Language Assistance Services

Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

Chinese: 注意: 如果您讲中文,您可以得到免费的语言 协助服务。致电 1-800-275-2583。

Korean: 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

Portuguese: ATENÇÃO: se você fala português, encontram-se disponíveis servicos gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

Gujarati: સ્યના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહ્યય સેવાઓ તમારા માટે ઉપલબ્ધ છે.

1-800-275-2583 કોલ કરો.

Vietnamese: LƯU Ý: Nếu ban nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

Russian: ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

Polish UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

Italian: ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم 2583-275-800-1.

French Creole: ATANSYON: Si w pale Krevòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

French: ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

Pennsylvania Dutch: BASS UFF: Wann du Pennsylvania Deitsch schwetzscht, kannscht du Hilf griege in dei eegni Schprooch unni as es dich ennich eppes koschte zellt. Ruf die Nummer 1-800-275-2583.

Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कॉल करें 1-800-275-25831

German: ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

Japanese: 備考: 母国語が日本語の方は、言語アシス タンスサービス(無料)をご利用いただけます。 1-800-275-2583へお電話ください。

Persian (Farsi):

توجه: اگر فار سی صحبت می کنید، خدمات ترجمه به صور ت رایگان برای شما فراهم می باشد. با شماره 2583-275-800-1

Navajo: Díí baa akó nínízin: Díí saad bee yáníłti go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh. Hódíílnih koji 1-800-275-2583.

توجہ درکارہے: اگر آپ اردو زبان بولتے ہیں، تو آپ کے لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں .1-800-275-2583

Mon-Khmer, Cambodian: សូមមេត្តាចាប់អារម្មណ៍៖ ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ ឬភាសាខ្មែរ នោះ ជំនួយផ្នែកភាសានឹងមានផ្តល់ជូនដល់លោកអ្នកដោយឥត គិតថ្លៃ។ ទូរសព្ទៅលេខ 1-800-275-2583។

Discrimination is Against the Law

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race. color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: civilrightscoordinator@1901market.com. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail

or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F. HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at

http://www.hhs.gov/ocr/office/file/index.html.



Contact us today to schedule your annual review at (215)355-2121!

Total Benefit Solutions Inc. is your independent and impartial insurance broker since 1982!

Y0041 HM 17 47643 Accepted 10/14/2016

Taglines as of 10/14/2016

Monthly premiums

The chart below shows monthly premium rates. Rates are based on geographic area, age, tobacco use, and family size

You may qualify to get a lower bill than what you see listed below through a subsidy.

See if you may qualify for a subsidy

Call your independent broker or contact us directly at 1-866-346-2081 (TTY: 711) or visit ibx4you.com/subsidy.

Non-tobacco

Age	0-14	15	16	17	18	19	20	21	22	23	24	25
 Personal Choice EPO Platinum 	\$586.12	\$638.22	\$658.14	\$678.06	\$699.51	\$720.96	\$743.18	\$766.16	\$766.16	\$766.16	\$766.16	\$769.23
Keystone HM0 Platinum	\$512.62	\$558.18	\$575.60	\$593.03	\$611.79	\$630.55	\$649.98	\$670.09	\$670.09	\$670.09	\$670.09	\$672.77
 Personal Choice PPO Gold 	\$438.37	\$477.33	\$492.23	\$507.13	\$523.17	\$539.22	\$555.84	\$573.03	\$573.03	\$573.03	\$573.03	\$575.32
Keystone HMO Gold	\$381.97	\$415.92	\$428.90	\$441.88	\$455.87	\$469.85	\$484.33	\$499.30	\$499.30	\$499.30	\$499.30	\$501.30
 Keystone HMO Gold Proactive 	\$322.88	\$351.58	\$362.55	\$373.52	\$385.34	\$397.16	\$409.40	\$422.06	\$422.06	\$422.06	\$422.06	\$423.75
Personal Choice PPO Silver	\$385.91	\$420.22	\$433.33	\$446.45	\$460.57	\$474.70	\$489.33	\$504.46	\$504.46	\$504.46	\$504.46	\$506.48
 Personal Choice EPO Silver Reserve 	\$380.43	\$414.25	\$427.18	\$440.11	\$454.03	\$467.96	\$482.38	\$497.30	\$497.30	\$497.30	\$497.30	\$499.29
 Personal Choice EPO Silver Reserve Select* 	\$331.47	\$360.94	\$372.20	\$383.47	\$395.60	\$407.73	\$420.30	\$433.30	\$433.30	\$433.30	\$433.30	\$435.03
Keystone HMO Silver*	\$293.62	\$319.72	\$329.70	\$339.68	\$350.42	\$361.17	\$372.30	\$383.81	\$383.81	\$383.81	\$383.81	\$385.35
 Keystone HMO Silver Proactive 	\$278.71	\$303.48	\$312.95	\$322.43	\$332.63	\$342.83	\$353.39	\$364.32	\$364.32	\$364.32	\$364.32	\$365.78
Keystone HM0 Silver Proactive Select*	\$242.84	\$264.42	\$272.68	\$280.93	\$289.82	\$298.71	\$307.91	\$317.44	\$317.44	\$317.44	\$317.44	\$318.71
Keystone HM0 Silver Proactive Value*	\$213.24	\$232.19	\$239.44	\$246.69	\$254.49	\$262.30	\$270.38	\$278.74	\$278.74	\$278.74	\$278.74	\$279.86
 Personal Choice PPO Bronze 	\$262.46	\$285.79	\$294.71	\$303.63	\$313.24	\$322.84	\$332.79	\$343.09	\$343.09	\$343.09	\$343.09	\$344.46
Personal Choice EPO Bronze Reserve	\$239.81	\$261.13	\$269.28	\$277.43	\$286.21	\$294.98	\$304.07	\$313.48	\$313.48	\$313.48	\$313.48	\$314.73
Personal Choice EPO Bronze Basic*	\$222.51	\$242.29	\$249.85	\$257.41	\$265.56	\$273.70	\$282.14	\$290.86	\$290.86	\$290.86	\$290.86	\$292.03
Keystone HMO Bronze*	\$178.77	\$194.66	\$200.73	\$206.81	\$213.35	\$219.90	\$226.67	\$233.68	\$233.68	\$233.68	\$233.68	\$234.62
 Personal Choice EPO Catastrophic** 	\$217.32	\$236.64	\$244.02	\$251.41	\$259.36	\$267.32	\$275.56	\$284.08	\$284.08	\$284.08	\$284.08	\$285.22

Tobacco

Age	0-14	15	16	17	18	19	20	21	22	23	24	25
Personal Choice EPO Platinum	\$586.12	\$638.22	\$658.14	\$678.06	\$699.51	\$720.96	\$743.18	\$861.94	\$861.94	\$861.94	\$861.94	\$865.38
Keystone HMO Platinum	\$512.62	\$558.18	\$575.60	\$593.03	\$611.79	\$630.55	\$649.98	\$753.85	\$753.85	\$753.85	\$753.85	\$756.86
Personal Choice PPO Gold	\$438.37	\$477.33	\$492.23	\$507.13	\$523.17	\$539.22	\$555.84	\$644.66	\$644.66	\$644.66	\$644.66	\$647.23
Keystone HM0 Gold	\$381.97	\$415.92	\$428.90	\$441.88	\$455.87	\$469.85	\$484.33	\$561.72	\$561.72	\$561.72	\$561.72	\$563.96
 Keystone HMO Gold Proactive 	\$322.88	\$351.58	\$362.55	\$373.52	\$385.34	\$397.16	\$409.40	\$474.82	\$474.82	\$474.82	\$474.82	\$476.72
Personal Choice PPO Silver	\$385.91	\$420.22	\$433.33	\$446.45	\$460.57	\$474.70	\$489.33	\$567.52	\$567.52	\$567.52	\$567.52	\$569.79
 Personal Choice EPO Silver Reserve 	\$380.43	\$414.25	\$427.18	\$440.11	\$454.03	\$467.96	\$482.38	\$559.46	\$559.46	\$559.46	\$559.46	\$561.70
 Personal Choice EPO Silver Reserve Select* 	\$331.47	\$360.94	\$372.20	\$383.47	\$395.60	\$407.73	\$420.30	\$487.46	\$487.46	\$487.46	\$487.46	\$489.41
Keystone HMO Silver*	\$293.62	\$319.72	\$329.70	\$339.68	\$350.42	\$361.17	\$372.30	\$431.79	\$431.79	\$431.79	\$431.79	\$433.52
Keystone HM0 Silver Proactive	\$278.71	\$303.48	\$312.95	\$322.43	\$332.63	\$342.83	\$353.39	\$409.86	\$409.86	\$409.86	\$409.86	\$411.50
 Keystone HMO Silver Proactive Select* 	\$242.84	\$264.42	\$272.68	\$280.93	\$289.82	\$298.71	\$307.91	\$357.12	\$357.12	\$357.12	\$357.12	\$358.54
 Keystone HM0 Silver Proactive Value* 	\$213.24	\$232.19	\$239.44	\$246.69	\$254.49	\$262.30	\$270.38	\$313.59	\$313.59	\$313.59	\$313.59	\$314.84
Personal Choice PPO Bronze	\$262.46	\$285.79	\$294.71	\$303.63	\$313.24	\$322.84	\$332.79	\$385.97	\$385.97	\$385.97	\$385.97	\$387.52
Personal Choice EPO Bronze Reserve	\$239.81	\$261.13	\$269.28	\$277.43	\$286.21	\$294.98	\$304.07	\$352.66	\$352.66	\$352.66	\$352.66	\$354.07
Personal Choice EPO Bronze Basic*	\$222.51	\$242.29	\$249.85	\$257.41	\$265.56	\$273.70	\$282.14	\$327.22	\$327.22	\$327.22	\$327.22	\$328.5
Keystone HM0 Bronze*	\$178.77	\$194.66	\$200.73	\$206.81	\$213.35	\$219.90	\$226.67	\$262.89	\$262.89	\$262.89	\$262.89	\$263.9
Personal Choice EPO Catastrophic**	\$217.32	\$236.64	\$244.02	\$251.41	\$259.36	\$267.32	\$275.56	\$319.59	\$319.59	\$319.59	\$319.59	\$320.87

Independence 💩

Find your individual monthly rate:

- 1. If you do not use tobacco, refer to the set of plans under Non-tobacco. If you use tobacco, refer to set of plans under Tobacco. Please note Tobacco rates are applicable to applicants 21 and older.
- 2. Look at the first column to narrow down your plan type platinum, gold, silver, bronze, or catastrophic.
- 3. Find the name of the plan you're interested in and scan the row to the right until you find the rate that matches the column with your age. If you want to see other plan rates you may be eligible for, look up or down within your age column to compare prices.

Find your family monthly rate:

- 1. Follow steps 1-3 above for each person in your family.
- 2. Add the rates together. If you are purchasing a policy including more than three children under 21, only the rates for the oldest three children are included in your total.

	Age	Rate [†]
You	56	\$709
Spouse	54	\$649
Dependent 1	23	\$304
Dependent 2	20	\$193
Dependent 3	14	\$193
Dependent 4	12	\$193
Dependent 5	10	\$193 Free
Total Family Rate		(\$2,241)

† The above example is for illustrative purposes only

Y0041 HM 17 47643 Accepted 10/14/2016 Taglines as of 10/14/2016

** Catastrophic plan is only available to qualified individuals.

www.totalbenefits.net For information or enrollment assistance contact Total Benefit Solutions (215)355-2121

^{*} This product is not offered on the Health Insurance Marketplace and must be purchased through Independence directly,

Find your individual monthly rate:

- If you do not use tobacco, refer to the set of plans under Non-tobacco. If you use tobacco, refer to set of plans under Tobacco. Please note Tobacco rates are applicable to applicants 21 and older.
- Look at the first column to narrow down your plan type platinum, gold, silver, bronze, or catastrophic.
- 3. Find the name of the plan you're interested in and scan the row to the right until you find the rate that matches the column with your age. If you want to see other plan rates you may be eligible for, look up or down within your age column to compare prices.

Find your family monthly rate:

- 1. Follow steps 1–3 above for each person in your family.
- 2. Add the rates together. If you are purchasing a policy including more than three children under 21, only the rates for the oldest three children are included in your total.

	Age	Rate
You	56	\$709
+ Spouse	54	\$649
+ Dependent 1	23	\$304
+ Dependent 2	20	\$193
+ Dependent 3	14	\$193
+ Dependent 4	12	\$193
+ Dependent 5	10	\$193 Fi
= Total Family Rate		\$2,241

† The above example is for illustrative purposes only.

Monthly premiums continued

Non-tobacco

Age	26	27	28	29	30	31	32	33	34	35	36	37	38
Personal Choice EPO Platinum	\$784.55	\$802.94	\$832.82	\$857.34	\$869.60	\$887.98	\$906.37	\$917.87	\$930.12	\$936.25	\$942.38	\$948.51	\$954.64
Keystone HMO Platinum	\$686.17	\$702.25	\$728.38	\$749.83	\$760.55	\$776.63	\$792.71	\$802.76	\$813.49	\$818.85	\$824.21	\$829.57	\$834.93
Personal Choice PPO Gold	\$586.78	\$600.53	\$622.88	\$641.22	\$650.39	\$664.14	\$677.89	\$686.49	\$695.65	\$700.24	\$704.82	\$709.41	\$713.99
Keystone HMO Gold	\$511.29	\$523.27	\$542.74	\$558.72	\$566.71	\$578.69	\$590.68	\$598.17	\$606.16	\$610.15	\$614.15	\$618.14	\$622.13
Keystone HMO Gold Proactive	\$432.19	\$442.32	\$458.78	\$472.29	\$479.04	\$489.17	\$499.30	\$505.63	\$512.38	\$515.76	\$519.14	\$522.51	\$525.89
Personal Choice PPO Silver	\$516.57	\$528.68	\$548.35	\$564.49	\$572.57	\$584.67	\$596.78	\$604.35	\$612.42	\$616.45	\$620.49	\$624.53	\$628.56
Personal Choice EPO Silver Reserve	\$509.23	\$521.17	\$540.56	\$556.48	\$564.44	\$576.37	\$588.31	\$595.76	\$603.72	\$607.70	\$611.68	\$615.66	\$619.64
Personal Choice EPO Silver Reserve Select*	\$443.70	\$454.10	\$471.00	\$484.86	\$491.79	\$502.19	\$512.59	\$519.09	\$526.03	\$529.49	\$532.96	\$536.42	\$539.89
Keystone HM0 Silver*	\$393.03	\$402.24	\$417.21	\$429.49	\$435.63	\$444.84	\$454.05	\$459.81	\$465.95	\$469.02	\$472.09	\$475.16	\$478.23
Keystone HMO Silver Proactive	\$373.07	\$381.81	\$396.02	\$407.68	\$413.51	\$422.25	\$430.99	\$436.46	\$442.29	\$445.20	\$448.12	\$451.03	\$453.95
Keystone HMO Silver Proactive Select*	\$325.05	\$332.67	\$345.05	\$355.21	\$360.29	\$367.91	\$375.53	\$380.29	\$385.37	\$387.91	\$390.45	\$392.99	\$395.53
Keystone HMO Silver Proactive Value*	\$285.43	\$292.12	\$303.00	\$311.91	\$316.37	\$323.06	\$329.75	\$333.94	\$338.40	\$340.63	\$342.86	\$345.09	\$347.32
Personal Choice PPO Bronze	\$351.32	\$359.56	\$372.94	\$383.91	\$389.40	\$397.64	\$405.87	\$411.02	\$416.51	\$419.25	\$422.00	\$424.74	\$427.49
Personal Choice EPO Bronze Reserve	\$321.00	\$328.52	\$340.75	\$350.78	\$355.80	\$363.32	\$370.84	\$375.55	\$380.56	\$383.07	\$385.58	\$388.09	\$390.59
Personal Choice EPO Bronze Basic*	\$297.84	\$304.82	\$316.17	\$325.48	\$330.13	\$337.11	\$344.09	\$348.45	\$353.11	\$355.43	\$357.76	\$360.09	\$362.42
Keystone HM0 Bronze*	\$239.29	\$244.90	\$254.01	\$261.49	\$265.23	\$270.84	\$276.45	\$279.95	\$283.69	\$285.56	\$287.43	\$289.30	\$291.17
Personal Choice EPO Catastrophic**	\$290.90	\$297.71	\$308.79	\$317.88	\$322.43	\$329.25	\$336.07	\$340.33	\$344.87	\$347.14	\$349.42	\$351.69	\$353.96

Non-tobacco

Age	39	40	41	42	43	44	45	46	47	48	49	50	51
Personal Choice EPO Platinum	\$966.90	\$979.16	\$997.55	\$1,015.17	\$1,039.69	\$1,070.33	\$1,106.34	\$1,149.25	\$1,197.52	\$1,252.68	\$1,307.08	\$1,368.37	\$1,428.9
Keystone HMO Platinum	\$845.65	\$856.37	\$872.45	\$887.87	\$909.31	\$936.11	\$967.61	\$1,005.13	\$1,047.35	\$1,095.59	\$1,143.17	\$1,196.78	\$1,249.7
Personal Choice PPO Gold	\$723.16	\$732.33	\$746.08	\$759.26	\$777.60	\$800.52	\$827.45	\$859.54	\$895.64	\$936.90	\$977.58	\$1,023.43	\$1,068.7
 Keystone HMO Gold 	\$630.12	\$638.11	\$650.09	\$661.58	\$677.56	\$697.53	\$721.00	\$748.96	\$780.41	\$816.36	\$851.81	\$891.76	\$931.20
 Keystone HMO Gold Proactive 	\$532.64	\$539.40	\$549.52	\$559.23	\$572.74	\$589.62	\$609.46	\$633.09	\$659.68	\$690.07	\$720.04	\$753.80	\$787.15
 Personal Choice PPO Silver 	\$636.63	\$644.70	\$656.81	\$668.41	\$684.56	\$704.73	\$728.44	\$756.69	\$788.48	\$824.80	\$860.61	\$900.97	\$940.82
 Personal Choice EPO Silver Reserve 	\$627.59	\$635.55	\$647.48	\$658.92	\$674.84	\$694.73	\$718.10	\$745.95	\$777.28	\$813.08	\$848.39	\$888.18	\$927.46
 Personal Choice EPO Silver Reserve Select* 	\$546.82	\$553.76	\$564.16	\$574.12	\$587.99	\$605.32	\$625.68	\$649.95	\$677.25	\$708.44	\$739.21	\$773.87	\$808.10
Keystone HMO Silver*	\$484.37	\$490.51	\$499.73	\$508.55	\$520.84	\$536.19	\$554.23	\$575.72	\$599.90	\$627.54	\$654.79	\$685.49	\$715.81
 Keystone HMO Silver Proactive 	\$459.78	\$465.60	\$474.35	\$482.73	\$494.39	\$508.96	\$526.08	\$546.48	\$569.44	\$595.67	\$621.53	\$650.68	\$679.46
 Keystone HMO Silver Proactive Select* 	\$400.60	\$405.68	\$413.30	\$420.60	\$430.76	\$443.46	\$458.38	\$476.15	\$496.15	\$519.01	\$541.55	\$566.94	\$592.02
 Keystone HMO Silver Proactive Value* 	\$351.78	\$356.24	\$362.93	\$369.34	\$378.26	\$389.41	\$402.51	\$418.12	\$435.68	\$455.75	\$475.54	\$497.84	\$519.86
 Personal Choice PPO Bronze 	\$432.98	\$438.47	\$446.70	\$454.59	\$465.57	\$479.29	\$495.42	\$514.63	\$536.24	\$560.95	\$585.31	\$612.75	\$639.86
 Personal Choice EPO Bronze Reserve 	\$395.61	\$400.62	\$408.15	\$415.36	\$425.39	\$437.93	\$452.66	\$470.22	\$489.97	\$512.54	\$534.79	\$559.87	\$584.64
Personal Choice EPO Bronze Basic*	\$367.07	\$371.72	\$378.70	\$385.39	\$394.70	\$406.34	\$420.01	\$436.29	\$454.62	\$475.56	\$496.21	\$519.48	\$542.46
Keystone HMO Bronze*	\$294.91	\$298.65	\$304.26	\$309.63	\$317.11	\$326.46	\$337.44	\$350.52	\$365.25	\$382.07	\$398.66	\$417.36	\$435.82
Personal Choice EPO Catastrophic**	\$358.51	\$363.05	\$369.87	\$376.40	\$385.50	\$396.86	\$410.21	\$426.12	\$444.02	\$464.47	\$484.64	\$507.37	\$529.81

Non-tobacco

Age	52	53	54	55	56	57	58	59	60	61	62	63	64+
Personal Choice EPO Platinum	\$1,495.55	\$1,562.98	\$1,635.76	\$1,708.55	\$1,787.46	\$1,867.14	\$1,952.19	\$1,994.33	\$2,079.37	\$2,152.92	\$2,201.19	\$2,261.72	\$2,298.48
Keystone HM0 Platinum	\$1,308.01	\$1,366.98	\$1,430.64	\$1,494.29	\$1,563.31	\$1,633.00	\$1,707.38	\$1,744.24	\$1,818.62	\$1,882.94	\$1,925.16	\$1,978.10	\$2,010.26
 Personal Choice PPO Gold 	\$1,118.55	\$1,168.97	\$1,223.41	\$1,277.85	\$1,336.87	\$1,396.47	\$1,460.07	\$1,491.59	\$1,555.19	\$1,610.21	\$1,646.31	\$1,691.58	\$1,719.08
Keystone HMO Gold	\$974.64	\$1,018.58	\$1,066.02	\$1,113.45	\$1,164.88	\$1,216.81	\$1,272.23	\$1,299.69	\$1,355.11	\$1,403.05	\$1,434.50	\$1,473.95	\$1,497.90
 Keystone HMO Gold Proactive 	\$823.86	\$861.01	\$901.10	\$941.20	\$984.67	\$1,028.56	\$1,075.41	\$1,098.63	\$1,145.48	\$1,185.99	\$1,212.58	\$1,245.93	\$1,266.18
Personal Choice PPO Silver	\$984.71	\$1,029.10	\$1,077.03	\$1,124.95	\$1,176.91	\$1,229.38	\$1,285.37	\$1,313.12	\$1,369.11	\$1,417.54	\$1,449.32	\$1,489.17	\$1,513.38
Personal Choice EPO Silver Reserve	\$970.73	\$1,014.49	\$1,061.73	\$1,108.98	\$1,160.20	\$1,211.92	\$1,267.12	\$1,294.47	\$1,349.67	\$1,397.41	\$1,428.74	\$1,468.03	\$1,491.90
 Personal Choice EPO Silver Reserve Select* 	\$845.80	\$883.93	\$925.09	\$966.26	\$1,010.89	\$1,055.95	\$1,104.05	\$1,127.88	\$1,175.97	\$1,217.57	\$1,244.87	\$1,279.10	\$1,299.90
Keystone HMO Silver*	\$749.21	\$782.98	\$819.44	\$855.91	\$895.44	\$935.36	\$977.96	\$999.07	\$1,041.67	\$1,078.52	\$1,102.70	\$1,133.02	\$1,151.43
 Keystone HMO Silver Proactive 	\$711.16	\$743.22	\$777.83	\$812.44	\$849.97	\$887.86	\$928.29	\$948.33	\$988.77	\$1,023.75	\$1,046.70	\$1,075.48	\$1,092.96
 Keystone HMO Silver Proactive Select* 	\$619.64	\$647.57	\$677.73	\$707.88	\$740.58	\$773.59	\$808.83	\$826.29	\$861.52	\$892.00	\$911.99	\$937.07	\$952.31
Keystone HMO Silver Proactive Value*	\$544.11	\$568.64	\$595.12	\$621.60	\$650.31	\$679.30	\$710.24	\$725.57	\$756.51	\$783.27	\$800.83	\$822.85	\$836.22
 Personal Choice PPO Bronze 	\$669.71	\$699.90	\$732.49	\$765.08	\$800.42	\$836.10	\$874.19	\$893.06	\$931.14	\$964.07	\$985.69	\$1,012.79	\$1,029.26
 Personal Choice EPO Bronze Reserve 	\$611.91	\$639.50	\$669.28	\$699.06	\$731.34	\$763.95	\$798.74	\$815.98	\$850.78	\$880.87	\$900.62	\$925.39	\$940.43
Personal Choice EPO Bronze Basic*	\$567.76	\$593.36	\$620.99	\$648.62	\$678.58	\$708.83	\$741.12	\$757.12	\$789.40	\$817.33	\$835.65	\$858.63	\$872.58
Keystone HM0 Bronze*	\$456.15	\$476.71	\$498.91	\$521.11	\$545.18	\$569.49	\$595.42	\$608.28	\$634.22	\$656.65	\$671.37	\$689.83	\$701.04
Personal Choice EPO Catastrophic**	\$554.52	\$579.52	\$606.51	\$633.50	\$662.76	\$692.30	\$723.83	\$739.46	\$770.99	\$798.26	\$816.16	\$838.60	\$852.24

obacco

26	27	28	29	30	31	32	33	34	35	36	37	38
\$882.62	\$903.31	\$936.92	\$964.51	\$1,021.78	\$1,043.38	\$1,064.99	\$1,078.49	\$1,092.90	\$1,100.10	\$1,107.30	\$1,114.50	\$1,121.70
\$771.94	\$790.03	\$819.43	\$843.56	\$893.64	\$912.54	\$931.44	\$943.25	\$955.85	\$962.14	\$968.44	\$974.74	\$981.04
\$660.13	\$675.60	\$700.74	\$721.37	\$764.20	\$780.36	\$796.52	\$806.62	\$817.39	\$822.78	\$828.17	\$833.55	\$838.94
\$575.20	\$588.68	\$610.59	\$628.56	\$665.89	\$679.97	\$694.05	\$702.85	\$712.23	\$716.93	\$721.62	\$726.31	\$731.01
\$486.22	\$497.61	\$516.13	\$531.32	\$562.87	\$574.77	\$586.68	\$594.12	\$602.05	\$606.02	\$609.99	\$613.95	\$617.92
\$581.14	\$594.76	\$616.90	\$635.06	\$672.76	\$686.99	\$701.22	\$710.11	\$719.59	\$724.33	\$729.08	\$733.82	\$738.56
\$572.89	\$586.32	\$608.14	\$626.04	\$663.21	\$677.24	\$691.26	\$700.02	\$709.37	\$714.05	\$718.72	\$723.40	\$728.07
\$499.16	\$510.86	\$529.87	\$545.47	\$577.86	\$590.08	\$602.30	\$609.93	\$618.08	\$622.15	\$626.23	\$630.30	\$634.37
\$442.15	\$452.52	\$469.36	\$483.17	\$511.86	\$522.69	\$533.51	\$540.28	\$547.49	\$551.10	\$554.71	\$558.32	\$561.92
\$419.70	\$429.54	\$445.52	\$458.64	\$485.87	\$496.14	\$506.42	\$512.84	\$519.69	\$523.11	\$526.54	\$529.96	\$533.39
\$365.69	\$374.26	\$388.18	\$399.61	\$423.34	\$432.29	\$441.24	\$446.84	\$452.81	\$455.79	\$458.77	\$461.76	\$464.74
\$321.11	\$328.64	\$340.87	\$350.90	\$371.74	\$379.60	\$387.46	\$392.37	\$397.61	\$400.24	\$402.86	\$405.48	\$408.10
\$395.24	\$404.50	\$419.55	\$431.90	\$457.55	\$467.22	\$476.90	\$482.95	\$489.40	\$492.62	\$495.85	\$499.07	\$502.30
\$361.13	\$369.59	\$383.34	\$394.63	\$418.06	\$426.90	\$435.74	\$441.27	\$447.16	\$450.11	\$453.05	\$456.00	\$458.95
\$335.07	\$342.93	\$355.69	\$366.16	\$387.90	\$396.10	\$404.31	\$409.43	\$414.90	\$417.64	\$420.37	\$423.10	\$425.84
\$269.20	\$275.51	\$285.77	\$294.18	\$311.65	\$318.24	\$324.83	\$328.94	\$333.34	\$335.53	\$337.73	\$339.93	\$342.12
\$327.26	\$334.93	\$347.39	\$357.62	\$378.85	\$386.87	\$394.88	\$399.88	\$405.22	\$407.89	\$410.57	\$413.24	\$415.91
	\$882.62 \$771.94 \$660.13 \$575.20 \$486.22 \$581.14 \$572.89 \$499.16 \$442.15 \$419.70 \$365.69 \$321.11 \$395.24 \$361.13 \$335.07 \$269.20	\$882.62 \$903.31 \$771.94 \$790.03 \$660.13 \$675.60 \$575.20 \$588.68 \$486.22 \$497.61 \$581.14 \$594.76 \$572.89 \$586.32 \$499.16 \$510.86 \$442.15 \$452.52 \$419.70 \$429.54 \$365.69 \$374.26 \$321.11 \$328.64 \$395.24 \$404.50 \$361.13 \$369.59 \$335.07 \$342.93 \$269.20 \$275.51	\$882.62 \$903.31 \$936.92 \$771.94 \$790.03 \$819.43 \$660.13 \$675.60 \$700.74 \$575.20 \$588.68 \$610.59 \$486.22 \$497.61 \$516.13 \$581.14 \$594.76 \$616.90 \$572.89 \$586.32 \$608.14 \$499.16 \$510.86 \$529.87 \$442.15 \$452.52 \$469.36 \$419.70 \$429.54 \$445.52 \$365.69 \$374.26 \$388.18 \$321.11 \$328.64 \$340.87 \$395.24 \$404.50 \$419.55 \$361.13 \$369.59 \$383.34 \$335.07 \$342.93 \$355.69 \$269.20 \$275.51 \$285.77	\$882.62 \$903.31 \$936.92 \$964.51 \$771.94 \$790.03 \$819.43 \$843.56 \$660.13 \$675.60 \$700.74 \$721.37 \$575.20 \$588.68 \$610.59 \$628.56 \$486.22 \$497.61 \$516.13 \$531.32 \$581.14 \$594.76 \$616.90 \$635.06 \$572.89 \$586.32 \$608.14 \$626.04 \$499.16 \$510.86 \$529.87 \$545.47 \$442.15 \$452.52 \$469.36 \$483.17 \$419.70 \$429.54 \$445.52 \$458.64 \$365.69 \$374.26 \$388.18 \$399.61 \$321.11 \$328.64 \$340.87 \$350.90 \$395.24 \$404.50 \$419.55 \$431.90 \$361.13 \$369.59 \$383.34 \$394.63 \$335.07 \$342.93 \$355.69 \$366.16 \$269.20 \$275.51 \$285.77 \$294.18	\$882.62 \$903.31 \$936.92 \$964.51 \$1,021.78 \$771.94 \$790.03 \$819.43 \$843.56 \$893.64 \$660.13 \$675.60 \$700.74 \$721.37 \$764.20 \$575.20 \$588.68 \$610.59 \$628.56 \$665.89 \$486.22 \$497.61 \$516.13 \$531.32 \$562.87 \$581.14 \$594.76 \$616.90 \$635.06 \$672.76 \$572.89 \$586.32 \$608.14 \$626.04 \$663.21 \$499.16 \$510.86 \$529.87 \$545.47 \$577.86 \$442.15 \$452.52 \$469.36 \$483.17 \$511.86 \$419.70 \$429.54 \$445.52 \$458.64 \$485.87 \$365.69 \$374.26 \$388.18 \$399.61 \$423.34 \$321.11 \$328.64 \$340.87 \$350.90 \$371.74 \$395.24 \$404.50 \$419.55 \$431.90 \$457.55 \$361.13 \$369.59 \$383.34 \$394.63 \$418.06 \$335.07 \$342.93 \$355.69 \$366.16 \$387.90 \$269.20 \$275.51 \$285.77 \$294.18 \$311.65	\$882.62 \$903.31 \$936.92 \$964.51 \$1,021.78 \$1,043.38 \$771.94 \$790.03 \$819.43 \$843.56 \$893.64 \$912.54 \$660.13 \$675.60 \$700.74 \$721.37 \$764.20 \$780.36 \$575.20 \$588.68 \$610.59 \$628.56 \$665.89 \$679.97 \$486.22 \$497.61 \$516.13 \$531.32 \$562.87 \$574.77 \$581.14 \$594.76 \$616.90 \$635.06 \$672.76 \$686.99 \$572.89 \$586.32 \$608.14 \$626.04 \$663.21 \$677.24 \$499.16 \$510.86 \$529.87 \$545.47 \$577.86 \$590.08 \$442.15 \$452.52 \$469.36 \$483.17 \$511.86 \$522.69 \$419.70 \$429.54 \$445.52 \$458.64 \$485.87 \$496.14 \$365.69 \$374.26 \$388.18 \$399.61 \$423.34 \$432.29 \$321.11 \$328.64 \$340.87 \$350.90 \$371.74 \$379.60 \$395.24 \$404.50 \$419.55 \$431.90 \$457.55 \$467.22 \$361.13 \$369.59 \$383.34 \$394.63 \$418.06 \$426.90 \$335.07 \$342.93 \$355.69 \$366.16 \$387.90 \$396.10 \$269.20 \$275.51 \$285.77 \$294.18 \$311.65 \$318.24	\$882.62 \$903.31 \$936.92 \$964.51 \$1,021.78 \$1,043.38 \$1,064.99 \$771.94 \$790.03 \$819.43 \$843.56 \$893.64 \$912.54 \$931.44 \$660.13 \$675.60 \$700.74 \$721.37 \$764.20 \$780.36 \$796.52 \$575.20 \$588.68 \$610.59 \$628.56 \$665.89 \$679.97 \$694.05 \$486.22 \$497.61 \$516.13 \$531.32 \$562.87 \$574.77 \$586.68 \$581.14 \$594.76 \$616.90 \$635.06 \$672.76 \$686.99 \$701.22 \$572.89 \$586.32 \$608.14 \$626.04 \$663.21 \$677.24 \$691.26 \$499.16 \$510.86 \$529.87 \$545.47 \$577.86 \$590.08 \$602.30 \$442.15 \$452.52 \$469.36 \$483.17 \$511.86 \$522.69 \$533.51 \$419.70 \$429.54 \$445.52 \$458.64 \$485.87 \$496.14 \$506.42 \$365.69 \$374.26 \$388.18 \$399.61 \$423.34 \$432.29 \$441.24 \$321.11 \$328.64 \$340.87 \$350.90 \$371.74 \$379.60 \$387.46 \$395.24 \$404.50 \$419.55 \$431.90 \$457.55 \$467.22 \$476.90 \$3361.13 \$369.59 \$383.34 \$394.63 \$418.06 \$426.90 \$435.74 \$335.07 \$342.93 \$355.69 \$366.16 \$387.90 \$396.10 \$404.31 \$269.20 \$275.51 \$285.77 \$294.18 \$311.65 \$318.24 \$324.83	\$882.62 \$903.31 \$936.92 \$964.51 \$1,021.78 \$1,043.38 \$1,064.99 \$1,078.49 \$771.94 \$790.03 \$819.43 \$843.56 \$893.64 \$912.54 \$931.44 \$943.25 \$660.13 \$675.60 \$700.74 \$721.37 \$764.20 \$780.36 \$796.52 \$806.62 \$575.20 \$588.68 \$610.59 \$628.56 \$665.89 \$679.97 \$694.05 \$702.85 \$486.22 \$497.61 \$516.13 \$531.32 \$562.87 \$574.77 \$586.68 \$594.12 \$581.14 \$594.76 \$616.90 \$635.06 \$672.76 \$686.99 \$701.22 \$710.11 \$572.89 \$586.32 \$608.14 \$626.04 \$663.21 \$677.24 \$691.26 \$700.02 \$499.16 \$510.86 \$529.87 \$545.47 \$577.86 \$590.08 \$602.30 \$609.93 \$442.15 \$452.52 \$469.36 \$483.17 \$511.86 \$522.69 \$533.51 \$540.28 \$419.70 \$429.54 \$445.52 \$458.64 \$485.87 \$496.14 \$506.42 \$512.84 \$365.69 \$374.26 \$388.18 \$399.61 \$423.34 \$432.29 \$441.24 \$446.84 \$321.11 \$328.64 \$340.87 \$350.90 \$371.74 \$379.60 \$387.46 \$392.37 \$395.24 \$404.50 \$419.55 \$431.90 \$457.55 \$467.22 \$476.90 \$482.95 \$335.07 \$3342.93 \$355.69 \$366.16 \$387.90 \$396.10 \$404.31 \$409.43 \$269.20 \$275.51 \$285.77 \$294.18 \$311.65 \$318.24 \$324.83 \$328.94	\$882.62 \$903.31 \$936.92 \$964.51 \$1,021.78 \$1,043.38 \$1,064.99 \$1,078.49 \$1,092.90 \$771.94 \$790.03 \$819.43 \$843.56 \$893.64 \$912.54 \$931.44 \$943.25 \$955.85 \$660.13 \$675.60 \$700.74 \$721.37 \$764.20 \$780.36 \$796.52 \$806.62 \$817.39 \$575.20 \$588.68 \$610.59 \$628.56 \$665.89 \$679.97 \$694.05 \$702.85 \$712.23 \$486.22 \$497.61 \$516.13 \$531.32 \$562.87 \$574.77 \$586.68 \$594.12 \$602.05 \$581.14 \$594.76 \$616.90 \$635.06 \$672.76 \$686.99 \$701.22 \$710.11 \$719.59 \$572.89 \$586.32 \$608.14 \$626.04 \$663.21 \$677.24 \$691.26 \$700.02 \$709.37 \$499.16 \$510.86 \$529.87 \$545.47 \$577.86 \$590.08 \$602.30 \$609.93 \$618.08 \$442.15 \$452.52 \$469.36 \$483.17 \$511.86 \$522.69 \$533.51 \$540.28 \$547.49 \$419.70 \$429.54 \$445.52 \$458.64 \$485.87 \$496.14 \$506.42 \$512.84 \$519.69 \$365.69 \$374.26 \$388.18 \$399.61 \$423.34 \$432.29 \$441.24 \$446.84 \$452.81 \$321.11 \$328.64 \$340.87 \$350.90 \$371.74 \$379.60 \$387.46 \$392.37 \$397.61 \$395.24 \$404.50 \$419.55 \$431.90 \$457.55 \$467.22 \$476.90 \$482.95 \$489.40 \$3361.13 \$369.59 \$383.34 \$394.63 \$418.06 \$426.90 \$435.74 \$441.27 \$447.16 \$335.07 \$342.93 \$355.69 \$366.16 \$387.90 \$396.10 \$404.31 \$409.43 \$414.90 \$269.20 \$275.51 \$285.77 \$294.18 \$311.65 \$318.24 \$324.83 \$328.94 \$333.34	\$882.62 \$903.31 \$936.92 \$964.51 \$1,021.78 \$1,043.38 \$1,064.99 \$1,078.49 \$1,092.90 \$1,100.10 \$771.94 \$790.03 \$819.43 \$843.56 \$893.64 \$912.54 \$931.44 \$943.25 \$955.85 \$962.14 \$660.13 \$675.60 \$700.74 \$721.37 \$764.20 \$780.36 \$796.52 \$806.62 \$817.39 \$822.78 \$755.20 \$588.68 \$610.59 \$628.56 \$665.89 \$679.97 \$694.05 \$702.85 \$712.23 \$716.93 \$486.22 \$497.61 \$516.13 \$531.32 \$562.87 \$574.77 \$586.68 \$594.12 \$602.05 \$606.02 \$581.14 \$594.76 \$616.90 \$635.06 \$672.76 \$686.99 \$701.22 \$710.11 \$719.59 \$724.33 \$7572.89 \$586.32 \$608.14 \$626.04 \$663.21 \$677.24 \$691.26 \$700.02 \$709.37 \$714.05 \$499.16 \$510.86 \$529.87 \$545.47 \$577.86 \$590.08 \$602.30 \$609.93 \$618.08 \$622.15 \$442.15 \$452.52 \$469.36 \$483.17 \$511.86 \$522.69 \$533.51 \$540.28 \$547.49 \$551.10 \$419.70 \$429.54 \$445.52 \$458.64 \$485.87 \$496.14 \$506.42 \$512.84 \$519.69 \$523.11 \$328.64 \$340.87 \$350.90 \$371.74 \$379.60 \$387.46 \$392.37 \$397.61 \$400.24 \$395.24 \$404.50 \$419.55 \$431.90 \$457.55 \$467.22 \$476.90 \$482.95 \$489.40 \$492.62 \$3361.13 \$369.59 \$383.34 \$394.63 \$418.06 \$426.90 \$435.74 \$441.27 \$447.16 \$450.11 \$335.07 \$342.93 \$355.69 \$366.16 \$387.90 \$396.10 \$404.31 \$409.43 \$333.34 \$335.53	\$882.62 \$903.31 \$936.92 \$964.51 \$1,021.78 \$1,043.38 \$1,064.99 \$1,078.49 \$1,092.90 \$1,100.10 \$1,107.30 \$771.94 \$790.03 \$819.43 \$843.56 \$893.64 \$912.54 \$931.44 \$943.25 \$955.85 \$962.14 \$968.44 \$660.13 \$675.60 \$700.74 \$721.37 \$764.20 \$780.36 \$796.52 \$806.62 \$817.39 \$822.78 \$828.17 \$575.20 \$588.68 \$610.59 \$628.56 \$665.89 \$679.97 \$694.05 \$702.85 \$712.23 \$716.93 \$721.62 \$486.22 \$497.61 \$516.13 \$531.32 \$562.87 \$574.77 \$586.68 \$594.12 \$602.05 \$606.02 \$609.99 \$581.14 \$594.76 \$616.90 \$635.06 \$672.76 \$686.99 \$701.22 \$710.11 \$719.59 \$724.33 \$729.08 \$572.89 \$586.32 \$608.14 \$626.04 \$663.21 \$677.24 \$691.26 \$700.02 \$709.37 \$714.05 \$718.72 \$499.16 \$510.86 \$529.87 \$545.47 \$577.86 \$590.08 \$602.30 \$609.93 \$618.08 \$622.15 \$626.23 \$442.15 \$452.52 \$469.36 \$483.17 \$511.86 \$522.69 \$533.51 \$540.28 \$574.99 \$551.10 \$554.71 \$419.70 \$429.54 \$445.52 \$458.64 \$485.87 \$496.14 \$506.42 \$512.84 \$519.69 \$523.11 \$526.54 \$365.69 \$374.26 \$388.18 \$399.61 \$423.34 \$432.29 \$441.24 \$446.84 \$452.81 \$455.79 \$458.77 \$321.11 \$328.64 \$340.87 \$350.90 \$371.74 \$379.60 \$387.46 \$392.37 \$397.61 \$400.24 \$402.86 \$395.24 \$404.50 \$419.55 \$431.90 \$457.55 \$467.22 \$476.90 \$482.95 \$489.40 \$492.62 \$495.85 \$335.07 \$342.93 \$355.69 \$366.16 \$387.90 \$396.10 \$404.31 \$409.43 \$414.90 \$417.64 \$420.37 \$269.20 \$275.51 \$285.77 \$294.18 \$311.65 \$318.24 \$324.83 \$328.94 \$333.34 \$335.53 \$337.73	\$882.62 \$903.31 \$936.92 \$964.51 \$1,021.78 \$1,043.38 \$1,064.99 \$1,078.49 \$1,092.90 \$1,100.10 \$1,107.30 \$1,114.50 \$771.94 \$790.03 \$819.43 \$843.56 \$893.64 \$912.54 \$931.44 \$943.25 \$955.85 \$962.14 \$968.44 \$974.74 \$660.13 \$675.60 \$700.74 \$721.37 \$764.20 \$780.36 \$796.52 \$806.62 \$817.39 \$822.78 \$828.17 \$833.55 \$755.20 \$588.68 \$610.59 \$628.56 \$665.89 \$679.97 \$694.05 \$702.85 \$712.23 \$716.93 \$721.62 \$726.31 \$486.22 \$497.61 \$516.13 \$531.32 \$562.87 \$574.77 \$586.68 \$594.12 \$602.05 \$606.02 \$609.99 \$613.95 \$581.14 \$594.76 \$616.90 \$635.06 \$672.76 \$686.99 \$701.22 \$710.11 \$719.59 \$724.33 \$729.08 \$733.82 \$7572.89 \$586.32 \$608.14 \$626.04 \$663.21 \$677.24 \$691.26 \$700.02 \$709.37 \$714.05 \$718.72 \$723.40 \$499.16 \$510.86 \$529.87 \$574.77 \$577.86 \$590.08 \$602.30 \$609.93 \$618.08 \$622.15 \$626.23 \$630.30 \$442.15 \$452.52 \$469.36 \$483.17 \$511.86 \$522.69 \$533.51 \$540.28 \$574.49 \$551.10 \$554.71 \$558.32 \$419.70 \$429.54 \$445.52 \$458.64 \$485.87 \$496.14 \$506.42 \$512.84 \$519.69 \$523.11 \$526.54 \$529.96 \$365.69 \$374.26 \$388.18 \$399.61 \$423.34 \$432.29 \$441.24 \$446.84 \$452.81 \$455.79 \$458.77 \$461.76 \$321.11 \$328.64 \$340.87 \$350.90 \$371.74 \$379.60 \$387.46 \$392.37 \$397.61 \$400.24 \$402.86 \$405.48 \$395.24 \$404.50 \$419.55 \$431.90 \$457.55 \$467.22 \$476.90 \$435.74 \$447.16 \$450.11 \$453.05 \$499.07 \$361.13 \$369.59 \$383.34 \$394.63 \$418.06 \$426.90 \$435.74 \$441.27 \$447.16 \$450.11 \$453.05 \$456.00 \$335.07 \$342.93 \$355.69 \$366.16 \$387.90 \$396.10 \$404.31 \$409.43 \$414.90 \$417.64 \$420.37 \$423.10 \$269.20 \$275.51 \$285.77 \$294.18 \$311.65 \$318.24 \$324.83 \$328.94 \$333.34 \$335.55 \$337.73 \$339.93

Tobacco

Age	39	40	41	42	43	44	45	46	47	48	49	50	51
Personal Choice EPO Platinum	\$1,136.11	\$1,199.47	\$1,221.99	\$1,243.58	\$1,273.61	\$1,311.16	\$1,355.27	\$1,407.83	\$1,466.96	\$1,534.53	\$1,601.17	\$1,881.51	\$1,964.73
Keystone HM0 Platinum	\$993.64	\$1,049.05	\$1,068.76	\$1,087.63	\$1,113.90	\$1,146.74	\$1,185.32	\$1,231.28	\$1,283.00	\$1,342.10	\$1,400.38	\$1,645.57	\$1,718.35
Personal Choice PPO Gold	\$849.71	\$897.10	\$913.95	\$930.09	\$952.56	\$980.64	\$1,013.63	\$1,052.94	\$1,097.16	\$1,147.70	\$1,197.54	\$1,407.21	\$1,469.46
 Keystone HMO Gold 	\$740.39	\$781.69	\$796.37	\$810.43	\$830.01	\$854.47	\$883.22	\$917.47	\$956.01	\$1,000.05	\$1,043.47	\$1,226.17	\$1,280.40
 Keystone HMO Gold Proactive 	\$625.85	\$660.76	\$673.17	\$685.06	\$701.60	\$722.29	\$746.59	\$775.54	\$808.11	\$845.34	\$882.05	\$1,036.48	\$1,082.33
 Personal Choice PPO Silver 	\$748.04	\$789.76	\$804.59	\$818.81	\$838.58	\$863.30	\$892.34	\$926.95	\$965.88	\$1,010.38	\$1,054.25	\$1,238.84	\$1,293.63
Personal Choice EPO Silver Reserve	\$737.42	\$778.55	\$793.17	\$807.18	\$826.67	\$851.04	\$879.67	\$913.79	\$952.17	\$996.03	\$1,039.28	\$1,221.24	\$1,275.26
Personal Choice EPO Silver Reserve Select*	\$642.52	\$678.35	\$691.09	\$703.30	\$720.28	\$741.52	\$766.46	\$796.19	\$829.63	\$867.84	\$905.53	\$1,064.07	\$1,111.14
Keystone HMO Silver*	\$569.14	\$600.88	\$612.16	\$622.98	\$638.02	\$656.83	\$678.93	\$705.26	\$734.88	\$768.73	\$802.11	\$942.55	\$984.24
 Keystone HMO Silver Proactive 	\$540.24	\$570.37	\$581.08	\$591.34	\$605.62	\$623.48	\$644.45	\$669.44	\$697.56	\$729.69	\$761.38	\$894.69	\$934.26
Keystone HM0 Silver Proactive Select*	\$470.71	\$496.96	\$506.29	\$515.24	\$527.68	\$543.24	\$561.51	\$583.29	\$607.79	\$635.78	\$663.39	\$779.54	\$814.03
Keystone HM0 Silver Proactive Value*	\$413.34	\$436.39	\$444.58	\$452.44	\$463.36	\$477.02	\$493.07	\$512.19	\$533.70	\$558.29	\$582.53	\$684.53	\$714.80
Personal Choice PPO Bronze	\$508.75	\$537.12	\$547.21	\$556.87	\$570.32	\$587.13	\$606.89	\$630.42	\$656.90	\$687.16	\$717.00	\$842.54	\$879.80
Personal Choice EPO Bronze Reserve	\$464.84	\$490.77	\$499.98	\$508.81	\$521.10	\$536.46	\$554.51	\$576.02	\$600.21	\$627.86	\$655.12	\$769.82	\$803.88
Personal Choice EPO Bronze Basic*	\$431.31	\$455.36	\$463.91	\$472.11	\$483.51	\$497.76	\$514.51	\$534.46	\$556.91	\$582.56	\$607.86	\$714.29	\$745.88
Keystone HMO Bronze*	\$346.52	\$365.84	\$372.71	\$379.30	\$388.46	\$399.91	\$413.36	\$429.39	\$447.43	\$468.04	\$488.36	\$573.87	\$599.25
 Personal Choice EPO Catastrophic** 	\$421.25	\$444.74	\$453.09	\$461.10	\$472.23	\$486.15	\$502.51	\$522.00	\$543.92	\$568.97	\$593.68	\$697.63	\$728.49

Tobacco

Age	52	53	54	55	56	57	58	59	60	61	62	63	64+
Personal Choice EPO Platinum	\$2,056.39	\$2,149.09	\$2,249.17	\$2,349.25	\$2,457.76	\$2,567.32	\$2,684.26	\$2,742.20	\$2,859.14	\$2,960.27	\$3,026.64	\$3,109.86	\$3,160.43
 Keystone HMO Platinum 	\$1,798.51	\$1,879.59	\$1,967.12	\$2,054.65	\$2,149.56	\$2,245.38	\$2,347.65	\$2,398.32	\$2,500.60	\$2,589.05	\$2,647.09	\$2,719.88	\$2,764.11
 Personal Choice PPO Gold 	\$1,538.00	\$1,607.34	\$1,682.19	\$1,757.04	\$1,838.20	\$1,920.14	\$2,007.60	\$2,050.93	\$2,138.39	\$2,214.03	\$2,263.67	\$2,325.92	\$2,363.74
 Keystone HMO Gold 	\$1,340.13	\$1,400.55	\$1,465.77	\$1,530.99	\$1,601.71	\$1,673.11	\$1,749.31	\$1,787.07	\$1,863.28	\$1,929.19	\$1,972.44	\$2,026.68	\$2,059.63
 Keystone HMO Gold Proactive 	\$1,132.81	\$1,183.88	\$1,239.02	\$1,294.15	\$1,353.92	\$1,414.28	\$1,478.69	\$1,510.61	\$1,575.03	\$1,630.74	\$1,667.30	\$1,713.15	\$1,741.01
 Personal Choice PPO Silver 	\$1,353.98	\$1,415.02	\$1,480.91	\$1,546.81	\$1,618.25	\$1,690.39	\$1,767.39	\$1,805.54	\$1,882.53	\$1,949.12	\$1,992.82	\$2,047.62	\$2,080.91
 Personal Choice EPO Silver Reserve 	\$1,334.75	\$1,394.93	\$1,459.89	\$1,524.85	\$1,595.28	\$1,666.39	\$1,742.29	\$1,779.90	\$1,855.80	\$1,921.44	\$1,964.52	\$2,018.54	\$2,051.36
 Personal Choice EPO Silver Reserve Select* 	\$1,162.98	\$1,215.40	\$1,272.00	\$1,328.60	\$1,389.97	\$1,451.93	\$1,518.06	\$1,550.83	\$1,616.96	\$1,674.16	\$1,711.69	\$1,758.76	\$1,787.36
Keystone HMO Silver*	\$1,030.16	\$1,076.60	\$1,126.73	\$1,176.87	\$1,231.23	\$1,286.11	\$1,344.69	\$1,373.72	\$1,432.30	\$1,482.96	\$1,516.21	\$1,557.90	\$1,583.23
 Keystone HMO Silver Proactive 	\$977.84	\$1,021.93	\$1,069.52	\$1,117.11	\$1,168.70	\$1,220.80	\$1,276.41	\$1,303.96	\$1,359.56	\$1,407.65	\$1,439.21	\$1,478.79	\$1,502.83
Keystone HMO Silver Proactive Select*	\$852.00	\$890.41	\$931.87	\$973.34	\$1,018.30	\$1,063.69	\$1,112.14	\$1,136.14	\$1,184.59	\$1,226.49	\$1,253.99	\$1,288.47	\$1,309.42
Keystone HMO Silver Proactive Value*	\$748.15	\$781.88	\$818.29	\$854.70	\$894.18	\$934.04	\$976.58	\$997.66	\$1,040.20	\$1,077.00	\$1,101.14	\$1,131.42	\$1,149.82
 Personal Choice PPO Bronze 	\$920.85	\$962.36	\$1,007.17	\$1,051.99	\$1,100.58	\$1,149.64	\$1,202.00	\$1,227.95	\$1,280.31	\$1,325.60	\$1,355.32	\$1,392.59	\$1,415.23
Personal Choice EPO Bronze Reserve	\$841.37	\$879.31	\$920.25	\$961.20	\$1,005.60	\$1,050.43	\$1,098.27	\$1,121.98	\$1,169.82	\$1,211.20	\$1,238.36	\$1,272.41	\$1,293.10
Personal Choice EPO Bronze Basic*	\$780.68	\$815.87	\$853.86	\$891.86	\$933.05	\$974.65	\$1,019.04	\$1,041.04	\$1,085.43	\$1,123.82	\$1,149.02	\$1,180.61	\$1,199.81
Keystone HMO Bronze*	\$627.20	\$655.48	\$686.01	\$716.53	\$749.63	\$783.04	\$818.71	\$836.38	\$872.05	\$902.89	\$923.14	\$948.52	\$963.94
• Personal Choice EPO Catastrophic**	\$762.47	\$796.84	\$833.95	\$871.06	\$911.29	\$951.91	\$995.27	\$1,016.75	\$1,060.11	\$1,097.61	\$1,122.22	\$1,153.08	\$1,171.83

 $[\]ensuremath{^{**}}$ Catastrophic plan is only available to qualified individuals.



Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association. 18837 174968 (10/17)



^{*} This product is not offered on the Health Insurance Marketplace and must be purchased through Independence directly.