



Revised 12/08

HMO 25/35 Hospital Copay \$500

(HMO-0A-25-35-AFOA)

All policyholders may be subject to a rate increase at their renewal date.
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Area 1 (Hartford, New London, Tolland and Windham counties*)

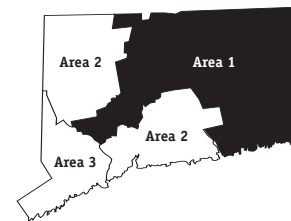
Hartford County: Avon, Berlin, Bloomfield, Bristol, Burlington, Canton, East Granby, East Hartford, East Windsor, Enfield, Farmington, Glastonbury, Granby, Hartford, Hartland, Manchester, Marlborough, New Britain, Newington, Plainville, Rocky Hill, Simsbury, Southington, South Windsor, Suffield, West Hartford, Wethersfield, Windsor, Windsor Locks

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10-20-35 and \$1,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,090.89	\$965.36	\$1,883.69	\$2,151.57
66	\$1,149.24	\$998.84	\$1,970.94	\$2,221.12
67	\$1,207.59	\$1,032.32	\$2,058.19	\$2,290.71
68	\$1,243.82	\$1,063.30	\$2,119.92	\$2,359.44
69	\$1,281.12	\$1,095.17	\$2,183.52	\$2,430.21
70+	\$1,319.57	\$1,128.04	\$2,249.05	\$2,503.10
Medicare Prime	\$483.49	\$483.49	\$1,190.12	\$1,915.34

10-20-35 and \$2,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,120.90	\$991.92	\$1,935.50	\$2,210.75
66	\$1,180.84	\$1,026.31	\$2,025.15	\$2,282.21
67	\$1,240.81	\$1,060.71	\$2,114.81	\$2,353.72
68	\$1,278.04	\$1,092.54	\$2,178.23	\$2,424.34
69	\$1,316.36	\$1,125.28	\$2,243.58	\$2,497.06
70+	\$1,355.87	\$1,159.06	\$2,310.92	\$2,571.95
Medicare Prime	\$496.78	\$496.78	\$1,222.85	\$1,968.02

10-20-35 and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,135.62	\$1,004.95	\$1,960.94	\$2,239.80
66	\$1,196.36	\$1,039.80	\$2,051.76	\$2,312.19
67	\$1,257.11	\$1,074.65	\$2,142.59	\$2,384.64
68	\$1,294.82	\$1,106.89	\$2,206.85	\$2,456.18
69	\$1,333.65	\$1,140.07	\$2,273.06	\$2,529.86
70+	\$1,373.68	\$1,174.29	\$2,341.27	\$2,605.74
Medicare Prime	\$503.31	\$503.31	\$1,238.91	\$1,993.87

15-25-40 and \$1,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,080.74	\$956.39	\$1,866.17	\$2,131.55
66	\$1,138.54	\$989.55	\$1,952.60	\$2,200.46
67	\$1,196.36	\$1,022.71	\$2,039.04	\$2,269.39
68	\$1,232.24	\$1,053.40	\$2,100.20	\$2,337.49
69	\$1,269.20	\$1,084.98	\$2,163.21	\$2,407.60
70+	\$1,307.30	\$1,117.54	\$2,228.13	\$2,479.82
Medicare Prime	\$478.99	\$478.99	\$1,179.04	\$1,897.52

15-25-40 and \$2,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,105.76	\$978.52	\$1,909.37	\$2,180.90
66	\$1,164.91	\$1,012.46	\$1,997.80	\$2,251.40
67	\$1,224.05	\$1,046.39	\$2,086.25	\$2,321.93
68	\$1,260.77	\$1,077.79	\$2,148.82	\$2,391.60
69	\$1,298.59	\$1,110.10	\$2,213.29	\$2,463.34
70+	\$1,337.57	\$1,143.41	\$2,279.71	\$2,537.22
Medicare Prime	\$490.08	\$490.08	\$1,206.34	\$1,941.45

15-25-40 and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,117.67	\$989.06	\$1,929.93	\$2,204.39
66	\$1,177.45	\$1,023.36	\$2,019.32	\$2,275.64
67	\$1,237.24	\$1,057.66	\$2,108.72	\$2,346.94
68	\$1,274.35	\$1,089.39	\$2,171.96	\$2,417.35
69	\$1,312.57	\$1,122.05	\$2,237.13	\$2,489.87
70+	\$1,351.97	\$1,155.73	\$2,304.26	\$2,564.55
Medicare Prime	\$495.36	\$495.36	\$1,219.33	\$1,962.36



Revised 12/08

HMO 30/45 Hospital Copay \$500 w/Radiology Copay

(HMO-OA-30-45-AJEA)

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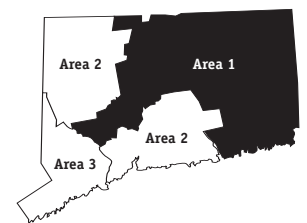
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20-50%-50% and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,016.15	\$899.23	\$1,754.64	\$2,004.16
66	\$1,070.49	\$930.40	\$1,835.91	\$2,068.95
67	\$1,124.86	\$961.59	\$1,917.18	\$2,133.77
68	\$1,158.60	\$990.44	\$1,974.69	\$2,197.79
69	\$1,193.34	\$1,020.13	\$2,033.93	\$2,263.71
70+	\$1,229.16	\$1,050.76	\$2,094.96	\$2,331.61
Medicare				
Prime	\$450.36	\$450.36	\$1,108.58	\$1,784.11



Revised 5/09

HMO Hospital Deductible \$2,000 Individual/\$4,000 Family

(HMO-OA-25-35-DFPA)

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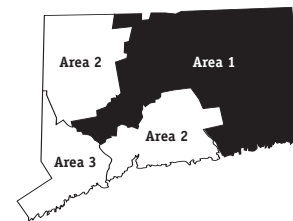
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10-20-35 and \$1,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,027.38	\$909.17	\$1,774.04	\$2,026.33
66	\$1,082.34	\$940.69	\$1,856.20	\$2,091.83
67	\$1,137.29	\$972.21	\$1,938.37	\$2,157.35
68	\$1,171.41	\$1,001.39	\$1,996.51	\$2,222.09
69	\$1,206.54	\$1,031.41	\$2,056.41	\$2,288.73
70+	\$1,242.76	\$1,062.38	\$2,118.13	\$2,357.39
Medicare Prime	\$455.34	\$455.34	\$1,120.83	\$1,803.84

10-20-35 and \$2,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,057.38	\$935.73	\$1,825.84	\$2,085.51
66	\$1,113.94	\$968.16	\$1,910.41	\$2,152.92
67	\$1,170.51	\$1,000.61	\$1,994.99	\$2,220.37
68	\$1,205.63	\$1,030.64	\$2,054.82	\$2,286.98
69	\$1,241.78	\$1,061.53	\$2,116.47	\$2,355.58
70+	\$1,279.05	\$1,093.40	\$2,180.00	\$2,426.24
Medicare Prime	\$468.63	\$468.63	\$1,153.57	\$1,856.52

10-20-35 and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,072.11	\$948.75	\$1,851.28	\$2,114.55
66	\$1,129.46	\$981.65	\$1,937.02	\$2,182.90
67	\$1,186.81	\$1,014.54	\$2,022.77	\$2,251.29
68	\$1,222.41	\$1,044.99	\$2,083.44	\$2,318.83
69	\$1,259.07	\$1,076.32	\$2,145.94	\$2,388.39
70+	\$1,296.87	\$1,108.63	\$2,210.35	\$2,460.03
Medicare Prime	\$475.16	\$475.16	\$1,169.63	\$1,882.37

15-25-40 and \$1,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,017.23	\$900.19	\$1,756.51	\$2,006.31
66	\$1,071.64	\$931.40	\$1,837.86	\$2,071.17
67	\$1,126.06	\$962.61	\$1,919.23	\$2,136.04
68	\$1,159.84	\$991.50	\$1,976.79	\$2,200.13
69	\$1,194.63	\$1,021.22	\$2,036.09	\$2,266.13
70+	\$1,230.48	\$1,051.88	\$2,097.21	\$2,334.11
Medicare Prime	\$450.84	\$450.84	\$1,109.76	\$1,786.02

15-25-40 and \$2,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,042.25	\$922.33	\$1,799.71	\$2,055.65
66	\$1,098.01	\$954.31	\$1,883.06	\$2,122.11
67	\$1,153.75	\$986.29	\$1,966.43	\$2,188.58
68	\$1,188.37	\$1,015.89	\$2,025.41	\$2,254.25
69	\$1,224.01	\$1,046.34	\$2,086.18	\$2,321.86
70+	\$1,260.75	\$1,077.75	\$2,148.79	\$2,391.51
Medicare Prime	\$461.92	\$461.92	\$1,137.06	\$1,829.94

15-25-40 and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,054.16	\$932.87	\$1,820.27	\$2,079.15
66	\$1,110.54	\$965.21	\$1,904.58	\$2,146.35
67	\$1,166.94	\$997.56	\$1,988.91	\$2,213.59
68	\$1,201.94	\$1,027.49	\$2,048.55	\$2,280.00
69	\$1,237.99	\$1,058.29	\$2,110.02	\$2,348.40
70+	\$1,275.16	\$1,090.07	\$2,173.34	\$2,418.84
Medicare Prime	\$467.21	\$467.21	\$1,150.05	\$1,850.86



Revised 5/09

HMO Upfront Deductible \$1,500 Individual/\$3,000 Family

(HMO-OA-25-35-UFNA)

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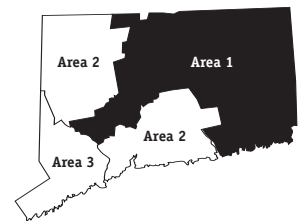
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10-20-35 and \$1,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$797.36	\$705.62	\$1,376.84	\$1,572.65
66	\$840.02	\$730.08	\$1,440.62	\$1,623.48
67	\$882.67	\$754.54	\$1,504.39	\$1,674.34
68	\$909.14	\$777.19	\$1,549.52	\$1,724.58
69	\$936.41	\$800.49	\$1,596.00	\$1,776.31
70+	\$964.51	\$824.52	\$1,643.90	\$1,829.60
Medicare Prime	\$353.39	\$353.39	\$869.89	\$1,399.98

10-20-35 and \$2,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$827.37	\$732.17	\$1,428.65	\$1,631.83
66	\$871.62	\$757.55	\$1,494.83	\$1,684.57
67	\$915.89	\$782.94	\$1,561.01	\$1,737.35
68	\$943.36	\$806.43	\$1,607.83	\$1,789.48
69	\$971.64	\$830.61	\$1,656.06	\$1,843.16
70+	\$1,000.80	\$855.54	\$1,705.77	\$1,898.44
Medicare Prime	\$366.69	\$366.69	\$902.63	\$1,452.66

10-20-35 and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$842.10	\$745.20	\$1,454.09	\$1,660.88
66	\$887.13	\$771.03	\$1,521.44	\$1,714.55
67	\$932.18	\$796.88	\$1,588.78	\$1,768.27
68	\$960.14	\$820.78	\$1,636.45	\$1,821.32
69	\$988.94	\$845.39	\$1,685.54	\$1,875.96
70+	\$1,018.62	\$870.77	\$1,736.12	\$1,932.23
Medicare Prime	\$373.21	\$373.21	\$918.69	\$1,478.51

15-25-40 and \$1,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$787.22	\$696.64	\$1,359.32	\$1,552.63
66	\$829.32	\$720.78	\$1,422.28	\$1,602.82
67	\$871.43	\$744.94	\$1,485.24	\$1,653.03
68	\$897.57	\$767.30	\$1,529.80	\$1,702.63
69	\$924.49	\$790.30	\$1,575.68	\$1,753.70
70+	\$952.23	\$814.02	\$1,622.98	\$1,806.31
Medicare Prime	\$348.90	\$348.90	\$858.82	\$1,382.16

15-25-40 and \$2,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$812.23	\$718.78	\$1,402.52	\$1,601.97
66	\$855.68	\$743.69	\$1,467.48	\$1,653.76
67	\$899.12	\$768.62	\$1,532.45	\$1,705.57
68	\$926.10	\$791.68	\$1,578.42	\$1,756.74
69	\$953.87	\$815.42	\$1,625.77	\$1,809.44
70+	\$982.50	\$839.89	\$1,674.56	\$1,863.72
Medicare Prime	\$359.98	\$359.98	\$886.12	\$1,426.09

15-25-40 and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$824.14	\$729.31	\$1,423.08	\$1,625.47
66	\$868.22	\$754.60	\$1,489.00	\$1,678.01
67	\$912.32	\$779.89	\$1,554.92	\$1,730.58
68	\$939.67	\$803.29	\$1,601.56	\$1,782.49
69	\$967.86	\$827.37	\$1,649.61	\$1,835.97
70+	\$996.91	\$852.20	\$1,699.11	\$1,891.04
Medicare Prime	\$365.26	\$365.26	\$899.10	\$1,447.00



Revised 5/09

HMO Upfront Deductible \$2,500 Individual/\$5,000 Family

(HMO-0A-25-35-UFQA)

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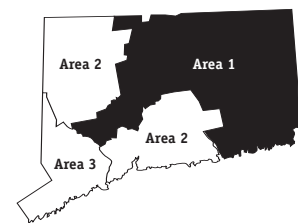
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10-20-35 and \$1,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$715.61	\$633.27	\$1,235.68	\$1,411.42
66	\$753.89	\$655.23	\$1,292.93	\$1,457.04
67	\$792.17	\$677.19	\$1,350.15	\$1,502.69
68	\$815.93	\$697.52	\$1,390.65	\$1,547.78
69	\$840.41	\$718.42	\$1,432.37	\$1,594.20
70+	\$865.63	\$739.99	\$1,475.36	\$1,642.03
Medicare				
Prime	\$317.17	\$317.17	\$780.70	\$1,256.45

10-20-35 and \$2,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$745.62	\$659.83	\$1,287.49	\$1,470.60
66	\$785.50	\$682.70	\$1,347.13	\$1,518.13
67	\$825.39	\$705.59	\$1,406.77	\$1,565.70
68	\$850.15	\$726.76	\$1,448.96	\$1,612.67
69	\$875.64	\$748.54	\$1,492.43	\$1,661.05
70+	\$901.92	\$771.01	\$1,537.23	\$1,710.87
Medicare				
Prime	\$330.46	\$330.46	\$813.44	\$1,309.13

10-20-35 and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$760.35	\$672.86	\$1,312.93	\$1,499.64
66	\$801.01	\$696.18	\$1,373.74	\$1,548.11
67	\$841.69	\$719.52	\$1,434.54	\$1,596.62
68	\$866.93	\$741.11	\$1,477.58	\$1,644.52
69	\$892.94	\$763.33	\$1,521.90	\$1,693.85
70+	\$919.74	\$786.24	\$1,567.58	\$1,744.66
Medicare				
Prime	\$336.99	\$336.99	\$829.50	\$1,334.98

15-25-40 and \$1,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$705.47	\$624.30	\$1,218.16	\$1,391.40
66	\$743.20	\$645.93	\$1,274.59	\$1,436.38
67	\$780.94	\$667.58	\$1,331.00	\$1,481.37
68	\$804.36	\$687.62	\$1,370.93	\$1,525.82
69	\$828.49	\$708.23	\$1,412.05	\$1,571.59
70+	\$853.35	\$729.49	\$1,454.44	\$1,618.74
Medicare				
Prime	\$312.67	\$312.67	\$769.63	\$1,238.63

15-25-40 and \$2,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$730.48	\$646.43	\$1,261.36	\$1,440.74
66	\$769.56	\$668.84	\$1,319.79	\$1,487.32
67	\$808.63	\$691.27	\$1,378.21	\$1,533.91
68	\$832.89	\$712.01	\$1,419.55	\$1,579.94
69	\$857.87	\$733.35	\$1,462.14	\$1,627.33
70+	\$883.62	\$755.36	\$1,506.03	\$1,676.14
Medicare				
Prime	\$323.76	\$323.76	\$796.93	\$1,282.55

15-25-40 and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$742.39	\$656.97	\$1,281.92	\$1,464.23
66	\$782.10	\$679.75	\$1,341.30	\$1,511.56
67	\$821.82	\$702.53	\$1,400.68	\$1,558.92
68	\$846.46	\$723.61	\$1,442.69	\$1,605.69
69	\$871.86	\$745.30	\$1,485.97	\$1,653.86
70+	\$898.03	\$767.67	\$1,530.58	\$1,703.47
Medicare				
Prime	\$329.04	\$329.04	\$809.91	\$1,303.47



Revised 12/08

HMO HDHP \$1,500 Individual/\$3,000 Family

(HMO-HSA-00-00-HDPI/HDQF)

All policyholders may be subject to a rate increase at their renewal date.
Rates are calculated as of the Applicant's age as of the effective date.

Area 1 (Hartford, New London, Tolland and Windham counties*)

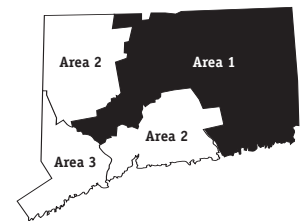
Hartford County: Avon, Berlin, Bloomfield, Bristol, Burlington, Canton, East Granby, East Hartford, East Windsor, Enfield, Farmington, Glastonbury, Granby, Hartford, Hartland, Manchester, Marlborough, New Britain, Newington, Plainville, Rocky Hill, Simsbury, Southington, South Windsor, Suffield, West Hartford, Wethersfield, Windsor, Windsor Locks

New London County: Bozrah, Colchester, East Lyme, Franklin, Griswold, Groton, Lebanon, Ledyard, Lisbon, Lyme, Montville, New London, North Stonington, Norwich, Old Lyme, Preston, Salem, Sprague, Stonington, Voluntown, Waterford

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Windham County: Ashford, Brooklyn, Canterbury, Chaplin, Eastford, Hampton, Killingly, Plainfield, Pomfret, Putnam, Scotland, Sterling, Thompson, Windham, Woodstock

*Note: Area 1 also includes these towns from New Haven County: Beacon Falls, Cheshire, Middlebury, Naugatuck, Oxford, Prospect, South Britain, Southbury, Waterbury and Wolcott.



15-25-40 and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$710.19	\$628.50	\$1,079.20	\$1,400.78
66	\$748.20	\$650.29	\$1,129.19	\$1,446.08
67	\$786.19	\$672.09	\$1,179.18	\$1,491.38
68	\$809.78	\$692.25	\$1,214.56	\$1,536.12
69	\$834.07	\$713.03	\$1,251.00	\$1,582.20
70+	\$859.08	\$734.41	\$1,288.52	\$1,629.69
Medicare				
Prime	\$304.82	\$304.82	\$750.34	\$1,207.57



Revised 5/09

HMO HDHP \$1,500 Individual/\$3,000 Family

(HMO-HSA-00-00-HDPI/HDQF)

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Area 1 (Hartford, New London, Tolland and Windham counties*)

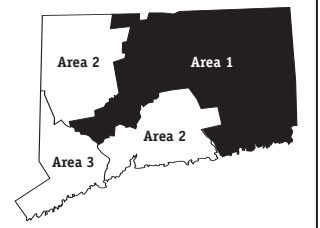
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15-25-40 Unlimited

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$724.37	\$641.05	\$1,100.73	\$1,428.73
66	\$763.13	\$663.27	\$1,151.73	\$1,474.94
67	\$801.87	\$685.51	\$1,202.71	\$1,521.15
68	\$825.94	\$706.08	\$1,238.81	\$1,566.78
69	\$850.72	\$727.27	\$1,275.97	\$1,613.78
70+	\$876.23	\$749.07	\$1,314.23	\$1,662.21
Medicare				
Prime	\$310.90	\$310.90	\$765.31	\$1,231.67



Revised 12/08

HMO HDHP \$3,000 Individual/\$6,000 Family

(HMO-HSA-00-00-HDQI/HDRF)

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Area 1 (Hartford, New London, Tolland and Windham counties*)

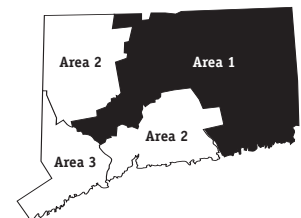
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*Note: Area 1 also includes these towns from New Haven County: Beacon Falls, Cheshire, Middlebury, Naugatuck, Oxford, Prospect, South Britain, Southbury, Waterbury and Wolcott.



15-25-40 and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$582.52	\$515.52	\$885.20	\$1,148.99
66	\$613.71	\$533.38	\$926.21	\$1,186.14
67	\$644.86	\$551.28	\$967.21	\$1,223.29
68	\$664.21	\$567.82	\$996.23	\$1,259.99
69	\$684.14	\$584.85	\$1,026.12	\$1,297.79
70+	\$704.66	\$602.40	\$1,056.90	\$1,336.72
Medicare				
Prime	\$250.03	\$250.03	\$615.46	\$990.50



Revised 5/09

HMO HDHP \$3,000 Individual/\$6,000 Family

(HMO-HSA-00-00-HDQI/HDRF)

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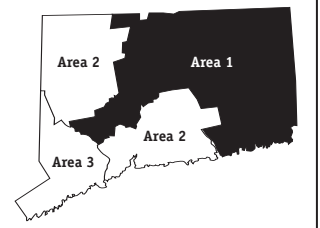
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15-25-40 Unlimited

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$595.09	\$526.64	\$904.30	\$1,173.77
66	\$626.95	\$544.90	\$946.19	\$1,211.74
67	\$658.78	\$563.18	\$988.08	\$1,249.69
68	\$678.54	\$580.07	\$1,017.73	\$1,287.19
69	\$698.90	\$597.48	\$1,048.26	\$1,325.79
70+	\$719.87	\$615.40	\$1,079.69	\$1,365.57
Medicare				
Prime	\$255.42	\$255.42	\$628.73	\$1,011.88



Revised 12/08

HMO HDHP \$5,000 Individual/\$10,000 Family

(HMO-HSA-00-00-HDSI/HDTF)

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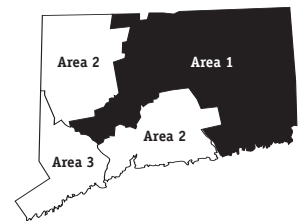
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15-25-40 and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$460.35	\$407.39	\$699.53	\$907.99
66	\$484.99	\$421.52	\$731.94	\$937.35
67	\$509.61	\$435.64	\$764.34	\$966.72
68	\$524.90	\$448.72	\$787.28	\$995.72
69	\$540.64	\$462.19	\$810.90	\$1,025.59
70+	\$556.86	\$476.05	\$835.22	\$1,056.36
Medicare				
Prime	\$197.59	\$197.59	\$486.37	\$782.75