

# PPO BLUE OPTIONS

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

### A Few Details

Rates for the *PPO Blue<sup>SM</sup> Comprehensive Major Medical Preferred-Provider High Deductible 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.

# PPO BLUE

## \$1,200 Individual or \$2,400 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 **\$411.25**. 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	\$74.30	\$74.30	\$137.30	\$137.30	\$221.85	\$221.85
19-24	\$74.30	\$117.75	\$137.30	\$180.75	\$221.85	\$265.25
25-29	\$77.80	\$147.65	\$140.80	\$210.65	\$225.30	\$295.15
30-34	\$89.60	\$180.00	\$152.60	\$243.00	\$237.10	\$327.50
35-39	\$107.15	\$180.00	\$170.15	\$243.00	\$254.65	\$327.55
40-44	\$129.15	\$183.05	\$192.15	\$246.05	\$276.65	\$330.55
45-49	\$162.70	\$204.35	\$225.70	\$267.35	\$310.20	\$351.85
50-54	\$210.05	\$241.10	\$273.05	\$304.10	\$357.55	\$388.60
55-59	\$277.70	\$276.35	\$340.70	\$339.35	\$425.25	\$423.85
60-64	\$376.30	\$325.40	\$439.30	\$388.40	\$523.80	\$472.90
<b>TIER 3</b>						
<19	\$82.20	\$82.20	\$152.15	\$152.15	\$246.45	\$246.45
19-24	\$82.20	\$131.30	\$152.15	\$201.25	\$246.45	\$295.55
25-29	\$86.10	\$165.10	\$156.10	\$235.05	\$250.40	\$329.35
30-34	\$99.50	\$201.65	\$169.45	\$271.60	\$263.75	\$365.90
35-39	\$119.30	\$201.70	\$189.30	\$271.65	\$283.55	\$365.95
40-44	\$144.15	\$205.10	\$214.15	\$275.10	\$308.45	\$369.35
45-49	\$182.10	\$229.15	\$252.05	\$299.15	\$346.35	\$393.40
50-54	\$235.60	\$270.70	\$305.60	\$340.70	\$399.85	\$434.95
55-59	\$312.15	\$310.55	\$382.10	\$380.55	\$476.40	\$474.85
60-64	\$423.60	\$366.05	\$493.55	\$436.00	\$587.85	\$530.30
<b>TIER 4</b>						
<19	\$171.45	\$171.45	\$320.50	\$320.50	\$525.45	\$525.45
19-24	\$171.45	\$171.45	\$320.50	\$320.50	\$525.45	\$525.45
25-29	\$86.10	\$165.10	\$235.15	\$314.10	\$440.10	\$519.05
30-34	\$99.50	\$201.65	\$248.50	\$350.65	\$453.45	\$555.60
35-39	\$119.30	\$201.70	\$268.35	\$350.70	\$473.30	\$555.65
40-44	\$144.15	\$205.10	\$293.20	\$354.10	\$498.15	\$559.05
45-49	\$182.10	\$229.15	\$331.10	\$378.15	\$536.05	\$583.15
50-54	\$235.60	\$270.70	\$384.60	\$419.70	\$589.60	\$624.65
55-59	\$312.15	\$310.55	\$461.10	\$459.55	\$666.10	\$664.55
60-64	\$423.60	\$366.05	\$572.55	\$515.00	\$777.50	\$719.95

Tier 2 and 3 rates effective since October 1, 2009. Tier 4 rates effective since November 1, 2010.

# PPO BLUE

## \$2,600 Individual or \$5,200 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 **\$350.95**. 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	\$64.80	\$64.80	\$119.40	\$119.40	\$192.15	\$192.15
19-24	\$64.80	\$101.40	\$119.40	\$156.00	\$192.15	\$228.75
25-29	\$67.75	\$126.60	\$122.35	\$181.20	\$195.05	\$253.95
30-34	\$77.70	\$153.85	\$132.30	\$208.45	\$205.05	\$281.20
35-39	\$92.50	\$153.90	\$147.05	\$208.50	\$219.80	\$281.20
40-44	\$111.05	\$156.45	\$165.60	\$211.05	\$238.35	\$283.75
45-49	\$139.30	\$174.40	\$193.85	\$228.95	\$266.60	\$301.70
50-54	\$179.20	\$205.35	\$233.80	\$259.95	\$306.50	\$332.70
55-59	\$236.25	\$235.10	\$290.80	\$289.65	\$363.55	\$362.40
60-64	\$319.35	\$276.40	\$373.90	\$331.00	\$446.65	\$403.75
<b>TIER 3</b>						
<19	\$71.45	\$71.45	\$131.95	\$131.95	\$212.90	\$212.90
19-24	\$71.45	\$112.85	\$131.95	\$173.30	\$212.90	\$254.25
25-29	\$74.75	\$141.30	\$135.25	\$201.80	\$216.20	\$282.75
30-34	\$86.05	\$172.10	\$146.50	\$232.60	\$227.45	\$313.55
35-39	\$102.75	\$172.15	\$163.20	\$232.60	\$244.15	\$313.60
40-44	\$123.70	\$175.05	\$184.15	\$235.50	\$265.10	\$316.45
45-49	\$155.65	\$195.30	\$216.10	\$255.80	\$297.05	\$336.75
50-54	\$200.75	\$230.35	\$261.20	\$290.80	\$342.20	\$371.75
55-59	\$265.25	\$263.95	\$325.70	\$324.40	\$406.65	\$405.35
60-64	\$359.15	\$310.65	\$419.65	\$371.10	\$500.60	\$452.10
<b>TIER 4</b>						
<19	\$146.70	\$146.70	\$273.80	\$273.80	\$448.05	\$448.05
19-24	\$146.70	\$146.70	\$273.80	\$273.80	\$448.05	\$448.05
25-29	\$74.75	\$141.30	\$201.85	\$268.40	\$376.10	\$442.65
30-34	\$86.05	\$172.10	\$213.10	\$299.20	\$387.35	\$473.45
35-39	\$102.75	\$172.15	\$229.80	\$299.25	\$404.10	\$473.50
40-44	\$123.70	\$175.05	\$250.75	\$302.10	\$425.00	\$476.35
45-49	\$155.65	\$195.30	\$282.70	\$322.40	\$456.95	\$496.65
50-54	\$200.75	\$230.35	\$327.85	\$357.40	\$502.10	\$531.65
55-59	\$265.25	\$263.95	\$392.30	\$391.00	\$566.55	\$565.25
60-64	\$359.15	\$310.65	\$486.20	\$437.70	\$660.45	\$611.95

Tier 2 and 3 rates effective since October 1, 2009. Tier 4 rates effective since November 1, 2010.

# PPO BLUE

## \$3,500 Individual or \$7,000 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 **\$325.90**. 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	\$60.85	\$60.85	\$111.95	\$111.95	\$179.80	\$179.80	\$155.45	\$155.45	\$205.75	\$205.75	\$273.35	\$273.35
19-24	\$60.85	\$94.60	\$111.95	\$145.70	\$179.80	\$213.55	\$155.45	\$155.45	\$205.75	\$205.75	\$273.35	\$273.35
25-29	\$63.55	\$117.85	\$114.65	\$168.95	\$182.50	\$236.80	\$181.40	\$181.40	\$231.70	\$231.70	\$299.30	\$299.30
30-34	\$72.75	\$143.00	\$123.85	\$194.10	\$191.70	\$261.90	\$215.75	\$215.75	\$266.05	\$266.05	\$333.60	\$333.60
35-39	\$86.40	\$143.05	\$137.45	\$194.10	\$205.30	\$261.95	\$229.45	\$229.45	\$279.70	\$279.70	\$347.30	\$347.30
40-44	\$103.50	\$145.40	\$154.55	\$196.45	\$222.40	\$264.30	\$248.90	\$248.90	\$299.15	\$299.15	\$366.70	\$366.70
45-49	\$129.55	\$161.95	\$180.65	\$213.00	\$248.45	\$280.85	\$291.50	\$291.50	\$341.75	\$341.75	\$409.35	\$409.35
50-54	\$166.35	\$190.50	\$217.45	\$241.60	\$285.30	\$309.40	\$356.85	\$356.85	\$407.15	\$407.15	\$474.70	\$474.70
55-59	\$219.00	\$217.90	\$270.05	\$269.00	\$337.90	\$336.85	\$436.90	\$436.90	\$487.15	\$487.15	\$554.75	\$554.75
60-64	\$295.60	\$256.05	\$346.70	\$307.10	\$414.55	\$374.95	\$551.65	\$551.65	\$601.95	\$601.95	\$669.50	\$669.50
<b>TIER 3</b>												
<19	\$67.00	\$67.00	\$123.50	\$123.50	\$198.95	\$198.95	\$172.15	\$172.15	\$227.85	\$227.85	\$303.00	\$303.00
19-24	\$67.00	\$105.15	\$123.50	\$161.65	\$198.95	\$237.10	\$172.15	\$172.15	\$227.85	\$227.85	\$303.00	\$303.00
25-29	\$70.05	\$131.45	\$126.55	\$187.95	\$202.00	\$263.35	\$201.50	\$201.50	\$257.15	\$257.15	\$332.35	\$332.35
30-34	\$80.45	\$159.85	\$136.95	\$216.35	\$212.35	\$291.75	\$240.30	\$240.30	\$296.00	\$296.00	\$371.15	\$371.15
35-39	\$95.85	\$159.85	\$152.35	\$216.40	\$227.80	\$291.80	\$255.70	\$255.70	\$311.40	\$311.40	\$386.60	\$386.60
40-44	\$115.15	\$162.55	\$171.65	\$219.05	\$247.10	\$294.45	\$277.70	\$277.70	\$333.40	\$333.40	\$408.55	\$408.55
45-49	\$144.65	\$181.25	\$201.15	\$237.75	\$276.55	\$313.15	\$325.90	\$325.90	\$381.60	\$381.60	\$456.75	\$456.75
50-54	\$186.25	\$213.55	\$242.75	\$270.05	\$318.20	\$345.45	\$399.80	\$399.80	\$455.50	\$455.50	\$530.65	\$530.65
55-59	\$245.75	\$244.50	\$302.25	\$301.00	\$377.65	\$376.45	\$490.25	\$490.25	\$545.95	\$545.95	\$621.10	\$621.10
60-64	\$332.35	\$287.60	\$388.85	\$344.15	\$464.30	\$419.55	\$619.95	\$619.95	\$675.70	\$675.70	\$750.85	\$750.85
<b>TIER 4</b>												
<19	\$136.40	\$136.40	\$254.35	\$254.35	\$415.85	\$415.85	\$172.15	\$172.15	\$289.30	\$289.30	\$450.55	\$450.55
19-24	\$136.40	\$136.40	\$254.35	\$254.35	\$415.85	\$415.85	\$172.15	\$172.15	\$289.30	\$289.30	\$450.55	\$450.55
25-29	\$70.05	\$131.45	\$188.00	\$249.40	\$349.50	\$410.85	\$201.50	\$201.50	\$318.65	\$318.65	\$479.85	\$479.85
30-34	\$80.45	\$159.85	\$198.40	\$277.80	\$359.90	\$439.30	\$240.30	\$240.30	\$357.45	\$357.45	\$518.65	\$518.65
35-39	\$95.85	\$159.85	\$213.80	\$277.85	\$375.30	\$439.30	\$255.70	\$255.70	\$372.85	\$372.85	\$534.10	\$534.10
40-44	\$115.15	\$162.55	\$233.15	\$280.50	\$394.60	\$441.95	\$277.70	\$277.70	\$394.85	\$394.85	\$556.05	\$556.05
45-49	\$144.65	\$181.25	\$262.60	\$299.20	\$424.10	\$460.70	\$325.90	\$325.90	\$443.05	\$443.05	\$604.25	\$604.25
50-54	\$186.25	\$213.55	\$304.20	\$331.50	\$465.70	\$492.95	\$399.80	\$399.80	\$516.90	\$516.90	\$678.15	\$678.15
55-59	\$245.75	\$244.50	\$363.70	\$362.45	\$525.15	\$523.95	\$490.25	\$490.25	\$607.40	\$607.40	\$768.60	\$768.60
60-64	\$332.35	\$287.60	\$450.30	\$405.60	\$611.80	\$567.05	\$619.95	\$619.95	\$737.10	\$737.10	\$898.35	\$898.35

Tier 2 and 3 rates effective since October 1, 2009. Tier 4 rates effective since October 1, 2010.

<sup>1</sup>PPO Blue Family Deductible: For an Agreement covering more than one (1) family member, the ENTIRE family deductible must be met (within a benefit period) before Highmark will pay for covered services for ANY family member. The family deductible can be satisfied by an individual family member or a combination of one or more family members.

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