

Language Access Services

If you, or someone you're helping, has questions about Independence Blue Cross, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-275-2583 TTY 711.

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Independence Blue Cross, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-275-2583 TTY 711.

如对 Independence Blue Cross 有任何问题, 请您或您所帮助的人联系我们提供的免费多语言信息服务。翻译服务请拨打 1-800-275-2583。

Nếu quý vị hoặc người mà quý vị đang trợ giúp có câu hỏi về Independence Blue Cross, quý vị có quyền nhận được trợ giúp và thông tin bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Để yêu cầu thông dịch viên, hãy gọi số 1-800-275-2583.

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу программы Independence Blue Cross, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-800-275-2583.

Wann du hoscht en Froog, odder ebber, wu du helpscht, hot en Froog baut Independence Blue Cross, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, kansch du 1-800-275-2583 uffrufe.

Independence Blue Cross 와 관련하여 궁금한 사항이 있으신 경우, 귀하 또는 귀하의 지원을 받는 사람은 관련 정보 및 지원을 해당 언어로 무료로 받으실 수 있습니다. 통역사와 상담하시려면 1-800-275-2583 로 전화해 주십시오.

Se tu o qualcuno che stai aiutando avete domande su Independence Blue Cross, hai il diritto di ottenere gratuitamente aiuto e informazioni nella tua lingua. Per parlare con un interprete, puoi chiamare il numero 1-800-275-2583.

إذا كان لديك أو لدى شخص تساعد أسئلة بخصوص Independence Blue Cross، فلديك الحق في الحصول على المعلومات الضرورية بلغتك دون أي تكلفة. للتحدث مع مترجم اتصل بـ 1-800-275-2583.

Si vous, ou quelqu'un que vous aidez, a des questions à propos d'Independence Blue Cross, vous avez le droit d'obtenir gratuitement de l'aide et l'information dans votre langue. Pour parler à un interprète, appelez 1-800-275-2583.

Wenn Sie selbst oder eine Person, der Sie helfen, Fragen über Independence Blue Cross haben, so haben Sie das Recht, kostenlos Hilfe und Informationen in Ihrer Sprache anzufordern.

Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-800-275-2583 an.

જો તમને અથવા તમે કોઈને મદદ કરી રહ્યા તેમાંથી કોઈને Independence Blue Cross વિશે પ્રશ્નો હોય, તો તમને મદદ અને માહિતી તમારી ભાષામાં કોઈપણ ખર્ચ વિના મેળવવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, આ 1-800-275-2583 પર કોલ કરો.

Jeśli Ty lub osoba, której pomagasz macie pytania odnośnie do programu Independence Blue Cross, mogą Państwo uzyskać bezpłatną informację i pomoc w Waszym języku. Aby porozmawiać z tłumaczem, proszę zadzwonić pod numer 1-800-275-2583.

Si ou menm, oswa yon moun w ap ede, gen kesyon konsènan Independence Blue Cross, ou gen dwa pou resevwa èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele 1-800-275-2583.

បើអ្នក ឬក៏នរណាម្នាក់ដែលអ្នកកំពុងជួយ មានសំណួរអំពី Independence Blue Cross អ្នកមានសិទ្ធិក្នុងការទទួលជំនួយនិងព័ត៌មានជាភាសាសមស្របអ្នក ដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅទូរស័ព្ទទៅលេខ 1-800-275-2583។

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Independence Blue Cross, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-800-275-2583.

Díí kwe'é atah nilínígíí Independence Blue Cross haada yit'éégo bina idílkidgo éi doodago háida biká anilyeedígíí t'áadoo le'é yína'idílkidgo bee ná ahóót'i'díí t'áá hazaadk'ehjí háká a'doowołgo bee haz'á doo bááh ilínígóó. Ata' halne'ígíí kojí' bich'í' hodílnih 1-800-275-2583.

Kung ikaw, o ang taong iyong tinutulungan, ay may mga katanungan tungkol sa Independence Blue Cross, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang interpreter, tumawag sa 1-800-275-2583.

ご本人やお客様の周りの人が、Independence Blue Cross についてご質問などがある場合、無料でご希望の言語でのサポートや情報を入手することができます。インタプリタをご利用の方は、1-800-275-2583 までお電話ください。

اگر شما یا شخصی که به وی کمک می کنید، در رابطه با Independence Blue Cross سوالی دارید، این حق برای شما محفوظ است که بدون نیاز به پرداخت هر نوع هزینه، اطلاعات مربوطه را به زبان خود دریافت نمایید. جهت گفتگو با یک مترجم، با شماره 1-800-275-2583 تماس حاصل فرمایید.

Nondiscrimination Notice & Notice of Availability of Auxiliary Aids & Services

Independence Blue Cross complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Independence Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Independence Blue Cross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters; and written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as: qualified interpreters, and information written in other languages

If you need these services, contact our Civil Rights Coordinator.

If you believe that Independence Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You have five ways to file a grievance directly with Independence Blue Cross: in person or by mail: Independence Blue Cross, ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103; by phone: 888-377-3933 (TTY 711), by fax: 215-761-0245, or by email: civilrightscordinator@ibx.com. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800- 537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Effective Date: July 18, 2016, Version 1.0

Independence Blue Cross – General Taglines 2016

Monthly premiums

The chart below shows monthly premium rates. Rates are based on geographic area, age, tobacco use, and family size.

You may qualify to get a lower bill than what you see listed below through a government subsidy. Want to see if you may qualify? Call your independent broker or contact us directly at 1-866-346-2081 (TTY: 711) or visit ibx4you.com/subsidy.†



Non-tobacco								
Age	0-20	21	22	23	24	25	26	27
Platinum								
Personal Choice PPO	\$394.12	\$620.66	\$620.66	\$620.66	\$620.66	\$623.15	\$635.56	\$650.46
Keystone HMO	\$361.06	\$568.60	\$568.60	\$568.60	\$568.60	\$570.88	\$582.25	\$595.89
Gold								
Personal Choice PPO	\$298.02	\$469.33	\$469.33	\$469.33	\$469.33	\$471.21	\$480.59	\$491.86
Keystone HMO	\$269.29	\$424.08	\$424.08	\$424.08	\$424.08	\$425.78	\$434.26	\$444.44
Keystone HMO Proactive	\$237.81	\$374.50	\$374.50	\$374.50	\$374.50	\$376.00	\$383.49	\$392.48
Silver								
Personal Choice PPO	\$225.55	\$355.20	\$355.20	\$355.20	\$355.20	\$356.62	\$363.72	\$372.25
Keystone HMO	\$207.69	\$327.07	\$327.07	\$327.07	\$327.07	\$328.37	\$334.92	\$342.77
Keystone HMO Proactive	\$185.80	\$292.60	\$292.60	\$292.60	\$292.60	\$293.77	\$299.63	\$306.65
Keystone HMO Proactive Value*	\$164.01	\$258.28	\$258.28	\$258.28	\$258.28	\$259.31	\$264.48	\$270.68
Bronze								
Personal Choice PPO	\$177.13	\$278.94	\$278.94	\$278.94	\$278.94	\$280.05	\$285.63	\$292.33
Personal Choice PPO Reserve	\$166.01	\$261.44	\$261.44	\$261.44	\$261.44	\$262.48	\$267.71	\$273.99
Personal Choice EPO Basic**	\$150.87	\$237.59	\$237.59	\$237.59	\$237.59	\$238.54	\$243.30	\$249.00
Keystone HMO*	\$126.36	\$199.00	\$199.00	\$199.00	\$199.00	\$199.79	\$203.77	\$208.55
Catastrophic††								
Personal Choice EPO Catastrophic	\$147.40	\$232.13	\$232.13	\$232.13	\$232.13	\$233.06	\$237.70	\$243.27

Tobacco								
Age	0-20	21	22	23	24	25	26	27
Platinum								
Personal Choice PPO	\$394.12	\$698.25	\$698.25	\$698.25	\$698.25	\$701.04	\$715.00	\$731.76
Keystone HMO	\$361.06	\$639.68	\$639.68	\$639.68	\$639.68	\$642.24	\$655.03	\$670.38
Gold								
Personal Choice PPO	\$298.02	\$528.00	\$528.00	\$528.00	\$528.00	\$530.11	\$540.67	\$553.34
Keystone HMO	\$269.29	\$477.09	\$477.09	\$477.09	\$477.09	\$479.00	\$488.54	\$499.99
Keystone HMO Proactive	\$237.81	\$421.32	\$421.32	\$421.32	\$421.32	\$423.00	\$431.43	\$441.54
Silver								
Personal Choice PPO	\$225.55	\$399.60	\$399.60	\$399.60	\$399.60	\$401.20	\$409.19	\$418.78
Keystone HMO	\$207.69	\$367.95	\$367.95	\$367.95	\$367.95	\$369.42	\$376.78	\$385.61
Keystone HMO Proactive	\$185.80	\$329.18	\$329.18	\$329.18	\$329.18	\$330.50	\$337.08	\$344.98
Keystone HMO Proactive Value*	\$164.01	\$290.56	\$290.56	\$290.56	\$290.56	\$291.73	\$297.54	\$304.51
Bronze								
Personal Choice PPO	\$177.13	\$313.80	\$313.80	\$313.80	\$313.80	\$315.06	\$321.34	\$328.87
Personal Choice PPO Reserve	\$166.01	\$294.12	\$294.12	\$294.12	\$294.12	\$295.30	\$301.18	\$308.24
Personal Choice EPO Basic**	\$150.87	\$267.29	\$267.29	\$267.29	\$267.29	\$268.36	\$273.71	\$280.12
Keystone HMO*	\$126.36	\$223.87	\$223.87	\$223.87	\$223.87	\$224.77	\$229.25	\$234.62
Catastrophic††								
Personal Choice EPO Catastrophic	\$147.40	\$261.15	\$261.15	\$261.15	\$261.15	\$262.19	\$267.41	\$273.68

Individual monthly rate:

1. If you do not use tobacco, refer to the set of plans under Non-tobacco. If you use tobacco, refer to set of plans under Tobacco. Please note Tobacco rates are applicable to applicants 21 and older.
2. Look at the first column to narrow down your plan type — platinum, gold, silver, bronze, or catastrophic.
3. Find the name of the plan you're interested in and scan the row to the right until you find the rate that matches the column with your age. If you want to see other plan rates you may be eligible for, look up or down within your age column to compare prices.

Family monthly rate:

1. Follow steps 1–3 above for each person in your family.
2. Add the rates together. If you are purchasing a policy including more than three children under 21, only the rates for the first three children are included in your total.

	Age	Rate*
You	56	\$709
+ Spouse	54	\$649
+ Dependent 1	23	\$304
+ Dependent 2	20	\$193
+ Dependent 3	14	\$193
+ Dependent 4	12	\$193
+ Dependent 5	10	\$193 Free
= Total Family Rate		\$2,241

* The above example is for illustrative purposes only.

Don't forget to see if you may be eligible for a subsidy.

Visit ibx4you.com/subsidy

* This product is not offered on the Health Insurance Marketplace and must be purchased through Independence directly.

† If you are losing your group coverage and want to apply for conversion coverage, you are not eligible for a subsidy to lower your monthly premiums.

** This product is only available through the Health Insurance Marketplace.

†† Catastrophic plan is only available to qualified individuals.

Monthly premiums continued

Non-tobacco													
Age	28	29	30	31	32	33	34	35	36	37	38	39	40
Platinum													
Personal Choice PPO	\$674.66	\$694.52	\$704.45	\$719.35	\$734.24	\$743.55	\$753.49	\$758.45	\$763.42	\$768.38	\$773.35	\$783.28	\$793.21
Keystone HMO	\$618.07	\$636.27	\$645.36	\$659.01	\$672.66	\$681.18	\$690.28	\$694.83	\$699.38	\$703.93	\$708.48	\$717.58	\$726.67
Gold													
Personal Choice PPO	\$510.16	\$525.18	\$532.69	\$543.95	\$555.22	\$562.26	\$569.77	\$573.52	\$577.28	\$581.03	\$584.79	\$592.29	\$599.80
Keystone HMO	\$460.98	\$474.55	\$481.33	\$491.51	\$501.69	\$508.05	\$514.84	\$518.23	\$521.62	\$525.01	\$528.41	\$535.19	\$541.98
Keystone HMO Proactive	\$407.09	\$419.07	\$425.06	\$434.05	\$443.04	\$448.65	\$454.65	\$457.64	\$460.64	\$463.64	\$466.63	\$472.62	\$478.62
Silver													
Personal Choice PPO	\$386.10	\$397.47	\$403.15	\$411.68	\$420.20	\$425.53	\$431.21	\$434.05	\$436.89	\$439.74	\$442.58	\$448.26	\$453.94
Keystone HMO	\$355.52	\$365.99	\$371.22	\$379.07	\$386.92	\$391.82	\$397.06	\$399.67	\$402.29	\$404.91	\$407.52	\$412.76	\$417.99
Keystone HMO Proactive	\$318.06	\$327.42	\$332.11	\$339.13	\$346.15	\$350.54	\$355.22	\$357.56	\$359.90	\$362.24	\$364.58	\$369.27	\$373.95
Keystone HMO Proactive Value*	\$280.75	\$289.01	\$293.15	\$299.35	\$305.54	\$309.42	\$313.55	\$315.62	\$317.68	\$319.75	\$321.82	\$325.95	\$330.08
Bronze													
Personal Choice PPO	\$303.21	\$312.13	\$316.59	\$323.29	\$329.98	\$334.17	\$338.63	\$340.86	\$343.09	\$345.32	\$347.56	\$352.02	\$356.48
Personal Choice PPO Reserve	\$284.18	\$292.55	\$296.73	\$303.01	\$309.28	\$313.20	\$317.39	\$319.48	\$321.57	\$323.66	\$325.75	\$329.94	\$334.12
Personal Choice EPO Basic**	\$258.26	\$265.87	\$269.67	\$275.37	\$281.07	\$284.64	\$288.44	\$290.34	\$292.24	\$294.14	\$296.04	\$299.84	\$303.64
Keystone HMO*	\$216.31	\$222.68	\$225.86	\$230.64	\$235.41	\$238.40	\$241.58	\$243.18	\$244.77	\$246.36	\$247.95	\$251.14	\$254.32
Catastrophic¹													
Personal Choice EPO Catastrophic	\$252.32	\$259.75	\$263.47	\$269.04	\$274.61	\$278.09	\$281.80	\$283.66	\$285.52	\$287.38	\$289.23	\$292.95	\$296.66

Tobacco													
Age	28	29	30	31	32	33	34	35	36	37	38	39	40
Platinum													
Personal Choice PPO	\$758.99	\$781.34	\$827.73	\$845.23	\$862.74	\$873.68	\$885.35	\$891.18	\$897.01	\$902.85	\$908.68	\$920.35	\$971.68
Keystone HMO	\$695.33	\$715.80	\$758.30	\$774.34	\$790.37	\$800.39	\$811.08	\$816.43	\$821.77	\$827.12	\$832.46	\$843.15	\$890.17
Gold													
Personal Choice PPO	\$573.93	\$590.83	\$625.91	\$639.15	\$652.38	\$660.65	\$669.48	\$673.89	\$678.30	\$682.71	\$687.12	\$695.95	\$734.76
Keystone HMO	\$518.60	\$533.87	\$565.57	\$577.53	\$589.48	\$596.96	\$604.93	\$608.92	\$612.90	\$616.89	\$620.88	\$628.85	\$663.92
Keystone HMO Proactive	\$457.97	\$471.45	\$499.45	\$510.01	\$520.57	\$527.17	\$534.21	\$537.73	\$541.25	\$544.77	\$548.29	\$555.33	\$586.30
Silver													
Personal Choice PPO	\$434.36	\$447.15	\$473.70	\$483.72	\$493.73	\$500.00	\$506.67	\$510.01	\$513.35	\$516.69	\$520.03	\$526.71	\$556.08
Keystone HMO	\$399.96	\$411.74	\$436.18	\$445.41	\$454.63	\$460.39	\$466.54	\$469.62	\$472.69	\$475.77	\$478.84	\$484.99	\$512.04
Keystone HMO Proactive	\$357.82	\$368.35	\$390.22	\$398.48	\$406.73	\$411.88	\$417.38	\$420.14	\$422.89	\$425.64	\$428.39	\$433.89	\$458.09
Keystone HMO Proactive Value*	\$315.84	\$325.14	\$344.45	\$351.73	\$359.01	\$363.57	\$368.42	\$370.85	\$373.28	\$375.71	\$378.13	\$382.99	\$404.35
Bronze													
Personal Choice PPO	\$341.11	\$351.15	\$372.00	\$379.86	\$387.73	\$392.65	\$397.89	\$400.51	\$403.13	\$405.76	\$408.38	\$413.62	\$436.69
Personal Choice PPO Reserve	\$319.71	\$329.12	\$348.66	\$356.03	\$363.41	\$368.01	\$372.93	\$375.39	\$377.85	\$380.30	\$382.76	\$387.68	\$409.30
Personal Choice EPO Basic**	\$290.55	\$299.10	\$316.86	\$323.56	\$330.26	\$334.45	\$338.92	\$341.15	\$343.38	\$345.62	\$347.85	\$352.32	\$371.96
Keystone HMO*	\$243.35	\$250.51	\$265.39	\$271.00	\$276.61	\$280.12	\$283.86	\$285.73	\$287.60	\$289.47	\$291.34	\$295.08	\$311.54
Catastrophic¹													
Personal Choice EPO Catastrophic	\$283.87	\$292.22	\$309.57	\$316.12	\$322.67	\$326.76	\$331.12	\$333.30	\$335.48	\$337.67	\$339.85	\$344.21	\$363.41

Non-tobacco

Age	41	42	43	44	45	46	47	48	49	50	51	52
Platinum												
Personal Choice PPO	\$808.10	\$822.38	\$842.24	\$867.07	\$896.24	\$930.99	\$970.10	\$1,014.78	\$1,058.85	\$1,108.50	\$1,157.54	\$1,211.53
Keystone HMO	\$740.32	\$753.40	\$771.59	\$794.34	\$821.06	\$852.90	\$888.72	\$929.66	\$970.03	\$1,015.52	\$1,060.44	\$1,109.91
Gold												
Personal Choice PPO	\$611.07	\$621.86	\$636.88	\$655.65	\$677.71	\$704.00	\$733.56	\$767.36	\$800.68	\$838.22	\$875.30	\$916.13
Keystone HMO	\$552.15	\$561.91	\$575.48	\$592.44	\$612.37	\$636.12	\$662.84	\$693.37	\$723.48	\$757.41	\$790.91	\$827.81
Keystone HMO Proactive	\$487.60	\$496.22	\$508.20	\$523.18	\$540.78	\$561.75	\$585.35	\$612.31	\$638.90	\$668.86	\$698.45	\$731.03
Silver												
Personal Choice PPO	\$462.47	\$470.64	\$482.00	\$496.21	\$512.91	\$532.80	\$555.18	\$580.75	\$605.97	\$634.38	\$662.45	\$693.35
Keystone HMO	\$425.84	\$433.36	\$443.83	\$456.91	\$472.28	\$490.60	\$511.20	\$534.75	\$557.97	\$584.14	\$609.98	\$638.43
Keystone HMO Proactive	\$380.97	\$387.70	\$397.06	\$408.77	\$422.52	\$438.91	\$457.34	\$478.41	\$499.18	\$522.59	\$545.71	\$571.16
Keystone HMO Proactive Value*	\$336.28	\$342.22	\$350.48	\$360.82	\$372.95	\$387.42	\$403.69	\$422.29	\$440.62	\$461.29	\$481.69	\$504.16
Bronze												
Personal Choice PPO	\$363.18	\$369.59	\$378.52	\$389.68	\$402.79	\$418.41	\$435.98	\$456.06	\$475.87	\$498.18	\$520.22	\$544.49
Personal Choice PPO Reserve	\$340.39	\$346.41	\$354.77	\$365.23	\$377.52	\$392.16	\$408.63	\$427.45	\$446.02	\$466.93	\$487.58	\$510.33
Personal Choice EPO Basic**	\$309.35	\$314.81	\$322.41	\$331.92	\$343.09	\$356.39	\$371.36	\$388.47	\$405.33	\$424.34	\$443.11	\$463.78
Keystone HMO*	\$259.10	\$263.67	\$270.04	\$278.00	\$287.35	\$298.50	\$311.03	\$325.36	\$339.49	\$355.41	\$371.13	\$388.44
Catastrophic"												
Personal Choice EPO Catastrophic	\$302.23	\$307.57	\$315.00	\$324.28	\$335.19	\$348.19	\$362.82	\$379.53	\$396.01	\$414.58	\$432.92	\$453.12

Tobacco

Age	41	42	43	44	45	46	47	48	49	50	51	52
Platinum												
Personal Choice PPO	\$989.93	\$1,007.41	\$1,031.74	\$1,062.16	\$1,097.89	\$1,140.47	\$1,188.37	\$1,243.11	\$1,297.09	\$1,524.19	\$1,591.61	\$1,665.86
Keystone HMO	\$906.89	\$922.91	\$945.20	\$973.06	\$1,005.80	\$1,044.81	\$1,088.69	\$1,138.84	\$1,188.29	\$1,396.34	\$1,458.11	\$1,526.13
Gold												
Personal Choice PPO	\$748.56	\$761.78	\$780.18	\$803.18	\$830.20	\$862.39	\$898.62	\$940.01	\$980.83	\$1,152.56	\$1,203.54	\$1,259.68
Keystone HMO	\$676.39	\$688.34	\$704.96	\$725.74	\$750.16	\$779.25	\$811.98	\$849.38	\$886.27	\$1,041.44	\$1,087.50	\$1,138.24
Keystone HMO Proactive	\$597.31	\$607.87	\$622.55	\$640.90	\$662.46	\$688.15	\$717.05	\$750.08	\$782.66	\$919.69	\$960.37	\$1,005.17
Silver												
Personal Choice PPO	\$566.52	\$576.53	\$590.46	\$607.86	\$628.31	\$652.68	\$680.09	\$711.42	\$742.31	\$872.28	\$910.86	\$953.35
Keystone HMO	\$521.65	\$530.87	\$543.69	\$559.72	\$578.55	\$600.98	\$626.22	\$655.07	\$683.52	\$803.19	\$838.72	\$877.84
Keystone HMO Proactive	\$466.69	\$474.93	\$486.40	\$500.74	\$517.59	\$537.66	\$560.24	\$586.05	\$611.50	\$718.56	\$750.35	\$785.35
Keystone HMO Proactive Value*	\$411.94	\$419.22	\$429.34	\$442.00	\$456.87	\$474.59	\$494.52	\$517.30	\$539.76	\$634.27	\$662.32	\$693.22
Bronze												
Personal Choice PPO	\$444.89	\$452.75	\$463.69	\$477.35	\$493.41	\$512.55	\$534.07	\$558.68	\$582.94	\$685.00	\$715.30	\$748.67
Personal Choice PPO Reserve	\$416.98	\$424.35	\$434.60	\$447.41	\$462.46	\$480.39	\$500.57	\$523.63	\$546.37	\$642.03	\$670.43	\$701.70
Personal Choice EPO Basic**	\$378.95	\$385.64	\$394.96	\$406.60	\$420.28	\$436.58	\$454.91	\$475.87	\$496.53	\$583.47	\$609.28	\$637.70
Keystone HMO*	\$317.39	\$323.00	\$330.80	\$340.55	\$352.01	\$365.66	\$381.02	\$398.57	\$415.88	\$488.69	\$510.31	\$534.11
Catastrophic"												
Personal Choice EPO Catastrophic	\$370.23	\$376.77	\$385.87	\$397.25	\$410.61	\$426.54	\$444.45	\$464.93	\$485.12	\$570.05	\$595.27	\$623.03

Non-tobacco

Age	53	54	55	56	57	58	59	60	61	62	63	64+
Platinum												
Personal Choice PPO	\$1,266.15	\$1,325.12	\$1,384.08	\$1,448.01	\$1,512.56	\$1,581.45	\$1,615.59	\$1,684.48	\$1,744.06	\$1,783.17	\$1,832.20	\$1,861.98
Keystone HMO	\$1,159.95	\$1,213.96	\$1,267.98	\$1,326.55	\$1,385.68	\$1,448.80	\$1,480.07	\$1,543.18	\$1,597.77	\$1,633.59	\$1,678.51	\$1,705.80
Gold												
Personal Choice PPO	\$957.43	\$1,002.02	\$1,046.61	\$1,094.95	\$1,143.76	\$1,195.85	\$1,221.67	\$1,273.76	\$1,318.82	\$1,348.39	\$1,385.46	\$1,407.99
Keystone HMO	\$865.13	\$905.41	\$945.70	\$989.38	\$1,033.49	\$1,080.56	\$1,103.88	\$1,150.96	\$1,191.67	\$1,218.39	\$1,251.89	\$1,272.24
Keystone HMO Proactive	\$763.99	\$799.56	\$835.14	\$873.72	\$912.66	\$954.23	\$974.83	\$1,016.40	\$1,052.35	\$1,075.95	\$1,105.53	\$1,123.50
Silver												
Personal Choice PPO	\$724.60	\$758.35	\$792.09	\$828.68	\$865.62	\$905.05	\$924.58	\$964.01	\$998.11	\$1,020.49	\$1,048.55	\$1,065.60
Keystone HMO	\$667.21	\$698.29	\$729.36	\$763.04	\$797.06	\$833.36	\$851.35	\$887.66	\$919.06	\$939.66	\$965.50	\$981.20
Keystone HMO Proactive	\$596.91	\$624.71	\$652.51	\$682.64	\$713.08	\$745.55	\$761.65	\$794.13	\$822.22	\$840.65	\$863.77	\$877.80
Keystone HMO Proactive Value*	\$526.89	\$551.43	\$575.96	\$602.56	\$629.43	\$658.09	\$672.30	\$700.97	\$725.76	\$742.03	\$762.44	\$774.84
Bronze												
Personal Choice PPO	\$569.03	\$595.53	\$622.03	\$650.76	\$679.77	\$710.73	\$726.07	\$757.04	\$783.81	\$801.39	\$823.42	\$836.81
Personal Choice PPO Reserve	\$533.34	\$558.17	\$583.01	\$609.94	\$637.13	\$666.15	\$680.53	\$709.55	\$734.64	\$751.11	\$771.77	\$784.32
Personal Choice EPO Basic**	\$484.69	\$507.26	\$529.83	\$554.31	\$579.02	\$605.39	\$618.46	\$644.83	\$667.64	\$682.61	\$701.38	\$712.77
Keystone HMO*	\$405.96	\$424.86	\$443.77	\$464.26	\$484.96	\$507.05	\$517.99	\$540.08	\$559.18	\$571.72	\$587.44	\$596.99
Catastrophic"												
Personal Choice EPO Catastrophic	\$473.54	\$495.60	\$517.65	\$541.56	\$565.70	\$591.47	\$604.23	\$630.00	\$652.28	\$666.91	\$685.25	\$696.39

Tobacco

Age	53	54	55	56	57	58	59	60	61	62	63	64+
Platinum												
Personal Choice PPO	\$1,740.96	\$1,822.03	\$1,903.11	\$1,991.01	\$2,079.77	\$2,174.49	\$2,221.43	\$2,316.16	\$2,398.09	\$2,451.85	\$2,519.27	\$2,560.24
Keystone HMO	\$1,594.93	\$1,669.20	\$1,743.47	\$1,824.00	\$1,905.31	\$1,992.10	\$2,035.10	\$2,121.88	\$2,196.93	\$2,246.19	\$2,307.95	\$2,345.48
Gold												
Personal Choice PPO	\$1,316.47	\$1,377.78	\$1,439.08	\$1,505.55	\$1,572.67	\$1,644.30	\$1,679.79	\$1,751.42	\$1,813.38	\$1,854.03	\$1,905.01	\$1,935.99
Keystone HMO	\$1,189.55	\$1,244.95	\$1,300.34	\$1,360.40	\$1,421.05	\$1,485.77	\$1,517.84	\$1,582.57	\$1,638.55	\$1,675.28	\$1,721.35	\$1,749.34
Keystone HMO Proactive	\$1,050.48	\$1,099.40	\$1,148.32	\$1,201.36	\$1,254.91	\$1,312.07	\$1,340.39	\$1,397.55	\$1,446.99	\$1,479.43	\$1,520.11	\$1,544.83
Silver												
Personal Choice PPO	\$996.33	\$1,042.73	\$1,089.13	\$1,139.43	\$1,190.23	\$1,244.44	\$1,271.30	\$1,325.51	\$1,372.40	\$1,403.17	\$1,441.75	\$1,465.19
Keystone HMO	\$917.42	\$960.14	\$1,002.87	\$1,049.19	\$1,095.96	\$1,145.88	\$1,170.61	\$1,220.53	\$1,263.70	\$1,292.03	\$1,327.56	\$1,349.15
Keystone HMO Proactive	\$820.75	\$858.97	\$897.20	\$938.64	\$980.48	\$1,025.14	\$1,047.27	\$1,091.92	\$1,130.55	\$1,155.89	\$1,187.68	\$1,206.99
Keystone HMO Proactive Value*	\$724.47	\$758.21	\$791.95	\$828.53	\$865.46	\$904.88	\$924.41	\$963.83	\$997.92	\$1,020.30	\$1,048.35	\$1,065.40
Bronze												
Personal Choice PPO	\$782.42	\$818.86	\$855.29	\$894.80	\$934.69	\$977.26	\$998.35	\$1,040.93	\$1,077.75	\$1,101.91	\$1,132.21	\$1,150.62
Personal Choice PPO Reserve	\$733.34	\$767.49	\$801.64	\$838.66	\$876.05	\$915.95	\$935.72	\$975.63	\$1,010.14	\$1,032.78	\$1,061.18	\$1,078.44
Personal Choice EPO Basic**	\$666.45	\$697.49	\$728.52	\$762.17	\$796.15	\$832.41	\$850.38	\$886.64	\$918.00	\$938.58	\$964.39	\$980.07
Keystone HMO*	\$558.19	\$584.18	\$610.18	\$638.36	\$666.82	\$697.19	\$712.24	\$742.61	\$768.88	\$786.12	\$807.73	\$820.87
Catastrophic"												
Personal Choice EPO Catastrophic	\$651.12	\$681.44	\$711.77	\$744.64	\$777.84	\$813.26	\$830.82	\$866.25	\$896.89	\$917.00	\$942.21	\$957.53