

Determine your monthly rate

Your monthly rate is based on where you live, your age, the deductible amount you select, whether you are tobacco free, whether you choose substance abuse coverage and your drug option. 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. Select your drug option
3. Select the rate table based on tobacco usage
4. Decide whether you want coverage for substance abuse
5. Select your deductible
6. Find your age group on the left side of the table

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.

Simply Blue monthly rates – Area 1

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

Prescription drug option 1: \$5 copay generics; \$50 copay formulary brand; \$90 copay non-formulary brand

Prescription drug option 2: \$10 copay generics; you pay 100% for formulary brand; no coverage for non-formulary brand

Preferred rates — without substance abuse coverage

| Coinsurance | Prescription drug option 1 | | | Prescription drug option 2 | | |
|----------------|----------------------------|----------|----------|----------------------------|----------|----------|
| | 100/0% | | | 100/0% | | |
| Deductible | \$3,000 | \$6,000 | \$9,000 | \$3,000 | \$6,000 | \$9,000 |
| Subscriber age | | | | | | |
| 19 – 29 | \$111.50 | \$95.00 | \$85.00 | \$103.00 | \$88.50 | \$75.50 |
| 30 – 34 | \$122.50 | \$104.50 | \$93.50 | \$113.50 | \$97.50 | \$83.00 |
| 35 – 39 | \$127.00 | \$108.50 | \$97.00 | \$117.50 | \$101.00 | \$86.00 |
| 40 – 44 | \$141.50 | \$120.50 | \$108.00 | \$131.00 | \$112.50 | \$95.50 |
| 45 – 49 | \$175.00 | \$149.00 | \$133.00 | \$161.50 | \$139.00 | \$118.00 |
| 50 – 54 | \$229.00 | \$195.00 | \$174.50 | \$212.00 | \$182.00 | \$154.50 |
| 55 – 59 | \$288.00 | \$245.00 | \$219.00 | \$266.00 | \$228.50 | \$194.50 |
| 60 – 64 | \$317.00 | \$270.00 | \$241.50 | \$293.00 | \$252.00 | \$214.00 |

Preferred rates — including substance abuse coverage

| Coinsurance | Prescription drug option 1 | | | Prescription drug option 2 | | |
|----------------|----------------------------|----------|----------|----------------------------|----------|----------|
| | 100/0% | | | 100/0% | | |
| Deductible | \$3,000 | \$6,000 | \$9,000 | \$3,000 | \$6,000 | \$9,000 |
| Subscriber age | | | | | | |
| 19 – 29 | \$115.00 | \$98.00 | \$87.50 | \$106.50 | \$91.50 | \$77.50 |
| 30 – 34 | \$126.50 | \$107.50 | \$96.00 | \$117.00 | \$100.50 | \$85.50 |
| 35 – 39 | \$131.00 | \$111.50 | \$100.00 | \$121.00 | \$104.00 | \$88.50 |
| 40 – 44 | \$146.00 | \$124.50 | \$111.00 | \$135.00 | \$116.00 | \$98.50 |
| 45 – 49 | \$180.00 | \$153.50 | \$137.00 | \$166.50 | \$143.00 | \$121.50 |
| 50 – 54 | \$236.00 | \$201.00 | \$179.50 | \$218.00 | \$187.50 | \$159.50 |
| 55 – 59 | \$296.50 | \$252.50 | \$226.00 | \$274.00 | \$235.50 | \$200.00 |
| 60 – 64 | \$326.50 | \$278.00 | \$248.50 | \$302.00 | \$259.50 | \$220.50 |

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 different rate area.

Simply Blue monthly rates – Area 2

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

Prescription drug option 1: \$5 copay generics; \$50 copay formulary brand; \$90 copay non-formulary brand

Prescription drug option 2: \$10 copay generics; you pay 100% for formulary brand; no coverage for non-formulary brand

Preferred rates — without substance abuse coverage

| Coinsurance | Prescription drug option 1 | | | Prescription drug option 2 | | |
|----------------|----------------------------|----------|----------|----------------------------|----------|----------|
| | 100/0% | | | 100/0% | | |
| Deductible | \$3,000 | \$6,000 | \$9,000 | \$3,000 | \$6,000 | \$9,000 |
| Subscriber age | | | | | | |
| 19 – 29 | \$124.00 | \$105.50 | \$94.50 | \$114.50 | \$98.50 | \$83.50 |
| 30 – 34 | \$136.00 | \$116.00 | \$103.50 | \$126.00 | \$108.00 | \$92.00 |
| 35 – 39 | \$141.50 | \$120.50 | \$107.50 | \$130.50 | \$112.00 | \$95.50 |
| 40 – 44 | \$157.50 | \$134.00 | \$120.00 | \$145.50 | \$125.00 | \$106.00 |
| 45 – 49 | \$194.00 | \$165.50 | \$148.00 | \$179.50 | \$154.00 | \$131.00 |
| 50 – 54 | \$254.50 | \$216.50 | \$193.50 | \$235.00 | \$202.00 | \$171.50 |
| 55 – 59 | \$319.50 | \$272.00 | \$243.50 | \$295.50 | \$254.00 | \$216.00 |
| 60 – 64 | \$352.00 | \$300.00 | \$268.00 | \$325.50 | \$279.50 | \$237.50 |

Preferred rates — including substance abuse coverage

| Coinsurance | Prescription drug option 1 | | | Prescription drug option 2 | | |
|----------------|----------------------------|----------|----------|----------------------------|----------|----------|
| | 100/0% | | | 100/0% | | |
| Deductible | \$3,000 | \$6,000 | \$9,000 | \$3,000 | \$6,000 | \$9,000 |
| Subscriber age | | | | | | |
| 19 – 29 | \$127.50 | \$108.50 | \$97.00 | \$118.00 | \$101.50 | \$86.00 |
| 30 – 34 | \$140.00 | \$119.50 | \$107.00 | \$129.50 | \$111.50 | \$94.50 |
| 35 – 39 | \$145.50 | \$124.00 | \$111.00 | \$134.50 | \$115.50 | \$98.50 |
| 40 – 44 | \$162.00 | \$138.00 | \$123.50 | \$150.00 | \$128.50 | \$109.50 |
| 45 – 49 | \$200.00 | \$170.50 | \$152.50 | \$185.00 | \$159.00 | \$135.00 |
| 50 – 54 | \$262.00 | \$223.00 | \$199.50 | \$242.50 | \$208.00 | \$177.00 |
| 55 – 59 | \$329.00 | \$280.50 | \$250.50 | \$304.50 | \$261.50 | \$222.50 |
| 60 – 64 | \$362.50 | \$309.00 | \$276.00 | \$335.50 | \$288.00 | \$245.00 |

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 different rate area.