



For agent use only.

1st Quarter 2011 through 4th Quarter 2011

Individual

Rates

Member Age	IC Blue +	Flexible Blue II		
		\$1,500	\$2,500	\$5,000
19 - 24	\$194.02	\$147.69	\$92.08	\$63.60
25 - 29	\$230.36	\$178.43	\$110.96	\$77.49
30 - 34	\$276.64	\$220.82	\$139.01	\$97.71
35 - 39	\$302.92	\$249.49	\$160.87	\$114.49
40 - 44	\$340.45	\$289.45	\$191.26	\$139.54
45 - 49	\$394.94	\$344.62	\$230.97	\$168.45
50 - 54	\$507.15	\$454.40	\$308.32	\$228.38
55+	\$748.20	\$681.96	\$462.73	\$346.70
Dependent Child: 0-26	\$114.14	\$82.79	\$55.64	\$40.78

Quarterly Trend Factor

Quarter	IC Blue +	Flexible Blue II		
		\$1,500	\$2,500	\$5,000
11Q1	1	1	1	1
11Q2	1	1	1	1
11Q3	1	1	1	1
11Q4	1	1	1	1

Family Discount Factor

	IC Blue +	Flexible Blue II		
		\$1,500	\$2,500	\$5,000
Single Person	1	1	1	1
2 People	1	0.95	0.9	0.85
Family	1	0.98	0.95	0.93

Maternity Rider Rate

IC Blue +	Flexible Blue II		
	\$1,500	\$2,500	\$5,000
NA	\$249.74	\$192.37	NA

Flexible Blue Dental Rates

	IC Blue +	Flexible Blue II		
		\$1,500	\$2,500	\$5,000
0 - 18	\$5.38	\$20.06	\$20.06	\$20.06
19+	\$7.61	\$22.29	\$22.29	\$22.29

Group Conversion

Rates

Member Age	Flexible Blue II	
	\$2,500	\$5,000
19 - 24	\$101.00	\$69.62
25 - 29	\$121.78	\$84.90
30 - 34	\$152.67	\$107.17
35 - 39	\$176.68	\$125.57
40 - 44	\$209.89	\$152.91
45 - 49	\$253.58	\$184.69
50 - 54	\$338.54	\$250.47
55+	\$508.61	\$380.79
Dependent Child: 0-26	\$60.09	\$43.78

Quarterly Trend Factor

Quarter	Flexible Blue II	
	\$2,500	\$5,000
11Q1	1	1
11Q2	1	1
11Q3	1	1
11Q4	1	1

Family Discount Factor

	Flexible Blue II	
	\$2,500	\$5,000
Single Person	1	1
2 People	0.9	0.85
Family	0.95	0.93

Maternity Rider Rate

	Flexible Blue II	
	\$2,500	\$5,000
	\$192.37	NA

Flexible Blue Dental Rates

	Flexible Blue II	
	\$2,500	\$5,000
0 - 18	\$20.06	\$20.06
19+	\$22.29	\$22.29

Worksheet

Plan Member Individual Rate	Age	Price
Medical Total		

Number of Family Members _____ x \$20 = For ICB+ only, subtract the embedded dental and vision premium	-
Adjusted Total	

x Quarterly Trend Factor	
Medical Total w/ trend	

x Family Discount Factor	
Medical Total w/ Family Discount	

Number of Family Members _____ x \$20 = For ICB+ only, add the embedded dental and vision premium	+
Adjusted Total	

Maternity	
Medical Total w/ Maternity	

Dental Rider Member	FB II Dental Plus	
	Age	Price
Dental Total		

Monthly Premium	
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Plan Member Group Conversion Rate	Age	Price
Medical Total		

Number of Family Members _____ x \$20 = For ICB+ only, subtract the embedded dental and vision premium	-
Adjusted Total	

x Quarterly Trend Factor	
Medical Total w/ trend	

x Family Discount Factor	
Medical Total w/ Family Discount	

Maternity	
Medical Total w/ Maternity	

x Group Conversion Discount	0.85
Medical Total w/ GC Discount	

Number of Family Members _____ x \$20 =	+
Adjusted Total	

Dental Rider Member	FB II Dental Plus	
	Age	Price
Dental Total		

Monthly Premium	
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Examples

Plan Member Individual Rate	Flexible Blue II (2500)	
	Age	Price
Dad	35	160.87
Mom	33	139.01
Jack	5	55.64
Sue	6	55.64
Medical Total		411.18

x Quarterly Trend Factor	1.00
Medical Total w/ trend	411.18

x Family Discount Factor	0.95
Medical Total w/ Family Discount	390.62

Maternity	192.37
Medical Total w/ Maternity	582.99

Dental Rider Member	FB II Dental Plus	
	Age	Price
Dad	35	22.29
Mom	33	22.29
Junior	5	20.06
Sue	6	20.06
Dental Total		84.70

Monthly Premium	\$667.69
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Plan Member Group Conversion Rate	Flexible Blue II (2500)	
	Age	Price
Dad	35	176.68
Mom	33	152.67
Jack	5	60.09
Sue	6	60.09
Medical Total		449.53

x Quarterly Trend Factor	1.00
Medical Total w/ trend	449.53

x Family Discount Factor	0.95
Medical Total w/ Family Discount	427.05

Maternity	192.37
Medical Total w/ Maternity	619.42

x Group Conversion Discount	0.85
Medical Total w/ GC Discount	526.51

Dental Rider Member	FB II Dental Plus	
	Age	Price
Dad	35	22.29
Mom	33	22.29
Junior	5	20.06
Sue	6	20.06
Dental Total		84.70

Monthly Premium	\$611.21
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Young Adult Blue PPO

Individual	Group Conversion
\$59.80	\$65.96

YAB PPO rates effective 1/1/2011

* These rates are for illustration purposes only. Final rates will be based upon rates generated by BCBSM rate system and approved by underwriting.

Rates are member-level rates, meaning each age has its own rate. Add up all member rates for a family to compute the medical portion of the premium. If the dental rider is purchased, it must be purchased for each member. Add up all member rates for a family to compute the dental portion of the premium. The maternity rider is available for FB II (1500 & 2500). Add this single amount to the premium total.

If the applicant is 18 years of age, apply the 19-24 year old rate.



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