

ADVANTAGE CARE PLANS (For Individuals)
PREMIUM RATE SHEET EFFECTIVE MAY 1, 2007

Calculating your premium

1. Premium rates are based on:
 - Applicant's age on the first of the month for which premium is calculated,
 - Whether applicant resides within the Albuquerque metro area or outside the Albuquerque metro area,
 - Whether an applicant or any dependent(s) are a tobacco user or not, and
 - Which benefit plan applied for. If you are requesting family coverage, all members of the family must select the same plan.
2. For family coverage, add up the premium amounts for each individual. (For dependent children under 25, use the "Dep. child on a parent's policy" rate. Dependents age 25 or older must apply separately for their own policy; once a covered dependent turns 25 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 25th birthday.)
3. If enrolling a child(ren) only (no adult on policy), add up the rates for each child. Please use the rates indicated "For child only policy".
4. If more than one individual is applying for coverage, add each individual rate together to calculate the total monthly premium.

Monthly Premium Rates

Albuquerque metro area -- Torrance, Bernalillo, Sandoval, & Valencia counties plus zip-code 87015 (Edgewood)

To be eligible for **Non-tobacco user** rates, the individual must not have used **any** tobacco products for 2 consecutive years prior to the application date.

Non-tobacco User	Plan 10019 \$1200		Plan 10020 \$2500		Plan 10021 \$5000		Plan 10019 \$1200		Plan 10020 \$2500		Plan 10021 \$5000		
	Age	Ded Option 1: w/ Rx		Ded Option 1: w/ Rx		Ded Option 1: w/ Rx		Ded Option 2: No Rx		Ded Option 2: No Rx		Ded Option 2: No Rx	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child only policy (no adult on policy)	0-1	\$127.30	\$127.30	\$102.08	\$102.08	\$81.49	\$81.49	\$104.13	\$104.13	\$84.10	\$84.10	\$67.67	\$67.67
	2-6	\$59.63	\$59.63	\$47.82	\$47.82	\$38.17	\$38.17	\$48.77	\$48.77	\$39.39	\$39.39	\$31.70	\$31.70
	7-18	\$67.67	\$67.67	\$54.26	\$54.26	\$43.32	\$43.32	\$55.35	\$55.35	\$44.71	\$44.71	\$35.98	\$35.98
	19-24	\$85.33	\$99.69	\$68.42	\$79.92	\$54.63	\$63.82	\$69.80	\$81.53	\$56.37	\$65.85	\$45.35	\$52.99
	25-29	\$96.81	\$113.88	\$77.62	\$91.32	\$61.98	\$72.91	\$79.18	\$93.14	\$63.96	\$75.23	\$51.47	\$60.54
	30-34	\$112.45	\$134.93	\$90.16	\$108.19	\$71.97	\$86.37	\$91.97	\$110.35	\$74.28	\$89.13	\$59.78	\$71.72
	35-39	\$135.25	\$162.36	\$108.45	\$130.20	\$86.58	\$103.93	\$110.62	\$132.80	\$89.34	\$107.26	\$71.90	\$86.31
	40-44	\$159.50	\$191.38	\$127.89	\$153.46	\$102.10	\$122.52	\$130.46	\$156.54	\$105.36	\$126.43	\$84.79	\$101.74
	45-49	\$185.01	\$222.01	\$148.35	\$178.01	\$118.42	\$142.12	\$151.33	\$181.59	\$122.21	\$146.66	\$98.34	\$118.02
	50-54	\$213.56	\$236.38	\$171.25	\$189.53	\$136.71	\$151.31	\$174.67	\$193.33	\$141.08	\$156.14	\$113.52	\$125.65
	55-59	\$239.08	\$239.08	\$191.70	\$191.70	\$153.05	\$153.05	\$195.55	\$195.55	\$157.93	\$157.93	\$127.09	\$127.09
	60-64	\$239.08	\$239.08	\$191.70	\$191.70	\$153.05	\$153.05	\$195.55	\$195.55	\$157.93	\$157.93	\$127.09	\$127.09
Dep. child on parent policy	0-24	\$64.28	\$64.28	\$51.53	\$51.53	\$41.15	\$41.15	\$52.58	\$52.58	\$42.45	\$42.45	\$34.17	\$34.17

Tobacco User	Plan 10019 \$1200		Plan 10020 \$2500		Plan 10021 \$5000		Plan 10019 \$1200		Plan 10020 \$2500		Plan 10021 \$5000		
	Age	Ded Option 1: w/ Rx		Ded Option 1: w/ Rx		Ded Option 1: w/ Rx		Ded Option 2: No Rx		Ded Option 2: No Rx		Ded Option 2: No Rx	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child only policy (no adult on policy)	0-1	\$127.30	\$127.30	\$102.08	\$102.08	\$81.49	\$81.49	\$104.13	\$104.13	\$84.10	\$84.10	\$67.67	\$67.67
	2-6	\$59.63	\$59.63	\$47.82	\$47.82	\$38.17	\$38.17	\$48.77	\$48.77	\$39.39	\$39.39	\$31.70	\$31.70
	7-18	\$67.67	\$67.67	\$54.26	\$54.26	\$43.32	\$43.32	\$55.35	\$55.35	\$44.71	\$44.71	\$35.98	\$35.98
	19-24	\$94.73	\$110.66	\$75.95	\$88.72	\$60.63	\$70.82	\$77.47	\$90.50	\$62.57	\$73.09	\$50.35	\$58.81
	25-29	\$107.45	\$126.42	\$86.17	\$101.36	\$68.80	\$80.92	\$87.88	\$103.38	\$70.99	\$83.50	\$57.13	\$67.19
	30-34	\$124.82	\$149.77	\$100.08	\$120.10	\$79.89	\$95.88	\$102.09	\$122.50	\$82.44	\$98.94	\$66.35	\$79.62
	35-39	\$150.12	\$180.23	\$120.38	\$144.51	\$96.10	\$115.36	\$122.79	\$147.41	\$99.17	\$119.05	\$79.80	\$95.80
	40-44	\$177.04	\$212.44	\$141.96	\$170.35	\$113.33	\$135.99	\$144.80	\$173.77	\$116.96	\$140.34	\$94.12	\$112.93
	45-49	\$205.36	\$246.44	\$164.68	\$197.60	\$131.44	\$157.76	\$167.97	\$201.57	\$135.66	\$162.80	\$109.16	\$131.01
	50-54	\$237.05	\$262.38	\$190.08	\$210.38	\$151.75	\$167.95	\$193.88	\$214.60	\$156.60	\$173.31	\$126.00	\$139.47
	55-59	\$265.38	\$265.38	\$212.79	\$212.79	\$169.88	\$169.88	\$217.06	\$217.06	\$175.31	\$175.31	\$141.07	\$141.07
	60-64	\$265.38	\$265.38	\$212.79	\$212.79	\$169.88	\$169.88	\$217.06	\$217.06	\$175.31	\$175.31	\$141.07	\$141.07
Dep. child on parent policy	0-24	\$64.28	\$64.28	\$51.53	\$51.53	\$41.15	\$41.15	\$52.58	\$52.58	\$42.45	\$42.45	\$34.17	\$34.17

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

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4. If more than one individual is applying for coverage, add each individual rate together to calculate the total monthly premium.

Monthly Premium Rates
Other New Mexico (outside Albuquerque metro area – not available in Eddy and Lea counties)

 To be eligible for **Non-tobacco user** rates, the individual must not have used **any** tobacco products for 2 consecutive years prior to the application date.

Non-tobacco User	Plan 10019 \$1200 Ded Option 1: w/ Rx		Plan 10020 \$2500 Ded Option 1: w/ Rx		Plan 10021 \$5000 Ded Option 1: w/ Rx		Plan 10019 \$1200 Ded Option 2: No Rx		Plan 10020 \$2500 Ded Option 2: No Rx		Plan 10021 \$5000 Ded Option 2: No Rx		
	Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child only policy (no adult on policy)	0-1	\$142.59	\$142.59	\$114.33	\$114.33	\$91.27	\$91.27	\$116.62	\$116.62	\$94.18	\$94.18	\$75.80	\$75.80
	2-6	\$66.80	\$66.80	\$53.56	\$53.56	\$42.75	\$42.75	\$54.63	\$54.63	\$44.11	\$44.11	\$35.50	\$35.50
	7-18	\$75.80	\$75.80	\$60.77	\$60.77	\$48.52	\$48.52	\$62.01	\$62.01	\$50.06	\$50.06	\$40.30	\$40.30
	19-24	\$95.57	\$111.66	\$76.63	\$89.52	\$61.19	\$71.47	\$78.17	\$91.32	\$63.13	\$73.75	\$50.81	\$59.34
	25-29	\$108.43	\$127.56	\$86.94	\$102.27	\$69.41	\$81.65	\$88.68	\$104.32	\$71.63	\$84.26	\$57.64	\$67.80
	30-34	\$125.94	\$151.11	\$100.98	\$121.17	\$80.61	\$96.73	\$103.00	\$123.59	\$83.19	\$99.83	\$66.94	\$80.34
	35-39	\$151.48	\$181.85	\$121.46	\$145.81	\$96.97	\$116.40	\$123.90	\$148.73	\$100.06	\$120.12	\$80.53	\$96.67
	40-44	\$178.63	\$214.35	\$143.24	\$171.88	\$114.35	\$137.21	\$146.12	\$175.33	\$118.00	\$141.59	\$94.96	\$113.95
	45-49	\$207.22	\$248.65	\$166.17	\$199.39	\$132.64	\$159.17	\$169.50	\$203.37	\$136.89	\$164.27	\$110.15	\$132.18
	50-54	\$239.18	\$264.75	\$191.80	\$212.28	\$153.11	\$169.46	\$195.63	\$216.54	\$158.01	\$174.88	\$127.14	\$140.72
	55-59	\$267.78	\$267.78	\$214.71	\$214.71	\$171.41	\$171.41	\$219.01	\$219.01	\$176.90	\$176.90	\$142.34	\$142.34
	60-64	\$267.78	\$267.78	\$214.71	\$214.71	\$171.41	\$171.41	\$219.01	\$219.01	\$176.90	\$176.90	\$142.34	\$142.34
Dep. child on parent policy	0-24	\$71.99	\$71.99	\$57.72	\$57.72	\$46.09	\$46.09	\$58.89	\$58.89	\$47.56	\$47.56	\$38.27	\$38.27

Tobacco User	Plan 10019 \$1200 Ded Option 1: w/ Rx		Plan 10020 \$2500 Ded Option 1: w/ Rx		Plan 10021 \$5000 Ded Option 1: w/ Rx		Plan 10019 \$1200 Ded Option 2: No Rx		Plan 10020 \$2500 Ded Option 2: No Rx		Plan 10021 \$5000 Ded Option 2: No Rx		
	Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child only policy (no adult on policy)	0-1	\$142.59	\$142.59	\$114.33	\$114.33	\$91.27	\$91.27	\$116.62	\$116.62	\$94.18	\$94.18	\$75.80	\$75.80
	2-6	\$66.80	\$66.80	\$53.56	\$53.56	\$42.75	\$42.75	\$54.63	\$54.63	\$44.11	\$44.11	\$35.50	\$35.50
	7-18	\$75.80	\$75.80	\$60.77	\$60.77	\$48.52	\$48.52	\$62.01	\$62.01	\$50.06	\$50.06	\$40.30	\$40.30
	19-24	\$106.09	\$123.93	\$85.06	\$99.36	\$67.91	\$79.34	\$86.78	\$101.36	\$70.07	\$81.87	\$56.39	\$65.86
	25-29	\$120.36	\$141.58	\$96.51	\$113.52	\$77.04	\$90.63	\$98.44	\$115.79	\$79.51	\$93.52	\$63.98	\$75.26
	30-34	\$139.79	\$167.73	\$112.08	\$134.51	\$89.48	\$107.38	\$114.33	\$137.19	\$92.34	\$110.81	\$74.31	\$89.18
	35-39	\$168.15	\$201.84	\$134.82	\$161.85	\$107.65	\$129.21	\$137.53	\$165.10	\$111.07	\$133.33	\$89.38	\$107.30
	40-44	\$198.28	\$237.92	\$158.99	\$190.79	\$126.93	\$152.31	\$162.18	\$194.63	\$130.98	\$157.17	\$105.40	\$126.47
	45-49	\$230.00	\$276.01	\$184.43	\$221.32	\$147.23	\$176.68	\$188.14	\$225.76	\$151.94	\$182.34	\$122.26	\$146.73
	50-54	\$265.48	\$293.87	\$212.90	\$235.62	\$169.97	\$188.10	\$217.16	\$240.34	\$175.40	\$194.11	\$141.12	\$156.20
	55-59	\$297.24	\$297.24	\$238.33	\$238.33	\$190.28	\$190.28	\$243.10	\$243.10	\$196.36	\$196.36	\$158.00	\$158.00
	60-64	\$297.24	\$297.24	\$238.33	\$238.33	\$190.28	\$190.28	\$243.10	\$243.10	\$196.36	\$196.36	\$158.00	\$158.00
Dep. child on parent policy	0-24	\$71.99	\$71.99	\$57.72	\$57.72	\$46.09	\$46.09	\$58.89	\$58.89	\$47.56	\$47.56	\$38.27	\$38.27

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