



**HSA-qualified High-deductible  
Health Plans for Individuals  
Rates for Colorado**

*Effective January 1, 2007*

**Anthem** 

# Area 1

## Standard Rates

Individual Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$125	\$146	\$101	\$121	\$86	\$106	\$76	\$95	\$66	\$82	\$57	\$70	\$102	\$122	\$80	\$98	\$72	\$88	\$67	\$82
25-29		\$136	\$160	\$111	\$136	\$95	\$119	\$85	\$108	\$74	\$93	\$64	\$81	\$112	\$137	\$89	\$112	\$81	\$100	\$74	\$94
30-34		\$147	\$171	\$122	\$146	\$106	\$128	\$95	\$118	\$83	\$101	\$71	\$89	\$123	\$146	\$98	\$121	\$90	\$110	\$84	\$102
35-39		\$174	\$202	\$148	\$177	\$132	\$159	\$120	\$147	\$105	\$127	\$91	\$112	\$149	\$177	\$124	\$151	\$113	\$137	\$106	\$128
40-44		\$200	\$234	\$173	\$206	\$156	\$188	\$143	\$174	\$125	\$152	\$111	\$135	\$174	\$208	\$147	\$179	\$135	\$163	\$126	\$153
45-49		\$247	\$266	\$220	\$239	\$201	\$219	\$188	\$205	\$163	\$178	\$145	\$160	\$221	\$239	\$192	\$210	\$174	\$190	\$164	\$179
50-54		\$283	\$288	\$255	\$261	\$235	\$240	\$219	\$225	\$192	\$195	\$171	\$175	\$255	\$261	\$225	\$230	\$204	\$208	\$193	\$197
55-59		\$349	\$339	\$320	\$312	\$297	\$290	\$280	\$273	\$245	\$238	\$220	\$214	\$319	\$310	\$287	\$279	\$260	\$251	\$247	\$239
60-64		\$397	\$357	\$368	\$330	\$344	\$308	\$326	\$291	\$283	\$252	\$255	\$227	\$367	\$329	\$332	\$297	\$300	\$268	\$286	\$254
Dep. Child		\$84	\$84	\$72	\$72	\$65	\$65	\$60	\$60	\$53	\$53	\$46	\$46	\$72	\$72	\$62	\$62	\$57	\$57	\$53	\$53

2 Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$118	\$137	\$93	\$111	\$78	\$95	\$67	\$85	\$57	\$70	\$47	\$59	\$94	\$112	\$71	\$88	\$64	\$78	\$59	\$71
25-29		\$127	\$150	\$101	\$124	\$86	\$108	\$75	\$95	\$64	\$80	\$54	\$67	\$102	\$125	\$80	\$100	\$71	\$89	\$65	\$82
30-34		\$138	\$161	\$112	\$134	\$95	\$116	\$85	\$105	\$71	\$87	\$59	\$73	\$113	\$134	\$88	\$109	\$80	\$97	\$73	\$89
35-39		\$164	\$190	\$136	\$163	\$119	\$143	\$107	\$131	\$90	\$110	\$75	\$93	\$137	\$163	\$112	\$136	\$99	\$121	\$92	\$112
40-44		\$188	\$219	\$159	\$189	\$140	\$169	\$126	\$154	\$108	\$131	\$92	\$112	\$160	\$190	\$132	\$161	\$119	\$144	\$111	\$134
45-49		\$231	\$250	\$201	\$219	\$182	\$197	\$166	\$182	\$140	\$153	\$120	\$133	\$202	\$219	\$172	\$188	\$154	\$168	\$143	\$157
50-54		\$267	\$270	\$234	\$239	\$212	\$217	\$194	\$199	\$165	\$167	\$142	\$145	\$234	\$239	\$202	\$206	\$180	\$184	\$169	\$172
55-59		\$328	\$318	\$293	\$286	\$268	\$262	\$248	\$242	\$210	\$203	\$183	\$177	\$292	\$284	\$257	\$250	\$229	\$222	\$216	\$209
60-64		\$373	\$335	\$336	\$302	\$310	\$278	\$289	\$257	\$243	\$216	\$212	\$189	\$335	\$301	\$298	\$267	\$265	\$237	\$249	\$222
Dep. Child		\$79	\$79	\$66	\$66	\$59	\$59	\$53	\$53	\$45	\$45	\$38	\$38	\$66	\$66	\$56	\$56	\$49	\$49	\$45	\$45

3+ Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$124	\$145	\$99	\$118	\$83	\$101	\$72	\$90	\$61	\$75	\$52	\$63	\$99	\$119	\$76	\$94	\$68	\$84	\$63	\$76
25-29		\$135	\$159	\$108	\$133	\$92	\$115	\$81	\$101	\$69	\$86	\$58	\$72	\$109	\$134	\$85	\$107	\$76	\$95	\$69	\$88
30-34		\$146	\$170	\$119	\$143	\$101	\$124	\$90	\$112	\$76	\$94	\$64	\$81	\$120	\$142	\$94	\$116	\$85	\$104	\$79	\$96
35-39		\$173	\$201	\$144	\$173	\$126	\$152	\$114	\$139	\$96	\$118	\$82	\$100	\$145	\$173	\$119	\$145	\$107	\$130	\$99	\$120
40-44		\$199	\$231	\$169	\$201	\$150	\$180	\$136	\$165	\$116	\$141	\$100	\$121	\$170	\$202	\$141	\$172	\$127	\$154	\$118	\$144
45-49		\$245	\$264	\$215	\$234	\$194	\$211	\$177	\$194	\$150	\$165	\$131	\$144	\$216	\$232	\$184	\$200	\$165	\$179	\$153	\$168
50-54		\$281	\$286	\$249	\$254	\$226	\$231	\$208	\$213	\$177	\$180	\$154	\$158	\$249	\$253	\$216	\$221	\$194	\$196	\$180	\$185
55-59		\$347	\$336	\$313	\$304	\$287	\$279	\$265	\$258	\$226	\$220	\$198	\$193	\$310	\$302	\$274	\$268	\$246	\$238	\$231	\$224
60-64		\$394	\$355	\$359	\$322	\$331	\$297	\$308	\$275	\$263	\$234	\$230	\$205	\$357	\$321	\$318	\$284	\$284	\$253	\$268	\$239
Dep. Child		\$84	\$84	\$70	\$70	\$63	\$63	\$57	\$57	\$48	\$48	\$42	\$42	\$70	\$70	\$59	\$59	\$54	\$54	\$49	\$49

# Area 1

## Tobacco User Rates

Individual Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$151	\$175	\$122	\$146	\$103	\$127	\$92	\$114	\$79	\$98	\$68	\$84	\$123	\$147	\$96	\$118	\$87	\$106	\$81	\$98
25-29		\$163	\$192	\$133	\$163	\$114	\$143	\$102	\$129	\$89	\$112	\$77	\$97	\$134	\$164	\$107	\$134	\$97	\$121	\$89	\$113
30-34		\$177	\$205	\$147	\$175	\$127	\$154	\$114	\$142	\$99	\$122	\$86	\$107	\$148	\$175	\$118	\$146	\$108	\$132	\$101	\$123
35-39		\$209	\$243	\$178	\$213	\$158	\$190	\$144	\$177	\$126	\$153	\$109	\$134	\$179	\$213	\$149	\$182	\$136	\$164	\$127	\$154
40-44		\$240	\$280	\$208	\$248	\$187	\$225	\$172	\$209	\$151	\$183	\$133	\$162	\$209	\$249	\$177	\$215	\$162	\$195	\$152	\$184
45-49		\$297	\$319	\$264	\$287	\$242	\$263	\$225	\$247	\$195	\$214	\$174	\$192	\$265	\$287	\$230	\$252	\$209	\$228	\$197	\$215
50-54		\$340	\$345	\$307	\$313	\$282	\$288	\$263	\$270	\$230	\$234	\$205	\$210	\$307	\$313	\$270	\$277	\$245	\$249	\$232	\$237
55-59		\$419	\$406	\$384	\$374	\$356	\$348	\$336	\$328	\$294	\$285	\$264	\$257	\$383	\$373	\$344	\$335	\$312	\$302	\$297	\$287
60-64		\$476	\$429	\$441	\$396	\$413	\$370	\$391	\$349	\$340	\$303	\$307	\$273	\$440	\$395	\$399	\$356	\$360	\$321	\$343	\$305
Dep. Child		\$101	\$101	\$87	\$87	\$78	\$78	\$72	\$72	\$63	\$63	\$56	\$56	\$87	\$87	\$74	\$74	\$68	\$68	\$63	\$63

2 Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$142	\$164	\$112	\$133	\$93	\$114	\$81	\$102	\$68	\$84	\$57	\$71	\$113	\$134	\$86	\$106	\$77	\$93	\$71	\$86
25-29		\$153	\$180	\$122	\$149	\$103	\$129	\$91	\$114	\$77	\$96	\$64	\$81	\$123	\$151	\$96	\$121	\$86	\$107	\$78	\$98
30-34		\$165	\$193	\$134	\$160	\$114	\$139	\$102	\$126	\$86	\$104	\$71	\$88	\$136	\$160	\$106	\$131	\$96	\$117	\$88	\$107
35-39		\$197	\$228	\$163	\$195	\$143	\$172	\$128	\$157	\$108	\$132	\$91	\$112	\$164	\$195	\$134	\$163	\$119	\$146	\$111	\$134
40-44		\$225	\$263	\$190	\$227	\$168	\$203	\$152	\$185	\$129	\$157	\$111	\$134	\$192	\$228	\$158	\$193	\$143	\$173	\$133	\$160
45-49		\$278	\$300	\$242	\$263	\$218	\$237	\$199	\$218	\$168	\$184	\$144	\$159	\$243	\$263	\$207	\$225	\$185	\$202	\$172	\$188
50-54		\$320	\$324	\$280	\$287	\$254	\$260	\$233	\$239	\$198	\$200	\$170	\$174	\$280	\$287	\$243	\$248	\$217	\$220	\$203	\$207
55-59		\$394	\$381	\$351	\$343	\$321	\$314	\$298	\$290	\$252	\$244	\$219	\$213	\$350	\$341	\$309	\$300	\$275	\$267	\$259	\$250
60-64		\$448	\$403	\$404	\$363	\$373	\$334	\$346	\$309	\$292	\$259	\$254	\$227	\$403	\$361	\$358	\$320	\$318	\$284	\$299	\$267
Dep. Child		\$94	\$94	\$79	\$79	\$71	\$71	\$63	\$63	\$54	\$54	\$46	\$46	\$79	\$79	\$67	\$67	\$59	\$59	\$54	\$54

3+ Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$149	\$174	\$119	\$142	\$99	\$122	\$87	\$108	\$73	\$91	\$62	\$76	\$119	\$143	\$92	\$113	\$82	\$101	\$76	\$92
25-29		\$162	\$190	\$129	\$159	\$111	\$138	\$97	\$122	\$83	\$103	\$69	\$87	\$131	\$160	\$102	\$128	\$92	\$114	\$83	\$106
30-34		\$175	\$204	\$143	\$172	\$122	\$149	\$108	\$134	\$92	\$113	\$77	\$97	\$144	\$170	\$113	\$139	\$102	\$124	\$94	\$116
35-39		\$208	\$242	\$173	\$208	\$152	\$183	\$137	\$167	\$116	\$142	\$98	\$121	\$174	\$208	\$143	\$174	\$128	\$156	\$119	\$144
40-44		\$239	\$278	\$203	\$242	\$180	\$217	\$163	\$198	\$139	\$169	\$121	\$146	\$204	\$243	\$169	\$207	\$153	\$185	\$142	\$173
45-49		\$294	\$316	\$258	\$280	\$233	\$253	\$213	\$233	\$180	\$198	\$157	\$173	\$259	\$279	\$220	\$240	\$198	\$215	\$184	\$202
50-54		\$338	\$343	\$299	\$305	\$272	\$278	\$249	\$255	\$213	\$217	\$185	\$189	\$299	\$304	\$259	\$265	\$233	\$235	\$217	\$222
55-59		\$416	\$404	\$375	\$365	\$344	\$335	\$318	\$310	\$272	\$264	\$238	\$232	\$373	\$363	\$329	\$321	\$295	\$285	\$278	\$269
60-64		\$472	\$426	\$431	\$386	\$398	\$356	\$370	\$330	\$315	\$280	\$277	\$247	\$429	\$385	\$381	\$341	\$341	\$304	\$321	\$287
Dep. Child		\$101	\$101	\$84	\$84	\$76	\$76	\$68	\$68	\$58	\$58	\$51	\$51	\$84	\$84	\$71	\$71	\$64	\$64	\$59	\$59

# Area 2

## Standard Rates

Individual Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$121	\$141	\$98	\$117	\$83	\$102	\$74	\$92	\$64	\$79	\$55	\$68	\$99	\$118	\$77	\$95	\$70	\$85	\$65	\$79
25-29		\$131	\$154	\$107	\$131	\$92	\$115	\$82	\$104	\$72	\$90	\$62	\$78	\$108	\$132	\$86	\$108	\$78	\$97	\$72	\$91
30-34		\$142	\$165	\$118	\$141	\$102	\$124	\$92	\$114	\$80	\$98	\$69	\$86	\$119	\$141	\$95	\$117	\$87	\$106	\$81	\$99
35-39		\$168	\$195	\$143	\$171	\$127	\$153	\$116	\$142	\$101	\$123	\$88	\$108	\$144	\$171	\$120	\$146	\$109	\$132	\$102	\$124
40-44		\$193	\$225	\$167	\$199	\$150	\$181	\$138	\$168	\$121	\$147	\$107	\$130	\$168	\$200	\$142	\$173	\$130	\$157	\$122	\$148
45-49		\$238	\$256	\$212	\$230	\$194	\$211	\$181	\$198	\$157	\$172	\$140	\$154	\$213	\$230	\$185	\$202	\$168	\$183	\$158	\$173
50-54		\$273	\$277	\$246	\$251	\$226	\$231	\$211	\$217	\$185	\$188	\$165	\$169	\$246	\$251	\$217	\$222	\$197	\$200	\$186	\$190
55-59		\$336	\$326	\$308	\$300	\$286	\$279	\$270	\$263	\$236	\$229	\$212	\$206	\$307	\$299	\$276	\$269	\$250	\$242	\$238	\$230
60-64		\$382	\$344	\$354	\$318	\$331	\$297	\$314	\$280	\$273	\$243	\$246	\$219	\$353	\$317	\$320	\$286	\$289	\$258	\$275	\$245
Dep. Child		\$81	\$81	\$70	\$70	\$63	\$63	\$58	\$58	\$51	\$51	\$45	\$45	\$70	\$70	\$60	\$60	\$55	\$55	\$51	\$51

  

2 Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$114	\$132	\$90	\$107	\$75	\$92	\$65	\$82	\$55	\$68	\$46	\$57	\$91	\$108	\$69	\$85	\$62	\$75	\$57	\$69
25-29		\$123	\$145	\$98	\$120	\$83	\$104	\$73	\$92	\$62	\$77	\$52	\$65	\$99	\$121	\$77	\$97	\$69	\$86	\$63	\$79
30-34		\$133	\$155	\$108	\$129	\$92	\$112	\$82	\$101	\$69	\$84	\$57	\$71	\$109	\$129	\$85	\$105	\$77	\$94	\$71	\$86
35-39		\$158	\$183	\$131	\$157	\$115	\$138	\$103	\$126	\$87	\$106	\$73	\$90	\$132	\$157	\$108	\$131	\$96	\$117	\$89	\$108
40-44		\$181	\$211	\$153	\$182	\$135	\$163	\$122	\$149	\$104	\$126	\$89	\$108	\$154	\$183	\$127	\$155	\$115	\$139	\$107	\$129
45-49		\$223	\$241	\$194	\$211	\$175	\$190	\$160	\$175	\$135	\$148	\$116	\$128	\$195	\$211	\$166	\$181	\$149	\$162	\$138	\$151
50-54		\$257	\$260	\$225	\$230	\$204	\$209	\$187	\$192	\$159	\$161	\$137	\$140	\$225	\$230	\$195	\$199	\$174	\$177	\$163	\$166
55-59		\$316	\$306	\$282	\$275	\$258	\$252	\$239	\$233	\$202	\$196	\$176	\$171	\$281	\$274	\$248	\$241	\$221	\$214	\$208	\$201
60-64		\$359	\$323	\$324	\$291	\$299	\$268	\$278	\$248	\$234	\$208	\$204	\$182	\$323	\$290	\$287	\$257	\$255	\$228	\$240	\$214
Dep. Child		\$76	\$76	\$64	\$64	\$57	\$57	\$51	\$51	\$44	\$44	\$37	\$37	\$64	\$64	\$54	\$54	\$48	\$48	\$44	\$44

  

3+ Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$120	\$140	\$96	\$114	\$80	\$98	\$70	\$87	\$59	\$73	\$50	\$61	\$96	\$115	\$74	\$91	\$66	\$81	\$61	\$74
25-29		\$130	\$153	\$104	\$128	\$89	\$111	\$78	\$98	\$67	\$83	\$56	\$70	\$105	\$129	\$82	\$103	\$74	\$92	\$67	\$85
30-34		\$141	\$164	\$115	\$138	\$98	\$120	\$87	\$108	\$74	\$91	\$62	\$78	\$116	\$137	\$91	\$112	\$82	\$100	\$76	\$93
35-39		\$167	\$194	\$139	\$167	\$122	\$147	\$110	\$134	\$93	\$114	\$79	\$97	\$140	\$167	\$115	\$140	\$103	\$125	\$96	\$116
40-44		\$192	\$223	\$163	\$194	\$145	\$174	\$131	\$159	\$112	\$136	\$97	\$117	\$164	\$195	\$136	\$166	\$123	\$149	\$114	\$139
45-49		\$236	\$254	\$207	\$225	\$187	\$203	\$171	\$187	\$145	\$159	\$126	\$139	\$208	\$224	\$177	\$193	\$159	\$173	\$148	\$162
50-54		\$271	\$275	\$240	\$245	\$218	\$223	\$200	\$205	\$171	\$174	\$149	\$152	\$240	\$244	\$208	\$213	\$187	\$189	\$174	\$178
55-59		\$334	\$324	\$301	\$293	\$276	\$269	\$255	\$249	\$218	\$212	\$191	\$186	\$299	\$291	\$264	\$258	\$237	\$229	\$223	\$216
60-64		\$379	\$342	\$346	\$310	\$319	\$286	\$297	\$265	\$253	\$225	\$222	\$198	\$344	\$309	\$306	\$274	\$274	\$244	\$258	\$230
Dep. Child		\$81	\$81	\$68	\$68	\$61	\$61	\$55	\$55	\$47	\$47	\$41	\$41	\$68	\$68	\$57	\$57	\$52	\$52	\$48	\$48

# Area 2

## Tobacco User Rates

Individual Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$145	\$169	\$117	\$140	\$99	\$122	\$88	\$110	\$76	\$94	\$66	\$81	\$118	\$141	\$92	\$114	\$84	\$102	\$78	\$94
25-29		\$157	\$184	\$128	\$157	\$110	\$138	\$98	\$124	\$86	\$108	\$74	\$93	\$129	\$158	\$103	\$129	\$93	\$116	\$86	\$109
30-34		\$170	\$198	\$141	\$169	\$122	\$148	\$110	\$136	\$96	\$117	\$82	\$103	\$142	\$169	\$114	\$140	\$104	\$127	\$97	\$118
35-39		\$201	\$234	\$171	\$205	\$152	\$183	\$139	\$170	\$121	\$147	\$105	\$129	\$172	\$205	\$144	\$175	\$130	\$158	\$122	\$148
40-44		\$231	\$270	\$200	\$238	\$180	\$217	\$165	\$201	\$145	\$176	\$128	\$156	\$201	\$240	\$170	\$207	\$156	\$188	\$146	\$177
45-49		\$285	\$307	\$254	\$276	\$232	\$253	\$217	\$237	\$188	\$206	\$168	\$184	\$255	\$276	\$222	\$242	\$201	\$219	\$189	\$207
50-54		\$327	\$332	\$295	\$301	\$271	\$277	\$253	\$260	\$222	\$225	\$198	\$202	\$295	\$301	\$260	\$266	\$236	\$240	\$223	\$228
55-59		\$403	\$391	\$369	\$360	\$343	\$334	\$324	\$315	\$283	\$274	\$254	\$247	\$368	\$358	\$331	\$322	\$300	\$290	\$285	\$276
60-64		\$458	\$412	\$424	\$381	\$397	\$356	\$376	\$336	\$327	\$291	\$295	\$262	\$423	\$380	\$384	\$343	\$346	\$309	\$330	\$294
Dep. Child		\$97	\$97	\$84	\$84	\$75	\$75	\$69	\$69	\$61	\$61	\$54	\$54	\$84	\$84	\$72	\$72	\$66	\$66	\$61	\$61

  

2 Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$136	\$158	\$108	\$128	\$90	\$110	\$78	\$98	\$66	\$81	\$55	\$68	\$109	\$129	\$82	\$102	\$74	\$90	\$68	\$82
25-29		\$147	\$174	\$117	\$144	\$99	\$124	\$87	\$110	\$74	\$92	\$62	\$78	\$118	\$145	\$92	\$116	\$82	\$103	\$75	\$94
30-34		\$159	\$186	\$129	\$154	\$110	\$134	\$98	\$121	\$82	\$100	\$68	\$85	\$130	\$154	\$102	\$126	\$92	\$112	\$85	\$103
35-39		\$189	\$219	\$157	\$188	\$138	\$165	\$123	\$151	\$104	\$127	\$87	\$108	\$158	\$188	\$129	\$157	\$115	\$140	\$106	\$129
40-44		\$217	\$253	\$183	\$218	\$162	\$195	\$146	\$178	\$124	\$151	\$106	\$129	\$184	\$219	\$152	\$186	\$138	\$166	\$128	\$154
45-49		\$267	\$289	\$232	\$253	\$210	\$228	\$192	\$210	\$162	\$177	\$139	\$153	\$234	\$253	\$199	\$217	\$178	\$194	\$165	\$181
50-54		\$308	\$312	\$270	\$276	\$244	\$250	\$224	\$230	\$190	\$193	\$164	\$168	\$270	\$276	\$234	\$238	\$208	\$212	\$195	\$199
55-59		\$379	\$367	\$338	\$330	\$309	\$302	\$286	\$279	\$242	\$235	\$211	\$205	\$337	\$328	\$297	\$289	\$265	\$256	\$249	\$241
60-64		\$430	\$387	\$388	\$349	\$358	\$321	\$333	\$297	\$280	\$249	\$244	\$218	\$387	\$348	\$344	\$308	\$306	\$273	\$288	\$256
Dep. Child		\$91	\$91	\$76	\$76	\$68	\$68	\$61	\$61	\$52	\$52	\$44	\$44	\$76	\$76	\$64	\$64	\$57	\$57	\$52	\$52

  

3+ Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$144	\$168	\$115	\$136	\$96	\$117	\$84	\$104	\$70	\$87	\$60	\$73	\$115	\$138	\$88	\$109	\$79	\$97	\$73	\$88
25-29		\$156	\$183	\$124	\$153	\$106	\$133	\$93	\$117	\$80	\$99	\$67	\$84	\$126	\$154	\$98	\$123	\$88	\$110	\$80	\$102
30-34		\$169	\$196	\$138	\$165	\$117	\$144	\$104	\$129	\$88	\$109	\$74	\$93	\$139	\$164	\$109	\$134	\$98	\$120	\$91	\$111
35-39		\$200	\$232	\$166	\$200	\$146	\$176	\$132	\$160	\$111	\$136	\$94	\$116	\$168	\$200	\$138	\$168	\$123	\$150	\$115	\$139
40-44		\$230	\$267	\$195	\$232	\$174	\$208	\$157	\$190	\$134	\$163	\$116	\$140	\$196	\$234	\$163	\$199	\$147	\$178	\$136	\$166
45-49		\$283	\$304	\$248	\$270	\$224	\$243	\$205	\$224	\$174	\$190	\$151	\$166	\$249	\$268	\$212	\$231	\$190	\$207	\$177	\$194
50-54		\$325	\$330	\$288	\$294	\$261	\$267	\$240	\$246	\$205	\$208	\$178	\$182	\$288	\$292	\$249	\$255	\$224	\$226	\$208	\$213
55-59		\$400	\$388	\$361	\$351	\$331	\$322	\$306	\$298	\$261	\$254	\$229	\$223	\$358	\$349	\$316	\$309	\$284	\$274	\$267	\$259
60-64		\$454	\$410	\$415	\$372	\$382	\$343	\$356	\$318	\$303	\$270	\$266	\$237	\$412	\$370	\$367	\$328	\$328	\$292	\$309	\$276
Dep. Child		\$97	\$97	\$81	\$81	\$73	\$73	\$66	\$66	\$56	\$56	\$49	\$49	\$81	\$81	\$68	\$68	\$62	\$62	\$57	\$57

# Area 3

## Standard Rates

Individual Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$118	\$138	\$96	\$115	\$81	\$100	\$72	\$90	\$62	\$77	\$54	\$66	\$97	\$116	\$75	\$93	\$68	\$83	\$63	\$77
25-29		\$128	\$151	\$105	\$128	\$90	\$113	\$80	\$102	\$70	\$88	\$60	\$76	\$106	\$129	\$84	\$106	\$76	\$95	\$70	\$89
30-34		\$139	\$162	\$116	\$138	\$100	\$121	\$90	\$112	\$78	\$96	\$67	\$84	\$117	\$138	\$93	\$115	\$85	\$104	\$79	\$97
35-39		\$165	\$191	\$140	\$168	\$124	\$150	\$114	\$139	\$99	\$120	\$86	\$106	\$141	\$168	\$117	\$143	\$107	\$129	\$100	\$121
40-44		\$189	\$221	\$164	\$195	\$147	\$177	\$135	\$165	\$118	\$144	\$105	\$127	\$165	\$196	\$139	\$170	\$127	\$154	\$119	\$145
45-49		\$234	\$251	\$208	\$226	\$190	\$207	\$177	\$194	\$154	\$169	\$137	\$151	\$209	\$226	\$181	\$198	\$165	\$179	\$155	\$170
50-54		\$268	\$272	\$241	\$246	\$222	\$227	\$207	\$213	\$181	\$184	\$162	\$166	\$241	\$246	\$213	\$218	\$193	\$196	\$182	\$186
55-59		\$330	\$320	\$302	\$294	\$281	\$274	\$265	\$258	\$232	\$225	\$208	\$202	\$301	\$294	\$271	\$264	\$245	\$237	\$234	\$226
60-64		\$375	\$338	\$348	\$312	\$325	\$292	\$308	\$275	\$268	\$238	\$241	\$215	\$347	\$311	\$314	\$281	\$284	\$253	\$270	\$240
Dep. Child		\$79	\$79	\$68	\$68	\$61	\$61	\$57	\$57	\$50	\$50	\$44	\$44	\$68	\$68	\$58	\$58	\$54	\$54	\$50	\$50

2 Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$112	\$129	\$88	\$105	\$73	\$90	\$63	\$80	\$54	\$66	\$45	\$56	\$89	\$106	\$67	\$83	\$60	\$73	\$56	\$67
25-29		\$120	\$142	\$96	\$117	\$81	\$102	\$71	\$90	\$60	\$75	\$51	\$63	\$97	\$118	\$75	\$95	\$67	\$84	\$61	\$77
30-34		\$130	\$152	\$106	\$126	\$90	\$110	\$80	\$99	\$67	\$82	\$56	\$69	\$107	\$126	\$83	\$103	\$75	\$92	\$69	\$84
35-39		\$155	\$179	\$128	\$154	\$113	\$135	\$101	\$123	\$85	\$104	\$71	\$88	\$129	\$154	\$106	\$128	\$94	\$115	\$87	\$106
40-44		\$177	\$207	\$150	\$178	\$132	\$160	\$119	\$146	\$102	\$123	\$87	\$106	\$151	\$179	\$124	\$152	\$113	\$136	\$105	\$126
45-49		\$219	\$236	\$190	\$207	\$172	\$186	\$157	\$172	\$132	\$145	\$114	\$125	\$191	\$207	\$163	\$177	\$146	\$159	\$135	\$148
50-54		\$252	\$255	\$221	\$226	\$200	\$205	\$183	\$188	\$156	\$158	\$134	\$137	\$221	\$226	\$191	\$195	\$171	\$174	\$160	\$163
55-59		\$310	\$300	\$277	\$270	\$253	\$247	\$235	\$229	\$198	\$192	\$173	\$168	\$276	\$269	\$243	\$236	\$217	\$210	\$204	\$197
60-64		\$353	\$317	\$318	\$286	\$294	\$263	\$273	\$243	\$230	\$204	\$200	\$178	\$317	\$285	\$282	\$252	\$250	\$224	\$235	\$210
Dep. Child		\$74	\$74	\$62	\$62	\$56	\$56	\$50	\$50	\$43	\$43	\$36	\$36	\$62	\$62	\$53	\$53	\$47	\$47	\$43	\$43

3+ Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$117	\$137	\$94	\$112	\$78	\$96	\$68	\$85	\$58	\$71	\$49	\$59	\$94	\$113	\$72	\$89	\$64	\$79	\$59	\$72
25-29		\$127	\$150	\$102	\$125	\$87	\$109	\$76	\$96	\$65	\$81	\$55	\$68	\$103	\$126	\$80	\$101	\$72	\$90	\$65	\$83
30-34		\$138	\$161	\$113	\$135	\$96	\$117	\$85	\$106	\$72	\$89	\$60	\$76	\$114	\$134	\$89	\$110	\$80	\$98	\$74	\$91
35-39		\$164	\$190	\$136	\$164	\$119	\$144	\$108	\$131	\$91	\$112	\$77	\$95	\$137	\$164	\$113	\$137	\$101	\$122	\$94	\$114
40-44		\$188	\$219	\$160	\$190	\$142	\$171	\$128	\$156	\$110	\$133	\$95	\$115	\$161	\$191	\$133	\$163	\$120	\$146	\$112	\$136
45-49		\$232	\$249	\$203	\$221	\$183	\$199	\$168	\$183	\$142	\$156	\$123	\$136	\$204	\$220	\$174	\$189	\$156	\$170	\$145	\$159
50-54		\$266	\$270	\$235	\$240	\$214	\$219	\$196	\$201	\$168	\$171	\$146	\$149	\$235	\$239	\$204	\$209	\$183	\$185	\$171	\$175
55-59		\$328	\$318	\$295	\$288	\$271	\$264	\$250	\$244	\$214	\$208	\$187	\$182	\$294	\$286	\$259	\$253	\$233	\$225	\$219	\$212
60-64		\$372	\$336	\$340	\$304	\$313	\$281	\$292	\$260	\$248	\$221	\$218	\$194	\$338	\$303	\$300	\$269	\$269	\$239	\$253	\$226
Dep. Child		\$79	\$79	\$66	\$66	\$59	\$59	\$54	\$54	\$46	\$46	\$40	\$40	\$66	\$66	\$56	\$56	\$51	\$51	\$47	\$47

# Area 3

## Tobacco User Rates

Individual Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$142	\$166	\$115	\$138	\$97	\$120	\$87	\$108	\$75	\$93	\$64	\$80	\$116	\$139	\$90	\$112	\$82	\$100	\$76	\$93
25-29		\$154	\$181	\$126	\$154	\$108	\$135	\$96	\$122	\$84	\$106	\$73	\$92	\$127	\$155	\$101	\$127	\$92	\$114	\$84	\$107
30-34		\$167	\$194	\$139	\$166	\$120	\$146	\$108	\$134	\$94	\$115	\$81	\$101	\$140	\$166	\$112	\$138	\$102	\$125	\$95	\$116
35-39		\$198	\$230	\$168	\$201	\$149	\$180	\$136	\$167	\$119	\$145	\$103	\$127	\$169	\$201	\$141	\$172	\$128	\$155	\$120	\$146
40-44		\$227	\$265	\$197	\$234	\$176	\$213	\$162	\$198	\$142	\$173	\$126	\$153	\$198	\$235	\$167	\$204	\$153	\$185	\$143	\$174
45-49		\$280	\$302	\$250	\$271	\$228	\$248	\$213	\$233	\$185	\$202	\$165	\$181	\$251	\$271	\$218	\$238	\$198	\$215	\$186	\$204
50-54		\$322	\$326	\$290	\$296	\$266	\$272	\$248	\$256	\$218	\$221	\$194	\$199	\$290	\$296	\$256	\$261	\$232	\$235	\$219	\$224
55-59		\$396	\$384	\$363	\$353	\$337	\$329	\$318	\$310	\$278	\$270	\$250	\$243	\$362	\$352	\$325	\$317	\$294	\$285	\$280	\$271
60-64		\$450	\$405	\$417	\$375	\$390	\$350	\$370	\$330	\$322	\$286	\$290	\$258	\$416	\$374	\$377	\$337	\$341	\$304	\$324	\$289
Dep. Child		\$95	\$95	\$82	\$82	\$74	\$74	\$68	\$68	\$60	\$60	\$53	\$53	\$82	\$82	\$70	\$70	\$64	\$64	\$60	\$60

  

2 Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$134	\$155	\$106	\$126	\$88	\$108	\$76	\$96	\$64	\$80	\$54	\$67	\$107	\$127	\$81	\$100	\$73	\$88	\$67	\$81
25-29		\$145	\$171	\$115	\$141	\$97	\$122	\$86	\$108	\$73	\$90	\$61	\$76	\$116	\$142	\$90	\$114	\$81	\$101	\$74	\$93
30-34		\$156	\$182	\$127	\$152	\$108	\$132	\$96	\$119	\$81	\$99	\$67	\$83	\$128	\$152	\$100	\$123	\$90	\$110	\$83	\$101
35-39		\$186	\$215	\$154	\$185	\$135	\$162	\$121	\$148	\$102	\$125	\$86	\$106	\$155	\$185	\$127	\$154	\$113	\$138	\$105	\$127
40-44		\$213	\$248	\$180	\$214	\$159	\$192	\$143	\$175	\$122	\$148	\$105	\$127	\$181	\$215	\$149	\$182	\$135	\$164	\$126	\$152
45-49		\$263	\$284	\$228	\$248	\$206	\$224	\$188	\$206	\$159	\$174	\$136	\$151	\$230	\$248	\$195	\$213	\$175	\$191	\$162	\$178
50-54		\$303	\$306	\$265	\$271	\$240	\$246	\$220	\$226	\$187	\$189	\$161	\$165	\$265	\$271	\$230	\$234	\$205	\$208	\$192	\$195
55-59		\$372	\$361	\$332	\$324	\$304	\$297	\$282	\$274	\$238	\$231	\$207	\$201	\$331	\$323	\$292	\$284	\$260	\$252	\$245	\$237
60-64		\$423	\$381	\$382	\$343	\$352	\$316	\$328	\$292	\$276	\$245	\$240	\$214	\$381	\$342	\$338	\$303	\$300	\$269	\$283	\$252
Dep. Child		\$89	\$89	\$75	\$75	\$67	\$67	\$60	\$60	\$51	\$51	\$43	\$43	\$75	\$75	\$63	\$63	\$56	\$56	\$51	\$51

  

3+ Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$141	\$165	\$113	\$134	\$94	\$115	\$82	\$102	\$69	\$86	\$58	\$71	\$113	\$135	\$87	\$107	\$77	\$95	\$71	\$87
25-29		\$153	\$180	\$122	\$151	\$105	\$130	\$92	\$115	\$79	\$97	\$66	\$82	\$123	\$152	\$96	\$121	\$87	\$108	\$79	\$100
30-34		\$166	\$193	\$135	\$162	\$115	\$141	\$102	\$127	\$87	\$107	\$73	\$92	\$136	\$161	\$107	\$132	\$96	\$117	\$89	\$109
35-39		\$197	\$228	\$164	\$197	\$143	\$173	\$129	\$158	\$109	\$134	\$93	\$114	\$165	\$197	\$135	\$165	\$121	\$147	\$113	\$136
40-44		\$226	\$263	\$192	\$228	\$171	\$205	\$154	\$187	\$132	\$160	\$114	\$138	\$193	\$230	\$160	\$195	\$145	\$175	\$134	\$164
45-49		\$278	\$299	\$244	\$265	\$220	\$239	\$201	\$220	\$171	\$187	\$148	\$164	\$245	\$264	\$208	\$227	\$187	\$204	\$174	\$191
50-54		\$319	\$324	\$283	\$289	\$257	\$263	\$235	\$241	\$201	\$205	\$175	\$179	\$283	\$287	\$245	\$251	\$220	\$223	\$205	\$210
55-59		\$394	\$382	\$355	\$345	\$325	\$317	\$300	\$293	\$257	\$250	\$225	\$219	\$352	\$343	\$311	\$304	\$279	\$270	\$263	\$254
60-64		\$447	\$403	\$408	\$365	\$376	\$337	\$350	\$312	\$298	\$265	\$261	\$233	\$405	\$364	\$361	\$323	\$323	\$287	\$304	\$271
Dep. Child		\$95	\$95	\$80	\$80	\$71	\$71	\$64	\$64	\$55	\$55	\$48	\$48	\$80	\$80	\$67	\$67	\$61	\$61	\$56	\$56

# Area 4

## Standard Rates

Individual Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$116	\$136	\$94	\$113	\$80	\$98	\$71	\$88	\$61	\$76	\$53	\$65	\$95	\$114	\$74	\$91	\$67	\$82	\$62	\$76
25-29		\$126	\$148	\$103	\$126	\$88	\$111	\$79	\$100	\$69	\$87	\$59	\$75	\$104	\$127	\$83	\$104	\$75	\$93	\$69	\$87
30-34		\$137	\$159	\$114	\$136	\$98	\$119	\$88	\$110	\$77	\$94	\$66	\$83	\$115	\$136	\$91	\$113	\$84	\$102	\$78	\$95
35-39		\$162	\$188	\$138	\$165	\$122	\$147	\$112	\$137	\$97	\$118	\$85	\$104	\$139	\$165	\$116	\$141	\$105	\$127	\$98	\$119
40-44		\$186	\$217	\$161	\$192	\$145	\$174	\$133	\$162	\$116	\$142	\$103	\$125	\$162	\$193	\$137	\$167	\$125	\$151	\$117	\$143
45-49		\$230	\$247	\$204	\$222	\$187	\$203	\$174	\$191	\$151	\$166	\$135	\$148	\$205	\$222	\$178	\$195	\$162	\$176	\$152	\$167
50-54		\$263	\$267	\$237	\$242	\$218	\$223	\$203	\$209	\$178	\$181	\$159	\$163	\$237	\$242	\$209	\$214	\$190	\$193	\$179	\$183
55-59		\$324	\$315	\$297	\$290	\$276	\$269	\$261	\$254	\$228	\$221	\$204	\$199	\$296	\$289	\$266	\$260	\$241	\$233	\$230	\$222
60-64		\$369	\$332	\$342	\$307	\$319	\$287	\$303	\$270	\$263	\$234	\$237	\$211	\$341	\$306	\$309	\$276	\$279	\$249	\$265	\$236
Dep. Child		\$78	\$78	\$67	\$67	\$60	\$60	\$56	\$56	\$49	\$49	\$43	\$43	\$67	\$67	\$58	\$58	\$53	\$53	\$49	\$49

2 Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$110	\$127	\$87	\$103	\$72	\$88	\$62	\$79	\$53	\$65	\$44	\$55	\$87	\$104	\$66	\$82	\$59	\$72	\$55	\$66
25-29		\$118	\$140	\$94	\$116	\$80	\$100	\$70	\$88	\$59	\$74	\$50	\$62	\$95	\$116	\$74	\$93	\$66	\$83	\$60	\$76
30-34		\$128	\$149	\$104	\$124	\$88	\$108	\$79	\$97	\$66	\$81	\$55	\$68	\$105	\$124	\$82	\$101	\$74	\$90	\$68	\$83
35-39		\$152	\$176	\$126	\$151	\$111	\$133	\$99	\$121	\$84	\$102	\$70	\$87	\$127	\$151	\$104	\$126	\$92	\$113	\$86	\$104
40-44		\$174	\$203	\$147	\$175	\$130	\$157	\$117	\$144	\$100	\$121	\$86	\$104	\$148	\$176	\$122	\$149	\$111	\$134	\$103	\$124
45-49		\$215	\$232	\$187	\$203	\$169	\$183	\$154	\$169	\$130	\$143	\$112	\$123	\$188	\$203	\$160	\$174	\$144	\$156	\$133	\$145
50-54		\$248	\$251	\$217	\$222	\$197	\$202	\$180	\$185	\$153	\$155	\$132	\$135	\$217	\$222	\$188	\$192	\$168	\$171	\$157	\$160
55-59		\$305	\$295	\$272	\$265	\$249	\$243	\$231	\$225	\$195	\$189	\$170	\$165	\$271	\$264	\$239	\$232	\$213	\$206	\$201	\$194
60-64		\$347	\$312	\$313	\$281	\$289	\$259	\$268	\$239	\$226	\$201	\$197	\$175	\$312	\$280	\$277	\$248	\$246	\$220	\$232	\$206
Dep. Child		\$73	\$73	\$61	\$61	\$55	\$55	\$49	\$49	\$42	\$42	\$35	\$35	\$61	\$61	\$52	\$52	\$46	\$46	\$42	\$42

3+ Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$116	\$135	\$92	\$110	\$77	\$94	\$67	\$84	\$57	\$70	\$48	\$58	\$92	\$111	\$71	\$87	\$63	\$78	\$58	\$71
25-29		\$125	\$147	\$100	\$123	\$86	\$107	\$75	\$94	\$64	\$80	\$54	\$67	\$101	\$124	\$79	\$99	\$71	\$88	\$64	\$82
30-34		\$136	\$158	\$111	\$133	\$94	\$116	\$84	\$104	\$71	\$87	\$59	\$75	\$112	\$132	\$87	\$108	\$79	\$96	\$73	\$89
35-39		\$161	\$187	\$134	\$161	\$117	\$142	\$106	\$129	\$89	\$110	\$76	\$93	\$135	\$161	\$111	\$135	\$99	\$120	\$92	\$112
40-44		\$185	\$215	\$157	\$187	\$140	\$168	\$126	\$153	\$108	\$131	\$93	\$113	\$158	\$188	\$131	\$160	\$118	\$144	\$110	\$134
45-49		\$228	\$245	\$200	\$217	\$180	\$196	\$165	\$180	\$140	\$153	\$121	\$134	\$201	\$216	\$171	\$186	\$153	\$167	\$143	\$156
50-54		\$261	\$265	\$232	\$236	\$210	\$215	\$193	\$198	\$165	\$168	\$144	\$146	\$232	\$235	\$201	\$205	\$180	\$182	\$168	\$172
55-59		\$322	\$313	\$290	\$283	\$266	\$260	\$246	\$240	\$210	\$204	\$184	\$179	\$289	\$281	\$255	\$249	\$229	\$221	\$215	\$208
60-64		\$366	\$330	\$334	\$299	\$308	\$276	\$287	\$256	\$244	\$217	\$214	\$191	\$332	\$298	\$295	\$264	\$264	\$235	\$249	\$222
Dep. Child		\$78	\$78	\$65	\$65	\$58	\$58	\$53	\$53	\$45	\$45	\$39	\$39	\$65	\$65	\$55	\$55	\$50	\$50	\$46	\$46

# Area 4

## Tobacco User Rates

Individual Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$140	\$163	\$113	\$135	\$96	\$118	\$85	\$106	\$74	\$91	\$63	\$78	\$114	\$136	\$89	\$110	\$81	\$98	\$75	\$91
25-29		\$151	\$178	\$124	\$151	\$106	\$133	\$95	\$120	\$83	\$104	\$71	\$90	\$125	\$153	\$99	\$125	\$90	\$112	\$83	\$105
30-34		\$164	\$191	\$136	\$163	\$118	\$143	\$106	\$132	\$92	\$113	\$80	\$99	\$138	\$163	\$110	\$135	\$100	\$122	\$93	\$114
35-39		\$194	\$226	\$165	\$198	\$147	\$177	\$134	\$164	\$117	\$142	\$102	\$125	\$167	\$198	\$139	\$169	\$126	\$153	\$118	\$143
40-44		\$223	\$261	\$193	\$230	\$174	\$209	\$160	\$194	\$140	\$170	\$124	\$150	\$194	\$232	\$164	\$200	\$150	\$182	\$141	\$171
45-49		\$276	\$296	\$245	\$266	\$225	\$244	\$209	\$229	\$182	\$199	\$162	\$178	\$247	\$266	\$214	\$234	\$194	\$212	\$183	\$200
50-54		\$316	\$321	\$285	\$291	\$262	\$267	\$244	\$251	\$214	\$218	\$191	\$196	\$285	\$291	\$251	\$257	\$228	\$232	\$215	\$220
55-59		\$389	\$378	\$357	\$348	\$331	\$323	\$313	\$305	\$273	\$265	\$245	\$238	\$356	\$346	\$320	\$312	\$290	\$280	\$276	\$266
60-64		\$443	\$399	\$410	\$368	\$383	\$344	\$364	\$324	\$316	\$281	\$285	\$254	\$409	\$367	\$371	\$331	\$335	\$299	\$319	\$284
Dep. Child		\$93	\$93	\$81	\$81	\$73	\$73	\$67	\$67	\$59	\$59	\$52	\$52	\$81	\$81	\$69	\$69	\$63	\$63	\$59	\$59

  

2 Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$132	\$153	\$104	\$124	\$87	\$106	\$75	\$95	\$63	\$78	\$53	\$66	\$105	\$125	\$80	\$98	\$71	\$87	\$66	\$80
25-29		\$142	\$168	\$113	\$139	\$96	\$120	\$84	\$106	\$71	\$89	\$60	\$75	\$114	\$140	\$89	\$112	\$80	\$99	\$73	\$91
30-34		\$154	\$179	\$125	\$149	\$106	\$129	\$95	\$117	\$80	\$97	\$66	\$82	\$126	\$149	\$98	\$121	\$89	\$109	\$82	\$99
35-39		\$183	\$212	\$151	\$182	\$133	\$160	\$119	\$146	\$100	\$122	\$84	\$104	\$153	\$182	\$125	\$151	\$111	\$135	\$103	\$125
40-44		\$209	\$244	\$177	\$211	\$156	\$189	\$141	\$172	\$120	\$146	\$103	\$125	\$178	\$212	\$147	\$179	\$133	\$161	\$124	\$149
45-49		\$258	\$279	\$225	\$244	\$203	\$220	\$185	\$203	\$156	\$171	\$134	\$148	\$226	\$244	\$192	\$209	\$172	\$187	\$160	\$175
50-54		\$298	\$301	\$261	\$266	\$236	\$242	\$216	\$222	\$184	\$186	\$158	\$162	\$261	\$266	\$226	\$230	\$201	\$205	\$189	\$192
55-59		\$366	\$354	\$327	\$319	\$299	\$292	\$277	\$270	\$234	\$227	\$204	\$198	\$325	\$317	\$287	\$279	\$256	\$248	\$241	\$233
60-64		\$416	\$374	\$375	\$337	\$346	\$310	\$322	\$287	\$271	\$241	\$236	\$211	\$374	\$336	\$332	\$298	\$295	\$264	\$278	\$248
Dep. Child		\$88	\$88	\$74	\$74	\$66	\$66	\$59	\$59	\$51	\$51	\$42	\$42	\$74	\$74	\$62	\$62	\$55	\$55	\$51	\$51

  

3+ Member Family Rates		Key: <b>First number</b> = <i>In-network Individual deductible</i> / <b>Second number</b> = <i>In-network coinsurance</i> .																			
		HSA \$1250/100%		HSA \$2000/100%		HSA \$2500/100%		HSA \$3000/100%		HSA \$4000/100%		HSA \$5000/100%		HSA \$1250/80%		HSA \$2000/80%		HSA \$2500/80%		HSA \$3000/80%	
Age		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-24		\$139	\$162	\$111	\$132	\$92	\$113	\$81	\$100	\$68	\$84	\$58	\$70	\$111	\$133	\$85	\$105	\$76	\$93	\$70	\$85
25-29		\$150	\$177	\$120	\$148	\$103	\$128	\$90	\$113	\$77	\$96	\$64	\$81	\$121	\$149	\$95	\$119	\$85	\$106	\$77	\$98
30-34		\$163	\$190	\$133	\$160	\$113	\$139	\$100	\$125	\$85	\$105	\$71	\$90	\$134	\$158	\$105	\$129	\$95	\$116	\$88	\$107
35-39		\$193	\$225	\$161	\$193	\$141	\$170	\$127	\$155	\$107	\$132	\$91	\$112	\$162	\$193	\$133	\$162	\$119	\$145	\$111	\$134
40-44		\$222	\$258	\$189	\$225	\$168	\$201	\$151	\$184	\$129	\$157	\$112	\$135	\$190	\$226	\$157	\$192	\$142	\$172	\$132	\$161
45-49		\$273	\$294	\$240	\$261	\$216	\$235	\$198	\$216	\$168	\$184	\$146	\$161	\$241	\$259	\$205	\$223	\$184	\$200	\$171	\$187
50-54		\$314	\$319	\$278	\$284	\$252	\$258	\$232	\$237	\$198	\$201	\$172	\$176	\$278	\$283	\$241	\$247	\$216	\$219	\$201	\$206
55-59		\$387	\$375	\$349	\$339	\$320	\$312	\$295	\$288	\$252	\$245	\$221	\$215	\$346	\$337	\$306	\$299	\$274	\$265	\$258	\$250
60-64		\$439	\$396	\$401	\$359	\$370	\$331	\$344	\$307	\$293	\$261	\$257	\$229	\$399	\$358	\$354	\$317	\$317	\$283	\$299	\$266
Dep. Child		\$93	\$93	\$78	\$78	\$70	\$70	\$63	\$63	\$54	\$54	\$47	\$47	\$78	\$78	\$66	\$66	\$60	\$60	\$55	\$55

## Anthem Blue Cross and Blue Shield Colorado Health Rating Area Definitions

The following indicates the ZIP codes for each rating area.  
The subscriber's home address determines the rating area.

ZIP FROM	ZIP TO	AREA	ZIP FROM	ZIP TO	AREA	ZIP FROM	ZIP TO	AREA	ZIP FROM	ZIP TO	AREA
00000	80000	2	80165	80213	2	80478	80478	3	81210	81210	1
80001	80007	3	80214	80215	3	80479	80480	1	81211	81211	4
80008	80010	2	80216	80220	2	80481	80482	3	81212	81219	3
80011	80011	3	80221	80221	3	80483	80500	1	81220	81220	4
80012	80018	2	80222	80224	2	80501	80503	3	81221	81223	3
80019	80040	3	80225	80226	3	80504	80509	1	81224	81225	1
80041	80041	2	80227	80227	2	80510	80510	3	81226	81226	3
80042	80043	3	80228	80229	3	80511	80532	1	81227	81229	4
80044	80044	2	80230	80231	2	80533	80533	3	81230	81231	1
80045	80045	3	80232	80234	3	80534	80539	1	81232	81234	3
80046	80046	2	80235	80240	2	80540	80540	3	81235	81236	4
80047	80101	2	80241	80242	3	80541	80543	1	81237	81239	1
80102	80102	3	80243	80259	2	80544	80544	3	81240	81240	3
80103	80103	2	80260	80260	3	80545	80600	1	81241	81241	1
80104	80104	1	80261	80300	2	80601	80602	3	81242	81242	4
80105	80105	2	80301	80422	3	80603	80613	1	81243	81243	1
80106	80106	4	80423	80424	1	80614	80614	3	81244	81246	3
80107	80107	2	80425	80425	3	80615	80639	1	81247	81247	1
80108	80109	1	80426	80426	1	80640	80641	3	81248	81250	4
80110	80115	2	80427	80427	3	80642	80801	1	81251	81251	1
80116	80116	1	80428	80431	1	80802	80811	4	81252	81289	4
80117	80117	2	80432	80433	3	80812	80812	1	81290	81300	3
80118	80119	1	80434	80435	1	80813	80819	4	81301	81433	4
80120	80122	2	80436	80442	3	80820	80820	3	81434	81434	4
80123	80123	3	80443	80443	1	80821	80821	4	81435	81600	4
80124	80126	1	80444	80460	3	80822	80822	1	81601	81623	1
80127	80128	3	80461	80464	1	80823	80823	4	81624	81624	4
80129	80131	1	80465	80466	3	80824	80824	1	81625	81629	1
80132	80133	4	80467	80467	1	80825	80826	4	81630	81630	4
80134	80135	1	80468	80468	3	80827	80827	3	81631	81642	1
80136	80137	3	80469	80469	1	80828	80829	4	81643	81644	4
80138	80149	1	80470	80472	3	80830	80830	2	81645	81645	1
80150	80161	2	80473	80473	1	80831	80834	4	81646	81646	4
80162	80162	3	80474	80476	3	80835	80835	2	81647	81658	1
80163	80164	1	80477	80477	1	80836	81209	4	81659	99999	2

## Important Information about your Plan

Our HSA-qualified High Deductible Health Plans (HDHP) for Individuals have standard rates and rates for tobacco users. You may be eligible for a standard rate if you haven't used any tobacco products (cigarettes, cigars, chewing tobacco or pipe) during the 12 consecutive months before your application date. If you're applying for family coverage, we'll individually rate each person listed on your application based on the person's tobacco use.

Your monthly rate is also partially determined by the ZIP code for your home address. We have four ZIP code rating areas in Colorado.

### Rate Calculation

You can determine the total monthly premium rate for an Individual or Family plan by adding the rates for each person listed on the application who will be covered by the policy:

- Find your home ZIP code on the rating area chart. Your area (1, 2, 3 or 4) is listed to the right of the ZIP code.
- Review the rate sheet for your rating area, and choose the deductible amount you want for your plan. The rate sheet for each area includes two charts – one with the standard rates and one with rates for tobacco users. The monthly rates in each rating area are based on age, gender, tobacco use and the plan deductible.
- Look under the deductible you've chosen, and add the applicable standard and tobacco-user rates for everyone in your family who's applying for coverage. The total amount is what the monthly premium will be.

The dependent child rates in the bottom row of the rate sheet charts are for unmarried dependent children on family coverage. If a child is applying for a child-only policy with no adults on the policy, we'll calculate the rate from the 0-24 age category. If two or more children are applying for a child-only policy, we'll calculate the rate for the youngest child from the 0-24 age category. We'll then use the dependent child category to determine the rates for all other children who are applying for coverage.

Family coverage can include an unmarried child who's under age 25 and either financially dependent on the parent or who has the same legal residence as the parent. At the end of the month when the child turns 25, we'll automatically terminate the child's dependent coverage on the policy. However, the child will then have the option to continue the same coverage on his or her own policy. If an unmarried child age 19 or older has a medically certified disability and is dependent on the parent, we must be notified in writing about the child's condition for the child to qualify for the dependent rate.

We'll make final coverage and rate determinations after we receive, review and accept your signed application.

The monthly premium rates for our HSA-qualified High Deductible Health Plans for Individuals can change periodically. If they do, we'll notify you in writing at least 30 days before your new rate becomes effective. However, if you or a covered dependent moves into a new age bracket that results in a higher rate category, we aren't required to notify you that your premium is increasing. Instead, we'll adjust the rate beginning with the premium for the month of January following the person's birthday.

### Sales Information

For more information or to get a rate quote, please contact your Anthem Blue Cross and Blue Shield authorized agent, or call our Individual sales department at **303-831-2290** or toll free at **800-873-2261**.



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