



BLUECARE DIRECT HMO
 Effective January 1, 2010

\$1500 Deductible

	\$10/\$25/\$40 Rx with \$500 Annual Max				\$10/\$25/\$40 Rx with \$2000 Annual Max			
	Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$246.55	\$444.52	\$732.93	\$1,181.56	\$262.35	\$473.00	\$779.90	\$1,257.27
19-24	\$246.55	\$444.52	\$732.93	\$1,181.56	\$262.35	\$473.00	\$779.90	\$1,257.27
25-29	\$246.55	\$444.52	\$732.93	\$1,181.56	\$262.35	\$473.00	\$779.90	\$1,257.27
30-34	\$328.20	\$497.23	\$743.77	\$1,325.25	\$349.23	\$529.09	\$791.43	\$1,410.17
35-39	\$328.20	\$497.23	\$743.77	\$1,325.25	\$349.23	\$529.09	\$791.43	\$1,410.17
40-44	\$424.35	\$538.06	\$815.63	\$1,412.61	\$451.54	\$572.53	\$867.90	\$1,503.13
45-49	\$491.03	\$592.33	\$905.55	\$1,473.07	\$522.49	\$630.28	\$963.57	\$1,567.46
50-54	\$668.31	\$687.44	\$1,172.77	\$1,630.73	\$711.13	\$731.49	\$1,247.92	\$1,735.22
55-59	\$868.93	\$863.62	\$1,531.49	\$1,974.43	\$930.03	\$923.98	\$1,629.62	\$2,100.95
60-64	\$1,149.60	\$1,020.61	\$1,943.43	\$2,327.99	\$1,249.58	\$1,102.72	\$2,067.96	\$2,477.16
65+	\$1,114.33	\$993.07	\$1,924.30	\$2,210.14	\$1,209.43	\$1,071.37	\$2,047.61	\$2,351.76



CENTURY PREFERRED DIRECT

Effective January 1, 2010

ALL RATING AREAS

with \$10 Generic/\$25 Listed Brand/\$40 Non-Listed Brand Copay Prescription Drug Plan with \$2000 Annual Max

	\$250/\$500				\$1500/\$3000				New - \$1500/\$3000 80%/60% with Rx			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$234.29	\$332.18	\$606.36	\$1,032.70	\$195.83	\$277.66	\$506.84	\$863.22	\$174.65	\$247.60	\$452.00	\$769.82
19-24	\$234.29	\$332.18	\$606.36	\$1,032.70	\$195.83	\$277.66	\$506.84	\$863.22	\$174.65	\$247.60	\$452.00	\$769.82
25-29	\$234.29	\$332.18	\$606.36	\$1,032.70	\$195.83	\$277.66	\$506.84	\$863.22	\$174.65	\$247.60	\$452.00	\$769.82
30-34	\$312.23	\$382.28	\$616.57	\$1,169.10	\$260.99	\$319.54	\$515.37	\$977.22	\$232.75	\$284.96	\$459.61	\$871.48
35-39	\$312.23	\$382.28	\$616.57	\$1,169.10	\$260.99	\$319.54	\$515.37	\$977.22	\$232.75	\$284.96	\$459.61	\$871.48
40-44	\$403.16	\$421.26	\$684.77	\$1,252.15	\$337.00	\$352.12	\$572.37	\$1,046.65	\$300.54	\$314.02	\$510.45	\$933.39
45-49	\$466.72	\$472.75	\$770.13	\$1,309.67	\$390.12	\$395.17	\$643.73	\$1,094.73	\$347.90	\$352.41	\$574.07	\$976.27
50-54	\$635.13	\$653.22	\$1,114.36	\$1,549.54	\$530.89	\$546.02	\$931.48	\$1,295.22	\$473.45	\$486.94	\$830.68	\$1,155.08
55-59	\$830.44	\$824.87	\$1,455.35	\$1,876.14	\$694.14	\$689.49	\$1,216.49	\$1,568.22	\$619.04	\$614.89	\$1,084.85	\$1,398.52
60-64	\$1,115.75	\$984.92	\$1,846.45	\$2,212.02	\$932.63	\$823.28	\$1,543.41	\$1,848.98	\$831.71	\$734.18	\$1,376.39	\$1,648.92
65+	\$1,079.56	\$956.63	\$1,828.35	\$2,100.20	\$902.38	\$799.63	\$1,528.29	\$1,755.52	\$804.74	\$713.09	\$1,362.91	\$1,565.56

	New - \$3000/\$6000 100%/60%				\$5000/\$10000				\$10000/\$20000			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$153.11	\$217.08	\$396.26	\$674.86	\$122.19	\$173.24	\$316.26	\$538.62	\$103.47	\$146.71	\$267.81	\$456.10
19-24	\$153.11	\$217.08	\$396.26	\$674.86	\$122.19	\$173.24	\$316.26	\$538.62	\$103.47	\$146.71	\$267.81	\$456.10
25-29	\$153.11	\$217.08	\$396.26	\$674.86	\$122.19	\$173.24	\$316.26	\$538.62	\$103.47	\$146.71	\$267.81	\$456.10
30-34	\$204.03	\$249.82	\$402.93	\$764.00	\$162.85	\$199.38	\$321.57	\$609.76	\$137.90	\$168.84	\$272.31	\$516.34
35-39	\$204.03	\$249.82	\$402.93	\$764.00	\$162.85	\$199.38	\$321.57	\$609.76	\$137.90	\$168.84	\$272.31	\$516.34
40-44	\$263.46	\$275.28	\$447.49	\$818.27	\$210.28	\$219.72	\$357.15	\$653.07	\$178.07	\$186.05	\$302.43	\$553.02
45-49	\$305.00	\$308.93	\$503.27	\$855.87	\$243.42	\$246.57	\$401.67	\$683.09	\$206.13	\$208.80	\$340.13	\$578.44
50-54	\$415.05	\$426.88	\$728.24	\$1,012.62	\$331.25	\$340.70	\$581.22	\$808.18	\$280.51	\$288.51	\$492.18	\$684.37
55-59	\$542.68	\$539.05	\$951.05	\$1,226.04	\$433.12	\$430.23	\$759.05	\$978.52	\$366.77	\$364.32	\$642.76	\$828.62
60-64	\$729.13	\$643.64	\$1,206.63	\$1,445.54	\$581.93	\$513.70	\$963.03	\$1,153.72	\$492.79	\$435.00	\$815.51	\$976.97
65+	\$705.50	\$625.15	\$1,194.83	\$1,372.48	\$563.06	\$498.95	\$953.61	\$1,095.40	\$476.80	\$422.51	\$807.51	\$927.58



CENTURY PREFERRED DIRECT

Effective January 1, 2010

ALL RATING AREAS

Medical only - No Drug Benefit

	\$250/\$500				\$1500/\$3000				New - \$1500/\$3000 80%/60%			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$198.93	\$282.05	\$514.84	\$876.84	\$160.47	\$227.53	\$415.32	\$707.36	\$139.29	\$197.47	\$360.48	\$613.96
19-24	\$198.93	\$282.05	\$514.84	\$876.84	\$160.47	\$227.53	\$415.32	\$707.36	\$139.29	\$197.47	\$360.48	\$613.96
25-29	\$198.93	\$282.05	\$514.84	\$876.84	\$160.47	\$227.53	\$415.32	\$707.36	\$139.29	\$197.47	\$360.48	\$613.96
30-34	\$265.11	\$324.58	\$523.51	\$992.65	\$213.87	\$261.84	\$422.31	\$800.77	\$185.63	\$227.26	\$366.55	\$695.03
35-39	\$265.11	\$324.58	\$523.51	\$992.65	\$213.87	\$261.84	\$422.31	\$800.77	\$185.63	\$227.26	\$366.55	\$695.03
40-44	\$342.31	\$357.68	\$581.42	\$1,063.17	\$276.15	\$288.54	\$469.02	\$857.67	\$239.69	\$250.44	\$407.10	\$744.41
45-49	\$396.28	\$401.40	\$653.90	\$1,112.00	\$319.68	\$323.82	\$527.50	\$897.06	\$277.46	\$281.06	\$457.84	\$778.60
50-54	\$539.27	\$554.63	\$946.17	\$1,315.67	\$435.03	\$447.43	\$763.29	\$1,061.35	\$377.59	\$388.35	\$662.49	\$921.21
55-59	\$705.10	\$700.37	\$1,235.70	\$1,592.98	\$568.80	\$564.99	\$996.84	\$1,285.06	\$493.70	\$490.39	\$865.20	\$1,115.36
60-64	\$947.35	\$836.27	\$1,567.77	\$1,878.16	\$764.23	\$674.63	\$1,264.73	\$1,515.12	\$663.31	\$585.53	\$1,097.71	\$1,315.06
65+	\$916.62	\$812.25	\$1,552.40	\$1,783.22	\$739.44	\$655.25	\$1,252.34	\$1,438.54	\$641.80	\$568.71	\$1,086.96	\$1,248.58

	New - \$3000/\$6000 100%/60%				\$5000/\$10000				\$10000/\$20000			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$117.75	\$166.95	\$304.74	\$519.00	\$86.83	\$123.11	\$224.74	\$382.76	\$68.11	\$96.58	\$176.29	\$300.24
19-24	\$117.75	\$166.95	\$304.74	\$519.00	\$86.83	\$123.11	\$224.74	\$382.76	\$68.11	\$96.58	\$176.29	\$300.24
25-29	\$117.75	\$166.95	\$304.74	\$519.00	\$86.83	\$123.11	\$224.74	\$382.76	\$68.11	\$96.58	\$176.29	\$300.24
30-34	\$156.91	\$192.12	\$309.87	\$587.55	\$115.73	\$141.68	\$228.51	\$433.31	\$90.78	\$111.14	\$179.25	\$339.89
35-39	\$156.91	\$192.12	\$309.87	\$587.55	\$115.73	\$141.68	\$228.51	\$433.31	\$90.78	\$111.14	\$179.25	\$339.89
40-44	\$202.61	\$211.70	\$344.14	\$629.29	\$149.43	\$156.14	\$253.80	\$464.09	\$117.22	\$122.47	\$199.08	\$364.04
45-49	\$234.56	\$237.58	\$387.04	\$658.20	\$172.98	\$175.22	\$285.44	\$485.42	\$135.69	\$137.45	\$223.90	\$380.77
50-54	\$319.19	\$328.29	\$560.05	\$778.75	\$235.39	\$242.11	\$413.03	\$574.31	\$184.65	\$189.92	\$323.99	\$450.50
55-59	\$417.34	\$414.55	\$731.40	\$942.88	\$307.78	\$305.73	\$539.40	\$695.36	\$241.43	\$239.82	\$423.11	\$545.46
60-64	\$560.73	\$494.99	\$927.95	\$1,111.68	\$413.53	\$365.05	\$684.35	\$819.86	\$324.39	\$286.35	\$536.83	\$643.11
65+	\$542.56	\$480.77	\$918.88	\$1,055.50	\$400.12	\$354.57	\$677.66	\$778.42	\$313.86	\$278.13	\$531.56	\$610.60



LUMENOS H.S.A.s
Effective January 1, 2010
ALL RATING AREAS

Rx included under Medical - without incentives

	New - HSA \$2000/4000 80%/60%				HSA \$2500/5000 80%/60%			
	Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$109.10	\$154.68	\$254.10	\$480.86	\$106.40	\$150.84	\$247.84	\$468.98
19-24	\$109.10	\$154.68	\$254.10	\$480.86	\$106.40	\$150.84	\$247.84	\$468.98
25-29	\$109.10	\$154.68	\$254.10	\$480.86	\$106.40	\$150.84	\$247.84	\$468.98
30-34	\$145.38	\$178.00	\$258.38	\$544.38	\$141.78	\$173.60	\$252.00	\$530.92
35-39	\$145.38	\$178.00	\$258.38	\$544.38	\$141.78	\$173.60	\$252.00	\$530.92
40-44	\$187.72	\$196.14	\$286.96	\$583.04	\$183.08	\$191.30	\$279.88	\$568.62
45-49	\$217.32	\$220.12	\$322.74	\$609.82	\$211.94	\$214.68	\$314.76	\$594.74
50-54	\$295.74	\$304.16	\$467.00	\$721.50	\$288.42	\$296.64	\$455.46	\$703.68
55-59	\$386.68	\$384.08	\$609.90	\$873.58	\$377.12	\$374.58	\$594.84	\$851.98
60-64	\$519.52	\$458.62	\$773.80	\$1,029.98	\$506.68	\$447.28	\$754.68	\$1,004.52
65+	\$502.68	\$445.44	\$766.20	\$977.92	\$490.26	\$434.42	\$747.30	\$953.74

	HSA \$2500/5000 100%/70%				New - HSA \$3500/7000 100%/60%			
	Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$140.14	\$198.70	\$326.44	\$617.76	\$101.96	\$144.58	\$237.54	\$449.48
19-24	\$140.14	\$198.70	\$326.44	\$617.76	\$101.96	\$144.58	\$237.54	\$449.48
25-29	\$140.14	\$198.70	\$326.44	\$617.76	\$101.96	\$144.58	\$237.54	\$449.48
30-34	\$186.78	\$228.68	\$331.94	\$699.36	\$135.90	\$166.38	\$241.54	\$508.84
35-39	\$186.78	\$228.68	\$331.94	\$699.36	\$135.90	\$166.38	\$241.54	\$508.84
40-44	\$241.16	\$251.98	\$368.64	\$749.02	\$175.46	\$183.34	\$268.24	\$544.98
45-49	\$279.18	\$282.80	\$414.60	\$783.44	\$203.14	\$205.76	\$301.68	\$570.02
50-54	\$379.92	\$390.74	\$599.92	\$926.92	\$276.42	\$284.30	\$436.54	\$674.42
55-59	\$496.76	\$493.44	\$783.50	\$1,122.30	\$361.44	\$359.02	\$570.12	\$816.56
60-64	\$667.44	\$589.18	\$994.04	\$1,323.22	\$485.62	\$428.68	\$723.32	\$962.76
65+	\$645.78	\$572.24	\$984.30	\$1,256.34	\$469.86	\$416.36	\$716.24	\$914.10



LUMENOS H.S.A.s Con't
Effective January 1, 2010
ALL RATING AREAS

Rx included under Medical - without incentives

	HSA \$5000/10,000 100%/70%				New - HSA \$5950/11900 100%/60%			
	Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$87.54	\$124.12	\$203.90	\$385.86	\$73.60	\$104.36	\$171.46	\$324.46
19-24	\$87.54	\$124.12	\$203.90	\$385.86	\$73.60	\$104.36	\$171.46	\$324.46
25-29	\$87.54	\$124.12	\$203.90	\$385.86	\$73.60	\$104.36	\$171.46	\$324.46
30-34	\$116.66	\$142.84	\$207.32	\$436.82	\$98.10	\$120.10	\$174.34	\$367.32
35-39	\$116.66	\$142.84	\$207.32	\$436.82	\$98.10	\$120.10	\$174.34	\$367.32
40-44	\$150.64	\$157.40	\$230.26	\$467.84	\$126.66	\$132.36	\$193.62	\$393.40
45-49	\$174.38	\$176.64	\$258.96	\$489.34	\$146.64	\$148.52	\$217.76	\$411.48
50-54	\$237.30	\$244.06	\$374.72	\$578.96	\$199.54	\$205.24	\$315.10	\$486.84
55-59	\$310.28	\$308.20	\$489.38	\$700.98	\$260.92	\$259.16	\$411.52	\$589.46
60-64	\$416.88	\$368.00	\$620.88	\$826.48	\$350.56	\$309.44	\$522.10	\$694.98
65+	\$403.36	\$357.42	\$614.80	\$784.72	\$339.18	\$300.56	\$516.98	\$659.86



TONIK
Effective January 1, 2010

	Option One - \$1500 Deductible		Option Two - \$3000 Deductible		Option Three - \$5000 Deductible	
	Male	Female	Male	Female	Male	Female
<19	\$182.87	\$251.98	\$162.24	\$222.73	\$145.83	\$199.46
19-24	\$182.87	\$251.98	\$162.24	\$222.73	\$145.83	\$199.46
25-29	\$182.87	\$251.98	\$162.24	\$222.73	\$145.83	\$199.46
30-34	\$237.89	\$287.34	\$210.39	\$253.67	\$188.53	\$226.91
35-39	\$237.89	\$287.34	\$210.39	\$253.67	\$188.53	\$226.91
40-44	\$302.10	\$314.86	\$266.59	\$277.76	\$238.36	\$248.25
45-49	\$346.97	\$351.22	\$305.86	\$309.58	\$273.17	\$276.47
50-54	\$465.87	\$478.64	\$409.93	\$421.11	\$365.45	\$375.36
55-59	\$603.77	\$599.84	\$530.63	\$527.19	\$472.47	\$469.41
60-64	\$805.21	\$712.84	\$706.94	\$626.10	\$628.80	\$557.12
65+	\$779.66	\$692.86	\$684.58	\$608.60	\$608.97	\$541.61

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LUMENOS H.I.A.s
Effective January 1, 2010

	HIA \$2500/5000 80%/60%				HIA \$1500/3000 80%/60%			
	Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$110.43	\$155.83	\$256.64	\$482.48	\$150.97	\$213.29	\$351.06	\$661.14
19-24	\$110.43	\$155.83	\$256.64	\$482.48	\$150.97	\$213.29	\$351.06	\$661.14
25-29	\$110.43	\$155.83	\$256.64	\$482.48	\$150.97	\$213.29	\$351.06	\$661.14
30-34	\$146.57	\$179.07	\$260.90	\$545.74	\$200.59	\$245.19	\$356.90	\$747.98
35-39	\$146.57	\$179.07	\$260.90	\$545.74	\$200.59	\$245.19	\$356.90	\$747.98
40-44	\$188.75	\$197.13	\$289.36	\$584.24	\$258.49	\$270.01	\$395.98	\$800.86
45-49	\$218.23	\$221.01	\$324.98	\$610.92	\$298.97	\$302.81	\$444.90	\$837.50
50-54	\$296.31	\$304.71	\$468.66	\$722.14	\$406.19	\$417.71	\$642.18	\$990.22
55-59	\$386.89	\$384.31	\$610.96	\$873.60	\$530.55	\$527.01	\$837.58	\$1,198.18
60-64	\$519.21	\$458.53	\$774.18	\$1,029.36	\$712.23	\$628.93	\$1,061.70	\$1,412.04
65+	\$502.43	\$445.41	\$766.64	\$977.52	\$689.19	\$610.91	\$1,051.34	\$1,340.86

	HIAPlus \$2500/5000 80%/60% \$200 Contribution			
	Single		Two -	
	Male	Female	Person	Family
<19	\$122.55	\$167.95	\$280.88	\$506.72
19-24	\$122.55	\$167.95	\$280.88	\$506.72
25-29	\$122.55	\$167.95	\$280.88	\$506.72
30-34	\$158.69	\$191.19	\$285.14	\$569.98
35-39	\$158.69	\$191.19	\$285.14	\$569.98
40-44	\$200.87	\$209.25	\$313.60	\$608.48
45-49	\$230.35	\$233.13	\$349.22	\$635.16
50-54	\$308.43	\$316.83	\$492.90	\$746.38
55-59	\$399.01	\$396.43	\$635.20	\$897.84
60-64	\$531.33	\$470.65	\$798.42	\$1,053.60
65+	\$514.55	\$457.53	\$790.88	\$1,001.76