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Monthly Membership Health Plan Rates

Effective: 1/1/09

	GROUP RATES (2-50 employees)					SOLE PROPRIETOR RATES				
	Individual	Two - Person or Sub/Spouse	Sub/Child(ren)	Family	*Medicare Supplement	Individual	Two - Person or Sub/Spouse	Sub/Child(ren)	Family	*Medicare Supplement
Indemnity:					Existing subscribers ONLY					Existing subscribers ONLY
BlueCross/BlueShield Tadtional	\$638.87	N/A	N/A	\$1,552.76	\$324.57	\$701.97	N/A	N/A	\$1,707.25	\$324.57
EPO:										
MVP Preferred EPO 30/50	\$403.13	\$798.26	N/A	\$1,063.82	N/A	\$462.40	\$916.79	N/A	\$1,222.20	N/A
BlueCross/BlueShield Blue EPO Balance Option 5	\$470.61	N/A	N/A	\$1,140.58	N/A	\$516.86	N/A	N/A	\$1,253.80	N/A
BlueCross/BlueShield Blue EPO Balance Option 6	\$447.68	\$900.46	N/A	\$1,170.65	N/A	\$491.60	\$989.71	N/A	\$1,286.91	N/A
CDPHP Hybrid EPO	\$342.77	\$677.54	N/A	\$901.02	N/A	\$391.61	\$775.22	N/A	\$1,031.33	N/A
PPO:										
BlueCross/BlueShield Blue PPO Healthy Blue 15/25 CoPay Option	\$408.65	\$913.48	\$629.17	\$1,103.24	N/A	\$448.72	\$996.03	\$691.30	\$1,212.76	N/A
BlueCross/BlueShield PPO Healthy Blue CoPay & Deductible 25/40 Option	\$376.43	\$840.66	\$578.98	\$1,014.75	N/A	\$413.28	\$923.93	\$636.09	\$1,115.42	N/A
HMO:										
CDPHP Avid Care 20	\$470.02	N/A	N/A	\$1,193.08	N/A	\$534.70	N/A	N/A	\$1,358.98	N/A
MVP HMO 20	\$476.84	\$945.66	N/A	\$1,269.62	N/A	\$547.17	\$1,086.31	N/A	\$1,458.86	N/A
MVP HMO Basix	\$365.90	\$723.80	N/A	\$974.75	N/A	\$419.59	\$831.17	N/A	\$1,119.76	N/A
High Deductible:										
Family	\$232.93	\$457.86	N/A	\$608.92	N/A	\$264.41	\$520.82	N/A	\$692.01	N/A
Blue Cross/Blue Shield HD Healthy Reward HD Option 1	\$249.10	\$552.89	\$383.35	\$669.80	N/A	\$273.21	\$607.38	\$420.88	\$735.97	N/A
MVP – High Deductable	\$229.62	\$451.24	N/A	\$604.22	N/A	\$262.86	\$517.73	N/A	\$693.65	N/A
Dental: Not available to Sole Proprietors					Existing subscribers ONLY				Existing subscribers ONLY	Existing subscribers ONLY
BlueCross/BlueShield Schedule A	\$11.40	N/A	N/A	\$35.44	\$34.97	\$11.40	N/A	N/A	\$35.44	\$35.44

Health insurance premiums include an administrative fee of \$8.00 per month.
 Admin. fee will be added to dental premium when subscribing to dental coverage only.
 *Medicare Supp rates do not reflect a \$8.00 Admin fee that will be charged.