

# CalCPA ProtectPlus Healthcare

*Benefits for CPA Firms • January 2012*

# LEVEL

# 3



**For Firms with  
15-50 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](http://www.cpaprotectplus.com) for  
an instant online quote.**



## Contact Information

### Plan Administrator

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### CalCPA ProtectPlus

Voice 800-556-5771  
[www.cpaprotectplus.com](http://www.cpaprotectplus.com)

### California Society of CPAs

Voice 800-922-5272  
[www.calcpa.org](http://www.calcpa.org)

# 2012 ProtectPlus Rating Area Definitions

Premium Rates • Effective January 1, 2012



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

<b>Alameda</b>		<b>Mendocino</b>	<b>Area 3</b>	<b>San Mateo</b>	<b>Area 2</b>
95304, 95377, 95391	Area 2	<b>Merced</b>	<b>Area 7</b>	<b>Santa Barbara</b>	
All other Alameda ZIPs	Area 3	<b>Modoc</b>	<b>Area 2</b>	93252	Area 7
<b>Alpine</b>	<b>Area 2</b>	<b>Mono</b>		All other Santa Barbara ZIPs	Area 8
<b>Amador</b>		93514	Area 2	<b>Santa Clara</b>	<b>Area 3</b>
95629	Area 3	All other Mono ZIPs	Area 1	<b>Santa Cruz</b>	<b>Area 3</b>
All other Amador ZIPs	Area 1	<b>Monterey</b>		<b>Shasta</b>	<b>Area 2</b>
<b>Butte</b>	<b>Area 3</b>	93451	Area 8	<b>Sierra</b>	
<b>Calaveras</b>		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	<b>Napa</b>		<b>Siskiyou</b>	<b>Area 2</b>
<b>Colusa</b>	<b>Area 3</b>	94589, 94590	Area 2	<b>Solano</b>	
<b>Contra Costa</b>	<b>Area 3</b>	All other Napa ZIPs	Area 3	94503, 95616, 95618, 95690, 95694	Area 3
<b>Del Norte</b>	<b>Area 2</b>	<b>Nevada</b>	<b>Area 2</b>	All other Solano ZIPs	Area 2
<b>El Dorado</b>		<b>Orange</b>		<b>Sonoma</b>	<b>Area 3</b>
ZIP codes beginning with 961	Area 2	90638	Area 9	<b>Stanislaus</b>	
ZIP codes beginning with 956, 957	Area 3	All other Orange ZIPs	Area 4	95322	Area 7
<b>Fresno</b>	<b>Area 7</b>	<b>Placer</b>		95329	Area 3
<b>Glenn</b>	<b>Area 3</b>	95626, 95668, 95692	Area 3	All other Stanislaus ZIPs	Area 2
<b>Humboldt</b>		All other Placer ZIPs	Area 2	<b>Sutter</b>	
95552	Area 2	<b>Plumas</b>		95648	Area 2
All other Humboldt ZIPs	Area 3	95981	Area 3	All other Sutter ZIPs	Area 3
<b>Imperial</b>	<b>Area 6</b>	All other Plumas ZIPs	Area 2	<b>Tehama</b>	
<b>Inyo</b>		<b>Riverside</b>		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	<b>Trinity</b>	
<b>Kern</b>		<b>Sacramento</b>		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	<b>Tulare</b>	<b>Area 7</b>
<b>Kings</b>	<b>Area 7</b>	<b>San Benito</b>		<b>Tuolumne</b>	
<b>Lake</b>	<b>Area 3</b>	93210	Area 7	95230	Area 2
<b>Lassen</b>	<b>Area 2</b>	93930, 95004	Area 1	95311	Area 7
<b>Los Angeles</b>		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 &amp; 93560</i>	Area 9	<b>San Bernardino</b>		<b>Ventura</b>	
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	<b>San Diego</b>	<b>Area 6</b>	<b>Yolo</b>	<b>Area 3</b>
<b>Madera</b>	<b>Area 7</b>	<b>San Francisco</b>	<b>Area 3</b>	Yuba	
<b>Marin</b>	<b>Area 2</b>	<b>San Joaquin</b>		95960, 95877	Area 2
<b>Mariposa</b>		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	<b>San Luis Obispo</b>			
		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	\$499	\$426	\$391	\$458	\$508	\$428	\$377	\$381	\$409
30-39	\$612	\$533	\$482	\$573	\$640	\$531	\$470	\$478	\$510
40-49	\$808	\$702	\$635	\$758	\$843	\$699	\$614	\$624	\$676
50-54	\$1,088	\$943	\$863	\$1,030	\$1,142	\$954	\$831	\$847	\$917
55-59	\$1,334	\$1,151	\$1,058	\$1,256	\$1,402	\$1,162	\$1,016	\$1,032	\$1,123
60-64	\$1,692	\$1,475	\$1,363	\$1,633	\$1,819	\$1,508	\$1,295	\$1,317	\$1,458
Medicare 65+ (20+ EEs)	\$1,939	\$1,784	\$1,609	\$1,983	\$2,115	\$1,837	\$1,570	\$1,598	\$1,689
Medicare 65+ (<20 EEs)	\$879	\$808	\$730	\$898	\$959	\$833	\$713	\$725	\$767

### Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$1,397	\$1,197	\$1,085	\$1,305	\$1,449	\$1,208	\$1,056	\$1,074	\$1,161
30-39	\$1,637	\$1,403	\$1,280	\$1,537	\$1,713	\$1,418	\$1,238	\$1,259	\$1,364
40-49	\$1,586	\$1,384	\$1,265	\$1,513	\$1,690	\$1,407	\$1,219	\$1,243	\$1,350
50-54	\$2,197	\$1,898	\$1,733	\$2,077	\$2,318	\$1,923	\$1,670	\$1,702	\$1,855
55-59	\$2,714	\$2,342	\$2,132	\$2,563	\$2,857	\$2,370	\$2,067	\$2,101	\$2,281
60-64	\$3,269	\$2,840	\$2,630	\$3,162	\$3,523	\$2,923	\$2,499	\$2,546	\$2,818
Medicare 65+ (20+ EEs)	\$4,547	\$4,096	\$3,694	\$4,580	\$4,892	\$4,232	\$3,608	\$3,675	\$3,908
Medicare 65+ (<20 EEs)	\$2,270	\$2,085	\$1,881	\$2,316	\$2,472	\$2,147	\$1,836	\$1,868	\$1,975

### Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$1,084	\$941	\$857	\$1,013	\$1,143	\$947	\$830	\$846	\$911
30-39	\$1,197	\$1,036	\$945	\$1,128	\$1,257	\$1,046	\$913	\$929	\$1,006
40-49	\$1,205	\$1,047	\$957	\$1,143	\$1,275	\$1,058	\$924	\$938	\$1,019
50-54	\$1,433	\$1,251	\$1,138	\$1,366	\$1,519	\$1,258	\$1,099	\$1,120	\$1,214
55-59	\$1,704	\$1,483	\$1,344	\$1,608	\$1,796	\$1,493	\$1,306	\$1,331	\$1,433
60-64	\$2,085	\$1,813	\$1,674	\$2,011	\$2,249	\$1,856	\$1,597	\$1,628	\$1,796
Medicare 65+ (20+ EEs)	\$2,295	\$2,110	\$1,898	\$2,345	\$2,506	\$2,167	\$1,856	\$1,894	\$1,998
Medicare 65+ (<20 EEs)	\$995	\$916	\$826	\$1,015	\$1,084	\$942	\$805	\$820	\$866

### Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$1,634	\$1,410	\$1,287	\$1,539	\$1,718	\$1,428	\$1,241	\$1,264	\$1,372
30-39	\$1,877	\$1,633	\$1,489	\$1,787	\$1,992	\$1,648	\$1,436	\$1,461	\$1,588
40-49	\$2,051	\$1,787	\$1,634	\$1,953	\$2,187	\$1,812	\$1,574	\$1,598	\$1,747
50-54	\$2,450	\$2,128	\$1,947	\$2,336	\$2,610	\$2,161	\$1,871	\$1,903	\$2,085
55-59	\$2,961	\$2,569	\$2,343	\$2,815	\$3,138	\$2,606	\$2,263	\$2,304	\$2,509
60-64	\$3,706	\$3,222	\$2,974	\$3,584	\$4,005	\$3,304	\$2,835	\$2,887	\$3,196
Medicare 65+ (20+ EEs)	\$4,686	\$4,262	\$3,844	\$4,769	\$5,079	\$4,412	\$3,753	\$3,822	\$4,057
Medicare 65+ (<20 EEs)	\$2,427	\$2,232	\$2,011	\$2,475	\$2,644	\$2,294	\$1,961	\$1,998	\$2,111

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

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

# 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	\$440	\$358	\$335	\$375	\$417	\$330	\$318	\$324	\$338
30-39	\$542	\$453	\$416	\$472	\$521	\$417	\$400	\$414	\$419
40-49	\$721	\$598	\$549	\$630	\$700	\$559	\$530	\$541	\$568
50-54	\$967	\$796	\$736	\$845	\$943	\$752	\$700	\$719	\$756
55-59	\$1,181	\$972	\$905	\$1,031	\$1,151	\$915	\$858	\$882	\$929
60-64	\$1,507	\$1,257	\$1,173	\$1,352	\$1,508	\$1,191	\$1,109	\$1,137	\$1,215
Medicare 65+ (20+ EEs)	\$1,756	\$1,610	\$1,453	\$1,774	\$1,811	\$1,570	\$1,417	\$1,455	\$1,459
Medicare 65+ (<20 EEs)	\$795	\$731	\$661	\$805	\$820	\$713	\$643	\$661	\$660

### Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$1,250	\$1,028	\$953	\$1,091	\$1,213	\$967	\$907	\$934	\$975
30-39	\$1,466	\$1,207	\$1,116	\$1,286	\$1,429	\$1,136	\$1,066	\$1,094	\$1,151
40-49	\$1,424	\$1,204	\$1,112	\$1,285	\$1,429	\$1,137	\$1,062	\$1,090	\$1,151
50-54	\$1,973	\$1,637	\$1,513	\$1,747	\$1,946	\$1,546	\$1,440	\$1,478	\$1,566
55-59	\$2,437	\$2,022	\$1,861	\$2,147	\$2,389	\$1,904	\$1,778	\$1,826	\$1,920
60-64	\$2,928	\$2,465	\$2,309	\$2,673	\$2,979	\$2,365	\$2,176	\$2,231	\$2,397
Medicare 65+ (20+ EEs)	\$4,107	\$3,700	\$3,344	\$4,102	\$4,193	\$3,624	\$3,259	\$3,345	\$3,370
Medicare 65+ (<20 EEs)	\$2,053	\$1,885	\$1,699	\$2,074	\$2,115	\$1,836	\$1,657	\$1,697	\$1,704

### Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$964	\$792	\$727	\$835	\$929	\$743	\$700	\$720	\$749
30-39	\$1,059	\$870	\$808	\$924	\$1,025	\$811	\$770	\$794	\$829
40-49	\$1,076	\$893	\$823	\$939	\$1,051	\$839	\$788	\$808	\$850
50-54	\$1,270	\$1,052	\$973	\$1,117	\$1,247	\$990	\$929	\$952	\$1,006
55-59	\$1,510	\$1,246	\$1,154	\$1,318	\$1,476	\$1,172	\$1,099	\$1,127	\$1,188
60-64	\$1,856	\$1,540	\$1,437	\$1,662	\$1,851	\$1,467	\$1,355	\$1,393	\$1,491
Medicare 65+ (20+ EEs)	\$2,072	\$1,901	\$1,717	\$2,099	\$2,145	\$1,852	\$1,673	\$1,719	\$1,727
Medicare 65+ (<20 EEs)	\$901	\$826	\$746	\$909	\$928	\$805	\$729	\$747	\$748

### Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$1,441	\$1,191	\$1,099	\$1,255	\$1,410	\$1,117	\$1,048	\$1,078	\$1,134
30-39	\$1,656	\$1,376	\$1,269	\$1,459	\$1,632	\$1,290	\$1,211	\$1,246	\$1,314
40-49	\$1,829	\$1,519	\$1,406	\$1,615	\$1,808	\$1,435	\$1,340	\$1,372	\$1,457
50-54	\$2,163	\$1,790	\$1,661	\$1,912	\$2,142	\$1,692	\$1,580	\$1,619	\$1,723
55-59	\$2,626	\$2,172	\$2,000	\$2,308	\$2,574	\$2,038	\$1,912	\$1,962	\$2,069
60-64	\$3,300	\$2,739	\$2,561	\$2,957	\$3,308	\$2,618	\$2,410	\$2,473	\$2,662
Medicare 65+ (20+ EEs)	\$4,235	\$3,849	\$3,488	\$4,266	\$4,357	\$3,770	\$3,387	\$3,480	\$3,503
Medicare 65+ (<20 EEs)	\$2,194	\$2,013	\$1,815	\$2,217	\$2,262	\$1,961	\$1,771	\$1,816	\$1,819

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	\$306	\$264	\$245	\$276	\$304	\$243	\$232	\$239	\$247
30-39	\$385	\$322	\$299	\$342	\$380	\$304	\$289	\$294	\$305
40-49	\$504	\$432	\$396	\$455	\$506	\$411	\$381	\$391	\$410
50-54	\$674	\$577	\$535	\$611	\$683	\$544	\$507	\$520	\$549
55-59	\$832	\$706	\$651	\$743	\$825	\$667	\$622	\$636	\$671
60-64	\$1,062	\$904	\$845	\$973	\$1,088	\$869	\$799	\$820	\$874
Medicare 65+ (20+ EEs)	\$1,233	\$1,156	\$1,051	\$1,280	\$1,305	\$1,142	\$1,017	\$1,046	\$1,052
Medicare 65+ (<20 EEs)	\$561	\$528	\$479	\$582	\$593	\$520	\$464	\$477	\$479

### Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$876	\$742	\$689	\$786	\$872	\$705	\$657	\$671	\$703
30-39	\$1,028	\$869	\$807	\$924	\$1,032	\$824	\$765	\$786	\$831
40-49	\$1,005	\$865	\$807	\$927	\$1,036	\$824	\$763	\$785	\$831
50-54	\$1,385	\$1,178	\$1,091	\$1,256	\$1,401	\$1,122	\$1,038	\$1,066	\$1,129
55-59	\$1,712	\$1,454	\$1,345	\$1,548	\$1,721	\$1,387	\$1,285	\$1,319	\$1,384
60-64	\$2,053	\$1,781	\$1,662	\$1,923	\$2,143	\$1,718	\$1,566	\$1,609	\$1,720
Medicare 65+ (20+ EEs)	\$2,879	\$2,669	\$2,411	\$2,955	\$3,016	\$2,631	\$2,351	\$2,417	\$2,426
Medicare 65+ (<20 EEs)	\$1,444	\$1,353	\$1,229	\$1,494	\$1,526	\$1,336	\$1,189	\$1,220	\$1,230

### Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$673	\$573	\$532	\$600	\$670	\$547	\$508	\$521	\$545
30-39	\$742	\$628	\$584	\$664	\$740	\$597	\$553	\$565	\$597
40-49	\$753	\$644	\$602	\$683	\$759	\$609	\$564	\$580	\$610
50-54	\$890	\$760	\$706	\$804	\$902	\$717	\$674	\$688	\$726
55-59	\$1,063	\$899	\$829	\$951	\$1,060	\$850	\$791	\$816	\$853
60-64	\$1,301	\$1,111	\$1,039	\$1,197	\$1,329	\$1,071	\$980	\$1,009	\$1,075
Medicare 65+ (20+ EEs)	\$1,460	\$1,366	\$1,237	\$1,510	\$1,541	\$1,353	\$1,205	\$1,244	\$1,241
Medicare 65+ (<20 EEs)	\$634	\$597	\$540	\$656	\$673	\$587	\$525	\$536	\$543

### Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$1,013	\$857	\$790	\$907	\$1,012	\$814	\$753	\$778	\$816
30-39	\$1,169	\$987	\$915	\$1,054	\$1,173	\$942	\$874	\$900	\$942
40-49	\$1,287	\$1,097	\$1,011	\$1,167	\$1,306	\$1,042	\$968	\$993	\$1,051
50-54	\$1,518	\$1,292	\$1,197	\$1,379	\$1,543	\$1,233	\$1,143	\$1,172	\$1,244
55-59	\$1,838	\$1,570	\$1,445	\$1,662	\$1,855	\$1,481	\$1,379	\$1,418	\$1,492
60-64	\$2,308	\$1,974	\$1,844	\$2,132	\$2,381	\$1,901	\$1,739	\$1,788	\$1,914
Medicare 65+ (20+ EEs)	\$2,968	\$2,766	\$2,508	\$3,073	\$3,138	\$2,737	\$2,440	\$2,506	\$2,519
Medicare 65+ (<20 EEs)	\$1,542	\$1,448	\$1,313	\$1,596	\$1,632	\$1,428	\$1,270	\$1,306	\$1,315

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	\$280	\$235	\$222	\$246	\$271	\$221	\$208	\$214	\$226
30-39	\$351	\$293	\$268	\$304	\$344	\$269	\$257	\$265	\$280
40-49	\$467	\$391	\$361	\$406	\$452	\$363	\$345	\$353	\$364
50-54	\$625	\$520	\$477	\$545	\$607	\$483	\$458	\$472	\$489
55-59	\$763	\$630	\$587	\$667	\$741	\$595	\$558	\$573	\$599
60-64	\$977	\$813	\$763	\$871	\$973	\$776	\$715	\$736	\$785
Medicare 65+ (20+ EEs)	\$1,138	\$1,039	\$936	\$1,147	\$1,168	\$1,017	\$917	\$943	\$941
Medicare 65+ (<20 EEs)	\$520	\$472	\$426	\$521	\$534	\$464	\$417	\$431	\$431

### Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$811	\$663	\$616	\$710	\$785	\$622	\$588	\$606	\$630
30-39	\$942	\$783	\$724	\$831	\$921	\$733	\$693	\$712	\$743
40-49	\$925	\$779	\$722	\$833	\$922	\$736	\$685	\$705	\$744
50-54	\$1,275	\$1,053	\$975	\$1,126	\$1,258	\$999	\$927	\$954	\$1,011
55-59	\$1,576	\$1,303	\$1,206	\$1,388	\$1,546	\$1,238	\$1,147	\$1,179	\$1,242
60-64	\$1,887	\$1,597	\$1,490	\$1,724	\$1,918	\$1,530	\$1,407	\$1,445	\$1,545
Medicare 65+ (20+ EEs)	\$2,648	\$2,386	\$2,160	\$2,647	\$2,702	\$2,344	\$2,101	\$2,157	\$2,171
Medicare 65+ (<20 EEs)	\$1,333	\$1,210	\$1,098	\$1,340	\$1,365	\$1,189	\$1,069	\$1,100	\$1,102

### Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$621	\$514	\$473	\$543	\$601	\$491	\$453	\$469	\$492
30-39	\$684	\$566	\$525	\$599	\$661	\$530	\$496	\$510	\$536
40-49	\$696	\$577	\$536	\$617	\$682	\$545	\$509	\$523	\$548
50-54	\$819	\$677	\$628	\$721	\$811	\$643	\$601	\$617	\$651
55-59	\$975	\$804	\$746	\$853	\$950	\$757	\$713	\$731	\$766
60-64	\$1,197	\$996	\$932	\$1,076	\$1,198	\$950	\$873	\$898	\$961
Medicare 65+ (20+ EEs)	\$1,335	\$1,225	\$1,109	\$1,355	\$1,384	\$1,201	\$1,078	\$1,106	\$1,116
Medicare 65+ (<20 EEs)	\$585	\$534	\$483	\$588	\$601	\$525	\$473	\$487	\$487

### Employee + family

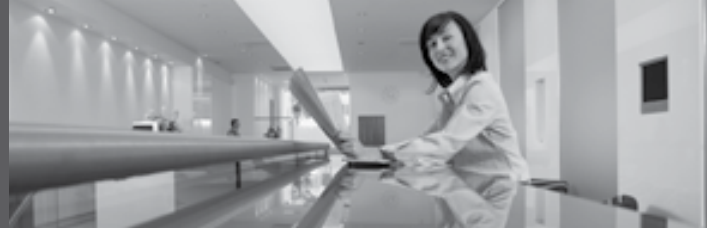
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$937	\$772	\$710	\$814	\$908	\$725	\$682	\$699	\$727
30-39	\$1,073	\$891	\$818	\$944	\$1,051	\$837	\$783	\$808	\$844
40-49	\$1,184	\$977	\$911	\$1,046	\$1,167	\$934	\$860	\$885	\$942
50-54	\$1,398	\$1,160	\$1,074	\$1,233	\$1,383	\$1,100	\$1,024	\$1,051	\$1,111
55-59	\$1,697	\$1,402	\$1,292	\$1,488	\$1,663	\$1,325	\$1,233	\$1,268	\$1,338
60-64	\$2,129	\$1,770	\$1,653	\$1,910	\$2,134	\$1,692	\$1,563	\$1,602	\$1,717
Medicare 65+ (20+ EEs)	\$2,731	\$2,483	\$2,254	\$2,753	\$2,813	\$2,440	\$2,186	\$2,247	\$2,259
Medicare 65+ (<20 EEs)	\$1,425	\$1,294	\$1,170	\$1,432	\$1,458	\$1,270	\$1,143	\$1,179	\$1,177

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	\$255	\$215	\$202	\$223	\$247	\$201	\$190	\$194	\$206
30-39	\$319	\$267	\$244	\$276	\$314	\$245	\$234	\$241	\$255
40-49	\$424	\$356	\$330	\$369	\$410	\$331	\$314	\$321	\$332
50-54	\$567	\$473	\$434	\$496	\$552	\$439	\$415	\$429	\$445
55-59	\$694	\$573	\$533	\$606	\$673	\$541	\$504	\$522	\$545
60-64	\$887	\$739	\$691	\$791	\$884	\$705	\$649	\$669	\$713
Medicare 65+ (20+ EEs)	\$1,034	\$943	\$850	\$1,042	\$1,061	\$924	\$833	\$856	\$855
Medicare 65+ (<20 EEs)	\$473	\$430	\$388	\$473	\$485	\$421	\$379	\$391	\$391

### Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$737	\$604	\$560	\$644	\$713	\$564	\$534	\$551	\$572
30-39	\$855	\$712	\$657	\$755	\$837	\$667	\$631	\$646	\$675
40-49	\$842	\$708	\$655	\$756	\$838	\$669	\$621	\$641	\$676
50-54	\$1,158	\$956	\$885	\$1,023	\$1,142	\$907	\$842	\$867	\$918
55-59	\$1,431	\$1,183	\$1,094	\$1,260	\$1,403	\$1,124	\$1,042	\$1,071	\$1,129
60-64	\$1,713	\$1,450	\$1,353	\$1,566	\$1,741	\$1,389	\$1,277	\$1,311	\$1,402
Medicare 65+ (20+ EEs)	\$2,402	\$2,165	\$1,960	\$2,402	\$2,452	\$2,126	\$1,907	\$1,959	\$1,970
Medicare 65+ (<20 EEs)	\$1,210	\$1,099	\$996	\$1,217	\$1,239	\$1,079	\$971	\$1,000	\$1,001

### Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$563	\$468	\$431	\$493	\$545	\$446	\$413	\$426	\$448
30-39	\$622	\$515	\$477	\$544	\$601	\$482	\$451	\$464	\$487
40-49	\$632	\$525	\$487	\$562	\$620	\$496	\$462	\$476	\$498
50-54	\$745	\$614	\$570	\$656	\$736	\$585	\$545	\$562	\$593
55-59	\$885	\$731	\$677	\$775	\$864	\$688	\$649	\$663	\$697
60-64	\$1,087	\$904	\$847	\$977	\$1,087	\$864	\$792	\$815	\$873
Medicare 65+ (20+ EEs)	\$1,212	\$1,112	\$1,007	\$1,231	\$1,257	\$1,090	\$979	\$1,005	\$1,014
Medicare 65+ (<20 EEs)	\$532	\$486	\$439	\$536	\$545	\$477	\$430	\$444	\$442

### Employee + family

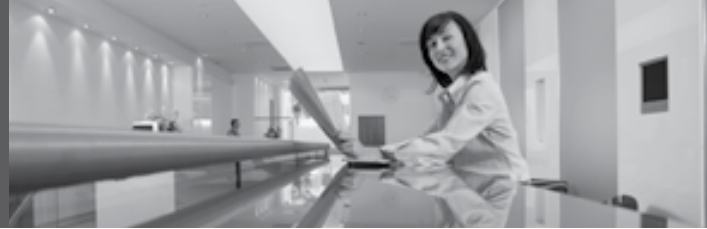
Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$850	\$702	\$644	\$740	\$824	\$658	\$620	\$634	\$659
30-39	\$973	\$808	\$743	\$857	\$955	\$760	\$712	\$734	\$767
40-49	\$1,074	\$888	\$827	\$951	\$1,058	\$848	\$780	\$804	\$855
50-54	\$1,269	\$1,054	\$975	\$1,119	\$1,256	\$999	\$930	\$955	\$1,009
55-59	\$1,540	\$1,273	\$1,172	\$1,351	\$1,510	\$1,204	\$1,119	\$1,152	\$1,215
60-64	\$1,934	\$1,607	\$1,501	\$1,734	\$1,937	\$1,534	\$1,420	\$1,455	\$1,558
Medicare 65+ (20+ EEs)	\$2,478	\$2,254	\$2,045	\$2,498	\$2,553	\$2,214	\$1,985	\$2,041	\$2,049
Medicare 65+ (<20 EEs)	\$1,293	\$1,175	\$1,063	\$1,301	\$1,324	\$1,154	\$1,037	\$1,070	\$1,068

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	\$215	\$182	\$170	\$188	\$208	\$169	\$161	\$164	\$174
30-39	\$269	\$226	\$206	\$233	\$265	\$207	\$198	\$204	\$215
40-49	\$357	\$300	\$279	\$310	\$345	\$280	\$265	\$270	\$280
50-54	\$476	\$398	\$366	\$417	\$464	\$369	\$349	\$361	\$375
55-59	\$584	\$483	\$448	\$510	\$565	\$455	\$422	\$440	\$459
60-64	\$744	\$621	\$579	\$665	\$742	\$592	\$545	\$563	\$599
Medicare 65+ (20+ EEs)	\$869	\$791	\$714	\$876	\$891	\$776	\$699	\$718	\$718
Medicare 65+ (<20 EEs)	\$399	\$362	\$327	\$397	\$407	\$354	\$319	\$329	\$328

### Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$619	\$509	\$471	\$541	\$599	\$474	\$449	\$463	\$481
30-39	\$718	\$599	\$552	\$635	\$704	\$561	\$531	\$542	\$568
40-49	\$708	\$595	\$550	\$635	\$705	\$563	\$521	\$539	\$569
50-54	\$973	\$803	\$742	\$859	\$959	\$762	\$708	\$729	\$771
55-59	\$1,201	\$993	\$918	\$1,057	\$1,177	\$943	\$876	\$900	\$949
60-64	\$1,437	\$1,217	\$1,135	\$1,314	\$1,461	\$1,166	\$1,071	\$1,100	\$1,176
Medicare 65+ (20+ EEs)	\$2,014	\$1,816	\$1,643	\$2,014	\$2,056	\$1,782	\$1,600	\$1,644	\$1,652
Medicare 65+ (<20 EEs)	\$1,016	\$923	\$835	\$1,021	\$1,040	\$906	\$815	\$840	\$840

### Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$473	\$394	\$363	\$415	\$458	\$375	\$348	\$359	\$378
30-39	\$523	\$434	\$402	\$457	\$505	\$405	\$380	\$391	\$410
40-49	\$531	\$442	\$409	\$473	\$521	\$418	\$389	\$401	\$419
50-54	\$626	\$515	\$478	\$552	\$618	\$492	\$458	\$473	\$499
55-59	\$742	\$614	\$569	\$652	\$726	\$579	\$547	\$557	\$586
60-64	\$913	\$758	\$712	\$820	\$912	\$726	\$665	\$684	\$734
Medicare 65+ (20+ EEs)	\$1,017	\$933	\$846	\$1,034	\$1,055	\$915	\$822	\$844	\$852
Medicare 65+ (<20 EEs)	\$447	\$409	\$369	\$452	\$458	\$401	\$362	\$374	\$372

### Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$713	\$590	\$540	\$623	\$691	\$553	\$521	\$532	\$553
30-39	\$816	\$678	\$624	\$720	\$803	\$639	\$599	\$617	\$644
40-49	\$901	\$746	\$695	\$799	\$887	\$712	\$655	\$675	\$718
50-54	\$1,064	\$885	\$818	\$939	\$1,054	\$839	\$781	\$803	\$848
55-59	\$1,292	\$1,069	\$983	\$1,133	\$1,267	\$1,011	\$939	\$968	\$1,020
60-64	\$1,623	\$1,348	\$1,259	\$1,454	\$1,624	\$1,286	\$1,192	\$1,221	\$1,307
Medicare 65+ (20+ EEs)	\$2,077	\$1,891	\$1,714	\$2,095	\$2,141	\$1,856	\$1,665	\$1,713	\$1,718
Medicare 65+ (<20 EEs)	\$1,084	\$987	\$893	\$1,093	\$1,111	\$969	\$870	\$898	\$896

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	\$240	\$202	\$192	\$209	\$232	\$190	\$178	\$182	\$194
30-39	\$299	\$250	\$230	\$259	\$294	\$231	\$220	\$228	\$240
40-49	\$398	\$336	\$310	\$348	\$384	\$313	\$294	\$301	\$312
50-54	\$533	\$444	\$408	\$468	\$519	\$413	\$393	\$402	\$418
55-59	\$653	\$538	\$501	\$572	\$633	\$511	\$473	\$491	\$511
60-64	\$832	\$692	\$649	\$742	\$829	\$664	\$610	\$630	\$669
Medicare 65+ (20+ EEs)	\$973	\$884	\$799	\$980	\$997	\$867	\$784	\$802	\$804
Medicare 65+ (<20 EEs)	\$445	\$405	\$368	\$445	\$453	\$397	\$357	\$367	\$368

### Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$694	\$567	\$525	\$604	\$672	\$531	\$503	\$517	\$540
30-39	\$806	\$670	\$621	\$709	\$788	\$626	\$593	\$606	\$633
40-49	\$789	\$663	\$615	\$709	\$789	\$630	\$584	\$603	\$634
50-54	\$1,090	\$900	\$832	\$964	\$1,071	\$855	\$792	\$816	\$863
55-59	\$1,343	\$1,113	\$1,026	\$1,184	\$1,320	\$1,055	\$980	\$1,007	\$1,063
60-64	\$1,608	\$1,365	\$1,270	\$1,470	\$1,638	\$1,305	\$1,201	\$1,235	\$1,317
Medicare 65+ (20+ EEs)	\$2,256	\$2,034	\$1,843	\$2,259	\$2,303	\$1,996	\$1,793	\$1,839	\$1,849
Medicare 65+ (<20 EEs)	\$1,138	\$1,034	\$935	\$1,144	\$1,165	\$1,014	\$913	\$941	\$939

### Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$529	\$439	\$408	\$464	\$516	\$418	\$387	\$404	\$419
30-39	\$586	\$484	\$450	\$511	\$566	\$454	\$425	\$437	\$457
40-49	\$592	\$494	\$458	\$529	\$580	\$465	\$436	\$447	\$469
50-54	\$704	\$578	\$535	\$618	\$693	\$551	\$516	\$529	\$558
55-59	\$834	\$685	\$639	\$730	\$812	\$648	\$611	\$622	\$653
60-64	\$1,021	\$848	\$793	\$918	\$1,021	\$812	\$746	\$764	\$822
Medicare 65+ (20+ EEs)	\$1,140	\$1,043	\$947	\$1,157	\$1,180	\$1,025	\$922	\$944	\$954
Medicare 65+ (<20 EEs)	\$501	\$457	\$413	\$503	\$516	\$447	\$405	\$416	\$416

### Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$796	\$657	\$605	\$694	\$776	\$619	\$580	\$597	\$621
30-39	\$916	\$761	\$699	\$807	\$897	\$715	\$668	\$691	\$719
40-49	\$1,009	\$835	\$776	\$893	\$996	\$797	\$732	\$755	\$801
50-54	\$1,193	\$990	\$915	\$1,054	\$1,179	\$940	\$875	\$897	\$950
55-59	\$1,448	\$1,197	\$1,100	\$1,272	\$1,419	\$1,132	\$1,054	\$1,084	\$1,144
60-64	\$1,819	\$1,511	\$1,411	\$1,629	\$1,819	\$1,441	\$1,333	\$1,369	\$1,465
Medicare 65+ (20+ EEs)	\$2,328	\$2,116	\$1,919	\$2,345	\$2,398	\$2,080	\$1,864	\$1,920	\$1,926
Medicare 65+ (<20 EEs)	\$1,213	\$1,106	\$1,002	\$1,222	\$1,244	\$1,086	\$975	\$1,005	\$1,005

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	\$303	\$254	\$242	\$263	\$293	\$240	\$223	\$229	\$245
30-39	\$377	\$316	\$290	\$328	\$371	\$291	\$277	\$288	\$303
40-49	\$503	\$426	\$393	\$441	\$486	\$396	\$371	\$381	\$395
50-54	\$677	\$564	\$517	\$593	\$659	\$523	\$497	\$510	\$530
55-59	\$830	\$683	\$635	\$726	\$803	\$648	\$600	\$622	\$648
60-64	\$1,057	\$879	\$824	\$943	\$1,054	\$843	\$774	\$800	\$850
Medicare 65+ (20+ EEs)	\$1,237	\$1,124	\$1,015	\$1,247	\$1,267	\$1,102	\$996	\$1,019	\$1,021
Medicare 65+ (<20 EEs)	\$564	\$513	\$466	\$565	\$574	\$503	\$452	\$465	\$466

### Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$881	\$720	\$667	\$767	\$852	\$674	\$639	\$655	\$685
30-39	\$1,024	\$851	\$788	\$902	\$1,000	\$795	\$754	\$769	\$803
40-49	\$1,002	\$842	\$781	\$902	\$1,003	\$800	\$741	\$766	\$804
50-54	\$1,386	\$1,143	\$1,057	\$1,226	\$1,362	\$1,087	\$1,006	\$1,037	\$1,098
55-59	\$1,708	\$1,415	\$1,304	\$1,506	\$1,680	\$1,341	\$1,247	\$1,281	\$1,351
60-64	\$2,047	\$1,735	\$1,615	\$1,870	\$2,085	\$1,661	\$1,528	\$1,572	\$1,676
Medicare 65+ (20+ EEs)	\$2,872	\$2,589	\$2,345	\$2,875	\$2,932	\$2,540	\$2,283	\$2,340	\$2,353
Medicare 65+ (<20 EEs)	\$1,447	\$1,315	\$1,188	\$1,454	\$1,481	\$1,289	\$1,161	\$1,196	\$1,193

### Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$670	\$556	\$517	\$588	\$655	\$529	\$491	\$512	\$532
30-39	\$745	\$614	\$571	\$647	\$719	\$576	\$539	\$554	\$580
40-49	\$752	\$627	\$581	\$671	\$736	\$590	\$553	\$567	\$595
50-54	\$894	\$734	\$679	\$784	\$880	\$700	\$655	\$671	\$708
55-59	\$1,059	\$870	\$812	\$928	\$1,033	\$824	\$776	\$790	\$828
60-64	\$1,297	\$1,077	\$1,008	\$1,167	\$1,298	\$1,033	\$947	\$971	\$1,044
Medicare 65+ (20+ EEs)	\$1,449	\$1,326	\$1,205	\$1,472	\$1,501	\$1,302	\$1,172	\$1,201	\$1,212
Medicare 65+ (<20 EEs)	\$637	\$580	\$524	\$638	\$655	\$567	\$513	\$528	\$528

### Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$1,012	\$834	\$769	\$882	\$986	\$786	\$736	\$758	\$789
30-39	\$1,164	\$967	\$888	\$1,026	\$1,140	\$909	\$848	\$878	\$914
40-49	\$1,283	\$1,061	\$987	\$1,134	\$1,266	\$1,013	\$930	\$959	\$1,019
50-54	\$1,518	\$1,258	\$1,163	\$1,340	\$1,500	\$1,195	\$1,112	\$1,140	\$1,208
55-59	\$1,842	\$1,522	\$1,398	\$1,618	\$1,806	\$1,439	\$1,340	\$1,379	\$1,455
60-64	\$2,315	\$1,922	\$1,796	\$2,073	\$2,316	\$1,834	\$1,696	\$1,741	\$1,864
Medicare 65+ (20+ EEs)	\$2,963	\$2,694	\$2,443	\$2,986	\$3,054	\$2,647	\$2,372	\$2,444	\$2,451
Medicare 65+ (<20 EEs)	\$1,543	\$1,406	\$1,274	\$1,554	\$1,583	\$1,381	\$1,239	\$1,278	\$1,278

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	\$206	\$174	\$166	\$180	\$200	\$165	\$154	\$157	\$167
30-39	\$257	\$216	\$197	\$223	\$254	\$198	\$190	\$196	\$206
40-49	\$342	\$289	\$267	\$300	\$331	\$269	\$254	\$259	\$269
50-54	\$458	\$381	\$351	\$402	\$445	\$353	\$336	\$345	\$360
55-59	\$560	\$461	\$430	\$490	\$542	\$438	\$406	\$421	\$438
60-64	\$713	\$594	\$557	\$635	\$711	\$569	\$523	\$540	\$573
Medicare 65+ (20+ EEs)	\$833	\$758	\$685	\$839	\$854	\$742	\$672	\$688	\$689
Medicare 65+ (<20 EEs)	\$382	\$347	\$314	\$382	\$390	\$340	\$308	\$314	\$316

### Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$595	\$486	\$451	\$518	\$576	\$456	\$430	\$444	\$463
30-39	\$690	\$574	\$532	\$607	\$674	\$537	\$508	\$519	\$542
40-49	\$676	\$569	\$528	\$607	\$676	\$540	\$502	\$517	\$544
50-54	\$933	\$771	\$713	\$825	\$917	\$732	\$678	\$699	\$739
55-59	\$1,149	\$952	\$879	\$1,013	\$1,129	\$902	\$839	\$862	\$910
60-64	\$1,377	\$1,168	\$1,087	\$1,258	\$1,401	\$1,118	\$1,029	\$1,057	\$1,127
Medicare 65+ (20+ EEs)	\$1,931	\$1,740	\$1,576	\$1,931	\$1,970	\$1,708	\$1,535	\$1,575	\$1,582
Medicare 65+ (<20 EEs)	\$974	\$884	\$800	\$979	\$997	\$868	\$782	\$806	\$804

### Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$454	\$376	\$349	\$398	\$441	\$360	\$333	\$346	\$360
30-39	\$501	\$416	\$385	\$439	\$485	\$389	\$364	\$376	\$392
40-49	\$507	\$424	\$392	\$454	\$498	\$400	\$375	\$383	\$403
50-54	\$602	\$496	\$460	\$529	\$594	\$473	\$441	\$454	\$479
55-59	\$714	\$587	\$548	\$625	\$696	\$555	\$523	\$533	\$560
60-64	\$874	\$727	\$680	\$786	\$875	\$696	\$640	\$654	\$705
Medicare 65+ (20+ EEs)	\$976	\$893	\$811	\$990	\$1,011	\$878	\$789	\$808	\$816
Medicare 65+ (<20 EEs)	\$430	\$392	\$356	\$432	\$441	\$383	\$347	\$358	\$357

### Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$683	\$563	\$518	\$596	\$665	\$530	\$498	\$511	\$532
30-39	\$785	\$652	\$600	\$691	\$768	\$614	\$572	\$593	\$616
40-49	\$864	\$715	\$666	\$764	\$853	\$683	\$626	\$647	\$687
50-54	\$1,022	\$848	\$785	\$901	\$1,009	\$805	\$750	\$768	\$814
55-59	\$1,239	\$1,025	\$942	\$1,089	\$1,214	\$969	\$901	\$928	\$979
60-64	\$1,556	\$1,293	\$1,208	\$1,394	\$1,557	\$1,233	\$1,141	\$1,172	\$1,254
Medicare 65+ (20+ EEs)	\$1,991	\$1,810	\$1,641	\$2,005	\$2,051	\$1,780	\$1,596	\$1,643	\$1,648
Medicare 65+ (<20 EEs)	\$1,038	\$946	\$858	\$1,046	\$1,065	\$929	\$835	\$861	\$859

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	\$216	\$182	\$173	\$188	\$209	\$172	\$161	\$164	\$175
30-39	\$269	\$226	\$207	\$233	\$265	\$208	\$198	\$205	\$216
40-49	\$358	\$302	\$279	\$313	\$346	\$282	\$265	\$271	\$281
50-54	\$479	\$399	\$367	\$421	\$466	\$370	\$352	\$361	\$376
55-59	\$586	\$483	\$450	\$513	\$568	\$459	\$425	\$441	\$459
60-64	\$747	\$622	\$583	\$666	\$744	\$596	\$548	\$566	\$600
Medicare 65+ (20+ EEs)	\$873	\$794	\$717	\$879	\$895	\$778	\$704	\$720	\$722
Medicare 65+ (<20 EEs)	\$400	\$364	\$330	\$400	\$408	\$356	\$322	\$329	\$331

### Employee + spouse

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$623	\$509	\$472	\$542	\$603	\$477	\$451	\$465	\$485
30-39	\$723	\$601	\$557	\$636	\$707	\$562	\$532	\$544	\$568
40-49	\$708	\$596	\$553	\$636	\$708	\$566	\$525	\$541	\$569
50-54	\$978	\$808	\$747	\$865	\$961	\$767	\$710	\$732	\$774
55-59	\$1,204	\$998	\$921	\$1,062	\$1,183	\$946	\$879	\$903	\$953
60-64	\$1,442	\$1,224	\$1,139	\$1,318	\$1,468	\$1,171	\$1,078	\$1,108	\$1,181
Medicare 65+ (20+ EEs)	\$2,023	\$1,823	\$1,652	\$2,024	\$2,064	\$1,790	\$1,608	\$1,650	\$1,658
Medicare 65+ (<20 EEs)	\$1,021	\$927	\$838	\$1,026	\$1,045	\$909	\$819	\$844	\$842

### Employee + child(ren)

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$475	\$394	\$366	\$417	\$463	\$376	\$348	\$363	\$377
30-39	\$525	\$435	\$404	\$459	\$508	\$408	\$381	\$393	\$410
40-49	\$531	\$444	\$411	\$475	\$521	\$418	\$392	\$401	\$422
50-54	\$631	\$519	\$481	\$554	\$622	\$495	\$463	\$475	\$501
55-59	\$748	\$615	\$574	\$655	\$729	\$581	\$548	\$558	\$586
60-64	\$916	\$761	\$712	\$823	\$916	\$729	\$670	\$685	\$738
Medicare 65+ (20+ EEs)	\$1,023	\$936	\$850	\$1,037	\$1,059	\$920	\$827	\$847	\$855
Medicare 65+ (<20 EEs)	\$450	\$410	\$372	\$452	\$463	\$401	\$364	\$374	\$374

### Employee + family

Age	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Under 30	\$715	\$590	\$543	\$624	\$696	\$555	\$521	\$536	\$557
30-39	\$822	\$683	\$628	\$724	\$805	\$642	\$599	\$621	\$645
40-49	\$905	\$749	\$697	\$801	\$894	\$715	\$656	\$678	\$719
50-54	\$1,070	\$888	\$822	\$945	\$1,057	\$843	\$785	\$805	\$853
55-59	\$1,298	\$1,074	\$987	\$1,141	\$1,272	\$1,015	\$945	\$972	\$1,026
60-64	\$1,631	\$1,355	\$1,266	\$1,461	\$1,631	\$1,292	\$1,195	\$1,228	\$1,314
Medicare 65+ (20+ EEs)	\$2,087	\$1,897	\$1,720	\$2,102	\$2,149	\$1,865	\$1,672	\$1,722	\$1,727
Medicare 65+ (<20 EEs)	\$1,088	\$992	\$899	\$1,096	\$1,116	\$974	\$875	\$902	\$901

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	\$561	\$501	\$378	\$360	\$414	\$463	\$464	\$347
30-39	n/a	\$715	\$631	\$485	\$440	\$532	\$589	\$592	\$437
40-49	n/a	\$775	\$686	\$533	\$488	\$584	\$640	\$645	\$478
50-54	n/a	\$977	\$856	\$669	\$608	\$737	\$807	\$820	\$596
55-59	n/a	\$1,238	\$1,087	\$841	\$771	\$929	\$1,024	\$1,028	\$756
60-64	n/a	\$1,629	\$1,442	\$1,139	\$1,037	\$1,236	\$1,343	\$1,370	\$1,013
Medicare 65+ (20+ EEs)	n/a	\$2,008	\$1,956	\$1,548	\$1,335	\$1,580	\$1,658	\$1,757	\$1,318
Medicare 65+ (<20 EEs)	n/a	\$1,371	\$1,333	\$1,144	\$996	\$1,175	\$1,135	\$1,306	\$981

### 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	\$1,434	\$1,294	\$998	\$909	\$1,085	\$1,182	\$1,206	\$884
30-39	n/a	\$1,701	\$1,547	\$1,189	\$1,076	\$1,295	\$1,404	\$1,445	\$1,058
40-49	n/a	\$1,831	\$1,685	\$1,303	\$1,186	\$1,420	\$1,515	\$1,580	\$1,166
50-54	n/a	\$1,923	\$1,730	\$1,346	\$1,222	\$1,469	\$1,584	\$1,632	\$1,202
55-59	n/a	\$2,722	\$2,469	\$1,896	\$1,721	\$2,069	\$2,242	\$2,303	\$1,695
60-64	n/a	\$2,887	\$2,668	\$2,088	\$1,896	\$2,268	\$2,376	\$2,524	\$1,861
Medicare 65+ (20+ EEs)	n/a	\$4,072	\$3,997	\$3,157	\$2,703	\$3,204	\$3,359	\$3,568	\$2,669
Medicare 65+ (<20 EEs)	n/a	\$3,248	\$3,188	\$2,718	\$2,349	\$2,768	\$2,676	\$3,077	\$2,322

### 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	\$1,375	\$1,216	\$933	\$860	\$1,029	\$1,140	\$1,146	\$841
30-39	n/a	\$1,536	\$1,369	\$1,056	\$948	\$1,146	\$1,272	\$1,278	\$936
40-49	n/a	\$1,516	\$1,354	\$1,049	\$949	\$1,138	\$1,252	\$1,263	\$936
50-54	n/a	\$1,504	\$1,346	\$1,038	\$943	\$1,137	\$1,245	\$1,259	\$918
55-59	n/a	\$1,782	\$1,574	\$1,205	\$1,096	\$1,331	\$1,470	\$1,476	\$1,081
60-64	n/a	\$2,196	\$1,952	\$1,526	\$1,383	\$1,663	\$1,817	\$1,850	\$1,360
Medicare 65+ (20+ EEs)	n/a	\$2,575	\$2,525	\$1,991	\$1,714	\$2,035	\$2,127	\$2,261	\$1,695
Medicare 65+ (<20 EEs)	n/a	\$1,685	\$1,645	\$1,406	\$1,223	\$1,441	\$1,393	\$1,601	\$1,203

### 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	\$1,925	\$1,706	\$1,322	\$1,205	\$1,438	\$1,595	\$1,600	\$1,182
30-39	n/a	\$2,259	\$2,009	\$1,544	\$1,400	\$1,684	\$1,866	\$1,874	\$1,375
40-49	n/a	\$2,401	\$2,134	\$1,655	\$1,501	\$1,818	\$1,980	\$2,017	\$1,470
50-54	n/a	\$2,693	\$2,406	\$1,864	\$1,696	\$2,029	\$2,230	\$2,260	\$1,656
55-59	n/a	\$3,005	\$2,680	\$2,063	\$1,870	\$2,256	\$2,481	\$2,506	\$1,833
60-64	n/a	\$3,604	\$3,207	\$2,504	\$2,275	\$2,729	\$2,972	\$3,034	\$2,237
Medicare 65+ (20+ EEs)	n/a	\$4,835	\$4,748	\$3,746	\$3,223	\$3,815	\$4,001	\$4,250	\$3,180
Medicare 65+ (<20 EEs)	n/a	\$3,754	\$3,686	\$3,148	\$2,724	\$3,190	\$3,103	\$3,550	\$2,690

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	\$647	\$579	\$445	\$414	\$480	\$539	\$529	\$405
30-39	n/a	\$823	\$723	\$570	\$524	\$611	\$686	\$682	\$506
40-49	n/a	\$891	\$792	\$628	\$576	\$674	\$748	\$742	\$557
50-54	n/a	\$1,123	\$987	\$793	\$712	\$850	\$938	\$938	\$689
55-59	n/a	\$1,422	\$1,257	\$992	\$900	\$1,065	\$1,188	\$1,179	\$876
60-64	n/a	\$1,877	\$1,665	\$1,346	\$1,216	\$1,420	\$1,564	\$1,571	\$1,178
Medicare 65+ (20+ EEs)	n/a	\$2,306	\$2,249	\$1,828	\$1,573	\$1,818	\$1,928	\$2,013	\$1,527
Medicare 65+ (<20 EEs)	n/a	\$1,580	\$1,533	\$1,349	\$1,177	\$1,348	\$1,322	\$1,489	\$1,140

### 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	\$1,650	\$1,493	\$1,178	\$1,056	\$1,250	\$1,375	\$1,383	\$1,029
30-39	n/a	\$1,955	\$1,779	\$1,405	\$1,265	\$1,488	\$1,631	\$1,654	\$1,227
40-49	n/a	\$2,106	\$1,937	\$1,538	\$1,392	\$1,634	\$1,758	\$1,811	\$1,353
50-54	n/a	\$2,216	\$1,992	\$1,590	\$1,434	\$1,695	\$1,842	\$1,871	\$1,394
55-59	n/a	\$3,128	\$2,838	\$2,240	\$2,019	\$2,380	\$2,605	\$2,634	\$1,966
60-64	n/a	\$3,324	\$3,069	\$2,465	\$2,222	\$2,611	\$2,763	\$2,889	\$2,160
Medicare 65+ (20+ EEs)	n/a	\$4,688	\$4,600	\$3,723	\$3,188	\$3,687	\$3,905	\$4,087	\$3,099
Medicare 65+ (<20 EEs)	n/a	\$3,736	\$3,671	\$3,209	\$2,776	\$3,181	\$3,109	\$3,525	\$2,697

### 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	\$1,582	\$1,400	\$1,098	\$1,005	\$1,190	\$1,325	\$1,312	\$974
30-39	n/a	\$1,765	\$1,574	\$1,244	\$1,115	\$1,317	\$1,481	\$1,459	\$1,086
40-49	n/a	\$1,745	\$1,562	\$1,239	\$1,115	\$1,313	\$1,452	\$1,450	\$1,086
50-54	n/a	\$1,734	\$1,546	\$1,222	\$1,105	\$1,311	\$1,449	\$1,439	\$1,070
55-59	n/a	\$2,049	\$1,809	\$1,423	\$1,295	\$1,526	\$1,709	\$1,692	\$1,256
60-64	n/a	\$2,526	\$2,241	\$1,801	\$1,632	\$1,910	\$2,112	\$2,118	\$1,582
Medicare 65+ (20+ EEs)	n/a	\$2,966	\$2,902	\$2,354	\$2,024	\$2,343	\$2,477	\$2,588	\$1,970
Medicare 65+ (<20 EEs)	n/a	\$1,939	\$1,892	\$1,664	\$1,439	\$1,658	\$1,624	\$1,834	\$1,399

### 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	\$2,216	\$1,964	\$1,559	\$1,415	\$1,653	\$1,857	\$1,830	\$1,375
30-39	n/a	\$2,602	\$2,314	\$1,822	\$1,650	\$1,940	\$2,172	\$2,149	\$1,599
40-49	n/a	\$2,764	\$2,451	\$1,950	\$1,757	\$2,087	\$2,305	\$2,307	\$1,707
50-54	n/a	\$3,098	\$2,774	\$2,204	\$1,985	\$2,339	\$2,588	\$2,587	\$1,926
55-59	n/a	\$3,457	\$3,084	\$2,434	\$2,200	\$2,590	\$2,883	\$2,867	\$2,134
60-64	n/a	\$4,149	\$3,690	\$2,955	\$2,678	\$3,139	\$3,454	\$3,473	\$2,601
Medicare 65+ (20+ EEs)	n/a	\$5,568	\$5,458	\$4,420	\$3,802	\$4,396	\$4,647	\$4,863	\$3,696
Medicare 65+ (<20 EEs)	n/a	\$4,328	\$4,240	\$3,708	\$3,219	\$3,671	\$3,605	\$4,065	\$3,128

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

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



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