

DirectBlue[®]

Individual and Family Plan Rates for Tiers II and III

A few details

Rates are based on your gender, age and number of family members applying for coverage plus the deductible you choose. If you are 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.

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 a higher rate 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.

How to Apply the Family Annual 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.

DirectBlue Preferred-Provider Program

NO Annual Deductible

Here are two examples of how to use these charts:

- Family of two: Husband, age 46, approved at Tier II rate. Wife, age 43, approved at Tier III rate. Husband and wife choose to enroll under separate policies. Based on Tier II rates for a Male, age 46, the monthly member rate is \$357.95 for the husband. Based on Tier III rates for a Female, age 43, the monthly member rate is \$455.85 for the wife. Because they are enrolled under separate policies, they will receive separate Agreements, ID cards and monthly invoices.
- Family of two: Husband, age 46, approved at Tier II rate. Wife, age 43, approved at Tier III rate. Husband and wife enroll under one policy at the Tier III rate. Based on the husband's gender as the older spouse, the monthly member rate is taken from the Tier III Male rate chart (based on the wife being approved at Tier III) for age 46. Under the Husband/Wife category, the rate for this couple is \$914.20. 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 (Tier II)

Age	Individual	Family				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$153.95	\$287.50	\$470.85	\$408.15	\$540.90	\$724.00
19-24	\$153.95	\$287.50	\$470.85	\$408.15	\$540.90	\$724.00
25-29	\$161.95	\$295.55	\$478.85	\$485.20	\$617.95	\$801.05
30-34	\$189.25	\$322.85	\$506.15	\$587.10	\$719.90	\$902.95
35-39	\$229.75	\$363.30	\$546.65	\$627.70	\$760.45	\$943.55
40-44	\$280.50	\$414.10	\$597.40	\$685.45	\$818.25	\$1,001.30
45-49	\$357.95	\$491.50	\$674.85	\$812.05	\$944.80	\$1,127.85
50-54	\$467.25	\$600.80	\$784.15	\$1,006.20	\$1,138.95	\$1,322.00
55-59	\$623.50	\$757.10	\$940.40	\$1,243.85	\$1,376.60	\$1,559.70
60-64	\$851.10	\$984.70	\$1,168.00	\$1,584.70	\$1,717.45	\$1,900.55

Male (Tier III)

Age	Individual	Family				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$172.15	\$321.80	\$527.70	\$457.60	\$606.45	\$812.10
19-24	\$172.15	\$321.80	\$527.70	\$457.60	\$606.45	\$812.10
25-29	\$181.20	\$330.85	\$536.75	\$544.70	\$693.55	\$899.20
30-34	\$212.05	\$361.75	\$567.60	\$659.95	\$808.80	\$1,014.40
35-39	\$257.80	\$407.50	\$613.35	\$705.80	\$854.65	\$1,060.30
40-44	\$315.20	\$464.90	\$670.75	\$771.05	\$919.95	\$1,125.55
45-49	\$402.75	\$552.40	\$758.30	\$914.20	\$1,063.05	\$1,268.65
50-54	\$526.30	\$676.00	\$881.85	\$1,133.65	\$1,282.50	\$1,488.15
55-59	\$702.95	\$852.65	\$1,058.50	\$1,402.30	\$1,551.20	\$1,756.80
60-64	\$960.25	\$1,109.90	\$1,315.80	\$1,787.60	\$1,936.50	\$2,142.10

Female (Tier II)

Age	Individual	Family				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$153.95	\$287.50	\$470.85	\$408.15	\$540.90	\$724.00
19-24	\$254.20	\$387.75	\$571.10	\$408.15	\$540.90	\$724.00
25-29	\$323.25	\$456.80	\$640.15	\$485.20	\$617.95	\$801.05
30-34	\$397.85	\$531.45	\$714.75	\$587.10	\$719.90	\$902.95
35-39	\$397.95	\$531.55	\$714.85	\$627.70	\$760.45	\$943.55
40-44	\$404.95	\$538.50	\$721.85	\$685.45	\$818.25	\$1,001.30
45-49	\$454.10	\$587.65	\$771.00	\$812.05	\$944.80	\$1,127.85
50-54	\$538.95	\$672.50	\$855.85	\$1,006.20	\$1,138.95	\$1,322.00
55-59	\$620.35	\$753.90	\$937.25	\$1,243.85	\$1,376.60	\$1,559.70
60-64	\$733.60	\$867.15	\$1,050.50	\$1,584.70	\$1,717.45	\$1,900.55

Female (Tier III)

Age	Individual	Family				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$172.15	\$321.80	\$527.70	\$457.60	\$606.45	\$812.10
19-24	\$285.45	\$435.15	\$641.00	\$457.60	\$606.45	\$812.10
25-29	\$363.50	\$513.20	\$719.05	\$544.70	\$693.55	\$899.20
30-34	\$447.90	\$597.55	\$803.45	\$659.95	\$808.80	\$1,014.40
35-39	\$448.00	\$597.65	\$803.55	\$705.80	\$854.65	\$1,060.30
40-44	\$455.85	\$605.55	\$811.40	\$771.05	\$919.95	\$1,125.55
45-49	\$511.45	\$661.10	\$867.00	\$914.20	\$1,063.05	\$1,268.65
50-54	\$607.35	\$757.00	\$962.90	\$1,133.65	\$1,282.50	\$1,488.15
55-59	\$699.35	\$849.05	\$1,054.90	\$1,402.30	\$1,551.20	\$1,756.80
60-64	\$827.35	\$977.05	\$1,182.95	\$1,787.60	\$1,936.50	\$2,142.10

DirectBlue Preferred-Provider Program

\$250 Individual/\$750 Family Annual Deductibles

Here are two examples of how to use these charts:

- Family of two: Husband, age 46, approved at Tier II rate. Wife, age 43, approved at Tier III rate. Husband and wife choose to enroll under separate policies. Based on Tier II rates for a Male, age 46, the monthly member rate is \$326.00 for the husband. Based on Tier III rates for a Female, age 43, the monthly member rate is \$414.80 for the wife. Because they are enrolled under separate policies, they will receive separate Agreements, ID cards and monthly invoices.
- Family of two: Husband, age 46, approved at Tier II rate. Wife, age 43, approved at Tier III rate. Husband and wife enroll under one policy at the Tier III rate. Based on the husband's gender as the older spouse, the monthly member rate is taken from the Tier III Male rate chart (based on the wife being approved at Tier III) for age 46. Under the Husband/Wife category, the rate for this couple is \$831.80. 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 (Tier II)

Age	Individual	Family				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$141.00	\$263.05	\$430.30	\$372.90	\$494.15	\$661.15
19-24	\$141.00	\$263.05	\$430.30	\$372.90	\$494.15	\$661.15
25-29	\$148.25	\$270.30	\$437.55	\$442.75	\$564.05	\$731.00
30-34	\$173.00	\$295.10	\$462.30	\$535.20	\$656.50	\$823.45
35-39	\$209.70	\$331.80	\$499.05	\$572.00	\$693.30	\$860.25
40-44	\$255.75	\$377.85	\$545.10	\$624.35	\$745.65	\$912.65
45-49	\$326.00	\$448.05	\$615.30	\$739.20	\$860.45	\$1,027.45
50-54	\$425.15	\$547.20	\$714.45	\$915.30	\$1,036.55	\$1,203.55
55-59	\$566.85	\$688.95	\$856.15	\$1,130.80	\$1,252.10	\$1,419.10
60-64	\$773.30	\$895.35	\$1,062.60	\$1,440.00	\$1,561.25	\$1,728.20

Male (Tier III)

Age	Individual	Family				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$157.50	\$294.15	\$481.85	\$417.75	\$553.60	\$741.05
19-24	\$157.50	\$294.15	\$481.85	\$417.75	\$553.60	\$741.05
25-29	\$165.70	\$302.35	\$490.05	\$496.75	\$632.60	\$820.05
30-34	\$193.65	\$330.35	\$518.05	\$601.20	\$737.10	\$924.55
35-39	\$235.20	\$371.85	\$559.55	\$642.85	\$778.70	\$966.15
40-44	\$287.25	\$423.90	\$611.60	\$702.05	\$837.90	\$1,025.35
45-49	\$366.60	\$503.30	\$691.00	\$831.80	\$967.70	\$1,155.10
50-54	\$478.70	\$615.40	\$803.05	\$1,030.90	\$1,166.75	\$1,354.20
55-59	\$638.90	\$775.60	\$963.30	\$1,274.55	\$1,410.40	\$1,597.85
60-64	\$872.25	\$1,008.95	\$1,196.65	\$1,624.00	\$1,759.90	\$1,947.30

Female (Tier II)

Age	Individual	Family				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$141.00	\$263.05	\$430.30	\$372.90	\$494.15	\$661.15
19-24	\$231.90	\$353.95	\$521.20	\$372.90	\$494.15	\$661.15
25-29	\$294.50	\$416.60	\$583.85	\$442.75	\$564.05	\$731.00
30-34	\$362.20	\$484.30	\$651.50	\$535.20	\$656.50	\$823.45
35-39	\$362.30	\$484.35	\$651.60	\$572.00	\$693.30	\$860.25
40-44	\$368.60	\$490.70	\$657.95	\$624.35	\$745.65	\$912.65
45-49	\$413.20	\$535.25	\$702.50	\$739.20	\$860.45	\$1,027.45
50-54	\$490.15	\$612.20	\$779.45	\$915.30	\$1,036.55	\$1,203.55
55-59	\$563.95	\$686.05	\$853.30	\$1,130.80	\$1,252.10	\$1,419.10
60-64	\$666.70	\$788.75	\$956.00	\$1,440.00	\$1,561.25	\$1,728.20

Female (Tier III)

Age	Individual	Family				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$157.50	\$294.15	\$481.85	\$417.75	\$553.60	\$741.05
19-24	\$260.25	\$396.95	\$584.60	\$417.75	\$553.60	\$741.05
25-29	\$331.05	\$467.70	\$655.40	\$496.75	\$632.60	\$820.05
30-34	\$407.55	\$544.25	\$731.95	\$601.20	\$737.10	\$924.55
35-39	\$407.65	\$544.35	\$732.05	\$642.85	\$778.70	\$966.15
40-44	\$414.80	\$551.50	\$739.20	\$702.05	\$837.90	\$1,025.35
45-49	\$465.20	\$601.90	\$789.55	\$831.80	\$967.70	\$1,155.10
50-54	\$552.20	\$688.85	\$876.55	\$1,030.90	\$1,166.75	\$1,354.20
55-59	\$635.65	\$772.35	\$960.00	\$1,274.55	\$1,410.40	\$1,597.85
60-64	\$751.75	\$888.45	\$1,076.10	\$1,624.00	\$1,759.90	\$1,947.30

DirectBlue Preferred-Provider Program

\$500 Individual/\$1,500 Family Annual Deductibles

Here are two examples of how to use these charts:

- Family of two: Husband, age 46, approved at Tier II rate. Wife, age 43, approved at Tier III rate. Husband and wife choose to enroll under separate policies. Based on Tier II rates for a Male, age 46, the monthly member rate is \$314.15 for the husband. Based on Tier III rates for a Female, age 43, the monthly member rate is \$399.60 for the wife. Because they are enrolled under separate policies, they will receive separate Agreements, ID cards and monthly invoices.
- Family of two: Husband, age 46, approved at Tier II rate. Wife, age 43, approved at Tier III rate. Husband and wife enroll under one policy at the Tier III rate. Based on the husband's gender as the older spouse, the monthly member rate is taken from the Tier III Male rate chart (based on the wife being approved at Tier III) for age 46. Under the Husband/Wife category, the rate for this couple is \$801.35. 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 (Tier II)

Age	Individual	Family				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$136.20	\$254.00	\$415.30	\$359.85	\$476.85	\$637.90
19-24	\$136.20	\$254.00	\$415.30	\$359.85	\$476.85	\$637.90
25-29	\$143.15	\$261.00	\$422.30	\$427.05	\$544.10	\$705.10
30-34	\$167.00	\$284.80	\$446.10	\$516.00	\$633.05	\$794.05
35-39	\$202.30	\$320.15	\$481.45	\$551.40	\$668.45	\$829.45
40-44	\$246.60	\$364.45	\$525.75	\$601.80	\$718.85	\$879.85
45-49	\$314.15	\$432.00	\$593.30	\$712.20	\$829.25	\$990.30
50-54	\$409.55	\$527.40	\$688.65	\$881.65	\$998.70	\$1,159.70
55-59	\$545.90	\$663.75	\$825.00	\$1,089.05	\$1,206.05	\$1,367.10
60-64	\$744.50	\$862.35	\$1,023.60	\$1,386.45	\$1,503.45	\$1,664.50

Male (Tier III)

Age	Individual	Family				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$152.05	\$283.95	\$464.90	\$402.95	\$534.05	\$714.75
19-24	\$152.05	\$283.95	\$464.90	\$402.95	\$534.05	\$714.75
25-29	\$159.95	\$291.85	\$472.80	\$478.95	\$610.05	\$790.75
30-34	\$186.90	\$318.75	\$499.75	\$579.55	\$710.60	\$891.30
35-39	\$226.80	\$358.70	\$539.65	\$619.55	\$750.60	\$931.35
40-44	\$276.90	\$408.75	\$589.75	\$676.50	\$807.60	\$988.30
45-49	\$353.25	\$485.15	\$666.10	\$801.35	\$932.45	\$1,113.15
50-54	\$461.10	\$592.95	\$773.95	\$992.90	\$1,123.95	\$1,304.65
55-59	\$615.20	\$747.10	\$928.05	\$1,227.25	\$1,358.35	\$1,539.10
60-64	\$839.70	\$971.60	\$1,152.55	\$1,563.50	\$1,694.55	\$1,875.30

Female (Tier II)

Age	Individual	Family				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$136.20	\$254.00	\$415.30	\$359.85	\$476.85	\$637.90
19-24	\$223.65	\$341.45	\$502.75	\$359.85	\$476.85	\$637.90
25-29	\$283.90	\$401.70	\$563.00	\$427.05	\$544.10	\$705.10
30-34	\$349.00	\$466.85	\$628.15	\$516.00	\$633.05	\$794.05
35-39	\$349.10	\$466.90	\$628.20	\$551.40	\$668.45	\$829.45
40-44	\$355.20	\$473.00	\$634.30	\$601.80	\$718.85	\$879.85
45-49	\$398.05	\$515.90	\$677.20	\$712.20	\$829.25	\$990.30
50-54	\$472.10	\$589.95	\$751.20	\$881.65	\$998.70	\$1,159.70
55-59	\$543.15	\$660.95	\$822.25	\$1,089.05	\$1,206.05	\$1,367.10
60-64	\$641.95	\$759.75	\$921.05	\$1,386.45	\$1,503.45	\$1,664.50

Female (Tier III)

Age	Individual	Family				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$152.05	\$283.95	\$464.90	\$402.95	\$534.05	\$714.75
19-24	\$250.90	\$382.80	\$563.75	\$402.95	\$534.05	\$714.75
25-29	\$319.00	\$450.90	\$631.85	\$478.95	\$610.05	\$790.75
30-34	\$392.65	\$524.55	\$705.50	\$579.55	\$710.60	\$891.30
35-39	\$392.75	\$524.60	\$705.60	\$619.55	\$750.60	\$931.35
40-44	\$399.60	\$531.50	\$712.45	\$676.50	\$807.60	\$988.30
45-49	\$448.10	\$580.00	\$760.95	\$801.35	\$932.45	\$1,113.15
50-54	\$531.80	\$663.65	\$844.65	\$992.90	\$1,123.95	\$1,304.65
55-59	\$612.05	\$743.95	\$924.95	\$1,227.25	\$1,358.35	\$1,539.10
60-64	\$723.80	\$855.65	\$1,036.65	\$1,563.50	\$1,694.55	\$1,875.30

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 Highmark 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 Highmark. 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.