



PROPOSED 2018 RATES AND PLANS FOR INDIVIDUALS & FAMILIES

| Rate by Age | Vantage Blue Direct 1325/2650 | Vantage Blue Direct 4850/9700 | Vantage Blue Direct 3250/6500 | BlueSolutions for HSA Direct 1400/2800 | BlueSolutions for HSA Direct 4100/8200 | BlueSolutions for HSA Direct 6000/12000 | BasicBlue Direct 2750/5500 | BasicBlue Direct 4900/9800 | BasicBlue Direct 6850/13700 | BlueCHIP Direct 4800/9600 | BlueCHIP Direct 2300/4600 | BlueCHIP Direct Advance 4650/9300 |
|--------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|----------------------------|----------------------------|-----------------------------|---------------------------|---------------------------|-----------------------------------|
| Individual: 14 and under | \$280.84 | \$220.75 | \$245.24 | \$271.96 | \$195.88 | \$167.47 | \$267.04 | \$218.79 | \$192.86 | \$202.90 | \$246.32 | \$180.39 |
| Individual: 15 | \$305.80 | \$240.37 | \$267.04 | \$296.13 | \$213.29 | \$182.36 | \$290.78 | \$238.24 | \$210.01 | \$220.94 | \$268.22 | \$196.43 |
| Individual: 16 | \$315.35 | \$247.87 | \$275.38 | \$305.37 | \$219.95 | \$188.05 | \$299.85 | \$245.67 | \$216.56 | \$227.83 | \$276.59 | \$202.56 |
| Individual: 17 | \$324.89 | \$255.38 | \$283.71 | \$314.62 | \$226.60 | \$193.74 | \$308.93 | \$253.11 | \$223.12 | \$234.73 | \$284.96 | \$208.69 |
| Individual: 18 | \$335.17 | \$263.46 | \$292.69 | \$324.57 | \$233.77 | \$199.87 | \$318.70 | \$261.12 | \$230.18 | \$242.15 | \$293.98 | \$215.29 |
| Individual: 19 | \$345.45 | \$271.53 | \$301.67 | \$334.53 | \$240.94 | \$206.00 | \$328.47 | \$269.13 | \$237.24 | \$249.58 | \$302.99 | \$221.90 |
| Individual: 20 | \$356.10 | \$279.90 | \$310.96 | \$344.84 | \$248.37 | \$212.35 | \$338.60 | \$277.42 | \$244.55 | \$257.27 | \$312.33 | \$228.74 |
| Individual: 21 | \$367.11 | \$288.56 | \$320.58 | \$355.50 | \$256.05 | \$218.92 | \$349.07 | \$286.00 | \$252.11 | \$265.23 | \$321.99 | \$235.81 |
| Individual: 22 | \$367.11 | \$288.56 | \$320.58 | \$355.50 | \$256.05 | \$218.92 | \$349.07 | \$286.00 | \$252.11 | \$265.23 | \$321.99 | \$235.81 |
| Individual: 23 | \$367.11 | \$288.56 | \$320.58 | \$355.50 | \$256.05 | \$218.92 | \$349.07 | \$286.00 | \$252.11 | \$265.23 | \$321.99 | \$235.81 |
| Individual: 24 | \$367.11 | \$288.56 | \$320.58 | \$355.50 | \$256.05 | \$218.92 | \$349.07 | \$286.00 | \$252.11 | \$265.23 | \$321.99 | \$235.81 |
| Individual: 25 | \$368.58 | \$289.71 | \$321.86 | \$356.92 | \$257.07 | \$219.80 | \$350.47 | \$287.14 | \$253.12 | \$266.29 | \$323.28 | \$236.75 |
| Individual: 26 | \$375.92 | \$295.49 | \$328.27 | \$364.03 | \$262.20 | \$224.17 | \$357.45 | \$292.86 | \$258.16 | \$271.60 | \$329.72 | \$241.47 |
| Individual: 27 | \$384.73 | \$302.41 | \$335.97 | \$372.56 | \$268.34 | \$229.43 | \$365.83 | \$299.73 | \$264.21 | \$277.96 | \$337.45 | \$247.13 |
| Individual: 28 | \$399.05 | \$313.66 | \$348.47 | \$386.43 | \$278.33 | \$237.97 | \$379.44 | \$310.88 | \$274.04 | \$288.31 | \$350.00 | \$256.33 |
| Individual: 29 | \$410.80 | \$322.90 | \$358.73 | \$397.80 | \$286.52 | \$244.97 | \$390.61 | \$320.03 | \$282.11 | \$296.79 | \$360.31 | \$263.87 |
| Individual: 30 | \$416.67 | \$327.52 | \$363.86 | \$403.49 | \$290.62 | \$248.47 | \$396.19 | \$324.61 | \$286.14 | \$301.04 | \$365.46 | \$267.64 |
| Individual: 31 | \$425.48 | \$334.44 | \$371.55 | \$412.02 | \$296.76 | \$253.73 | \$404.57 | \$331.47 | \$292.20 | \$307.40 | \$373.19 | \$273.30 |
| Individual: 32 | \$434.29 | \$341.37 | \$379.25 | \$420.56 | \$302.91 | \$258.98 | \$412.95 | \$338.34 | \$298.25 | \$313.77 | \$380.91 | \$278.96 |
| Individual: 33 | \$439.80 | \$345.69 | \$384.05 | \$425.89 | \$306.75 | \$262.27 | \$418.19 | \$342.63 | \$302.03 | \$317.75 | \$385.74 | \$282.50 |
| Individual: 34 | \$445.67 | \$350.31 | \$389.18 | \$431.58 | \$310.84 | \$265.77 | \$423.77 | \$347.20 | \$306.06 | \$321.99 | \$390.90 | \$286.27 |
| Individual: 35 | \$448.61 | \$352.62 | \$391.75 | \$434.42 | \$312.89 | \$267.52 | \$426.56 | \$349.49 | \$308.08 | \$324.11 | \$393.47 | \$288.16 |
| Individual: 36 | \$451.55 | \$354.93 | \$394.31 | \$437.27 | \$314.94 | \$269.27 | \$429.36 | \$351.78 | \$310.10 | \$326.23 | \$396.05 | \$290.05 |
| Individual: 37 | \$454.48 | \$357.24 | \$396.88 | \$440.11 | \$316.99 | \$271.02 | \$432.15 | \$354.07 | \$312.11 | \$328.35 | \$398.62 | \$291.93 |
| Individual: 38 | \$457.42 | \$359.55 | \$399.44 | \$442.95 | \$319.04 | \$272.77 | \$434.94 | \$356.36 | \$314.13 | \$330.48 | \$401.20 | \$293.82 |
| Individual: 39 | \$463.29 | \$364.16 | \$404.57 | \$448.64 | \$323.14 | \$276.28 | \$440.53 | \$360.93 | \$318.16 | \$334.72 | \$406.35 | \$297.59 |
| Individual: 40 | \$469.17 | \$368.78 | \$409.70 | \$454.33 | \$327.23 | \$279.78 | \$446.11 | \$365.51 | \$322.20 | \$338.96 | \$411.50 | \$301.37 |
| Individual: 41 | \$477.98 | \$375.71 | \$417.40 | \$462.86 | \$333.38 | \$285.03 | \$454.49 | \$372.37 | \$328.25 | \$345.33 | \$419.23 | \$307.02 |
| Individual: 42 | \$486.42 | \$382.34 | \$424.77 | \$471.04 | \$339.27 | \$290.07 | \$462.52 | \$378.95 | \$334.05 | \$351.43 | \$426.64 | \$312.45 |

PROPOSED 2018 RATES AND PLANS FOR INDIVIDUALS & FAMILIES

| Rate by Age | Vantage Blue Direct 1325/2650 | Vantage Blue Direct 4850/9700 | Vantage Blue Direct 3250/6500 | BlueSolutions for HSA Direct 1400/2800 | BlueSolutions for HSA Direct 4100/8200 | BlueSolutions for HSA Direct 6000/12000 | BasicBlue Direct 2750/5500 | BasicBlue Direct 4900/9800 | BasicBlue Direct 6850/13700 | BlueCHIP Direct 4800/9600 | BlueCHIP Direct 2300/4600 | BlueCHIP Direct Advance 4650/9300 |
|-----------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|----------------------------|----------------------------|-----------------------------|---------------------------|---------------------------|-----------------------------------|
| Individual: 43 | \$498.17 | \$391.58 | \$435.03 | \$482.41 | \$347.46 | \$297.07 | \$473.69 | \$388.10 | \$342.11 | \$359.92 | \$436.94 | \$319.99 |
| Individual: 44 | \$512.85 | \$403.12 | \$447.85 | \$496.63 | \$357.70 | \$305.83 | \$487.65 | \$399.54 | \$352.20 | \$370.53 | \$449.82 | \$329.43 |
| Individual: 45 | \$530.11 | \$416.68 | \$462.92 | \$513.34 | \$369.74 | \$316.12 | \$504.06 | \$412.98 | \$364.05 | \$382.99 | \$464.95 | \$340.51 |
| Individual: 46 | \$550.67 | \$432.84 | \$480.87 | \$533.25 | \$384.08 | \$328.38 | \$523.61 | \$429.00 | \$378.17 | \$397.85 | \$482.99 | \$353.72 |
| Individual: 47 | \$573.79 | \$451.02 | \$501.07 | \$555.65 | \$400.21 | \$342.17 | \$545.60 | \$447.02 | \$394.05 | \$414.55 | \$503.27 | \$368.57 |
| Individual: 48 | \$600.22 | \$471.80 | \$524.15 | \$581.24 | \$418.64 | \$357.93 | \$570.73 | \$467.61 | \$412.20 | \$433.65 | \$526.45 | \$385.55 |
| Individual: 49 | \$626.29 | \$492.28 | \$546.91 | \$606.48 | \$436.82 | \$373.48 | \$595.51 | \$487.92 | \$430.10 | \$452.48 | \$549.31 | \$402.29 |
| Individual: 50 | \$655.66 | \$515.37 | \$572.56 | \$634.92 | \$457.31 | \$390.99 | \$623.44 | \$510.80 | \$450.27 | \$473.70 | \$575.07 | \$421.16 |
| Individual: 51 | \$684.66 | \$538.16 | \$597.88 | \$663.01 | \$477.53 | \$408.29 | \$651.02 | \$533.39 | \$470.19 | \$494.65 | \$600.51 | \$439.79 |
| Individual: 52 | \$716.60 | \$563.27 | \$625.77 | \$693.94 | \$499.81 | \$427.33 | \$681.38 | \$558.27 | \$492.12 | \$517.73 | \$628.52 | \$460.30 |
| Individual: 53 | \$748.90 | \$588.66 | \$653.98 | \$725.22 | \$522.34 | \$446.60 | \$712.10 | \$583.44 | \$514.30 | \$541.07 | \$656.86 | \$481.05 |
| Individual: 54 | \$783.78 | \$616.08 | \$684.44 | \$758.99 | \$546.67 | \$467.39 | \$745.26 | \$610.61 | \$538.25 | \$566.27 | \$687.45 | \$503.45 |
| Individual: 55 | \$818.66 | \$643.49 | \$714.89 | \$792.77 | \$570.99 | \$488.19 | \$778.43 | \$637.78 | \$562.21 | \$591.46 | \$718.04 | \$525.86 |
| Individual: 56 | \$856.47 | \$673.21 | \$747.91 | \$829.38 | \$597.36 | \$510.74 | \$814.38 | \$667.24 | \$588.17 | \$618.78 | \$751.20 | \$550.14 |
| Individual: 57 | \$894.65 | \$703.22 | \$781.25 | \$866.35 | \$623.99 | \$533.51 | \$850.68 | \$696.98 | \$614.39 | \$646.37 | \$784.69 | \$574.67 |
| Individual: 58 | \$935.40 | \$735.25 | \$816.84 | \$905.81 | \$652.42 | \$557.81 | \$889.43 | \$728.73 | \$642.38 | \$675.81 | \$820.43 | \$600.84 |
| Individual: 59 | \$955.59 | \$751.12 | \$834.47 | \$925.37 | \$666.50 | \$569.85 | \$908.63 | \$744.46 | \$656.24 | \$690.39 | \$838.14 | \$613.81 |
| Individual: 60 | \$996.34 | \$783.15 | \$870.05 | \$964.83 | \$694.92 | \$594.15 | \$947.38 | \$776.20 | \$684.23 | \$719.83 | \$873.88 | \$639.99 |
| Individual: 61 | \$1,031.58 | \$810.85 | \$900.83 | \$998.96 | \$719.50 | \$615.17 | \$980.89 | \$803.66 | \$708.43 | \$745.30 | \$904.79 | \$662.63 |
| Individual: 62 | \$1,054.71 | \$829.03 | \$921.03 | \$1,021.35 | \$735.63 | \$628.96 | \$1,002.88 | \$821.68 | \$724.31 | \$762.01 | \$925.08 | \$677.48 |
| Individual: 63 | \$1,083.71 | \$851.83 | \$946.35 | \$1,049.44 | \$755.86 | \$646.25 | \$1,030.45 | \$844.27 | \$744.23 | \$782.96 | \$950.51 | \$696.11 |
| Individual: 64 | \$1,101.33 | \$865.68 | \$961.74 | \$1,066.50 | \$768.15 | \$656.76 | \$1,047.21 | \$858.00 | \$756.33 | \$795.69 | \$965.97 | \$707.43 |
| Individual: 65+ | \$1,101.33 | \$865.68 | \$961.74 | \$1,066.50 | \$768.15 | \$656.76 | \$1,047.21 | \$858.00 | \$756.33 | \$795.69 | \$965.97 | \$707.43 |

Calculating the Family Rate

Add the rates for each individual to determine the total monthly payment for a family plan.

Example: A married couple with two children enrolling in BlueCHIP Direct Advance

| | |
|---------------------------|-------------------|
| Mother 40: | \$301.37 |
| Father 41: | \$307.02 |
| Dependent 14: | \$180.39 |
| Dependent 21: | \$235.81 |
| Total family rate: | \$1,024.59 |

Note: Rates are determined per individual. The premium rate for family coverage is based on the number of individuals in the family that enroll in coverage and the age of each family member. If you have children and they are covered under the plan, you will only pay premium for the three oldest children under the age of 21.



www.bcbstri.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.

07/17 DPAY-183700-3108