

**Basic and Standard Plan Rating Information
Monthly Health Premium for Individual Plans
Effective – January 1, 2010**

Medical Rates		
Age	Male	Female
0-17	\$592.66	\$592.66
18-24	\$555.62	\$722.31
25	\$555.62	\$722.31
26	\$555.62	\$722.31
27	\$555.62	\$722.31
28	\$555.62	\$722.31
29	\$555.62	\$722.31
30	\$638.96	\$722.31
31	\$657.48	\$768.61
32	\$676.00	\$796.39
33	\$703.79	\$824.17
34	\$731.57	\$861.21
35	\$759.35	\$898.25
36	\$805.65	\$944.55
37	\$833.43	\$981.60
38	\$870.47	\$1,018.64
39	\$898.25	\$1,055.68
40	\$926.03	\$1,083.46
41	\$944.55	\$1,092.72
42	\$972.33	\$1,120.50
43	\$1,009.38	\$1,157.54
44	\$1,046.42	\$1,176.06

Medical Rates		
Age	Male	Female
45	\$1,083.46	\$1,203.84
46	\$1,120.50	\$1,231.62
47	\$1,166.80	\$1,268.67
48	\$1,213.10	\$1,305.71
49	\$1,268.67	\$1,352.01
50	\$1,333.49	\$1,389.05
52	\$1,500.17	\$1,463.13
53	\$1,583.52	\$1,509.43
54	\$1,676.12	\$1,555.74
55	\$1,759.46	\$1,611.30
56	\$1,870.59	\$1,648.34
57	\$1,972.45	\$1,685.38
58	\$2,065.05	\$1,740.94
59	\$2,194.70	\$1,815.03
60	\$2,287.30	\$1,861.33
61	\$2,407.69	\$1,916.89
62	\$2,518.81	\$1,972.45
63	\$2,639.19	\$2,037.27
64	\$2,750.32	\$2,083.57
1 child	\$314.85	
2 children	\$592.66	
3+ children	\$907.51	

Area Factors (County)	
ASHLAND, CRAWFORD, RICHLAND	0.64
ALLEN, AUGLAIZE, VAN WERT	0.66
ADAMS, ASHTABULA, BROWN, CARROLL, CLINTON, COLUMBIANA, COSHOCTON, DARKE, DEFIANCE, ERIE, FAYETTE, GALLIA, GUERNSEY, HANCOCK, HARDIN, HARRISON, HENRY, HIGHLAND, HOCKING, HOLMES, HURON, JACKSON, KNOX, LOGAN, MARION, MEIGS, MERCER, MONROE, MORGAN, MORROW, MUSKINGUM, NOBLE, PAULDING, PERRY, PICKAWAY, PIKE, PREBLE, PUTNAM, ROSS, SCIOTO, SENECA, SHELBY, TUSCARAWAS, VINTON, WILLIAMS, WYANDOT	0.67
STARK, WAYNE	0.68
ATHENS, WASHINGTON	0.69
DELAWARE, FAIRFIELD, FRANKLIN, JEFFERSON, LICKING, MADISON, UNION	0.70
CHAMPAIGN, CLARK, MIAMI	0.71
BELMONT	0.72
BUTLER, GREENE, MONTGOMERY, WARREN	0.73
CLERMONT, FULTON, HAMILTON, LAWRENCE, LUCAS, MAHONING, OTTAWA, SANDUSKY, TRUMBULL, WOOD	0.77
GEAUGA, MEDINA, PORTAGE, SUMMIT	0.78
LAKE, LORAIN	0.82
CUYAHOGA	0.86

Plan Adjustment Factor	
Standard Plan	1.065
Basic Plan	0.692

Trend Factor	
1/1/2010 - 3/14/2010	1.0000
3/15/2010 - 6/14/2010	1.0340
6/15/2010 - 9/14/2010	1.0692
9/15/2010 - 12/14/2010	1.1055

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Rating Instructions:

See the Basic and Standard Plan Rating Information tables for the premium rates and certain rating factors that are described below.

1. Medical rates shown in the chart are for single person coverage.
For family coverage, you must add the appropriate rate for each family member to be insured, for a male or female spouse, and for each child.
2. Multiply the **Total Medical Rate** by the appropriate **Area Factor** (county where you reside).
3. Multiply the **Sub-Total Medical Premium** by the appropriate **Plan Adjustment Factor** (your choice of plan).
4. Multiply the **Sub-Total Medical Premium** by the **Tobacco Use Factor of 1.30**, if applicable. Tobacco use applies if any adult person to be insured has smoked or used any type of tobacco product in the last 12 months.
If tobacco use does not apply, multiply the Sub-Total Medical Premium by 1.
5. Multiply the **Sub-Total Medical Premium** by the **Trend Factor** to determine the **Total Medical Premium**. The Trend Factor that applies is according to the date when you apply.

The Total Medical Premium amount is due each month. You must submit your payment for the first monthly premium amount with your application.

See the Payment Authorization Form for your options to pay the initial premium with the application, and to pay future premiums.

Rate Worksheet:

Medical Rate for Insured		
Medical Rate for Spouse	+	
Medical Rate for Children	+	
Total Medical Rate	=	
Area Factor (County)	x	
Sub-Total Medical Premium	=	
Plan Adjustment Factor	x	
Sub-Total Medical Premium	=	
Tobacco Use Factor 1.30	x	
Sub-Total Medical Premium	=	
Trend Factor	x	
Total Medical Premium	=	

Example — Rate Worksheet:

Medical Rate for Insured		\$870.47	Male age 38
Medical Rate for Spouse	+	\$796.39	Female age 32
Medical Rate for Children	+	\$314.85	1 child
Total Medical Rate	=	\$1,981.71	
Area Factor (County)	x	0.67	Adams County
Sub-Total Medical Premium	=	\$1327.75	
Plan Adjustment Factor	x	1.065	Standard
Sub-Total Medical Premium	=	\$1,414.05	
Tobacco Use Factor 1.30	x	1	Non-smokers
Sub-Total Medical Premium	=	\$1,414.05	
Trend Factor	x	1.034	Effective 4/1/2010
Total Medical Premium	=	\$1,462.13	