.38	799.15	312.57	390.61	715.33
40-44	436.38	506.21	852.48	390.61	453.11	763.06
45-49	558.18	593.48	905.76	499.63	531.23	810.76
50-54	697.47	688.18	978.50	624.32	616.00	875.87
55-59	902.75	775.41	1102.52	808.06	694.08	986.89
60-64	1125.57	885.68	1259.36	1007.51	792.79	1127.27
1 Child	202.39	202.39	202.39	181.17	181.17	181.17
2+Children	471.60	471.60	471.60	422.14	422.14	422.14

Attained Age	\$1,000			\$2,500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	151.23	151.23	151.23	111.14	111.14	111.14
6-14	151.23	151.23	579.61	111.14	111.14	425.98
15-19	170.06	193.34	579.61	124.99	142.09	425.98
20-24	192.25	259.49	579.61	141.29	190.71	425.98
25-29	206.71	270.29	595.17	151.92	198.65	437.41
30-34	234.12	307.65	605.97	172.07	226.11	445.35
35-39	273.53	341.83	626.00	201.03	251.23	460.07
40-44	341.83	396.53	667.77	251.23	291.42	490.77
45-49	437.24	464.89	709.51	321.35	341.67	521.45
50-54	546.35	539.07	766.49	401.54	396.19	563.33
55-59	707.15	607.40	863.64	519.72	446.41	634.73
60-64	881.69	693.78	986.50	647.99	509.89	725.02
1 Child	158.54	158.54	158.54	116.52	116.52	116.52
2+Children	369.42	369.42	369.42	271.50	271.50	217.50

Attained Age	\$5,000		
	Male	Female without Maternity	Female with Maternity
1-5	89.35	89.35	89.35
6-14	89.35	89.35	342.44
15-19	100.47	114.23	342.44
20-24	113.58	153.31	342.44
25-29	122.12	159.69	351.63
30-34	138.32	181.76	358.01
35-39	161.61	201.96	369.85
40-44	201.96	234.27	394.53
45-49	258.33	274.66	419.19
50-54	322.79	318.49	452.85
55-59	417.79	358.86	510.25
60-64	520.91	409.90	582.83
1 Child	93.67	93.67	93.67
2+Children	218.26	218.26	218.26

Traditional Blue with 80% Coinsurance

Attained Age	\$250			\$500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	166.17	166.17	166.17	148.45	148.45	148.45
6-14	166.17	166.17	636.87	148.45	148.45	568.99
15-19	186.86	212.44	636.87	166.94	189.80	568.99
20-24	211.24	285.12	636.87	188.72	254.73	568.99
25-29	227.13	296.99	653.96	202.92	265.33	584.26
30-34	257.25	338.04	665.83	229.83	302.01	594.86
35-39	300.56	375.60	687.84	268.52	335.57	614.52
40-44	375.60	435.70	733.74	335.57	389.26	655.53
45-49	480.43	510.82	779.60	429.22	456.37	696.50
50-54	600.32	592.32	842.21	536.34	529.19	752.44
55-59	777.01	667.41	948.96	694.19	596.27	847.81
60-64	968.79	762.32	1083.95	865.53	681.07	968.41
1 Child	174.20	174.20	174.20	155.64	155.64	155.64
2+Children	405.91	405.91	405.91	362.65	362.65	362.65

Attained Age	\$1,000			\$2,500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	129.38	129.38	129.38	96.92	96.92	96.92
6-14	129.38	129.38	495.86	96.92	96.92	371.48
15-19	145.49	165.40	495.86	109.00	123.92	371.48
20-24	164.47	221.99	495.86	123.21	166.31	371.48
25-29	176.84	231.23	509.17	132.48	173.23	381.45
30-34	200.29	263.20	518.41	150.05	197.18	388.38
35-39	234.01	292.44	535.55	175.31	219.09	401.21
40-44	292.44	339.23	571.28	219.09	254.14	427.99
45-49	374.06	397.72	606.99	280.23	297.96	454.74
50-54	467.41	461.18	655.74	350.17	345.50	491.26
55-59	604.97	519.64	738.85	453.23	389.30	553.52
60-64	754.29	593.54	843.96	565.09	444.66	632.26
1 Child	135.63	135.63	135.63	101.61	101.61	101.61
2+Children	316.04	316.04	316.04	236.77	236.77	236.77

Attained Age	\$5,000		
	Male	Female without Maternity	Female with Maternity
1-5	78.19	78.19	78.19
6-14	78.19	78.19	299.67
15-19	87.93	99.96	299.67
20-24	99.40	134.16	299.67
25-29	106.87	139.74	307.71
30-34	121.05	159.06	313.30
35-39	141.42	176.73	323.65
40-44	176.73	205.01	345.25
45-49	226.06	240.36	366.83
50-54	282.47	278.71	396.29
55-59	365.61	314.04	446.52
60-64	455.85	358.70	510.04
1 Child	81.97	81.97	81.97
2+Children	191.00	191.00	191.00



BasicBlue

Hospital and Medical/Surgical Coverage

(optional maternity coverage is not available)

Attained Age	\$500	
	Male	Female
1-5	86.09	86.09
6-14	86.09	86.09
15-19	96.81	110.06
20-24	109.44	147.72
25-29	117.67	153.87
30-34	133.28	175.14
35-39	155.71	194.59
40-44	194.59	225.73
45-49	248.91	264.65
50-54	311.02	306.88
55-59	402.56	345.78
60-64	501.92	394.95
1 Child	90.25	90.25
2+Children	210.30	210.30

Attained Age	\$1,000		\$2,500	
	Male	Female	Male	Female
1-5	75.38	75.38	55.89	55.89
6-14	75.38	75.38	55.89	55.89
15-19	84.77	96.37	62.85	71.45
20-24	95.83	129.34	71.05	95.89
25-29	103.03	134.73	76.39	99.89
30-34	116.70	153.35	86.52	113.69
35-39	136.34	170.39	101.09	126.33
40-44	170.39	197.65	126.33	146.54
45-49	217.94	231.73	161.58	171.80
50-54	272.33	268.70	201.91	199.22
55-59	352.48	302.76	261.33	224.47
60-64	439.48	345.82	325.83	256.39
1 Child	79.03	79.03	58.59	58.59
2+Children	184.14	184.14	136.52	136.52

BlueEdge Individual HSA with 100% Coinsurance

Individual

Attained Age	\$1,150			\$1,750		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	106.88	106.88	106.88	92.70	92.70	92.70
6-14	106.88	106.88	409.65	92.70	92.70	355.28
15-19	120.19	136.65	409.65	104.24	118.51	355.28
20-24	135.87	183.40	409.65	117.84	159.06	355.28
25-29	146.09	191.03	420.64	126.70	165.68	364.82
30-34	165.47	217.44	428.28	143.51	188.58	371.44
35-39	193.32	241.60	442.43	167.67	209.53	383.71
40-44	241.60	280.25	471.96	209.53	243.06	409.32
45-49	309.03	328.57	501.46	268.01	284.96	434.90
50-54	386.14	381.00	541.73	334.89	330.43	469.83
55-59	499.79	429.29	610.39	433.46	372.32	529.38
60-64	623.15	490.34	697.22	540.44	425.26	604.69

Attained Age	\$2,600			\$3,500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	84.61	84.61	84.61	73.42	73.42	73.42
6-14	84.61	84.61	324.27	73.42	73.42	281.39
15-19	95.14	108.17	324.27	82.56	93.86	281.39
20-24	107.56	145.17	324.27	93.33	125.98	281.39
25-29	115.65	151.22	332.98	100.35	131.22	288.94
30-34	130.98	172.12	339.02	113.66	149.36	294.19
35-39	153.03	191.24	350.23	132.80	165.95	303.91
40-44	191.24	221.84	373.60	165.95	192.51	324.19
45-49	244.62	260.09	396.95	212.27	225.70	344.45
50-54	305.67	301.59	428.83	265.24	261.71	372.12
55-59	395.63	339.82	483.18	343.31	294.88	419.28
60-64	493.28	388.15	551.91	428.05	336.82	478.93



BlueEdge Individual HSA with 100% Coinsurance

Family

Attained Age	\$2,300			\$3,500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	96.19	96.19	106.88	83.43	83.43	92.70
6-14	96.19	96.19	409.65	83.43	83.43	355.28
15-19	108.17	122.98	409.65	93.82	106.66	355.28
20-24	122.29	165.06	409.65	106.06	143.15	355.28
25-29	131.48	171.93	420.64	114.03	149.11	364.82
30-34	148.92	195.69	428.28	129.16	169.72	371.44
35-39	173.99	217.44	442.43	150.90	188.58	383.71
40-44	217.44	252.23	471.96	188.58	218.75	409.32
45-49	278.12	295.71	501.46	241.21	256.47	434.90
50-54	347.53	342.90	541.73	301.40	297.39	469.83
55-59	449.81	386.36	610.39	390.11	335.08	529.38
60-64	560.83	441.31	697.22	486.40	382.74	604.69
1 Child	100.85	100.85	100.85	87.46	87.46	87.46
2+Children	234.98	234.98	234.98	203.80	203.80	203.80

Attained Age	\$5,200			\$7,000		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	67.69	67.69	84.61	58.73	58.73	73.42
6-14	67.69	67.69	324.27	58.73	58.73	281.39
15-19	76.12	86.53	324.27	66.05	75.09	281.39
20-24	86.04	116.14	324.27	74.67	100.78	281.39
25-29	92.52	120.97	332.98	80.28	104.98	288.94
30-34	104.79	137.70	339.02	90.93	119.49	294.19
35-39	122.43	153.00	350.23	106.24	132.76	303.91
40-44	153.00	177.47	373.60	132.76	154.01	324.19
45-49	195.70	208.07	396.95	169.82	180.56	344.45
50-54	244.53	241.27	428.83	212.20	209.37	372.12
55-59	316.50	271.86	483.18	274.65	235.91	419.28
60-64	394.62	310.52	551.91	342.44	269.46	478.93
1 Child	70.96	70.96	70.96	61.58	61.58	61.58
2+Children	165.34	165.34	165.34	143.48	143.48	143.48

BlueEdge Individual HSA with 80% Coinsurance

Individual

Attained Age	\$1,150			\$1,750		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	87.61	87.61	87.61	75.98	75.98	75.98
6-14	87.61	87.61	335.78	75.98	75.98	291.21
15-19	98.52	112.01	335.78	85.44	97.14	291.21
20-24	111.37	150.32	335.78	96.59	130.37	291.21
25-29	119.75	156.58	344.79	103.86	135.80	299.03
30-34	135.63	178.23	351.05	117.63	154.57	304.46
35-39	158.46	198.03	362.65	137.43	171.75	314.52
40-44	198.03	229.71	386.85	171.75	199.23	335.51
45-49	253.30	269.32	411.03	219.68	233.58	356.48
50-54	316.51	312.29	444.04	274.50	270.84	385.11
55-59	409.66	351.88	500.32	355.29	305.18	433.92
60-64	510.78	401.92	571.49	442.99	348.58	495.64

Attained Age	\$2,600			\$3,500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	69.35	69.35	69.35	60.18	60.18	60.18
6-14	69.35	69.35	265.80	60.18	60.18	230.65
15-19	77.99	88.66	265.80	67.67	76.94	230.65
20-24	88.16	118.99	265.80	76.50	103.26	230.65
25-29	94.79	123.95	272.93	82.26	107.56	236.84
30-34	107.36	141.08	277.88	93.17	122.43	241.14
35-39	125.44	156.76	287.07	108.85	136.03	249.11
40-44	156.76	181.84	306.23	136.03	157.79	265.73
45-49	200.51	213.19	325.37	173.99	185.00	282.34
50-54	250.55	247.21	351.50	217.41	214.52	305.02
55-59	324.28	278.54	396.05	281.40	241.71	343.67
60-64	404.32	318.15	452.39	350.86	276.08	392.56



BlueEdge Individual HSA with 80% Coinsurance

Family

Attained Age	\$2,300			\$3,500		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	78.85	78.85	87.61	68.38	68.38	75.98
6-14	78.85	78.85	335.78	68.38	68.38	291.21
15-19	88.67	100.80	335.78	76.90	87.43	291.21
20-24	100.23	135.29	335.78	86.93	117.34	291.21
25-29	107.77	140.92	344.79	93.47	122.22	299.03
30-34	122.07	160.40	351.05	105.87	139.12	304.46
35-39	142.62	178.23	362.65	123.69	154.57	314.52
40-44	178.23	206.74	386.85	154.57	179.30	335.51
45-49	227.97	242.39	411.03	197.71	210.22	356.48
50-54	284.86	281.06	444.04	247.05	243.76	385.11
55-59	368.70	316.69	500.32	319.76	274.66	433.92
60-64	459.70	361.73	571.49	398.69	313.72	495.64
1 Child	82.66	82.66	82.66	71.69	71.69	71.69
2+Children	192.61	192.61	192.61	167.05	167.05	167.05

Attained Age	\$5,200			\$7,000		
	Male	Female without Maternity	Female with Maternity	Male	Female without Maternity	Female with Maternity
1-5	55.48	55.48	69.35	48.14	48.14	60.18
6-14	55.48	55.48	265.80	48.14	48.14	230.65
15-19	62.39	70.93	265.80	54.14	61.55	230.65
20-24	70.53	95.20	265.80	61.20	82.61	230.65
25-29	75.83	99.16	272.93	65.80	86.05	236.84
30-34	85.89	112.87	277.88	74.53	97.94	241.14
35-39	100.35	125.41	287.07	87.08	108.82	249.11
40-44	125.41	145.47	306.23	108.82	126.23	265.73
45-49	160.41	170.55	325.37	139.19	148.00	282.34
50-54	200.44	197.77	351.50	173.93	171.61	305.02
55-59	259.43	222.83	396.05	225.12	193.37	343.67
60-64	323.46	254.52	452.39	280.69	220.87	392.56
1 Child	58.16	58.16	58.16	50.47	50.47	50.47
2+Children	135.53	135.53	135.53	117.60	117.60	117.60

PREFERRED MONTHLY RATES EFFECTIVE 7/09

BlueEdge Individual HSA 5000 with 100% Coinsurance

Individual

Attained Age	\$5,000		
	Male	Female without Maternity	Female with Maternity
1-5	59.14	59.14	59.14
6-14	59.14	59.14	226.68
15-19	66.51	75.61	226.68
20-24	75.19	101.48	226.68
25-29	80.84	105.71	232.76
30-34	91.56	120.32	236.99
35-39	106.98	133.69	244.82
40-44	133.69	155.08	261.16
45-49	171.00	181.82	277.48
50-54	213.67	210.83	299.77
55-59	276.56	237.55	337.76
60-64	344.82	271.33	385.81

Family

Attained Age	\$10,000		
	Male	Female without Maternity	Female with Maternity
1-5	47.32	47.32	59.14
6-14	47.32	47.32	226.68
15-19	53.21	60.49	226.68
20-24	60.15	81.19	226.68
25-29	64.67	84.57	232.76
30-34	73.25	96.26	236.99
35-39	85.58	106.95	244.82
40-44	106.95	124.06	261.16
45-49	136.80	145.45	277.48
50-54	170.94	168.66	299.77
55-59	221.25	190.04	337.76
60-64	275.86	217.07	385.81
1 Child	49.60	49.60	49.60
2+Children	115.58	115.58	115.58



