

# DIRECT BLUE OPTIONS

## INDIVIDUAL AND FAMILY RATES FOR TIERS 2,3,4

### A Few Details

Rates for the *Direct Blue® Comprehensive Major Medical Preferred-Provider Subscription Agreement for Individual Members, Utilizing the Keystone Health Plan West Network of Providers, Without a Gatekeeper* are based on your gender, age, number of family members and the deductible you choose. Family rates are based on the age of the oldest family member — who is the contract holder. When the contract holder's age moves to the next age bracket, the premium will increase the month after the contract holder's birthday. For example, if the contract holder turns 35 in January, his/her premium will increase in February from the "30–34" to "35–39" age category.

If, due to your medical history, you did not qualify for coverage at the rate for which you applied, you may now be eligible for coverage at one of Highmark's higher rate tiers as determined in accordance with our medical criteria ("underwriting guidelines"). Each applicant is reviewed individually, and individuals applying on the same application may be approved at different rate tiers. Or, some individuals may be approved and others denied. Please see inside for examples of how offers at different rate tiers may apply to you.

# DIRECT BLUE

## \$250 Individual or \$750 Family Annual Deductibles

Here is an example of how to use these charts:

Family of two: Husband, age 46, approved at Tier 2 rate. Wife, age 43, approved at Tier 3 rate. Husband and wife enroll under one policy at the Tier 3 rate. Based on the husband's gender as the older spouse, the monthly member rate is taken from the Tier 3 Male rate chart (based on the wife being approved at Tier 3) for age 46. Under the Husband/Wife category, the rate for this couple is **\$705.50**. Because they are enrolled under the same policy, they will receive one Agreement, the same ID card for each of them and one monthly invoice.

### MONTHLY RATES

Male:  Female:

Age	Individual		Parent/Child <sup>1</sup>		Parent/Children <sup>1</sup>		Husband/Wife <sup>1</sup>		Husband/Wife/Child <sup>1</sup>		Husband/Wife/Children <sup>1</sup>	
<b>TIER 2</b>												
<19	\$121.80	\$121.80	\$226.70	\$226.70	\$369.55	\$369.55	\$319.95	\$319.95	\$424.00	\$424.00	\$566.60	\$566.60
19-24	\$121.80	\$198.15	\$226.70	\$303.05	\$369.55	\$445.90	\$319.95	\$319.95	\$424.00	\$424.00	\$566.60	\$566.60
25-29	\$127.90	\$250.80	\$232.80	\$355.65	\$375.65	\$498.55	\$378.70	\$378.70	\$482.70	\$482.70	\$625.30	\$625.30
30-34	\$148.70	\$307.65	\$253.60	\$412.50	\$396.45	\$555.40	\$456.35	\$456.35	\$560.35	\$560.35	\$702.95	\$702.95
35-39	\$179.55	\$307.70	\$284.40	\$412.60	\$427.30	\$555.45	\$487.25	\$487.25	\$591.25	\$591.25	\$733.85	\$733.85
40-44	\$218.25	\$313.05	\$323.10	\$417.90	\$466.00	\$560.80	\$531.30	\$531.30	\$635.25	\$635.25	\$777.85	\$777.85
45-49	\$277.20	\$350.45	\$382.10	\$455.35	\$524.95	\$598.20	\$627.65	\$627.65	\$731.70	\$731.70	\$874.30	\$874.30
50-54	\$360.50	\$415.10	\$465.40	\$520.00	\$608.25	\$662.85	\$775.60	\$775.60	\$879.60	\$879.60	\$1,022.20	\$1,022.20
55-59	\$479.55	\$477.15	\$584.45	\$582.00	\$727.30	\$724.90	\$956.70	\$956.70	\$1,060.70	\$1,060.70	\$1,203.30	\$1,203.30
60-64	\$652.95	\$563.40	\$757.85	\$668.30	\$900.70	\$811.15	\$1,216.35	\$1,216.35	\$1,320.40	\$1,320.40	\$1,463.00	\$1,463.00
<b>TIER 3</b>												
<19	\$135.65	\$135.65	\$252.80	\$252.80	\$412.85	\$412.85	\$357.65	\$357.65	\$473.95	\$473.95	\$633.70	\$633.70
19-24	\$135.65	\$222.00	\$252.80	\$339.15	\$412.85	\$499.20	\$357.65	\$357.65	\$473.95	\$473.95	\$633.70	\$633.70
25-29	\$142.55	\$281.45	\$259.70	\$398.60	\$419.75	\$558.65	\$424.00	\$424.00	\$540.30	\$540.30	\$700.05	\$700.05
30-34	\$166.05	\$345.75	\$283.20	\$462.90	\$443.25	\$622.95	\$511.80	\$511.80	\$628.10	\$628.10	\$787.85	\$787.85
35-39	\$200.95	\$345.80	\$318.10	\$462.95	\$478.15	\$623.00	\$546.75	\$546.75	\$663.05	\$663.05	\$822.80	\$822.80
40-44	\$244.65	\$351.85	\$361.80	\$469.00	\$521.85	\$629.05	\$596.50	\$596.50	\$712.75	\$712.75	\$872.55	\$872.55
45-49	\$311.35	\$394.15	\$428.50	\$511.30	\$588.55	\$671.35	\$705.50	\$705.50	\$821.80	\$821.80	\$981.55	\$981.55
50-54	\$405.50	\$467.25	\$522.65	\$584.35	\$682.70	\$744.45	\$872.75	\$872.75	\$989.00	\$989.00	\$1,148.75	\$1,148.75
55-59	\$540.10	\$537.35	\$657.20	\$654.50	\$817.30	\$814.55	\$1,077.45	\$1,077.45	\$1,193.70	\$1,193.70	\$1,353.45	\$1,353.45
60-64	\$736.10	\$634.85	\$853.25	\$752.00	\$1,013.30	\$912.10	\$1,370.95	\$1,370.95	\$1,487.25	\$1,487.25	\$1,647.05	\$1,647.05
<b>TIER 4</b>												
<19	\$292.70	\$292.70	\$548.95	\$548.95	\$903.70	\$903.70	\$357.65	\$357.65	\$613.00	\$613.00	\$967.55	\$967.55
19-24	\$292.70	\$292.70	\$548.95	\$548.95	\$903.70	\$903.70	\$357.65	\$357.65	\$613.00	\$613.00	\$967.55	\$967.55
25-29	\$142.55	\$281.45	\$398.80	\$537.70	\$753.60	\$892.50	\$424.00	\$424.00	\$679.40	\$679.40	\$1,033.90	\$1,033.90
30-34	\$166.05	\$345.75	\$422.30	\$602.00	\$777.10	\$956.75	\$511.80	\$511.80	\$767.20	\$767.20	\$1,121.70	\$1,121.70
35-39	\$200.95	\$345.80	\$457.15	\$602.05	\$811.95	\$956.85	\$546.75	\$546.75	\$802.10	\$802.10	\$1,156.60	\$1,156.60
40-44	\$244.65	\$351.85	\$500.90	\$608.05	\$855.70	\$962.85	\$596.50	\$596.50	\$851.85	\$851.85	\$1,206.35	\$1,206.35
45-49	\$311.35	\$394.15	\$567.60	\$650.40	\$922.35	\$1,005.20	\$705.50	\$705.50	\$960.85	\$960.85	\$1,315.35	\$1,315.35
50-54	\$405.50	\$467.25	\$661.75	\$723.45	\$1,016.50	\$1,078.25	\$872.75	\$872.75	\$1,128.10	\$1,128.10	\$1,482.60	\$1,482.60
55-59	\$540.10	\$537.35	\$796.30	\$793.60	\$1,151.10	\$1,148.35	\$1,077.45	\$1,077.45	\$1,332.80	\$1,332.80	\$1,687.30	\$1,687.30
60-64	\$736.10	\$634.85	\$992.35	\$891.10	\$1,347.15	\$1,245.90	\$1,370.95	\$1,370.95	\$1,626.35	\$1,626.35	\$1,980.85	\$1,980.85

Effective October 1, 2011

# DIRECT BLUE

## \$500 Individual or \$1,500 Family Annual Deductibles

Here is an example of how to use these charts:

Family of two: Husband, age 46, approved at Tier 2 rate. Wife, age 43, approved at Tier 3 rate. Husband and wife enroll under one policy at the Tier 3 rate. Based on the husband's gender as the older spouse, the monthly member rate is taken from the Tier 3 Male rate chart (based on the wife being approved at Tier 3) for age 46. Under the Husband/Wife category, the rate for this couple is **\$669.00**. Because they are enrolled under the same policy, they will receive one Agreement, the same ID card for each of them and one monthly invoice.

### MONTHLY RATES

Male:  Female:

Age	Individual		Parent/Child <sup>1</sup>		Parent/Children <sup>1</sup>		Husband/Wife <sup>1</sup>		Husband/Wife/Child <sup>1</sup>		Husband/Wife/Children <sup>1</sup>	
<b>TIER 2</b>												
<19	\$116.05	\$116.05	\$215.80	\$215.80	\$351.50	\$351.50	\$304.30	\$304.30	\$403.15	\$403.15	\$538.60	\$538.60
19-24	\$116.05	\$188.25	\$215.80	\$288.00	\$351.50	\$423.70	\$304.30	\$304.30	\$403.15	\$403.15	\$538.60	\$538.60
25-29	\$121.80	\$238.00	\$221.55	\$337.75	\$357.25	\$473.45	\$359.80	\$359.80	\$458.65	\$458.65	\$594.10	\$594.10
30-34	\$141.45	\$291.75	\$241.25	\$391.50	\$376.95	\$527.25	\$433.20	\$433.20	\$532.10	\$532.10	\$667.55	\$667.55
35-39	\$170.65	\$291.85	\$270.40	\$391.60	\$406.10	\$527.30	\$462.50	\$462.50	\$561.35	\$561.35	\$696.80	\$696.80
40-44	\$207.20	\$296.85	\$306.95	\$396.60	\$442.70	\$532.35	\$504.05	\$504.05	\$602.95	\$602.95	\$738.40	\$738.40
45-49	\$263.00	\$332.25	\$362.75	\$432.00	\$498.45	\$567.75	\$595.25	\$595.25	\$694.15	\$694.15	\$829.60	\$829.60
50-54	\$341.75	\$394.70	\$441.50	\$493.15	\$577.20	\$628.85	\$736.45	\$736.45	\$834.05	\$834.05	\$969.45	\$969.45
55-59	\$459.15	\$456.70	\$554.10	\$551.80	\$689.80	\$687.50	\$915.85	\$915.85	\$1,005.25	\$1,005.25	\$1,141.20	\$1,141.20
60-64	\$632.55	\$543.00	\$718.05	\$633.40	\$853.80	\$769.10	\$1,175.55	\$1,175.55	\$1,258.30	\$1,258.30	\$1,400.90	\$1,400.90
<b>TIER 3</b>												
<19	\$129.15	\$129.15	\$240.50	\$240.50	\$392.45	\$392.45	\$339.90	\$339.90	\$450.40	\$450.40	\$602.10	\$602.10
19-24	\$129.15	\$210.75	\$240.50	\$322.15	\$392.45	\$474.10	\$339.90	\$339.90	\$450.40	\$450.40	\$602.10	\$602.10
25-29	\$135.65	\$267.00	\$247.00	\$378.35	\$399.00	\$530.35	\$402.65	\$402.65	\$513.15	\$513.15	\$664.85	\$664.85
30-34	\$157.90	\$327.80	\$269.25	\$439.15	\$421.20	\$591.10	\$485.70	\$485.70	\$596.15	\$596.15	\$747.85	\$747.85
35-39	\$190.85	\$327.85	\$302.20	\$439.25	\$454.20	\$591.20	\$518.70	\$518.70	\$629.20	\$629.20	\$780.90	\$780.90
40-44	\$232.20	\$333.55	\$343.55	\$444.90	\$495.55	\$596.85	\$565.75	\$565.75	\$676.25	\$676.25	\$827.95	\$827.95
45-49	\$295.25	\$373.75	\$406.65	\$484.95	\$558.60	\$636.90	\$669.00	\$669.00	\$779.35	\$779.35	\$931.00	\$931.00
50-54	\$385.10	\$446.80	\$495.65	\$554.05	\$647.60	\$706.00	\$831.90	\$831.90	\$937.45	\$937.45	\$1,089.15	\$1,089.15
55-59	\$519.65	\$516.90	\$622.95	\$620.35	\$774.90	\$772.30	\$1,036.55	\$1,036.55	\$1,131.60	\$1,131.60	\$1,291.40	\$1,291.40
60-64	\$715.70	\$614.45	\$812.00	\$712.55	\$960.25	\$864.55	\$1,330.15	\$1,330.15	\$1,425.15	\$1,425.15	\$1,584.95	\$1,584.95
<b>TIER 4</b>												
<19	\$277.65	\$277.65	\$520.55	\$520.55	\$856.65	\$856.65	\$339.90	\$339.90	\$581.90	\$581.90	\$917.75	\$917.75
19-24	\$277.65	\$277.65	\$520.55	\$520.55	\$856.65	\$856.65	\$339.90	\$339.90	\$581.90	\$581.90	\$917.75	\$917.75
25-29	\$135.65	\$267.00	\$378.55	\$509.90	\$714.65	\$846.00	\$402.65	\$402.65	\$644.70	\$644.70	\$980.50	\$980.50
30-34	\$157.90	\$327.80	\$400.80	\$570.70	\$736.90	\$906.80	\$485.70	\$485.70	\$727.70	\$727.70	\$1,063.50	\$1,063.50
35-39	\$190.85	\$327.85	\$433.75	\$570.75	\$769.85	\$906.85	\$518.70	\$518.70	\$760.75	\$760.75	\$1,096.55	\$1,096.55
40-44	\$232.20	\$333.55	\$475.10	\$576.45	\$811.20	\$912.55	\$565.75	\$565.75	\$807.80	\$807.80	\$1,144.30	\$1,144.30
45-49	\$295.25	\$373.75	\$538.15	\$616.45	\$874.25	\$952.55	\$669.00	\$669.00	\$910.85	\$910.85	\$1,253.30	\$1,253.30
50-54	\$385.10	\$446.80	\$627.20	\$685.55	\$963.30	\$1,021.65	\$831.90	\$831.90	\$1,069.00	\$1,069.00	\$1,420.50	\$1,420.50
55-59	\$519.65	\$516.90	\$755.05	\$752.35	\$1,090.55	\$1,087.95	\$1,036.55	\$1,036.55	\$1,270.70	\$1,270.70	\$1,625.20	\$1,625.20
60-64	\$715.70	\$614.45	\$951.10	\$849.85	\$1,285.05	\$1,183.80	\$1,330.15	\$1,330.15	\$1,564.25	\$1,564.25	\$1,918.75	\$1,918.75

Effective October 1, 2011

<sup>1</sup>Direct Blue Family Deductible: For an Agreement covering more than one (1) family member, each covered individual must meet his/her individual deductible (within a Benefit Period) before Highmark will pay for covered services for that individual. No individual member may satisfy the entire family deductible. Only after three (3) individual family members have satisfied their deductibles will the deductibles for all remaining family members also be considered to have been satisfied.

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