

Conversion Monthly Rates
Effective October 1, 2013 to September 30, 2014



Persons Under Age 30*

Plan and Lifestyle Status	Non-Smoking	Smoking
Individual	\$1,055	\$1,173
Individual & Child(ren)	\$1,298	\$1,443
Individual & Spouse or Family	\$1,623	\$1,804

Persons Age 30–44*

Plan and Lifestyle Status	Non-Smoking	Smoking
Individual	\$1,152	\$1,281
Individual & Child(ren)	\$1,418	\$1,576
Individual & Spouse or Family	\$1,772	\$1,971

Persons Age 45–54*

Plan and Lifestyle Status	Non-Smoking	Smoking
Individual	\$1,305	\$1,451
Individual & Child(ren)	\$1,606	\$1,785
Individual & Spouse or Family	\$2,007	\$2,232

Persons Age 55–64*

Plan and Lifestyle Status	Non-Smoking	Smoking
Individual	\$1,513	\$1,682
Individual & Child(ren)	\$1,862	\$2,070
Individual & Spouse or Family	\$2,328	\$2,588

*Rates are based on the age of the contract holder as of October 1, 2013 or at the time of enrollment, whichever is later, and are subject to regulatory review.

Please Note: The age of the oldest applicant determines the premium rate applied.