

Determine your monthly rate

Your monthly rate is based on where you live, your age, the deductible amount you select, whether you and/or your spouse are tobacco free and whether you choose substance abuse coverage. Follow these steps to determine your rate:

1. Select Area 1 or Area 2. Note: If you live on a county line, call Blue Cross customer service to determine your area as our system is based on ZIP codes

Single rates (individual coverage)

2. Decide whether you want coverage for substance abuse
3. Select your deductible
4. Find your age group on the left side of the table

Family rates (family coverage)

2. Decide whether you want coverage for substance abuse. Then work only with that rate sheet for your entire family.
3. Select your deductible
4. Find the age groups for you and your spouse on the left side of the table
5. Select the number of dependent children covered
6. Add the rates together

These tables show preferred rates. Standard rates, which are 30 percent higher, are offered to users of tobacco or smokeless tobacco, as well as individuals with other health factors.

Options Blue monthly rates – Area 1

Area 1 rates include ZIP codes in the following Minnesota counties: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington

Preferred rates — without substance abuse coverage

Coinsurance	Single						Family					
	80/20%		100/0%				80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800	\$2,600	\$4,000	\$5,000	\$7,000	\$9,000	\$11,600
Subscriber age												
19 – 29	\$180.00	\$146.50	\$166.00	\$137.00	\$124.50	\$112.00	\$180.50	\$145.50	\$165.50	\$135.00	\$121.00	\$106.00
30 – 34	\$197.50	\$161.00	\$182.50	\$150.50	\$137.00	\$123.50	\$198.50	\$160.00	\$182.00	\$148.00	\$133.00	\$116.50
35 – 39	\$205.00	\$167.50	\$189.00	\$156.00	\$142.00	\$128.00	\$205.50	\$166.00	\$189.00	\$154.00	\$138.00	\$121.00
40 – 44	\$228.50	\$186.50	\$210.50	\$174.00	\$158.00	\$142.50	\$229.00	\$185.00	\$210.50	\$171.00	\$154.00	\$134.50
45 – 49	\$282.00	\$230.00	\$260.00	\$214.50	\$195.00	\$176.00	\$282.50	\$228.00	\$259.50	\$211.50	\$190.00	\$166.00
50 – 54	\$369.00	\$301.00	\$340.50	\$281.00	\$256.00	\$230.50	\$370.50	\$299.00	\$340.00	\$277.00	\$248.50	\$217.50
55 – 59	\$464.00	\$378.50	\$428.00	\$353.50	\$321.50	\$289.50	\$465.50	\$375.50	\$427.00	\$348.00	\$312.50	\$273.50
60 – 64	\$511.00	\$417.00	\$471.50	\$389.00	\$354.00	\$319.00	\$512.50	\$413.50	\$470.50	\$383.00	\$344.00	\$301.00
Dependent child 90 days to age 26												
1 child							\$160.00	\$129.00	\$147.00	\$119.50	\$107.50	\$94.00
2 children							\$320.00	\$258.00	\$294.00	\$239.00	\$215.00	\$188.00
3 or more children							\$480.00	\$387.00	\$441.00	\$358.50	\$322.50	\$282.00

Preferred rates — including substance abuse coverage

Coinsurance	Single						Family					
	80/20%		100/0%				80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800	\$2,600	\$4,000	\$5,000	\$7,000	\$9,000	\$11,600
Subscriber age												
19 – 29	\$185.50	\$151.00	\$171.00	\$141.00	\$128.50	\$115.50	\$186.00	\$150.00	\$170.50	\$139.00	\$124.50	\$109.00
30 – 34	\$203.50	\$166.00	\$188.00	\$155.00	\$141.00	\$127.00	\$204.00	\$165.00	\$187.50	\$152.50	\$137.00	\$120.00
35 – 39	\$211.50	\$172.50	\$195.00	\$161.00	\$146.50	\$132.00	\$212.00	\$171.00	\$194.50	\$158.50	\$142.00	\$124.50
40 – 44	\$235.00	\$192.00	\$217.00	\$179.00	\$163.00	\$147.00	\$236.00	\$190.50	\$216.50	\$176.50	\$158.50	\$138.50
45 – 49	\$290.50	\$237.00	\$268.00	\$221.00	\$201.00	\$181.00	\$291.00	\$235.00	\$267.50	\$217.50	\$195.50	\$171.00
50 – 54	\$380.50	\$310.00	\$351.00	\$289.50	\$263.50	\$237.50	\$381.50	\$307.50	\$350.00	\$285.00	\$256.00	\$224.00
55 – 59	\$478.00	\$390.00	\$441.00	\$364.00	\$331.00	\$298.00	\$479.50	\$387.00	\$440.00	\$358.50	\$322.00	\$281.50
60 – 64	\$526.50	\$429.50	\$485.50	\$401.00	\$364.50	\$328.50	\$528.00	\$426.00	\$484.50	\$394.50	\$354.50	\$310.00
Dependent child 90 days to age 26												
1 child							\$165.00	\$133.00	\$151.50	\$123.00	\$110.50	\$97.00
2 children							\$330.00	\$266.00	\$303.00	\$246.00	\$221.00	\$194.00
3 or more children							\$495.00	\$399.00	\$454.50	\$369.00	\$331.50	\$291.00

These rates are effective April 1, 2011 through March 31, 2012. Rates are subject to benefit changes mandated by law and annual adjustment.

Applicants must be ages 19 to 64 to be eligible for coverage. Note: Your rate will change when you age into a new category or move into a new rate area.

- 4 When two or more dependents are covered, preferred or standard rates will be offered for all dependents based on the health history of one or more dependent applicants.

Options Blue monthly rates – Area 2

Area 2 rates include all counties *except* those in Area 1 (see previous page)

Preferred rates — without substance abuse coverage

Coinsurance	Single						Family					
	80/20%		100/0%				80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800	\$2,600	\$4,000	\$5,000	\$7,000	\$9,000	\$11,600
Subscriber age												
19 – 29	\$199.50	\$163.00	\$184.50	\$152.00	\$138.50	\$124.50	\$200.50	\$161.50	\$184.00	\$150.00	\$134.50	\$117.50
30 – 34	\$219.50	\$179.00	\$202.50	\$167.00	\$152.00	\$137.00	\$220.00	\$177.50	\$202.00	\$164.50	\$148.00	\$129.50
35 – 39	\$228.00	\$186.00	\$210.00	\$173.50	\$158.00	\$142.00	\$228.50	\$184.50	\$209.50	\$171.00	\$153.50	\$134.00
40 – 44	\$253.50	\$207.00	\$234.00	\$193.00	\$175.50	\$158.00	\$254.50	\$205.00	\$233.50	\$190.00	\$171.00	\$149.50
45 – 49	\$313.00	\$255.50	\$289.00	\$238.50	\$217.00	\$195.50	\$314.00	\$253.50	\$288.00	\$234.50	\$210.50	\$184.50
50 – 54	\$410.00	\$334.50	\$378.50	\$312.00	\$284.00	\$256.00	\$411.50	\$332.00	\$377.50	\$307.50	\$276.00	\$241.50
55 – 59	\$515.50	\$420.50	\$475.50	\$392.50	\$357.00	\$321.50	\$517.00	\$417.00	\$474.50	\$386.50	\$347.00	\$303.50
60 – 64	\$567.50	\$463.00	\$523.50	\$432.00	\$393.00	\$354.00	\$569.00	\$459.50	\$522.50	\$425.50	\$382.00	\$334.50
Dependent child 90 days to age 26												
1 child							\$177.50	\$143.50	\$163.00	\$133.00	\$119.50	\$104.50
2 children							\$355.00	\$287.00	\$326.00	\$266.00	\$239.00	\$209.00
3 or more children							\$532.50	\$430.50	\$489.00	\$399.00	\$358.50	\$313.50

Preferred rates — including substance abuse coverage

Coinsurance	Single						Family					
	80/20%		100/0%				80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800	\$2,600	\$4,000	\$5,000	\$7,000	\$9,000	\$11,600
Subscriber age												
19 – 29	\$205.50	\$168.00	\$190.00	\$156.50	\$142.50	\$128.50	\$206.50	\$166.50	\$189.50	\$154.50	\$138.50	\$121.00
30 – 34	\$226.00	\$184.50	\$208.50	\$172.00	\$156.50	\$141.00	\$227.00	\$183.00	\$208.00	\$169.50	\$152.00	\$133.00
35 – 39	\$234.50	\$191.50	\$216.50	\$178.50	\$162.50	\$146.50	\$235.50	\$190.00	\$216.00	\$176.00	\$158.00	\$138.00
40 – 44	\$261.00	\$213.00	\$241.00	\$199.00	\$181.00	\$163.00	\$262.00	\$211.50	\$240.50	\$196.00	\$176.00	\$154.00
45 – 49	\$322.50	\$263.00	\$297.50	\$245.50	\$223.50	\$201.00	\$323.50	\$261.00	\$297.00	\$241.50	\$217.00	\$190.00
50 – 54	\$422.50	\$344.50	\$389.50	\$321.50	\$292.50	\$263.50	\$423.50	\$342.00	\$389.00	\$316.50	\$284.50	\$248.50
55 – 59	\$531.00	\$433.00	\$489.50	\$404.00	\$367.50	\$331.00	\$532.50	\$429.50	\$488.50	\$398.00	\$357.50	\$312.50
60 – 64	\$584.50	\$477.00	\$539.50	\$445.00	\$405.00	\$364.50	\$586.50	\$473.00	\$538.00	\$438.50	\$393.50	\$344.50
Dependent child 90 days to age 26												
1 child							\$183.00	\$147.50	\$168.00	\$137.00	\$123.00	\$107.50
2 children							\$366.00	\$295.00	\$336.00	\$274.00	\$246.00	\$215.00
3 or more children							\$549.00	\$442.50	\$504.00	\$411.00	\$369.00	\$322.50

These rates are effective April 1, 2011 through March 31, 2012. Rates are subject to benefit changes mandated by law and annual adjustment. Applicants must be ages 19 to 64 to be eligible for coverage. Note: Your rate will change when you age into a new category or move into a new rate area. When two or more dependents are covered, preferred or standard rates will be offered for all dependents based on the health history of one or more dependent applicants.