

PERSONAL BLUESM HIGH DEDUCTIBLE HEALTH PLAN Effective November 1, 2009

Single Coverage

Ages	Deductible: \$1,500 Out-of-Pocket: \$1,500/\$3,000 Coinsurance: 100/60				Deductible: \$1,500 Out-of-Pocket: \$3,000/\$4,500 Coinsurance: 80/60				Deductible: \$1,500 Out-of-Pocket: \$3,000/\$4,500 Coinsurance: 70/50			
	HD 1				HD 2				HD 3			
	Male		Female		Male		Female		Male		Female	
	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly
00-04	\$115.01	\$122.35	\$115.01	\$122.35	\$101.97	\$108.48	\$101.97	\$108.48	\$95.80	\$101.92	\$95.80	\$101.92
05-17	\$115.01	\$122.35	\$115.01	\$122.35	\$101.97	\$108.48	\$101.97	\$108.48	\$95.80	\$101.92	\$95.80	\$101.92
18-24	\$132.29	\$140.73	\$177.76	\$189.11	\$117.28	\$124.77	\$157.61	\$167.67	\$110.19	\$117.22	\$148.07	\$157.52
25-29	\$145.18	\$154.45	\$217.62	\$231.51	\$128.72	\$136.94	\$192.94	\$205.26	\$120.93	\$128.65	\$181.27	\$192.84
30-34	\$176.02	\$187.25	\$273.62	\$291.08	\$156.06	\$166.02	\$242.60	\$258.08	\$146.62	\$155.98	\$227.91	\$242.46
35-39	\$205.94	\$219.09	\$314.74	\$334.83	\$182.60	\$194.25	\$279.06	\$296.87	\$171.54	\$182.49	\$262.17	\$278.90
40-44	\$254.77	\$271.03	\$368.72	\$392.26	\$225.89	\$240.31	\$326.92	\$347.79	\$212.21	\$225.76	\$307.15	\$326.75
45-49	\$324.46	\$345.17	\$457.44	\$486.64	\$287.68	\$306.04	\$405.57	\$431.46	\$270.27	\$287.52	\$381.04	\$405.36
50-54	\$420.61	\$447.46	\$488.63	\$519.82	\$372.93	\$396.73	\$433.24	\$460.89	\$350.37	\$372.73	\$407.02	\$433.00
55-59	\$542.23	\$576.84	\$533.29	\$567.33	\$480.75	\$511.44	\$472.83	\$503.01	\$451.66	\$480.49	\$444.22	\$472.57
60-64	\$709.66	\$754.96	\$605.53	\$644.18	\$629.21	\$669.37	\$536.88	\$571.15	\$591.14	\$628.87	\$504.39	\$536.59
65+	\$787.87	\$838.16	\$660.17	\$702.31	\$698.54	\$743.13	\$585.32	\$622.68	\$656.28	\$698.17	\$549.91	\$585.01
Per Child	\$115.01	\$122.35	\$115.01	\$122.35	\$101.97	\$108.48	\$101.97	\$108.48	\$95.80	\$101.92	\$95.80	\$101.92

PERSONAL BLUE HIGH DEDUCTIBLE HEALTH PLAN Effective November 1, 2009

Family Coverage

Ages	Deductible: \$3,000 Out-of-Pocket: \$3,000/\$6,000 Coinsurance: 100/60				Deductible: \$3,000 Out-of-Pocket: \$6,000/\$9,000 Coinsurance: 80/60				Deductible: \$3,000 Out-of-Pocket: \$6,000/\$9,000 Coinsurance: 70/50			
	HD 1				HD 2				HD 3			
	Male		Female		Male		Female		Male		Female	
	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly
00-04	\$98.36	\$104.64	\$98.36	\$104.64	\$87.19	\$92.75	\$87.19	\$92.75	\$81.83	\$87.05	\$81.83	\$87.05
05-17	\$98.36	\$104.64	\$98.36	\$104.64	\$87.19	\$92.75	\$87.19	\$92.75	\$81.83	\$87.05	\$81.83	\$87.05
18-24	\$113.14	\$120.36	\$152.03	\$161.73	\$100.28	\$106.68	\$134.75	\$143.35	\$94.12	\$100.13	\$126.48	\$134.55
25-29	\$124.16	\$132.09	\$186.11	\$197.99	\$110.06	\$117.08	\$164.96	\$175.49	\$103.30	\$109.89	\$154.83	\$164.71
30-34	\$150.53	\$160.14	\$234.00	\$248.94	\$133.42	\$141.94	\$207.41	\$220.65	\$125.24	\$133.23	\$194.67	\$207.10
35-39	\$176.13	\$187.37	\$269.17	\$286.35	\$156.11	\$166.07	\$238.58	\$253.81	\$146.53	\$155.88	\$223.93	\$238.22
40-44	\$217.89	\$231.80	\$315.35	\$335.48	\$193.12	\$205.45	\$279.51	\$297.35	\$181.27	\$192.84	\$262.34	\$279.09
45-49	\$277.49	\$295.20	\$391.21	\$416.18	\$245.95	\$261.65	\$346.76	\$368.89	\$230.85	\$245.58	\$325.46	\$346.23
50-54	\$359.72	\$382.68	\$417.90	\$444.57	\$318.84	\$339.19	\$370.40	\$394.04	\$299.26	\$318.36	\$347.66	\$369.85
55-59	\$463.73	\$493.33	\$456.09	\$485.20	\$411.02	\$437.26	\$404.25	\$430.05	\$385.79	\$410.41	\$379.43	\$403.65
60-64	\$606.93	\$645.67	\$517.86	\$550.92	\$537.95	\$572.29	\$459.01	\$488.31	\$504.91	\$537.14	\$430.83	\$458.33
65+	\$673.81	\$716.82	\$564.59	\$600.63	\$597.23	\$635.35	\$500.43	\$532.37	\$560.55	\$596.33	\$469.70	\$499.68
Per Child	\$98.36	\$104.64	\$98.36	\$104.64	\$87.19	\$92.75	\$87.19	\$92.75	\$81.83	\$87.05	\$81.83	\$87.05

PERSONAL BLUE HIGH DEDUCTIBLE HEALTH PLAN Effective November 1, 2009

Single Coverage

	Deductible: \$2,600 Out-of-Pocket: \$2,600/\$5,200 Coinsurance: 100/60				Deductible: \$2,600 Out-of-Pocket: \$5,200/\$7,800 Coinsurance: 80/60				Deductible: \$2,600 Out-of-Pocket: \$5,200/\$7,800 Coinsurance: 70/50			
	HD 4				HD 5				HD 6			
	Male		Female		Male		Female		Male		Female	
Ages	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly
00-04	\$96.68	\$102.85	\$96.68	\$102.85	\$84.30	\$89.68	\$84.30	\$89.68	\$79.21	\$84.27	\$79.21	\$84.27
05-17	\$96.68	\$102.85	\$96.68	\$102.85	\$84.30	\$89.68	\$84.30	\$89.68	\$79.21	\$84.27	\$79.21	\$84.27
18-24	\$111.20	\$118.30	\$149.42	\$158.96	\$96.95	\$103.14	\$130.28	\$138.60	\$91.10	\$96.92	\$122.43	\$130.24
25-29	\$122.04	\$129.83	\$182.92	\$194.60	\$106.41	\$113.20	\$159.50	\$169.68	\$99.99	\$106.37	\$149.87	\$159.44
30-34	\$147.96	\$157.40	\$230.00	\$244.68	\$129.01	\$137.24	\$200.54	\$213.34	\$121.22	\$128.96	\$188.44	\$200.47
35-39	\$173.11	\$184.16	\$264.56	\$281.45	\$150.94	\$160.57	\$230.68	\$245.40	\$141.84	\$150.89	\$216.76	\$230.60
40-44	\$214.16	\$227.83	\$309.95	\$329.73	\$186.73	\$198.65	\$270.25	\$287.50	\$175.47	\$186.67	\$253.95	\$270.16
45-49	\$272.74	\$290.15	\$384.52	\$409.06	\$237.80	\$252.98	\$335.27	\$356.67	\$223.46	\$237.72	\$315.05	\$335.16
50-54	\$353.56	\$376.13	\$410.74	\$436.96	\$308.28	\$327.96	\$358.13	\$380.99	\$289.69	\$308.18	\$336.53	\$358.01
55-59	\$455.80	\$484.89	\$448.28	\$476.89	\$397.41	\$422.78	\$390.86	\$415.81	\$373.44	\$397.28	\$367.29	\$390.73
60-64	\$596.54	\$634.62	\$509.00	\$541.49	\$520.13	\$553.33	\$443.81	\$472.14	\$488.76	\$519.96	\$417.04	\$443.66
65+	\$662.28	\$704.55	\$554.93	\$590.35	\$577.45	\$614.31	\$483.86	\$514.74	\$542.62	\$577.26	\$454.67	\$483.69
Per Child	\$96.68	\$102.85	\$96.68	\$102.85	\$84.30	\$89.68	\$84.30	\$89.68	\$79.21	\$84.27	\$79.21	\$84.27

PERSONAL BLUE HIGH DEDUCTIBLE HEALTH PLAN Effective November 1, 2009

Family Coverage

	Deductible: \$5,200 Out-of-Pocket: \$5,200/\$10,400 Coinsurance: 100/60				Deductible: \$5,200 Out-of-Pocket: \$10,400/\$15,600 Coinsurance: 80/60				Deductible: \$5,200 Out-of-Pocket: \$10,400/\$15,600 Coinsurance: 70/50			
	HD 4				HD 5				HD 6			
	Male		Female		Male		Female		Male		Female	
Ages	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly
00-04	\$78.02	\$83.00	\$78.02	\$83.00	\$68.03	\$72.37	\$68.03	\$72.37	\$63.93	\$68.01	\$63.93	\$68.01
05-17	\$78.02	\$83.00	\$78.02	\$83.00	\$68.03	\$72.37	\$68.03	\$72.37	\$63.93	\$68.01	\$63.93	\$68.01
18-24	\$89.74	\$95.47	\$120.59	\$128.29	\$78.24	\$83.23	\$105.14	\$111.85	\$73.54	\$78.23	\$98.81	\$105.12
25-29	\$98.49	\$104.78	\$147.63	\$157.05	\$85.87	\$91.35	\$128.70	\$136.92	\$80.70	\$85.85	\$120.97	\$128.69
30-34	\$119.41	\$127.03	\$185.62	\$197.47	\$104.11	\$110.75	\$161.83	\$172.16	\$97.84	\$104.09	\$152.09	\$161.80
35-39	\$139.71	\$148.63	\$213.52	\$227.15	\$121.81	\$129.58	\$186.15	\$198.03	\$114.48	\$121.79	\$174.95	\$186.12
40-44	\$172.84	\$183.87	\$250.14	\$266.11	\$150.68	\$160.30	\$218.09	\$232.01	\$141.62	\$150.66	\$204.97	\$218.05
45-49	\$220.11	\$234.16	\$310.32	\$330.13	\$191.90	\$204.15	\$270.55	\$287.82	\$180.36	\$191.87	\$254.28	\$270.51
50-54	\$285.35	\$303.56	\$331.49	\$352.65	\$248.77	\$264.65	\$289.00	\$307.45	\$233.82	\$248.74	\$271.62	\$288.96
55-59	\$367.85	\$391.33	\$361.79	\$384.88	\$320.70	\$341.17	\$315.42	\$335.55	\$301.41	\$320.65	\$296.45	\$315.37
60-64	\$481.44	\$512.17	\$410.79	\$437.01	\$419.73	\$446.52	\$358.14	\$381.00	\$394.49	\$419.67	\$336.60	\$358.09
65+	\$534.49	\$568.61	\$447.86	\$476.45	\$465.99	\$495.73	\$390.46	\$415.38	\$437.96	\$465.92	\$366.98	\$390.40
Per Child	\$78.02	\$83.00	\$78.02	\$83.00	\$68.03	\$72.37	\$68.03	\$72.37	\$63.93	\$68.01	\$63.93	\$68.01

PERSONAL BLUE HIGH DEDUCTIBLE HEALTH PLAN Effective November 1, 2009

Single Coverage

Ages	Deductible: \$3,500 Out-of-Pocket: \$3,500/\$5,500 Coinsurance: 100/60				Deductible: \$3,500 Out-of-Pocket: \$5,500/\$7,500 Coinsurance: 80/60				Deductible: \$3,500 Out-of-Pocket: \$5,500/\$7,500 Coinsurance: 70/50			
	HD 7		HD 8		HD 9		HD 7		HD 8		HD 9	
	Male		Female		Male		Female		Male		Female	
	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly
00-04	\$86.40	\$91.91	\$86.40	\$91.91	\$77.17	\$82.10	\$77.17	\$82.10	\$72.57	\$77.20	\$72.57	\$77.20
05-17	\$86.40	\$91.91	\$86.40	\$91.91	\$77.17	\$82.10	\$77.17	\$82.10	\$72.57	\$77.20	\$72.57	\$77.20
18-24	\$99.37	\$105.71	\$133.53	\$142.05	\$88.76	\$94.43	\$119.28	\$126.89	\$83.47	\$88.80	\$112.16	\$119.32
25-29	\$109.05	\$116.01	\$163.47	\$173.90	\$97.42	\$103.64	\$146.02	\$155.34	\$91.60	\$97.45	\$137.31	\$146.07
30-34	\$132.21	\$140.65	\$205.52	\$218.64	\$118.11	\$125.65	\$183.60	\$195.32	\$111.06	\$118.15	\$172.64	\$183.66
35-39	\$154.70	\$164.57	\$236.42	\$251.51	\$138.19	\$147.01	\$211.19	\$224.67	\$129.95	\$138.24	\$198.59	\$211.27
40-44	\$191.37	\$203.59	\$276.97	\$294.65	\$170.96	\$181.87	\$247.42	\$263.21	\$160.75	\$171.01	\$232.66	\$247.51
45-49	\$243.71	\$259.27	\$343.61	\$365.54	\$217.71	\$231.61	\$306.95	\$326.54	\$204.72	\$217.79	\$288.63	\$307.05
50-54	\$315.94	\$336.11	\$367.04	\$390.47	\$282.24	\$300.25	\$327.88	\$348.81	\$265.40	\$282.34	\$308.31	\$327.99
55-59	\$407.29	\$433.29	\$400.58	\$426.15	\$363.84	\$387.06	\$357.84	\$380.68	\$342.13	\$363.97	\$336.49	\$357.97
60-64	\$533.06	\$567.09	\$454.85	\$483.88	\$476.19	\$506.59	\$406.32	\$432.25	\$447.78	\$476.36	\$382.07	\$406.46
65+	\$591.81	\$629.58	\$495.89	\$527.54	\$528.67	\$562.41	\$442.98	\$471.25	\$497.13	\$528.86	\$416.55	\$443.14
Per Child	\$86.40	\$91.91	\$86.40	\$91.91	\$77.17	\$82.10	\$77.17	\$82.10	\$72.57	\$77.20	\$72.57	\$77.20

PERSONAL BLUE HIGH DEDUCTIBLE HEALTH PLAN Effective November 1, 2009

Family Coverage

Ages	Deductible: \$7,000 Out-of-Pocket: \$7,000/\$11,000 Coinsurance: 100/60				Deductible: \$7,000 Out-of-Pocket: \$11,000/\$15,000 Coinsurance: 80/60				Deductible: \$7,000 Out-of-Pocket: \$11,000/\$15,000 Coinsurance: 70/50			
	HD 7		HD 8		HD 9		HD 7		HD 8		HD 9	
	Male		Female		Male		Female		Male		Female	
	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly	Bank Draft	Monthly
00-04	\$67.38	\$71.68	\$67.38	\$71.68	\$60.20	\$64.04	\$60.20	\$64.04	\$56.60	\$60.21	\$56.60	\$60.21
05-17	\$67.38	\$71.68	\$67.38	\$71.68	\$60.20	\$64.04	\$60.20	\$64.04	\$56.60	\$60.21	\$56.60	\$60.21
18-24	\$77.50	\$82.45	\$104.15	\$110.80	\$69.24	\$73.66	\$93.04	\$98.98	\$65.10	\$69.26	\$87.49	\$93.07
25-29	\$85.06	\$90.49	\$127.50	\$135.64	\$75.98	\$80.83	\$113.90	\$121.17	\$71.45	\$76.01	\$107.09	\$113.93
30-34	\$103.13	\$109.71	\$160.31	\$170.54	\$92.12	\$98.00	\$143.20	\$152.34	\$86.62	\$92.15	\$134.66	\$143.25
35-39	\$120.66	\$128.36	\$184.40	\$196.17	\$107.79	\$114.67	\$164.73	\$175.24	\$101.35	\$107.82	\$154.89	\$164.78
40-44	\$149.27	\$158.80	\$216.03	\$229.82	\$133.34	\$141.85	\$192.99	\$205.31	\$125.38	\$133.38	\$181.47	\$193.05
45-49	\$190.10	\$202.23	\$268.00	\$285.11	\$169.82	\$180.66	\$239.42	\$254.70	\$159.68	\$169.87	\$225.12	\$239.49
50-54	\$246.43	\$262.16	\$286.29	\$304.56	\$220.15	\$234.20	\$255.75	\$272.07	\$207.00	\$220.21	\$240.47	\$255.82
55-59	\$317.68	\$337.96	\$312.45	\$332.39	\$283.80	\$301.91	\$279.11	\$296.93	\$266.85	\$283.88	\$262.45	\$279.20
60-64	\$415.78	\$442.32	\$354.77	\$377.42	\$371.43	\$395.14	\$316.93	\$337.16	\$349.25	\$371.54	\$298.00	\$317.02
65+	\$461.61	\$491.07	\$386.78	\$411.47	\$412.36	\$438.68	\$345.53	\$367.58	\$387.73	\$412.48	\$324.89	\$345.63
Per Child	\$67.38	\$71.68	\$67.38	\$71.68	\$60.20	\$64.04	\$60.20	\$64.04	\$56.60	\$60.21	\$56.60	\$60.21

PERSONAL BLUE HIGH DEDUCTIBLE HEALTH PLAN Effective November 1, 2009

Single Coverage

	Deductible: \$5,000			
	Out-of-Pocket: \$5,000/\$10,000			
	Coinsurance: 100/60			
HD 10				
	Male		Female	
Ages	Bank Draft	Monthly	Bank Draft	Monthly
00-04	\$69.75	\$74.20	\$69.75	\$74.20
05-17	\$69.75	\$74.20	\$69.75	\$74.20
18-24	\$80.23	\$85.35	\$107.81	\$114.69
25-29	\$88.04	\$93.66	\$131.98	\$140.40
30-34	\$106.75	\$113.56	\$165.93	\$176.52
35-39	\$124.90	\$132.87	\$190.88	\$203.06
40-44	\$154.51	\$164.37	\$223.62	\$237.89
45-49	\$196.77	\$209.33	\$277.41	\$295.12
50-54	\$255.09	\$271.37	\$296.34	\$315.25
55-59	\$328.84	\$349.83	\$323.42	\$344.06
60-64	\$430.38	\$457.85	\$367.23	\$390.67
65+	\$477.80	\$508.30	\$400.36	\$425.92
Per Child	\$69.75	\$74.20	\$69.75	\$74.20

Maternity (Optional)		
	Bank Draft	Paper Bill
HD1	\$85.54	\$91.00
HD2	\$85.54	\$91.00
HD3	\$85.54	\$91.00
HD4	\$69.84	\$74.30
HD5	\$69.84	\$74.30
HD6	\$69.84	\$74.30
HD7	\$56.87	\$60.50
HD8	\$56.87	\$60.50
HD9	\$56.87	\$60.50
HD10	\$35.72	\$38.00

PERSONAL BLUE HIGH DEDUCTIBLE HEALTH PLAN Effective November 1, 2009

Family Coverage

	Deductible: \$10,000			
	Out-of-Pocket: \$10,000/\$20,000			
	Coinsurance: 100/60			
HD 10				
	Male		Female	
Ages	Bank Draft	Monthly	Bank Draft	Monthly
00-04	\$53.03	\$56.41	\$53.03	\$56.41
05-17	\$53.03	\$56.41	\$53.03	\$56.41
18-24	\$60.99	\$64.88	\$81.95	\$87.18
25-29	\$66.93	\$71.20	\$100.33	\$106.73
30-34	\$81.15	\$86.33	\$126.14	\$134.19
35-39	\$94.94	\$101.00	\$145.10	\$154.36
40-44	\$117.45	\$124.95	\$169.99	\$180.84
45-49	\$149.58	\$159.13	\$210.89	\$224.35
50-54	\$193.91	\$206.29	\$225.27	\$239.65
55-59	\$249.98	\$265.94	\$245.86	\$261.55
60-64	\$327.18	\$348.06	\$279.17	\$296.99
65+	\$363.23	\$386.41	\$304.35	\$323.78
Per Child	\$53.03	\$56.41	\$53.03	\$56.41

Maternity (Optional)		
	Bank Draft	Paper Bill
HD1	\$85.54	\$91.00
HD2	\$85.54	\$91.00
HD3	\$85.54	\$91.00
HD4	\$69.84	\$74.30
HD5	\$69.84	\$74.30
HD6	\$69.84	\$74.30
HD7	\$56.87	\$60.50
HD8	\$56.87	\$60.50
HD9	\$56.87	\$60.50
HD10	\$35.72	\$38.00