



**BlueCross BlueShield of Illinois**

# Individual and Family Health Insurance Rates

**New Business Rates  
Effective August 1, 2012**

SelectBlue®  
SelectBlue Advantage<sup>SM</sup>  
BlueChoice<sup>SM</sup> Select

BlueValue<sup>SM</sup>  
BlueValue Advantage<sup>SM</sup>  
BlueChoice<sup>SM</sup> Value

BlueEdge<sup>SM</sup> Individual HSA  
BlueEdge<sup>SM</sup> Individual HSA 5000

# ZIP Code/Area Designation

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

# It's easy to calculate a rate.

## Here's how it works...

$$\text{Preferred Rate} \times \text{Tobacco Use Factor (If applicable)} \times \text{Area Factor} = \text{Personalized Rate}$$

| 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 "Tobacco Use 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.

## Example

| Proposed Insureds  |  | Plan   |  |
|--|--|--|--|
| Male, age 40, smoker<br>Female (spouse), age 39, non-smoker<br>With 3 children<br>Living in ZIP Code 60061 |  | BlueValue Advantage, 80% coinsurance,<br>\$1,000 deductible, without maternity |  |
| Male, age 40<br>Smoker   | Female (spouse), age 39<br>without maternity<br>non-smoker | Children   |  |
| Preferred Rate: \$249.49   | Preferred Rate: \$249.49                                   | Preferred Rate, each child: \$109.93   |  |
| Smoking Factor: x 1.25<br>\$311.86   |  | 3 children: x 3<br>\$329.79  |  |
| Area Factor: x 0.885   | Area Factor: x 0.885                                       | Area Factor: x 0.885   |  |
| <b>\$276.00</b>  | <b>\$220.80</b>  | <b>\$291.86</b>  |  |

$$\text{Final Rate For Family} = \$276.00 + \$220.80 + \$291.86 = \$788.66$$

# SelectBlue

## with 100% Coinsurance

Preferred Monthly Rates  
Effective 8/1/12

| Attained Age | \$0     |                          |                       | \$250   |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 340.95  | 387.62                   | 1162.05               | 295.10  | 335.49                   | 1005.76               |
| 20-24        | 385.43  | 520.23                   | 1162.05               | 333.59  | 450.27                   | 1005.76               |
| 25-29        | 414.42  | 541.89                   | 1193.23               | 358.68  | 469.01                   | 1032.74               |
| 30-34        | 469.38  | 616.80                   | 1214.89               | 406.25  | 533.84                   | 1051.49               |
| 35-39        | 548.40  | 685.33                   | 1255.05               | 474.64  | 593.16                   | 1086.25               |
| 40-44        | 685.33  | 794.98                   | 1338.79               | 593.16  | 688.06                   | 1158.73               |
| 45-49        | 876.61  | 932.05                   | 1422.47               | 758.71  | 806.69                   | 1231.16               |
| 50-54        | 1095.36 | 1080.77                  | 1536.72               | 948.04  | 935.41                   | 1330.03               |
| 55-59        | 1417.74 | 1217.76                  | 1731.49               | 1227.06 | 1053.98                  | 1498.61               |
| 60-64        | 1767.67 | 1390.95                  | 1977.80               | 1529.93 | 1203.87                  | 1711.79               |
| Per Child    | 301.96  | 301.96                   | 301.96                | 261.34  | 261.34                   | 261.34                |
| Attained Age | \$500   |                          |                       | \$1,000 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 280.31  | 318.68                   | 955.36                | 222.36  | 252.79                   | 757.84                |
| 20-24        | 316.88  | 427.70                   | 955.36                | 251.36  | 339.28                   | 757.84                |
| 25-29        | 340.71  | 445.51                   | 981.00                | 270.27  | 353.40                   | 778.18                |
| 30-34        | 385.90  | 507.09                   | 998.80                | 306.11  | 402.25                   | 792.30                |
| 35-39        | 450.86  | 563.44                   | 1031.82               | 357.65  | 446.95                   | 818.49                |
| 40-44        | 563.44  | 653.59                   | 1100.67               | 446.95  | 518.46                   | 873.11                |
| 45-49        | 720.69  | 766.27                   | 1169.47               | 571.69  | 607.85                   | 927.68                |
| 50-54        | 900.54  | 888.54                   | 1263.39               | 714.35  | 704.83                   | 1002.19               |
| 55-59        | 1165.58 | 1001.17                  | 1423.52               | 924.60  | 794.18                   | 1129.21               |
| 60-64        | 1453.27 | 1143.55                  | 1626.02               | 1152.81 | 907.12                   | 1289.84               |
| Per Child    | 248.25  | 248.25                   | 248.25                | 196.92  | 196.92                   | 196.92                |
| Attained Age | \$2,500 |                          |                       | \$5,000 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 173.37  | 197.10                   | 590.89                | 150.83  | 171.48                   | 514.07                |
| 20-24        | 195.99  | 264.53                   | 590.89                | 170.51  | 230.14                   | 514.07                |
| 25-29        | 210.73  | 275.55                   | 606.75                | 183.33  | 239.72                   | 527.86                |
| 30-34        | 238.68  | 313.64                   | 617.76                | 207.65  | 272.86                   | 537.44                |
| 35-39        | 278.86  | 348.48                   | 638.18                | 242.60  | 303.18                   | 555.21                |
| 40-44        | 348.48  | 404.24                   | 680.76                | 303.18  | 351.69                   | 592.26                |
| 45-49        | 445.75  | 473.94                   | 723.31                | 387.79  | 412.32                   | 629.27                |
| 50-54        | 556.98  | 549.56                   | 781.41                | 484.57  | 478.11                   | 679.81                |
| 55-59        | 720.91  | 619.22                   | 880.45                | 627.18  | 538.72                   | 765.98                |
| 60-64        | 898.85  | 707.28                   | 1005.69               | 781.98  | 615.33                   | 874.94                |
| Per Child    | 153.54  | 153.54                   | 153.54                | 133.58  | 133.58                   | 133.58                |

# SelectBlue

## with 80% Coinsurance

Preferred Monthly Rates  
Effective 8/1/12

| Attained Age | \$0     |                          |                       | \$250   |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 286.13  | 325.29                   | 975.19                | 247.79  | 281.71                   | 844.53                |
| 20-24        | 323.45  | 436.58                   | 975.19                | 280.12  | 378.09                   | 844.53                |
| 25-29        | 347.78  | 454.75                   | 1001.35               | 301.18  | 393.83                   | 867.19                |
| 30-34        | 393.90  | 517.61                   | 1019.53               | 341.13  | 448.27                   | 882.93                |
| 35-39        | 460.22  | 575.13                   | 1053.23               | 398.56  | 498.07                   | 912.12                |
| 40-44        | 575.13  | 667.15                   | 1123.51               | 498.07  | 577.76                   | 972.99                |
| 45-49        | 735.64  | 782.17                   | 1193.73               | 637.08  | 677.38                   | 1033.80               |
| 50-54        | 919.23  | 906.98                   | 1289.61               | 796.07  | 785.46                   | 1116.83               |
| 55-59        | 1189.77 | 1021.94                  | 1453.06               | 1030.36 | 885.03                   | 1258.38               |
| 60-64        | 1483.43 | 1167.28                  | 1659.76               | 1284.68 | 1010.89                  | 1437.39               |
| Per Child    | 253.40  | 253.40                   | 253.40                | 219.45  | 219.45                   | 219.45                |
| Attained Age | \$500   |                          |                       | \$1,000 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 235.56  | 267.81                   | 802.86                | 186.58  | 212.12                   | 635.91                |
| 20-24        | 266.29  | 359.43                   | 802.86                | 210.92  | 284.69                   | 635.91                |
| 25-29        | 286.32  | 374.39                   | 824.40                | 226.78  | 296.54                   | 652.97                |
| 30-34        | 324.30  | 426.15                   | 839.37                | 256.86  | 337.53                   | 664.83                |
| 35-39        | 378.89  | 473.50                   | 867.11                | 300.10  | 375.04                   | 686.80                |
| 40-44        | 473.50  | 549.26                   | 924.98                | 375.04  | 435.04                   | 732.63                |
| 45-49        | 605.65  | 643.96                   | 982.79                | 479.71  | 510.05                   | 778.42                |
| 50-54        | 756.79  | 746.70                   | 1061.72               | 599.42  | 591.43                   | 840.94                |
| 55-59        | 979.52  | 841.36                   | 1196.29               | 775.84  | 666.40                   | 947.53                |
| 60-64        | 1221.29 | 961.01                   | 1366.46               | 967.33  | 761.17                   | 1082.31               |
| Per Child    | 208.62  | 208.62                   | 208.62                | 165.24  | 165.24                   | 165.24                |
| Attained Age | \$2,500 |                          |                       | \$5,000 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 148.53  | 168.86                   | 506.23                | 130.59  | 148.47                   | 445.08                |
| 20-24        | 167.91  | 226.63                   | 506.23                | 147.63  | 199.26                   | 445.08                |
| 25-29        | 180.53  | 236.07                   | 519.81                | 158.73  | 207.55                   | 457.03                |
| 30-34        | 204.48  | 268.70                   | 529.24                | 179.78  | 236.24                   | 465.32                |
| 35-39        | 238.90  | 298.55                   | 546.74                | 210.05  | 262.49                   | 480.70                |
| 40-44        | 298.55  | 346.32                   | 583.22                | 262.49  | 304.49                   | 512.78                |
| 45-49        | 381.88  | 406.03                   | 619.68                | 335.76  | 356.99                   | 544.83                |
| 50-54        | 477.18  | 470.82                   | 669.44                | 419.54  | 413.95                   | 588.59                |
| 55-59        | 617.62  | 530.50                   | 754.29                | 543.02  | 466.42                   | 663.19                |
| 60-64        | 770.06  | 605.94                   | 861.59                | 677.05  | 532.76                   | 757.53                |
| Per Child    | 131.54  | 131.54                   | 131.54                | 115.65  | 115.65                   | 115.65                |

# SelectBlue Advantage

with 80% Coinsurance

Preferred Monthly Rates

Effective 8/1/12

| Attained Age | \$250   |                          |                       | \$500   |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 190.79  | 216.91                   | 650.26                | 180.84  | 205.60                   | 616.36                |
| 20-24        | 215.68  | 291.11                   | 650.26                | 204.44  | 275.94                   | 616.36                |
| 25-29        | 231.90  | 303.23                   | 667.70                | 219.81  | 287.43                   | 632.90                |
| 30-34        | 262.66  | 345.15                   | 679.82                | 248.97  | 327.16                   | 644.39                |
| 35-39        | 306.87  | 383.50                   | 702.30                | 290.88  | 363.51                   | 665.69                |
| 40-44        | 383.50  | 444.86                   | 749.16                | 363.51  | 421.67                   | 710.11                |
| 45-49        | 490.53  | 521.55                   | 795.98                | 464.96  | 494.37                   | 754.50                |
| 50-54        | 612.94  | 604.77                   | 859.91                | 580.99  | 573.25                   | 815.09                |
| 55-59        | 793.34  | 681.43                   | 968.90                | 751.99  | 645.92                   | 918.40                |
| 60-64        | 989.15  | 778.34                   | 1106.73               | 937.59  | 737.77                   | 1049.05               |
| Per Child    | 168.97  | 168.97                   | 168.97                | 160.16  | 160.16                   | 160.16                |
| Attained Age | \$1,000 |                          |                       | \$1,750 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 143.66  | 163.33                   | 489.64                | 125.81  | 143.04                   | 428.81                |
| 20-24        | 162.41  | 219.21                   | 489.64                | 142.23  | 191.97                   | 428.81                |
| 25-29        | 174.62  | 228.33                   | 502.78                | 152.92  | 199.96                   | 440.31                |
| 30-34        | 197.78  | 259.90                   | 511.91                | 173.21  | 227.60                   | 448.30                |
| 35-39        | 231.08  | 288.77                   | 528.83                | 202.37  | 252.89                   | 463.12                |
| 40-44        | 288.77  | 334.98                   | 564.12                | 252.89  | 293.36                   | 494.03                |
| 45-49        | 369.37  | 392.73                   | 599.38                | 323.48  | 343.93                   | 524.91                |
| 50-54        | 461.54  | 455.39                   | 647.51                | 404.20  | 398.81                   | 567.06                |
| 55-59        | 597.38  | 513.12                   | 729.58                | 523.16  | 449.37                   | 638.93                |
| 60-64        | 744.83  | 586.09                   | 833.37                | 652.29  | 513.27                   | 729.82                |
| Per Child    | 127.23  | 127.23                   | 127.23                | 111.42  | 111.42                   | 111.42                |
| Attained Age | \$2,500 |                          |                       | \$5,000 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 109.56  | 124.56                   | 373.41                | 96.21   | 109.38                   | 327.91                |
| 20-24        | 123.85  | 167.17                   | 373.41                | 108.76  | 146.80                   | 327.91                |
| 25-29        | 133.17  | 174.13                   | 383.43                | 116.94  | 152.91                   | 336.71                |
| 30-34        | 150.83  | 198.20                   | 390.39                | 132.45  | 174.05                   | 342.82                |
| 35-39        | 176.22  | 220.22                   | 403.29                | 154.75  | 193.39                   | 354.16                |
| 40-44        | 220.22  | 255.46                   | 430.21                | 193.39  | 224.33                   | 377.79                |
| 45-49        | 281.69  | 299.50                   | 457.10                | 247.37  | 263.01                   | 401.40                |
| 50-54        | 351.98  | 347.29                   | 493.81                | 309.10  | 304.98                   | 433.64                |
| 55-59        | 455.58  | 391.31                   | 556.39                | 400.07  | 343.64                   | 488.60                |
| 60-64        | 568.02  | 446.96                   | 635.54                | 498.81  | 392.51                   | 558.11                |
| Per Child    | 97.03   | 97.03                    | 97.03                 | 85.21   | 85.21                    | 85.21                 |

# BlueChoice Select

## with 80% Coinsurance

Preferred Monthly Rates  
Effective 8/1/12

| Attained Age | \$250   |                          |                       | \$500   |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 172.06  | 195.61                   | 586.41                | 163.25  | 185.59                   | 556.38                |
| 20-24        | 194.50  | 262.53                   | 586.41                | 184.54  | 249.08                   | 556.38                |
| 25-29        | 209.13  | 273.46                   | 602.15                | 198.42  | 259.45                   | 571.31                |
| 30-34        | 236.87  | 311.26                   | 613.08                | 224.74  | 295.32                   | 581.68                |
| 35-39        | 276.74  | 345.84                   | 633.34                | 262.57  | 328.13                   | 600.91                |
| 40-44        | 345.84  | 401.18                   | 675.60                | 328.13  | 380.63                   | 641.00                |
| 45-49        | 442.37  | 470.35                   | 717.83                | 419.71  | 446.26                   | 681.07                |
| 50-54        | 552.76  | 545.39                   | 775.48                | 524.45  | 517.46                   | 735.77                |
| 55-59        | 715.44  | 614.53                   | 873.77                | 678.80  | 583.06                   | 829.02                |
| 60-64        | 892.03  | 701.92                   | 998.07                | 846.35  | 665.98                   | 946.95                |
| Per Child    | 152.38  | 152.38                   | 152.38                | 144.57  | 144.57                   | 144.57                |
| Attained Age | \$1,000 |                          |                       | \$1,750 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 129.68  | 147.43                   | 441.98                | 114.01  | 129.62                   | 388.58                |
| 20-24        | 146.60  | 197.87                   | 441.98                | 128.89  | 173.96                   | 388.58                |
| 25-29        | 157.62  | 206.10                   | 453.84                | 138.58  | 181.20                   | 399.01                |
| 30-34        | 178.53  | 234.59                   | 462.07                | 156.96  | 206.25                   | 406.25                |
| 35-39        | 208.58  | 260.66                   | 477.35                | 183.38  | 229.17                   | 419.68                |
| 40-44        | 260.66  | 302.37                   | 509.20                | 229.17  | 265.84                   | 447.68                |
| 45-49        | 333.41  | 354.50                   | 541.03                | 293.13  | 311.67                   | 475.67                |
| 50-54        | 416.61  | 411.06                   | 584.48                | 366.28  | 361.40                   | 513.87                |
| 55-59        | 539.23  | 463.17                   | 658.56                | 474.08  | 407.21                   | 579.00                |
| 60-64        | 672.32  | 529.04                   | 752.24                | 591.10  | 465.12                   | 661.36                |
| Per Child    | 114.85  | 114.85                   | 114.85                | 100.97  | 100.97                   | 100.97                |
| Attained Age | \$2,500 |                          |                       | \$5,000 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 99.28   | 112.87                   | 338.37                | 87.35   | 99.31                    | 297.72                |
| 20-24        | 112.23  | 151.48                   | 338.37                | 98.75   | 133.29                   | 297.72                |
| 25-29        | 120.67  | 157.79                   | 347.45                | 106.18  | 138.83                   | 305.71                |
| 30-34        | 136.68  | 179.60                   | 353.76                | 120.26  | 158.02                   | 311.26                |
| 35-39        | 159.69  | 199.56                   | 365.45                | 140.50  | 175.58                   | 321.55                |
| 40-44        | 199.56  | 231.49                   | 389.84                | 175.58  | 203.68                   | 343.00                |
| 45-49        | 255.25  | 271.40                   | 414.20                | 224.59  | 238.79                   | 364.44                |
| 50-54        | 318.95  | 314.70                   | 447.47                | 280.63  | 276.89                   | 393.71                |
| 55-59        | 412.83  | 354.59                   | 504.18                | 363.23  | 311.99                   | 443.61                |
| 60-64        | 514.72  | 405.02                   | 575.90                | 452.88  | 356.36                   | 506.72                |
| Per Child    | 87.93   | 87.93                    | 87.93                 | 77.36   | 77.36                    | 77.36                 |

# Blue Value

## with 100% Coinsurance

Preferred Monthly Rates  
Effective 8/1/12

| Attained Age | \$250   |                          |                       | \$500   |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 259.74  | 295.29                   | 885.24                | 234.85  | 266.99                   | 800.42                |
| 20-24        | 293.62  | 396.31                   | 885.24                | 265.48  | 358.34                   | 800.42                |
| 25-29        | 315.70  | 412.81                   | 909.00                | 285.45  | 373.25                   | 821.89                |
| 30-34        | 357.57  | 469.87                   | 925.49                | 323.31  | 424.85                   | 836.81                |
| 35-39        | 417.77  | 522.08                   | 956.09                | 377.74  | 472.05                   | 864.47                |
| 40-44        | 522.08  | 605.61                   | 1019.89               | 472.05  | 547.58                   | 922.16                |
| 45-49        | 667.79  | 710.03                   | 1083.63               | 603.80  | 641.99                   | 979.80                |
| 50-54        | 834.44  | 823.32                   | 1170.66               | 754.48  | 744.43                   | 1058.49               |
| 55-59        | 1080.03 | 927.69                   | 1319.04               | 976.54  | 838.79                   | 1192.65               |
| 60-64        | 1346.60 | 1059.62                  | 1506.67               | 1217.57 | 958.08                   | 1362.30               |
| Per Child    | 230.03  | 230.03                   | 230.03                | 207.99  | 207.99                   | 207.99                |
| Attained Age | \$1,000 |                          |                       | \$2,500 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 197.67  | 224.73                   | 673.72                | 146.46  | 166.51                   | 499.19                |
| 20-24        | 223.46  | 301.62                   | 673.72                | 165.57  | 223.48                   | 499.19                |
| 25-29        | 240.27  | 314.17                   | 691.80                | 178.02  | 232.78                   | 512.58                |
| 30-34        | 272.14  | 357.60                   | 704.36                | 201.63  | 264.96                   | 521.88                |
| 35-39        | 317.95  | 397.34                   | 727.64                | 235.58  | 294.40                   | 539.14                |
| 40-44        | 397.34  | 460.91                   | 776.20                | 294.40  | 341.50                   | 575.11                |
| 45-49        | 508.23  | 540.38                   | 824.71                | 376.57  | 400.38                   | 611.06                |
| 50-54        | 635.06  | 626.60                   | 890.95                | 470.54  | 464.27                   | 660.13                |
| 55-59        | 821.97  | 706.03                   | 1003.87               | 609.03  | 523.12                   | 743.80                |
| 60-64        | 1024.85 | 806.43                   | 1146.67               | 759.35  | 597.52                   | 849.61                |
| Per Child    | 175.07  | 175.07                   | 175.07                | 129.71  | 129.71                   | 129.71                |
| Attained Age | \$5,000 |                          |                       |         |                          |                       |
|              | Male    | Female without maternity | Female with maternity |         |                          |                       |
| 19           | 117.84  | 133.97                   | 401.64                |         |                          |                       |
| 20-24        | 133.22  | 179.81                   | 401.64                |         |                          |                       |
| 25-29        | 143.24  | 187.29                   | 412.42                |         |                          |                       |
| 30-34        | 162.23  | 213.18                   | 419.90                |         |                          |                       |
| 35-39        | 189.54  | 236.87                   | 433.78                |         |                          |                       |
| 40-44        | 236.87  | 274.77                   | 462.73                |         |                          |                       |
| 45-49        | 302.98  | 322.15                   | 491.65                |         |                          |                       |
| 50-54        | 378.59  | 373.55                   | 531.14                |         |                          |                       |
| 55-59        | 490.02  | 420.90                   | 598.46                |         |                          |                       |
| 60-64        | 610.96  | 480.75                   | 683.59                |         |                          |                       |
| Per Child    | 104.37  | 104.37                   | 104.37                |         |                          |                       |



# Blue Value

## with 80% Coinsurance

Preferred Monthly Rates  
Effective 8/1/12

| Attained Age | \$250   |                          |                       | \$500   |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 204.42  | 232.40                   | 696.72                | 185.69  | 211.11                   | 632.87                |
| 20-24        | 231.09  | 311.91                   | 696.72                | 209.91  | 283.33                   | 632.87                |
| 25-29        | 248.47  | 324.90                   | 715.42                | 225.70  | 295.12                   | 649.85                |
| 30-34        | 281.42  | 369.81                   | 728.40                | 255.63  | 335.92                   | 661.65                |
| 35-39        | 328.80  | 410.90                   | 752.48                | 298.67  | 373.24                   | 683.52                |
| 40-44        | 410.90  | 476.64                   | 802.69                | 373.24  | 432.96                   | 729.13                |
| 45-49        | 525.58  | 558.82                   | 852.86                | 477.41  | 507.61                   | 774.70                |
| 50-54        | 656.74  | 647.99                   | 921.36                | 596.55  | 588.60                   | 836.92                |
| 55-59        | 850.03  | 730.13                   | 1038.14               | 772.13  | 663.21                   | 943.00                |
| 60-64        | 1059.83 | 833.96                   | 1185.81               | 962.70  | 757.53                   | 1077.14               |
| Per Child    | 181.04  | 181.04                   | 181.04                | 164.45  | 164.45                   | 164.45                |
| Attained Age | \$1,000 |                          |                       | \$2,500 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 158.87  | 180.62                   | 541.47                | 120.09  | 136.53                   | 409.31                |
| 20-24        | 179.60  | 242.41                   | 541.47                | 135.76  | 183.24                   | 409.31                |
| 25-29        | 193.10  | 252.50                   | 556.00                | 145.97  | 190.87                   | 420.29                |
| 30-34        | 218.72  | 287.41                   | 566.09                | 165.33  | 217.25                   | 427.92                |
| 35-39        | 255.54  | 319.34                   | 584.81                | 193.16  | 241.39                   | 442.06                |
| 40-44        | 319.34  | 370.43                   | 623.83                | 241.39  | 280.02                   | 471.56                |
| 45-49        | 408.47  | 434.30                   | 662.82                | 308.77  | 328.29                   | 501.03                |
| 50-54        | 510.40  | 503.60                   | 716.06                | 385.82  | 380.68                   | 541.27                |
| 55-59        | 660.62  | 567.43                   | 806.81                | 499.37  | 428.93                   | 609.88                |
| 60-64        | 823.67  | 648.13                   | 921.58                | 622.62  | 489.93                   | 696.63                |
| Per Child    | 140.70  | 140.70                   | 140.70                | 106.36  | 106.36                   | 106.36                |
| Attained Age | \$5,000 |                          |                       |         |                          |                       |
|              | Male    | Female without maternity | Female with maternity |         |                          |                       |
| 19           | 95.87   | 108.99                   | 326.75                |         |                          |                       |
| 20-24        | 108.38  | 146.28                   | 326.75                |         |                          |                       |
| 25-29        | 116.53  | 152.37                   | 335.52                |         |                          |                       |
| 30-34        | 131.98  | 173.44                   | 341.61                |         |                          |                       |
| 35-39        | 154.20  | 192.71                   | 352.90                |         |                          |                       |
| 40-44        | 192.71  | 223.54                   | 376.45                |         |                          |                       |
| 45-49        | 246.49  | 262.08                   | 399.98                |         |                          |                       |
| 50-54        | 308.00  | 303.90                   | 432.11                |         |                          |                       |
| 55-59        | 398.65  | 342.42                   | 486.87                |         |                          |                       |
| 60-64        | 497.05  | 391.12                   | 556.13                |         |                          |                       |
| Per Child    | 84.91   | 84.91                    | 84.91                 |         |                          |                       |

# Blue Value Advantage

Preferred Monthly Rates

Effective 8/1/12

## with 80% Coinsurance

| Attained Age | \$250   |                          |                       | \$500   |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 160.81  | 182.82                   | 548.09                | 144.92  | 164.76                   | 493.93                |
| 20-24        | 181.79  | 245.37                   | 548.09                | 163.83  | 221.13                   | 493.93                |
| 25-29        | 195.46  | 255.59                   | 562.79                | 176.15  | 230.33                   | 507.18                |
| 30-34        | 221.39  | 290.92                   | 573.01                | 199.51  | 262.17                   | 516.39                |
| 35-39        | 258.66  | 323.24                   | 591.95                | 233.10  | 291.30                   | 533.46                |
| 40-44        | 323.24  | 374.96                   | 631.45                | 291.30  | 337.91                   | 569.06                |
| 45-49        | 413.46  | 439.61                   | 670.92                | 372.60  | 396.17                   | 604.62                |
| 50-54        | 516.63  | 509.75                   | 724.80                | 465.59  | 459.38                   | 653.18                |
| 55-59        | 668.69  | 574.36                   | 816.67                | 602.61  | 517.61                   | 735.97                |
| 60-64        | 833.73  | 656.05                   | 932.84                | 751.35  | 591.22                   | 840.66                |
| Per Child    | 142.42  | 142.42                   | 142.42                | 128.35  | 128.35                   | 128.35                |
| Attained Age | \$1,000 |                          |                       | \$1,750 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 124.12  | 141.11                   | 423.04                | 104.96  | 119.33                   | 357.72                |
| 20-24        | 140.31  | 189.39                   | 423.04                | 118.65  | 160.15                   | 357.72                |
| 25-29        | 150.87  | 197.27                   | 434.39                | 127.57  | 166.81                   | 367.32                |
| 30-34        | 170.88  | 224.54                   | 442.27                | 144.49  | 189.87                   | 373.99                |
| 35-39        | 199.64  | 249.49                   | 456.89                | 168.82  | 210.97                   | 386.35                |
| 40-44        | 249.49  | 289.41                   | 487.38                | 210.97  | 244.73                   | 412.13                |
| 45-49        | 319.12  | 339.31                   | 517.84                | 269.85  | 286.92                   | 437.89                |
| 50-54        | 398.76  | 393.45                   | 559.43                | 337.19  | 332.70                   | 473.06                |
| 55-59        | 516.12  | 443.32                   | 630.34                | 436.44  | 374.87                   | 533.02                |
| 60-64        | 643.51  | 506.37                   | 720.00                | 544.16  | 428.19                   | 608.84                |
| Per Child    | 109.93  | 109.93                   | 109.93                | 92.95   | 92.95                    | 92.95                 |
| Attained Age | \$2,500 |                          |                       | \$5,000 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 89.01   | 101.20                   | 303.38                | 71.41   | 81.19                    | 243.39                |
| 20-24        | 100.62  | 135.82                   | 303.38                | 80.73   | 108.96                   | 243.39                |
| 25-29        | 108.19  | 141.47                   | 311.52                | 86.80   | 113.50                   | 249.92                |
| 30-34        | 122.54  | 161.03                   | 317.17                | 98.31   | 129.19                   | 254.46                |
| 35-39        | 143.17  | 178.92                   | 327.66                | 114.86  | 143.54                   | 262.87                |
| 40-44        | 178.92  | 207.55                   | 349.52                | 143.54  | 166.51                   | 280.41                |
| 45-49        | 228.86  | 243.33                   | 371.37                | 183.61  | 195.22                   | 297.94                |
| 50-54        | 285.97  | 282.16                   | 401.19                | 229.42  | 226.37                   | 321.87                |
| 55-59        | 370.13  | 317.92                   | 452.04                | 296.95  | 255.06                   | 362.66                |
| 60-64        | 461.49  | 363.14                   | 516.35                | 370.24  | 291.33                   | 414.25                |
| Per Child    | 78.83   | 78.83                    | 78.83                 | 63.25   | 63.25                    | 63.25                 |

# BlueChoice Value

## with 80% Coinsurance

Preferred Monthly Rates  
Effective 8/1/12

| Attained Age | \$250   |                          |                       | \$500   |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 146.52  | 166.57                   | 499.37                | 132.68  | 150.84                   | 452.19                |
| 20-24        | 165.63  | 223.56                   | 499.37                | 149.98  | 202.44                   | 452.19                |
| 25-29        | 178.09  | 232.87                   | 512.77                | 161.27  | 210.87                   | 464.33                |
| 30-34        | 201.71  | 265.06                   | 522.07                | 182.65  | 240.02                   | 472.76                |
| 35-39        | 235.66  | 294.51                   | 539.33                | 213.40  | 266.69                   | 488.38                |
| 40-44        | 294.51  | 341.63                   | 575.32                | 266.69  | 309.36                   | 520.97                |
| 45-49        | 376.70  | 400.53                   | 611.28                | 341.12  | 362.69                   | 553.54                |
| 50-54        | 470.71  | 464.44                   | 660.37                | 426.25  | 420.57                   | 597.99                |
| 55-59        | 609.25  | 523.31                   | 744.07                | 551.70  | 473.88                   | 673.78                |
| 60-64        | 759.62  | 597.73                   | 849.92                | 687.87  | 541.27                   | 769.63                |
| Per Child    | 129.76  | 129.76                   | 129.76                | 117.50  | 117.50                   | 117.50                |
| Attained Age | \$1,000 |                          |                       | \$1,750 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 113.74  | 129.31                   | 387.66                | 96.28   | 109.46                   | 328.15                |
| 20-24        | 128.58  | 173.55                   | 387.66                | 108.84  | 146.91                   | 328.15                |
| 25-29        | 138.25  | 180.78                   | 398.06                | 117.03  | 153.03                   | 336.96                |
| 30-34        | 156.59  | 205.76                   | 405.29                | 132.55  | 174.18                   | 343.07                |
| 35-39        | 182.95  | 228.63                   | 418.69                | 154.86  | 193.53                   | 354.41                |
| 40-44        | 228.63  | 265.21                   | 446.62                | 193.53  | 224.50                   | 378.06                |
| 45-49        | 292.44  | 310.93                   | 474.54                | 247.55  | 263.20                   | 401.69                |
| 50-54        | 365.41  | 360.55                   | 512.65                | 309.32  | 305.20                   | 433.96                |
| 55-59        | 472.96  | 406.25                   | 577.63                | 400.36  | 343.89                   | 488.96                |
| 60-64        | 589.70  | 464.02                   | 659.80                | 499.18  | 392.79                   | 558.51                |
| Per Child    | 100.73  | 100.73                   | 100.73                | 85.27   | 85.27                    | 85.27                 |
| Attained Age | \$2,500 |                          |                       | \$5,000 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 81.42   | 92.56                    | 277.50                | 65.62   | 74.60                    | 223.64                |
| 20-24        | 92.04   | 124.23                   | 277.50                | 74.18   | 100.12                   | 223.64                |
| 25-29        | 98.96   | 129.40                   | 284.94                | 79.76   | 104.29                   | 229.64                |
| 30-34        | 112.09  | 147.29                   | 290.11                | 90.33   | 118.71                   | 233.81                |
| 35-39        | 130.96  | 163.66                   | 299.70                | 105.54  | 131.90                   | 241.54                |
| 40-44        | 163.66  | 189.84                   | 319.70                | 131.90  | 153.00                   | 257.66                |
| 45-49        | 209.33  | 222.57                   | 339.69                | 168.71  | 179.38                   | 273.76                |
| 50-54        | 261.57  | 258.09                   | 366.97                | 210.81  | 208.00                   | 295.75                |
| 55-59        | 338.56  | 290.80                   | 413.48                | 272.85  | 234.36                   | 333.23                |
| 60-64        | 422.12  | 332.16                   | 472.30                | 340.20  | 267.69                   | 380.64                |
| Per Child    | 72.11   | 72.11                    | 72.11                 | 58.11   | 58.11                    | 58.11                 |

# BlueEdge Individual HSA

Preferred Monthly Rates

Effective 8/1/12

with 100% Coinsurance and PPO Network

## Individual

| Attained Age | \$1,200 |                          |                       | \$1,750 |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 157.13  | 178.63                   | 535.52                | 136.14  | 154.77                   | 463.99                |
| 20-24        | 177.62  | 239.75                   | 535.52                | 153.90  | 207.72                   | 463.99                |
| 25-29        | 190.98  | 249.73                   | 549.89                | 165.47  | 216.37                   | 476.44                |
| 30-34        | 216.31  | 284.25                   | 559.87                | 187.42  | 246.28                   | 485.09                |
| 35-39        | 252.73  | 315.83                   | 578.38                | 218.97  | 273.64                   | 501.12                |
| 40-44        | 315.83  | 366.36                   | 616.97                | 273.64  | 317.43                   | 534.56                |
| 45-49        | 403.98  | 429.53                   | 655.54                | 350.02  | 372.15                   | 567.97                |
| 50-54        | 504.79  | 498.06                   | 708.19                | 437.36  | 431.53                   | 613.59                |
| 55-59        | 653.36  | 561.20                   | 797.94                | 566.09  | 486.24                   | 691.36                |
| 60-64        | 814.62  | 641.01                   | 911.45                | 705.81  | 555.39                   | 789.71                |
| Attained Age | \$2,600 |                          |                       | \$3,500 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 117.79  | 133.91                   | 401.45                | 102.32  | 116.33                   | 348.74                |
| 20-24        | 133.15  | 179.73                   | 401.45                | 115.67  | 156.13                   | 348.74                |
| 25-29        | 143.17  | 187.21                   | 412.23                | 124.37  | 162.63                   | 358.10                |
| 30-34        | 162.16  | 213.09                   | 419.71                | 140.87  | 185.11                   | 364.60                |
| 35-39        | 189.46  | 236.76                   | 433.58                | 164.58  | 205.68                   | 376.65                |
| 40-44        | 236.76  | 274.64                   | 462.51                | 205.68  | 238.58                   | 401.79                |
| 45-49        | 302.84  | 322.00                   | 491.42                | 263.08  | 279.72                   | 426.90                |
| 50-54        | 378.42  | 373.37                   | 530.89                | 328.73  | 324.35                   | 461.19                |
| 55-59        | 489.79  | 420.70                   | 598.18                | 425.48  | 365.47                   | 519.64                |
| 60-64        | 610.68  | 480.53                   | 683.27                | 530.50  | 417.44                   | 593.56                |

# BlueEdge Individual HSA

Preferred Monthly Rates

with 100% Coinsurance and BlueChoice® Network

Effective 8/1/12

## Individual

| Attained Age | \$1,200 |                          |                       | \$1,750 |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 141.41  | 160.77                   | 481.97                | 122.52  | 139.30                   | 417.59                |
| 20-24        | 159.86  | 215.77                   | 481.97                | 138.51  | 186.95                   | 417.59                |
| 25-29        | 171.88  | 224.75                   | 494.90                | 148.92  | 194.73                   | 428.80                |
| 30-34        | 194.68  | 255.82                   | 503.88                | 168.68  | 221.65                   | 436.58                |
| 35-39        | 227.45  | 284.25                   | 520.54                | 197.07  | 246.28                   | 451.01                |
| 40-44        | 284.25  | 329.73                   | 555.28                | 246.28  | 285.68                   | 481.11                |
| 45-49        | 363.58  | 386.58                   | 589.98                | 315.01  | 334.94                   | 511.18                |
| 50-54        | 454.31  | 448.26                   | 637.37                | 393.63  | 388.38                   | 552.23                |
| 55-59        | 588.02  | 505.08                   | 718.15                | 509.48  | 437.61                   | 622.22                |
| 60-64        | 733.16  | 576.91                   | 820.31                | 635.23  | 499.85                   | 710.74                |
| Attained Age | \$2,600 |                          |                       | \$3,500 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 106.01  | 120.52                   | 361.31                | 92.09   | 104.70                   | 313.87                |
| 20-24        | 119.84  | 161.75                   | 361.31                | 104.11  | 140.52                   | 313.87                |
| 25-29        | 128.85  | 168.49                   | 371.00                | 111.94  | 146.37                   | 322.29                |
| 30-34        | 145.94  | 191.78                   | 377.74                | 126.78  | 166.60                   | 328.14                |
| 35-39        | 170.51  | 213.09                   | 390.22                | 148.12  | 185.11                   | 338.99                |
| 40-44        | 213.09  | 247.18                   | 416.26                | 185.11  | 214.73                   | 361.61                |
| 45-49        | 272.56  | 289.80                   | 442.28                | 236.77  | 251.75                   | 384.21                |
| 50-54        | 340.57  | 336.04                   | 477.80                | 295.86  | 291.92                   | 415.07                |
| 55-59        | 440.81  | 378.63                   | 538.36                | 382.93  | 328.92                   | 467.68                |
| 60-64        | 549.61  | 432.48                   | 614.94                | 477.45  | 375.70                   | 534.20                |

# BlueEdge Individual HSA

## with 100% Coinsurance and PPO Network

Preferred Monthly Rates  
Effective 8/1/12

### Family

| Attained Age | \$2,400 |                          |                       | \$3,500 |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 141.41  | 160.77                   | 535.52                | 122.52  | 139.30                   | 463.99                |
| 20-24        | 159.86  | 215.77                   | 535.52                | 138.51  | 186.95                   | 463.99                |
| 25-29        | 171.88  | 224.75                   | 549.89                | 148.92  | 194.73                   | 476.44                |
| 30-34        | 194.68  | 255.82                   | 559.87                | 168.68  | 221.65                   | 485.09                |
| 35-39        | 227.45  | 284.25                   | 578.38                | 197.07  | 246.28                   | 501.12                |
| 40-44        | 284.25  | 329.73                   | 616.97                | 246.28  | 285.68                   | 534.56                |
| 45-49        | 363.58  | 386.58                   | 655.54                | 315.01  | 334.94                   | 567.97                |
| 50-54        | 454.31  | 448.26                   | 708.19                | 393.63  | 388.38                   | 613.59                |
| 55-59        | 588.02  | 505.08                   | 797.94                | 509.48  | 437.61                   | 691.36                |
| 60-64        | 733.16  | 576.91                   | 911.45                | 635.23  | 499.85                   | 789.71                |
| Per Child    | 125.24  | 125.24                   | 125.24                | 108.51  | 108.51                   | 108.51                |
| Attained Age | \$5,200 |                          |                       | \$7,000 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 94.23   | 107.13                   | 401.45                | 81.86   | 93.06                    | 348.74                |
| 20-24        | 106.52  | 143.78                   | 401.45                | 92.54   | 124.90                   | 348.74                |
| 25-29        | 114.54  | 149.77                   | 412.23                | 99.50   | 130.10                   | 358.10                |
| 30-34        | 129.73  | 170.47                   | 419.71                | 112.69  | 148.09                   | 364.60                |
| 35-39        | 151.57  | 189.41                   | 433.58                | 131.67  | 164.54                   | 376.65                |
| 40-44        | 189.41  | 219.71                   | 462.51                | 164.54  | 190.87                   | 401.79                |
| 45-49        | 242.27  | 257.60                   | 491.42                | 210.46  | 223.78                   | 426.90                |
| 50-54        | 302.73  | 298.70                   | 530.89                | 262.99  | 259.48                   | 461.19                |
| 55-59        | 391.83  | 336.56                   | 598.18                | 340.39  | 292.37                   | 519.64                |
| 60-64        | 488.54  | 384.42                   | 683.27                | 424.40  | 333.95                   | 593.56                |
| Per Child    | 83.45   | 83.45                    | 83.45                 | 72.50   | 72.50                    | 72.50                 |

# BlueEdge Individual HSA

Preferred Monthly Rates

with 100% Coinsurance and BlueChoice Network

Effective 8/1/12

## Family

| Attained Age | \$2,400 |                          |                       | \$3,500 |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 127.27  | 144.69                   | 481.97                | 110.27  | 125.37                   | 417.59                |
| 20-24        | 143.87  | 194.19                   | 481.97                | 124.66  | 168.25                   | 417.59                |
| 25-29        | 154.70  | 202.28                   | 494.90                | 134.03  | 175.26                   | 428.80                |
| 30-34        | 175.21  | 230.24                   | 503.88                | 151.81  | 199.49                   | 436.58                |
| 35-39        | 204.71  | 255.82                   | 520.54                | 177.36  | 221.65                   | 451.01                |
| 40-44        | 255.82  | 296.75                   | 555.28                | 221.65  | 257.11                   | 481.11                |
| 45-49        | 327.22  | 347.92                   | 589.98                | 283.51  | 301.44                   | 511.18                |
| 50-54        | 408.88  | 403.43                   | 637.37                | 354.26  | 349.54                   | 552.23                |
| 55-59        | 529.22  | 454.57                   | 718.15                | 458.53  | 393.85                   | 622.22                |
| 60-64        | 659.84  | 519.22                   | 820.31                | 571.70  | 449.86                   | 710.74                |
| Per Child    | 112.72  | 112.72                   | 112.72                | 97.66   | 97.66                    | 97.66                 |
| Attained Age | \$5,200 |                          |                       | \$7,000 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 84.81   | 96.42                    | 361.31                | 73.67   | 83.76                    | 313.87                |
| 20-24        | 95.87   | 129.40                   | 361.31                | 83.28   | 112.41                   | 313.87                |
| 25-29        | 103.08  | 134.79                   | 371.00                | 89.55   | 117.09                   | 322.29                |
| 30-34        | 116.75  | 153.42                   | 377.74                | 101.42  | 133.28                   | 328.14                |
| 35-39        | 136.41  | 170.47                   | 390.22                | 118.50  | 148.09                   | 338.99                |
| 40-44        | 170.47  | 197.74                   | 416.26                | 148.09  | 171.78                   | 361.61                |
| 45-49        | 218.05  | 231.84                   | 442.28                | 189.42  | 201.40                   | 384.21                |
| 50-54        | 272.46  | 268.83                   | 477.80                | 236.69  | 233.53                   | 415.07                |
| 55-59        | 352.65  | 302.91                   | 538.36                | 306.35  | 263.14                   | 467.68                |
| 60-64        | 439.69  | 345.98                   | 614.94                | 381.96  | 300.56                   | 534.20                |
| Per Child    | 75.11   | 75.11                    | 75.11                 | 65.25   | 65.25                    | 65.25                 |

# BlueEdge Individual HSA

## with 80% Coinsurance and PPO Network

Preferred Monthly Rates  
Effective 8/1/12

### Individual

| Attained Age | \$1,200 |                          |                       | \$1,750 |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 128.79  | 146.42                   | 438.95                | 111.92  | 127.24                   | 381.46                |
| 20-24        | 145.59  | 196.51                   | 438.95                | 126.52  | 170.77                   | 381.46                |
| 25-29        | 156.54  | 204.69                   | 450.73                | 136.04  | 177.88                   | 391.69                |
| 30-34        | 177.30  | 232.99                   | 458.91                | 154.08  | 202.47                   | 398.80                |
| 35-39        | 207.15  | 258.88                   | 474.08                | 180.02  | 224.97                   | 411.98                |
| 40-44        | 258.88  | 300.30                   | 505.72                | 224.97  | 260.96                   | 439.47                |
| 45-49        | 331.13  | 352.07                   | 537.32                | 287.76  | 305.96                   | 466.94                |
| 50-54        | 413.76  | 408.25                   | 580.48                | 359.57  | 354.77                   | 504.45                |
| 55-59        | 535.54  | 460.00                   | 654.05                | 465.39  | 399.75                   | 568.38                |
| 60-64        | 667.72  | 525.42                   | 747.09                | 580.26  | 456.59                   | 649.23                |
| Attained Age | \$2,600 |                          |                       | \$3,500 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 96.75   | 109.99                   | 329.74                | 84.12   | 95.63                    | 286.70                |
| 20-24        | 109.37  | 147.62                   | 329.74                | 95.09   | 128.35                   | 286.70                |
| 25-29        | 117.60  | 153.77                   | 338.59                | 102.25  | 133.70                   | 294.39                |
| 30-34        | 133.19  | 175.02                   | 344.74                | 115.81  | 152.18                   | 299.74                |
| 35-39        | 155.61  | 194.47                   | 356.13                | 135.30  | 169.09                   | 309.65                |
| 40-44        | 194.47  | 225.58                   | 379.90                | 169.09  | 196.14                   | 330.31                |
| 45-49        | 248.75  | 264.48                   | 403.64                | 216.28  | 229.96                   | 350.95                |
| 50-54        | 310.82  | 306.68                   | 436.06                | 270.25  | 266.65                   | 379.14                |
| 55-59        | 402.30  | 345.55                   | 491.33                | 349.79  | 300.45                   | 427.19                |
| 60-64        | 501.59  | 394.69                   | 561.22                | 436.12  | 343.18                   | 487.96                |



# BlueEdge Individual HSA

Preferred Monthly Rates

with 80% Coinsurance and BlueChoice Network

Effective 8/1/12

## Individual

| Attained Age | \$1,200 |                          |                       | \$1,750 |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 115.91  | 131.78                   | 395.06                | 100.73  | 114.52                   | 343.31                |
| 20-24        | 131.03  | 176.86                   | 395.06                | 113.87  | 153.70                   | 343.31                |
| 25-29        | 140.89  | 184.22                   | 405.66                | 122.43  | 160.09                   | 352.52                |
| 30-34        | 159.57  | 209.69                   | 413.02                | 138.67  | 182.22                   | 358.92                |
| 35-39        | 186.44  | 232.99                   | 426.67                | 162.02  | 202.47                   | 370.79                |
| 40-44        | 232.99  | 270.27                   | 455.14                | 202.47  | 234.87                   | 395.53                |
| 45-49        | 298.02  | 316.87                   | 483.59                | 258.98  | 275.36                   | 420.25                |
| 50-54        | 372.39  | 367.42                   | 522.43                | 323.61  | 319.30                   | 454.00                |
| 55-59        | 481.98  | 414.00                   | 588.65                | 418.85  | 359.77                   | 511.54                |
| 60-64        | 600.95  | 472.87                   | 672.38                | 522.23  | 410.94                   | 584.31                |
| Attained Age | \$2,600 |                          |                       | \$3,500 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 87.07   | 98.99                    | 296.77                | 75.71   | 86.07                    | 258.03                |
| 20-24        | 98.43   | 132.86                   | 296.77                | 85.58   | 115.52                   | 258.03                |
| 25-29        | 105.84  | 138.39                   | 304.73                | 92.02   | 120.33                   | 264.95                |
| 30-34        | 119.87  | 157.52                   | 310.26                | 104.23  | 136.96                   | 269.76                |
| 35-39        | 140.05  | 175.02                   | 320.52                | 121.77  | 152.18                   | 278.68                |
| 40-44        | 175.02  | 203.03                   | 341.91                | 152.18  | 176.52                   | 297.28                |
| 45-49        | 223.87  | 238.03                   | 363.28                | 194.65  | 206.96                   | 315.86                |
| 50-54        | 279.74  | 276.01                   | 392.45                | 243.22  | 239.98                   | 341.23                |
| 55-59        | 362.07  | 311.00                   | 442.19                | 314.81  | 270.40                   | 384.47                |
| 60-64        | 451.43  | 355.22                   | 505.10                | 392.51  | 308.86                   | 439.17                |

# BlueEdge Individual HSA

## with 80% Coinsurance and PPO Network

Preferred Monthly Rates  
Effective 8/1/12

### Family

| Attained Age | \$2,400 |                          |                       | \$3,500 |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 115.91  | 131.78                   | 438.95                | 100.73  | 114.52                   | 381.46                |
| 20-24        | 131.03  | 176.86                   | 438.95                | 113.87  | 153.70                   | 381.46                |
| 25-29        | 140.89  | 184.22                   | 450.73                | 122.43  | 160.09                   | 391.69                |
| 30-34        | 159.57  | 209.69                   | 458.91                | 138.67  | 182.22                   | 398.80                |
| 35-39        | 186.44  | 232.99                   | 474.08                | 162.02  | 202.47                   | 411.98                |
| 40-44        | 232.99  | 270.27                   | 505.72                | 202.47  | 234.87                   | 439.47                |
| 45-49        | 298.02  | 316.87                   | 537.32                | 258.98  | 275.36                   | 466.94                |
| 50-54        | 372.39  | 367.42                   | 580.48                | 323.61  | 319.30                   | 504.45                |
| 55-59        | 481.98  | 414.00                   | 654.05                | 418.85  | 359.77                   | 568.38                |
| 60-64        | 600.95  | 472.87                   | 747.09                | 522.23  | 410.94                   | 649.23                |
| Per Child    | 102.66  | 102.66                   | 102.66                | 89.21   | 89.21                    | 89.21                 |
| Attained Age | \$5,200 |                          |                       | \$7,000 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 77.40   | 87.99                    | 329.74                | 67.30   | 76.51                    | 286.70                |
| 20-24        | 87.50   | 118.10                   | 329.74                | 76.07   | 102.68                   | 286.70                |
| 25-29        | 94.08   | 123.01                   | 338.59                | 81.80   | 106.96                   | 294.39                |
| 30-34        | 106.55  | 140.02                   | 344.74                | 92.65   | 121.74                   | 299.74                |
| 35-39        | 124.49  | 155.58                   | 356.13                | 108.24  | 135.27                   | 309.65                |
| 40-44        | 155.58  | 180.47                   | 379.90                | 135.27  | 156.91                   | 330.31                |
| 45-49        | 199.00  | 211.58                   | 403.64                | 173.02  | 183.96                   | 350.95                |
| 50-54        | 248.66  | 245.34                   | 436.06                | 216.20  | 213.32                   | 379.14                |
| 55-59        | 321.84  | 276.44                   | 491.33                | 279.83  | 240.36                   | 427.19                |
| 60-64        | 401.28  | 315.76                   | 561.22                | 348.90  | 274.54                   | 487.96                |
| Per Child    | 68.55   | 68.55                    | 68.55                 | 59.60   | 59.60                    | 59.60                 |

# BlueEdge Individual HSA

Preferred Monthly Rates

with 80% Coinsurance and BlueChoice Network

Effective 8/1/12

## Family

| Attained Age | \$2,400 |                          |                       | \$3,500 |                          |                       |
|--------------|---------|--------------------------|-----------------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 104.32  | 118.60                   | 395.06                | 90.66   | 103.07                   | 343.31                |
| 20-24        | 117.93  | 159.18                   | 395.06                | 102.48  | 138.33                   | 343.31                |
| 25-29        | 126.80  | 165.80                   | 405.66                | 110.19  | 144.08                   | 352.52                |
| 30-34        | 143.62  | 188.72                   | 413.02                | 124.81  | 164.00                   | 358.92                |
| 35-39        | 167.79  | 209.69                   | 426.67                | 145.82  | 182.22                   | 370.79                |
| 40-44        | 209.69  | 243.24                   | 455.14                | 182.22  | 211.38                   | 395.53                |
| 45-49        | 268.22  | 285.18                   | 483.59                | 233.08  | 247.82                   | 420.25                |
| 50-54        | 335.15  | 330.68                   | 522.43                | 291.25  | 287.37                   | 454.00                |
| 55-59        | 433.79  | 372.60                   | 588.65                | 376.97  | 323.79                   | 511.54                |
| 60-64        | 540.85  | 425.59                   | 672.38                | 470.01  | 369.84                   | 584.31                |
| Per Child    | 92.39   | 92.39                    | 92.39                 | 80.29   | 80.29                    | 80.29                 |
| Attained Age | \$5,200 |                          |                       | \$7,000 |                          |                       |
|              | Male    | Female without maternity | Female with maternity | Male    | Female without maternity | Female with maternity |
| 19           | 69.66   | 79.19                    | 296.77                | 60.57   | 68.86                    | 258.03                |
| 20-24        | 78.75   | 106.29                   | 296.77                | 68.47   | 92.41                    | 258.03                |
| 25-29        | 84.67   | 110.71                   | 304.73                | 73.62   | 96.26                    | 264.95                |
| 30-34        | 95.90   | 126.02                   | 310.26                | 83.38   | 109.57                   | 269.76                |
| 35-39        | 112.04  | 140.02                   | 320.52                | 97.42   | 121.74                   | 278.68                |
| 40-44        | 140.02  | 162.42                   | 341.91                | 121.74  | 141.22                   | 297.28                |
| 45-49        | 179.10  | 190.42                   | 363.28                | 155.72  | 165.57                   | 315.86                |
| 50-54        | 223.79  | 220.81                   | 392.45                | 194.58  | 191.99                   | 341.23                |
| 55-59        | 289.65  | 248.80                   | 442.19                | 251.85  | 216.32                   | 384.47                |
| 60-64        | 361.15  | 284.18                   | 505.10                | 314.01  | 247.09                   | 439.17                |
| Per Child    | 61.69   | 61.69                    | 61.69                 | 53.64   | 53.64                    | 53.64                 |

# BlueEdge Individual HSA 5000

## with 100% Coinsurance and PPO Network

Preferred Monthly Rates  
Effective 8/1/12

### Individual

| Attained Age | \$5,000 |                          |                       |
|--------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity |
| 19           | 82.67   | 93.99                    | 281.76                |
| 20-24        | 93.46   | 126.14                   | 281.76                |
| 25-29        | 100.48  | 131.39                   | 289.32                |
| 30-34        | 113.81  | 149.56                   | 294.58                |
| 35-39        | 132.97  | 166.17                   | 304.31                |
| 40-44        | 166.17  | 192.76                   | 324.62                |
| 45-49        | 212.55  | 226.00                   | 344.91                |
| 50-54        | 265.59  | 262.06                   | 372.61                |
| 55-59        | 343.76  | 295.27                   | 419.84                |
| 60-64        | 428.61  | 337.27                   | 479.56                |

### Family

| Attained Age | \$10,000 |                          |                       |
|--------------|----------|--------------------------|-----------------------|
|              | Male     | Female without maternity | Female with maternity |
| 19           | 66.14    | 75.19                    | 281.76                |
| 20-24        | 74.76    | 100.91                   | 281.76                |
| 25-29        | 80.39    | 105.11                   | 289.32                |
| 30-34        | 91.05    | 119.64                   | 294.58                |
| 35-39        | 106.38   | 132.94                   | 304.31                |
| 40-44        | 132.94   | 154.21                   | 324.62                |
| 45-49        | 170.04   | 180.80                   | 344.91                |
| 50-54        | 212.48   | 209.64                   | 372.61                |
| 55-59        | 275.01   | 236.22                   | 419.84                |
| 60-64        | 342.89   | 269.81                   | 479.56                |
| Per Child    | 58.57    | 58.57                    | 58.57                 |

# BlueEdge Individual HSA 5000

with 100% Coinsurance and BlueChoice Network

Preferred Monthly Rates  
Effective 8/1/12

## Individual

| Attained Age | \$5,000 |                          |                       |
|--------------|---------|--------------------------|-----------------------|
|              | Male    | Female without maternity | Female with maternity |
| 19           | 74.40   | 84.59                    | 253.59                |
| 20-24        | 84.11   | 113.53                   | 253.59                |
| 25-29        | 90.44   | 118.25                   | 260.39                |
| 30-34        | 102.43  | 134.60                   | 265.12                |
| 35-39        | 119.67  | 149.56                   | 273.88                |
| 40-44        | 149.56  | 173.48                   | 292.16                |
| 45-49        | 191.30  | 203.40                   | 310.42                |
| 50-54        | 239.04  | 235.85                   | 335.35                |
| 55-59        | 309.39  | 265.75                   | 377.85                |
| 60-64        | 385.75  | 303.54                   | 431.60                |

## Family

| Attained Age | \$10,000 |                          |                       |
|--------------|----------|--------------------------|-----------------------|
|              | Male     | Female without maternity | Female with maternity |
| 19           | 59.52    | 67.67                    | 253.59                |
| 20-24        | 67.29    | 90.82                    | 253.59                |
| 25-29        | 72.35    | 94.60                    | 260.39                |
| 30-34        | 81.94    | 107.68                   | 265.12                |
| 35-39        | 95.74    | 119.64                   | 273.88                |
| 40-44        | 119.64   | 138.79                   | 292.16                |
| 45-49        | 153.04   | 162.72                   | 310.42                |
| 50-54        | 191.23   | 188.68                   | 335.35                |
| 55-59        | 247.51   | 212.60                   | 377.85                |
| 60-64        | 308.60   | 242.83                   | 431.60                |
| Per Child    | 52.72    | 52.72                    | 52.72                 |



**BlueCross BlueShield of Illinois**