

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. The information below will help you determine your monthly rate based on these factors.

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.
2. Decide whether you want coverage for substance abuse
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.

Personal 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	80/20% with copay		80/20%				100/0%			
	Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000
Subscriber/spouse age										
19 – 29	\$202.00	\$134.50	\$174.50	\$141.50	\$127.00	\$116.50	\$121.50	\$99.00	\$84.00	\$71.00
30 – 34	\$222.00	\$148.00	\$191.50	\$155.50	\$139.50	\$128.00	\$133.50	\$108.50	\$92.00	\$78.00
35 – 39	\$230.00	\$153.50	\$199.00	\$161.00	\$144.50	\$133.00	\$138.50	\$112.50	\$95.50	\$81.00
40 – 44	\$256.00	\$171.00	\$221.50	\$179.50	\$161.00	\$148.00	\$154.00	\$125.50	\$106.50	\$90.00
45 – 49	\$316.00	\$211.00	\$273.00	\$221.50	\$199.00	\$182.50	\$190.00	\$155.00	\$131.50	\$111.00
50 – 54	\$414.50	\$276.50	\$358.00	\$290.50	\$260.50	\$239.00	\$249.00	\$203.00	\$172.00	\$145.50
55 – 59	\$520.50	\$347.50	\$449.50	\$365.00	\$327.00	\$300.50	\$313.00	\$255.00	\$216.50	\$183.00
60 – 64	\$573.50	\$383.00	\$495.50	\$402.00	\$360.50	\$331.00	\$344.50	\$281.00	\$238.50	\$201.50
Dependent child 90 days to age 26										
1 child	\$179.00	\$119.50	\$154.50	\$125.50	\$112.50	\$103.50	\$107.50	\$87.50	\$74.50	\$63.00
2 children	\$358.00	\$239.00	\$309.00	\$251.00	\$225.00	\$207.00	\$215.00	\$175.00	\$149.00	\$126.00
3 or more children	\$537.00	\$358.50	\$463.50	\$376.50	\$337.50	\$310.50	\$322.50	\$262.50	\$223.50	\$189.00

Preferred rates — including substance abuse coverage

Coinsurance	80/20% with copay		80/20%				100/0%			
	Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000
Subscriber/spouse age										
19 – 29	\$208.00	\$139.00	\$179.50	\$145.50	\$130.50	\$120.00	\$125.00	\$102.00	\$86.50	\$73.00
30 – 34	\$228.50	\$152.50	\$197.50	\$160.00	\$143.50	\$132.00	\$137.50	\$112.00	\$95.00	\$80.50
35 – 39	\$237.00	\$158.50	\$204.50	\$166.00	\$149.00	\$137.00	\$142.50	\$116.00	\$98.50	\$83.50
40 – 44	\$264.00	\$176.00	\$228.00	\$185.00	\$166.00	\$152.50	\$158.50	\$129.00	\$109.50	\$93.00
45 – 49	\$325.50	\$217.50	\$281.50	\$228.00	\$204.50	\$188.00	\$196.00	\$159.50	\$135.50	\$114.50
50 – 54	\$426.50	\$285.00	\$368.50	\$299.00	\$268.00	\$246.50	\$256.50	\$209.00	\$177.50	\$150.00
55 – 59	\$536.50	\$358.00	\$463.00	\$375.50	\$337.00	\$309.50	\$322.50	\$262.50	\$223.00	\$188.50
60 – 64	\$590.50	\$394.50	\$510.00	\$414.00	\$371.00	\$341.00	\$355.00	\$289.00	\$245.50	\$207.50
Dependent child 90 days to age 26										
1 child	\$184.50	\$123.00	\$159.50	\$129.00	\$116.00	\$106.50	\$111.00	\$90.50	\$76.50	\$65.00
2 children	\$369.00	\$246.00	\$319.00	\$258.00	\$232.00	\$213.00	\$222.00	\$181.00	\$153.00	\$130.00
3 or more children	\$553.50	\$369.00	\$478.50	\$387.00	\$348.00	\$319.50	\$333.00	\$271.50	\$229.50	\$195.00

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

Personal 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	80/20% with		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Subscriber/spouse age										
19 – 29	\$224.00	\$149.50	\$193.50	\$157.00	\$141.00	\$129.50	\$134.50	\$109.50	\$93.00	\$79.00
30 – 34	\$246.50	\$164.50	\$212.50	\$172.50	\$155.00	\$142.00	\$148.00	\$120.50	\$102.50	\$86.50
35 – 39	\$255.50	\$170.50	\$220.50	\$179.00	\$160.50	\$147.50	\$153.50	\$125.00	\$106.00	\$90.00
40 – 44	\$284.50	\$190.00	\$246.00	\$199.50	\$179.00	\$164.50	\$171.00	\$139.50	\$118.50	\$100.00
45 – 49	\$351.00	\$234.50	\$303.50	\$246.00	\$220.50	\$202.50	\$211.00	\$172.00	\$146.00	\$123.50
50 – 54	\$460.00	\$307.00	\$397.50	\$322.50	\$289.00	\$265.50	\$276.50	\$225.50	\$191.00	\$161.50
55 – 59	\$578.00	\$386.00	\$499.50	\$405.00	\$363.50	\$334.00	\$347.50	\$283.00	\$240.50	\$203.00
60 – 64	\$637.00	\$425.00	\$550.00	\$446.00	\$400.00	\$367.50	\$382.50	\$312.00	\$264.50	\$224.00
Dependent children to age 26										
1 child	\$199.00	\$132.50	\$171.50	\$139.50	\$125.00	\$115.00	\$119.50	\$97.50	\$82.50	\$70.00
2 children	\$398.00	\$265.00	\$343.00	\$279.00	\$250.00	\$230.00	\$239.00	\$195.00	\$165.00	\$140.00
3 or more children	\$597.00	\$397.50	\$514.50	\$418.50	\$375.00	\$345.00	\$358.50	\$292.50	\$247.50	\$210.00

Preferred rates — *including* substance abuse coverage

Coinsurance	80/20% with copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Subscriber/spouse age										
19 – 29	\$231.00	\$154.00	\$199.50	\$161.50	\$145.00	\$133.50	\$138.50	\$113.00	\$96.00	\$81.00
30 – 34	\$253.50	\$169.50	\$219.00	\$178.00	\$159.50	\$146.50	\$152.50	\$124.00	\$105.50	\$89.00
35 – 39	\$263.00	\$176.00	\$227.50	\$184.50	\$165.50	\$152.00	\$158.00	\$129.00	\$109.50	\$92.50
40 – 44	\$293.00	\$195.50	\$253.00	\$205.50	\$184.00	\$169.00	\$176.00	\$143.50	\$122.00	\$103.00
45 – 49	\$361.50	\$241.50	\$312.50	\$253.50	\$227.50	\$209.00	\$217.50	\$177.00	\$150.50	\$127.00
50 – 54	\$474.00	\$316.50	\$409.50	\$332.00	\$298.00	\$273.50	\$285.00	\$232.00	\$197.00	\$166.50
55 – 59	\$595.50	\$397.50	\$514.50	\$417.50	\$374.50	\$344.00	\$358.00	\$291.50	\$247.50	\$209.50
60 – 64	\$656.00	\$438.00	\$566.50	\$459.50	\$412.00	\$378.50	\$394.00	\$321.00	\$272.50	\$230.50
Dependent children to age 26										
1 child	\$205.00	\$136.50	\$177.00	\$143.50	\$128.50	\$118.00	\$123.00	\$100.50	\$85.00	\$72.00
2 children	\$410.00	\$273.00	\$354.00	\$287.00	\$257.00	\$236.00	\$246.00	\$201.00	\$170.00	\$144.00
3 or more children	\$615.00	\$409.50	\$531.00	\$430.50	\$385.50	\$354.00	\$369.00	\$301.50	\$255.00	\$216.00

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