

Plans for Individuals & Families – Rate Guide



This **Rate Guide** makes it easy to see what you'll pay each month to be a member of one of our medical and/or dental plans. We offer basic rates for individuals and families, and preferred rates for people who complete a health questionnaire and qualify. You may also qualify for **AccessBlue**, a program designed to make healthcare more affordable by paying a portion of your monthly premium. **Learn more about this program at BCBSRI.com.**

2013 Basic Rates (Monthly)

	BlueValue Direct	VantageBlue Direct		HealthMate Direct	BlueSolutions for HSA Direct	
	2500	1000	1500	2500	3000	5000
Under 25 Individual	\$251.96	\$514.35	\$466.04	\$405.58	\$356.38	\$285.99
Family	N/A	\$968.35	\$877.39	\$763.57	\$670.94	\$538.42
25-29 Individual	\$257.42	\$525.49	\$476.13	\$414.36	\$364.10	\$292.18
Family	N/A	\$988.78	\$895.90	\$779.68	\$685.09	\$549.77
30-34 Individual	\$266.97	\$544.99	\$493.80	\$429.74	\$377.61	\$303.02
Family	N/A	\$1,025.92	\$929.55	\$808.96	\$710.82	\$570.42
35-39 Individual	\$276.97	\$565.41	\$512.30	\$445.84	\$391.76	\$314.38
Family	N/A	\$1,064.91	\$964.88	\$839.71	\$737.84	\$592.10
40-44 Individual	\$282.89	\$577.48	\$523.24	\$455.36	\$400.12	\$321.09
Family	N/A	\$1,087.19	\$985.07	\$857.28	\$753.28	\$604.49
45-49 Individual	\$300.62	\$613.69	\$556.05	\$483.91	\$425.21	\$341.22
Family	N/A	\$1,155.90	\$1,047.32	\$911.45	\$800.88	\$642.69
50-54 Individual	\$328.37	\$670.33	\$607.36	\$528.57	\$464.45	\$372.71
Family	N/A	\$1,261.74	\$1,143.22	\$994.91	\$874.22	\$701.54
55-59 Individual	\$365.66	\$746.46	\$676.34	\$588.60	\$517.20	\$415.04
Family	N/A	\$1,405.64	\$1,273.61	\$1,108.38	\$973.93	\$781.56
60-64 Individual	\$377.94	\$771.53	\$699.05	\$608.37	\$534.57	\$428.98
Family	N/A	\$1,452.06	\$1,315.67	\$1,144.99	\$1,006.09	\$807.37
65+ Individual	\$469.81	\$959.07	\$868.98	\$756.25	\$664.51	\$533.26
Family	N/A	\$1,809.51	\$1,639.54	\$1,426.84	\$1,253.75	\$1,006.11

Family Plan Rates:

The basic rates for family plans are based on the applicant's age and increase at age 25, 30, 35, 40, 45, 50, 55, 60, and 65. The applicant is the person responsible for premium payments and who completes the first page of the application and signs as the applicant.

AccessBlue

Do you qualify?

AccessBlue is a BCBSRI program designed to make healthcare more affordable for qualifying individuals and families by helping them pay their monthly health plan premiums. Learn more at BCBSRI.com.

Important note: All medical rates are subject to change as of December 31, 2013.

Important Reminder

Please include a check for your first month's premium when you send us your application for medical and/or dental coverage. To determine the premium amount you should send, please reference the 2013 Preferred Rates and/or 2013 Dental Direct rates on this Rate Guide Flyer. This will ensure that your enrollment is not delayed, so you can start taking advantage of your benefits.

Please note: You must complete a health questionnaire and qualify through medical underwriting to be eligible for our preferred rates.

Please turn the page to see our preferred rates and dental rates.

2013 Preferred Rates (Monthly)

		BlueValue Direct	VantageBlue Direct		HealthMate Direct	BlueSolutions for HSA Direct	
		2500	1000	1500	2500	3000	5000
Under 25	Male	\$95.93	\$195.85	\$177.45	\$154.43	\$135.69	\$108.89
	Female	\$134.14	\$273.85	\$248.12	\$215.93	\$189.73	\$152.26
	Family	N/A	\$656.21	\$594.57	\$517.43	\$454.65	\$364.86
25-29	Male	\$106.11	\$216.62	\$196.27	\$170.81	\$150.08	\$120.44
	Female	\$152.00	\$310.30	\$281.15	\$244.68	\$214.99	\$172.53
	Family	N/A	\$735.06	\$666.01	\$579.61	\$509.28	\$408.70
30-34	Male	\$120.85	\$246.72	\$223.54	\$194.54	\$170.93	\$137.18
	Female	\$180.66	\$368.80	\$334.16	\$290.81	\$255.52	\$205.06
	Family	N/A	\$779.57	\$706.34	\$614.70	\$540.11	\$433.45
35-39	Male	\$138.29	\$282.32	\$255.80	\$222.62	\$195.60	\$156.98
	Female	\$179.20	\$365.83	\$331.47	\$288.47	\$253.46	\$203.41
	Family	N/A	\$822.81	\$745.52	\$648.80	\$570.07	\$457.49
40-44	Male	\$147.85	\$301.82	\$273.47	\$237.99	\$209.11	\$167.82
	Female	\$196.02	\$400.17	\$362.58	\$315.54	\$277.25	\$222.50
	Family	N/A	\$841.04	\$762.03	\$663.17	\$582.70	\$467.63
45-49	Male	\$178.79	\$364.99	\$330.70	\$287.80	\$252.88	\$202.94
	Female	\$217.20	\$443.41	\$401.76	\$349.64	\$307.21	\$246.54
	Family	N/A	\$886.40	\$803.13	\$698.94	\$614.13	\$492.85
50-54	Male	\$226.55	\$462.49	\$419.04	\$364.68	\$320.43	\$257.15
	Female	\$253.75	\$518.02	\$469.36	\$408.47	\$358.90	\$288.03
	Family	N/A	\$987.29	\$894.55	\$778.49	\$684.03	\$548.95
55-59	Male	\$290.29	\$592.63	\$536.96	\$467.30	\$410.59	\$329.51
	Female	\$289.67	\$591.35	\$535.81	\$466.29	\$409.71	\$328.80
	Family	N/A	\$1,105.13	\$1,001.32	\$871.42	\$765.68	\$614.47
60-64	Male	\$310.44	\$633.75	\$574.21	\$499.72	\$439.08	\$352.37
	Female	\$310.44	\$633.75	\$574.21	\$499.72	\$439.08	\$352.37
	Family	N/A	\$1,200.94	\$1,088.13	\$946.96	\$832.05	\$667.74
65+	Male	\$385.81	\$787.62	\$713.64	\$621.06	\$545.69	\$437.93
	Female	\$385.81	\$787.62	\$713.64	\$621.06	\$545.69	\$437.93
	Family	N/A	\$1,496.40	\$1,355.84	\$1,179.94	\$1,036.76	\$832.02

Preferred Rates

The preferred rates for family plans are based on the applicant's age and gender and increase at age 25, 30, 35, 40, 45, 50, 55, 60, and 65. The applicant is the person responsible for premium payments and who completes the first page of the application and signs as the applicant.

If you have questions about our rates or your plan, please call us at 1-800-505-BLUE (2583).

You must complete a health questionnaire and qualify through medical underwriting to be eligible for our preferred rates. All medical rates are subject to change as of December 31, 2013.

2013 Dental Direct Premium Rates (Monthly)

	Blue Cross Dental Direct Basic	Blue Cross Dental Direct Essential	Blue Cross Dental Direct Plus
Individual	\$25.97	\$39.99	\$49.84
Enrollee and spouse	\$51.94	\$79.98	\$99.69
Enrollee and child(ren)	\$51.68	\$79.59	\$99.20
Family	\$82.33	\$126.77	\$158.02

Dental rates are effective January 1, 2013 through December 31, 2013.



www.bcsri.com

500 Exchange Street • Providence, RI 02903-2699

Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

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