



For agent use only.

2nd Quarter 2009 through 2nd Quarter 2010

Individual

Rates

Member Age	IC Blue +	Flexible Blue II		
		\$1,500	\$2,500	\$5,000
19 - 24	\$168.13	\$124.83	\$75.86	\$50.84
25 - 29	\$199.68	\$151.43	\$92.03	\$62.59
30 - 34	\$239.99	\$188.24	\$116.18	\$79.84
35 - 39	\$262.19	\$212.45	\$134.34	\$93.50
40 - 44	\$292.79	\$245.09	\$158.47	\$112.86
45 - 49	\$339.76	\$292.53	\$192.22	\$137.07
50 - 54	\$435.55	\$385.94	\$256.94	\$186.34
55+	\$645.86	\$583.97	\$390.31	\$287.73
Dependent Child: 0-18	\$81.34	\$52.91	\$32.92	\$22.00

Quarterly Trend Factor

Quarter	IC Blue +	Flexible Blue II		
		\$1,500	\$2,500	\$5,000
09Q2	1	1	1	1
09Q3	1.034	1.035	1.037	1.039
09Q4	1.07	1.071	1.075	1.079
10Q1	1.106	1.108	1.114	1.121
10Q2	1.144	1.147	1.155	1.164

Family Discount Factor

	IC Blue +	Flexible Blue II		
		\$1,500	\$2,500	\$5,000
Single Person	1	1	1	1
2 People	1	0.95	0.9	0.85
Family	1	0.98	0.95	0.93

Maternity Rider Rate

IC Blue +	Flexible Blue II		
	\$1,500	\$2,500	\$5,000
NA	\$249.74	\$192.37	NA

Flexible Blue Dental Rates

	IC Blue +	Flexible Blue II		
		\$1,500	\$2,500	\$5,000
0 - 18	\$5.38	\$20.06	\$20.06	\$20.06
19+	\$7.61	\$22.29	\$22.29	\$22.29

Group Conversion

Rates

Member Age	IC Blue +	Flexible Blue II		
		\$1,500	\$2,500	\$5,000
19 - 24	\$181.70	\$137.52	\$83.58	\$56.01
25 - 29	\$216.48	\$166.83	\$101.39	\$68.95
30 - 34	\$260.87	\$207.39	\$128.00	\$87.96
35 - 39	\$285.32	\$234.06	\$148.01	\$130.01
40 - 44	\$319.04	\$270.02	\$174.59	\$124.34
45 - 49	\$370.80	\$322.28	\$211.78	\$151.01
50 - 54	\$476.33	\$425.21	\$283.09	\$205.29
55+	\$708.02	\$643.37	\$430.03	\$317.00
Dependent Child: 0-18	\$86.07	\$58.30	\$36.26	\$24.24

Quarterly Trend Factor

Quarter	IC Blue +	Flexible Blue II		
		\$1,500	\$2,500	\$5,000
09Q2	1	1	1	1
09Q3	1.034	1.035	1.037	1.039
09Q4	1.07	1.071	1.075	1.079
10Q1	1.106	1.108	1.114	1.121
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Family Discount Factor

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Maternity Rider Rate

IC Blue +	Flexible Blue II		
	\$1,500	\$2,500	\$5,000
NA	\$249.74	\$192.37	NA

Flexible Blue Dental Rates

	IC Blue +	Flexible Blue II		
		\$1,500	\$2,500	\$5,000
0 - 18	\$5.38	\$20.06	\$20.06	\$20.06
19+	\$7.61	\$22.29	\$22.29	\$22.29

Worksheet

Plan Member Individual Rate	Age	Price
Medical Total		

Number of Family Members _____ x \$20 = For ICB+ only, subtract the embedded dental and vision premium	-
Adjusted Total	

x Quarterly Trend Factor	
Medical Total w/ trend	

x Family Discount Factor	
Medical Total w/ Family Discount	

Number of Family Members _____ x \$20 = For ICB+ only, add the embedded dental and vision premium	+
Adjusted Total	

Maternity	
Medical Total w/ Maternity	

Dental Rider Member	FB II Dental Plus	
	Age	Price
Dental Total		

Monthly Premium	
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Plan Member Group Conversion Rate	Age	Price
Medical Total		

Number of Family Members _____ x \$20 = For ICB+ only, subtract the embedded dental and vision premium	-
Adjusted Total	

x Quarterly Trend Factor	
Medical Total w/ trend	

x Family Discount Factor	
Medical Total w/ Family Discount	

Maternity	
Medical Total w/ Maternity	

x Group Conversion Discount	0.85
Medical Total w/ GC Discount	

Number of Family Members _____ x \$20 = For ICB+ only, add the embedded dental and vision premium	+
Adjusted Total	

Dental Rider Member	FB II Dental Plus	
	Age	Price
Dental Total		

Monthly Premium	
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Examples

Plan Member Individual Rate	Flexible Blue II (2500)	
	Age	Price
Dad	35	134.34
Mom	33	116.18
Jack	5	32.92
Sue	6	32.92
Medical Total		316.36

x Quarterly Trend Factor	1.00
Medical Total w/ trend	316.36

x Family Discount Factor	0.95
Medical Total w/ Family Discount	300.54

Maternity	192.37
Medical Total w/ Maternity	492.91

Dental Rider Member	FB II Dental Plus	
	Age	Price
Dad	35	22.29
Mom	33	22.29
Junior	5	20.06
Sue	6	20.06
Dental Total		84.70

Monthly Premium	\$577.61
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Plan Member Group Conversion Rate	Flexible Blue II (2500)	
	Age	Price
Dad	35	148.01
Mom	33	128.00
Jack	5	36.26
Sue	6	36.26
Medical Total		348.53

x Quarterly Trend Factor	1.00
Medical Total w/ trend	348.53

x Family Discount Factor	0.95
Medical Total w/ Family Discount	331.10

Maternity	192.37
Medical Total w/ Maternity	523.47

x Group Conversion Discount	0.85
Medical Total w/ GC Discount	444.95

Dental Rider Member	FB II Dental Plus	
	Age	Price
Dad	35	22.29
Mom	33	22.29
Junior	5	20.06
Sue	6	20.06
Dental Total		84.70

Monthly Premium	\$529.65
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Young Adult Blue PPO

Individual	Group Conversion
\$49.30	\$47.14

YAB PPO rates effective 10/1/2009

* These rates are for illustration purposes only. Final rates will be based upon rates generated by BCBSM rate system and approved by underwriting.

Rates are member-level rates, meaning each age has its own rate. Add up all member rates for a family to compute the medical portion of the premium. If the dental rider is purchased, it must be purchased for each member. Add up all member rates for a family to compute the dental portion of the premium. The maternity rider is available for FB II (1500 & 2500). Add this single amount to the premium total.

If the applicant is 18 years of age, apply the 19-24 year old rate.



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