



**Individual Rate Exhibit**  
Value Prescription Drug Formulary  
2009 Premium Rates

**Value Drug Formulary - 2009 Rates**

Plan Identification	I00500A		I00500B		I01000A		I01000B		I02500A		I02500B		I05000A		H05000A		
	Individual	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-1	171.90	171.89	167.21	167.21	156.32	156.32	152.56	152.43	135.96	135.96	123.25	123.25	93.46	93.46	71.20	71.20	
2-12	55.54	55.54	54.02	54.02	50.50	50.50	49.29	49.25	43.93	43.93	39.82	39.82	30.19	30.19	23.00	23.00	
13-24	55.54	85.96	54.02	83.62	50.50	78.17	49.29	76.23	43.93	67.99	39.82	61.63	30.19	46.73	23.00	35.60	
25-29	68.09	111.84	66.23	108.80	61.92	101.71	60.43	99.18	53.85	88.47	48.82	80.19	37.02	60.81	28.20	46.33	
30-34	77.19	131.98	75.09	128.38	70.20	120.02	68.51	117.04	61.06	104.39	55.35	94.63	41.97	71.76	31.97	54.67	
35-39	94.96	161.50	92.37	157.10	86.35	146.86	84.28	143.21	75.11	127.74	68.08	115.79	51.63	87.80	39.33	66.89	
40-44	113.84	185.03	110.74	179.99	103.53	168.27	101.04	164.08	90.04	146.36	81.63	132.67	61.89	100.60	47.15	76.64	
45-49	151.38	213.20	147.25	207.39	137.66	193.88	134.36	189.06	119.74	168.63	108.54	152.86	82.30	115.91	62.70	88.31	
50-54	202.79	243.24	197.26	236.61	184.41	221.20	179.98	215.70	160.40	192.40	145.40	174.41	110.25	132.25	83.99	100.75	
55-59	292.93	302.87	284.94	294.62	266.38	275.43	259.98	268.58	231.69	239.56	210.03	217.16	159.26	164.67	121.33	125.45	
60-64	408.47	370.11	397.33	360.02	371.45	336.58	362.53	328.20	323.08	292.74	292.87	265.37	222.08	201.22	169.19	153.30	
<b>Individual and Spouse</b>																	
18-24	138.44	138.72	134.67	134.94	125.90	126.15	122.87	123.01	109.50	109.72	99.26	99.46	75.27	75.42	57.34	57.46	
25-29	173.98	174.97	169.23	170.20	158.21	159.12	154.41	155.16	137.61	138.39	124.74	125.45	94.59	95.13	72.06	72.47	
30-34	199.99	201.64	194.54	196.14	181.87	183.37	177.50	178.81	158.18	159.49	143.39	144.58	108.73	109.63	82.84	83.52	
35-39	240.31	242.21	233.76	235.61	218.54	220.27	213.29	214.79	190.08	191.58	172.30	173.67	130.65	131.69	99.54	100.33	
40-44	280.39	281.80	272.74	274.13	254.98	256.27	248.85	249.90	221.77	222.90	201.04	202.05	152.44	153.21	116.14	116.72	
45-49	332.62	341.88	323.55	323.57	302.48	310.90	295.21	303.17	263.08	270.42	238.49	245.13	180.84	185.88	137.77	141.61	
50-54	409.56	415.62	398.39	404.29	372.45	377.96	363.50	368.56	323.94	328.74	293.66	298.00	222.67	225.97	169.64	172.15	
55-59	550.40	551.88	535.40	536.84	500.53	501.88	488.50	489.39	435.34	436.52	394.64	395.70	299.24	300.05	227.98	228.59	
60-64	723.10	717.33	703.39	697.79	657.58	652.34	641.78	636.11	571.94	567.38	518.46	514.33	393.14	390.01	299.51	297.12	
<b>Individual and Child(ren)</b>																	
18-24	148.53	207.08	144.48	201.44	135.07	188.32	131.83	183.63	117.48	163.79	106.50	148.48	80.75	112.59	61.52	85.77	
25-29	160.88	232.85	156.50	226.50	146.31	211.75	142.79	206.48	127.25	184.17	115.35	166.95	87.47	126.60	66.64	96.45	
30-34	169.46	257.32	164.84	250.31	154.11	234.01	150.41	228.19	134.04	203.54	121.51	184.50	92.14	139.91	70.19	106.59	
35-39	189.95	289.26	184.77	281.38	172.74	263.06	168.59	256.51	150.24	228.80	136.20	207.40	103.27	157.27	78.68	119.81	
40-44	213.17	317.90	207.36	309.24	193.85	289.10	189.20	281.91	168.61	251.45	152.84	227.94	115.90	172.84	88.30	131.68	
45-49	242.07	330.74	235.47	321.73	220.13	300.77	214.84	293.29	191.46	261.60	173.56	237.14	131.61	179.82	100.26	136.99	
50-54	276.21	330.12	268.68	321.13	251.18	300.21	245.14	292.75	218.47	261.12	198.04	236.70	150.17	179.49	114.41	136.74	
55-59	366.35	389.76	356.36	379.15	333.15	354.45	325.15	345.64	289.76	308.29	262.67	279.46	199.18	211.91	151.74	161.44	
60-64	486.21	462.12	472.95	449.53	442.15	420.25	431.53	409.80	384.57	365.52	348.61	331.34	264.34	251.25	201.39	191.41	
<b>Individual, Spouse, and Child(ren)</b>																	
18-24	237.76	256.25	231.28	249.27	216.22	233.04	211.02	227.24	188.06	202.69	170.48	183.74	129.27	139.32	98.48	106.14	
25-29	273.30	292.51	265.84	284.55	248.53	266.01	242.56	259.40	216.16	231.37	195.95	209.74	148.59	159.04	113.20	121.16	
30-34	303.62	324.28	295.35	315.45	276.11	294.90	269.48	287.57	240.15	256.50	217.70	232.51	165.08	176.31	125.76	134.32	
35-39	352.58	375.08	342.97	364.86	320.63	341.10	312.93	332.61	278.88	296.68	252.80	268.93	191.69	203.93	146.04	155.36	
40-44	401.30	424.90	390.36	413.32	364.94	386.40	356.17	376.79	317.41	336.08	287.73	304.66	218.18	231.01	166.22	176.00	
45-49	457.84	490.07	445.36	476.72	416.36	445.67	406.35	434.59	362.13	387.63	328.28	351.39	248.92	266.45	189.64	202.99	
50-54	530.47	558.71	516.01	543.49	482.41	508.09	470.81	495.46	419.58	441.92	380.35	400.60	288.41	303.77	219.72	231.42	
55-59	688.58	715.41	669.81	695.92	626.19	650.60	611.14	634.41	544.64	565.87	493.71	512.96	374.37	388.96	285.21	296.33	
60-64	887.19	911.52	863.00	886.69	806.80	828.94	787.41	808.32	701.72	720.99	636.12	653.57	482.35	495.59	367.48	377.56	

\* Rates on all tiers are based on the oldest applicant

**Maternity Rider\***

Coinsurance	Premium
80%/20%	198.80
100%/0%	216.60

\* \$5,000 Benefit Maximum with a 12 Month Waiting Period





**Individual Rate Exhibit**  
Value Prescription Drug Formulary  
2009 Premium Rates

**Value Drug Formulary - 2009 Rates**

Plan Identification	I00500C		I00500D		I01000C		I01000D		I02500C		I02500D		I05000B		H02500A		
	Individual	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-1	169.13	169.13	164.61	164.61	153.91	153.91	149.91	149.78	132.58	132.58	120.62	120.61	88.15	88.14	103.52	103.52	
2-12	54.64	54.64	53.18	53.18	49.73	49.73	48.43	48.39	42.83	42.83	38.97	38.97	28.48	28.48	33.45	33.45	
13-24	54.64	84.58	53.18	82.32	49.73	76.97	48.43	74.90	42.83	66.30	38.97	60.32	28.48	44.08	33.45	51.77	
25-29	66.99	110.05	65.20	107.11	60.97	100.15	59.38	97.45	52.52	86.27	47.78	78.48	34.91	57.35	41.01	67.36	
30-34	75.95	129.86	73.92	126.39	69.12	118.17	67.32	115.00	59.54	101.79	54.17	92.61	39.58	67.68	46.49	79.48	
35-39	93.43	158.90	90.93	154.65	85.02	144.60	82.81	140.72	73.24	124.56	66.63	113.32	48.69	82.81	57.19	97.26	
40-44	112.01	182.06	109.02	177.20	101.93	165.68	99.28	161.23	87.81	142.72	79.88	129.84	58.38	94.88	68.56	111.44	
45-49	148.95	209.77	144.97	204.17	135.55	190.90	132.02	185.77	116.76	164.44	106.22	149.60	77.63	109.33	91.17	128.40	
50-54	199.53	239.33	194.19	232.94	181.57	217.80	176.85	211.94	156.41	187.61	142.29	170.68	103.99	124.73	122.13	146.49	
55-59	288.22	298.00	280.51	290.04	262.28	271.19	255.45	263.90	225.93	233.61	205.54	212.52	150.21	155.31	176.41	182.41	
60-64	401.90	364.16	391.15	354.43	365.74	331.40	356.21	322.49	315.04	285.46	286.61	259.70	209.45	189.79	246.00	222.90	
<b>Individual and Spouse</b>																	
18-24	136.22	136.49	132.58	132.84	123.96	124.21	120.73	120.87	106.78	106.99	97.14	97.33	70.99	71.13	83.38	83.54	
25-29	171.18	172.16	166.60	167.56	155.78	156.67	151.72	152.46	134.19	134.95	122.08	122.77	89.21	89.72	104.78	105.38	
30-34	196.78	198.39	191.52	193.09	179.07	180.55	174.41	175.69	154.25	155.52	140.33	141.49	102.55	103.40	120.44	121.44	
35-39	236.45	238.32	230.13	231.95	215.17	216.88	209.57	211.05	185.35	186.82	168.62	169.96	123.23	124.20	144.73	145.87	
40-44	275.88	277.27	268.50	269.86	251.06	252.33	244.52	245.54	216.26	217.35	196.74	197.74	143.78	144.51	168.86	169.72	
45-49	327.27	336.38	318.52	327.39	297.82	306.12	290.07	297.89	256.54	263.69	233.39	239.89	170.56	175.31	200.32	205.90	
50-54	402.98	408.93	392.20	398.01	366.72	372.15	357.17	362.14	315.89	320.57	287.38	291.63	210.01	213.12	246.66	250.31	
55-59	541.55	543.00	527.07	528.50	492.83	494.16	479.99	480.87	424.52	425.66	386.21	387.24	282.24	283.00	331.48	332.37	
60-64	711.47	705.79	692.45	686.94	647.46	642.30	630.60	625.03	557.72	553.28	507.38	503.34	370.79	367.84	435.49	432.01	
<b>Individual and Child(ren)</b>																	
18-24	146.14	203.75	142.24	198.31	132.99	185.42	129.53	180.43	114.56	159.72	104.22	145.30	76.16	106.19	89.45	124.71	
25-29	158.30	229.10	154.07	222.98	144.06	208.49	140.30	202.89	124.09	179.59	112.89	163.38	82.50	119.40	96.89	140.23	
30-34	166.74	253.19	162.28	246.42	151.74	230.41	147.79	224.22	130.71	198.47	118.91	180.56	86.90	131.95	102.06	154.97	
35-39	186.90	284.61	181.90	277.01	170.08	259.01	165.65	252.05	146.51	223.11	133.29	202.97	97.40	148.33	114.40	174.21	
40-44	209.74	312.79	204.13	304.43	190.87	284.65	185.90	277.00	164.42	245.20	149.58	223.07	109.31	163.02	128.38	191.46	
45-49	238.18	325.42	231.81	316.73	216.74	296.15	211.10	288.19	186.70	255.10	169.85	232.07	124.13	169.60	145.78	199.19	
50-54	271.77	324.82	264.50	316.14	247.31	295.59	240.87	287.65	213.03	254.63	193.81	231.64	141.63	169.28	166.34	198.82	
55-59	360.46	383.50	350.82	373.25	328.02	349.00	319.48	339.62	282.56	300.63	257.06	273.49	187.86	199.87	220.63	234.74	
60-64	478.39	454.69	465.60	442.54	435.35	413.78	424.01	402.66	375.01	356.43	341.16	324.26	249.32	236.97	292.82	278.31	
<b>Individual, Spouse, and Child(ren)</b>																	
18-24	233.94	252.13	227.68	245.40	212.89	229.45	207.35	223.28	183.38	197.65	166.83	179.81	121.92	131.40	143.19	154.33	
25-29	268.90	287.81	261.71	280.12	244.71	261.92	238.33	254.88	210.79	225.62	191.77	205.25	140.14	150.00	164.59	176.17	
30-34	298.74	319.07	290.75	310.54	271.86	290.37	264.78	282.56	234.18	250.12	213.05	227.54	155.69	166.29	182.86	195.30	
35-39	346.91	369.05	337.64	359.19	315.70	335.85	307.48	326.82	271.94	289.30	247.40	263.19	180.80	192.34	212.34	225.89	
40-44	394.85	418.07	384.29	406.90	359.32	380.46	349.97	370.23	309.52	327.73	281.58	298.14	205.78	217.88	241.68	255.90	
45-49	450.48	482.20	438.44	469.31	409.95	438.82	399.28	427.02	353.13	378.00	321.26	343.88	234.77	251.31	275.74	295.15	
50-54	521.95	549.73	507.99	535.04	474.98	500.28	462.61	486.83	409.15	430.94	372.22	392.04	272.02	286.50	319.48	336.49	
55-59	677.51	703.91	659.39	685.10	616.55	640.59	600.50	623.37	531.09	551.80	483.16	501.99	353.09	366.86	414.70	430.86	
60-64	872.93	896.87	849.58	872.90	794.38	816.18	773.70	794.24	684.28	703.06	622.52	639.60	454.93	467.42	534.31	548.97	

\* Rates on all tiers are based on the oldest applicant

**Maternity Rider\***

Coinsurance	Premium
80%/20%	198.80
100%/0%	216.60

\* \$5,000 Benefit Maximum with a 12 Month Waiting Period





Individual Rate Exhibit  
Value Prescription Drug Formulary  
2009 Premium Rates

**Value Drug Formulary - 2009 Rates**

Plan Identification	I10000A		I15000A		I20000A		I25000A		I30000A		I35000A		
	Individual	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-1		75.12	75.11	66.00	66.00	61.70	61.70	61.41	61.41	58.81	58.81	56.88	56.88
2-12		24.27	24.27	21.32	21.32	19.93	19.93	19.84	19.84	19.00	19.00	18.38	18.38
13-24		24.27	37.56	21.32	33.00	19.93	30.85	19.84	30.71	19.00	29.41	18.38	28.44
25-29		29.75	48.88	26.14	42.94	24.44	40.15	24.33	39.96	23.29	38.26	22.53	37.01
30-34		33.73	57.67	29.64	50.67	27.71	47.37	27.58	47.15	26.41	45.15	25.54	43.67
35-39		41.49	70.57	36.46	62.01	34.08	57.97	33.93	57.70	32.49	55.25	31.42	53.44
40-44		49.75	80.86	43.71	71.04	40.86	66.42	40.67	66.11	38.95	63.30	37.67	61.23
45-49		66.15	93.17	58.12	81.86	54.34	76.53	54.08	76.17	51.79	72.94	50.09	70.55
50-54		88.61	106.29	77.86	93.39	72.79	87.31	72.45	86.90	69.38	83.22	67.10	80.49
55-59		128.00	132.35	112.47	116.29	105.14	108.71	104.65	108.21	100.22	103.62	96.93	100.22
60-64		178.49	161.73	156.83	142.10	146.61	132.85	145.93	132.23	139.74	126.62	135.16	122.47
<b>Individual and Spouse</b>													
18-24		60.50	60.62	53.16	53.26	49.69	49.79	49.46	49.56	47.36	47.46	45.81	45.90
25-29		76.03	76.46	66.80	67.18	62.45	62.80	62.16	62.51	59.52	59.86	57.57	57.90
30-34		87.39	88.11	76.79	77.42	71.78	72.38	71.45	72.04	68.42	68.98	66.18	66.72
35-39		105.01	105.84	92.27	93.00	86.26	86.94	85.86	86.54	82.22	82.87	79.52	80.15
40-44		122.52	123.14	107.65	108.20	100.64	101.15	100.17	100.68	95.93	96.41	92.78	93.25
45-49		145.35	149.40	127.71	131.27	119.39	122.72	118.83	122.15	113.79	116.96	110.06	113.13
50-54		178.97	181.62	157.25	159.58	147.01	149.18	146.32	148.49	140.12	142.19	135.52	137.53
55-59		240.52	241.16	211.33	211.90	197.56	198.09	196.64	197.17	188.30	188.81	182.12	182.62
60-64		315.98	313.46	277.63	275.42	259.55	257.48	258.34	256.29	247.39	245.41	239.27	237.36
<b>Individual and Child(ren)</b>													
18-24		64.91	90.49	57.03	79.51	53.31	74.33	53.07	73.98	50.82	70.85	49.15	68.52
25-29		70.30	101.75	61.77	89.40	57.75	83.58	57.48	83.19	55.04	79.66	53.24	77.05
30-34		74.05	112.45	65.07	98.80	60.83	92.37	60.55	91.94	57.98	88.04	56.07	85.15
35-39		83.01	126.41	72.93	111.06	68.18	103.83	67.86	103.35	64.99	98.96	62.85	95.72
40-44		93.15	138.92	81.85	122.06	76.51	114.11	76.16	113.58	72.93	108.76	70.54	105.19
45-49		105.78	144.53	92.94	126.99	86.89	118.72	86.48	118.17	82.82	113.15	80.10	109.44
50-54		120.70	144.26	106.05	126.75	99.14	118.50	98.68	117.95	94.49	112.94	91.39	109.24
55-59		160.09	170.32	140.66	149.65	131.50	139.90	130.89	139.25	125.33	133.35	121.22	128.97
60-64		212.46	201.94	186.68	177.43	174.52	165.87	173.71	165.11	166.34	158.10	160.88	152.91
<b>Individual, Spouse, and Child(ren)</b>													
18-24		103.90	111.98	91.29	98.39	85.34	91.98	84.95	91.55	81.34	87.67	78.67	84.79
25-29		119.43	127.83	104.93	112.31	98.10	105.00	97.64	104.51	93.50	100.08	90.43	96.79
30-34		132.68	141.71	116.58	124.51	108.98	116.40	108.48	115.86	103.88	110.95	100.47	107.31
35-39		154.07	163.91	135.37	144.01	126.56	134.63	125.97	134.01	120.62	128.32	116.67	124.11
40-44		175.36	185.68	154.08	163.14	144.04	152.51	143.37	151.81	137.29	145.37	132.79	140.60
45-49		200.07	214.16	175.79	188.17	164.34	175.91	163.58	175.09	156.64	167.67	151.50	162.17
50-54		231.81	244.15	203.67	214.52	190.41	200.55	189.52	199.62	181.48	191.15	175.53	184.88
55-59		300.90	312.63	264.38	274.69	247.16	256.79	246.01	255.60	235.58	244.76	227.85	236.73
60-64		387.69	398.33	340.63	349.98	318.45	327.19	316.97	325.67	303.52	311.85	293.56	301.62

\*Rates on all tiers are based on the oldest applicant

**Maternity Rider\***

Coinsurance	Premium
80%/20%	198.80
100%/0%	216.60

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2009 Premium Rates

**Standard Drug Formulary - 2009 Rates**

Plan Identification	I00500A		I00500B		I01000A		I01000B		I02500A		I02500B		I05000A		H05000A		
	Individual	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-1	180.41	180.41	175.72	175.72	164.83	164.83	161.09	161.09	144.56	144.56	131.81	131.81	99.95	99.95	76.15	76.15	
2-12	58.29	58.29	56.77	56.77	53.25	53.25	52.05	52.05	46.70	46.70	42.59	42.59	32.29	32.29	24.60	24.60	
13-24	58.29	90.22	56.77	87.87	53.25	82.43	52.05	80.56	46.70	72.29	42.59	65.91	32.29	49.98	24.60	38.08	
25-29	71.46	117.39	69.60	114.34	65.29	107.25	63.81	104.82	57.26	94.06	52.21	85.77	39.59	65.03	30.16	49.55	
30-34	81.02	138.52	78.91	134.92	74.02	126.56	72.34	123.68	64.92	110.99	59.19	101.20	44.88	76.74	34.19	58.46	
35-39	99.66	169.50	97.07	165.09	91.05	154.86	88.99	151.35	79.85	135.81	72.81	123.84	55.21	93.90	42.06	71.54	
40-44	119.48	194.20	116.37	189.15	109.16	177.43	106.69	173.41	95.74	155.61	87.29	141.89	66.19	107.59	50.43	81.97	
45-49	158.88	223.76	154.75	217.94	145.16	204.44	141.87	199.80	127.30	179.29	116.08	163.48	88.02	123.97	67.06	94.44	
50-54	212.83	255.29	207.30	248.66	194.45	233.25	190.04	227.96	170.53	204.56	155.50	186.52	117.91	141.44	89.83	107.75	
55-59	307.43	317.88	299.44	309.62	280.89	290.43	274.51	283.84	246.34	254.71	224.62	232.25	170.32	176.11	129.76	134.17	
60-64	428.69	388.44	417.55	378.35	391.68	354.91	382.79	346.85	343.50	311.25	313.21	283.81	237.50	215.21	180.94	163.95	
<b>Individual and Spouse</b>																	
18-24	145.30	145.59	141.52	141.80	132.75	133.02	129.74	130.00	116.42	116.66	106.16	106.37	80.50	80.66	61.33	61.45	
25-29	182.59	183.64	177.85	178.86	166.83	167.78	163.04	163.97	146.31	147.14	133.41	134.17	101.16	101.74	77.07	77.51	
30-34	209.90	211.63	204.44	206.13	191.77	193.36	187.42	188.97	168.18	169.57	153.35	154.62	116.29	117.25	88.59	89.32	
35-39	252.21	254.21	245.66	247.61	230.44	232.26	225.21	226.99	202.09	203.69	184.27	185.73	139.73	140.84	106.45	107.30	
40-44	294.27	295.76	286.62	288.08	268.86	270.23	262.76	264.09	235.79	236.99	215.00	216.09	163.03	163.86	124.20	124.83	
45-49	349.09	358.82	340.01	349.49	318.95	327.84	311.71	320.40	279.71	287.51	255.05	262.16	193.40	198.79	147.34	151.45	
50-54	429.84	436.21	418.67	424.87	392.73	398.55	383.81	389.50	344.42	349.52	314.05	318.70	238.14	241.67	181.42	184.11	
55-59	577.66	579.22	562.64	564.16	527.78	529.21	515.80	517.20	462.86	464.11	422.05	423.19	320.03	320.90	243.81	244.47	
60-64	758.91	752.87	739.18	733.30	693.38	687.87	677.65	672.25	608.09	603.25	554.48	550.06	420.45	417.10	320.31	317.76	
<b>Individual and Child(ren)</b>																	
18-24	155.89	217.34	151.83	211.69	142.43	198.57	139.19	194.07	124.91	174.15	113.89	158.79	86.36	120.41	65.80	91.73	
25-29	168.85	244.38	164.46	238.03	154.27	223.28	150.77	218.21	135.30	195.82	123.37	178.55	93.55	135.39	71.27	103.15	
30-34	177.86	270.07	173.23	263.05	162.50	246.76	158.81	241.15	142.51	216.40	129.95	197.32	98.54	149.63	75.07	113.99	
35-39	199.36	303.59	194.18	295.70	182.15	277.38	178.01	271.09	159.74	243.26	145.66	221.81	110.45	168.20	84.14	128.14	
40-44	223.73	333.65	217.91	324.98	204.41	304.85	199.77	297.93	179.26	267.35	163.46	243.78	123.95	184.85	94.43	140.83	
45-49	254.05	347.13	247.45	338.10	232.12	317.16	226.85	309.96	203.57	278.14	185.62	253.62	140.75	192.31	107.23	146.51	
50-54	289.88	346.48	282.35	337.47	264.86	316.56	258.84	309.38	232.28	277.62	211.80	253.15	160.60	191.96	122.35	146.24	
55-59	384.49	409.07	374.49	398.44	351.29	373.76	343.32	365.27	308.08	327.78	280.92	298.88	213.01	226.64	162.28	172.66	
60-64	510.29	485.01	497.02	472.41	466.23	443.14	455.65	433.08	408.88	388.63	372.83	354.36	282.71	268.71	215.38	204.71	
<b>Individual, Spouse, and Child(ren)</b>																	
18-24	249.54	268.95	243.05	261.96	227.99	245.73	222.82	240.15	199.95	215.50	182.32	196.50	138.25	149.00	105.32	113.52	
25-29	286.83	307.01	279.37	299.03	262.06	280.50	256.12	274.13	229.83	246.00	209.56	224.31	158.91	170.09	121.06	129.58	
30-34	318.66	340.35	310.38	331.50	291.15	310.96	284.54	303.91	255.33	272.71	232.82	248.67	176.54	188.56	134.50	143.65	
35-39	370.04	393.66	360.42	383.43	338.09	359.67	330.42	351.51	296.50	315.43	270.36	287.62	205.01	218.10	156.18	166.15	
40-44	421.17	445.95	410.23	434.36	384.81	407.45	376.08	398.20	337.47	357.33	307.72	325.82	233.34	247.06	177.77	188.22	
45-49	480.51	514.35	468.03	500.99	439.03	469.95	429.06	459.28	385.02	412.14	351.08	375.80	266.22	284.96	202.81	217.09	
50-54	556.74	586.39	542.27	571.15	508.67	535.77	497.13	523.60	446.10	469.86	406.77	428.43	308.45	324.87	234.99	247.50	
55-59	722.68	750.86	703.90	731.34	660.28	686.03	645.30	670.46	579.06	601.64	528.01	548.59	400.38	415.99	305.02	316.92	
60-64	931.12	956.68	906.92	931.82	850.73	874.08	831.42	854.24	746.08	766.56	680.30	698.98	515.86	530.02	393.00	403.79	

<sup>1</sup>Rates on all tiers are based on the oldest applicant

**Maternity Rider\***

Coinsurance	Premium
80%/20%	198.80
100%/0%	216.60

\* \$5,000 Benefit Maximum with a 12 Month Waiting Period





**Individual Rate Exhibit**  
Standard Prescription Drug Formulary  
2009 Premium Rates

**Standard Drug Formulary - 2009 Rates**

Plan Identification	I00500C		I00500D		I01000C		I01000D		I02500C		I02500D		I05000B		H02500A		
	Individual	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-1	177.51	177.51	172.99	172.99	162.30	162.30	158.28	158.28	140.96	140.96	128.99	128.99	94.27	94.27	110.71	110.71	
2-12	57.35	57.35	55.89	55.89	52.44	52.44	51.14	51.14	45.54	45.54	41.68	41.68	30.46	30.46	35.77	35.77	
13-24	57.35	88.77	55.89	86.51	52.44	81.16	51.14	79.15	45.54	70.49	41.68	64.51	30.46	47.14	35.77	55.37	
25-29	70.31	115.50	68.52	112.56	64.29	105.60	62.70	102.99	55.84	91.72	51.09	83.93	37.34	61.34	43.85	72.04	
30-34	79.71	136.29	77.68	132.82	72.88	124.61	71.08	121.53	63.30	108.23	57.93	99.04	42.33	72.38	49.72	85.01	
35-39	98.06	166.77	95.56	162.52	89.65	152.48	87.44	148.71	77.87	132.44	71.26	121.19	52.08	88.57	61.16	104.02	
40-44	117.56	191.08	114.57	186.21	107.48	174.70	104.83	170.39	93.36	151.74	85.43	138.86	62.43	101.48	73.32	119.18	
45-49	156.32	220.16	152.34	214.56	142.93	201.30	139.40	196.32	124.14	174.83	113.60	159.99	83.02	116.92	97.50	137.32	
50-54	209.41	251.19	204.07	244.79	191.46	229.66	186.73	223.99	166.29	199.47	152.17	182.54	111.21	133.40	130.61	156.67	
55-59	302.49	312.77	294.79	304.80	276.57	285.96	269.73	278.90	240.21	248.37	219.82	227.29	160.64	166.10	188.67	195.08	
60-64	421.80	382.20	411.06	372.47	385.65	349.45	376.12	340.81	334.96	303.51	306.52	277.74	224.00	202.97	263.08	238.38	
<b>Individual and Spouse</b>																	
18-24	142.96	143.25	139.32	139.60	130.71	130.97	127.48	127.74	113.53	113.76	103.89	104.10	75.92	76.07	89.17	89.35	
25-29	179.66	180.68	175.08	176.08	164.26	165.20	160.20	161.12	142.67	143.48	130.56	131.30	95.41	95.96	112.06	112.70	
30-34	206.52	208.22	201.26	202.92	188.82	190.38	184.16	185.68	164.00	165.35	150.08	151.31	109.68	110.58	128.81	129.87	
35-39	248.16	250.13	241.84	243.76	226.89	228.69	221.28	223.04	197.07	198.63	180.33	181.76	131.79	132.83	154.78	156.01	
40-44	289.54	291.01	282.17	283.60	264.73	266.07	258.19	259.49	229.93	231.09	210.41	211.47	153.77	154.55	180.59	181.51	
45-49	343.47	353.05	334.73	344.06	314.04	322.79	306.28	314.82	272.76	280.36	249.60	256.56	182.41	187.49	214.23	220.20	
50-54	422.93	429.19	412.16	418.26	386.69	392.41	377.13	382.72	335.85	340.83	307.34	311.89	224.60	227.93	263.79	267.70	
55-59	568.37	569.91	553.90	555.39	519.66	521.07	506.82	508.19	451.35	452.57	413.03	414.15	301.84	302.66	354.50	355.46	
60-64	746.70	740.76	727.69	721.90	682.72	677.28	665.84	660.54	592.97	588.25	542.62	538.31	396.55	393.40	465.73	462.03	
<b>Individual and Child(ren)</b>																	
18-24	153.38	213.84	149.47	208.40	140.24	195.52	136.77	190.69	121.80	169.82	111.46	155.40	81.46	113.57	95.67	133.38	
25-29	166.14	240.45	161.91	234.33	151.90	219.85	148.15	214.41	131.93	190.95	120.73	174.74	88.23	127.70	103.62	149.97	
30-34	175.00	265.73	170.54	258.96	160.00	242.96	156.05	236.95	138.97	211.02	127.17	193.10	92.94	141.12	109.15	165.74	
35-39	196.15	298.71	191.16	291.11	179.34	273.11	174.91	266.37	155.77	237.21	142.54	217.07	104.17	158.64	122.34	186.31	
40-44	220.13	328.29	214.52	319.93	201.26	300.16	196.29	292.74	174.81	260.70	159.97	238.57	116.90	174.34	137.30	204.76	
45-49	249.97	341.54	243.60	332.85	228.55	312.28	222.90	304.56	198.50	271.23	181.65	248.20	132.75	181.38	155.91	213.03	
50-54	285.22	340.91	277.96	332.23	260.78	311.69	254.34	303.99	226.50	270.72	207.27	247.74	151.47	181.05	177.90	212.63	
55-59	378.31	402.50	368.67	392.25	345.89	368.00	337.34	358.91	300.42	319.63	274.91	292.49	200.91	213.75	235.96	251.04	
60-64	502.08	477.21	489.30	465.06	459.06	436.32	447.71	425.54	398.71	378.96	364.86	346.79	266.64	253.43	313.16	297.65	
<b>Individual, Spouse, and Child(ren)</b>																	
18-24	245.52	264.62	239.27	257.89	224.48	241.95	218.94	235.97	194.97	210.14	178.42	192.30	130.39	140.53	153.14	165.05	
25-29	282.22	302.07	275.03	294.38	258.03	276.18	251.66	269.36	224.11	239.88	205.09	219.51	149.88	160.42	176.02	188.41	
30-34	313.54	334.88	305.55	326.35	286.67	306.18	279.58	298.61	248.98	265.93	227.84	243.35	166.51	177.84	195.56	208.87	
35-39	364.09	387.33	354.82	377.47	332.89	354.14	324.66	345.39	289.13	307.59	264.58	281.47	193.36	205.70	227.09	241.59	
40-44	414.40	438.78	403.85	427.61	378.89	401.18	369.53	391.26	329.08	348.44	301.14	318.86	220.08	233.02	258.47	273.67	
45-49	472.79	506.09	460.75	493.20	432.27	462.72	421.59	451.28	375.45	401.89	343.57	367.77	251.08	268.77	294.89	315.65	
50-54	547.79	576.96	533.84	562.27	500.85	527.52	488.47	514.49	435.01	458.18	398.08	419.28	290.92	306.41	341.67	359.86	
55-59	711.06	738.78	692.95	719.97	650.12	675.47	634.06	658.78	564.66	586.68	516.72	536.87	377.62	392.35	443.50	460.79	
60-64	916.15	941.30	892.82	917.33	837.64	860.64	816.94	839.37	727.53	747.50	665.76	684.04	486.54	499.90	571.42	587.11	

<sup>1</sup>Rates on all tiers are based on the oldest applicant

**Maternity Rider\***

Coinsurance	Premium
80%/20%	198.80
100%/0%	216.60

\* \$5,000 Benefit Maximum with a 12 Month Waiting Period





Individual Rate Exhibit  
Standard Prescription Drug Formulary  
2009 Premium Rates

Standard Drug Formulary - 2009 Rates

Plan Identification	I10000A		I15000D		I20000A		I25000A		I30000A		I35000A		
	Individual	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-1		80.33	80.33	70.58	70.58	65.99	65.99	65.68	65.68	62.89	62.89	60.83	60.83
2-12		25.95	25.95	22.80	22.80	21.32	21.32	21.22	21.22	20.32	20.32	19.65	19.65
13-24		25.95	40.17	22.80	35.30	21.32	33.00	21.22	32.84	20.32	31.45	19.65	30.42
25-29		31.82	52.27	27.96	45.93	26.14	42.94	26.02	42.74	24.91	40.92	24.10	39.58
30-34		36.08	61.68	31.70	54.19	29.63	50.66	29.50	50.43	28.24	48.29	27.32	46.71
35-39		44.38	75.48	38.99	66.32	36.45	62.00	36.28	61.71	34.74	59.09	33.60	57.15
40-44		53.20	86.48	46.75	75.98	43.70	71.03	43.50	70.70	41.65	67.70	40.29	65.48
45-49		70.75	99.64	62.16	87.55	58.11	81.84	57.84	81.46	55.39	78.01	53.57	75.45
50-54		94.77	113.68	83.27	99.88	77.84	93.38	77.48	92.94	74.20	89.00	71.76	86.08
55-59		136.90	141.55	120.28	124.37	112.45	116.27	111.93	115.73	107.18	110.82	103.66	107.18
60-64		190.89	172.97	167.72	151.98	156.80	142.08	156.07	141.42	149.45	135.42	144.55	130.98
<b>Individual and Spouse</b>													
18-24		64.70	64.83	56.85	56.96	53.15	53.25	52.90	53.00	50.65	50.76	48.99	49.09
25-29		81.31	81.77	71.44	71.85	66.79	67.17	66.48	66.86	63.66	64.02	61.57	61.92
30-34		93.46	94.24	82.12	82.80	76.77	77.41	76.42	77.05	73.17	73.78	70.77	71.36
35-39		112.31	113.20	98.68	99.46	92.25	92.98	91.82	92.55	87.93	88.62	85.04	85.72
40-44		131.04	131.70	115.13	115.72	107.63	108.18	107.13	107.68	102.59	103.11	99.22	99.73
45-49		155.44	159.78	136.58	140.39	127.68	131.24	127.09	130.63	121.70	125.09	117.71	120.99
50-54		191.40	194.24	168.17	170.67	157.22	159.55	156.49	158.81	149.85	152.07	144.94	147.08
55-59		257.23	257.92	226.01	226.62	211.29	211.86	210.31	210.87	201.38	201.93	194.78	195.30
60-64		337.93	335.24	296.92	294.56	277.58	275.37	276.29	274.09	264.57	262.47	255.89	253.86
<b>Individual and Child(ren)</b>													
18-24		69.41	96.78	60.99	85.03	57.02	79.49	56.75	79.13	54.35	75.77	52.56	73.28
25-29		75.19	108.82	66.06	95.61	61.76	89.39	61.47	88.97	58.87	85.20	56.93	82.40
30-34		79.20	120.26	69.59	105.67	65.05	98.78	64.75	98.32	62.00	94.15	59.97	91.06
35-39		88.77	135.19	78.00	118.78	72.92	111.04	72.58	110.53	69.50	105.84	67.22	102.37
40-44		99.62	148.57	87.53	130.54	81.83	122.04	81.45	121.47	78.00	116.32	75.44	112.50
45-49		113.13	154.57	99.40	135.81	92.92	126.97	92.49	126.38	88.57	121.02	85.66	117.05
50-54		129.08	154.28	113.42	135.56	106.03	126.73	105.54	126.14	101.06	120.79	97.74	116.83
55-59		171.21	182.16	150.43	160.05	140.63	149.62	139.98	148.93	134.04	142.61	129.64	137.93
60-64		227.23	215.97	199.65	189.76	186.64	177.40	185.78	176.58	177.90	169.09	172.06	163.54
<b>Individual, Spouse, and Child(ren)</b>													
18-24		111.12	119.76	97.63	105.23	91.27	98.37	90.85	97.92	86.99	93.76	84.14	90.69
25-29		127.72	136.71	112.22	120.12	104.91	112.29	104.42	111.77	100.00	107.03	96.71	103.52
30-34		141.90	151.55	124.67	133.16	116.55	124.49	116.01	123.91	111.09	118.65	107.45	114.76
35-39		164.78	175.29	144.78	154.02	135.35	143.99	134.72	143.32	129.00	137.24	124.77	132.74
40-44		187.54	198.58	164.78	174.48	154.05	163.11	153.34	162.36	146.83	155.47	142.01	150.37
45-49		213.97	229.04	188.00	201.24	175.75	188.13	174.94	187.26	167.52	179.32	162.02	173.43
50-54		247.91	261.12	217.82	229.43	203.64	214.48	202.69	213.49	194.09	204.43	187.73	197.72
55-59		321.80	334.35	282.75	293.77	264.33	274.64	263.10	273.36	251.94	261.77	243.68	253.18
60-64		414.62	426.00	364.30	374.30	340.57	349.92	338.99	348.30	324.61	333.52	313.96	322.58

<sup>1</sup>Rates on all tiers are based on the oldest applicant

Maternity Rider\*

Coinsurance	Premium
80%/20%	198.80
100%/0%	216.60

\* \$5,000 Benefit Maximum with a 12 Month Waiting Period

