



**January 1, 2010 Rates
Tobacco Users**

For more information, contact us at 866-665-2117.

AGE	PPO 1000		PPO 2500		PPO 3500		HDHP 5000	
	Male	Female	Male	Female	Male	Female	Male	Female
0-1	\$656	\$658	\$496	\$497	\$424	\$427	\$316	\$317
2-12	\$346	\$347	\$261	\$262	\$226	\$227	\$166	\$167
13-17	\$385	\$383	\$291	\$290	\$252	\$251	\$186	\$185
18	\$411	\$412	\$298	\$371	\$253	\$313	\$197	\$196
19	\$411	\$435	\$301	\$390	\$255	\$311	\$198	\$223
20	\$419	\$454	\$311	\$407	\$263	\$325	\$199	\$243
21	\$420	\$475	\$315	\$424	\$267	\$338	\$204	\$267
22	\$422	\$557	\$317	\$488	\$268	\$387	\$205	\$284
23	\$426	\$564	\$321	\$493	\$270	\$390	\$208	\$293
24	\$430	\$572	\$324	\$500	\$272	\$393	\$211	\$301
25	\$435	\$583	\$328	\$514	\$270	\$394	\$213	\$310
26	\$439	\$593	\$331	\$522	\$271	\$410	\$217	\$319
27	\$443	\$605	\$335	\$531	\$274	\$419	\$221	\$327
28	\$449	\$644	\$339	\$560	\$277	\$440	\$224	\$334
29	\$461	\$666	\$348	\$575	\$285	\$451	\$231	\$342
30	\$473	\$693	\$358	\$583	\$296	\$472	\$235	\$350
31	\$485	\$706	\$366	\$592	\$304	\$478	\$242	\$358
32	\$499	\$722	\$375	\$605	\$312	\$481	\$250	\$365
33	\$512	\$736	\$384	\$615	\$320	\$486	\$257	\$374
34	\$527	\$749	\$394	\$624	\$330	\$490	\$265	\$383
35	\$544	\$761	\$406	\$606	\$339	\$496	\$273	\$392
36	\$561	\$775	\$417	\$616	\$348	\$500	\$282	\$400
37	\$578	\$797	\$430	\$633	\$360	\$507	\$292	\$409
38	\$598	\$820	\$446	\$650	\$375	\$518	\$306	\$422
39	\$620	\$840	\$465	\$665	\$392	\$528	\$320	\$435
40	\$645	\$859	\$483	\$659	\$399	\$540	\$333	\$448
41	\$667	\$879	\$501	\$674	\$419	\$547	\$348	\$461
42	\$689	\$911	\$521	\$698	\$435	\$563	\$349	\$474
43	\$721	\$938	\$542	\$719	\$461	\$583	\$366	\$487
44	\$753	\$965	\$562	\$738	\$479	\$604	\$385	\$499
45	\$794	\$991	\$584	\$754	\$494	\$612	\$407	\$517
46	\$833	\$1,021	\$606	\$776	\$514	\$628	\$428	\$535
47	\$872	\$1,034	\$634	\$787	\$537	\$640	\$450	\$553
48	\$920	\$1,068	\$668	\$812	\$567	\$667	\$474	\$571
49	\$967	\$1,101	\$704	\$836	\$600	\$695	\$499	\$589
50	\$1,027	\$1,147	\$746	\$864	\$632	\$710	\$524	\$606
51	\$1,087	\$1,193	\$789	\$895	\$673	\$743	\$548	\$619
52	\$1,149	\$1,204	\$834	\$898	\$714	\$751	\$574	\$633
53	\$1,216	\$1,259	\$881	\$941	\$757	\$796	\$604	\$650
54	\$1,282	\$1,316	\$929	\$984	\$798	\$837	\$634	\$668
55	\$1,344	\$1,370	\$974	\$1,021	\$833	\$847	\$662	\$686
56	\$1,402	\$1,413	\$1,015	\$1,058	\$873	\$877	\$691	\$705
57	\$1,469	\$1,440	\$1,063	\$1,078	\$914	\$901	\$725	\$727
58	\$1,551	\$1,505	\$1,124	\$1,128	\$968	\$948	\$767	\$751
59	\$1,638	\$1,572	\$1,186	\$1,180	\$1,021	\$992	\$811	\$776
60	\$1,730	\$1,645	\$1,254	\$1,231	\$1,052	\$1,024	\$856	\$800
61	\$1,819	\$1,715	\$1,319	\$1,283	\$1,121	\$1,076	\$902	\$825

62	\$1,910	\$1,699	\$1,385	\$1,271	\$1,178	\$1,075	\$949	\$850
63	\$1,970	\$1,778	\$1,427	\$1,332	\$1,218	\$1,131	\$1,004	\$893
64	\$2,033	\$1,860	\$1,473	\$1,394	\$1,257	\$1,184	\$1,060	\$936
65	\$2,106	\$1,930	\$1,526	\$1,446	\$1,297	\$1,229	\$1,099	\$971
66	\$2,201	\$1,999	\$1,595	\$1,499	\$1,355	\$1,274	\$1,148	\$1,006
67	\$2,277	\$2,068	\$1,650	\$1,550	\$1,402	\$1,318	\$1,187	\$1,041
68	\$2,372	\$2,136	\$1,719	\$1,601	\$1,461	\$1,361	\$1,237	\$1,075
69	\$2,447	\$2,223	\$1,773	\$1,666	\$1,507	\$1,416	\$1,276	\$1,119
70	\$2,542	\$2,292	\$1,842	\$1,718	\$1,566	\$1,460	\$1,326	\$1,154
71	\$2,637	\$2,360	\$1,911	\$1,769	\$1,624	\$1,504	\$1,376	\$1,188
72	\$2,732	\$2,447	\$1,979	\$1,834	\$1,682	\$1,559	\$1,425	\$1,232
73	\$2,827	\$2,533	\$2,049	\$1,899	\$1,741	\$1,614	\$1,475	\$1,275
74	\$2,922	\$2,619	\$2,117	\$1,963	\$1,800	\$1,669	\$1,524	\$1,318
75	\$3,017	\$2,705	\$2,186	\$2,028	\$1,858	\$1,724	\$1,573	\$1,362
76	\$3,093	\$2,775	\$2,241	\$2,080	\$1,905	\$1,768	\$1,613	\$1,397
77	\$3,187	\$2,861	\$2,309	\$2,144	\$1,963	\$1,823	\$1,662	\$1,440
78	\$3,263	\$2,930	\$2,365	\$2,196	\$2,010	\$1,867	\$1,702	\$1,475
79	\$3,339	\$2,998	\$2,419	\$2,247	\$2,056	\$1,910	\$1,741	\$1,509
80	\$3,397	\$3,067	\$2,461	\$2,299	\$2,092	\$1,954	\$1,771	\$1,544
81	\$3,473	\$3,136	\$2,516	\$2,351	\$2,139	\$1,998	\$1,811	\$1,579
82	\$3,529	\$3,188	\$2,557	\$2,390	\$2,173	\$2,031	\$1,841	\$1,605
83	\$3,586	\$3,240	\$2,598	\$2,428	\$2,208	\$2,064	\$1,870	\$1,631
84	\$3,642	\$3,292	\$2,639	\$2,467	\$2,243	\$2,097	\$1,900	\$1,657
85	\$3,700	\$3,326	\$2,681	\$2,493	\$2,279	\$2,119	\$1,930	\$1,674
86	\$3,756	\$3,378	\$2,722	\$2,532	\$2,314	\$2,152	\$1,959	\$1,700
87	\$3,795	\$3,411	\$2,749	\$2,557	\$2,337	\$2,173	\$1,979	\$1,717
88	\$3,833	\$3,446	\$2,777	\$2,583	\$2,360	\$2,196	\$1,999	\$1,735
89	\$3,871	\$3,481	\$2,805	\$2,609	\$2,384	\$2,218	\$2,019	\$1,752
90	\$3,909	\$3,515	\$2,832	\$2,635	\$2,407	\$2,239	\$2,039	\$1,769
91	\$3,947	\$3,533	\$2,860	\$2,648	\$2,431	\$2,251	\$2,059	\$1,778
92	\$3,984	\$3,567	\$2,887	\$2,674	\$2,454	\$2,273	\$2,078	\$1,796
93	\$4,022	\$3,601	\$2,914	\$2,699	\$2,477	\$2,295	\$2,098	\$1,813
94	\$4,041	\$3,619	\$2,928	\$2,713	\$2,489	\$2,306	\$2,108	\$1,822
95	\$4,080	\$3,653	\$2,956	\$2,738	\$2,512	\$2,327	\$2,128	\$1,839
96	\$4,117	\$3,687	\$2,983	\$2,764	\$2,536	\$2,349	\$2,147	\$1,856
97	\$4,136	\$3,705	\$2,997	\$2,777	\$2,547	\$2,360	\$2,157	\$1,865
98	\$4,155	\$3,722	\$3,011	\$2,790	\$2,559	\$2,372	\$2,167	\$1,874
99	\$4,193	\$3,739	\$3,038	\$2,803	\$2,582	\$2,382	\$2,187	\$1,882