

BlueOptionsHSASM

Agent Rate Tables for Individuals 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 individual 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									
	\$1,200	\$1,200	\$1,200	\$2,000	\$2,000	\$2,000	\$2,700	\$2,700	\$2,700	\$5,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	142.39	116.30	89.04	113.76	97.64	78.32	89.84	78.80	63.45	58.16
19 - 25 M	143.97	117.57	89.98	115.00	98.68	79.13	90.79	79.62	64.09	58.73
F	211.23	171.52	130.02	167.65	143.11	113.70	131.24	114.44	91.08	83.02
26 - 29 M	152.41	124.34	95.00	121.61	104.26	83.47	95.86	83.99	67.47	61.78
F	247.62	200.71	151.69	196.15	167.15	132.42	153.13	133.29	105.69	96.17
30 - 34 M	175.88	143.17	108.98	139.98	119.76	95.53	109.98	96.14	76.89	70.25
F	268.46	217.43	164.10	212.46	180.92	143.13	165.66	144.08	114.05	103.69
35 - 39 M	198.04	160.94	122.17	157.33	134.40	106.92	123.31	107.61	85.79	78.26
F	292.19	236.47	178.23	231.04	196.60	155.33	179.94	156.37	123.58	112.27
40 - 44 M	230.48	186.96	141.48	182.72	155.83	123.60	142.82	124.41	98.81	89.98
F	331.49	267.99	201.63	261.81	222.56	175.53	203.57	176.71	139.35	126.46
45 - 49 M	274.26	222.08	167.55	217.00	184.75	146.11	169.15	147.08	116.38	105.79
F	362.35	292.74	220.00	285.96	242.94	191.40	222.13	192.69	151.74	137.61
50 - 54 M	337.56	272.85	205.24	266.56	226.57	178.65	207.22	179.85	141.79	128.65
F	395.58	319.40	239.78	311.98	264.90	208.48	242.12	209.90	165.08	149.61
55 - 59 M	401.91	324.48	243.55	316.94	269.08	211.74	245.93	213.18	167.62	151.90
F	439.89	354.94	266.16	346.67	294.17	231.26	268.77	232.84	182.86	165.62
60 - 64 M	513.47	413.96	309.98	404.28	342.78	269.09	313.03	270.94	212.40	192.20
F	501.34	404.23	302.75	394.78	334.76	262.85	305.73	264.66	207.53	187.82
Maternity Option	338.55	269.80	171.85	302.33	240.94	153.47	274.55	218.81	139.36	184.00

An independent licensee of the Blue Cross and Blue Shield Association. U3707, 10/08



Blue Options HSA preferred tier monthly individual 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									
	\$1,200	\$1,200	\$1,200	\$2,000	\$2,000	\$2,000	\$2,700	\$2,700	\$2,700	\$5,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	162.02	132.05	100.73	129.13	110.61	88.41	101.65	88.97	71.33	65.25
19 - 25 M	163.84	133.51	101.81	130.55	111.81	89.34	102.74	89.91	72.06	65.90
F	241.10	195.49	147.82	191.04	162.85	129.07	149.21	129.92	103.07	93.81
26 - 29 M	173.53	141.29	107.59	138.14	118.21	94.33	108.57	94.93	75.95	69.40
F	282.92	229.03	172.72	223.78	190.47	150.57	174.36	151.57	119.86	108.92
30 - 34 M	200.50	162.92	123.64	159.26	136.03	108.19	124.79	108.90	86.78	79.15
F	306.85	248.23	186.97	242.52	206.29	162.87	188.76	163.97	129.46	117.56
35 - 39 M	225.95	183.34	138.80	179.18	152.84	121.28	140.10	122.08	96.99	88.34
F	334.12	270.11	203.21	263.87	224.30	176.89	205.16	178.09	140.41	127.41
40 - 44 M	263.22	213.23	160.99	208.36	177.46	140.44	162.52	141.37	111.95	101.80
F	379.27	306.32	230.09	299.22	254.13	200.10	232.32	201.47	158.53	143.72
45 - 49 M	313.52	253.58	190.94	247.74	210.69	166.30	192.77	167.42	132.14	119.97
F	414.72	334.76	251.20	326.97	277.55	218.33	253.64	219.82	172.76	156.53
50 - 54 M	386.24	311.91	234.24	304.67	258.73	203.69	236.51	205.08	161.33	146.24
F	452.90	365.39	273.93	356.86	302.77	237.96	276.61	239.59	188.09	170.32
55 - 59 M	460.17	371.22	278.26	362.55	307.57	241.70	280.98	243.36	191.00	172.94
F	503.80	406.22	304.24	396.71	336.40	264.13	307.22	265.95	208.52	188.70
60 - 64 M	588.34	474.04	354.58	462.90	392.24	307.59	358.07	309.73	242.45	219.24
F	574.40	462.85	346.28	451.99	383.04	300.43	349.69	302.51	236.85	214.21
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 individual 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									
	\$1,200	\$1,200	\$1,200	\$2,000	\$2,000	\$2,000	\$2,700	\$2,700	\$2,700	\$5,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	140.44	114.74	87.88	112.24	96.35	77.32	88.66	77.79	62.67	57.45
19 - 25 M	142.00	115.99	88.80	113.46	97.38	78.12	89.60	78.60	63.30	58.01
F	208.26	169.14	128.25	165.33	141.15	112.18	129.45	112.90	89.89	81.95
26 - 29 M	150.31	122.66	93.75	119.97	102.87	82.39	94.60	82.90	66.63	61.02
F	244.12	197.90	149.60	193.40	164.84	130.62	151.02	131.47	104.29	94.90
30 - 34 M	173.44	141.21	107.52	138.07	118.15	94.28	108.51	94.88	75.92	69.37
F	264.64	214.36	161.83	209.47	178.40	141.17	163.36	142.10	112.53	102.32
35 - 39 M	195.27	158.71	120.52	155.16	132.57	105.50	121.64	106.18	84.68	77.25
F	288.03	233.12	175.75	227.78	193.85	153.19	177.43	154.21	121.91	110.76
40 - 44 M	227.23	184.35	139.55	180.18	153.68	121.93	140.86	122.73	97.51	88.80
F	326.75	264.18	198.80	258.09	219.43	173.10	200.71	174.26	137.45	124.75
45 - 49 M	270.36	218.95	165.23	213.95	182.18	144.11	166.80	145.06	114.82	104.38
F	357.15	288.57	216.90	281.90	239.51	188.73	219.00	190.00	149.66	135.73
50 - 54 M	332.72	268.97	202.36	262.77	223.38	176.17	204.31	177.35	139.85	126.91
F	389.89	314.83	236.40	307.53	261.14	205.56	238.69	206.95	162.80	147.56
55 - 59 M	396.12	319.83	240.11	312.41	265.26	208.77	242.44	210.18	165.30	149.81
F	433.54	349.84	262.39	341.70	289.98	228.00	264.94	229.55	180.32	163.32
60 - 64 M	506.03	408.00	305.55	398.46	337.88	265.28	308.55	267.09	209.42	189.51
F	494.08	398.41	298.44	389.10	329.98	259.13	301.36	260.90	204.62	185.19
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 individual 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									
	\$1,200	\$1,200	\$1,200	\$2,000	\$2,000	\$2,000	\$2,700	\$2,700	\$2,700	\$5,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	152.42	124.34	95.01	121.61	104.26	83.47	95.87	84.00	67.48	61.78
19 - 25 M	154.12	125.71	96.02	122.94	105.38	84.35	96.89	84.88	68.16	62.39
F	226.48	183.75	139.11	179.60	153.19	121.55	140.42	122.35	97.21	88.53
26 - 29 M	163.20	132.99	101.43	130.05	111.38	89.01	102.35	89.58	71.80	65.67
F	265.65	215.17	162.42	210.26	179.06	141.68	163.97	142.63	112.93	102.68
30 - 34 M	188.46	153.25	116.46	149.83	128.07	102.00	117.54	102.66	81.94	74.79
F	288.07	233.15	175.77	227.81	193.88	153.21	177.45	154.24	121.92	110.77
35 - 39 M	212.29	172.37	130.66	168.49	143.82	114.25	131.88	115.00	91.51	83.40
F	313.61	253.64	190.98	247.81	210.75	166.34	192.82	167.46	132.18	120.00
40 - 44 M	247.20	200.37	151.44	195.82	166.88	132.20	152.88	133.08	105.52	96.01
F	355.89	287.56	216.16	280.91	238.68	188.08	218.25	189.36	149.15	135.27
45 - 49 M	294.31	238.16	179.49	232.70	198.00	156.42	181.21	157.47	124.43	113.03
F	389.10	314.19	235.93	306.91	260.62	205.15	238.22	206.55	162.48	147.27
50 - 54 M	362.42	292.79	220.04	286.02	243.00	191.44	222.18	192.74	151.77	137.63
F	424.85	342.87	257.22	334.90	284.24	223.53	259.73	225.07	176.83	160.18
55 - 59 M	431.66	348.34	261.27	340.24	288.74	227.04	263.82	228.59	179.56	162.64
F	472.53	381.12	285.60	372.23	315.74	248.05	288.40	249.75	195.97	177.41
60 - 64 M	551.71	444.63	332.75	434.22	368.04	288.75	336.03	290.75	227.75	206.01
F	538.65	434.16	324.97	424.00	359.42	282.04	328.17	283.99	222.51	201.29
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 individual 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									
	\$1,200	\$1,200	\$1,200	\$2,000	\$2,000	\$2,000	\$2,700	\$2,700	\$2,700	\$5,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	150.19	122.56	93.68	119.87	102.79	82.33	94.53	82.84	66.58	60.97
19 - 25 M	151.86	123.90	94.68	121.18	103.90	83.19	95.53	83.71	67.25	61.58
F	223.09	181.04	137.09	176.94	150.95	119.81	138.38	120.59	95.84	87.30
26 - 29 M	160.80	131.07	100.00	128.18	109.80	87.78	100.91	88.34	70.84	64.80
F	261.64	211.96	160.04	207.12	176.42	139.63	161.56	140.55	111.32	101.23
30 - 34 M	185.66	151.01	114.80	147.64	126.23	100.56	115.86	101.21	80.82	73.78
F	283.70	229.66	173.18	224.40	191.00	150.97	174.83	151.98	120.17	109.20
35 - 39 M	209.12	169.83	128.77	166.01	141.73	112.63	129.98	113.36	90.24	82.26
F	308.84	249.83	188.15	244.08	207.61	163.90	189.95	165.00	130.26	118.28
40 - 44 M	243.48	197.39	149.23	192.91	164.43	130.29	150.64	131.15	104.03	94.67
F	350.46	283.21	212.93	276.67	235.11	185.29	214.99	186.55	146.97	133.32
45 - 49 M	289.85	234.59	176.84	229.21	195.06	154.13	178.53	155.16	122.64	111.42
F	383.15	309.43	232.39	302.25	256.70	202.10	234.65	203.47	160.09	145.12
50 - 54 M	356.89	288.37	216.76	281.70	239.35	188.60	218.85	189.87	149.55	135.64
F	418.34	337.66	253.35	329.81	279.95	220.19	255.81	221.69	174.22	157.83
55 - 59 M	425.05	343.04	257.34	335.06	284.38	223.64	259.85	225.17	176.91	160.26
F	465.27	375.31	281.29	366.55	310.95	244.32	284.04	245.99	193.05	174.79
60 - 64 M	543.20	437.82	327.69	427.56	362.44	284.38	330.92	286.35	224.33	202.94
F	530.35	427.51	320.04	417.50	353.95	277.78	323.19	279.70	219.18	198.29
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 individual 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									
	\$1,200	\$1,200	\$1,200	\$2,000	\$2,000	\$2,000	\$2,700	\$2,700	\$2,700	\$5,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	145.73	118.98	91.03	116.38	99.85	80.04	91.85	80.53	64.80	59.36
19 - 25 M	147.35	120.28	91.99	117.65	100.92	80.87	92.82	81.37	65.45	59.95
F	216.31	175.60	133.05	171.63	146.47	116.32	134.30	117.08	93.13	84.85
26 - 29 M	156.01	127.22	97.14	124.42	106.63	85.32	98.03	85.85	68.92	63.07
F	253.63	205.53	155.27	200.85	171.13	135.51	156.74	136.40	108.11	98.33
30 - 34 M	180.07	146.53	111.47	143.26	122.53	97.69	112.50	98.31	78.58	71.77
F	274.99	222.67	167.99	217.57	185.24	146.49	169.59	147.46	116.68	106.05
35 - 39 M	202.79	164.75	125.00	161.05	137.54	109.37	126.16	110.07	87.70	79.97
F	299.33	242.19	182.48	236.63	201.32	159.00	184.23	160.06	126.45	114.84
40 - 44 M	236.05	191.43	144.80	187.09	159.51	126.47	146.17	127.30	101.05	91.99
F	339.62	274.51	206.47	268.17	227.94	179.72	208.47	180.92	142.63	129.40
45 - 49 M	280.94	227.44	171.53	222.23	189.17	149.55	173.17	150.54	119.07	108.20
F	371.26	299.89	225.31	292.94	248.84	195.99	227.50	197.31	155.33	140.83
50 - 54 M	345.84	279.50	210.17	273.04	232.05	182.92	212.21	184.14	145.12	131.64
F	405.33	327.22	245.59	319.62	271.35	213.50	247.99	214.95	169.00	153.13
55 - 59 M	411.82	332.43	249.46	324.70	275.64	216.84	251.89	218.31	171.61	155.48
F	450.76	363.67	272.64	355.18	301.36	236.86	275.31	238.47	187.24	169.54
60 - 64 M	526.21	424.19	317.57	414.25	351.21	275.65	320.69	277.54	217.52	196.80
F	513.77	414.21	310.16	404.51	342.99	269.25	313.21	271.10	212.53	192.30
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 individual 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									
	\$1,200	\$1,200	\$1,200	\$2,000	\$2,000	\$2,000	\$2,700	\$2,700	\$2,700	\$5,000
	COINSURANCE									
	100%	80%	50%	100%	80%	50%	100%	80%	50%	100%
< 19 Adult M/F	162.58	132.50	101.06	129.57	110.98	88.70	101.98	89.26	71.56	65.45
19 - 25 M	164.40	133.96	102.15	131.00	112.18	89.64	103.08	90.20	72.29	66.10
F	241.96	196.17	148.32	191.71	163.41	129.51	149.72	130.35	103.42	94.12
26 - 29 M	174.14	141.77	107.94	138.62	118.61	94.64	108.93	95.24	76.19	69.62
F	283.92	229.83	173.31	224.57	191.14	151.09	174.97	152.09	120.26	109.28
30 - 34 M	201.20	163.48	124.06	159.81	136.49	108.56	125.21	109.25	87.06	79.40
F	307.95	249.10	187.62	243.38	207.01	163.44	189.42	164.53	129.90	117.95
35 - 39 M	226.75	183.97	139.27	179.81	153.37	121.69	140.58	122.48	97.31	88.62
F	335.32	271.06	203.91	264.81	225.09	177.51	205.88	178.70	140.89	127.84
40 - 44 M	264.16	213.97	161.54	209.10	178.08	140.92	163.08	141.85	112.33	102.13
F	380.63	307.41	230.89	300.29	255.03	200.81	233.13	202.16	159.08	144.21
45 - 49 M	314.64	254.47	191.60	248.62	211.43	166.88	193.44	167.99	132.59	120.37
F	416.22	335.95	252.08	328.15	278.53	219.10	254.54	220.58	173.36	157.06
50 - 54 M	387.63	313.02	235.06	305.76	259.65	204.41	237.34	205.78	161.89	146.73
F	454.54	366.69	274.90	358.15	303.85	238.81	277.58	240.43	188.74	170.90
55 - 59 M	461.83	372.54	279.24	363.86	308.67	242.56	281.97	244.21	191.67	173.54
F	505.63	407.67	305.32	398.15	337.60	265.07	308.31	266.88	209.25	189.36
60 - 64 M	590.48	475.73	355.84	464.58	393.66	308.70	359.35	310.82	243.31	220.00
F	576.49	464.51	347.51	453.62	384.41	301.51	350.93	303.57	237.69	214.95
Maternity Option	390.39	311.11	198.17	348.62	277.83	176.96	316.59	252.31	160.69	212.17