

Rates for individuals and families

Risk Category 1

Copay, Deductible, and HSA plans

Rates are effective as of November 1, 2011.



HMO products underwritten and administered by Keystone Health Plan East.
Personal Choice PPO products underwritten and administered by QCC Insurance Company. Subsidiaries of
Independence Blue Cross – independent licensees of the Blue Cross and Blue Shield Association.

HSA Plans

Age	Type of coverage	Gender	PC PPO 5000 HSA	PC PPO 3000 HSA
Age 18	Individual	M	\$75.00	\$89.00
	Individual	F	\$75.00	\$89.00
	Individual and Spouse	M/F	\$150.00	\$178.00
	Individual and Child(ren)	M	\$218.00	\$258.00
	Individual and Child(ren)	F	\$218.00	\$258.00
	Family	M/F	\$293.00	\$347.00
Age 19-24	Individual	M	\$77.00	\$92.00
	Individual	F	\$91.00	\$111.00
	Individual and Spouse	M/F	\$168.00	\$203.00
	Individual and Child(ren)	M	\$220.00	\$261.00
	Individual and Child(ren)	F	\$234.00	\$280.00
	Family	M/F	\$311.00	\$372.00
Age 25-29	Individual	M	\$79.00	\$96.00
	Individual	F	\$109.00	\$137.00
	Individual and Spouse	M/F	\$188.00	\$233.00
	Individual and Child(ren)	M	\$222.00	\$265.00
	Individual and Child(ren)	F	\$252.00	\$306.00
	Family	M/F	\$331.00	\$402.00
Age 30-34	Individual	M	\$88.00	\$107.00
	Individual	F	\$118.00	\$149.00
	Individual and Spouse	M/F	\$206.00	\$256.00
	Individual and Child(ren)	M	\$231.00	\$276.00
	Individual and Child(ren)	F	\$261.00	\$318.00
	Family	M/F	\$349.00	\$425.00
Age 35-39	Individual	M	\$98.00	\$121.00
	Individual	F	\$125.00	\$158.00
	Individual and Spouse	M/F	\$223.00	\$279.00
	Individual and Child(ren)	M	\$241.00	\$290.00
	Individual and Child(ren)	F	\$268.00	\$327.00
	Family	M/F	\$366.00	\$448.00
Age 40-44	Individual	M	\$111.00	\$139.00
	Individual	F	\$130.00	\$166.00
	Individual and Spouse	M/F	\$241.00	\$305.00
	Individual and Child(ren)	M	\$254.00	\$308.00
	Individual and Child(ren)	F	\$273.00	\$335.00
	Family	M/F	\$384.00	\$474.00
Age 45-49	Individual	M	\$133.00	\$168.00
	Individual	F	\$146.00	\$187.00
	Individual and Spouse	M/F	\$279.00	\$355.00
	Individual and Child(ren)	M	\$276.00	\$337.00
	Individual and Child(ren)	F	\$289.00	\$356.00
	Family	M/F	\$422.00	\$524.00
Age 50-54	Individual	M	\$172.00	\$224.00
	Individual	F	\$162.00	\$210.00
	Individual and Spouse	M/F	\$334.00	\$434.00
	Individual and Child(ren)	M	\$315.00	\$393.00
	Individual and Child(ren)	F	\$305.00	\$379.00
	Family	M/F	\$477.00	\$603.00
Age 55-59	Individual	M	\$218.00	\$289.00
	Individual	F	\$193.00	\$254.00
	Individual and Spouse	M/F	\$411.00	\$543.00
	Individual and Child(ren)	M	\$361.00	\$458.00
	Individual and Child(ren)	F	\$336.00	\$423.00
	Family	M/F	\$554.00	\$712.00
Age 60-64	Individual	M	\$288.00	\$385.00
	Individual	F	\$226.00	\$299.00
	Individual and Spouse	M/F	\$514.00	\$684.00
	Individual and Child(ren)	M	\$431.00	\$554.00
	Individual and Child(ren)	F	\$369.00	\$468.00
	Family	M/F	\$657.00	\$853.00
Age 65+	Individual	M	\$382.00	\$515.00
	Individual	F	\$252.00	\$336.00
	Individual and Spouse	M/F	\$525.00	\$684.00
	Individual and Child(ren)	M	\$634.00	\$851.00
	Individual and Child(ren)	F	\$634.00	\$851.00
	Family	M/F	\$777.00	\$1,020.00
Age 65+ Member/ Subscriber is covered by Medicare Parts A and B.	Individual	M	\$298.00	\$398.00
	Individual	F	\$200.00	\$263.00
	Individual and Spouse	M/F	\$441.00	\$567.00
	Individual and Child(ren)	M	\$498.00	\$661.00
	Individual and Child(ren)	F	\$498.00	\$661.00
	Family	M/F	\$641.00	\$830.00

To get a quote for your monthly rate:*

1. Determine the type of plan that works best for you – Copay, Deductible, or HSA.
2. Find the section with the age of the oldest adult to be covered.
3. Use the second two columns to locate the type of coverage needed (i.e., individual, family, etc.) and the gender of the oldest adult to be covered.
4. Scan the row from left to right to see the preliminary rates available for each plan.

*Preliminary rate quote. Final rate quote and approval of coverage is dependent on medical underwriting. Approval is not guaranteed, and some applications may not be approved based on medical conditions. If your application is approved, your final rate will be guaranteed for the first six months of coverage.

Deductible Plans

Age	Type of coverage	Gender	PC PPO 8000	HMO 5000	HMO 2500	HMO 1500	PC PPO 5000	PC PPO 2500
Age 18	Individual	M	\$68.00	\$89.30	\$96.35	\$106.93	\$96.00	\$107.00
	Individual	F	\$68.00	\$89.30	\$96.35	\$106.93	\$96.00	\$107.00
	Individual and Spouse	M/F	\$136.00	\$178.61	\$193.88	\$213.86	\$192.00	\$214.00
	Individual and Child(ren)	M	\$197.00	\$266.73	\$290.23	\$321.96	\$278.00	\$310.00
	Individual and Child(ren)	F	\$197.00	\$266.73	\$290.23	\$321.96	\$278.00	\$310.00
	Family	M/F	\$265.00	\$356.04	\$387.76	\$428.89	\$374.00	\$417.00
Age 19-24	Individual	M	\$71.00	\$91.65	\$99.88	\$111.63	\$99.00	\$111.00
	Individual	F	\$82.00	\$125.72	\$136.30	\$155.11	\$121.00	\$137.00
	Individual and Spouse	M/F	\$153.00	\$217.38	\$236.18	\$265.55	\$220.00	\$248.00
	Individual and Child(ren)	M	\$200.00	\$270.26	\$292.58	\$325.48	\$281.00	\$314.00
	Individual and Child(ren)	F	\$211.00	\$303.15	\$330.18	\$368.96	\$303.00	\$340.00
	Family	M/F	\$282.00	\$394.80	\$430.05	\$480.58	\$402.00	\$451.00
Age 25-29	Individual	M	\$73.00	\$95.18	\$103.40	\$115.15	\$103.00	\$115.00
	Individual	F	\$97.00	\$156.28	\$172.73	\$197.40	\$149.00	\$171.00
	Individual and Spouse	M/F	\$170.00	\$251.46	\$276.14	\$312.55	\$252.00	\$286.00
	Individual and Child(ren)	M	\$202.00	\$273.78	\$297.28	\$329.01	\$285.00	\$318.00
	Individual and Child(ren)	F	\$226.00	\$334.89	\$366.61	\$412.43	\$331.00	\$374.00
	Family	M/F	\$299.00	\$430.05	\$470.01	\$526.41	\$434.00	\$489.00
Age 30-34	Individual	M	\$79.00	\$106.93	\$116.33	\$130.43	\$115.00	\$130.00
	Individual	F	\$104.00	\$165.68	\$183.30	\$210.33	\$164.00	\$188.00
	Individual and Spouse	M/F	\$183.00	\$272.61	\$299.64	\$340.76	\$279.00	\$318.00
	Individual and Child(ren)	M	\$208.00	\$285.53	\$310.21	\$344.29	\$297.00	\$333.00
	Individual and Child(ren)	F	\$233.00	\$343.11	\$377.18	\$425.36	\$346.00	\$391.00
	Family	M/F	\$312.00	\$451.21	\$493.51	\$555.79	\$461.00	\$521.00
Age 35-39	Individual	M	\$87.00	\$121.03	\$131.60	\$149.22	\$132.00	\$149.00
	Individual	F	\$109.00	\$165.68	\$183.30	\$210.33	\$174.00	\$199.00
	Individual and Spouse	M/F	\$196.00	\$286.71	\$314.90	\$360.73	\$306.00	\$348.00
	Individual and Child(ren)	M	\$216.00	\$299.64	\$325.48	\$364.26	\$314.00	\$352.00
	Individual and Child(ren)	F	\$238.00	\$343.11	\$377.18	\$425.36	\$356.00	\$402.00
	Family	M/F	\$325.00	\$465.31	\$508.79	\$574.59	\$488.00	\$551.00
Age 40-44	Individual	M	\$98.00	\$139.83	\$152.75	\$173.90	\$152.00	\$174.00
	Individual	F	\$114.00	\$169.21	\$186.83	\$216.21	\$183.00	\$211.00
	Individual and Spouse	M/F	\$212.00	\$309.03	\$339.58	\$390.11	\$335.00	\$385.00
	Individual and Child(ren)	M	\$227.00	\$317.26	\$346.64	\$388.93	\$334.00	\$377.00
	Individual and Child(ren)	F	\$243.00	\$347.80	\$380.71	\$430.05	\$365.00	\$414.00
	Family	M/F	\$341.00	\$486.46	\$533.47	\$603.97	\$517.00	\$588.00
Age 45-49	Individual	M	\$115.00	\$168.03	\$185.65	\$213.86	\$186.00	\$214.00
	Individual	F	\$126.00	\$186.83	\$206.80	\$238.53	\$205.00	\$238.00
	Individual and Spouse	M/F	\$241.00	\$354.86	\$392.46	\$453.55	\$391.00	\$452.00
	Individual and Child(ren)	M	\$244.00	\$346.64	\$379.54	\$428.89	\$368.00	\$417.00
	Individual and Child(ren)	F	\$255.00	\$365.43	\$400.68	\$453.55	\$387.00	\$441.00
	Family	M/F	\$370.00	\$533.47	\$586.34	\$667.41	\$573.00	\$655.00
Age 50-54	Individual	M	\$149.00	\$223.25	\$249.11	\$287.89	\$249.00	\$289.00
	Individual	F	\$140.00	\$209.15	\$233.83	\$270.26	\$233.00	\$270.00
	Individual and Spouse	M/F	\$289.00	\$432.41	\$482.94	\$558.14	\$482.00	\$559.00
	Individual and Child(ren)	M	\$278.00	\$401.86	\$442.98	\$501.73	\$431.00	\$492.00
	Individual and Child(ren)	F	\$269.00	\$387.76	\$427.71	\$484.11	\$415.00	\$473.00
	Family	M/F	\$418.00	\$611.01	\$676.81	\$771.99	\$664.00	\$762.00
Age 55-59	Individual	M	\$187.00	\$287.89	\$323.14	\$376.01	\$322.00	\$376.00
	Individual	F	\$166.00	\$252.64	\$283.18	\$327.83	\$282.00	\$329.00
	Individual and Spouse	M/F	\$353.00	\$540.51	\$605.14	\$703.84	\$604.00	\$705.00
	Individual and Child(ren)	M	\$316.00	\$466.48	\$517.01	\$589.86	\$504.00	\$579.00
	Individual and Child(ren)	F	\$295.00	\$431.23	\$475.89	\$542.86	\$464.00	\$532.00
	Family	M/F	\$482.00	\$719.12	\$799.02	\$917.69	\$786.00	\$908.00
Age 60-64	Individual	M	\$243.00	\$381.89	\$430.05	\$504.08	\$430.00	\$505.00
	Individual	F	\$192.00	\$297.28	\$333.71	\$388.93	\$334.00	\$390.00
	Individual and Spouse	M/F	\$435.00	\$679.16	\$762.59	\$891.84	\$764.00	\$895.00
	Individual and Child(ren)	M	\$372.00	\$560.48	\$623.94	\$717.94	\$612.00	\$708.00
	Individual and Child(ren)	F	\$321.00	\$474.71	\$526.41	\$602.79	\$516.00	\$593.00
	Family	M/F	\$564.00	\$857.77	\$956.47	\$1,106.87	\$946.00	\$1,098.00
Age 65+	Individual	M	\$320.00	\$511.14	\$576.94	\$677.99	\$577.00	\$682.00
	Individual	F	\$214.00	\$333.71	\$374.83	\$438.29	\$374.00	\$439.00
	Individual and Spouse	M/F	\$534.00	\$844.84	\$951.77	\$1,115.10	\$759.00	\$885.00
	Individual and Child(ren)	M	\$449.00	\$689.74	\$770.81	\$891.84	\$951.00	\$1,121.00
	Individual and Child(ren)	F	\$343.00	\$511.14	\$568.72	\$652.14	\$951.00	\$1,121.00
	Family	M/F	\$663.00	\$1,022.27	\$1,145.65	\$1,330.13	\$1,133.00	\$1,324.00
Age 65+ Member/Subscriber is covered by Medicare Parts A and B.	Individual	M	\$251.00	\$393.64	\$444.16	\$520.54	\$446.00	\$524.00
	Individual	F	\$171.00	\$262.03	\$292.58	\$340.76	\$292.00	\$341.00
	Individual and Spouse	M/F	\$422.00	\$655.66	\$736.74	\$861.30	\$628.00	\$727.00
	Individual and Child(ren)	M	\$380.00	\$572.23	\$638.04	\$734.40	\$738.00	\$865.00
	Individual and Child(ren)	F	\$300.00	\$440.64	\$486.46	\$555.79	\$738.00	\$865.00
	Family	M/F	\$551.00	\$834.27	\$930.62	\$1,075.15	\$920.00	\$1,068.00

Copay Plans

Age	Type of coverage	Gender	HMO 30	HMO 20	HMO 15	HMO 10	PC PPO 30
Age 18	Individual	M	\$125.72	\$130.43	\$143.36	\$157.46	\$133.00
	Individual	F	\$125.72	\$130.43	\$143.36	\$157.46	\$133.00
	Individual and Spouse	M/F	\$250.28	\$260.86	\$286.71	\$313.73	\$266.00
	Individual and Child(ren)	M	\$376.01	\$391.29	\$428.89	\$471.19	\$386.00
	Individual and Child(ren)	F	\$376.01	\$391.29	\$428.89	\$471.19	\$386.00
	Family	M/F	\$500.56	\$521.71	\$572.23	\$627.47	\$519.00
Age 19-24	Individual	M	\$129.25	\$135.13	\$148.05	\$163.33	\$138.00
	Individual	F	\$184.48	\$195.05	\$215.03	\$240.89	\$174.00
	Individual and Spouse	M/F	\$313.73	\$330.18	\$363.08	\$404.21	\$312.00
	Individual and Child(ren)	M	\$379.54	\$395.98	\$434.76	\$477.06	\$391.00
	Individual and Child(ren)	F	\$434.76	\$455.91	\$501.73	\$554.61	\$427.00
	Family	M/F	\$564.01	\$591.04	\$649.79	\$717.94	\$565.00
Age 25-29	Individual	M	\$133.96	\$141.00	\$153.93	\$170.38	\$145.00
	Individual	F	\$238.53	\$253.80	\$282.01	\$314.90	\$221.00
	Individual and Spouse	M/F	\$373.66	\$393.64	\$437.11	\$486.46	\$366.00
	Individual and Child(ren)	M	\$384.23	\$401.86	\$440.64	\$485.29	\$398.00
	Individual and Child(ren)	F	\$488.81	\$514.66	\$568.72	\$629.81	\$474.00
	Family	M/F	\$623.94	\$654.48	\$722.64	\$800.19	\$619.00
Age 30-34	Individual	M	\$153.93	\$162.15	\$178.61	\$197.40	\$165.00
	Individual	F	\$253.80	\$270.26	\$300.80	\$337.23	\$245.00
	Individual and Spouse	M/F	\$407.73	\$431.23	\$479.41	\$534.64	\$410.00
	Individual and Child(ren)	M	\$404.21	\$423.01	\$464.14	\$511.14	\$418.00
	Individual and Child(ren)	F	\$505.26	\$531.11	\$587.51	\$650.97	\$498.00
	Family	M/F	\$658.01	\$692.09	\$766.12	\$848.37	\$663.00
Age 35-39	Individual	M	\$178.61	\$186.83	\$207.98	\$230.30	\$191.00
	Individual	F	\$253.80	\$270.26	\$300.80	\$337.23	\$261.00
	Individual and Spouse	M/F	\$432.41	\$457.08	\$508.79	\$567.54	\$452.00
	Individual and Child(ren)	M	\$428.89	\$447.69	\$493.51	\$544.04	\$444.00
	Individual and Child(ren)	F	\$505.26	\$531.11	\$587.51	\$650.97	\$514.00
	Family	M/F	\$682.69	\$717.94	\$795.49	\$881.27	\$705.00
Age 40-44	Individual	M	\$209.15	\$222.08	\$245.58	\$273.78	\$226.00
	Individual	F	\$260.86	\$276.14	\$307.86	\$345.46	\$277.00
	Individual and Spouse	M/F	\$470.01	\$497.04	\$553.44	\$619.23	\$503.00
	Individual and Child(ren)	M	\$459.44	\$482.94	\$532.29	\$587.51	\$479.00
	Individual and Child(ren)	F	\$511.14	\$536.98	\$593.39	\$659.19	\$530.00
	Family	M/F	\$720.29	\$757.90	\$838.97	\$932.97	\$756.00
Age 45-49	Individual	M	\$259.68	\$274.96	\$306.68	\$343.11	\$282.00
	Individual	F	\$290.23	\$307.86	\$344.29	\$386.58	\$314.00
	Individual and Spouse	M/F	\$549.91	\$582.81	\$650.97	\$729.69	\$596.00
	Individual and Child(ren)	M	\$509.96	\$535.81	\$592.22	\$656.84	\$535.00
	Individual and Child(ren)	F	\$540.51	\$568.72	\$630.98	\$700.31	\$567.00
	Family	M/F	\$800.19	\$843.66	\$936.49	\$1,043.42	\$849.00
Age 50-54	Individual	M	\$352.51	\$374.83	\$420.66	\$473.54	\$385.00
	Individual	F	\$329.01	\$348.98	\$391.29	\$440.64	\$359.00
	Individual and Spouse	M/F	\$681.51	\$723.81	\$811.94	\$914.17	\$744.00
	Individual and Child(ren)	M	\$602.79	\$635.69	\$706.19	\$787.27	\$638.00
	Individual and Child(ren)	F	\$579.29	\$609.84	\$677.99	\$754.37	\$612.00
	Family	M/F	\$931.80	\$984.67	\$1,097.48	\$1,227.91	\$997.00
Age 55-59	Individual	M	\$461.79	\$492.33	\$554.61	\$625.11	\$507.00
	Individual	F	\$403.04	\$428.89	\$480.58	\$541.69	\$440.00
	Individual and Spouse	M/F	\$864.81	\$921.22	\$1,035.20	\$1,167.98	\$947.00
	Individual and Child(ren)	M	\$713.24	\$753.19	\$841.31	\$940.02	\$760.00
	Individual and Child(ren)	F	\$653.31	\$689.74	\$767.29	\$855.42	\$693.00
	Family	M/F	\$1,115.10	\$1,182.07	\$1,321.91	\$1,481.71	\$1,200.00
Age 60-64	Individual	M	\$623.94	\$667.41	\$750.84	\$849.55	\$685.00
	Individual	F	\$479.41	\$511.14	\$574.59	\$648.62	\$525.00
	Individual and Spouse	M/F	\$1,102.17	\$1,178.55	\$1,325.42	\$1,498.16	\$1,210.00
	Individual and Child(ren)	M	\$874.22	\$928.27	\$1,037.55	\$1,163.27	\$938.00
	Individual and Child(ren)	F	\$729.69	\$771.99	\$861.30	\$962.34	\$778.00
	Family	M/F	\$1,353.63	\$1,439.41	\$1,612.13	\$1,811.89	\$1,463.00
Age 65+	Individual	M	\$843.66	\$902.42	\$1,018.74	\$1,155.05	\$927.00
	Individual	F	\$540.51	\$576.94	\$649.79	\$733.22	\$592.00
	Individual and Spouse	M/F	\$1,384.18	\$1,480.53	\$1,668.53	\$1,888.26	\$1,519.00
	Individual and Child(ren)	M	\$1,093.95	\$1,163.27	\$1,305.45	\$1,468.78	\$1,519.00
	Individual and Child(ren)	F	\$791.97	\$837.80	\$935.31	\$1,046.95	\$1,180.00
	Family	M/F	\$1,634.46	\$1,741.39	\$1,955.24	\$2,202.00	\$845.00
Age 65+ Member/Subscriber is covered by Medicare Parts A and B.	Individual	M	\$643.91	\$688.56	\$776.69	\$878.92	\$710.00
	Individual	F	\$418.30	\$445.33	\$500.56	\$564.01	\$457.00
	Individual and Spouse	M/F	\$1,062.23	\$1,135.07	\$1,276.07	\$1,441.75	\$1,167.00
	Individual and Child(ren)	M	\$895.37	\$949.42	\$1,062.23	\$1,192.65	\$1,167.00
	Individual and Child(ren)	F	\$668.59	\$706.19	\$786.09	\$877.74	\$963.00
	Family	M/F	\$1,313.67	\$1,395.93	\$1,562.78	\$1,756.67	\$710.00

Rates are subject to change.