PRESBYTERIAN

Presbyterian Insurance Company, Inc.

ShortTerm (For Individuals)

MONTHLY RATE SHEET EFFECTIVE JANUARY 1, 2012

Calculating your rate

1. Rates are based on:
   - Applicant's age on the effective date and the benefit plan applied for, and
   - Duration of coverage selected
2. If more than one individual is applying for coverage, add each individual rate together to calculate the total monthly premium.
3. Dependents age 26 or older must apply separately for their own policy. When a covered dependent turns 26, they can transfer to their own policy without reapplying as long as the request to transfer is submitted within 31 days of the covered dependent's 26th birthday.

MONTHLY RATES

Service Area – Torrance, Bernalillo, Sandoval, Valencia, & Dona Ana counties plus zip-code 87015 (Edgewood)

Duration 1 - 59 days						
Age	$500 ded; 70%/30%		$1,000 Ded 70%/30%		$2,000 Ded 70%/30%	
	Male	Female	Male	Female	Male	Female
0-1	$ 62.04	$ 62.04	$ 55.84	$ 55.84	$ 43.43	$ 43.43
2-6	$ 36.61	$ 36.61	$ 32.95	$ 32.95	$ 25.63	$ 25.63
7-18	$ 42.10	$ 42.10	$ 37.89	$ 37.89	$ 29.47	$ 29.47
19-24	$ 44.92	$ 49.10	$ 40.43	$ 44.19	$ 31.44	$ 34.37
25-29	$ 48.59	$ 53.12	$ 43.73	$ 47.81	$ 34.01	$ 37.18
30-34	$ 55.38	$ 60.55	$ 49.85	$ 54.49	$ 38.77	$ 42.38
35-39	$ 66.67	$ 72.88	$ 60.00	$ 65.59	$ 46.67	$ 51.02
40-44	$ 73.95	$ 80.84	$ 66.55	$ 72.75	$ 51.76	$ 56.59
45-49	$ 83.65	$ 91.44	$ 75.28	$ 82.30	$ 58.55	$ 64.01
50-54	$100.26	$110.14	$ 90.23	$ 99.13	$ 70.18	$ 77.10
55-59	$113.72	$124.89	$102.35	$112.40	$ 79.61	$ 87.42
60+	$131.65	$131.65	$118.49	$118.49	$ 92.16	$ 92.16

Duration 60 - 120 days						
Age	$500 ded; 70%/30%		$1,000 Ded 70%/30%		$2,000 Ded 70%/30%	
	Male	Female	Male	Female	Male	Female
0-1	$ 67.43	$ 67.43	$ 60.69	$ 60.69	$ 47.20	$ 47.20
2-6	$ 39.80	$ 39.80	$ 35.82	$ 35.82	$ 27.86	$ 27.86
7-18	$ 45.77	$ 45.77	$ 41.19	$ 41.19	$ 32.04	$ 32.04
19-24	$ 48.82	$ 53.37	$ 43.94	$ 48.03	$ 34.18	$ 37.36
25-29	$ 52.82	$ 57.74	$ 47.54	$ 51.97	$ 36.97	$ 40.42
30-34	$ 60.20	$ 65.81	$ 54.18	$ 59.23	$ 42.14	$ 46.07
35-39	$ 72.47	$ 79.22	$ 65.22	$ 71.29	$ 50.73	$ 55.45
40-44	$ 80.38	$ 87.87	$ 72.34	$ 79.08	$ 56.26	$ 61.51
45-49	$ 90.92	$ 99.40	$ 81.83	$ 89.46	$ 63.65	$ 69.58
50-54	$108.98	$119.72	$ 98.08	$107.75	$ 76.29	$ 83.80
55-59	$123.61	$135.75	$111.25	$122.18	$ 86.53	$ 95.03
60+	$143.10	$143.10	$128.79	$128.79	$100.17	$100.17

Duration 121-180 days						
Age	$500 ded; 70%/30%		$1,000 Ded 70%/30%		$2,000 Ded 70%/30%	
	Male	Female	Male	Female	Male	Female
0-1	$ 77.55	$ 77.55	$ 69.79	$ 69.79	$ 54.28	$ 54.28
2-6	$ 45.77	$ 45.77	$ 41.19	$ 41.19	$ 32.04	$ 32.04
7-18	$ 52.63	$ 52.63	$ 47.37	$ 47.37	$ 36.84	$ 36.84
19-24	$ 56.15	$ 61.37	$ 50.53	$ 55.24	$ 39.30	$ 42.96
25-29	$ 60.74	$ 66.40	$ 54.67	$ 59.76	$ 42.52	$ 46.48
30-34	$ 69.23	$ 75.68	$ 62.31	$ 68.11	$ 48.46	$ 52.98
35-39	$ 83.34	$ 91.10	$ 75.00	$ 81.99	$ 58.34	$ 63.77
40-44	$ 92.43	$101.05	$ 83.19	$ 90.94	$ 64.70	$ 70.73
45-49	$104.56	$114.31	$ 94.10	$102.87	$ 73.19	$ 80.01
50-54	$125.33	$137.68	$112.79	$123.91	$ 87.73	$ 96.37
55-59	$142.16	$156.11	$127.94	$140.50	$ 99.51	$109.28
60+	$164.57	$164.57	$148.11	$148.11	$115.20	$115.20

MONTHLY RATE SHEET EFFECTIVE JANUARY 1, 2012

Service Area - Other New Mexico
(Outside Albuquerque metro area & Dona Ana County)

Duration 1 - 59 days						
Age	$500 ded; 70%/30%		$1,000 Ded 70%/30%		$2,000 Ded 70%/30%	
	Male	Female	Male	Female	Male	Female
0-1	$ 71.34	$ 71.34	$ 64.21	$ 64.21	$ 49.94	$ 49.94
2-6	$ 42.11	$ 42.11	$ 37.90	$ 37.90	$ 29.47	$ 29.47
7-18	$ 48.42	$ 48.42	$ 43.58	$ 43.58	$ 33.89	$ 33.89
19-24	$ 51.66	$ 56.46	$ 46.49	$ 50.82	$ 36.16	$ 39.52
25-29	$ 55.88	$ 61.09	$ 50.29	$ 54.98	$ 39.12	$ 42.76
30-34	$ 63.69	$ 69.63	$ 57.32	$ 62.66	$ 44.58	$ 48.74
35-39	$ 76.67	$ 83.81	$ 69.00	$ 75.43	$ 53.67	$ 58.67
40-44	$ 85.04	$ 92.96	$ 76.53	$ 83.67	$ 59.53	$ 65.07
45-49	$ 96.20	$105.16	$ 86.58	$ 94.64	$ 67.34	$ 73.61
50-54	$115.30	$126.66	$103.77	$114.00	$ 80.71	$ 88.66
55-59	$130.78	$143.62	$117.71	$129.26	$ 91.55	$100.54
60+	$151.40	$151.40	$136.26	$136.26	$105.98	$105.98

Duration 60 - 120 days						
Age	$500 ded; 70%/30%		$1,000 Ded 70%/30%		$2,000 Ded 70%/30%	
	Male	Female	Male	Female	Male	Female
0-1	$ 77.55	$ 77.55	$ 69.79	$ 69.79	$ 54.28	$ 54.28
2-6	$ 45.77	$ 45.77	$ 41.19	$ 41.19	$ 32.04	$ 32.04
7-18	$ 52.63	$ 52.63	$ 47.37	$ 47.37	$ 36.84	$ 36.84
19-24	$ 56.15	$ 61.37	$ 50.53	$ 55.24	$ 39.30	$ 42.96
25-29	$ 60.74	$ 66.40	$ 54.67	$ 59.76	$ 42.52	$ 46.48
30-34	$ 69.23	$ 75.68	$ 62.31	$ 68.11	$ 48.46	$ 52.98
35-39	$ 83.34	$ 91.10	$ 75.00	$ 81.99	$ 58.34	$ 63.77
40-44	$ 92.43	$101.05	$ 83.19	$ 90.94	$ 64.70	$ 70.73
45-49	$104.56	$114.31	$ 94.10	$102.87	$ 73.19	$ 80.01
50-54	$125.33	$137.68	$112.79	$123.91	$ 87.73	$ 96.37
55-59	$142.16	$156.11	$127.94	$140.50	$ 99.51	$109.28
60+	$164.57	$164.57	$148.11	$148.11	$115.20	$115.20

Duration 121-180 days						
Age	$500 ded; 70%/30%		$1,000 Ded 70%/30%		$2,000 Ded 70%/30%	
	Male	Female	Male	Female	Male	Female
0-1	$ 89.18	$ 89.18	$ 80.26	$ 80.26	$ 62.43	$ 62.43
2-6	$ 52.63	$ 52.63	$ 47.37	$ 47.37	$ 36.84	$ 36.84
7-18	$ 60.53	$ 60.53	$ 54.47	$ 54.47	$ 42.37	$ 42.37
19-24	$ 64.57	$ 70.58	$ 58.11	$ 63.52	$ 45.20	$ 49.41
25-29	$ 69.85	$ 76.36	$ 62.87	$ 68.72	$ 48.90	$ 53.45
30-34	$ 79.61	$ 87.03	$ 71.65	$ 78.33	$ 55.73	$ 60.92
35-39	$ 95.84	$104.76	$ 86.25	$ 94.29	$ 67.09	$ 73.33
40-44	$106.30	$116.20	$ 95.67	$104.58	$ 74.41	$ 81.34
45-49	$120.24	$131.45	$108.22	$118.31	$ 84.17	$ 92.02
50-54	$144.12	$158.33	$129.71	$142.50	$100.89	$110.83
55-59	$163.48	$179.53	$147.13	$161.58	$114.44	$125.67
60+	$189.25	$189.25	$170.33	$170.33	$132.48	$132.48

Individuals age 65+ are not eligible; please call Presbyterian Medicare Plans, (505) 923-8458 or 1-800-347-4766.