

CalCPA ProtectPlus Healthcare

Benefits for CPA Firms • January 2012

LEVEL

5



**For Firms with
100+ Participants**

Calculating Your Monthly Costs

The rate applicable to an employer may vary from the rates set forth in the following tables, depending on factors such as the number of plan participants in the firm and residential rating areas. Furthermore, your rates may change in the future based on subsequent rate increases or decreases adopted by the plan, changes in residential rating areas, changes in the number of employees covered by your firm, or ages of plan participants.

To Determine Your Monthly Premium, Follow These Simple Steps:

- Determine the area you are covered under based on your residence address in the chart on the following page.
- Determine which ProtectPlus plan you would like to enroll in, and refer to the rate information on the applicable page.
- Determine your coverage category and age range, and identify the monthly premium.

**For assistance, or a no-obligation quote, please call
Banyan Administrators, LLC – Managers for the
CalCPA ProtectPlus Programs - at 877-480-7923,
or visit our website www.cpaprotectplus.com for
an instant online quote.**



Contact Information

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CalCPA ProtectPlus

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2012 ProtectPlus Rating Area Definitions

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Rating area by county and ZIP code. The employee's home address determines the rating area.

Alameda		Mendocino	Area 3	San Mateo	Area 2
95304, 95377, 95391	Area 2	Merced	Area 7	Santa Barbara	
All other Alameda ZIPs	Area 3	Modoc	Area 2	93252	Area 7
Alpine	Area 2	Mono		All other Santa Barbara ZIPs	Area 8
Amador		93514	Area 2	Santa Clara	Area 3
95629	Area 3	All other Mono ZIPs	Area 1	Santa Cruz	Area 3
All other Amador ZIPs	Area 1	Monterey		Shasta	Area 2
Butte	Area 3	93451	Area 8	Sierra	
Calaveras		95076	Area 3	95922	Area 3
95230, 95236	Area 2	All other Monterey ZIPs	Area 1	All other Sierra ZIPs	Area 2
All other Calaveras ZIPs	Area 1	Napa		Siskiyou	Area 2
Colusa	Area 3	94589, 94590	Area 2	Solano	
Contra Costa	Area 3	All other Napa ZIPs	Area 3	94503, 95616, 95618, 95690, 95694	Area 3
Del Norte	Area 2	Nevada	Area 2	All other Solano ZIPs	Area 2
El Dorado		Orange		Sonoma	Area 3
Zip codes beginning with 961	Area 2	90638	Area 9	Stanislaus	
Zip codes beginning with 956, 957	Area 3	All other Orange ZIPs	Area 4	95322	Area 7
Fresno	Area 7	Placer		95329	Area 3
Glenn	Area 3	95626, 95668, 95692	Area 3	All other Stanislaus ZIPs	Area 2
Humboldt		All other Placer ZIPs	Area 2	Sutter	
95552	Area 2	Plumas		95648	Area 2
All other Humboldt ZIPs	Area 3	95981	Area 3	All other Sutter ZIPs	Area 3
Imperial	Area 6	All other Plumas ZIPs	Area 2	Tehama	
Inyo		Riverside		95963, 95973	Area 3
93527	Area 7	92883	Area 4	All other Tehama ZIPs	Area 2
All other Inyo ZIPs	Area 2	All other Riverside ZIPs	Area 6	Trinity	
Kern		Sacramento		95526	Area 3
93536	Area 9	94571	Area 2	All other Trinity ZIPs	Area 2
All other Kern ZIPs	Area 7	All other Sacramento ZIPs	Area 3	Tulare	Area 7
Kings	Area 7	San Benito		Tuolumne	
Lake	Area 3	93210	Area 7	95230	Area 2
Lassen	Area 2	93930, 95004	Area 1	95311	Area 7
Los Angeles		All other San Benito ZIPs	Area 2	All other Tuolumne ZIPs	Area 3
ZIP codes beginning with 906-912, 915, 917, 918 & 935 <i>Except: 90623, 90630, 90631, 91709 & 93560</i>	Area 9	San Bernardino		Ventura	
90623, 90630, 90631	Area 4	91766, 91792	Area 9	90265 and ZIP codes beginning with 913	Area 5
91709	Area 6	93516, 93555, 93558	Area 7	93252	Area 7
93243, 93560	Area 7	All other San Bernardino ZIPs	Area 6	All other Ventura ZIPs	Area 8
All other Los Angeles ZIPs	Area 5	San Diego	Area 6	Yolo	Area 3
Madera	Area 7	San Francisco	Area 3	Yuba	
Marin	Area 2	San Joaquin		95960, 95877	Area 2
Mariposa		94505, 94514, 95632, 95690	Area 3	All other Yuba ZIPs	Area 3
95321, 95329 only	Area 3	All other San Joaquin ZIPs	Area 2		
All other Mariposa ZIPs	Area 7	San Luis Obispo			
		93252	Area 7		
		93426	Area 1		
		All other San Luis Obispo ZIPs	Area 8		

Monthly Premium Rates Protect 10 (\$10 Copay Plan)



Family Tier

Employee only

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$451	\$385	\$353	\$414	\$459	\$387	\$341	\$344	\$369
30-39	\$553	\$482	\$436	\$517	\$578	\$480	\$425	\$432	\$461
40-49	\$730	\$634	\$574	\$685	\$761	\$631	\$555	\$564	\$611
50-54	\$982	\$851	\$779	\$929	\$1,031	\$861	\$751	\$764	\$828
55-59	\$1,204	\$1,039	\$955	\$1,133	\$1,265	\$1,049	\$917	\$932	\$1,014
60-64	\$1,527	\$1,331	\$1,230	\$1,473	\$1,641	\$1,361	\$1,168	\$1,189	\$1,315
Medicare 65+ (20+ EEs)	\$1,749	\$1,609	\$1,451	\$1,789	\$1,908	\$1,658	\$1,416	\$1,441	\$1,523
Medicare 65+ (<20 EEs)	\$794	\$729	\$659	\$811	\$866	\$752	\$644	\$655	\$693

Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$1,260	\$1,080	\$979	\$1,177	\$1,307	\$1,090	\$953	\$969	\$1,048
30-39	\$1,477	\$1,266	\$1,155	\$1,387	\$1,545	\$1,280	\$1,117	\$1,136	\$1,231
40-49	\$1,431	\$1,249	\$1,141	\$1,365	\$1,525	\$1,270	\$1,100	\$1,122	\$1,218
50-54	\$1,982	\$1,712	\$1,564	\$1,874	\$2,091	\$1,735	\$1,506	\$1,536	\$1,674
55-59	\$2,448	\$2,113	\$1,923	\$2,312	\$2,577	\$2,138	\$1,865	\$1,896	\$2,057
60-64	\$2,948	\$2,561	\$2,373	\$2,851	\$3,177	\$2,636	\$2,254	\$2,296	\$2,542
Medicare 65+ (20+ EEs)	\$4,101	\$3,694	\$3,332	\$4,130	\$4,412	\$3,816	\$3,254	\$3,315	\$3,524
Medicare 65+ (<20 EEs)	\$2,048	\$1,881	\$1,697	\$2,089	\$2,230	\$1,936	\$1,657	\$1,685	\$1,782

Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$979	\$850	\$774	\$915	\$1,032	\$855	\$749	\$764	\$822
30-39	\$1,080	\$935	\$853	\$1,018	\$1,134	\$944	\$824	\$839	\$908
40-49	\$1,088	\$945	\$864	\$1,032	\$1,150	\$955	\$834	\$847	\$919
50-54	\$1,293	\$1,129	\$1,027	\$1,232	\$1,371	\$1,135	\$992	\$1,011	\$1,095
55-59	\$1,537	\$1,338	\$1,213	\$1,450	\$1,620	\$1,347	\$1,178	\$1,201	\$1,293
60-64	\$1,880	\$1,635	\$1,510	\$1,814	\$2,028	\$1,674	\$1,441	\$1,469	\$1,620
Medicare 65+ (20+ EEs)	\$2,070	\$1,904	\$1,712	\$2,115	\$2,260	\$1,954	\$1,674	\$1,708	\$1,802
Medicare 65+ (<20 EEs)	\$898	\$827	\$746	\$916	\$978	\$850	\$727	\$740	\$782

Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$1,474	\$1,272	\$1,161	\$1,388	\$1,550	\$1,289	\$1,120	\$1,141	\$1,238
30-39	\$1,693	\$1,473	\$1,343	\$1,612	\$1,797	\$1,487	\$1,296	\$1,318	\$1,433
40-49	\$1,850	\$1,612	\$1,474	\$1,762	\$1,973	\$1,634	\$1,420	\$1,442	\$1,576
50-54	\$2,209	\$1,919	\$1,756	\$2,107	\$2,354	\$1,950	\$1,688	\$1,716	\$1,881
55-59	\$2,671	\$2,318	\$2,113	\$2,539	\$2,830	\$2,351	\$2,041	\$2,079	\$2,263
60-64	\$3,342	\$2,906	\$2,682	\$3,232	\$3,612	\$2,980	\$2,557	\$2,604	\$2,883
Medicare 65+ (20+ EEs)	\$4,226	\$3,843	\$3,467	\$4,301	\$4,580	\$3,979	\$3,384	\$3,446	\$3,659
Medicare 65+ (<20 EEs)	\$2,189	\$2,013	\$1,814	\$2,232	\$2,385	\$2,069	\$1,769	\$1,802	\$1,904

Medicare 65+ (20+ EEs) = Firms with 20 employees or more

Medicare 65+ (< 20 EEs) = Firms with fewer than 20 employees

PROTECT 10

Monthly Premium Rates Protect 15 (\$15 Copay Plan)



Family Tier

Employee only

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$398	\$324	\$303	\$339	\$377	\$299	\$288	\$293	\$306
30-39	\$489	\$409	\$376	\$426	\$471	\$377	\$361	\$374	\$379
40-49	\$651	\$540	\$496	\$569	\$632	\$505	\$479	\$489	\$513
50-54	\$873	\$719	\$665	\$763	\$851	\$679	\$632	\$649	\$682
55-59	\$1,066	\$878	\$817	\$930	\$1,039	\$826	\$775	\$796	\$838
60-64	\$1,359	\$1,135	\$1,059	\$1,220	\$1,361	\$1,075	\$1,001	\$1,026	\$1,097
Medicare 65+ (20+ EEs)	\$1,584	\$1,453	\$1,311	\$1,601	\$1,634	\$1,416	\$1,279	\$1,313	\$1,316
Medicare 65+ (<20 EEs)	\$718	\$661	\$597	\$727	\$740	\$644	\$581	\$597	\$596

Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$1,128	\$928	\$860	\$985	\$1,094	\$872	\$819	\$843	\$880
30-39	\$1,323	\$1,089	\$1,007	\$1,160	\$1,289	\$1,025	\$962	\$987	\$1,039
40-49	\$1,285	\$1,087	\$1,003	\$1,159	\$1,289	\$1,026	\$959	\$984	\$1,039
50-54	\$1,780	\$1,477	\$1,365	\$1,576	\$1,756	\$1,395	\$1,299	\$1,333	\$1,413
55-59	\$2,198	\$1,824	\$1,679	\$1,936	\$2,155	\$1,718	\$1,604	\$1,647	\$1,732
60-64	\$2,640	\$2,223	\$2,083	\$2,411	\$2,686	\$2,133	\$1,963	\$2,013	\$2,162
Medicare 65+ (20+ EEs)	\$3,703	\$3,337	\$3,016	\$3,699	\$3,781	\$3,268	\$2,939	\$3,016	\$3,039
Medicare 65+ (<20 EEs)	\$1,852	\$1,700	\$1,533	\$1,870	\$1,908	\$1,657	\$1,495	\$1,531	\$1,537

Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$870	\$715	\$657	\$754	\$839	\$671	\$632	\$650	\$677
30-39	\$955	\$786	\$729	\$834	\$925	\$732	\$696	\$717	\$748
40-49	\$971	\$806	\$743	\$848	\$949	\$758	\$712	\$730	\$767
50-54	\$1,146	\$950	\$878	\$1,008	\$1,126	\$894	\$839	\$860	\$908
55-59	\$1,362	\$1,124	\$1,041	\$1,189	\$1,332	\$1,058	\$992	\$1,017	\$1,072
60-64	\$1,674	\$1,390	\$1,297	\$1,500	\$1,670	\$1,324	\$1,223	\$1,257	\$1,345
Medicare 65+ (20+ EEs)	\$1,870	\$1,715	\$1,549	\$1,893	\$1,934	\$1,671	\$1,509	\$1,551	\$1,558
Medicare 65+ (<20 EEs)	\$813	\$746	\$674	\$821	\$837	\$727	\$658	\$674	\$676

Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$1,300	\$1,075	\$992	\$1,133	\$1,272	\$1,008	\$946	\$973	\$1,024
30-39	\$1,494	\$1,242	\$1,146	\$1,317	\$1,473	\$1,164	\$1,093	\$1,125	\$1,185
40-49	\$1,650	\$1,371	\$1,269	\$1,457	\$1,631	\$1,294	\$1,209	\$1,238	\$1,314
50-54	\$1,951	\$1,615	\$1,498	\$1,725	\$1,932	\$1,527	\$1,426	\$1,461	\$1,555
55-59	\$2,368	\$1,959	\$1,805	\$2,082	\$2,321	\$1,838	\$1,725	\$1,770	\$1,866
60-64	\$2,977	\$2,470	\$2,310	\$2,667	\$2,984	\$2,361	\$2,174	\$2,231	\$2,401
Medicare 65+ (20+ EEs)	\$3,819	\$3,471	\$3,146	\$3,847	\$3,929	\$3,400	\$3,055	\$3,138	\$3,159
Medicare 65+ (<20 EEs)	\$1,979	\$1,816	\$1,638	\$2,000	\$2,040	\$1,769	\$1,598	\$1,638	\$1,641

Medicare 65+ (20+ EEs) = Firms with 20 employees or more

Medicare 65+ (< 20 EEs) = Firms with fewer than 20 employees

PROTECT 15

Monthly Premium Rates Protect 25 (\$25 Copay Plan)



Family Tier

Employee only

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$277	\$239	\$222	\$250	\$275	\$220	\$210	\$217	\$224
30-39	\$348	\$291	\$271	\$309	\$343	\$275	\$261	\$266	\$276
40-49	\$455	\$391	\$358	\$412	\$457	\$372	\$344	\$354	\$371
50-54	\$609	\$521	\$483	\$552	\$616	\$491	\$458	\$470	\$496
55-59	\$751	\$637	\$588	\$671	\$745	\$603	\$562	\$574	\$606
60-64	\$959	\$816	\$763	\$878	\$982	\$785	\$721	\$740	\$789
Medicare 65+ (20+ EEs)	\$1,113	\$1,044	\$948	\$1,155	\$1,177	\$1,031	\$918	\$944	\$950
Medicare 65+ (<20 EEs)	\$507	\$477	\$433	\$525	\$536	\$470	\$420	\$431	\$433

Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$791	\$670	\$622	\$710	\$787	\$637	\$594	\$606	\$635
30-39	\$928	\$784	\$729	\$834	\$932	\$744	\$690	\$710	\$751
40-49	\$907	\$781	\$729	\$837	\$935	\$744	\$689	\$709	\$751
50-54	\$1,250	\$1,064	\$985	\$1,133	\$1,264	\$1,012	\$937	\$962	\$1,019
55-59	\$1,544	\$1,312	\$1,214	\$1,397	\$1,553	\$1,251	\$1,159	\$1,190	\$1,249
60-64	\$1,852	\$1,607	\$1,500	\$1,735	\$1,933	\$1,550	\$1,413	\$1,452	\$1,552
Medicare 65+ (20+ EEs)	\$2,597	\$2,407	\$2,175	\$2,665	\$2,721	\$2,373	\$2,121	\$2,180	\$2,188
Medicare 65+ (<20 EEs)	\$1,303	\$1,221	\$1,109	\$1,348	\$1,377	\$1,206	\$1,073	\$1,101	\$1,110

Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$608	\$518	\$481	\$542	\$605	\$494	\$459	\$470	\$493
30-39	\$670	\$567	\$528	\$599	\$669	\$540	\$500	\$510	\$540
40-49	\$680	\$581	\$543	\$617	\$685	\$550	\$509	\$524	\$551
50-54	\$804	\$686	\$638	\$726	\$814	\$647	\$609	\$622	\$656
55-59	\$959	\$811	\$748	\$858	\$957	\$767	\$714	\$737	\$771
60-64	\$1,174	\$1,002	\$937	\$1,080	\$1,200	\$966	\$884	\$911	\$970
Medicare 65+ (20+ EEs)	\$1,317	\$1,232	\$1,116	\$1,362	\$1,391	\$1,221	\$1,087	\$1,122	\$1,120
Medicare 65+ (<20 EEs)	\$573	\$539	\$488	\$592	\$608	\$530	\$474	\$485	\$490

Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$914	\$774	\$714	\$819	\$914	\$735	\$680	\$703	\$737
30-39	\$1,055	\$891	\$826	\$951	\$1,059	\$850	\$789	\$813	\$850
40-49	\$1,162	\$990	\$912	\$1,053	\$1,178	\$940	\$874	\$896	\$949
50-54	\$1,369	\$1,166	\$1,080	\$1,244	\$1,392	\$1,113	\$1,032	\$1,058	\$1,122
55-59	\$1,658	\$1,416	\$1,304	\$1,500	\$1,673	\$1,337	\$1,244	\$1,279	\$1,346
60-64	\$2,082	\$1,781	\$1,664	\$1,923	\$2,148	\$1,715	\$1,569	\$1,613	\$1,727
Medicare 65+ (20+ EEs)	\$2,677	\$2,494	\$2,262	\$2,771	\$2,830	\$2,469	\$2,201	\$2,260	\$2,272
Medicare 65+ (<20 EEs)	\$1,391	\$1,307	\$1,185	\$1,440	\$1,473	\$1,289	\$1,146	\$1,178	\$1,187

Medicare 65+ (20+ EEs) = Firms with 20 employees or more

Medicare 65+ (< 20 EEs) = Firms with fewer than 20 employees

PROTECT 25

Monthly Premium Rates Protect 35 (\$35 Copay Plan)



Family Tier

Employee only

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$254	\$213	\$202	\$223	\$245	\$200	\$189	\$194	\$204
30-39	\$317	\$266	\$243	\$275	\$311	\$243	\$233	\$240	\$253
40-49	\$422	\$353	\$327	\$367	\$408	\$329	\$313	\$319	\$330
50-54	\$565	\$470	\$431	\$492	\$548	\$437	\$414	\$426	\$442
55-59	\$689	\$569	\$530	\$603	\$669	\$538	\$504	\$517	\$541
60-64	\$882	\$734	\$689	\$786	\$878	\$701	\$646	\$664	\$709
Medicare 65+ (20+ EEs)	\$1,027	\$937	\$845	\$1,035	\$1,055	\$918	\$828	\$851	\$850
Medicare 65+ (<20 EEs)	\$469	\$427	\$385	\$471	\$482	\$420	\$377	\$390	\$390

Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$732	\$599	\$557	\$641	\$709	\$562	\$531	\$547	\$569
30-39	\$850	\$707	\$654	\$751	\$831	\$662	\$626	\$643	\$671
40-49	\$835	\$704	\$652	\$752	\$833	\$664	\$619	\$637	\$672
50-54	\$1,151	\$950	\$880	\$1,016	\$1,135	\$902	\$837	\$861	\$912
55-59	\$1,422	\$1,176	\$1,088	\$1,253	\$1,395	\$1,117	\$1,035	\$1,064	\$1,121
60-64	\$1,702	\$1,441	\$1,345	\$1,555	\$1,730	\$1,380	\$1,270	\$1,304	\$1,394
Medicare 65+ (20+ EEs)	\$2,388	\$2,152	\$1,949	\$2,387	\$2,437	\$2,114	\$1,896	\$1,946	\$1,958
Medicare 65+ (<20 EEs)	\$1,203	\$1,092	\$991	\$1,209	\$1,232	\$1,073	\$965	\$993	\$994

Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$561	\$465	\$427	\$490	\$543	\$444	\$410	\$424	\$445
30-39	\$618	\$512	\$475	\$541	\$597	\$479	\$448	\$461	\$485
40-49	\$629	\$521	\$484	\$557	\$616	\$493	\$460	\$473	\$495
50-54	\$739	\$611	\$567	\$651	\$732	\$581	\$543	\$557	\$588
55-59	\$880	\$726	\$674	\$771	\$857	\$684	\$644	\$660	\$692
60-64	\$1,080	\$899	\$842	\$971	\$1,081	\$857	\$788	\$810	\$868
Medicare 65+ (20+ EEs)	\$1,204	\$1,106	\$1,001	\$1,223	\$1,249	\$1,083	\$973	\$998	\$1,007
Medicare 65+ (<20 EEs)	\$528	\$483	\$437	\$531	\$543	\$474	\$427	\$440	\$440

Employee + family

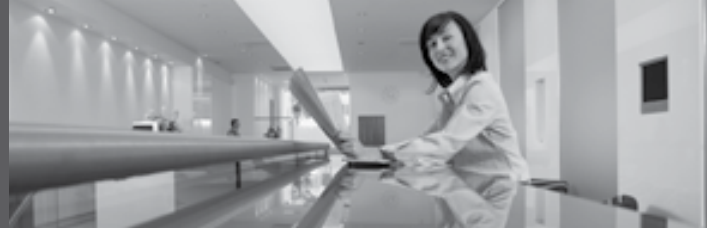
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$846	\$697	\$642	\$735	\$820	\$654	\$616	\$631	\$657
30-39	\$969	\$804	\$739	\$853	\$949	\$755	\$707	\$730	\$762
40-49	\$1,068	\$882	\$823	\$944	\$1,053	\$843	\$776	\$799	\$850
50-54	\$1,261	\$1,047	\$969	\$1,113	\$1,248	\$993	\$924	\$949	\$1,003
55-59	\$1,531	\$1,265	\$1,166	\$1,343	\$1,501	\$1,196	\$1,113	\$1,144	\$1,208
60-64	\$1,921	\$1,597	\$1,491	\$1,723	\$1,925	\$1,527	\$1,411	\$1,446	\$1,549
Medicare 65+ (20+ EEs)	\$2,463	\$2,239	\$2,033	\$2,483	\$2,537	\$2,201	\$1,972	\$2,027	\$2,038
Medicare 65+ (<20 EEs)	\$1,286	\$1,167	\$1,056	\$1,292	\$1,316	\$1,146	\$1,032	\$1,064	\$1,062

Medicare 65+ (20+ EEs) = Firms with 20 employees or more

Medicare 65+ (< 20 EEs) = Firms with fewer than 20 employees

PROTECT 35

Monthly Premium Rates Protect 40 (\$40 Copay Plan)



Family Tier

Employee only

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$231	\$195	\$184	\$202	\$223	\$181	\$172	\$176	\$186
30-39	\$288	\$242	\$221	\$250	\$284	\$221	\$212	\$219	\$231
40-49	\$384	\$321	\$298	\$334	\$371	\$300	\$285	\$290	\$300
50-54	\$513	\$427	\$392	\$448	\$499	\$397	\$376	\$387	\$402
55-59	\$626	\$518	\$482	\$548	\$608	\$489	\$456	\$471	\$493
60-64	\$801	\$667	\$624	\$714	\$798	\$636	\$586	\$604	\$644
Medicare 65+ (20+ EEs)	\$933	\$851	\$768	\$941	\$958	\$834	\$752	\$772	\$772
Medicare 65+ (<20 EEs)	\$428	\$389	\$351	\$427	\$438	\$382	\$343	\$354	\$354

Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$665	\$546	\$506	\$582	\$644	\$510	\$483	\$497	\$517
30-39	\$772	\$643	\$594	\$682	\$756	\$602	\$570	\$584	\$610
40-49	\$760	\$640	\$592	\$683	\$757	\$604	\$561	\$579	\$611
50-54	\$1,046	\$863	\$798	\$923	\$1,031	\$819	\$760	\$783	\$828
55-59	\$1,291	\$1,068	\$988	\$1,137	\$1,266	\$1,014	\$941	\$967	\$1,019
60-64	\$1,545	\$1,309	\$1,221	\$1,412	\$1,571	\$1,253	\$1,153	\$1,184	\$1,265
Medicare 65+ (20+ EEs)	\$2,167	\$1,953	\$1,768	\$2,167	\$2,212	\$1,918	\$1,721	\$1,768	\$1,777
Medicare 65+ (<20 EEs)	\$1,092	\$992	\$899	\$1,097	\$1,118	\$974	\$876	\$903	\$903

Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$509	\$423	\$389	\$446	\$493	\$403	\$373	\$386	\$405
30-39	\$561	\$466	\$432	\$491	\$542	\$435	\$408	\$419	\$441
40-49	\$571	\$474	\$439	\$507	\$559	\$449	\$418	\$431	\$450
50-54	\$672	\$555	\$514	\$593	\$664	\$529	\$493	\$507	\$535
55-59	\$798	\$660	\$612	\$701	\$780	\$622	\$586	\$599	\$629
60-64	\$981	\$816	\$765	\$882	\$981	\$780	\$716	\$736	\$789
Medicare 65+ (20+ EEs)	\$1,093	\$1,004	\$909	\$1,111	\$1,134	\$984	\$884	\$907	\$915
Medicare 65+ (<20 EEs)	\$480	\$439	\$397	\$484	\$493	\$431	\$388	\$401	\$400

Employee + family

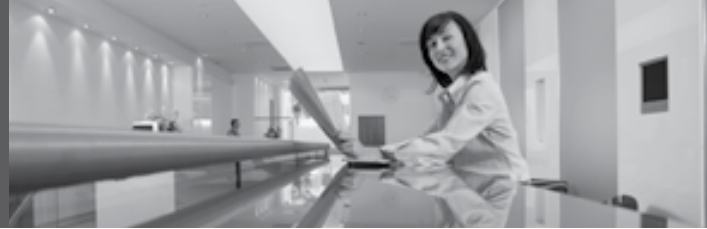
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$767	\$634	\$582	\$669	\$744	\$594	\$559	\$573	\$596
30-39	\$879	\$730	\$671	\$774	\$863	\$686	\$643	\$663	\$692
40-49	\$969	\$802	\$747	\$858	\$955	\$766	\$704	\$726	\$772
50-54	\$1,144	\$951	\$880	\$1,010	\$1,133	\$902	\$839	\$863	\$912
55-59	\$1,389	\$1,149	\$1,058	\$1,219	\$1,362	\$1,086	\$1,010	\$1,040	\$1,097
60-64	\$1,744	\$1,450	\$1,354	\$1,564	\$1,747	\$1,385	\$1,281	\$1,313	\$1,406
Medicare 65+ (20+ EEs)	\$2,234	\$2,033	\$1,845	\$2,254	\$2,303	\$1,997	\$1,790	\$1,841	\$1,849
Medicare 65+ (<20 EEs)	\$1,167	\$1,061	\$959	\$1,174	\$1,195	\$1,041	\$937	\$965	\$964

Medicare 65+ (20+ EEs) = Firms with 20 employees or more

Medicare 65+ (< 20 EEs) = Firms with fewer than 20 employees

PROTECT 40

Monthly Premium Rates Protect 45 (\$45 Copay Plan)



Family Tier

Employee only

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$195	\$165	\$155	\$170	\$189	\$153	\$146	\$149	\$158
30-39	\$243	\$205	\$187	\$211	\$240	\$187	\$179	\$185	\$195
40-49	\$323	\$271	\$252	\$281	\$313	\$253	\$240	\$244	\$253
50-54	\$431	\$360	\$331	\$377	\$420	\$334	\$316	\$326	\$339
55-59	\$527	\$436	\$405	\$461	\$511	\$412	\$382	\$398	\$415
60-64	\$672	\$561	\$523	\$600	\$670	\$534	\$492	\$508	\$541
Medicare 65+ (20+ EEs)	\$784	\$714	\$645	\$791	\$804	\$701	\$631	\$648	\$648
Medicare 65+ (<20 EEs)	\$361	\$328	\$296	\$359	\$368	\$321	\$289	\$298	\$297

Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$559	\$460	\$426	\$489	\$541	\$429	\$406	\$418	\$434
30-39	\$649	\$541	\$499	\$573	\$636	\$507	\$480	\$490	\$513
40-49	\$639	\$538	\$497	\$573	\$637	\$508	\$471	\$487	\$514
50-54	\$878	\$725	\$670	\$776	\$866	\$688	\$639	\$659	\$696
55-59	\$1,083	\$896	\$829	\$954	\$1,062	\$851	\$791	\$812	\$857
60-64	\$1,297	\$1,099	\$1,024	\$1,185	\$1,319	\$1,052	\$967	\$993	\$1,061
Medicare 65+ (20+ EEs)	\$1,817	\$1,638	\$1,482	\$1,817	\$1,855	\$1,608	\$1,444	\$1,484	\$1,490
Medicare 65+ (<20 EEs)	\$917	\$833	\$754	\$921	\$938	\$818	\$736	\$759	\$759

Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$427	\$356	\$328	\$376	\$414	\$339	\$315	\$325	\$342
30-39	\$472	\$392	\$364	\$413	\$456	\$366	\$344	\$353	\$371
40-49	\$480	\$400	\$369	\$427	\$470	\$378	\$352	\$363	\$379
50-54	\$566	\$466	\$432	\$499	\$558	\$445	\$414	\$427	\$451
55-59	\$670	\$555	\$514	\$589	\$656	\$523	\$494	\$503	\$529
60-64	\$824	\$685	\$643	\$740	\$823	\$656	\$601	\$618	\$663
Medicare 65+ (20+ EEs)	\$918	\$842	\$763	\$933	\$952	\$826	\$742	\$762	\$769
Medicare 65+ (<20 EEs)	\$404	\$370	\$334	\$408	\$414	\$363	\$327	\$338	\$337

Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$643	\$533	\$488	\$563	\$624	\$500	\$470	\$481	\$500
30-39	\$737	\$613	\$563	\$650	\$725	\$577	\$541	\$557	\$582
40-49	\$813	\$674	\$627	\$721	\$801	\$643	\$591	\$610	\$649
50-54	\$960	\$799	\$739	\$848	\$951	\$758	\$705	\$725	\$766
55-59	\$1,165	\$965	\$888	\$1,023	\$1,143	\$912	\$848	\$874	\$921
60-64	\$1,464	\$1,217	\$1,136	\$1,312	\$1,466	\$1,161	\$1,075	\$1,102	\$1,180
Medicare 65+ (20+ EEs)	\$1,873	\$1,706	\$1,547	\$1,890	\$1,931	\$1,674	\$1,502	\$1,545	\$1,550
Medicare 65+ (<20 EEs)	\$979	\$891	\$806	\$986	\$1,003	\$875	\$786	\$810	\$809

Medicare 65+ (20+ EEs) = Firms with 20 employees or more

Medicare 65+ (< 20 EEs) = Firms with fewer than 20 employees

PROTECT 45

Monthly Premium Rates

Protect HSA \$1,500



Family Tier

Employee only

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$217	\$183	\$174	\$190	\$210	\$173	\$162	\$165	\$176
30-39	\$270	\$227	\$209	\$235	\$266	\$209	\$199	\$207	\$218
40-49	\$360	\$304	\$281	\$315	\$348	\$283	\$266	\$272	\$282
50-54	\$482	\$402	\$369	\$423	\$469	\$373	\$355	\$364	\$378
55-59	\$590	\$486	\$453	\$517	\$571	\$462	\$428	\$444	\$462
60-64	\$751	\$625	\$586	\$670	\$749	\$599	\$551	\$569	\$604
Medicare 65+ (20+ EEs)	\$878	\$798	\$721	\$885	\$900	\$783	\$707	\$725	\$726
Medicare 65+ (<20 EEs)	\$403	\$367	\$332	\$402	\$410	\$359	\$323	\$332	\$333

Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$627	\$513	\$475	\$546	\$607	\$480	\$455	\$467	\$487
30-39	\$727	\$605	\$561	\$641	\$711	\$565	\$536	\$547	\$571
40-49	\$712	\$599	\$556	\$641	\$712	\$569	\$528	\$545	\$573
50-54	\$984	\$812	\$751	\$870	\$966	\$772	\$715	\$737	\$779
55-59	\$1,212	\$1,004	\$926	\$1,068	\$1,191	\$952	\$885	\$909	\$959
60-64	\$1,451	\$1,231	\$1,146	\$1,326	\$1,478	\$1,178	\$1,084	\$1,115	\$1,189
Medicare 65+ (20+ EEs)	\$2,035	\$1,835	\$1,662	\$2,037	\$2,077	\$1,800	\$1,618	\$1,659	\$1,668
Medicare 65+ (<20 EEs)	\$1,027	\$933	\$844	\$1,032	\$1,051	\$915	\$824	\$850	\$847

Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$478	\$397	\$369	\$419	\$467	\$378	\$350	\$365	\$379
30-39	\$530	\$438	\$407	\$462	\$512	\$410	\$384	\$395	\$413
40-49	\$535	\$447	\$414	\$478	\$524	\$420	\$394	\$404	\$424
50-54	\$636	\$522	\$484	\$558	\$626	\$498	\$467	\$478	\$504
55-59	\$753	\$619	\$577	\$660	\$733	\$586	\$552	\$562	\$589
60-64	\$921	\$765	\$716	\$829	\$921	\$733	\$673	\$690	\$742
Medicare 65+ (20+ EEs)	\$1,029	\$941	\$855	\$1,044	\$1,065	\$925	\$832	\$852	\$861
Medicare 65+ (<20 EEs)	\$453	\$413	\$374	\$454	\$467	\$404	\$367	\$377	\$377

Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$719	\$593	\$547	\$627	\$701	\$559	\$524	\$539	\$561
30-39	\$827	\$687	\$631	\$728	\$810	\$646	\$603	\$624	\$650
40-49	\$911	\$754	\$701	\$806	\$899	\$720	\$661	\$682	\$723
50-54	\$1,077	\$894	\$826	\$951	\$1,064	\$849	\$790	\$810	\$857
55-59	\$1,306	\$1,080	\$993	\$1,148	\$1,280	\$1,021	\$951	\$979	\$1,033
60-64	\$1,641	\$1,363	\$1,273	\$1,470	\$1,641	\$1,301	\$1,203	\$1,235	\$1,322
Medicare 65+ (20+ EEs)	\$2,100	\$1,909	\$1,731	\$2,116	\$2,163	\$1,876	\$1,681	\$1,732	\$1,737
Medicare 65+ (<20 EEs)	\$1,095	\$998	\$904	\$1,103	\$1,123	\$980	\$880	\$907	\$907

Medicare 65+ (20+ EEs) = Firms with 20 employees or more

Medicare 65+ (< 20 EEs) = Firms with fewer than 20 employees

PROTECT HSA \$1,500

Monthly Premium Rates

Protect HSA \$2,500



Family Tier

Employee only

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$275	\$230	\$219	\$238	\$265	\$217	\$202	\$207	\$222
30-39	\$341	\$286	\$263	\$296	\$336	\$263	\$251	\$261	\$274
40-49	\$455	\$385	\$355	\$399	\$440	\$358	\$336	\$345	\$357
50-54	\$611	\$509	\$467	\$536	\$595	\$473	\$450	\$461	\$479
55-59	\$749	\$617	\$573	\$656	\$725	\$585	\$542	\$562	\$585
60-64	\$954	\$793	\$744	\$851	\$951	\$761	\$699	\$723	\$767
Medicare 65+ (20+ EEs)	\$1,116	\$1,014	\$916	\$1,125	\$1,144	\$994	\$899	\$920	\$921
Medicare 65+ (<20 EEs)	\$510	\$464	\$421	\$510	\$519	\$454	\$409	\$420	\$421

Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$795	\$650	\$602	\$693	\$769	\$609	\$577	\$592	\$619
30-39	\$924	\$768	\$712	\$814	\$903	\$718	\$681	\$694	\$725
40-49	\$904	\$760	\$705	\$814	\$905	\$723	\$669	\$692	\$726
50-54	\$1,251	\$1,032	\$954	\$1,107	\$1,229	\$981	\$908	\$936	\$991
55-59	\$1,541	\$1,276	\$1,177	\$1,359	\$1,516	\$1,210	\$1,125	\$1,156	\$1,219
60-64	\$1,847	\$1,566	\$1,457	\$1,687	\$1,881	\$1,498	\$1,378	\$1,418	\$1,512
Medicare 65+ (20+ EEs)	\$2,590	\$2,335	\$2,116	\$2,593	\$2,645	\$2,291	\$2,059	\$2,111	\$2,122
Medicare 65+ (<20 EEs)	\$1,306	\$1,186	\$1,072	\$1,312	\$1,336	\$1,164	\$1,047	\$1,080	\$1,077

Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$605	\$502	\$467	\$531	\$591	\$478	\$444	\$463	\$480
30-39	\$672	\$554	\$516	\$585	\$650	\$520	\$487	\$501	\$524
40-49	\$679	\$566	\$525	\$606	\$665	\$533	\$500	\$512	\$538
50-54	\$807	\$663	\$613	\$708	\$795	\$632	\$591	\$606	\$640
55-59	\$956	\$786	\$733	\$838	\$932	\$744	\$701	\$713	\$748
60-64	\$1,171	\$972	\$910	\$1,053	\$1,171	\$932	\$855	\$876	\$942
Medicare 65+ (20+ EEs)	\$1,308	\$1,197	\$1,087	\$1,328	\$1,355	\$1,175	\$1,058	\$1,084	\$1,094
Medicare 65+ (<20 EEs)	\$575	\$524	\$473	\$576	\$591	\$512	\$464	\$477	\$477

Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$914	\$753	\$694	\$796	\$890	\$710	\$665	\$684	\$712
30-39	\$1,051	\$873	\$802	\$926	\$1,029	\$820	\$766	\$792	\$825
40-49	\$1,157	\$958	\$891	\$1,024	\$1,142	\$914	\$839	\$866	\$919
50-54	\$1,370	\$1,136	\$1,050	\$1,210	\$1,353	\$1,078	\$1,003	\$1,029	\$1,090
55-59	\$1,662	\$1,373	\$1,262	\$1,460	\$1,629	\$1,299	\$1,210	\$1,244	\$1,313
60-64	\$2,088	\$1,734	\$1,620	\$1,870	\$2,089	\$1,655	\$1,530	\$1,571	\$1,682
Medicare 65+ (20+ EEs)	\$2,673	\$2,430	\$2,203	\$2,693	\$2,754	\$2,388	\$2,140	\$2,205	\$2,211
Medicare 65+ (<20 EEs)	\$1,392	\$1,269	\$1,150	\$1,402	\$1,428	\$1,246	\$1,118	\$1,154	\$1,154

Medicare 65+ (20+ EEs) = Firms with 20 employees or more

Medicare 65+ (< 20 EEs) = Firms with fewer than 20 employees

PROTECT HSA \$2,500

Monthly Premium Rates

Protect HSA \$2,850



Family Tier

Employee only

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$187	\$158	\$151	\$163	\$181	\$150	\$140	\$142	\$152
30-39	\$233	\$196	\$179	\$202	\$230	\$180	\$173	\$178	\$187
40-49	\$309	\$262	\$242	\$271	\$299	\$243	\$230	\$235	\$243
50-54	\$414	\$344	\$318	\$364	\$402	\$320	\$304	\$312	\$326
55-59	\$506	\$417	\$389	\$443	\$490	\$396	\$367	\$381	\$396
60-64	\$644	\$536	\$503	\$574	\$642	\$514	\$473	\$487	\$518
Medicare 65+ (20+ EEs)	\$752	\$685	\$618	\$757	\$771	\$670	\$607	\$621	\$622
Medicare 65+ (<20 EEs)	\$346	\$314	\$285	\$345	\$353	\$308	\$278	\$284	\$286

Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$537	\$439	\$407	\$468	\$520	\$412	\$389	\$401	\$418
30-39	\$623	\$519	\$481	\$548	\$609	\$485	\$460	\$469	\$490
40-49	\$610	\$514	\$477	\$548	\$610	\$487	\$453	\$467	\$491
50-54	\$842	\$696	\$644	\$745	\$828	\$661	\$613	\$631	\$667
55-59	\$1,037	\$859	\$794	\$914	\$1,019	\$814	\$757	\$778	\$822
60-64	\$1,242	\$1,054	\$981	\$1,135	\$1,264	\$1,009	\$929	\$954	\$1,017
Medicare 65+ (20+ EEs)	\$1,742	\$1,569	\$1,422	\$1,742	\$1,777	\$1,541	\$1,385	\$1,421	\$1,427
Medicare 65+ (<20 EEs)	\$880	\$798	\$723	\$884	\$900	\$784	\$706	\$728	\$726

Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$410	\$340	\$316	\$360	\$399	\$325	\$301	\$313	\$325
30-39	\$453	\$376	\$348	\$397	\$438	\$352	\$329	\$340	\$354
40-49	\$458	\$384	\$355	\$410	\$450	\$362	\$339	\$347	\$364
50-54	\$544	\$448	\$415	\$478	\$537	\$428	\$399	\$410	\$433
55-59	\$645	\$530	\$495	\$564	\$628	\$502	\$473	\$482	\$506
60-64	\$789	\$656	\$614	\$710	\$790	\$628	\$578	\$591	\$637
Medicare 65+ (20+ EEs)	\$881	\$807	\$733	\$894	\$912	\$792	\$712	\$730	\$737
Medicare 65+ (<20 EEs)	\$388	\$354	\$322	\$390	\$399	\$347	\$314	\$324	\$323

Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$617	\$508	\$468	\$538	\$601	\$479	\$450	\$462	\$480
30-39	\$709	\$589	\$542	\$624	\$693	\$554	\$517	\$536	\$557
40-49	\$780	\$646	\$601	\$690	\$770	\$617	\$566	\$584	\$621
50-54	\$923	\$765	\$709	\$814	\$911	\$727	\$677	\$693	\$735
55-59	\$1,118	\$925	\$850	\$983	\$1,095	\$875	\$814	\$837	\$884
60-64	\$1,404	\$1,166	\$1,090	\$1,258	\$1,404	\$1,113	\$1,030	\$1,058	\$1,132
Medicare 65+ (20+ EEs)	\$1,796	\$1,633	\$1,481	\$1,809	\$1,850	\$1,606	\$1,440	\$1,482	\$1,487
Medicare 65+ (<20 EEs)	\$937	\$854	\$774	\$944	\$961	\$839	\$753	\$777	\$776

Medicare 65+ (20+ EEs) = Firms with 20 employees or more Medicare 65+ (< 20 EEs) = Firms with fewer than 20 employees

PROTECT HSA \$2,850

Monthly Premium Rates

Protect HSA \$3,500



Family Tier

Employee only

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$196	\$165	\$157	\$171	\$189	\$156	\$146	\$149	\$159
30-39	\$243	\$205	\$188	\$211	\$240	\$188	\$180	\$186	\$196
40-49	\$324	\$274	\$253	\$283	\$313	\$254	\$240	\$245	\$254
50-54	\$433	\$361	\$332	\$381	\$421	\$335	\$319	\$327	\$340
55-59	\$530	\$437	\$407	\$464	\$513	\$415	\$384	\$399	\$415
60-64	\$674	\$561	\$526	\$601	\$672	\$538	\$495	\$510	\$542
Medicare 65+ (20+ EEs)	\$788	\$717	\$647	\$794	\$808	\$702	\$635	\$651	\$652
Medicare 65+ (<20 EEs)	\$362	\$329	\$298	\$361	\$369	\$323	\$291	\$298	\$299

Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$563	\$460	\$426	\$490	\$545	\$431	\$408	\$420	\$438
30-39	\$653	\$543	\$504	\$575	\$638	\$508	\$482	\$491	\$513
40-49	\$639	\$538	\$499	\$575	\$639	\$510	\$474	\$489	\$514
50-54	\$882	\$729	\$674	\$781	\$867	\$693	\$642	\$661	\$699
55-59	\$1,087	\$900	\$831	\$958	\$1,068	\$853	\$794	\$815	\$861
60-64	\$1,301	\$1,104	\$1,028	\$1,189	\$1,325	\$1,057	\$973	\$1,000	\$1,066
Medicare 65+ (20+ EEs)	\$1,825	\$1,645	\$1,490	\$1,826	\$1,862	\$1,614	\$1,451	\$1,488	\$1,495
Medicare 65+ (<20 EEs)	\$922	\$837	\$757	\$926	\$943	\$821	\$739	\$763	\$760

Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$429	\$356	\$331	\$377	\$419	\$340	\$315	\$328	\$340
30-39	\$475	\$394	\$365	\$415	\$459	\$368	\$345	\$355	\$371
40-49	\$480	\$402	\$372	\$429	\$471	\$378	\$354	\$363	\$381
50-54	\$570	\$469	\$435	\$501	\$562	\$448	\$419	\$429	\$453
55-59	\$676	\$555	\$518	\$592	\$658	\$526	\$495	\$505	\$529
60-64	\$826	\$687	\$643	\$744	\$827	\$658	\$605	\$619	\$667
Medicare 65+ (20+ EEs)	\$923	\$845	\$767	\$937	\$955	\$830	\$746	\$765	\$772
Medicare 65+ (<20 EEs)	\$407	\$371	\$337	\$408	\$419	\$363	\$329	\$339	\$338

Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$646	\$532	\$491	\$563	\$629	\$502	\$471	\$484	\$503
30-39	\$742	\$617	\$567	\$653	\$726	\$580	\$541	\$561	\$583
40-49	\$817	\$677	\$629	\$723	\$807	\$646	\$593	\$612	\$650
50-54	\$967	\$802	\$742	\$853	\$954	\$762	\$709	\$726	\$769
55-59	\$1,171	\$969	\$891	\$1,030	\$1,148	\$916	\$853	\$878	\$926
60-64	\$1,471	\$1,222	\$1,142	\$1,318	\$1,471	\$1,166	\$1,079	\$1,108	\$1,186
Medicare 65+ (20+ EEs)	\$1,882	\$1,711	\$1,552	\$1,896	\$1,939	\$1,682	\$1,508	\$1,553	\$1,558
Medicare 65+ (<20 EEs)	\$982	\$895	\$811	\$989	\$1,007	\$879	\$789	\$814	\$813

Medicare 65+ (20+ EEs) = Firms with 20 employees or more Medicare 65+ (< 20 EEs) = Firms with fewer than 20 employees

PROTECT HSA \$3,500

Anthem Blue Cross 2012 HMO Plans



Monthly Premium Rates

HMO Value 80



Family Tier

Employee only

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	n/a	\$459	\$411	\$310	\$296	\$340	\$379	\$380	\$285
30-39	n/a	\$585	\$517	\$397	\$360	\$436	\$483	\$486	\$359
40-49	n/a	\$635	\$562	\$437	\$400	\$478	\$524	\$529	\$392
50-54	n/a	\$801	\$702	\$549	\$498	\$603	\$661	\$672	\$488
55-59	n/a	\$1,014	\$891	\$689	\$631	\$761	\$838	\$842	\$620
60-64	n/a	\$1,333	\$1,180	\$933	\$849	\$1,012	\$1,099	\$1,122	\$829
Medicare 65+ (20+ EEs)	n/a	\$1,644	\$1,602	\$1,268	\$1,093	\$1,294	\$1,358	\$1,439	\$1,080
Medicare 65+ (<20 EEs)	n/a	\$1,123	\$1,091	\$936	\$816	\$963	\$929	\$1,070	\$803

Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	n/a	\$1,174	\$1,060	\$818	\$745	\$889	\$968	\$988	\$724
30-39	n/a	\$1,393	\$1,267	\$973	\$882	\$1,061	\$1,150	\$1,183	\$866
40-49	n/a	\$1,499	\$1,379	\$1,067	\$972	\$1,162	\$1,241	\$1,294	\$954
50-54	n/a	\$1,575	\$1,416	\$1,102	\$1,000	\$1,203	\$1,296	\$1,336	\$984
55-59	n/a	\$2,228	\$2,021	\$1,552	\$1,409	\$1,693	\$1,836	\$1,885	\$1,387
60-64	n/a	\$2,363	\$2,184	\$1,710	\$1,552	\$1,856	\$1,944	\$2,066	\$1,523
Medicare 65+ (20+ EEs)	n/a	\$3,332	\$3,271	\$2,583	\$2,213	\$2,622	\$2,749	\$2,920	\$2,185
Medicare 65+ (<20 EEs)	n/a	\$2,658	\$2,610	\$2,224	\$1,923	\$2,266	\$2,190	\$2,519	\$1,900

Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	n/a	\$1,125	\$996	\$765	\$704	\$843	\$934	\$938	\$689
30-39	n/a	\$1,258	\$1,121	\$864	\$776	\$938	\$1,042	\$1,046	\$766
40-49	n/a	\$1,242	\$1,108	\$859	\$777	\$932	\$1,026	\$1,035	\$766
50-54	n/a	\$1,232	\$1,102	\$850	\$773	\$931	\$1,019	\$1,031	\$752
55-59	n/a	\$1,458	\$1,288	\$987	\$898	\$1,089	\$1,204	\$1,208	\$885
60-64	n/a	\$1,798	\$1,598	\$1,250	\$1,133	\$1,361	\$1,487	\$1,514	\$1,114
Medicare 65+ (20+ EEs)	n/a	\$2,107	\$2,067	\$1,629	\$1,404	\$1,665	\$1,741	\$1,851	\$1,387
Medicare 65+ (<20 EEs)	n/a	\$1,379	\$1,347	\$1,152	\$1,001	\$1,179	\$1,141	\$1,311	\$985

Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	n/a	\$1,575	\$1,396	\$1,082	\$987	\$1,178	\$1,305	\$1,310	\$968
30-39	n/a	\$1,849	\$1,645	\$1,264	\$1,146	\$1,378	\$1,528	\$1,534	\$1,125
40-49	n/a	\$1,965	\$1,746	\$1,355	\$1,229	\$1,488	\$1,620	\$1,651	\$1,204
50-54	n/a	\$2,205	\$1,970	\$1,526	\$1,388	\$1,661	\$1,826	\$1,850	\$1,356
55-59	n/a	\$2,459	\$2,194	\$1,689	\$1,530	\$1,846	\$2,031	\$2,052	\$1,501
60-64	n/a	\$2,950	\$2,625	\$2,050	\$1,863	\$2,233	\$2,432	\$2,484	\$1,831
Medicare 65+ (20+ EEs)	n/a	\$3,957	\$3,886	\$3,066	\$2,637	\$3,123	\$3,275	\$3,478	\$2,602
Medicare 65+ (<20 EEs)	n/a	\$3,072	\$3,016	\$2,576	\$2,230	\$2,610	\$2,539	\$2,906	\$2,202

Medicare 65+ (20+ EEs) = Firms with 20 employees or more

Medicare 65+ (< 20 EEs) = Firms with fewer than 20 employees

Monthly Premium Rates HMO Advantage 100



Family Tier

Employee only

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	n/a	\$531	\$475	\$365	\$340	\$394	\$441	\$433	\$333
30-39	n/a	\$675	\$593	\$468	\$430	\$501	\$562	\$558	\$414
40-49	n/a	\$729	\$648	\$514	\$472	\$552	\$612	\$608	\$457
50-54	n/a	\$919	\$809	\$649	\$584	\$696	\$768	\$768	\$565
55-59	n/a	\$1,164	\$1,029	\$812	\$738	\$873	\$972	\$965	\$718
60-64	n/a	\$1,537	\$1,363	\$1,102	\$996	\$1,162	\$1,280	\$1,287	\$964
Medicare 65+ (20+ EEs)	n/a	\$1,888	\$1,841	\$1,496	\$1,287	\$1,488	\$1,578	\$1,647	\$1,251
Medicare 65+ (<20 EEs)	n/a	\$1,294	\$1,255	\$1,105	\$963	\$1,104	\$1,082	\$1,219	\$934

Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	n/a	\$1,350	\$1,223	\$964	\$864	\$1,024	\$1,125	\$1,133	\$843
30-39	n/a	\$1,601	\$1,457	\$1,151	\$1,035	\$1,218	\$1,335	\$1,354	\$1,005
40-49	n/a	\$1,724	\$1,585	\$1,260	\$1,140	\$1,338	\$1,440	\$1,483	\$1,107
50-54	n/a	\$1,814	\$1,630	\$1,302	\$1,174	\$1,387	\$1,508	\$1,531	\$1,142
55-59	n/a	\$2,560	\$2,322	\$1,834	\$1,653	\$1,948	\$2,133	\$2,156	\$1,610
60-64	n/a	\$2,720	\$2,511	\$2,017	\$1,818	\$2,137	\$2,261	\$2,365	\$1,768
Medicare 65+ (20+ EEs)	n/a	\$3,836	\$3,764	\$3,047	\$2,610	\$3,017	\$3,195	\$3,345	\$2,537
Medicare 65+ (<20 EEs)	n/a	\$3,058	\$3,005	\$2,627	\$2,272	\$2,603	\$2,545	\$2,885	\$2,207

Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	n/a	\$1,296	\$1,146	\$900	\$823	\$974	\$1,085	\$1,074	\$798
30-39	n/a	\$1,445	\$1,288	\$1,018	\$913	\$1,079	\$1,213	\$1,195	\$890
40-49	n/a	\$1,429	\$1,278	\$1,015	\$913	\$1,075	\$1,188	\$1,188	\$890
50-54	n/a	\$1,420	\$1,266	\$1,000	\$905	\$1,073	\$1,187	\$1,179	\$876
55-59	n/a	\$1,677	\$1,481	\$1,165	\$1,061	\$1,250	\$1,399	\$1,386	\$1,028
60-64	n/a	\$2,068	\$1,835	\$1,475	\$1,336	\$1,564	\$1,728	\$1,734	\$1,296
Medicare 65+ (20+ EEs)	n/a	\$2,428	\$2,376	\$1,926	\$1,656	\$1,917	\$2,027	\$2,118	\$1,612
Medicare 65+ (<20 EEs)	n/a	\$1,587	\$1,548	\$1,362	\$1,179	\$1,358	\$1,330	\$1,502	\$1,145

Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	n/a	\$1,814	\$1,608	\$1,277	\$1,159	\$1,353	\$1,521	\$1,498	\$1,125
30-39	n/a	\$2,130	\$1,894	\$1,492	\$1,350	\$1,588	\$1,778	\$1,759	\$1,309
40-49	n/a	\$2,262	\$2,007	\$1,596	\$1,439	\$1,709	\$1,887	\$1,889	\$1,397
50-54	n/a	\$2,536	\$2,270	\$1,804	\$1,625	\$1,915	\$2,118	\$2,117	\$1,576
55-59	n/a	\$2,829	\$2,524	\$1,992	\$1,800	\$2,120	\$2,359	\$2,347	\$1,746
60-64	n/a	\$3,395	\$3,020	\$2,419	\$2,192	\$2,569	\$2,826	\$2,843	\$2,129
Medicare 65+ (20+ EEs)	n/a	\$4,556	\$4,466	\$3,618	\$3,112	\$3,598	\$3,803	\$3,979	\$3,024
Medicare 65+ (<20 EEs)	n/a	\$3,542	\$3,470	\$3,034	\$2,635	\$3,005	\$2,951	\$3,327	\$2,560

Medicare 65+ (20+ EEs) = Firms with 20 employees or more

Medicare 65+ (< 20 EEs) = Firms with fewer than 20 employees

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