



2010 Personal BlueSM monthly rates with the standard network (Accord)

Tobacco-free rates — without substance abuse coverage

Coinsurance	80/20% with copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Subscriber/spouse age										
90 days – 18 years	\$173.00	\$115.50	\$147.50	\$119.00	\$108.50	\$97.00	\$101.50	\$81.00	\$68.00	\$56.50
19 – 29	\$195.00	\$130.00	\$166.00	\$134.00	\$122.50	\$109.50	\$114.50	\$91.50	\$76.50	\$64.00
30 – 34	\$214.00	\$143.00	\$182.50	\$147.00	\$134.50	\$120.50	\$126.00	\$100.50	\$84.00	\$70.50
35 – 39	\$222.00	\$148.50	\$189.50	\$153.00	\$139.50	\$125.00	\$130.50	\$104.50	\$87.50	\$73.00
40 – 44	\$247.50	\$165.00	\$211.00	\$170.00	\$155.50	\$139.00	\$145.50	\$116.00	\$97.50	\$81.00
45 – 49	\$305.50	\$203.50	\$260.50	\$210.00	\$191.50	\$171.50	\$179.50	\$143.50	\$120.00	\$100.00
50 – 54	\$400.00	\$267.00	\$341.00	\$275.00	\$251.00	\$224.50	\$235.00	\$188.00	\$157.50	\$131.00
55 – 59	\$502.50	\$335.50	\$428.50	\$345.50	\$315.50	\$282.50	\$295.50	\$236.00	\$197.50	\$165.00
60 – 64	\$553.50	\$369.50	\$472.00	\$380.50	\$347.50	\$311.00	\$325.50	\$260.00	\$217.50	\$181.50
65+	\$553.50	\$369.50	\$472.00	\$380.50	\$347.50	\$311.00	\$325.50	\$260.00	\$217.50	\$181.50
Children 90 days – 18 years (or up to age 25 if covered as a dependent under a family contract)										
1 child	\$173.00	\$115.50	\$147.50	\$119.00	\$108.50	\$97.00	\$101.50	\$81.00	\$68.00	\$56.50
2 children	\$346.00	\$231.00	\$295.00	\$238.00	\$217.00	\$194.00	\$203.00	\$162.00	\$136.00	\$113.00
3 or more children	\$519.00	\$346.50	\$442.50	\$357.00	\$325.50	\$291.00	\$304.50	\$243.00	\$204.00	\$169.50

Tobacco-free rates — including substance abuse coverage

Coinsurance	80/20% with copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Subscriber/spouse age										
90 days – 18 years	\$178.00	\$119.00	\$152.00	\$122.50	\$112.00	\$100.00	\$104.50	\$83.50	\$70.00	\$58.50
19 – 29	\$200.50	\$134.00	\$171.00	\$138.00	\$126.00	\$112.50	\$118.00	\$94.00	\$79.00	\$66.00
30 – 34	\$220.50	\$147.00	\$188.00	\$151.50	\$138.50	\$124.00	\$129.50	\$103.50	\$86.50	\$72.50
35 – 39	\$229.00	\$152.50	\$195.00	\$157.50	\$143.50	\$128.50	\$134.50	\$107.50	\$90.00	\$75.00
40 – 44	\$255.00	\$170.00	\$217.50	\$175.00	\$160.00	\$143.00	\$149.50	\$119.50	\$100.00	\$83.50
45 – 49	\$314.50	\$210.00	\$268.00	\$216.00	\$197.50	\$176.50	\$185.00	\$147.50	\$123.50	\$103.00
50 – 54	\$412.00	\$275.00	\$351.50	\$283.50	\$258.50	\$231.50	\$242.00	\$193.50	\$162.00	\$135.00
55 – 59	\$517.50	\$345.50	\$441.50	\$356.00	\$325.00	\$291.00	\$304.00	\$243.00	\$203.50	\$170.00
60 – 64	\$570.00	\$380.50	\$486.00	\$392.00	\$358.00	\$320.50	\$335.00	\$268.00	\$224.00	\$187.00
65+	\$570.00	\$380.50	\$486.00	\$392.00	\$358.00	\$320.50	\$335.00	\$268.00	\$224.00	\$187.00
Children 90 days – 18 years (or up to age 25 if covered as a dependent under a family contract)										
1 child	\$178.00	\$119.00	\$152.00	\$122.50	\$112.00	\$100.00	\$104.50	\$83.50	\$70.00	\$58.50
2 children	\$356.00	\$238.00	\$304.00	\$245.00	\$224.00	\$200.00	\$209.00	\$167.00	\$140.00	\$117.00
3 or more children	\$534.00	\$357.00	\$456.00	\$367.50	\$336.00	\$300.00	\$313.50	\$250.50	\$210.00	\$175.50

These rates are effective April 1, 2010 through March 31, 2011. Each adult subscriber must select a rate based on his or her age. Applicants must be 90 days or older to be eligible for coverage.

McAlpin Agency, Inc.
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2010 Personal Blue monthly rates with the standard network (Accord)

Tobacco user rates — without substance abuse coverage

Coinsurance	80/20% with copay		80/20%				100/0%			
	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Deductible										
Subscriber/spouse age										
90 days – 18 years	\$173.00	\$115.50	\$147.50	\$119.00	\$108.50	\$97.00	\$101.50	\$81.00	\$68.00	\$56.50
19 – 29	\$253.50	\$169.00	\$216.00	\$174.00	\$159.00	\$142.50	\$149.00	\$119.00	\$99.50	\$83.00
30 – 34	\$278.50	\$186.00	\$237.50	\$191.50	\$175.00	\$156.50	\$163.50	\$130.50	\$109.50	\$91.50
35 – 39	\$289.00	\$193.00	\$246.50	\$198.50	\$181.50	\$162.50	\$169.50	\$135.50	\$113.50	\$95.00
40 – 44	\$321.50	\$214.50	\$274.00	\$221.00	\$202.00	\$180.50	\$189.00	\$151.00	\$126.50	\$105.50
45 – 49	\$397.00	\$265.00	\$338.50	\$273.00	\$249.50	\$223.00	\$233.00	\$186.50	\$156.00	\$130.00
50 – 54	\$520.00	\$347.00	\$443.50	\$357.50	\$326.50	\$292.00	\$305.50	\$244.00	\$204.50	\$170.50
55 – 59	\$653.50	\$436.00	\$557.00	\$449.50	\$410.50	\$367.00	\$384.00	\$307.00	\$257.00	\$214.50
60 – 64	\$719.50	\$480.50	\$613.50	\$495.00	\$452.00	\$404.50	\$423.00	\$338.00	\$283.00	\$236.00
65+	\$719.50	\$480.50	\$613.50	\$495.00	\$452.00	\$404.50	\$423.00	\$338.00	\$283.00	\$236.00
Children 90 days – 18 years (or up to age 25 if covered as a dependent under a family contract)										
1 child	\$173.00	\$115.50	\$147.50	\$119.00	\$108.50	\$97.00	\$101.50	\$81.00	\$68.00	\$56.50
2 children	\$346.00	\$231.00	\$295.00	\$238.00	\$217.00	\$194.00	\$203.00	\$162.00	\$136.00	\$113.00
3 or more children	\$519.00	\$346.50	\$442.50	\$357.00	\$325.50	\$291.00	\$304.50	\$243.00	\$204.00	\$169.50

Tobacco user rates — including substance abuse coverage

Coinsurance	80/20% with copay		80/20%				100/0%			
	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Deductible										
Subscriber/spouse age										
90 days – 18 years	\$178.00	\$119.00	\$152.00	\$122.50	\$112.00	\$100.00	\$104.50	\$83.50	\$70.00	\$58.50
19 – 29	\$261.00	\$174.00	\$222.50	\$179.50	\$164.00	\$146.50	\$153.50	\$122.50	\$102.50	\$85.50
30 – 34	\$286.50	\$191.50	\$244.50	\$197.00	\$180.00	\$161.00	\$168.50	\$134.50	\$112.50	\$94.00
35 – 39	\$297.50	\$198.50	\$253.50	\$204.50	\$187.00	\$167.00	\$175.00	\$139.50	\$117.00	\$97.50
40 – 44	\$331.00	\$221.00	\$282.50	\$228.00	\$208.00	\$186.00	\$194.50	\$155.50	\$130.50	\$108.50
45 – 49	\$409.00	\$273.00	\$348.50	\$281.00	\$256.50	\$229.50	\$240.00	\$192.00	\$161.00	\$134.00
50 – 54	\$535.50	\$357.50	\$456.50	\$368.00	\$336.50	\$301.00	\$314.50	\$251.50	\$210.50	\$175.50
55 – 59	\$673.00	\$449.00	\$574.00	\$463.00	\$422.50	\$378.00	\$395.50	\$316.00	\$264.50	\$221.00
60 – 64	\$741.00	\$494.50	\$632.00	\$509.50	\$465.50	\$416.50	\$435.50	\$348.00	\$291.50	\$243.00
65+	\$741.00	\$494.50	\$632.00	\$509.50	\$465.50	\$416.50	\$435.50	\$348.00	\$291.50	\$243.00
Children 90 days – 18 years (or up to age 25 if covered as a dependent under a family contract)										
1 child	\$178.00	\$119.00	\$152.00	\$122.50	\$112.00	\$100.00	\$104.50	\$83.50	\$70.00	\$58.50
2 children	\$356.00	\$238.00	\$304.00	\$245.00	\$224.00	\$200.00	\$209.00	\$167.00	\$140.00	\$117.00
3 or more children	\$534.00	\$357.00	\$456.00	\$367.50	\$336.00	\$300.00	\$313.50	\$250.50	\$210.00	\$175.50

These rates are effective April 1, 2010 through March 31, 2011. Each adult subscriber must select a rate based on his or her age.

Applicants must be 90 days or older to be eligible for coverage.

2010 Personal Blue monthly rates with the expanded network (Aware®)

Tobacco-free rates — without substance abuse coverage

Coinsurance	80/20% with copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Subscriber/spouse age										
90 days – 18 years	\$185.00	\$123.50	\$157.50	\$127.00	\$116.00	\$104.00	\$108.50	\$87.00	\$72.50	\$60.50
19 – 29	\$208.50	\$139.00	\$178.00	\$143.50	\$131.00	\$117.00	\$122.50	\$98.00	\$82.00	\$68.50
30 – 34	\$229.00	\$153.00	\$195.50	\$157.50	\$144.00	\$128.50	\$134.50	\$107.50	\$90.00	\$75.00
35 – 39	\$237.50	\$158.50	\$202.50	\$163.50	\$149.50	\$133.50	\$139.50	\$111.50	\$93.50	\$78.00
40 – 44	\$264.50	\$176.50	\$225.50	\$182.00	\$166.00	\$148.50	\$155.50	\$124.50	\$104.00	\$87.00
45 – 49	\$326.50	\$218.00	\$278.50	\$224.50	\$205.00	\$183.50	\$192.00	\$153.50	\$128.50	\$107.00
50 – 54	\$428.00	\$285.50	\$365.00	\$294.50	\$269.00	\$240.50	\$251.50	\$201.00	\$168.50	\$140.50
55 – 59	\$538.00	\$359.00	\$458.50	\$370.00	\$338.00	\$302.00	\$316.00	\$252.50	\$211.50	\$176.50
60 – 64	\$592.50	\$395.50	\$505.00	\$407.50	\$372.00	\$332.50	\$348.00	\$278.00	\$233.00	\$194.50
65+	\$592.50	\$395.50	\$505.00	\$407.50	\$372.00	\$332.50	\$348.00	\$278.00	\$233.00	\$194.50
Children 90 days – 18 years (or up to age 25 if covered as a dependent under a family contract)										
1 child	\$185.00	\$123.50	\$157.50	\$127.00	\$116.00	\$104.00	\$108.50	\$87.00	\$72.50	\$60.50
2 children	\$370.00	\$247.00	\$315.00	\$254.00	\$232.00	\$208.00	\$217.00	\$174.00	\$145.00	\$121.00
3 or more children	\$555.00	\$370.50	\$472.50	\$381.00	\$348.00	\$312.00	\$325.50	\$261.00	\$217.50	\$181.50

Tobacco-free rates — including substance abuse coverage

Coinsurance	80/20% with copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Subscriber/spouse age										
90 days – 18 years	\$190.50	\$127.00	\$162.50	\$131.00	\$119.50	\$107.00	\$112.00	\$89.50	\$75.00	\$62.50
19 – 29	\$214.50	\$143.50	\$183.00	\$147.50	\$135.00	\$120.50	\$126.00	\$101.00	\$84.50	\$70.50
30 – 34	\$236.00	\$157.50	\$201.00	\$162.50	\$148.00	\$132.50	\$138.50	\$111.00	\$93.00	\$77.50
35 – 39	\$245.00	\$163.50	\$209.00	\$168.50	\$154.00	\$137.50	\$144.00	\$115.00	\$96.50	\$80.50
40 – 44	\$272.50	\$182.00	\$232.50	\$187.50	\$171.00	\$153.00	\$160.00	\$128.00	\$107.00	\$89.50
45 – 49	\$336.50	\$224.50	\$287.00	\$231.50	\$211.50	\$189.00	\$197.50	\$158.00	\$132.50	\$110.50
50 – 54	\$441.00	\$294.00	\$376.00	\$303.00	\$277.00	\$247.50	\$259.00	\$207.00	\$173.50	\$144.50
55 – 59	\$554.00	\$369.50	\$472.50	\$381.00	\$348.00	\$311.00	\$325.50	\$260.00	\$218.00	\$181.50
60 – 64	\$610.00	\$407.00	\$520.50	\$419.50	\$383.00	\$342.50	\$358.50	\$286.50	\$240.00	\$200.00
65+	\$610.00	\$407.00	\$520.50	\$419.50	\$383.00	\$342.50	\$358.50	\$286.50	\$240.00	\$200.00
Children 90 days – 18 years (or up to age 25 if covered as a dependent under a family contract)										
1 child	\$190.50	\$127.00	\$162.50	\$131.00	\$119.50	\$107.00	\$112.00	\$89.50	\$75.00	\$62.50
2 children	\$381.00	\$254.00	\$325.00	\$262.00	\$239.00	\$214.00	\$224.00	\$179.00	\$150.00	\$125.00
3 or more children	\$571.50	\$381.00	\$487.50	\$393.00	\$358.50	\$321.00	\$336.00	\$268.50	\$225.00	\$187.50

These rates are effective April 1, 2010 through March 31, 2011. Each adult subscriber must select a rate based on his or her age.

Applicants must be 90 days or older to be eligible for coverage.

2010 Personal Blue monthly rates with the expanded network (Aware)

Tobacco user rates — without substance abuse coverage

Coinsurance	80/20% with copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Subscriber/spouse age										
90 days – 18 years	\$185.00	\$123.50	\$157.50	\$127.00	\$116.00	\$104.00	\$108.50	\$87.00	\$72.50	\$60.50
19 – 29	\$271.00	\$181.00	\$231.00	\$186.50	\$170.00	\$152.00	\$159.00	\$127.50	\$106.50	\$89.00
30 – 34	\$298.00	\$199.00	\$254.00	\$205.00	\$187.00	\$167.50	\$175.00	\$140.00	\$117.00	\$97.50
35 – 39	\$309.00	\$206.50	\$263.50	\$212.50	\$194.00	\$173.50	\$181.50	\$145.00	\$121.50	\$101.50
40 – 44	\$344.00	\$229.50	\$293.50	\$236.50	\$216.00	\$193.50	\$202.00	\$161.50	\$135.50	\$113.00
45 – 49	\$424.50	\$283.50	\$362.00	\$292.00	\$266.50	\$238.50	\$249.50	\$199.50	\$167.00	\$139.50
50 – 54	\$556.50	\$371.50	\$474.50	\$382.50	\$349.50	\$312.50	\$327.00	\$261.50	\$219.00	\$182.50
55 – 59	\$699.00	\$466.50	\$596.00	\$480.50	\$439.00	\$393.00	\$411.00	\$328.50	\$275.00	\$229.50
60 – 64	\$770.00	\$514.00	\$656.50	\$529.50	\$483.50	\$432.50	\$452.50	\$361.50	\$303.00	\$252.50
65+	\$770.00	\$514.00	\$656.50	\$529.50	\$483.50	\$432.50	\$452.50	\$361.50	\$303.00	\$252.50
Children 90 days – 18 years (or up to age 25 if covered as a dependent under a family contract)										
1 child	\$185.00	\$123.50	\$157.50	\$127.00	\$116.00	\$104.00	\$108.50	\$87.00	\$72.50	\$60.50
2 children	\$370.00	\$247.00	\$315.00	\$254.00	\$232.00	\$208.00	\$217.00	\$174.00	\$145.00	\$121.00
3 or more children	\$555.00	\$370.50	\$472.50	\$381.00	\$348.00	\$312.00	\$325.50	\$261.00	\$217.50	\$181.50

Tobacco user rates — including substance abuse coverage

Coinsurance	80/20% with copay		80/20%				100/0%			
Deductible	\$1,000	\$3,000	\$1,500	\$2,500	\$3,500	\$4,500	\$4,000	\$7,500	\$10,000	\$15,000
Subscriber/spouse age										
90 days – 18 years	\$190.50	\$127.00	\$162.50	\$131.00	\$119.50	\$107.00	\$112.00	\$89.50	\$75.00	\$62.50
19 – 29	\$279.00	\$186.50	\$238.00	\$192.00	\$175.50	\$157.00	\$164.00	\$131.00	\$110.00	\$91.50
30 – 34	\$307.00	\$204.50	\$261.50	\$211.00	\$192.50	\$172.50	\$180.50	\$144.00	\$120.50	\$100.50
35 – 39	\$318.50	\$212.50	\$271.50	\$219.00	\$200.00	\$179.00	\$187.00	\$149.50	\$125.00	\$104.50
40 – 44	\$354.50	\$236.50	\$302.00	\$243.50	\$222.50	\$199.00	\$208.50	\$166.50	\$139.50	\$116.50
45 – 49	\$437.50	\$292.00	\$373.00	\$301.00	\$274.50	\$245.50	\$257.00	\$205.50	\$172.00	\$143.50
50 – 54	\$573.00	\$382.50	\$488.50	\$394.00	\$360.00	\$322.00	\$336.50	\$269.00	\$225.50	\$188.00
55 – 59	\$720.00	\$480.50	\$614.00	\$495.00	\$452.50	\$404.50	\$423.00	\$338.00	\$283.00	\$236.50
60 – 64	\$793.00	\$529.50	\$676.50	\$545.50	\$498.00	\$445.50	\$466.00	\$372.50	\$312.00	\$260.00
65+	\$793.00	\$529.50	\$676.50	\$545.50	\$498.00	\$445.50	\$466.00	\$372.50	\$312.00	\$260.00
Children 90 days – 18 years (or up to age 25 if covered as a dependent under a family contract)										
1 child	\$190.50	\$127.00	\$162.50	\$131.00	\$119.50	\$107.00	\$112.00	\$89.50	\$75.00	\$62.50
2 children	\$381.00	\$254.00	\$325.00	\$262.00	\$239.00	\$214.00	\$224.00	\$179.00	\$150.00	\$125.00
3 or more children	\$571.50	\$381.00	\$487.50	\$393.00	\$358.50	\$321.00	\$336.00	\$268.50	\$225.00	\$187.50

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Applicants must be 90 days or older to be eligible for coverage.

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