

KeystoneBlueSM

Individual and Family Plan HMO Rates

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You've looked through the benefits KeystoneBlue offers. Now the next thing to consider when choosing a health insurance plan is the monthly rate you'll pay. These charts show our current rates, broken out by gender and the age of the applicant.

Rates are based on the gender, age and number of family members applying for coverage.

- If you're applying for coverage for you and your spouse or for family coverage, **the oldest person is the applicant.**
- If only children are applying, the youngest child must be the applicant.
- If two children are applying, the Parent/Child rate applies.
- If more than two children are applying, the Parent/Children rate applies.

It's possible that, because of your medical history, you may not qualify for coverage at the rate indicated on this chart. **You may still be eligible for coverage** at a higher rate according to our medical criteria ("underwriting guidelines"). Each applicant is reviewed individually, and you will be notified if you are eligible for coverage and at which rate. You will also be notified if your application is denied.

Here are two examples of how to use these charts:

- For a family of four: father, age 51; mother, age 48; son, age 18; daughter, age 15. Based on the father's gender and as the older spouse, the rate is taken from the Male rate chart for age 51. Under the Husband/Wife/Children category, this family's monthly rate is **\$1,238.90.**
- For a family of three: mother, age 33; daughter, age 8; daughter, age 6. Based on the mother's gender, the rate is taken from the Female rate chart for age 33. Under the Parent/Children category, this family's monthly rate is **\$667.45.**

Monthly Rates **Female**

Age	Individual	Family				
		Parent/ Child	Parent/ Children	Husband/ Wife	Husband/ Wife/Child	Husband/ Wife/ Children
<19	\$141.40	\$265.35	\$436.20	\$377.85	\$501.40	\$671.95
19-24	\$236.45	\$360.40	\$531.25	\$377.85	\$501.40	\$671.95
25-29	\$301.90	\$425.85	\$596.70	\$450.90	\$574.45	\$745.00
30-34	\$372.65	\$496.60	\$667.45	\$547.55	\$671.10	\$841.65
35-39	\$372.75	\$496.70	\$667.55	\$586.05	\$709.55	\$880.10
40-44	\$379.40	\$503.35	\$674.15	\$640.80	\$764.30	\$934.85
45-49	\$425.95	\$549.90	\$720.75	\$760.75	\$884.30	\$1,054.85
50-54	\$506.40	\$630.35	\$801.20	\$944.85	\$1,068.35	\$1,238.90
55-59	\$583.60	\$707.55	\$878.35	\$1,170.20	\$1,293.70	\$1,464.25
60-64	\$690.95	\$814.90	\$985.70	\$1,493.35	\$1,616.85	\$1,787.40

Monthly Rates **Male**

Age	Individual	Family				
		Parent/ Child	Parent/ Children	Husband/ Wife	Husband/ Wife/Child	Husband/ Wife/ Children
<19	\$141.40	\$265.35	\$436.20	\$377.85	\$501.40	\$671.95
19-24	\$141.40	\$265.35	\$436.20	\$377.85	\$501.40	\$671.95
25-29	\$149.00	\$272.95	\$443.80	\$450.90	\$574.45	\$745.00
30-34	\$174.90	\$298.85	\$469.65	\$547.55	\$671.10	\$841.65
35-39	\$213.30	\$337.25	\$508.05	\$586.05	\$709.55	\$880.10
40-44	\$261.40	\$385.35	\$556.20	\$640.80	\$764.30	\$934.85
45-49	\$334.80	\$458.75	\$629.60	\$760.75	\$884.30	\$1,054.85
50-54	\$438.45	\$562.40	\$733.20	\$944.85	\$1,068.35	\$1,238.90
55-59	\$586.60	\$710.55	\$881.35	\$1,170.20	\$1,293.70	\$1,464.25
60-64	\$802.40	\$926.35	\$1,097.15	\$1,493.35	\$1,616.85	\$1,787.40

Effective October 1, 2009



Important rate information

Important Note: This Agreement renews on a month-to-month basis. The premium is payable in advance to Keystone Health Plan West every month. If you wish, you may submit amounts in excess of the specific monthly amount. However, those payments will only be applied on a monthly basis by Keystone Health Plan West. Family rates are based on the age of the oldest family member, who is the contract holder. The premium will increase the month after the contract holder's birthday if the contract holder's age moves to the next age bracket. For example, if the contract holder turns 25 in January, his/her premium will increase in February from the "19–24" to "25–29" age category.

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