

Individual Plan Rate Comparison - (April 1, 2010 through March 31, 2011)

AGE (years)	90 days - 18	19-29	30-34	35-39	40-44	45-49	50-54	55-59	60 +
Primary									✓

Simply Blue Rates -

Tobacco free

<i>without substance abuse coverage</i>					
Coinsurance	80/20%		100/0%		
Deductible	\$4,000	\$8,000	\$5,000	\$7,500	\$10,000
Individual	\$356.00	\$295.50	\$366.50	\$328.00	\$293.00

Tobacco user

<i>without substance abuse coverage</i>					
Coinsurance	80/20%		100/0%		
Deductible	\$4,000	\$8,000	\$5,000	\$7,500	\$10,000
Individual	\$462.50	\$384.00	\$476.00	\$426.00	\$381.00

<i>including substance abuse coverage</i>					
Coinsurance	80/20%		100/0%		
Deductible	\$4,000	\$8,000	\$5,000	\$7,500	\$10,000
Individual	\$366.50	\$304.50	\$377.50	\$337.50	\$301.50

<i>including substance abuse coverage</i>					
Coinsurance	80/20%		100/0%		
Deductible	\$4,000	\$8,000	\$5,000	\$7,500	\$10,000
Individual	\$476.50	\$395.50	\$490.50	\$439.00	\$392.50

InstaCare Rates -

Without substance abuse coverage

Deductible	\$300			\$500			\$1,000		
Coverage period	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
Individual	\$212.49	\$424.99	\$637.48	\$163.16	\$326.33	\$489.49	\$133.33	\$266.67	\$400.00

Including substance abuse coverage

Deductible	\$300			\$500			\$1,000		
Coverage period	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
Individual	\$218.73	\$437.46	\$656.19	\$168.05	\$336.11	\$504.16	\$137.34	\$274.67	\$412.01

Options Blue Rates -

with the standard network (Accord)

<i>Tobacco free — including substance abuse coverage</i>						
Coinsurance	80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800
Individual	\$510.00	\$416.00	\$471.50	\$387.50	\$351.50	\$316.00

with the expanded network (Aware)

<i>Tobacco free — including substance abuse coverage</i>						
Coinsurance	80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800
Individual	\$545.50	\$445.00	\$504.50	\$414.50	\$376.50	\$338.00

<i>Tobacco free — without substance abuse coverage</i>						
Coinsurance	80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800
Individual	\$495.00	\$403.50	\$458.00	\$376.50	\$341.50	\$306.50

<i>Tobacco free — without substance abuse coverage</i>						
Coinsurance	80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800
Individual	\$663.00	\$540.50	\$613.00	\$504.00	\$457.00	\$410.50

<i>Tobacco user — including substance abuse coverage</i>						
Coinsurance	80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800
Individual	\$663.00	\$540.50	\$613.00	\$504.00	\$457.00	\$410.50

<i>Tobacco user — including substance abuse coverage</i>						
Coinsurance	80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800
Individual	\$709.50	\$578.50	\$656.00	\$539.00	\$489.00	\$439.50

<i>Tobacco user — without substance abuse coverage</i>						
Coinsurance	80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800
Individual	\$643.50	\$524.50	\$595.00	\$489.00	\$444.00	\$398.50

<i>Tobacco user — without substance abuse coverage</i>						
Coinsurance	80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800
Individual	\$688.50	\$561.50	\$636.50	\$523.50	\$475.00	\$426.50

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Primary									✓

Personal Blue Rates - with the standard network (Accord)

Tobacco free — Including substance abuse coverage										
Coinsurance	80/20% w/copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Individual	\$570.00	\$380.50	\$486.00	\$392.00	\$358.00	\$320.50	\$335.00	\$268.00	\$224.00	\$187.00

Tobacco free — Without substance abuse coverage										
Coinsurance	80/20% w/copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Individual	\$553.50	\$369.50	\$472.00	\$380.50	\$347.50	\$311.00	\$325.50	\$260.00	\$217.50	\$181.50

Tobacco user — Including substance abuse coverage										
Coinsurance	80/20% w/copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Individual	\$741.00	\$494.50	\$632.00	\$509.50	\$465.50	\$416.50	\$435.50	\$348.00	\$291.50	\$243.00

Tobacco user — Without substance abuse coverage										
Coinsurance	80/20% w/copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Individual	\$719.50	\$480.50	\$613.50	\$495.00	\$452.00	\$404.50	\$423.00	\$338.00	\$283.00	\$236.00

with the expanded network (Aware)

Tobacco free — Including substance abuse coverage										
Coinsurance	80/20% w/copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Individual	\$610.00	\$407.00	\$520.50	\$419.50	\$383.00	\$342.50	\$358.50	\$286.50	\$240.00	\$200.00

Tobacco free — Without substance abuse coverage										
Coinsurance	80/20% w/copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Individual	\$592.50	\$395.50	\$505.00	\$407.50	\$372.00	\$332.50	\$348.00	\$278.00	\$233.00	\$194.50

Tobacco user — Including substance abuse coverage										
Coinsurance	80/20% w/copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Individual	\$793.00	\$529.50	\$676.50	\$545.50	\$498.00	\$445.50	\$466.00	\$372.50	\$312.00	\$260.00

Tobacco user — Without substance abuse coverage										
Coinsurance	80/20% w/copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Individual	\$770.00	\$514.00	\$656.50	\$529.50	\$483.50	\$432.50	\$452.50	\$361.50	\$303.00	\$252.50