



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work.

Horizon Individual Health Benefit Plans: Monthly Rates

Rates as of November 1, 2009. We anticipate that these rates will be the offer rates through January 31, 2010

		Basic and Essential-Male (Territories A, B and D)*		Basic and Essential-Female (Territories A, B and D)*		Basic and Essential-Male (Territories C, E and F)*		Basic and Essential-Female (Territories C, E and F)*		Direct Access Plan C 100/70	Direct Access Plan A/50 70/50	Direct Access Plan C 80/70	HMO Coinsurance	HMO 50/70	HMO 30/50	HMO 30	HMO 15
		EPO	EPO Plus	EPO	EPO Plus	EPO	EPO Plus	EPO	EPO Plus								
Single	0-24	\$135.21	\$170.08	\$168.28	\$211.67	\$128.45	\$161.57	\$159.86	\$201.08	\$350.39	\$264.71	\$279.00	\$429.28	\$662.71	\$681.33	\$690.33	\$829.55
	25-29	\$135.21	\$170.08	\$198.59	\$249.79	\$128.45	\$161.57	\$188.66	\$237.30	\$392.29	\$296.37	\$312.38					
	30-34	\$157.61	\$198.25	\$236.01	\$296.87	\$149.72	\$188.32	\$224.21	\$282.02	\$463.56	\$350.19	\$369.10					
	35-39	\$188.73	\$237.39	\$241.38	\$303.62	\$179.29	\$225.51	\$229.31	\$288.44	\$498.05	\$376.26	\$396.59					
	40-44	\$198.59	\$249.79	\$244.94	\$308.09	\$188.66	\$237.30	\$232.69	\$292.68	\$511.55	\$386.45	\$407.33					
	45-49	\$232.40	\$292.32	\$236.01	\$296.87	\$220.77	\$277.70	\$224.21	\$282.02	\$528.63	\$399.36	\$420.94					
	50-54	\$270.89	\$340.73	\$262.37	\$330.02	\$257.33	\$323.68	\$249.24	\$313.50	\$598.58	\$452.21	\$476.62					
	55-59	\$342.84	\$431.23	\$279.28	\$351.29	\$325.69	\$409.66	\$265.32	\$333.73	\$684.58	\$517.17	\$545.11					
	60-64	\$422.35	\$531.25	\$319.69	\$402.12	\$401.24	\$504.70	\$303.69	\$381.99	\$809.68	\$611.68	\$644.72					
	65+	\$449.57	\$565.49	\$327.48	\$411.92	\$427.11	\$537.23	\$311.10	\$391.32	\$942.40	\$711.93	\$750.39					
Two Adults Husband and Wife (or Domestic Partner/Civil Unions) rates will be based off of the older adult	0-24	\$303.49	\$381.74	\$303.49	\$381.74	\$288.32	\$362.66	\$288.32	\$362.66	\$663.76	\$501.46	\$528.53	\$918.06	\$1,417.27	\$1,457.14	\$1,476.33	\$1,774.18
	25-29	\$333.81	\$419.87	\$333.81	\$419.87	\$317.11	\$398.88	\$317.11	\$398.88	\$730.06	\$551.54	\$581.33					
	30-34	\$393.62	\$495.11	\$393.62	\$495.11	\$373.94	\$470.35	\$373.94	\$470.35	\$860.89	\$650.37	\$685.49					
	35-39	\$430.11	\$541.00	\$430.11	\$541.00	\$408.61	\$513.97	\$408.61	\$513.97	\$940.69	\$710.65	\$749.03					
	40-44	\$443.52	\$557.87	\$443.52	\$557.87	\$421.35	\$529.99	\$421.35	\$529.99	\$970.02	\$732.81	\$772.40					
	45-49	\$468.40	\$589.17	\$468.40	\$589.17	\$444.97	\$559.70	\$444.97	\$559.70	\$1,024.45	\$773.93	\$815.73					
	50-54	\$533.24	\$670.73	\$533.24	\$670.73	\$506.58	\$637.19	\$506.58	\$637.19	\$1,166.26	\$881.06	\$928.65					
	55-59	\$622.11	\$782.52	\$622.11	\$782.52	\$591.00	\$743.38	\$591.00	\$743.38	\$1,360.65	\$1,027.90	\$1,083.44					
	60-64	\$742.04	\$933.37	\$742.04	\$933.37	\$704.93	\$886.69	\$704.93	\$886.69	\$1,622.94	\$1,226.06	\$1,292.29					
	65+	\$777.07	\$977.42	\$777.07	\$977.42	\$738.21	\$928.55	\$738.21	\$928.55	\$1,979.69	\$1,495.57	\$1,576.34					

*Territory A: Essex, Hudson, and Union

Territory B: Bergen and Passaic

Territory C: Monmouth, Morris, Sussex and Warren

Territory D: Hunterdon, Middlesex, Somerset

Territory E: Burlington, Camden and Mercer

Territory F: Atlantic, Cape May, Ocean, Salem, Cumberland and Gloucester

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	Age	Basic and Essential-Male (Territories A, B and D)*		Basic and Essential-Female (Territories A, B and D)*		Basic and Essential-Male (Territories C, E and F)*		Basic and Essential-Female (Territories C, E and F)*		Direct Access Plan C 100/70	Direct Access Plan A/50 70/50	Direct Access Plan C 80/70	HMO Coinsurance	HMO 50/70	HMO 30/50	HMO 30	HMO 15
		EPO	EPO Plus	EPO	EPO Plus	EPO	EPO Plus	EPO	EPO Plus								
Family, Husband and Wife (or Domestic Partner/ Civil Unions) rates will be based off of the older adult	0-24	\$586.38	\$737.57	\$586.38	\$737.57	\$557.06	\$700.58	\$557.06	\$700.68	\$1,475.50	\$1,114.67	\$1,174.88	\$1,300.07	\$2,007.01	\$2,063.46	\$2,090.64	\$2,512.42
	25-29	\$616.69	\$775.69	\$616.69	\$775.69	\$585.86	\$736.92	\$585.86	\$736.92	\$1,551.75	\$1,172.28	\$1,235.60					
	30-34	\$676.52	\$850.95	\$676.52	\$850.95	\$642.68	\$808.38	\$642.68	\$808.38	\$1,702.29	\$1,286.02	\$1,355.48					
	35-39	\$713.01	\$896.85	\$713.01	\$896.85	\$677.36	\$852.01	\$677.36	\$852.01	\$1,794.13	\$1,355.38	\$1,428.60					
	40-44	\$726.42	\$913.72	\$726.42	\$913.72	\$690.10	\$868.04	\$690.10	\$868.04	\$1,827.87	\$1,380.88	\$1,455.47					
	45-49	\$751.28	\$945.00	\$751.28	\$945.00	\$713.74	\$897.77	\$713.74	\$897.77	\$1,890.44	\$1,428.15	\$1,505.30					
	50-54	\$816.14	\$1,026.57	\$816.14	\$1,026.57	\$775.33	\$975.23	\$775.33	\$975.23	\$2,053.62	\$1,551.43	\$1,635.22					
	55-59	\$905.01	\$1,138.36	\$905.01	\$1,138.36	\$859.76	\$1,081.44	\$859.76	\$1,081.44	\$2,475.62	\$1,870.22	\$1,971.25					
	60-64	\$1,024.93	\$1,289.19	\$1,024.93	\$1,289.19	\$973.68	\$1,224.72	\$973.68	\$1,224.72	\$2,975.72	\$2,248.03	\$2,369.45					
65+	\$1,059.96	\$1,333.26	\$1,059.96	\$1,333.26	\$1,006.95	\$1,266.59	\$1,006.95	\$1,266.59	\$3,460.59	\$2,614.34	\$2,755.54						
Adult/ Child(ren)	0-24	\$360.57	\$453.54	\$393.63	\$495.12	\$342.54	\$430.36	\$373.95	\$470.36	\$794.74	\$600.39	\$632.81	\$658.46	\$1,016.51	\$1,045.10	\$1,058.87	\$1,272.47
	25-29	\$360.57	\$453.54	\$423.95	\$533.26	\$342.54	\$430.36	\$402.75	\$506.59	\$833.40	\$629.60	\$663.61					
	30-34	\$382.96	\$481.71	\$461.36	\$580.32	\$363.81	\$457.51	\$438.29	\$551.29	\$899.29	\$679.38	\$716.06					
	35-39	\$414.09	\$520.86	\$466.74	\$587.08	\$393.39	\$494.32	\$443.40	\$557.73	\$931.42	\$703.65	\$741.66					
	40-44	\$423.95	\$533.26	\$470.29	\$591.54	\$402.75	\$506.59	\$446.78	\$561.97	\$943.95	\$713.11	\$751.64					
	45-49	\$457.75	\$575.77	\$461.36	\$580.32	\$434.86	\$546.38	\$438.29	\$551.29	\$960.03	\$725.25	\$764.43					
	50-54	\$496.24	\$624.18	\$487.73	\$613.48	\$471.43	\$592.38	\$463.33	\$582.80	\$1,024.89	\$774.27	\$816.09					
	55-59	\$568.19	\$714.69	\$504.64	\$634.76	\$539.78	\$678.36	\$479.40	\$603.00	\$1,104.91	\$834.72	\$879.80					
	60-64	\$647.70	\$814.70	\$545.04	\$685.57	\$615.32	\$773.38	\$517.78	\$651.29	\$1,221.00	\$922.42	\$972.23					
65+	\$674.94	\$848.97	\$552.83	\$695.37	\$641.19	\$806.51	\$525.19	\$660.61	\$1,554.45	\$1,174.33	\$1,237.76						

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