

# Individual Health Coverage (IHC)

## PPO Monthly Rates



Effective September 1, 2009

### IHC PPO \$25/\$50/70%

Age	Single	Parent & Child/Children	Couple (Rate based on the age of the older adult)	Family (Rate based on the age of the older adult)
0-24	\$240.69	\$613.69	\$481.38	\$854.38
25-29	\$272.00	\$645.00	\$544.01	\$917.01
30-34	\$325.06	\$698.06	\$650.12	\$1,023.12
35-39	\$352.10	\$725.10	\$704.21	\$1,077.21
40-44	\$365.30	\$738.30	\$730.61	\$1,103.61
45-49	\$383.19	\$756.19	\$766.38	\$1,139.38
50-54	\$437.75	\$810.75	\$875.51	\$1,248.51
55-59	\$505.55	\$878.55	\$1,011.09	\$1,384.09
60-64	\$604.30	\$977.30	\$1,208.60	\$1,581.60
65-69	\$604.30	\$977.30	\$1,208.60	\$1,581.60
70+	\$604.30	\$977.30	\$1,208.60	\$1,581.60

### IHC PPO \$30/\$50/90%

Age	Single	Parent & Child/Children	Couple (Rate based on the age of the older adult)	Family (Rate based on the age of the older adult)
0-24	\$293.80	\$748.80	\$587.59	\$1,042.59
25-29	\$332.02	\$787.02	\$664.04	\$1,119.04
30-34	\$396.78	\$851.78	\$793.56	\$1,248.56
35-39	\$429.80	\$884.80	\$859.59	\$1,314.59
40-44	\$445.91	\$900.91	\$891.82	\$1,346.82
45-49	\$467.74	\$922.74	\$935.48	\$1,390.48
50-54	\$534.34	\$989.34	\$1,068.69	\$1,523.69
55-59	\$617.09	\$1,072.09	\$1,234.18	\$1,689.18
60-64	\$737.64	\$1,192.64	\$1,475.28	\$1,930.28
65-69	\$737.64	\$1,192.64	\$1,475.28	\$1,930.28
70+	\$737.64	\$1,192.64	\$1,475.28	\$1,930.28

#### How to determine the age for IHC rates:

- For new policies, age is calculated based on the subscriber's age as of the last day of the month preceding the effective date of the policy.
- For the "Couple" and the "Family" tiers, the rate is based on the age of the older adult.
- Under most circumstances, changes from one age band to another for affected policyholders will take place on March 1 (or on March 15 for policies originally effective on the 15th of a month). In this case, the age is calculated based on the subscriber's age as of February 28.