

## PresMetro Plans (For Individuals)

## MONTHLY PREMIUM RATE SHEET EFFECTIVE June 1, 2009

All PresMetro plans include a standard Dental and Vision benefit

Calculating your premium

1. Premium rates are based on:
  - Applicant's age on the first of the month for which premium is calculated,
  - 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. If more than one individual is applying for coverage, add each individual rate together to calculate the total monthly premium.
3. 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.

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.

Standard Pharmacy Benefit										
Non-tobacco User	\$500 Ded; 80% / 20%		\$750 Ded; 80% / 20%		\$1,000 Ded; 80% / 20%		\$2,000 Ded; 80% / 20%		\$5,000 Ded; 80% / 20%	
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-1	\$120.52	\$120.52	\$113.55	\$113.55	\$108.52	\$108.52	\$92.94	\$92.94	\$69.92	\$69.92
2-6	\$73.96	\$73.96	\$69.85	\$69.85	\$66.88	\$66.88	\$57.68	\$57.68	\$44.10	\$44.10
7-18	\$84.01	\$84.01	\$79.28	\$79.28	\$75.87	\$75.87	\$65.29	\$65.29	\$49.67	\$49.67
19-24	\$98.75	\$117.12	\$93.12	\$110.36	\$89.06	\$105.49	\$76.46	\$90.37	\$57.85	\$68.04
25-29	\$106.27	\$126.15	\$100.18	\$118.83	\$95.78	\$113.56	\$82.15	\$97.20	\$62.02	\$73.05
30-34	\$120.16	\$142.81	\$113.21	\$134.47	\$108.20	\$128.46	\$92.67	\$109.82	\$69.72	\$82.29
35-39	\$143.23	\$170.50	\$134.87	\$160.46	\$128.84	\$153.23	\$110.14	\$130.79	\$82.52	\$97.65
40-44	\$158.12	\$188.36	\$148.84	\$177.23	\$142.16	\$169.21	\$121.41	\$144.32	\$90.78	\$107.56
45-49	\$177.96	\$212.18	\$167.47	\$199.58	\$159.91	\$190.51	\$136.44	\$162.35	\$101.79	\$120.76
50-54	\$220.05	\$254.15	\$206.97	\$238.98	\$197.55	\$228.05	\$168.31	\$194.14	\$125.13	\$144.05
55-59	\$251.09	\$287.26	\$236.11	\$270.06	\$225.32	\$257.66	\$191.82	\$219.21	\$142.35	\$162.41
60+	\$296.23	\$296.23	\$278.49	\$278.49	\$265.69	\$265.69	\$226.00	\$226.00	\$167.39	\$167.39
Tobacco User	\$500 Ded; 80% / 20%		\$750 Ded; 80% / 20%		\$1,000 Ded; 80% / 20%		\$2,000 Ded; 80% / 20%		\$5,000 Ded; 80% / 20%	
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-1	\$120.52	\$120.52	\$113.55	\$113.55	\$108.52	\$108.52	\$92.94	\$92.94	\$69.92	\$69.92
2-6	\$73.96	\$73.96	\$69.85	\$69.85	\$66.88	\$66.88	\$57.68	\$57.68	\$44.10	\$44.10
7-18	\$84.01	\$84.01	\$79.28	\$79.28	\$75.87	\$75.87	\$65.29	\$65.29	\$49.67	\$49.67
19-24	\$108.96	\$129.37	\$102.70	\$121.86	\$98.19	\$116.44	\$84.19	\$99.64	\$63.51	\$74.83
25-29	\$117.31	\$139.40	\$110.54	\$131.27	\$105.66	\$125.41	\$90.51	\$107.23	\$68.14	\$80.40
30-34	\$132.74	\$157.91	\$125.02	\$148.64	\$119.46	\$141.97	\$102.20	\$121.26	\$76.70	\$90.67
35-39	\$158.38	\$188.68	\$149.09	\$177.52	\$142.39	\$169.49	\$121.61	\$144.56	\$90.92	\$107.73
40-44	\$174.92	\$208.52	\$164.61	\$196.16	\$157.19	\$187.24	\$134.13	\$159.59	\$100.10	\$118.74
45-49	\$196.97	\$234.99	\$185.31	\$220.99	\$176.91	\$210.91	\$150.83	\$179.62	\$112.33	\$133.41
50-54	\$243.73	\$281.62	\$229.20	\$264.77	\$218.73	\$252.62	\$186.24	\$214.94	\$138.27	\$159.29
55-59	\$278.22	\$318.41	\$261.58	\$299.30	\$249.59	\$285.52	\$212.37	\$242.80	\$157.40	\$179.69
60+	\$328.38	\$328.38	\$308.67	\$308.67	\$294.44	\$294.44	\$250.34	\$250.34	\$185.22	\$185.22

*(see reverse side for Generic Only Pharmacy Benefit and No Pharmacy Benefit rates)*

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

## PresMetro Plans (For Individuals)

## MONTHLY PREMIUM RATE SHEET EFFECTIVE June 1, 2009

Generic Only Pharmacy Benefit										
Non-tobacco User	\$500 Ded; 80% / 20%		\$750 Ded; 80% / 20%		\$1,000 Ded; 80% / 20%		\$2,000 Ded; 80% / 20%		\$5,000 Ded; 80% / 20%	
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-1	\$107.13	\$107.13	\$100.98	\$100.98	\$96.55	\$96.55	\$82.80	\$82.80	\$62.50	\$62.50
2-6	\$66.06	\$66.06	\$62.43	\$62.43	\$59.81	\$59.81	\$51.70	\$51.70	\$39.71	\$39.71
7-18	\$74.93	\$74.93	\$70.75	\$70.75	\$67.75	\$67.75	\$58.42	\$58.42	\$44.63	\$44.63
19-24	\$87.93	\$104.14	\$82.96	\$98.17	\$79.38	\$93.87	\$68.26	\$80.54	\$51.85	\$60.84
25-29	\$94.57	\$112.10	\$89.18	\$105.64	\$85.31	\$100.99	\$73.29	\$86.57	\$55.53	\$65.25
30-34	\$106.82	\$126.80	\$100.68	\$119.44	\$96.27	\$114.14	\$82.57	\$97.70	\$62.32	\$73.41
35-39	\$127.17	\$151.23	\$119.79	\$142.37	\$114.47	\$135.99	\$97.98	\$116.20	\$73.61	\$86.96
40-44	\$140.31	\$166.99	\$132.12	\$157.16	\$126.22	\$150.09	\$107.93	\$128.13	\$80.90	\$95.70
45-49	\$157.81	\$187.99	\$148.55	\$176.88	\$141.88	\$168.88	\$121.18	\$144.04	\$90.61	\$107.35
50-54	\$194.94	\$225.03	\$183.39	\$211.63	\$175.09	\$202.00	\$149.30	\$172.08	\$111.20	\$127.89
55-59	\$222.33	\$254.23	\$209.10	\$239.05	\$199.58	\$228.12	\$170.04	\$194.20	\$126.39	\$144.09
60+	\$262.15	\$262.15	\$246.48	\$246.48	\$235.20	\$235.20	\$200.20	\$200.20	\$148.48	\$148.48

  

Tobacco User	\$500 Ded; 80% / 20%		\$750 Ded; 80% / 20%		\$1,000 Ded; 80% / 20%		\$2,000 Ded; 80% / 20%		\$5,000 Ded; 80% / 20%	
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-1	\$107.13	\$107.13	\$100.98	\$100.98	\$96.55	\$96.55	\$82.80	\$82.80	\$62.50	\$62.50
2-6	\$66.06	\$66.06	\$62.43	\$62.43	\$59.81	\$59.81	\$51.70	\$51.70	\$39.71	\$39.71
7-18	\$74.93	\$74.93	\$70.75	\$70.75	\$67.75	\$67.75	\$58.42	\$58.42	\$44.63	\$44.63
19-24	\$96.93	\$114.94	\$91.41	\$108.31	\$87.43	\$103.53	\$75.08	\$88.72	\$56.84	\$66.83
25-29	\$104.31	\$123.79	\$98.32	\$116.61	\$94.02	\$111.44	\$80.67	\$95.42	\$60.93	\$71.73
30-34	\$117.92	\$140.12	\$111.10	\$131.94	\$106.20	\$126.06	\$90.98	\$107.79	\$68.48	\$80.80
35-39	\$140.53	\$167.27	\$132.33	\$157.42	\$126.42	\$150.33	\$108.10	\$128.34	\$81.02	\$95.86
40-44	\$155.13	\$184.78	\$146.03	\$173.86	\$139.48	\$166.00	\$119.16	\$141.60	\$89.12	\$105.57
45-49	\$174.58	\$208.11	\$164.29	\$195.77	\$156.88	\$186.88	\$133.88	\$159.28	\$99.91	\$118.51
50-54	\$215.83	\$249.27	\$203.00	\$234.38	\$193.78	\$223.68	\$165.12	\$190.43	\$122.79	\$141.33
55-59	\$246.27	\$281.71	\$231.57	\$264.84	\$220.99	\$252.70	\$188.17	\$215.01	\$139.67	\$159.33
60+	\$290.51	\$290.51	\$273.10	\$273.10	\$260.57	\$260.57	\$221.68	\$221.68	\$164.21	\$164.21

  

No Pharmacy Benefit										
Non-tobacco User	\$500 Ded; 80% / 20%		\$750 Ded; 80% / 20%		\$1,000 Ded; 80% / 20%		\$2,000 Ded; 80% / 20%		\$5,000 Ded; 80% / 20%	
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-1	\$93.33	\$93.33	\$88.03	\$88.03	\$84.22	\$84.22	\$72.36	\$72.36	\$54.85	\$54.85
2-6	\$57.91	\$57.91	\$54.79	\$54.79	\$52.53	\$52.53	\$45.53	\$45.53	\$35.20	\$35.20
7-18	\$65.56	\$65.56	\$61.97	\$61.97	\$59.37	\$59.37	\$51.33	\$51.33	\$39.44	\$39.44
19-24	\$76.78	\$90.75	\$72.49	\$85.61	\$69.41	\$81.91	\$59.82	\$70.40	\$45.66	\$53.41
25-29	\$82.50	\$97.62	\$77.86	\$92.06	\$74.52	\$88.05	\$64.15	\$75.60	\$48.84	\$57.22
30-34	\$93.06	\$110.29	\$87.78	\$103.96	\$83.97	\$99.39	\$72.15	\$85.20	\$54.69	\$64.25
35-39	\$110.61	\$131.36	\$104.26	\$123.73	\$99.67	\$118.23	\$85.44	\$101.15	\$64.43	\$75.94
40-44	\$121.94	\$144.95	\$114.89	\$136.49	\$109.81	\$130.39	\$94.02	\$111.45	\$70.71	\$83.48
45-49	\$137.04	\$163.06	\$129.06	\$153.49	\$123.31	\$146.59	\$105.45	\$125.16	\$79.09	\$93.53
50-54	\$169.05	\$195.00	\$159.11	\$183.47	\$151.95	\$175.16	\$129.70	\$149.35	\$96.85	\$111.24
55-59	\$192.67	\$220.18	\$181.28	\$207.11	\$173.07	\$197.68	\$147.58	\$168.42	\$109.95	\$125.21
60+	\$227.01	\$227.01	\$213.52	\$213.52	\$203.79	\$203.79	\$173.59	\$173.59	\$129.00	\$129.00

  

Tobacco User	\$500 Ded; 80% / 20%		\$750 Ded; 80% / 20%		\$1,000 Ded; 80% / 20%		\$2,000 Ded; 80% / 20%		\$5,000 Ded; 80% / 20%	
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-1	\$93.33	\$93.33	\$88.03	\$88.03	\$84.22	\$84.22	\$72.36	\$72.36	\$54.85	\$54.85
2-6	\$57.91	\$57.91	\$54.79	\$54.79	\$52.53	\$52.53	\$45.53	\$45.53	\$35.20	\$35.20
7-18	\$65.56	\$65.56	\$61.97	\$61.97	\$59.37	\$59.37	\$51.33	\$51.33	\$39.44	\$39.44
19-24	\$84.54	\$100.07	\$79.78	\$94.36	\$76.36	\$90.24	\$65.70	\$77.46	\$49.97	\$58.58
25-29	\$90.90	\$107.70	\$85.74	\$101.52	\$82.03	\$97.07	\$70.51	\$83.23	\$53.50	\$62.81
30-34	\$102.63	\$121.78	\$96.77	\$114.74	\$92.53	\$109.67	\$79.40	\$93.90	\$60.00	\$70.62
35-39	\$122.13	\$145.19	\$115.08	\$136.71	\$109.98	\$130.60	\$94.17	\$111.62	\$70.82	\$83.61
40-44	\$134.72	\$160.29	\$126.89	\$150.89	\$121.24	\$144.11	\$103.70	\$123.07	\$77.80	\$91.99
45-49	\$151.50	\$180.41	\$142.63	\$169.78	\$136.24	\$162.11	\$116.40	\$138.30	\$87.11	\$103.16
50-54	\$187.07	\$215.90	\$176.02	\$203.09	\$168.07	\$193.86	\$143.34	\$165.18	\$106.84	\$122.83
55-59	\$213.31	\$243.88	\$200.66	\$229.36	\$191.53	\$218.88	\$163.21	\$186.37	\$121.40	\$138.36
60+	\$251.47	\$251.47	\$236.48	\$236.48	\$225.67	\$225.67	\$192.11	\$192.11	\$142.57	\$142.57

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