

## Blue Individual Product Rates

Please note, if you or a family member uses a tobacco product, the policy will be subject to a 25% surcharge.

### EPO \$30 \$1,200/\$2,400

Individual Deductible: \$1,200      Family Deductible: \$2,400  
Individual Coinsurance Max: \$1,000      Family Coinsurance Max: \$2,000  
Out-of-Pocket Max (excluding copays): \$2,200/\$4,400

	Individual	Individual & Child(ren)	Individual & Spouse	Family
Age 19	\$140	\$317	\$280	\$457
20-24	\$149	\$327	\$299	\$477
25-29	\$164	\$378	\$327	\$541
30-34	\$183	\$443	\$365	\$625
35-39	\$201	\$480	\$404	\$682
40-44	\$237	\$518	\$475	\$755
45-49	\$299	\$552	\$598	\$852
50-54	\$373	\$589	\$745	\$962
55-59	\$470	\$668	\$940	\$1,138
60-64	\$586	\$759	\$1,172	\$1,344

### EPO \$40 \$2,400/\$4,800

Individual Deductible: \$2,400      Family Deductible: \$4,800  
Individual Coinsurance Max: \$2,000      Family Coinsurance Max: \$4,000  
Out-of-Pocket Max (excluding copays): \$4,400/\$8,800

	Individual	Individual & Child(ren)	Individual & Spouse	Family
Age 19	\$125	\$282	\$249	\$406
20-24	\$133	\$291	\$266	\$424
25-29	\$146	\$336	\$291	\$482
30-34	\$162	\$394	\$325	\$556
35-39	\$179	\$427	\$359	\$606
40-44	\$211	\$461	\$422	\$672
45-49	\$266	\$491	\$532	\$758
50-54	\$332	\$524	\$663	\$856
55-59	\$418	\$594	\$836	\$1,013
60-64	\$522	\$675	\$1,042	\$1,196

### PPO HSA \$1,800/\$3,600\*

Individual Deductible: \$1,800      Family Deductible: \$3,600  
Individual Coinsurance Max: N/A      Family Coinsurance Max: N/A  
Out-of-Pocket Max (in-network): \$1,800/\$3,600

	Individual	Individual & Child(ren)	Individual & Spouse	Family
Age 19	\$110	\$248	\$220	\$358
20-24	\$117	\$257	\$234	\$374
25-29	\$128	\$296	\$257	\$425
30-34	\$143	\$347	\$287	\$490
35-39	\$158	\$376	\$316	\$535
40-44	\$186	\$406	\$372	\$592
45-49	\$234	\$433	\$469	\$667
50-54	\$292	\$462	\$584	\$754
55-59	\$368	\$524	\$737	\$893
60-64	\$460	\$594	\$919	\$1,054

### PPO HSA \$3,000/\$6,000\*

Individual Deductible: \$3,000      Family Deductible: \$6,000  
Individual Coinsurance Max: N/A      Family Coinsurance Max: N/A  
Out-of-Pocket Max (in-network): \$3,000/\$6,000

	Individual	Individual & Child(ren)	Individual & Spouse	Family
Age 19	\$100	\$225	\$199	\$325
20-24	\$106	\$233	\$213	\$340
25-29	\$117	\$269	\$233	\$385
30-34	\$130	\$315	\$260	\$445
35-39	\$144	\$342	\$287	\$485
40-44	\$169	\$369	\$338	\$538
45-49	\$213	\$393	\$426	\$606
50-54	\$265	\$420	\$530	\$685
55-59	\$334	\$476	\$669	\$810
60-64	\$417	\$540	\$834	\$957

### EPO HSA \$2,000/\$6,000\*

Individual Deductible: \$2,000      Family Deductible: \$6,000  
Individual Coinsurance Max: \$3,950      Family Coinsurance Max: \$5,900  
Out-of-Pocket Max: \$5,950/\$11,900

	Individual	Individual & Child(ren)	Individual & Spouse	Family
Age 19	\$96	\$217	\$192	\$313
20-24	\$103	\$225	\$205	\$327
25-29	\$112	\$259	\$225	\$372
30-34	\$125	\$304	\$251	\$429
35-39	\$138	\$330	\$277	\$468
40-44	\$163	\$356	\$326	\$518
45-49	\$205	\$379	\$410	\$584
50-54	\$256	\$405	\$511	\$660
55-59	\$322	\$459	\$645	\$781
60-64	\$402	\$520	\$804	\$922

### EPO HSA \$3,000/\$9,000\*

Individual Deductible: \$3,000      Family Deductible: \$9,000  
Individual Coinsurance Max: \$2,950      Family Coinsurance Max: \$2,900  
Out-of-Pocket Max: \$5,950/\$11,900

	Individual	Individual & Child(ren)	Individual & Spouse	Family
Age 19	\$90	\$204	\$180	\$294
20-24	\$96	\$211	\$192	\$307
25-29	\$105	\$243	\$211	\$348
30-34	\$118	\$285	\$235	\$402
35-39	\$130	\$309	\$259	\$439
40-44	\$153	\$333	\$305	\$486
45-49	\$192	\$355	\$385	\$547
50-54	\$240	\$379	\$479	\$619
55-59	\$302	\$430	\$604	\$732
60-64	\$377	\$488	\$754	\$865

Monthly premium rates are effective for customers enrolling between October 1, 2013 – December 31, 2013 and customers renewing on October 1, 2013. Subject to review by the Delaware Department of Insurance. Rates are based on the age of the contract holder at the time of initial enrollment, and are adjusted at renewal when the contract holder ages into a new age band. Please note, plans require medical underwriting and are not guaranteed issue plans. \* Coverage selected for more than one person is Family coverage. One or more family members must satisfy the entire family deductible in any combination before benefits will begin to be paid for any family members.

Highmark Blue Cross Blue Shield Delaware is an independent licensee of the Blue Cross and Blue Shield Association.