

# BlueOptionsHSA<sup>SM</sup>

## Agent Rate Tables for Families 2009

- Step One:** Find the appropriate rate table for the county of residence.
- Step Two:** Use the appropriate table to determine the plan, the deductible and its corresponding rates for the applicant.
- Step Three:** Add the Optional Maternity Benefit if applicable (use the deductible that corresponds to the deductible selected in Step Two above).

**Step Four:** Sum the rates.

**Note:** Actual rates may change based on medical underwriting review. Rates are effective from 1/1/09 through 12/31/09.

### Blue Options HSA preferred tier monthly family rates for the Asheville area

The Asheville area includes these counties

Buncombe  
Macon

Cherokee  
Madison

Clay  
Mitchell

Graham  
Polk

Haywood  
Swain

Henderson  
Transylvania

Jackson  
Yancey

AGE: Male/Female	PREFERRED TIER MONTHLY MEDICAL BASE RATES									
	DEDUCTIBLE									
	\$2,400	\$2,400	\$2,400	\$4,000	\$4,000	\$4,000	\$5,450	\$5,450	\$5,450	\$10,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	143.14	116.22	88.08	112.31	96.04	76.91	87.12	75.85	60.31	54.60
19 - 25 M	144.73	117.48	89.01	113.53	97.07	77.71	88.03	76.63	60.90	55.13
F	212.37	171.39	128.56	165.44	140.68	111.57	127.10	109.95	86.29	77.61
26 - 29 M	153.22	124.25	93.97	120.04	102.54	81.96	92.94	80.82	64.09	57.95
F	248.97	200.56	149.96	193.53	164.28	129.89	148.24	127.98	100.03	89.78
30 - 34 M	176.83	143.06	107.77	138.16	117.76	93.77	106.57	92.44	72.95	65.80
F	269.92	217.26	162.22	209.61	177.80	140.38	160.34	138.31	107.90	96.74
35 - 39 M	199.11	160.82	120.80	155.26	132.13	104.93	119.44	103.42	81.31	73.20
F	293.80	236.28	176.18	227.93	193.19	152.33	174.13	150.06	116.86	104.67
40 - 44 M	231.73	186.82	139.88	180.30	153.17	121.26	138.28	119.49	93.56	84.05
F	333.32	267.78	199.29	258.26	218.68	172.11	196.95	169.53	131.70	117.81
45 - 49 M	275.76	221.91	165.63	214.09	181.56	143.30	163.71	141.18	110.09	98.68
F	364.35	292.51	217.44	282.08	238.69	187.65	214.88	184.82	143.35	128.13
50 - 54 M	339.42	272.64	202.86	262.95	222.61	175.17	200.48	172.54	133.99	119.84
F	397.77	319.15	236.98	307.73	260.24	204.38	234.18	201.28	155.89	139.23
55 - 59 M	404.14	324.22	240.70	312.62	264.34	207.57	237.85	204.42	158.28	141.35
F	442.33	354.66	263.04	341.93	288.97	226.69	259.91	223.23	172.62	154.04
60 - 64 M	516.33	413.64	306.31	398.73	336.69	263.73	302.65	259.69	200.40	178.64
F	504.13	403.92	299.18	389.36	328.83	257.62	295.61	253.68	195.82	174.59
Maternity Option	338.55	269.80	171.85	302.33	240.94	153.47	274.55	218.81	139.36	184.00

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**BlueCross BlueShield  
of North Carolina**

## Blue Options HSA preferred tier monthly family rates for the Charlotte area

The Charlotte area includes these counties

Anson      Cabarrus      Gaston      Lincoln      Mechenburg      Montgomery      Richmond      Rowan      Stanly      Union

AGE: Male/Female	PREFERRED TIER MONTHLY MEDICAL BASE RATES									
	DEDUCTIBLE									
	\$2,400	\$2,400	\$2,400	\$4,000	\$4,000	\$4,000	\$5,450	\$5,450	\$5,450	\$10,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	162.89	131.96	99.62	127.47	108.78	86.80	98.52	85.58	67.72	61.16
19 - 25 M	164.71	133.41	100.69	128.87	109.95	87.71	99.58	86.48	68.40	61.77
F	242.42	195.34	146.13	188.51	160.06	126.61	144.46	124.75	97.57	87.59
26 - 29 M	174.46	141.18	106.39	136.35	116.24	92.59	105.21	91.28	72.06	65.01
F	284.47	228.86	170.72	220.79	187.18	147.66	168.74	145.47	113.36	101.57
30 - 34 M	201.59	162.80	122.25	157.17	133.73	106.17	120.87	104.64	82.24	74.02
F	308.55	248.05	184.80	239.26	202.71	159.71	182.65	157.33	122.39	109.57
35 - 39 M	227.18	183.20	137.22	176.82	150.24	118.98	135.66	117.25	91.85	82.53
F	335.97	269.91	200.84	260.31	220.39	173.44	198.49	170.84	132.69	118.69
40 - 44 M	264.66	213.07	159.14	205.58	174.41	137.75	157.30	135.71	105.92	94.99
F	381.38	306.09	227.39	295.16	249.67	196.17	224.71	193.20	149.73	133.78
45 - 49 M	315.25	253.39	188.72	244.41	207.03	163.07	186.52	160.63	124.91	111.80
F	417.03	334.51	248.24	322.53	272.66	214.02	245.30	210.77	163.12	145.63
50 - 54 M	388.39	311.68	231.49	300.54	254.19	199.68	228.76	196.66	152.36	136.11
F	455.43	365.11	270.69	352.00	297.42	233.24	267.48	229.68	177.53	158.39
55 - 59 M	462.74	370.94	274.97	357.61	302.14	236.90	271.70	233.28	180.27	160.82
F	506.62	405.91	300.63	391.29	330.44	258.87	297.05	254.90	196.75	175.40
60 - 64 M	591.64	473.67	350.35	456.55	385.26	301.43	346.15	296.78	228.66	203.66
F	577.62	462.50	342.15	445.79	376.23	294.42	338.06	289.87	223.40	199.00
Maternity Option	388.96	309.97	197.44	347.34	276.82	176.31	315.43	251.38	160.10	211.39

## Blue Options HSA preferred tier monthly family rates for the Greensboro area

The Greensboro area includes these counties

Davidson      Davie      Forsyth      Guilford      Randolph      Rockingham      Stokes      Surry      Yadkin

AGE: Male/Female	PREFERRED TIER MONTHLY MEDICAL BASE RATES									
	DEDUCTIBLE									
	\$2,400	\$2,400	\$2,400	\$4,000	\$4,000	\$4,000	\$5,450	\$5,450	\$5,450	\$10,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	141.18	114.66	86.93	110.81	94.78	75.93	85.99	74.89	59.57	53.95
19 - 25 M	142.74	115.90	87.85	112.01	95.79	76.71	86.89	75.66	60.15	54.47
F	209.38	169.01	126.82	163.15	138.76	110.07	125.38	108.48	85.17	76.61
26 - 29 M	151.10	122.57	92.74	118.43	101.18	80.90	91.72	79.78	63.29	57.25
F	245.44	197.75	147.91	190.83	162.01	128.13	146.21	126.25	98.70	88.60
30 - 34 M	174.36	141.11	106.34	136.28	116.18	92.54	105.15	91.23	72.02	64.97
F	266.08	214.21	159.98	206.68	175.32	138.46	158.13	136.42	106.45	95.46
35 - 39 M	196.31	158.60	119.18	153.13	130.33	103.53	117.83	102.05	80.26	72.27
F	289.60	232.95	173.73	224.73	190.49	150.24	171.71	148.00	115.28	103.28
40 - 44 M	228.45	184.22	137.97	177.80	151.06	119.62	136.40	117.88	92.33	82.95
F	328.53	263.98	196.50	254.61	215.60	169.73	194.20	167.18	129.90	116.22
45 - 49 M	271.83	218.79	163.34	211.09	179.03	141.34	161.45	139.25	108.61	97.37
F	359.11	288.35	214.38	278.08	235.31	185.03	211.86	182.25	141.37	126.38
50 - 54 M	334.54	268.77	200.02	259.23	219.47	172.74	197.67	170.15	132.15	118.21
F	392.03	314.59	233.64	303.35	256.54	201.52	230.88	198.47	153.73	137.32
55 - 59 M	398.30	319.59	237.30	308.17	260.59	204.66	234.50	201.56	156.09	139.41
F	435.93	349.58	259.31	337.05	284.85	223.49	256.23	220.09	170.21	151.91
60 - 64 M	508.84	407.69	301.95	393.01	331.87	259.99	298.34	256.01	197.58	176.14
F	496.82	398.11	294.92	383.78	324.12	253.98	291.40	250.09	193.07	172.15
Maternity Option	333.55	265.81	169.31	297.86	237.38	151.20	270.49	215.57	137.30	181.28

## Blue Options HSA preferred tier monthly family rates for the Greenville area

The Greenville area includes these counties

Beaufort Bertie Camden Carteret Craven Chowan Currituck Dare Edgecombe Gates Green Halifax Hertford Hyde  
Jones Lenoir Martin Nash Northampton Pamlico Pasquotank Perquimans Pitt Tyrell Washington Wayne Wilson

AGE: Male/Female	PREFERRED TIER MONTHLY MEDICAL BASE RATES									
	DEDUCTIBLE									
	\$2,400	\$2,400	\$2,400	\$4,000	\$4,000	\$4,000	\$5,450	\$5,450	\$5,450	\$10,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	153.22	124.26	93.97	120.05	102.55	81.96	92.94	80.82	64.09	57.95
19 - 25 M	154.93	125.62	94.97	121.36	103.65	82.82	93.93	81.66	64.73	58.52
F	227.71	183.62	137.53	177.22	150.58	119.25	135.96	117.51	92.05	82.71
26 - 29 M	164.07	132.90	100.31	128.37	109.54	87.39	99.20	86.16	68.16	61.55
F	267.09	215.02	160.56	207.45	175.98	138.97	158.71	136.91	106.84	95.80
30 - 34 M	189.47	153.14	115.17	147.86	125.92	100.11	113.87	98.67	77.70	70.00
F	289.64	232.99	173.75	224.75	190.52	150.26	171.73	148.02	115.30	103.29
35 - 39 M	213.44	172.25	129.19	166.26	141.38	112.11	127.72	110.48	86.70	77.97
F	315.33	253.46	188.77	244.47	207.09	163.12	186.57	160.67	124.95	111.83
40 - 44 M	248.54	200.23	149.71	193.21	164.02	129.68	148.00	127.77	99.87	89.63
F	357.85	287.35	213.64	277.10	234.51	184.40	211.13	181.62	140.91	125.96
45 - 49 M	295.92	237.99	177.42	229.57	194.57	153.40	175.36	151.11	117.66	105.38
F	391.24	313.96	233.16	302.73	256.04	201.12	230.42	198.07	153.44	137.06
50 - 54 M	364.42	292.58	217.48	282.14	238.74	187.69	214.92	184.85	143.37	128.15
F	427.20	342.63	254.19	330.33	279.23	219.12	251.19	215.78	166.94	149.02
55 - 59 M	434.05	348.09	258.20	335.59	283.65	222.55	255.14	219.16	169.52	151.29
F	475.15	380.84	282.23	367.13	310.15	243.13	278.88	239.40	184.94	164.95
60 - 64 M	554.78	444.31	328.80	428.25	361.50	282.99	324.87	278.63	214.84	191.42
F	541.65	433.84	321.12	418.17	353.04	276.42	317.29	272.16	209.91	187.05
Maternity Option	364.29	290.31	184.92	325.31	259.26	165.13	295.43	235.44	149.95	197.99

## Blue Options HSA preferred tier monthly family rates for the Hickory area

The Hickory area includes these counties

Alexander Alleghany Ashe Avery Burke Caldwell Catawba Cleveland Iredell McDowell Rutherford Watagua Wilkes

AGE: Male/Female	PREFERRED TIER MONTHLY MEDICAL BASE RATES									
	DEDUCTIBLE									
	\$2,400	\$2,400	\$2,400	\$4,000	\$4,000	\$4,000	\$5,450	\$5,450	\$5,450	\$10,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	150.98	122.47	92.66	118.33	101.10	80.84	91.65	79.71	63.25	57.21
19 - 25 M	152.67	123.81	93.65	119.62	102.19	81.68	92.62	80.54	63.88	57.77
F	224.30	180.91	135.54	174.60	148.38	117.55	133.99	115.83	90.77	81.57
26 - 29 M	161.65	130.98	98.90	126.52	107.98	86.18	97.81	84.97	67.25	60.75
F	263.07	211.81	158.21	204.35	173.38	136.96	156.38	134.92	105.32	94.46
30 - 34 M	186.66	150.91	113.52	145.71	124.11	98.70	112.25	97.28	76.64	69.06
F	285.26	229.49	171.19	221.39	187.69	148.07	169.20	145.86	113.65	101.84
35 - 39 M	210.25	169.71	127.32	163.82	139.32	110.52	125.88	108.91	85.49	76.91
F	310.54	249.65	185.97	240.79	204.00	160.72	183.80	158.31	123.14	110.24
40 - 44 M	244.81	197.25	147.53	190.34	161.61	127.81	145.84	125.93	98.47	88.39
F	352.40	283.01	210.45	272.92	230.99	181.68	207.98	178.93	138.85	124.15
45 - 49 M	291.44	234.42	174.80	226.13	191.68	151.16	172.77	148.90	115.97	103.89
F	385.27	309.20	229.67	298.14	252.19	198.13	226.96	195.12	151.19	135.08
50 - 54 M	358.86	288.16	214.23	277.88	235.16	184.91	211.71	182.11	141.28	126.30
F	420.66	337.41	250.37	325.31	275.01	215.85	247.41	212.55	164.48	146.84
55 - 59 M	427.41	342.79	254.31	330.49	279.36	219.23	251.30	215.88	167.01	149.08
F	467.86	375.03	277.97	361.53	305.45	239.48	274.66	235.80	182.19	162.53
60 - 64 M	546.23	437.50	323.80	421.69	355.99	278.72	319.93	274.41	211.61	188.58
F	533.31	427.20	316.25	411.77	347.66	272.25	312.47	268.05	206.76	184.28
Maternity Option	358.57	285.75	182.02	320.21	255.19	162.54	290.79	231.74	147.60	194.88

## Blue Options HSA preferred tier monthly family rates for the Raleigh area

The Raleigh area includes these counties

Alamance Lee      Caswell Moor      Chatham Orange      Durham Person      Franklin Vance      Granville Wake      Harnett Warren      Johnston

AGE: Male/Female	PREFERRED TIER MONTHLY MEDICAL BASE RATES									
	DEDUCTIBLE									
	\$2,400	\$2,400	\$2,400	\$4,000	\$4,000	\$4,000	\$5,450	\$5,450	\$5,450	\$10,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	146.50	118.90	90.04	114.89	98.21	78.60	89.06	77.51	61.57	55.72
19 - 25 M	148.13	120.20	90.99	116.14	99.26	79.41	90.00	78.31	62.18	56.26
F	217.48	175.47	131.55	169.36	143.98	114.13	130.06	112.47	88.21	79.31
26 - 29 M	156.83	127.13	96.08	122.82	104.87	83.77	95.03	82.60	65.44	59.15
F	255.01	205.38	153.50	198.17	168.19	132.92	151.73	130.96	102.30	91.78
30 - 34 M	181.04	146.42	110.24	141.39	120.48	95.89	109.01	94.52	74.53	67.19
F	276.50	222.50	166.06	214.66	182.04	143.67	164.14	141.54	110.36	98.92
35 - 39 M	203.88	164.63	123.60	158.93	135.22	107.32	122.20	105.77	83.11	74.79
F	300.97	242.01	180.37	233.44	197.83	155.93	178.28	153.60	119.55	107.06
40 - 44 M	237.33	191.29	143.16	184.60	156.79	124.07	141.52	122.25	95.66	85.91
F	341.50	274.30	204.07	264.54	223.96	176.21	201.69	173.56	134.76	120.52
45 - 49 M	282.48	227.27	169.56	219.25	185.90	146.67	167.60	144.49	112.61	100.91
F	373.31	299.66	222.68	288.97	244.48	192.14	220.06	189.24	146.71	131.10
50 - 54 M	347.75	279.29	207.73	269.35	227.99	179.35	205.30	176.64	137.11	122.60
F	407.58	326.98	242.72	315.27	266.57	209.30	239.86	206.12	159.57	142.49
55 - 59 M	414.11	332.18	246.54	320.28	270.78	212.57	243.63	209.33	162.02	144.66
F	453.27	363.39	269.44	350.33	296.04	232.17	266.25	228.62	176.72	157.67
60 - 64 M	529.15	423.86	313.81	408.57	344.97	270.16	310.07	266.00	205.21	182.89
F	516.64	413.89	306.49	398.97	336.90	263.90	302.85	259.84	200.51	178.74
Maternity Option	347.13	276.64	176.21	309.99	247.05	157.35	281.51	224.35	142.89	188.66

## Blue Options HSA preferred tier monthly family rates for the Fayetteville area

The Fayetteville area includes these counties

Bladen      Brunswick      Columbus      Cumberland      Duplin      Hoke      New hanover      Onslow      Pender      Robeson      Sampson      Scotland

AGE: Male/Female	PREFERRED TIER MONTHLY MEDICAL BASE RATES									
	DEDUCTIBLE									
	\$2,400	\$2,400	\$2,400	\$4,000	\$4,000	\$4,000	\$5,450	\$5,450	\$5,450	\$10,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	163.45	132.40	99.95	127.90	109.14	87.08	98.85	85.85	67.93	61.35
19 - 25 M	165.28	133.86	101.02	129.30	110.32	87.99	99.90	86.75	68.61	61.95
F	243.27	196.02	146.63	189.16	160.61	127.04	144.95	125.17	97.89	87.88
26 - 29 M	175.07	141.66	106.75	136.82	116.63	92.89	105.56	91.58	72.29	65.21
F	285.48	229.66	171.32	221.56	187.83	148.17	169.33	145.96	113.73	101.90
30 - 34 M	202.29	163.36	122.67	157.71	134.18	106.52	121.28	104.98	82.51	74.25
F	309.64	248.92	185.45	240.11	203.41	160.26	183.28	157.87	122.80	109.93
35 - 39 M	227.98	183.83	137.69	177.43	150.75	119.38	136.12	117.64	92.15	82.79
F	337.17	270.86	201.54	261.23	221.16	174.04	199.18	171.42	133.14	119.08
40 - 44 M	265.60	213.82	159.69	206.30	175.01	138.21	157.85	136.17	106.27	95.30
F	382.74	307.18	228.19	296.21	250.55	196.85	225.50	193.87	150.24	134.23
45 - 49 M	316.37	254.28	189.38	245.27	207.75	163.63	187.17	161.18	125.33	112.17
F	418.52	335.70	249.12	323.68	273.62	214.77	246.17	211.50	163.68	146.12
50 - 54 M	389.77	312.78	232.31	301.61	255.09	200.38	229.57	197.34	152.88	136.57
F	457.06	366.41	271.66	353.26	298.48	234.06	268.43	230.48	178.14	158.93
55 - 59 M	464.40	372.26	275.95	358.89	303.21	237.74	272.67	234.10	180.90	161.37
F	508.44	407.36	301.70	392.69	331.61	259.78	298.11	255.79	197.43	176.01
60 - 64 M	593.78	475.37	351.61	458.19	386.64	302.50	347.39	297.83	229.46	204.37
F	579.71	464.16	343.38	447.39	377.57	295.46	339.27	290.90	224.18	199.69
Maternity Option	390.39	311.11	198.17	348.62	277.83	176.96	316.59	252.31	160.69	212.17