

To locate your premium rate on this Rate Matrix:

1. Locate the benefit plan of your choice (Example: the \$1000 Deductible 80/20 Plan)
2. Next, locate the geographic area you live in:
  - **“Albuquerque Area”** rates apply to all Members who live within the Counties of Bernalillo, Sandoval, Valencia or Torrance.
  - **“Non-Albuquerque Area”** rates apply to all Members who live within all other New Mexico Counties.
3. Find the rate category that applies to you based on whether you are a "Tobacco User" or a "Non-Tobacco User".
4. Locate your current age bracket on the left side of the Rate Matrix, and
5. Find your rate in either the “Male” or “Female” column.

***Albuquerque Area  
Non-Tobacco User Monthly Rates***

Age	\$250 Ded. 80/20		\$500 Ded. 80/20		\$750 Ded. 80/20		\$1,000 Ded. 80/20		\$2,000 Ded. 80/20	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0 - 1	173.49	173.49	158.60	158.60	149.82	149.82	141.20	141.20	120.07	120.07
2 - 6	93.46	93.46	85.36	85.36	80.58	80.58	75.89	75.89	64.40	64.40
7 - 18	93.46	93.46	85.36	85.36	80.58	80.58	75.89	75.89	64.40	64.40
19 - 24	111.27	131.33	101.66	120.01	95.99	113.34	90.42	106.79	76.78	90.74
25 - 29	111.27	131.33	101.66	120.01	95.99	113.34	90.42	106.79	76.78	90.74
30 - 34	129.55	156.01	118.39	142.60	111.81	134.69	105.35	126.93	89.50	107.90
35 - 39	156.36	188.14	142.92	172.00	135.00	162.49	127.22	153.15	108.15	130.25
40 - 44	184.77	222.05	168.92	203.04	159.58	191.83	150.40	180.82	127.91	153.84
45 - 49	212.82	255.78	194.59	233.91	183.84	221.01	173.29	208.35	147.42	177.30
50 - 54	240.69	289.34	220.10	264.61	207.96	250.04	196.03	235.72	166.81	200.64
55 - 59	307.98	307.98	281.67	281.67	266.17	266.17	250.94	250.94	213.61	213.61
60 - 64	307.98	307.98	281.67	281.67	266.17	266.17	250.94	250.94	213.61	213.61

Age	\$1,500 Ded. 70/30		\$2,000 Ded. 70/30		\$4,000 Ded. 70/30	
	Male	Female	Male	Female	Male	Female
0 - 1	120.04	120.04	111.56	111.56	90.22	90.22
2 - 6	64.38	64.38	59.77	59.77	48.16	48.16
7 - 18	64.38	64.38	59.77	59.77	48.16	48.16
19 - 24	76.77	90.72	71.29	84.28	57.52	68.06
25 - 29	76.77	90.72	71.29	84.28	57.52	68.06
30 - 34	89.49	107.88	83.13	100.24	67.13	81.03
35 - 39	108.13	130.23	100.47	121.04	81.22	97.92
40 - 44	127.88	153.81	118.85	142.98	96.15	115.74
45 - 49	147.39	177.27	137.01	164.81	110.89	133.46
50 - 54	166.77	200.60	155.04	186.52	125.53	151.10
55 - 59	213.57	213.57	198.58	198.58	160.89	160.89
60 - 64	213.57	213.57	198.58	198.58	160.89	160.89

*Albuquerque Area  
Tobacco User Monthly Rates*

Age	<b>\$250 Ded. 80/20</b>		<b>\$500 Ded. 80/20</b>		<b>\$750 Ded. 80/20</b>		<b>\$1,000 Ded. 80/20</b>		<b>\$2,000 Ded. 80/20</b>	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0 - 1	173.49	173.49	158.60	158.60	149.82	149.82	141.20	141.20	120.07	120.07
2 - 6	93.46	93.46	85.36	85.36	80.58	80.58	75.89	75.89	64.40	64.40
7 - 18	93.46	93.46	85.36	85.36	80.58	80.58	75.89	75.89	64.40	64.40
19 - 24	123.85	146.14	113.17	133.57	106.88	126.16	100.69	118.88	85.54	101.04
25 - 29	123.85	146.14	113.17	133.57	106.88	126.16	100.69	118.88	85.54	101.04
30 - 34	144.17	173.56	131.77	158.66	124.45	149.88	117.27	141.26	99.67	120.12
35 - 39	173.96	209.27	159.02	191.34	150.22	180.77	141.58	170.39	120.39	144.95
40 - 44	205.52	246.95	187.91	225.82	177.53	213.36	167.33	201.13	142.34	171.16
45 - 49	236.69	284.42	216.43	260.12	204.49	245.79	192.76	231.72	164.02	197.23
50 - 54	267.66	321.71	244.77	294.23	231.28	278.04	218.03	262.14	185.56	223.16
55 - 59	342.42	342.42	313.19	313.19	295.96	295.96	279.04	279.04	237.57	237.57
60 - 64	342.42	342.42	313.19	313.19	295.96	295.96	279.04	279.04	237.57	237.57

Age	<b>\$1,500 Ded. 70/30</b>		<b>\$2,000 Ded. 70/30</b>		<b>\$4,000 Ded. 70/30</b>	
	Male	Female	Male	Female	Male	Female
0 - 1	120.04	120.04	111.56	111.56	90.22	90.22
2 - 6	64.38	64.38	59.77	59.77	48.16	48.16
7 - 18	64.38	64.38	59.77	59.77	48.16	48.16
19 - 24	85.52	101.02	79.44	93.86	64.14	75.85
25 - 29	85.52	101.02	79.44	93.86	64.14	75.85
30 - 34	99.65	120.09	92.59	111.60	74.81	90.26
35 - 39	120.36	144.92	111.86	134.71	90.47	109.02
40 - 44	142.31	171.12	132.28	159.09	107.05	128.82
45 - 49	163.99	197.19	152.45	183.34	123.43	148.52
50 - 54	185.53	223.11	172.49	207.47	139.70	168.11
55 - 59	237.52	237.52	220.87	220.87	178.99	178.99
60 - 64	237.52	237.52	220.87	220.87	178.99	178.99

*Non-Albuquerque Area  
Non-Tobacco User Monthly Rates*

Age	<b>\$250 Ded. 80/20</b>		<b>\$500 Ded. 80/20</b>		<b>\$750 Ded. 80/20</b>		<b>\$1,000 Ded. 80/20</b>		<b>\$2,000 Ded. 80/20</b>	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0 - 1	193.90	193.90	177.74	177.74	168.52	168.52	159.62	159.62	136.42	136.42
2 - 6	104.56	104.56	95.77	95.77	90.75	90.75	85.92	85.92	73.29	73.29
7 - 18	104.56	104.56	95.77	95.77	90.75	90.75	85.92	85.92	73.29	73.29
19 - 24	124.44	146.84	114.01	134.56	108.06	127.55	102.32	120.79	87.34	103.16
25 - 29	124.44	146.84	114.01	134.56	108.06	127.55	102.32	120.79	87.34	103.16
30 - 34	144.86	174.39	132.74	159.83	125.83	151.53	119.16	143.52	101.76	122.63
35 - 39	174.78	210.26	160.20	192.75	151.87	182.75	143.85	173.12	122.91	147.97
40 - 44	206.49	248.11	189.29	227.48	179.47	215.70	170.01	204.35	145.31	174.72
45 - 49	237.80	285.77	218.02	262.03	206.73	248.48	195.84	235.41	167.44	201.33
50 - 54	268.92	323.22	246.57	296.39	233.81	281.08	221.51	266.31	189.42	227.79
55 - 59	344.03	344.03	315.48	315.48	299.19	299.19	283.48	283.48	242.49	242.49
60 - 64	344.03	344.03	315.48	315.48	299.19	299.19	283.48	283.48	242.49	242.49

Age	<b>\$1,500 Ded. 70/30</b>		<b>\$2,000 Ded. 70/30</b>		<b>\$4,000 Ded. 70/30</b>	
	Male	Female	Male	Female	Male	Female
0 - 1	136.42	136.42	126.80	126.80	102.55	102.55
2 - 6	73.29	73.29	68.06	68.06	54.87	54.87
7 - 18	73.29	73.29	68.06	68.06	54.87	54.87
19 - 24	87.34	103.16	81.13	95.85	65.48	77.43
25 - 29	87.34	103.16	81.13	95.85	65.48	77.43
30 - 34	101.76	122.62	94.55	113.97	76.37	92.13
35 - 39	122.90	147.97	114.23	137.55	92.34	111.28
40 - 44	145.31	174.71	135.07	162.44	109.27	131.48
45 - 49	167.43	201.32	155.66	187.19	125.98	151.57
50 - 54	189.42	227.78	176.12	211.82	142.58	171.56
55 - 59	242.49	242.49	225.50	225.50	182.67	182.67
60 - 64	242.49	242.49	225.50	225.50	182.67	182.67

*Non-Albuquerque Area  
Tobacco User Monthly Rates*

Age	<b>\$250 Ded. 80/20</b>		<b>\$500 Ded. 80/20</b>		<b>\$750 Ded. 80/20</b>		<b>\$1,000 Ded. 80/20</b>		<b>\$2,000 Ded. 80/20</b>	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0 - 1	193.90	193.90	177.74	177.74	168.52	168.52	159.62	159.62	136.42	136.42
2 - 6	104.56	104.56	95.77	95.77	90.75	90.75	85.92	85.92	73.29	73.29
7 - 18	104.56	104.56	95.77	95.77	90.75	90.75	85.92	85.92	73.29	73.29
19 - 24	138.49	163.37	126.90	149.73	120.29	141.94	113.91	134.44	97.27	114.85
25 - 29	138.49	163.37	126.90	149.73	120.29	141.94	113.91	134.44	97.27	114.85
30 - 34	161.17	193.98	147.71	177.81	140.03	168.59	132.62	159.69	113.29	136.48
35 - 39	194.42	233.84	178.22	214.38	168.97	203.28	160.05	192.57	136.79	164.64
40 - 44	229.66	275.90	210.55	252.97	199.64	239.89	189.12	227.27	161.68	194.35
45 - 49	264.45	317.74	242.47	291.36	229.92	276.31	217.83	261.79	186.26	223.92
50 - 54	299.02	359.36	274.19	329.55	260.01	312.53	246.35	296.13	210.69	253.32
55 - 59	382.48	382.48	350.76	350.76	332.66	332.66	315.20	315.20	269.66	269.66
60 - 64	382.48	382.48	350.76	350.76	332.66	332.66	315.20	315.20	269.66	269.66

Age	<b>\$1,500 Ded. 70/30</b>		<b>\$2,000 Ded. 70/30</b>		<b>\$4,000 Ded. 70/30</b>	
	Male	Female	Male	Female	Male	Female
0 - 1	136.42	136.42	126.80	126.80	102.55	102.55
2 - 6	73.29	73.29	68.06	68.06	54.87	54.87
7 - 18	73.29	73.29	68.06	68.06	54.87	54.87
19 - 24	97.26	114.84	90.37	106.73	72.98	86.26
25 - 29	97.26	114.84	90.37	106.73	72.98	86.26
30 - 34	113.29	136.47	105.28	126.85	85.08	102.59
35 - 39	136.78	164.63	127.14	153.05	102.83	123.86
40 - 44	161.68	194.35	150.30	180.71	121.63	146.31
45 - 49	186.26	223.91	173.18	208.21	140.20	168.64
50 - 54	210.69	253.32	195.91	235.58	158.65	190.85
55 - 59	269.65	269.65	250.78	250.78	203.19	203.19
60 - 64	269.65	269.65	250.78	250.78	203.19	203.19