

**INDIVIDUAL CARE PLANS**
**MONTHLY PREMIUM RATE SHEET EFFECTIVE September 1, 2008**
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) is 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. When 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
**Service 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	Age	10000 (\$500 Ded; 80%)		10001 (\$750 Ded; 80%)		10016 (\$1000 Ded; 80%)		10002 (\$1500 Ded; 70%)		10017 (\$2000 Ded; 80%)		10018 (\$2500 Ded; 70%)	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child only policy (no adult on policy)	0-1	\$186.47	\$186.47	\$173.96	\$173.96	\$162.99	\$162.99	\$135.49	\$135.49	\$137.89	\$137.89	\$122.38	\$122.38
	2-6	\$87.71	\$87.71	\$81.68	\$81.68	\$76.50	\$76.50	\$63.56	\$63.56	\$64.54	\$64.54	\$57.29	\$57.29
	7-18	\$99.53	\$99.53	\$92.68	\$92.68	\$86.79	\$86.79	\$72.09	\$72.09	\$73.23	\$73.23	\$65.00	\$65.00
	19-24	\$125.12	\$146.10	\$116.71	\$136.30	\$109.34	\$127.70	\$90.90	\$106.16	\$92.50	\$108.00	\$82.10	\$95.88
	25-29	\$141.81	\$166.88	\$132.27	\$155.69	\$123.95	\$145.87	\$103.03	\$121.26	\$104.83	\$123.37	\$93.05	\$109.50
	30-34	\$164.72	\$197.67	\$153.67	\$184.41	\$143.98	\$172.78	\$119.71	\$143.64	\$121.79	\$146.16	\$108.09	\$129.72
	35-39	\$198.28	\$237.93	\$184.96	\$221.95	\$173.31	\$207.97	\$144.08	\$172.89	\$146.59	\$175.91	\$130.09	\$156.13
	40-44	\$233.75	\$280.49	\$218.07	\$261.69	\$204.30	\$245.17	\$169.84	\$203.82	\$172.82	\$207.38	\$153.39	\$184.07
	45-49	\$271.21	\$325.46	\$253.02	\$303.60	\$237.09	\$284.51	\$197.09	\$236.51	\$200.52	\$240.65	\$177.96	\$213.57
	50-54	\$313.00	\$346.32	\$291.98	\$323.07	\$273.58	\$302.71	\$227.43	\$251.66	\$231.43	\$256.06	\$205.38	\$227.25
	55-59	\$350.44	\$350.44	\$326.91	\$326.91	\$306.30	\$306.30	\$254.63	\$254.63	\$259.11	\$259.11	\$229.95	\$229.95
	60-64	\$350.44	\$350.44	\$326.91	\$326.91	\$306.30	\$306.30	\$254.63	\$254.63	\$259.11	\$259.11	\$229.95	\$229.95
Dep. child on parent policy	0-24	\$94.12	\$94.12	\$87.80	\$87.80	\$82.26	\$82.26	\$68.41	\$68.41	\$69.60	\$69.60	\$61.76	\$61.76

Tobacco User	Age	10000 (\$500 Ded; 80%)		10001 (\$750 Ded; 80%)		10016 (\$1000 Ded; 80%)		10002 (\$1500 Ded; 70%)		10017 (\$2000 Ded; 80%)		10018 (\$2500 Ded; 70%)	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child only policy (no adult on policy)	0-1	\$186.47	\$186.47	\$173.96	\$173.96	\$162.99	\$162.99	\$135.49	\$135.49	\$137.89	\$137.89	\$122.38	\$122.38
	2-6	\$87.71	\$87.71	\$81.68	\$81.68	\$76.50	\$76.50	\$63.56	\$63.56	\$64.54	\$64.54	\$57.29	\$57.29
	7-18	\$99.53	\$99.53	\$92.68	\$92.68	\$86.79	\$86.79	\$72.09	\$72.09	\$73.23	\$73.23	\$65.00	\$65.00
	19-24	\$139.02	\$162.30	\$129.69	\$151.44	\$121.51	\$141.89	\$101.01	\$117.96	\$102.78	\$120.02	\$91.21	\$106.52
	25-29	\$157.54	\$185.43	\$146.95	\$173.00	\$137.70	\$162.08	\$114.46	\$134.74	\$116.47	\$137.09	\$103.39	\$121.67
	30-34	\$183.05	\$219.67	\$170.74	\$204.89	\$159.98	\$191.99	\$133.01	\$159.61	\$135.35	\$162.40	\$120.12	\$144.13
	35-39	\$220.30	\$264.36	\$205.51	\$246.60	\$192.56	\$231.07	\$160.07	\$192.09	\$162.89	\$195.46	\$144.56	\$173.48
	40-44	\$259.71	\$311.66	\$242.30	\$290.78	\$227.03	\$272.44	\$188.74	\$226.47	\$192.01	\$230.43	\$170.41	\$204.51
	45-49	\$301.36	\$361.62	\$281.12	\$337.35	\$263.41	\$316.11	\$218.97	\$262.78	\$222.82	\$267.38	\$197.77	\$237.30
	50-54	\$347.77	\$384.80	\$324.45	\$358.98	\$303.97	\$336.35	\$252.71	\$279.62	\$257.13	\$284.52	\$228.21	\$252.50
	55-59	\$389.38	\$389.38	\$363.25	\$363.25	\$340.36	\$340.36	\$282.96	\$282.96	\$287.88	\$287.88	\$255.49	\$255.49
	60-64	\$389.38	\$389.38	\$363.25	\$363.25	\$340.36	\$340.36	\$282.96	\$282.96	\$287.88	\$287.88	\$255.49	\$255.49
Dep. child on parent policy	0-24	\$94.12	\$94.12	\$87.80	\$87.80	\$82.26	\$82.26	\$68.41	\$68.41	\$69.60	\$69.60	\$61.76	\$61.76

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

**INDIVIDUAL CARE PLANS**

MONTHLY PREMIUM RATE SHEET EFFECTIVE September 1, 2008

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	Age	10000 (\$500 Ded; 80%)		10001 (\$750 Ded; 80%)		10016 (\$1000 Ded; 80%)		10002 (\$1500 Ded; 70%)		10017 (\$2000 Ded; 80%)		10018 (\$2500 Ded; 70%)	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child only policy (no adult on policy)	0-1	\$208.83	\$208.83	\$194.80	\$194.80	\$182.53	\$182.53	\$151.73	\$151.73	\$154.40	\$154.40	\$137.04	\$137.04
	2-6	\$98.25	\$98.25	\$91.47	\$91.47	\$85.66	\$85.66	\$71.14	\$71.14	\$72.28	\$72.28	\$64.16	\$64.16
	7-18	\$111.45	\$111.45	\$103.78	\$103.78	\$97.20	\$97.20	\$80.71	\$80.71	\$82.01	\$82.01	\$72.79	\$72.79
	19-24	\$140.12	\$163.64	\$130.71	\$152.62	\$122.49	\$143.05	\$101.78	\$118.85	\$103.60	\$121.00	\$91.92	\$107.37
	25-29	\$158.82	\$186.91	\$148.11	\$174.34	\$138.79	\$163.37	\$115.36	\$135.78	\$117.43	\$138.20	\$104.21	\$122.65
	30-34	\$184.49	\$221.40	\$172.09	\$206.51	\$161.26	\$193.53	\$134.03	\$160.84	\$136.41	\$163.69	\$121.05	\$145.27
	35-39	\$222.05	\$266.46	\$207.13	\$248.56	\$194.10	\$232.92	\$161.31	\$193.56	\$164.18	\$197.00	\$145.72	\$174.85
	40-44	\$261.81	\$314.17	\$244.21	\$293.07	\$228.83	\$274.61	\$190.19	\$228.23	\$193.58	\$232.29	\$171.79	\$206.15
	45-49	\$303.76	\$364.51	\$283.34	\$339.98	\$265.53	\$318.62	\$220.66	\$264.80	\$224.59	\$269.51	\$199.34	\$239.20
	50-54	\$350.54	\$387.87	\$326.98	\$361.79	\$306.40	\$339.03	\$254.63	\$281.77	\$259.17	\$286.77	\$230.01	\$254.51
	55-59	\$392.50	\$392.50	\$366.10	\$366.10	\$343.06	\$343.06	\$285.13	\$285.13	\$290.18	\$290.18	\$257.56	\$257.56
	60-64	\$392.50	\$392.50	\$366.10	\$366.10	\$343.06	\$343.06	\$285.13	\$285.13	\$290.18	\$290.18	\$257.56	\$257.56
Dep. child on parent policy	0-24	\$105.42	\$105.42	\$98.33	\$98.33	\$92.16	\$92.16	\$76.58	\$76.58	\$77.95	\$77.95	\$69.17	\$69.17

Tobacco User	Age	10000 (\$500 Ded; 80%)		10001 (\$750 Ded; 80%)		10016 (\$1000 Ded; 80%)		10002 (\$1500 Ded; 70%)		10017 (\$2000 Ded; 80%)		10018 (\$2500 Ded; 70%)	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child only policy (no adult on policy)	0-1	\$208.83	\$208.83	\$194.80	\$194.80	\$182.53	\$182.53	\$151.73	\$151.73	\$154.40	\$154.40	\$137.04	\$137.04
	2-6	\$98.25	\$98.25	\$91.47	\$91.47	\$85.66	\$85.66	\$71.14	\$71.14	\$72.28	\$72.28	\$64.16	\$64.16
	7-18	\$111.45	\$111.45	\$103.78	\$103.78	\$97.20	\$97.20	\$80.71	\$80.71	\$82.01	\$82.01	\$72.79	\$72.79
	19-24	\$155.68	\$181.82	\$145.23	\$169.57	\$136.09	\$158.92	\$113.11	\$132.07	\$115.13	\$134.43	\$102.16	\$119.30
	25-29	\$176.45	\$207.69	\$164.57	\$193.73	\$154.24	\$181.54	\$128.18	\$150.87	\$130.49	\$153.54	\$115.79	\$136.29
	30-34	\$204.98	\$245.98	\$191.21	\$229.46	\$179.19	\$215.02	\$148.92	\$178.70	\$151.59	\$181.90	\$134.50	\$161.40
	35-39	\$246.72	\$296.06	\$230.13	\$276.17	\$215.66	\$258.78	\$179.23	\$215.08	\$182.43	\$218.92	\$161.88	\$194.26
	40-44	\$290.92	\$349.10	\$271.35	\$325.61	\$254.27	\$305.14	\$211.33	\$253.58	\$215.09	\$258.11	\$190.91	\$229.09
	45-49	\$337.50	\$405.00	\$314.80	\$377.78	\$295.01	\$354.01	\$245.17	\$294.20	\$249.54	\$299.45	\$221.45	\$265.74
	50-54	\$389.47	\$430.96	\$363.30	\$402.01	\$340.43	\$376.70	\$282.96	\$313.10	\$287.98	\$318.64	\$255.56	\$282.79
	55-59	\$436.08	\$436.08	\$406.81	\$406.81	\$381.18	\$381.18	\$316.81	\$316.81	\$322.42	\$322.42	\$286.14	\$286.14
	60-64	\$436.08	\$436.08	\$406.81	\$406.81	\$381.18	\$381.18	\$316.81	\$316.81	\$322.42	\$322.42	\$286.14	\$286.14
Dep. child on parent policy	0-24	\$105.42	\$105.42	\$98.33	\$98.33	\$92.16	\$92.16	\$76.58	\$76.58	\$77.95	\$77.95	\$69.17	\$69.17

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