

Nevada SmartSense

Individual Plan Monthly Rates

December 15, 2008

MNVBR4008A 12/08



SmartSense Generic RX Plan Rates for Sales Effective 12/15/2008

Region: Las Vegas (Zip Codes 890 and 891)

AGE	MEMBER LEVEL RATES FOR ONE-MEMBER CONTRACTS										MEMBER LEVEL RATES FOR MULTIPLE-MEMBER CONTRACTS									
	SmartSense 500 Generic Only Rx		SmartSense 1500 Generic Only Rx		SmartSense 2500 Generic Only Rx		SmartSense 5000 Generic Only Rx		SmartSense 7500 Generic Only Rx		SmartSense 500 Generic Only Rx		SmartSense 1500 Generic Only Rx		SmartSense 2500 Generic Only Rx		SmartSense 5000 Generic Only Rx		SmartSense 7500 Generic Only Rx	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
0	206	206	157	157	133	133	98	98	88	88	206	206	157	157	133	133	98	98	88	88
1	181	181	133	133	113	113	83	83	74	74	181	181	133	133	113	113	83	83	74	74
2	158	158	113	113	96	96	71	71	63	63	158	158	113	113	96	96	71	71	63	63
3	141	140	98	98	83	83	61	61	55	54	141	140	98	98	83	83	61	61	55	54
4	128	126	88	87	75	73	55	54	49	48	128	126	88	87	75	73	55	54	49	48
5	119	116	82	79	69	67	51	50	46	44	119	116	82	79	69	67	51	50	46	44
6	113	110	79	76	67	64	49	47	44	42	113	110	79	76	67	64	49	47	44	42
7	110	107	78	75	66	63	49	47	43	42	110	107	78	75	66	63	49	47	43	42
8	110	107	79	76	67	64	49	47	44	42	110	107	79	76	67	64	49	47	44	42
9	110	107	82	79	69	67	51	49	45	44	110	107	82	79	69	67	51	49	45	44
10	112	111	84	83	71	70	53	52	47	46	112	111	84	83	71	70	53	52	47	46
11	114	116	87	88	74	75	54	55	49	49	114	116	87	88	74	75	54	55	49	49
12	117	122	89	94	75	79	56	58	50	52	117	122	89	94	75	79	56	58	50	52
13	120	129	91	99	77	84	57	62	51	55	120	129	91	99	77	84	57	62	51	55
14	123	136	92	105	78	89	58	66	51	59	123	136	92	105	78	89	58	66	51	59
15	126	144	93	111	79	94	58	69	52	62	126	144	93	111	79	94	58	69	52	62
16	129	153	94	117	80	99	59	73	53	65	129	153	94	117	80	99	59	73	53	65
17	132	161	96	123	81	104	60	77	53	69	132	161	96	123	81	104	60	77	53	69
18	136	169	97	128	82	109	60	80	54	72	136	169	97	128	82	109	60	80	54	72
19	140	177	98	134	83	113	61	83	55	75	140	177	98	134	83	113	61	83	55	75
20	144	183	100	138	85	117	63	86	56	77	144	183	100	138	85	117	63	86	56	77
21	148	189	102	143	87	121	64	89	57	80	148	189	102	143	87	121	64	89	57	80
22	152	194	105	146	89	124	66	91	59	82	152	194	105	146	89	124	66	91	59	82
23	157	198	109	149	92	126	68	93	61	83	157	198	109	149	92	126	68	93	61	83
24	161	201	112	152	95	129	70	95	63	85	161	201	112	152	95	129	70	95	63	85
25	165	204	115	154	98	131	72	97	64	86	165	204	115	154	98	131	72	97	64	86
26	168	207	118	157	100	133	74	98	66	88	168	207	118	157	100	133	74	98	66	88
27	170	211	121	161	102	136	76	100	68	90	170	211	121	161	102	136	76	100	68	90
28	172	215	123	164	104	139	77	103	68	92	172	215	123	164	104	139	77	103	68	92
29	172	221	124	169	105	143	77	106	69	94	172	221	124	169	105	143	77	106	69	94
30	173	227	125	174	105	147	78	109	70	97	173	227	125	174	105	147	78	109	70	97
31	173	233	125	178	106	151	78	112	70	100	173	233	125	178	106	151	78	112	70	100
32	174	238	127	183	107	155	79	114	71	102	174	238	127	183	107	155	79	114	71	102
33	176	243	129	187	109	159	81	117	72	105	176	243	129	187	109	159	81	117	72	105
34	179	247	132	191	112	162	82	120	74	107	179	247	132	191	112	162	82	120	74	107
35	183	251	135	196	114	166	84	122	75	109	183	251	135	196	114	166	84	122	75	109
36	187	255	139	200	118	169	87	125	78	112	187	255	139	200	118	169	87	125	78	112
37	191	260	143	204	121	173	89	128	80	114	191	260	143	204	121	173	89	128	80	114
38	196	266	147	209	125	177	92	131	82	117	196	266	147	209	125	177	92	131	82	117
39	201	272	152	215	128	182	95	134	85	120	201	272	152	215	128	182	95	134	85	120
40	206	278	156	220	133	187	98	138	87	123	206	278	156	220	133	187	98	138	87	123
41	212	285	161	226	137	191	101	141	90	126	204	274	155	217	132	184	101	141	90	126
42	217	290	167	231	141	195	104	144	93	129	207	276	158	219	134	186	104	144	93	129
43	223	295	172	235	146	199	108	147	96	132	210	277	162	221	137	187	108	147	96	132
44	230	300	178	239	151	203	112	150	100	134	213	278	165	222	140	188	112	150	100	134
45	238	303	185	243	157	206	116	152	104	136	218	278	170	223	144	189	112	150	101	134
46	247	306	193	246	164	208	121	154	108	138	224	278	175	223	149	189	116	150	104	134
47	258	308	203	248	172	210	127	155	114	139	232	278	183	223	155	189	121	150	108	134
48	271	309	214	250	181	212	134	156	120	140	242	278	192	224	162	190	126	150	113	134
49	285	311	227	252	192	214	142	158	127	141	255	278	203	225	172	191	133	150	119	134
50	301	313	241	255	204	216	151	159	135	143	269	279	215	227	182	193	141	150	127	134
51	318	317	256	259	217	219	160	162	143	145	285	284	229	232	194	196	151	153	135	137
52	335	324	271	265	230	225	169	166	152	148	302	292	244	239	207	202	161	158	144	141
53	353	334	287	274	243	232	179	172	160	154	320	303	260	249	220	211	172	165	154	147
54	372	348	303	286	257	242	190	179	170	160	341	319	278	262	235	222	184	174	165	156
55	392	363	321	299	272	254	201	187	180	168	363	337	297	278	252	235	201	187	180	168
56	413	380	340	315	288	267	213	197	190	176	387	357	319	295	270	250	213	197	190	176
57	436	399	362	331	306	281	226	207	202	185	415	379	343	315	291	267	226	207	202	185
58	462	418	385	348	326	295	241	218	216	195	445	402	371	335	314	284	241	218	216	195
59	489	438	410	366	348	310	257	229	230	205	476	426	399	356	338	301	257	229	230	205
60	517	457	436	383	369	324	273	239	244	214	517	457	436	383	369	324	273	239	244	214
61	543	475	460	399	390	338	288	249	258	223	543	475	460	399	390	338	288	249	258	223
62	565	491	482	413	409	350	302	259	270	231	565	491	482	413	409	350	302	259	270	231
63	585	505	502	426	425	361	314	267	281	239	585	505	502	426	425	361	314	267	281	239
64	601	517	518	437	439	370	324	273	290	245	601	517	518	437	439	370	324	273	290	245

SmartSense Full RX Rates for Sales Effective 12/15/2008

Region: Las Vegas (Zip Codes 890 and 891)

AGE	MEMBER LEVEL RATES FOR ONE-MEMBER CONTRACTS										MEMBER LEVEL RATES FOR MULTIPLE-MEMBER CONTRACTS										
	SmartSense 500 Full Rx		SmartSense 1500 Full Rx		SmartSense 2500 Full Rx		SmartSense 5000 Full Rx		SmartSense 7500 Full Rx		SmartSense 500 Full Rx		SmartSense 1500 Full Rx		SmartSense 2500 Full Rx		SmartSense 5000 Full Rx		SmartSense 7500 Full Rx		
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
0	240	240	182	182	156	156	118	118	99	99	240	240	182	182	156	156	118	118	99	99	
1	210	210	154	154	132	132	100	100	84	84	210	210	154	154	132	132	100	100	84	84	
2	184	183	131	131	112	112	85	85	71	71	184	183	131	131	112	112	85	85	71	71	
3	163	163	114	113	98	97	74	73	62	61	163	163	114	113	98	97	74	73	62	61	
4	148	147	102	100	88	86	66	65	55	54	148	147	102	100	88	86	66	65	55	54	
5	138	135	95	92	81	79	61	60	51	50	138	135	95	92	81	79	61	60	51	50	
6	131	128	91	88	78	75	59	57	49	48	131	128	91	88	78	75	59	57	49	48	
7	128	124	90	86	77	74	58	56	49	47	128	124	90	86	77	74	58	56	49	47	
8	128	124	92	88	79	75	59	57	50	48	128	124	92	88	79	75	59	57	50	48	
9	128	125	94	92	81	78	61	59	51	50	128	125	94	92	81	78	61	59	51	50	
10	130	129	98	96	84	83	63	62	53	52	130	129	98	96	84	83	63	62	53	52	
11	133	135	101	102	86	88	65	66	55	56	133	135	101	102	86	88	65	66	55	56	
12	136	142	103	109	88	93	67	70	56	59	136	142	103	109	88	93	67	70	56	59	
13	139	150	105	115	90	99	68	75	57	63	139	150	105	115	90	99	68	75	57	63	
14	142	158	107	122	92	105	69	79	58	66	142	158	107	122	92	105	69	79	58	66	
15	146	168	108	129	93	110	70	83	59	70	146	168	108	129	93	110	70	83	59	70	
16	150	177	109	136	94	116	71	88	59	74	150	177	109	136	94	116	71	88	59	74	
17	154	187	111	142	95	122	72	92	60	77	154	187	111	142	95	122	72	92	60	77	
18	158	196	112	149	96	128	73	96	61	81	158	196	112	149	96	128	73	96	61	81	
19	162	205	114	155	98	133	74	100	62	84	162	205	114	155	98	133	74	100	62	84	
20	167	213	116	160	99	137	75	104	63	87	167	213	116	160	99	137	75	104	63	87	
21	172	220	119	165	102	142	77	107	64	90	172	220	119	165	102	142	77	107	64	90	
22	177	225	122	169	105	145	79	110	66	92	177	225	122	169	105	145	79	110	66	92	
23	182	230	126	173	108	148	81	112	68	94	182	230	126	173	108	148	81	112	68	94	
24	187	233	130	176	111	151	84	114	70	96	187	233	130	176	111	151	84	114	70	96	
25	191	236	134	179	115	153	87	116	73	97	191	236	134	179	115	153	87	116	73	97	
26	195	240	137	182	118	156	89	118	75	99	195	240	137	182	118	156	89	118	75	99	
27	198	244	140	186	120	160	91	121	76	101	198	244	140	186	120	160	91	121	76	101	
28	199	250	142	191	122	163	92	124	77	104	199	250	142	191	122	163	92	124	77	104	
29	200	256	143	196	123	168	93	127	78	106	200	256	143	196	123	168	93	127	78	106	
30	200	263	144	201	124	172	93	130	78	109	200	263	144	201	124	172	93	130	78	109	
31	201	270	145	207	125	177	94	134	79	112	201	270	145	207	125	177	94	134	79	112	
32	202	276	147	212	126	182	95	137	80	115	202	276	147	212	126	182	95	137	80	115	
33	205	282	149	217	128	186	97	141	81	118	205	282	149	217	128	186	97	141	81	118	
34	208	287	153	222	131	190	99	144	83	121	208	287	153	222	131	190	99	144	83	121	
35	212	291	156	227	134	194	101	147	85	123	212	291	156	227	134	194	101	147	85	123	
36	217	297	161	231	138	199	104	150	87	126	217	297	161	231	138	199	104	150	87	126	
37	222	302	165	237	142	203	107	154	90	129	222	302	165	237	142	203	107	154	90	129	
38	227	309	170	243	146	208	110	157	93	132	227	309	170	243	146	208	110	157	93	132	
39	233	316	176	249	151	213	114	161	96	135	233	316	176	249	151	213	114	161	96	135	
40	239	323	181	255	155	219	118	166	99	139	239	323	181	255	155	219	118	166	99	139	
41	246	330	187	261	160	224	121	170	102	142	246	330	187	261	160	224	121	170	102	142	
42	252	337	193	267	166	229	125	173	105	145	240	320	183	254	157	218	125	173	105	145	
43	259	343	200	273	171	234	129	177	109	148	243	322	187	256	160	219	129	177	109	148	
44	267	348	207	277	177	238	134	180	112	151	248	322	191	257	164	220	134	180	112	151	
45	276	352	215	281	184	241	139	183	117	153	253	323	197	258	169	221	135	180	113	151	
46	287	355	224	285	192	244	145	185	122	155	260	323	203	258	174	222	139	180	117	151	
47	299	358	235	288	202	247	152	187	128	157	269	323	212	259	181	222	145	180	122	151	
48	314	359	248	290	213	248	161	188	135	158	281	323	222	259	190	222	152	180	127	151	
49	331	361	263	292	225	250	171	189	143	159	295	323	235	260	201	223	160	180	134	151	
50	350	364	279	295	239	253	181	191	152	161	312	324	249	263	213	226	170	180	143	151	
51	369	369	296	300	254	257	192	195	161	163	330	330	265	268	227	230	181	183	152	154	
52	389	376	314	307	269	263	204	199	171	167	350	339	282	276	242	237	193	189	162	159	
53	410	388	332	318	285	272	215	206	181	173	372	352	301	288	258	247	207	198	174	166	
54	432	403	351	331	301	284	228	215	191	180	395	370	322	303	276	260	221	209	186	175	
55	455	421	372	347	319	297	241	225	202	189	421	391	344	322	295	276	241	225	202	189	
56	477	442	394	364	338	313	256	237	215	198	450	414	369	342	317	293	256	237	215	198	
57	502	463	419	383	359	329	272	249	228	209	481	440	398	364	341	312	272	249	228	209	
58	529	486	446	403	383	346	289	262	243	220	512	467	429	388	368	333	289	262	243	220	
59	558	506	475	423	408	363	308	275	259	231	545	494	462	412	397	353	308	275	259	231	
60	587	526	504	443	433	380	327	288	275	241	587	526	504	443	433	380	327	288	275	241	
61	616	545	533	462	457	396	346	300	290	251	616	545	533	462	457	396	346	300	290	251	
62	642	562	559	479	479	411	363	311	304	261	642	562	559	479	479	411	363	311	304	261	
63	664	576	581	493	499	423	377	320	317	269	664	576	581	493	499	423	377	320	317	269	
64	681	589	598	506	515	434	390	328	327	275	681	589	598	506	515	434	390	328	327	275	

SmartSense Generic RX Plan Rates for Sales Effective 12/15/2008

Region: Reno and Rural (Zip Codes Except 890 and 891)

AGE	MEMBER LEVEL RATES FOR ONE-MEMBER CONTRACTS										MEMBER LEVEL RATES FOR MULTIPLE-MEMBER CONTRACTS									
	SmartSense 500 Generic Only Rx		SmartSense 1500 Generic Only Rx		SmartSense 2500 Generic Only Rx		SmartSense 5000 Generic Only Rx		SmartSense 7500 Generic Only Rx		SmartSense 500 Generic Only Rx		SmartSense 1500 Generic Only Rx		SmartSense 2500 Generic Only Rx		SmartSense 5000 Generic Only Rx		SmartSense 7500 Generic Only Rx	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
0	185	185	141	141	119	119	88	88	79	79	185	185	141	141	119	119	88	88	79	79
1	162	162	119	119	101	101	74	74	66	66	162	162	119	119	101	101	74	74	66	66
2	142	142	101	101	86	86	63	63	56	56	142	142	101	101	86	86	63	63	56	56
3	126	126	88	88	74	74	54	54	49	48	126	126	88	88	74	74	54	54	49	48
4	115	113	79	78	67	65	49	48	44	43	115	113	79	78	67	65	49	48	44	43
5	107	104	73	71	62	60	45	45	41	39	107	104	73	71	62	60	45	45	41	39
6	101	99	71	68	60	57	44	42	39	37	101	99	71	68	60	57	44	42	39	37
7	99	96	70	67	59	56	44	42	38	37	99	96	70	67	59	56	44	42	38	37
8	99	96	71	68	60	57	44	42	39	37	99	96	71	68	60	57	44	42	39	37
9	99	96	73	71	62	60	45	44	40	39	99	96	73	71	62	60	45	44	40	39
10	100	99	75	74	63	63	47	46	42	41	100	99	75	74	63	63	47	46	42	41
11	102	104	78	79	66	67	48	49	44	44	102	104	78	79	66	67	48	49	44	44
12	105	109	80	84	67	71	50	52	45	46	105	109	80	84	67	71	50	52	45	46
13	108	116	81	89	69	75	51	55	45	49	108	116	81	89	69	75	51	55	45	49
14	110	122	82	94	70	80	52	59	45	53	110	122	82	94	70	80	52	59	45	53
15	113	129	83	99	71	84	52	62	46	55	113	129	83	99	71	84	52	62	46	55
16	116	137	84	105	72	89	53	65	47	58	116	137	84	105	72	89	53	65	47	58
17	118	144	86	110	72	93	54	69	47	62	118	144	86	110	72	93	54	69	47	62
18	122	152	87	115	73	98	54	72	48	64	122	152	87	115	73	98	54	72	48	64
19	126	159	88	120	74	101	54	74	49	67	126	159	88	120	74	101	54	74	49	67
20	129	164	90	124	76	105	56	77	50	69	129	164	90	124	76	105	56	77	50	69
21	133	170	91	128	78	108	57	80	51	72	133	170	91	128	78	108	57	80	51	72
22	136	174	94	131	80	111	59	81	53	73	136	174	94	131	80	111	59	81	53	73
23	141	178	98	134	82	113	61	83	54	74	141	178	98	134	82	113	61	83	54	74
24	144	180	100	136	85	116	63	85	56	76	144	180	100	136	85	116	63	85	56	76
25	148	183	103	138	88	117	64	87	57	77	148	183	103	138	88	117	64	87	57	77
26	151	186	106	141	90	119	66	88	59	79	151	186	106	141	90	119	66	88	59	79
27	153	189	108	144	91	122	68	90	61	81	153	189	108	144	91	122	68	90	61	81
28	154	193	110	147	93	125	69	92	61	82	154	193	110	147	93	125	69	92	61	82
29	154	198	111	152	94	128	69	95	62	84	154	198	111	152	94	128	69	95	62	84
30	155	204	112	156	94	132	70	98	63	87	155	204	112	156	94	132	70	98	63	87
31	155	209	112	160	95	135	70	100	63	90	155	209	112	160	95	135	70	100	63	90
32	156	214	114	164	96	139	71	102	63	91	156	214	114	164	96	139	71	102	63	91
33	158	218	116	168	98	143	72	105	64	94	158	218	116	168	98	143	72	105	64	94
34	161	222	118	171	100	145	73	108	66	96	161	222	118	171	100	145	73	108	66	96
35	164	225	121	176	102	149	75	109	67	98	164	225	121	176	102	149	75	109	67	98
36	168	229	125	180	106	152	78	112	70	100	168	229	125	180	106	152	78	112	70	100
37	171	234	128	183	108	155	80	115	72	102	171	234	128	183	108	155	80	115	72	102
38	176	239	132	188	112	159	82	117	73	105	176	239	132	188	112	159	82	117	73	105
39	180	244	136	193	115	163	85	120	76	108	180	244	136	193	115	163	85	120	76	108
40	185	250	140	198	119	168	88	124	78	110	180	244	136	193	116	163	88	124	78	110
41	190	256	144	203	123	171	90	126	81	113	183	246	139	195	118	165	90	126	81	113
42	195	261	150	207	126	175	93	129	83	116	186	248	142	197	120	167	93	129	83	116
43	200	265	154	211	131	179	97	132	86	118	189	249	145	198	123	168	97	132	86	118
44	207	270	160	215	135	182	100	135	90	120	191	250	148	199	126	169	100	135	90	120
45	214	272	166	218	141	185	104	136	93	122	196	250	153	200	129	170	100	135	90	120
46	222	275	173	221	147	187	108	138	97	124	201	250	157	200	134	170	104	135	93	120
47	232	277	182	223	154	189	114	139	102	125	208	250	164	200	139	170	108	135	97	120
48	243	278	192	225	162	190	120	140	108	126	217	250	172	201	145	171	113	135	101	120
49	256	279	204	226	172	192	127	142	114	126	229	250	182	202	154	171	119	135	107	120
50	270	281	216	229	183	194	135	143	121	128	242	251	193	204	163	173	126	135	114	120
51	286	285	230	233	195	197	144	145	128	130	256	255	206	208	174	176	135	137	121	123
52	301	291	243	238	207	202	152	149	136	133	271	262	219	215	186	181	144	142	129	126
53	317	300	258	246	218	208	161	154	144	138	288	272	234	224	198	189	154	148	138	132
54	334	313	272	257	231	217	171	161	153	144	306	287	250	235	211	199	165	156	148	140
55	352	326	288	269	244	228	180	168	162	151	326	303	267	250	226	211	180	168	162	151
56	371	342	306	283	259	240	191	177	171	158	348	321	287	265	243	225	191	177	171	158
57	392	359	325	297	275	252	203	186	181	166	373	341	308	283	261	240	203	186	181	166
58	415	376	346	313	293	265	216	196	194	175	400	361	333	301	282	255	216	196	194	175
59	440	394	369	329	313	279	231	206	207	184	428	383	359	320	304	270	231	206	207	184
60	465	411	392	344	332	291	245	215	219	192	465	411	392	344	332	291	245	215	219	192
61	488	427	414	359	351	304	259	224	232	200	488	427	414	359	351	304	259	224	232	200
62	508	441	433	371	368	315	271	233	243	207	508	441	433	371	368	315	271	233	243	207
63	526	454	451	383	382	324	282	240	252	215	526	454	451	383	382	324	282	240	252	215
64	540	465	466	393	395	333	291	245	261	220	540	465	466	393	395	333	291	245	261	220

SmartSense Full RX Rates for Sales Effective 12/15/2008

Region: Reno and Rural (Zip Codes Except 890 and 891)

AGE	MEMBER LEVEL RATES FOR ONE-MEMBER CONTRACTS										MEMBER LEVEL RATES FOR MULTIPLE-MEMBER CONTRACTS									
	SmartSense 500 Full Rx		SmartSense 1500 Full Rx		SmartSense 2500 Full Rx		SmartSense 5000 Full Rx		SmartSense 7500 Full Rx		SmartSense 500 Full Rx		SmartSense 1500 Full Rx		SmartSense 2500 Full Rx		SmartSense 5000 Full Rx		SmartSense 7500 Full Rx	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
0	216	216	163	163	140	140	106	106	89	89	216	216	163	163	140	140	106	106	89	89
1	189	189	138	138	118	118	90	90	75	75	189	189	138	138	118	118	90	90	75	75
2	165	164	117	117	100	100	76	76	63	63	165	164	117	117	100	100	76	76	63	63
3	146	146	102	101	88	87	66	65	55	54	146	146	102	101	88	87	66	65	55	54
4	133	132	91	90	79	77	59	58	49	48	133	132	91	90	79	77	59	58	49	48
5	124	121	85	82	72	71	54	54	45	45	124	121	85	82	72	71	54	54	45	45
6	117	115	81	79	70	67	53	51	44	43	117	115	81	79	70	67	53	51	44	43
7	115	111	81	77	69	66	52	50	44	42	115	111	81	77	69	66	52	50	44	42
8	115	111	82	79	71	67	53	51	45	43	115	111	82	79	71	67	53	51	45	43
9	115	112	84	82	72	70	54	53	45	45	115	112	84	82	72	70	54	53	45	45
10	117	116	88	86	75	74	56	55	47	46	117	116	88	86	75	74	56	55	47	46
11	119	121	90	91	77	79	58	59	49	50	119	121	90	91	77	79	58	59	49	50
12	122	127	92	98	79	83	60	63	50	53	122	127	92	98	79	83	60	63	50	53
13	125	135	94	103	81	89	61	67	51	56	125	135	94	103	81	89	61	67	51	56
14	127	142	96	109	82	94	62	71	52	59	127	142	96	109	82	94	62	71	52	59
15	131	151	97	116	83	99	63	74	53	63	131	151	97	116	83	99	63	74	53	63
16	135	159	98	122	84	104	63	79	53	66	135	159	98	122	84	104	63	79	53	66
17	138	168	99	127	85	109	64	82	54	69	138	168	99	127	85	109	64	82	54	69
18	142	176	100	134	86	115	65	86	54	72	142	176	100	134	86	115	65	86	54	72
19	145	184	102	139	88	119	66	90	55	75	145	184	102	139	88	119	66	90	55	75
20	150	191	104	144	89	123	67	93	56	78	150	191	104	144	89	123	67	93	56	78
21	154	198	107	148	91	127	69	96	57	81	154	198	107	148	91	127	69	96	57	81
22	159	202	109	152	94	130	71	99	59	82	159	202	109	152	94	130	71	99	59	82
23	163	207	113	155	97	133	72	100	61	84	163	207	113	155	97	133	72	100	61	84
24	168	209	117	158	99	135	75	102	63	86	168	209	117	158	99	135	75	102	63	86
25	171	212	120	161	103	137	78	104	65	87	171	212	120	161	103	137	78	104	65	87
26	175	216	123	163	106	140	80	106	67	89	175	216	123	163	106	140	80	106	67	89
27	178	219	126	167	108	144	81	108	68	90	178	219	126	167	108	144	81	108	68	90
28	179	225	127	171	109	146	82	111	69	93	179	225	127	171	109	146	82	111	69	93
29	180	230	128	176	110	151	83	114	70	95	180	230	128	176	110	151	83	114	70	95
30	180	236	129	180	111	154	83	117	70	98	180	236	129	180	111	154	83	117	70	98
31	180	243	130	186	112	159	84	120	71	100	180	243	130	186	112	159	84	120	71	100
32	181	248	132	190	113	163	85	123	72	103	181	248	132	190	113	163	85	123	72	103
33	184	253	134	195	115	167	87	126	72	106	184	253	134	195	115	167	87	126	72	106
34	187	258	137	199	117	171	89	129	74	108	187	258	137	199	117	171	89	129	74	108
35	190	261	140	204	120	174	90	132	76	110	190	261	140	204	120	174	90	132	76	110
36	195	267	144	207	124	179	93	135	78	113	195	267	144	207	124	179	93	135	78	113
37	199	271	148	213	127	182	96	138	81	116	199	271	148	213	127	182	96	138	81	116
38	204	278	153	218	131	187	99	141	83	118	204	278	153	218	131	187	99	141	83	118
39	209	284	158	224	135	191	102	144	86	121	209	284	158	224	135	191	102	144	86	121
40	215	290	162	229	139	197	106	149	89	125	209	284	158	224	135	191	106	149	89	125
41	221	297	168	234	144	201	108	153	91	127	212	286	162	225	138	194	108	153	91	127
42	226	303	173	240	149	206	112	155	94	130	216	288	164	228	141	196	112	155	94	130
43	233	308	180	245	153	210	116	159	98	133	218	289	168	230	144	197	116	159	98	133
44	240	313	186	249	159	214	120	162	100	135	223	289	171	231	147	198	120	162	100	135
45	248	316	193	252	165	216	125	164	105	137	227	290	177	232	152	198	121	162	101	135
46	258	319	201	256	172	219	130	166	109	139	234	290	182	232	156	199	125	162	105	135
47	269	322	211	259	181	222	136	168	115	141	242	290	190	233	162	199	130	162	109	135
48	282	323	223	261	191	223	144	169	121	142	252	290	199	233	171	199	136	162	114	135
49	297	324	236	262	202	225	153	170	128	143	265	290	211	234	180	200	144	162	120	135
50	315	327	251	265	215	227	162	171	136	144	280	291	224	236	191	203	153	162	128	135
51	332	332	266	270	228	231	172	175	144	146	297	297	238	241	204	207	162	164	136	138
52	350	338	282	276	242	236	183	179	153	150	315	305	253	248	217	213	173	170	145	143
53	369	349	298	286	256	244	193	185	162	155	334	316	270	259	232	222	186	178	156	149
54	388	362	315	297	270	255	205	193	171	162	355	333	289	272	248	234	198	188	167	157
55	409	378	334	312	287	267	216	202	181	170	378	351	309	289	265	248	216	202	181	170
56	429	397	354	327	304	281	230	213	193	178	405	372	332	307	285	263	230	213	193	178
57	451	416	377	344	323	296	244	224	205	188	432	396	358	327	306	280	244	224	205	188
58	476	437	401	362	344	311	260	235	218	198	460	420	386	349	331	299	260	235	218	198
59	502	455	427	380	367	326	277	247	233	207	490	444	415	370	357	317	277	247	233	207
60	528	473	453	398	389	342	294	259	247	216	528	473	453	398	389	342	294	259	247	216
61	554	490	479	415	411	356	311	270	261	225	554	490	479	415	411	356	311	270	261	225
62	577	505	503	431	431	369	326	279	273	234	577	505	503	431	431	369	326	279	273	234
63	597	518	522	443	449	380	339	288	285	242	597	518	522	443	449	380	339	288	285	242
64	612	530	538	455	463	390	351	295	294	247	612	530	538	455	463	390	351	295	294	247

Our SmartSense PPO for Individuals health care plans have standard rates and rates for tobacco users. You may be eligible for a standard rate if you haven't used any tobacco products (cigarettes, cigars, chewing tobacco or pipe) during the 12 consecutive months before your application date. If you're applying for family coverage, we'll individually rate each person listed on your application based on the person's tobacco use. To calculate tobacco rates, multiply the base rate by 1.2, then round down to the nearest dollar. Note that rates calculated will be within \$2 of actual rates.

How to Calculate Your Monthly Rates.

Basics: Find the Medical Rating Area you live in based on your ZIP code (see the top of each rate chart for description of area). Calculate rates based on customer's age the first of the month that they are requesting coverage.

Want to enroll 1 member?

Find the member's gender, and under the age column, locate the member's age in the appropriate One-Member Chart to find the rate.

Want to enroll 2 or more members?

Find the rate for each member based on their gender and age in the appropriate Multiple-Member chart Total the rates for all members.

Note: Only the three youngest dependent children will be billed. There is no premium charge for additional children.

Anniversary Rating

These plans use Anniversary Rating. Anniversary Rating is a rating methodology/model where premium and age adjustments happen at the same time in the member's anniversary month.

1. An anniversary month is the month assigned to a member in which they will receive their premium and age adjustments.
2. The anniversary month will be assigned based on the enrollment month, regardless of the actual enrollment date – if a member is effective any time in January, their anniversary month will be January.
3. Age will be calculated as of the first of the anniversary month for all members on the policy. Any rate changes due to age will occur along with any trend adjustments in the member's anniversary month.
4. First of month entry age rating means that we will rate the member as of their age on the first of their effective month. For example, if a member is effective on 3/15/08 and turned 40 on 3/10/08, they will be rated as a 39-year-old because they were 39 as of 3/1/08. Their anniversary month will be March (because they were effective in March) and they will be rated at age 40 when they receive their next rate adjustment on March 1 of the following year.

Family coverage can include an unmarried child who's under age 24 and either financially dependent on the parent or who has the same legal residence as the parent. At the end of the month when the child turns 24, we'll automatically terminate the child's dependent coverage on the policy. However, the child will then have the option to continue the same coverage on his or her own policy. If an unmarried child age 19 or older has a medically certified disability and is dependent on the parent, we must be notified in writing about the child's condition for the child to qualify for the dependent rate.

We'll make final coverage and rate determinations after we receive, review and accept your signed application.

The monthly premium rates for our SmartSense PPO for Individuals plans can change periodically. If they do, we'll notify you in writing at least 60 days before your new rate becomes effective.

Sales Information

For more information or to get a rate quote, please contact your Anthem Blue Cross and Blue Shield authorized agent, or call our Individual sales department at 303-831-2290 or toll free at 800-873-2261.

For more information,
please visit anthem.com.

