

ConnectiCare® 2009 Rates *January – December 2009 Effective Dates*



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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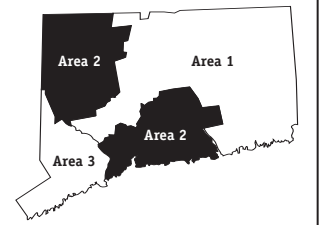
Area 2 (Litchfield, Middlesex and New Haven counties*)

Litchfield County: Barkhamsted, Bethlehem, Bridgewater, Canaan, Colebrook, Cornwall, Goshen, Harwinton, Kent, Litchfield, Morris, New Hartford, New Milford, Norfolk, North Canaan, Plymouth, Roxbury, Salisbury, Sharon, Thomaston, Torrington, Warren, Washington, Watertown, Winchester, Woodbury

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*Note: The following towns are included in Area 1: Beacon Falls, Cheshire, Middlebury, Naugatuck, Oxford, Prospect, South Britain, Southbury, Waterbury and Wolcott.



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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,161.75	\$1,028.07	\$2,006.06	\$2,291.35
66	\$1,223.90	\$1,063.73	\$2,098.97	\$2,365.40
67	\$1,286.04	\$1,099.38	\$2,191.90	\$2,439.51
68	\$1,324.62	\$1,132.37	\$2,257.64	\$2,512.70
69	\$1,364.35	\$1,166.31	\$2,325.36	\$2,588.08
70+	\$1,405.29	\$1,201.32	\$2,395.15	\$2,665.71
Medicare				
Prime	\$514.89	\$514.89	\$1,267.42	\$2,039.76

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,193.72	\$1,056.37	\$2,061.26	\$2,354.40
66	\$1,257.58	\$1,093.00	\$2,156.73	\$2,430.50
67	\$1,321.44	\$1,129.63	\$2,252.21	\$2,506.65
68	\$1,361.07	\$1,163.53	\$2,319.78	\$2,581.85
69	\$1,401.89	\$1,198.40	\$2,389.35	\$2,659.30
70+	\$1,443.97	\$1,234.38	\$2,461.07	\$2,739.06
Medicare				
Prime	\$529.06	\$529.06	\$1,302.30	\$2,095.90

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,209.41	\$1,070.26	\$2,088.36	\$2,385.35
66	\$1,274.11	\$1,107.36	\$2,185.09	\$2,462.45
67	\$1,338.80	\$1,144.48	\$2,281.82	\$2,539.60
68	\$1,378.96	\$1,178.83	\$2,350.27	\$2,615.80
69	\$1,420.33	\$1,214.16	\$2,420.76	\$2,694.26
70+	\$1,462.95	\$1,250.62	\$2,493.41	\$2,775.07
Medicare				
Prime	\$536.01	\$536.01	\$1,319.42	\$2,123.45

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,150.95	\$1,018.52	\$1,987.41	\$2,270.06
66	\$1,212.52	\$1,053.83	\$2,079.47	\$2,343.43
67	\$1,274.09	\$1,089.16	\$2,171.53	\$2,416.84
68	\$1,312.32	\$1,121.85	\$2,236.66	\$2,489.35
69	\$1,351.67	\$1,155.47	\$2,303.76	\$2,564.03
70+	\$1,392.23	\$1,190.17	\$2,372.90	\$2,640.94
Medicare				
Prime	\$510.11	\$510.11	\$1,255.64	\$2,020.80

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,177.59	\$1,042.10	\$2,033.40	\$2,322.59
66	\$1,240.58	\$1,078.22	\$2,127.58	\$2,397.66
67	\$1,303.57	\$1,114.36	\$2,221.78	\$2,472.77
68	\$1,342.68	\$1,147.81	\$2,288.43	\$2,546.96
69	\$1,382.95	\$1,182.21	\$2,357.07	\$2,623.36
70+	\$1,424.45	\$1,217.70	\$2,427.81	\$2,702.05
Medicare				
Prime	\$521.90	\$521.90	\$1,284.70	\$2,067.57

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,190.29	\$1,053.33	\$2,055.34	\$2,347.63
66	\$1,253.96	\$1,089.85	\$2,150.53	\$2,423.52
67	\$1,317.63	\$1,126.38	\$2,245.74	\$2,499.44
68	\$1,357.16	\$1,160.18	\$2,313.11	\$2,574.43
69	\$1,397.86	\$1,194.96	\$2,382.48	\$2,651.65
70+	\$1,439.82	\$1,230.84	\$2,453.99	\$2,731.20
Medicare				
Prime	\$527.53	\$527.53	\$1,298.55	\$2,089.87



Revised 12/08

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

(HMO-0A-30-45-AJEA)

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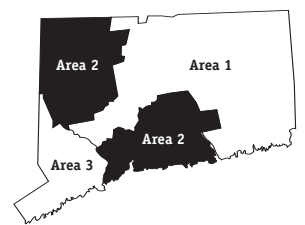
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20-50%-50% and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,082.14	\$957.63	\$1,868.60	\$2,134.33
66	\$1,140.03	\$990.84	\$1,955.15	\$2,203.32
67	\$1,197.91	\$1,024.04	\$2,041.70	\$2,272.35
68	\$1,233.84	\$1,054.77	\$2,102.94	\$2,340.52
69	\$1,270.85	\$1,086.39	\$2,166.03	\$2,410.74
70+	\$1,309.01	\$1,119.00	\$2,231.03	\$2,483.04
Medicare				
Prime	\$479.61	\$479.61	\$1,180.58	\$1,899.99



Revised 5/09

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

(HMO-OA-25-35-DFPA)

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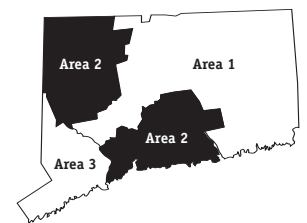
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10-20-35 and \$1,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,094.12	\$968.21	\$1,889.26	\$2,157.93
66	\$1,152.64	\$1,001.80	\$1,976.77	\$2,227.68
67	\$1,211.16	\$1,035.37	\$2,064.27	\$2,297.49
68	\$1,247.50	\$1,066.43	\$2,126.19	\$2,366.41
69	\$1,284.91	\$1,098.41	\$2,189.98	\$2,437.40
70+	\$1,323.48	\$1,131.38	\$2,255.69	\$2,510.51
Medicare Prime	\$484.92	\$484.92	\$1,193.63	\$1,921.00

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,126.09	\$996.51	\$1,944.47	\$2,220.99
66	\$1,186.32	\$1,031.07	\$2,034.53	\$2,292.78
67	\$1,246.55	\$1,065.62	\$2,124.59	\$2,364.62
68	\$1,283.95	\$1,097.60	\$2,188.33	\$2,435.56
69	\$1,322.45	\$1,130.50	\$2,253.97	\$2,508.62
70+	\$1,362.16	\$1,164.44	\$2,321.62	\$2,583.87
Medicare Prime	\$499.08	\$499.08	\$1,228.51	\$1,977.14

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,141.78	\$1,010.40	\$1,971.56	\$2,251.94
66	\$1,202.85	\$1,045.44	\$2,062.89	\$2,324.73
67	\$1,263.92	\$1,080.47	\$2,154.20	\$2,397.58
68	\$1,301.84	\$1,112.90	\$2,218.82	\$2,469.51
69	\$1,340.89	\$1,146.26	\$2,285.38	\$2,543.58
70+	\$1,381.14	\$1,180.67	\$2,353.96	\$2,619.88
Medicare Prime	\$506.04	\$506.04	\$1,245.63	\$2,004.69

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,083.32	\$958.67	\$1,870.62	\$2,136.64
66	\$1,141.26	\$991.91	\$1,957.27	\$2,205.71
67	\$1,199.21	\$1,025.15	\$2,043.91	\$2,274.82
68	\$1,235.20	\$1,055.92	\$2,105.21	\$2,343.06
69	\$1,272.23	\$1,087.57	\$2,168.38	\$2,413.35
70+	\$1,310.42	\$1,120.22	\$2,233.45	\$2,485.74
Medicare Prime	\$480.13	\$480.13	\$1,181.85	\$1,902.05

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,109.95	\$982.24	\$1,916.61	\$2,189.17
66	\$1,169.32	\$1,016.30	\$2,005.38	\$2,259.94
67	\$1,228.69	\$1,050.35	\$2,094.16	\$2,330.75
68	\$1,265.56	\$1,081.87	\$2,156.98	\$2,400.67
69	\$1,303.51	\$1,114.31	\$2,221.69	\$2,472.68
70+	\$1,342.64	\$1,147.76	\$2,288.36	\$2,546.85
Medicare Prime	\$491.93	\$491.93	\$1,210.91	\$1,948.81

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$1,122.66	\$993.48	\$1,938.54	\$2,214.22
66	\$1,182.71	\$1,027.93	\$2,028.34	\$2,285.80
67	\$1,242.75	\$1,062.37	\$2,118.12	\$2,357.41
68	\$1,280.04	\$1,094.25	\$2,181.66	\$2,428.14
69	\$1,318.42	\$1,127.06	\$2,247.10	\$2,500.98
70+	\$1,358.00	\$1,160.90	\$2,314.54	\$2,576.00
Medicare Prime	\$497.56	\$497.56	\$1,224.76	\$1,971.11



Revised 5/09

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

(HMO-OA-25-35-UFNA)

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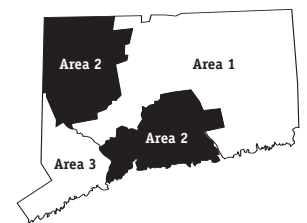
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10-20-35 and \$1,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$849.13	\$751.42	\$1,466.24	\$1,674.76
66	\$894.55	\$777.49	\$1,534.16	\$1,728.89
67	\$939.97	\$803.54	\$1,602.07	\$1,783.05
68	\$968.17	\$827.65	\$1,650.12	\$1,836.55
69	\$997.20	\$852.47	\$1,699.62	\$1,891.64
70+	\$1,027.14	\$878.05	\$1,750.63	\$1,948.39
Medicare Prime	\$376.34	\$376.34	\$926.36	\$1,490.87

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$881.10	\$779.72	\$1,521.45	\$1,737.81
66	\$928.23	\$806.76	\$1,591.92	\$1,793.98
67	\$975.37	\$833.79	\$1,662.38	\$1,850.19
68	\$1,004.62	\$858.82	\$1,712.25	\$1,905.70
69	\$1,034.75	\$884.56	\$1,763.61	\$1,962.86
70+	\$1,065.82	\$911.10	\$1,816.55	\$2,021.74
Medicare Prime	\$390.50	\$390.50	\$961.24	\$1,547.01

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$896.79	\$793.61	\$1,548.54	\$1,768.76
66	\$944.76	\$821.12	\$1,620.27	\$1,825.93
67	\$992.73	\$848.64	\$1,691.99	\$1,883.15
68	\$1,022.51	\$874.12	\$1,742.75	\$1,939.64
69	\$1,053.18	\$900.32	\$1,795.02	\$1,997.82
70+	\$1,084.80	\$927.34	\$1,848.90	\$2,057.75
Medicare Prime	\$397.46	\$397.46	\$978.36	\$1,574.56

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$838.33	\$741.87	\$1,447.59	\$1,653.47
66	\$883.18	\$767.59	\$1,514.66	\$1,706.91
67	\$928.02	\$793.32	\$1,581.70	\$1,760.39
68	\$955.87	\$817.14	\$1,629.14	\$1,813.20
69	\$984.53	\$841.63	\$1,678.02	\$1,867.59
70+	\$1,014.09	\$866.89	\$1,728.38	\$1,923.61
Medicare Prime	\$371.55	\$371.55	\$914.59	\$1,471.92

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$864.97	\$765.45	\$1,493.59	\$1,705.99
66	\$911.24	\$791.98	\$1,562.77	\$1,761.14
67	\$957.51	\$818.52	\$1,631.95	\$1,816.32
68	\$986.23	\$843.09	\$1,680.91	\$1,870.81
69	\$1,015.81	\$868.37	\$1,731.33	\$1,926.92
70+	\$1,046.30	\$894.42	\$1,783.29	\$1,984.72
Medicare Prime	\$383.35	\$383.35	\$943.64	\$1,518.69

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$877.67	\$776.68	\$1,515.52	\$1,731.04
66	\$924.62	\$803.61	\$1,585.72	\$1,787.00
67	\$971.56	\$830.54	\$1,655.91	\$1,842.98
68	\$1,000.71	\$855.47	\$1,705.59	\$1,898.28
69	\$1,030.72	\$881.12	\$1,756.74	\$1,955.22
70+	\$1,061.67	\$907.56	\$1,809.48	\$2,013.87
Medicare Prime	\$388.98	\$388.98	\$957.50	\$1,540.99



Revised 5/09

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

(HMO-OA-25-35-UFQA)

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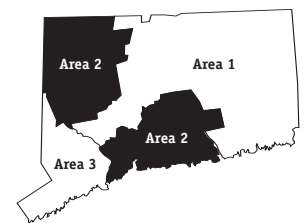
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10-20-35 and \$1,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$762.08	\$674.38	\$1,315.92	\$1,503.05
66	\$802.84	\$697.78	\$1,376.87	\$1,551.63
67	\$843.60	\$721.16	\$1,437.82	\$1,600.24
68	\$868.92	\$742.80	\$1,480.94	\$1,648.25
69	\$894.96	\$765.07	\$1,525.37	\$1,697.71
70+	\$921.83	\$788.03	\$1,571.15	\$1,748.63
Medicare Prime	\$337.76	\$337.76	\$831.39	\$1,338.02

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$794.05	\$702.68	\$1,371.12	\$1,566.11
66	\$836.52	\$727.05	\$1,434.63	\$1,616.73
67	\$879.00	\$751.41	\$1,498.14	\$1,667.38
68	\$905.36	\$773.96	\$1,543.07	\$1,717.40
69	\$932.51	\$797.16	\$1,589.36	\$1,768.93
70+	\$960.51	\$821.09	\$1,637.07	\$1,821.98
Medicare Prime	\$351.93	\$351.93	\$866.27	\$1,394.16

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$809.74	\$716.57	\$1,398.22	\$1,597.06
66	\$853.05	\$741.41	\$1,462.98	\$1,648.68
67	\$896.37	\$766.26	\$1,527.75	\$1,700.34
68	\$923.26	\$789.26	\$1,573.57	\$1,751.35
69	\$950.94	\$812.92	\$1,620.77	\$1,803.89
70+	\$979.49	\$837.32	\$1,669.41	\$1,857.99
Medicare Prime	\$358.88	\$358.88	\$883.39	\$1,421.71

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$751.28	\$664.83	\$1,297.27	\$1,481.76
66	\$791.46	\$687.89	\$1,357.36	\$1,529.66
67	\$831.65	\$710.94	\$1,417.46	\$1,577.58
68	\$856.61	\$732.28	\$1,459.96	\$1,624.91
69	\$882.29	\$754.23	\$1,503.77	\$1,673.66
70+	\$908.77	\$776.88	\$1,548.90	\$1,723.86
Medicare Prime	\$332.98	\$332.98	\$819.61	\$1,319.06

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$777.91	\$688.41	\$1,343.27	\$1,534.29
66	\$819.52	\$712.27	\$1,405.48	\$1,583.89
67	\$861.14	\$736.14	\$1,467.70	\$1,633.51
68	\$886.97	\$758.24	\$1,511.73	\$1,682.51
69	\$913.57	\$780.97	\$1,557.08	\$1,732.99
70+	\$940.99	\$804.41	\$1,603.81	\$1,784.97
Medicare Prime	\$344.77	\$344.77	\$848.67	\$1,365.83

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$790.62	\$699.64	\$1,365.20	\$1,559.34
66	\$832.91	\$723.91	\$1,428.43	\$1,609.75
67	\$875.20	\$748.16	\$1,491.66	\$1,660.17
68	\$901.46	\$770.62	\$1,536.41	\$1,709.98
69	\$928.48	\$793.72	\$1,582.49	\$1,761.28
70+	\$956.36	\$817.55	\$1,629.99	\$1,814.12
Medicare Prime	\$350.40	\$350.40	\$862.52	\$1,388.13



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.

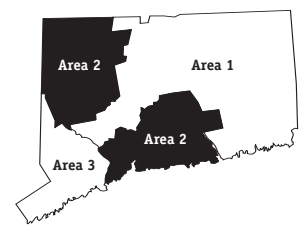
Area 2 (Litchfield, Middlesex and New Haven counties*)

Litchfield County: Barkhamsted, Bethlehem, Bridgewater, Canaan, Colebrook, Cornwall, Goshen, Harwinton, Kent, Litchfield, Morris, New Hartford, New Milford, Norfolk, North Canaan, Plymouth, Roxbury, Salisbury, Sharon, Thomaston, Torrington, Warren, Washington, Watertown, Winchester, Woodbury

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*Note: The following towns are included in Area 1: 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	\$756.32	\$669.32	\$1,149.29	\$1,491.77
66	\$796.80	\$692.52	\$1,202.52	\$1,540.02
67	\$837.25	\$715.74	\$1,255.77	\$1,588.25
68	\$862.38	\$737.22	\$1,293.45	\$1,635.91
69	\$888.24	\$759.34	\$1,332.25	\$1,684.97
70+	\$914.89	\$782.12	\$1,372.21	\$1,735.53
Medicare Prime	\$324.62	\$324.62	\$799.07	\$1,286.02



Revised 5/09

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

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

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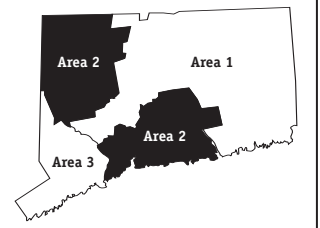
Area 2 (Litchfield, Middlesex and New Haven counties*)

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15-25-40 Unlimited

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$771.43	\$682.70	\$1,172.26	\$1,521.58
66	\$812.72	\$706.36	\$1,226.55	\$1,570.79
67	\$853.98	\$730.05	\$1,280.87	\$1,619.99
68	\$879.61	\$751.95	\$1,319.30	\$1,668.59
69	\$905.99	\$774.51	\$1,358.87	\$1,718.64
70+	\$933.17	\$797.74	\$1,399.63	\$1,770.21
Medicare				
Prime	\$331.10	\$331.10	\$815.04	\$1,311.70



Revised 12/08

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

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

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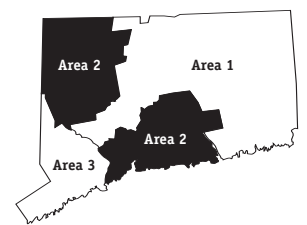
Area 2 (Litchfield, Middlesex and New Haven counties*)

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

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$620.40	\$549.03	\$942.74	\$1,223.65
66	\$653.59	\$568.06	\$986.40	\$1,263.23
67	\$686.77	\$587.10	\$1,030.08	\$1,302.80
68	\$707.38	\$604.72	\$1,060.98	\$1,341.88
69	\$728.60	\$622.87	\$1,092.81	\$1,382.13
70+	\$750.45	\$641.55	\$1,125.58	\$1,423.61
Medicare Prime	\$266.28	\$266.28	\$655.46	\$1,054.88



Revised 5/09

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

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

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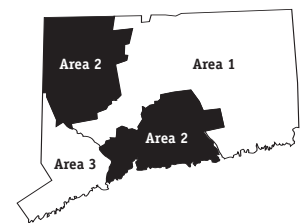
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15-25-40 Unlimited

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$633.78	\$560.88	\$963.07	\$1,250.06
66	\$667.69	\$580.32	\$1,007.69	\$1,290.48
67	\$701.59	\$599.78	\$1,052.31	\$1,330.91
68	\$722.64	\$617.77	\$1,083.87	\$1,370.84
69	\$744.33	\$636.31	\$1,116.40	\$1,411.95
70+	\$766.65	\$655.39	\$1,149.87	\$1,454.33
Medicare				
Prime	\$272.03	\$272.03	\$669.60	\$1,077.64



Revised 12/08

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

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

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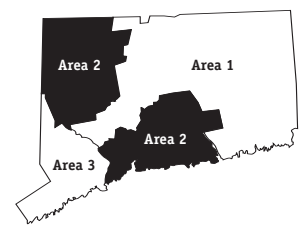
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15-25-40 and \$3,000 Rx Benefit Max

Age	Individual Male	Individual Female	Individual +1 Dependent	Family
65	\$490.24	\$433.84	\$744.97	\$966.95
66	\$516.49	\$448.89	\$779.47	\$998.22
67	\$542.70	\$463.94	\$813.97	\$1,029.50
68	\$558.98	\$477.86	\$838.40	\$1,060.38
69	\$575.76	\$492.20	\$863.55	\$1,092.18
70+	\$593.02	\$506.96	\$889.46	\$1,124.96
Medicare Prime	\$210.42	\$210.42	\$517.95	\$833.58