

Premera Blue Cross Individual Monthly Rates
Effective Beginning June 2008



ESTABLISHING YOUR MONTHLY RATE: To determine your rate, please follow the steps listed below:

1. Find the name of your plan.
2. Locate the deductible option for your plan.
3. To qualify for the non-smoker rate, an individual must not have used any tobacco product during the past 12 months. If anyone covered under your plan (including yourself) has used tobacco products within the past 12 months, the smoker rate will apply for that person only.
4. Circle the monthly rate for yourself (subscriber), your spouse and your child or children based on the current age of each. Please note that the child rate is a "per child rate." Add up all of the circled amounts and this is your monthly rate for your plan.

Age	Heritage Preferred Plus™ 20		Heritage Preferred Plus™ 30		Heritage Protector Plus™ 20 \$500 Deductible		Heritage Protector Plus™ 20 \$1000 Deductible	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
under 25	\$ 368	\$ 428	\$ 325	\$ 378	\$ 115	\$ 134	\$ 96	\$ 113
25-29	\$ 437	\$ 508	\$ 385	\$ 449	\$ 137	\$ 161	\$ 115	\$ 134
30-34	\$ 454	\$ 530	\$ 403	\$ 466	\$ 143	\$ 165	\$ 120	\$ 139
35-39	\$ 508	\$ 592	\$ 449	\$ 523	\$ 161	\$ 187	\$ 134	\$ 156
40-44	\$ 672	\$ 780	\$ 593	\$ 690	\$ 212	\$ 246	\$ 177	\$ 206
45-49	\$ 780	\$ 907	\$ 690	\$ 802	\$ 246	\$ 285	\$ 206	\$ 240
50-54	\$ 897	\$ 1,042	\$ 791	\$ 922	\$ 282	\$ 327	\$ 236	\$ 274
55-59	\$ 1,087	\$ 1,263	\$ 959	\$ 1,115	\$ 340	\$ 397	\$ 286	\$ 332
60-64	\$ 1,268	\$ 1,474	\$ 1,121	\$ 1,303	\$ 399	\$ 463	\$ 333	\$ 391
65+	\$ 1,359	\$ 1,581	\$ 1,201	\$ 1,395	\$ 428	\$ 496	\$ 358	\$ 417
Per Child	\$279		\$247		\$89		\$73	

Heritage Value Plus™ 30

Age	\$2,500 Deductible		\$5,000 Deductible		\$10,000 Deductible	
	Non Smoker	Smoker	Non Smoker	Smoker	Non Smoker	Smoker
under 25	\$ 177	\$ 206	\$ 149	\$ 171	\$ 97	\$ 114
25-29	\$ 212	\$ 246	\$ 175	\$ 204	\$ 117	\$ 136
30-34	\$ 219	\$ 255	\$ 181	\$ 212	\$ 121	\$ 140
35-39	\$ 246	\$ 286	\$ 204	\$ 237	\$ 136	\$ 158
40-44	\$ 325	\$ 378	\$ 271	\$ 314	\$ 179	\$ 207
45-49	\$ 378	\$ 439	\$ 314	\$ 364	\$ 207	\$ 242
50-54	\$ 434	\$ 503	\$ 360	\$ 418	\$ 240	\$ 277
55-59	\$ 524	\$ 610	\$ 436	\$ 506	\$ 289	\$ 336
60-64	\$ 612	\$ 713	\$ 508	\$ 592	\$ 337	\$ 393
65+	\$ 657	\$ 763	\$ 545	\$ 635	\$ 362	\$ 421
Per Child	\$134		\$113		\$74	

Formula for Calculating Your Total Rate

Subscriber \$ _____
 + Spouse \$ _____
 + Child \$ _____
 + Child \$ _____
 + Child \$ _____
 Total Rate \$ _____