

Lovelace Individual Plan - PPO 20%/2,000 Out-of-Pocket Maximum
Preferred Class - Monthly Premium Rates
Albuquerque Area
Rates Effective October 1, 2011

Determining your rate:

- a. Rates are based on an Applicant's age, gender, location and health status.
- b. The Primary Applicant must be at least 19 years of age.
- c. Rates may change due to medical underwriting and quarterly trend increases.

A quote will be sent to you upon submission of your application. If coverage is elected, your issued rates will be guaranteed for one year unless the number of enrollees under your policy changes. Rates will be subject to change at your annual renewal date and/or when enrollment under your policy changes, i.e. a dependent is added or removed, or you move from an Albuquerque area zip code to a Non-Albuquerque area zip code, etc.

MALE							
Deductible	\$500	\$750	\$1,000	\$2,000	\$2,500	\$3,500	\$5,000
Coins	20%	20%	20%	20%	20%	20%	20%
Age							
0-1*	\$172.52	\$150.17	\$127.82	\$99.13	\$94.71	\$85.88	\$76.73
2-6*	\$110.45	\$95.11	\$79.78	\$60.04	\$57.11	\$51.23	\$45.81
7-18*	\$129.42	\$110.49	\$91.55	\$67.18	\$63.63	\$56.54	\$50.60
19	\$138.03	\$119.64	\$101.24	\$80.52	\$76.74	\$69.16	\$61.47
20	\$138.03	\$119.64	\$101.24	\$80.52	\$76.74	\$69.16	\$61.47
21	\$138.03	\$119.64	\$101.24	\$80.52	\$76.74	\$69.16	\$61.47
22	\$138.03	\$119.64	\$101.24	\$80.52	\$76.74	\$69.16	\$61.47
23	\$141.16	\$122.41	\$103.64	\$82.32	\$78.44	\$70.67	\$62.72
24	\$144.30	\$125.18	\$106.04	\$84.12	\$80.14	\$72.18	\$63.96
25	\$147.44	\$127.95	\$108.44	\$85.92	\$81.85	\$73.69	\$65.20
26	\$150.58	\$130.73	\$110.84	\$87.72	\$83.55	\$75.21	\$66.44
27	\$153.73	\$133.49	\$113.24	\$89.52	\$85.25	\$76.73	\$67.70
28	\$157.76	\$137.19	\$116.61	\$92.21	\$87.83	\$79.08	\$70.07
29	\$161.80	\$140.89	\$119.98	\$94.91	\$90.42	\$81.44	\$72.43
30	\$165.83	\$144.60	\$123.35	\$97.60	\$93.00	\$83.79	\$74.80
31	\$169.86	\$148.30	\$126.73	\$100.30	\$95.58	\$86.15	\$77.16
32	\$173.90	\$151.99	\$130.08	\$103.01	\$98.17	\$88.49	\$79.53
33	\$178.21	\$156.35	\$134.49	\$106.99	\$101.96	\$91.89	\$82.56
34	\$182.52	\$160.70	\$138.89	\$110.97	\$105.75	\$95.30	\$85.58
35	\$186.84	\$165.06	\$143.30	\$114.95	\$109.54	\$98.71	\$88.61
36	\$191.15	\$169.41	\$147.71	\$118.93	\$113.33	\$102.11	\$91.63
37	\$195.45	\$173.77	\$152.10	\$122.90	\$117.11	\$105.54	\$94.67
38	\$203.26	\$181.00	\$158.73	\$129.21	\$123.08	\$110.79	\$99.60
39	\$211.08	\$188.22	\$165.36	\$135.52	\$129.04	\$116.04	\$104.54
40	\$218.89	\$195.44	\$171.99	\$141.83	\$135.00	\$121.29	\$109.47
41	\$226.70	\$202.66	\$178.62	\$148.14	\$140.96	\$126.54	\$114.41
42	\$234.51	\$209.88	\$185.26	\$154.46	\$146.91	\$131.79	\$119.33
43	\$242.12	\$217.40	\$192.68	\$160.78	\$153.15	\$137.87	\$124.18
44	\$249.73	\$224.92	\$200.09	\$167.10	\$159.39	\$143.94	\$129.03
45	\$257.35	\$232.44	\$207.50	\$173.42	\$165.63	\$150.02	\$133.88
46	\$264.96	\$239.96	\$214.92	\$179.74	\$171.87	\$156.09	\$138.73
47	\$272.57	\$247.46	\$222.34	\$186.04	\$178.09	\$162.18	\$143.60
48	\$286.69	\$260.86	\$235.03	\$196.54	\$188.02	\$170.96	\$151.41
49	\$300.80	\$274.26	\$247.72	\$207.04	\$197.94	\$179.74	\$159.22
50	\$314.92	\$287.66	\$260.41	\$217.54	\$207.87	\$188.51	\$167.04
51	\$329.03	\$301.06	\$273.10	\$228.04	\$217.79	\$197.29	\$174.85
52	\$343.14	\$314.48	\$285.80	\$238.52	\$227.70	\$206.06	\$182.65
53	\$357.54	\$327.74	\$297.93	\$247.18	\$235.87	\$213.25	\$189.15
54	\$371.94	\$341.00	\$310.05	\$255.84	\$244.04	\$220.44	\$195.65
55	\$386.34	\$354.26	\$322.18	\$264.49	\$252.21	\$227.62	\$202.15
56	\$400.74	\$367.53	\$334.30	\$273.15	\$260.38	\$234.81	\$208.65
57	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
58	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
59	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
60	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
61	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
62	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
63	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
64	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13

FEMALE							
Deductible	\$500	\$750	\$1,000	\$2,000	\$2,500	\$3,500	\$5,000
Coins	20%	20%	20%	20%	20%	20%	20%
Age							
0-1*	\$172.52	\$150.17	\$127.82	\$99.13	\$94.71	\$85.88	\$76.73
2-6*	\$110.45	\$95.11	\$79.78	\$60.04	\$57.11	\$51.23	\$45.81
7-18*	\$129.42	\$110.49	\$91.55	\$67.18	\$63.63	\$56.54	\$50.60
19	\$150.62	\$131.89	\$113.16	\$91.27	\$87.02	\$78.51	\$69.33
20	\$149.73	\$131.45	\$113.16	\$91.34	\$87.11	\$78.66	\$69.59
21	\$148.85	\$131.00	\$113.16	\$91.41	\$87.21	\$78.80	\$69.85
22	\$147.95	\$130.56	\$113.16	\$91.48	\$87.29	\$78.94	\$70.12
23	\$152.03	\$134.02	\$115.99	\$93.47	\$89.24	\$80.79	\$71.66
24	\$156.10	\$137.48	\$118.83	\$95.46	\$91.19	\$82.63	\$73.20
25	\$160.18	\$140.94	\$121.66	\$97.45	\$93.14	\$84.47	\$74.74
26	\$164.26	\$144.40	\$124.49	\$99.44	\$95.08	\$86.31	\$76.27
27	\$168.35	\$147.84	\$127.33	\$101.44	\$97.01	\$88.16	\$77.80
28	\$173.63	\$152.51	\$131.39	\$104.83	\$100.17	\$90.86	\$80.52
29	\$178.92	\$157.17	\$135.44	\$108.21	\$103.32	\$93.56	\$83.24
30	\$184.20	\$161.84	\$139.50	\$111.59	\$106.48	\$96.26	\$85.96
31	\$189.49	\$166.51	\$143.56	\$114.97	\$109.63	\$98.97	\$88.68
32	\$194.77	\$171.19	\$147.61	\$118.36	\$112.80	\$101.67	\$91.38
33	\$199.78	\$176.17	\$152.56	\$122.93	\$117.15	\$105.59	\$94.86
34	\$204.78	\$181.15	\$157.50	\$127.50	\$121.50	\$109.51	\$98.33
35	\$209.79	\$186.13	\$162.45	\$132.07	\$125.86	\$113.43	\$101.81
36	\$214.80	\$191.11	\$167.39	\$136.64	\$130.21	\$117.35	\$105.29
37	\$219.81	\$196.08	\$172.35	\$141.22	\$134.57	\$121.26	\$108.77
38	\$227.93	\$203.95	\$179.95	\$147.95	\$141.07	\$127.29	\$114.44
39	\$236.05	\$211.81	\$187.56	\$154.69	\$147.57	\$133.32	\$120.10
40	\$244.16	\$219.68	\$195.16	\$161.42	\$154.07	\$139.36	\$125.77
41	\$252.28	\$227.55	\$202.77	\$168.16	\$160.57	\$145.39	\$131.44
42	\$260.41	\$235.40	\$210.39	\$174.91	\$167.09	\$151.44	\$137.11
43	\$269.11	\$244.01	\$218.90	\$182.68	\$174.43	\$157.92	\$142.26
44	\$277.81	\$252.61	\$227.41	\$190.45	\$181.78	\$164.40	\$147.40
45	\$286.51	\$261.22	\$235.92	\$198.22	\$189.12	\$170.89	\$152.55
46	\$295.21	\$269.82	\$244.42	\$205.99	\$196.47	\$177.37	\$157.69
47	\$303.91	\$278.43	\$252.95	\$213.78	\$203.80	\$183.85	\$162.84
48	\$310.84	\$285.84	\$260.82	\$221.23	\$211.01	\$190.56	\$168.93
49	\$317.78	\$293.24	\$268.70	\$228.68	\$218.21	\$197.28	\$175.02
50	\$324.71	\$300.65	\$276.57	\$236.12	\$225.42	\$204.00	\$181.12
51	\$331.65	\$308.05	\$284.45	\$243.57	\$232.62	\$210.72	\$187.21
52	\$338.57	\$315.45	\$292.33	\$251.03	\$239.83	\$217.42	\$193.32
53	\$348.85	\$325.67	\$302.50	\$257.19	\$245.57	\$222.34	\$197.68
54	\$359.13	\$335.89	\$312.67	\$263.35	\$251.32	\$227.26	\$202.05
55	\$369.41	\$346.11	\$322.84	\$269.52	\$257.06	\$232.18	\$206.41
56	\$379.69	\$356.33	\$333.01	\$275.68	\$262.81	\$237.10	\$210.77
57	\$389.96	\$366.57	\$343.18	\$281.82	\$268.55	\$242.02	\$215.13
58	\$389.96	\$366.57	\$343.18	\$281.82	\$268.55	\$242.02	\$215.13
59	\$389.96	\$366.57	\$343.18	\$281.82	\$268.55	\$242.02	\$215.13
60	\$389.96	\$366.57	\$343.18	\$281.82	\$268.55	\$242.02	\$215.13
61	\$389.96	\$366.57	\$343.18	\$281.82	\$268.55	\$242.02	\$215.13
62	\$389.96	\$366.57	\$343.18	\$281.82	\$268.55	\$242.02	\$215.13
63	\$389.96	\$366.57	\$343.18	\$281.82	\$268.55	\$242.02	\$215.13
64	\$389.96	\$366.57	\$343.18	\$281.82	\$268.55	\$242.02	\$215.13

*Rate for Dependent Child Only. Dependent children can be added to the policy only at the time of initial enrollment, or within 30 days of a qualifying event. A Child-Only Policy may be elected during the annual Open Enrollment Period during the month of July.



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 Non-Albuquerque Area
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Male							
Deductible	\$500	\$750	\$1,000	\$2,000	\$2,500	\$3,500	\$5,000
Coins	20%	20%	20%	20%	20%	20%	20%
Age							
0-1*	\$196.67	\$171.20	\$145.72	\$113.01	\$107.98	\$97.90	\$87.47
2-6*	\$125.91	\$108.43	\$90.94	\$68.45	\$65.09	\$58.39	\$52.22
7-18*	\$147.54	\$125.96	\$104.38	\$76.59	\$72.55	\$64.46	\$57.69
19	\$157.35	\$136.38	\$115.42	\$91.80	\$87.48	\$78.84	\$70.08
20	\$157.35	\$136.38	\$115.42	\$91.80	\$87.48	\$78.84	\$70.08
21	\$157.35	\$136.38	\$115.42	\$91.80	\$87.48	\$78.84	\$70.08
22	\$157.35	\$136.38	\$115.42	\$91.80	\$87.48	\$78.84	\$70.08
23	\$160.93	\$139.54	\$118.16	\$93.85	\$89.42	\$80.57	\$71.50
24	\$164.51	\$142.69	\$120.90	\$95.90	\$91.37	\$82.30	\$72.93
25	\$168.09	\$145.85	\$123.63	\$97.95	\$93.32	\$84.03	\$74.35
26	\$171.67	\$149.00	\$126.37	\$100.00	\$95.26	\$85.76	\$75.78
27	\$175.25	\$152.18	\$129.09	\$102.05	\$97.19	\$87.47	\$77.19
28	\$179.85	\$156.39	\$132.93	\$105.13	\$100.14	\$90.15	\$79.88
29	\$184.45	\$160.61	\$136.77	\$108.21	\$103.09	\$92.82	\$82.58
30	\$189.04	\$164.82	\$140.62	\$111.28	\$106.03	\$95.50	\$85.27
31	\$193.64	\$169.04	\$144.46	\$114.36	\$108.98	\$98.18	\$87.96
32	\$198.25	\$173.27	\$148.29	\$117.43	\$111.91	\$100.87	\$90.67
33	\$203.16	\$178.23	\$153.31	\$121.96	\$116.23	\$104.76	\$94.12
34	\$208.07	\$183.19	\$158.34	\$126.50	\$120.55	\$108.64	\$97.57
35	\$212.98	\$188.16	\$163.36	\$131.04	\$124.87	\$112.53	\$101.02
36	\$217.89	\$193.12	\$168.38	\$135.57	\$129.19	\$116.41	\$104.47
37	\$222.81	\$198.10	\$173.39	\$140.11	\$133.51	\$120.31	\$107.92
38	\$231.72	\$206.33	\$180.95	\$147.31	\$140.30	\$126.30	\$113.54
39	\$240.63	\$214.56	\$188.51	\$154.50	\$147.09	\$132.29	\$119.17
40	\$249.53	\$222.79	\$196.07	\$161.70	\$153.88	\$138.28	\$124.79
41	\$258.44	\$231.02	\$203.64	\$168.90	\$160.67	\$144.27	\$130.41
42	\$267.33	\$239.27	\$211.20	\$176.08	\$167.47	\$150.25	\$136.04
43	\$276.02	\$247.84	\$219.65	\$183.29	\$174.58	\$157.17	\$141.57
44	\$284.70	\$256.41	\$228.11	\$190.49	\$181.69	\$164.10	\$147.11
45	\$293.38	\$264.98	\$236.57	\$197.70	\$188.80	\$171.03	\$152.64
46	\$302.06	\$273.55	\$245.02	\$204.90	\$195.91	\$177.95	\$158.18
47	\$310.74	\$282.10	\$253.46	\$212.09	\$203.02	\$184.88	\$163.70
48	\$326.83	\$297.38	\$267.93	\$224.06	\$214.33	\$194.88	\$172.60
49	\$342.91	\$312.66	\$282.40	\$236.03	\$225.65	\$204.89	\$181.50
50	\$359.00	\$327.94	\$296.88	\$248.00	\$236.97	\$214.89	\$190.40
51	\$375.09	\$343.22	\$311.35	\$259.96	\$248.28	\$224.89	\$199.30
52	\$391.18	\$358.50	\$325.82	\$271.91	\$259.58	\$234.91	\$208.22
53	\$395.96	\$362.96	\$329.94	\$273.90	\$261.37	\$236.33	\$209.60
54	\$400.75	\$367.41	\$334.06	\$275.88	\$263.16	\$237.76	\$210.98
55	\$405.54	\$371.87	\$338.18	\$277.86	\$264.95	\$239.18	\$212.36
56	\$410.33	\$376.33	\$342.30	\$279.84	\$266.74	\$240.61	\$213.74
57	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
58	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
59	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
60	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
61	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
62	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
63	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
64	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13

Female							
Deductible	\$500	\$750	\$1,000	\$2,000	\$2,500	\$3,500	\$5,000
Coins	20%	20%	20%	20%	20%	20%	20%
Age							
0-1*	\$196.67	\$171.20	\$145.72	\$113.01	\$107.98	\$97.90	\$87.47
2-6*	\$125.91	\$108.43	\$90.94	\$68.45	\$65.09	\$58.39	\$52.22
7-18*	\$147.54	\$125.96	\$104.38	\$76.59	\$72.55	\$64.46	\$57.69
19	\$171.70	\$150.36	\$129.00	\$104.04	\$99.19	\$89.50	\$79.04
20	\$170.69	\$149.85	\$129.00	\$104.12	\$99.31	\$89.67	\$79.34
21	\$169.67	\$149.35	\$129.00	\$104.20	\$99.42	\$89.83	\$79.65
22	\$168.66	\$148.84	\$129.00	\$104.29	\$99.52	\$90.00	\$79.94
23	\$173.31	\$152.77	\$132.24	\$106.55	\$101.74	\$92.10	\$81.69
24	\$177.96	\$156.71	\$135.47	\$108.82	\$103.96	\$94.20	\$83.44
25	\$182.61	\$160.65	\$138.70	\$111.09	\$106.17	\$96.31	\$85.18
26	\$187.26	\$164.59	\$141.94	\$113.36	\$108.39	\$98.41	\$86.93
27	\$191.92	\$168.54	\$145.15	\$115.65	\$110.60	\$100.50	\$88.69
28	\$197.94	\$173.87	\$149.78	\$119.50	\$114.19	\$103.58	\$91.78
29	\$203.97	\$179.20	\$154.40	\$123.36	\$117.79	\$106.67	\$94.87
30	\$209.99	\$184.52	\$159.02	\$127.22	\$121.39	\$109.75	\$97.97
31	\$216.01	\$189.85	\$163.65	\$131.08	\$124.99	\$112.84	\$101.06
32	\$222.04	\$195.16	\$168.28	\$134.93	\$128.59	\$115.91	\$104.17
33	\$227.75	\$200.84	\$173.92	\$140.15	\$133.55	\$120.37	\$108.14
34	\$233.46	\$206.51	\$179.56	\$145.36	\$138.51	\$124.84	\$112.10
35	\$239.17	\$212.19	\$185.20	\$150.58	\$143.48	\$129.31	\$116.06
36	\$244.88	\$217.86	\$190.84	\$155.79	\$148.44	\$133.78	\$120.03
37	\$250.59	\$223.53	\$196.47	\$160.99	\$153.40	\$138.23	\$124.00
38	\$259.84	\$232.50	\$205.15	\$168.67	\$160.81	\$145.12	\$130.46
39	\$269.10	\$241.47	\$213.82	\$176.35	\$168.23	\$152.00	\$136.93
40	\$278.35	\$250.44	\$222.50	\$184.04	\$175.64	\$158.88	\$143.40
41	\$287.61	\$259.41	\$231.17	\$191.72	\$183.06	\$165.77	\$149.86
42	\$296.87	\$268.36	\$239.84	\$199.40	\$190.48	\$172.63	\$156.31
43	\$306.78	\$278.17	\$249.55	\$208.27	\$198.85	\$180.02	\$162.18
44	\$316.70	\$287.98	\$259.26	\$217.13	\$207.22	\$187.41	\$168.05
45	\$326.62	\$297.80	\$268.97	\$226.00	\$215.59	\$194.80	\$173.91
46	\$336.53	\$307.61	\$278.68	\$234.86	\$223.96	\$202.18	\$179.78
47	\$346.45	\$317.41	\$288.37	\$243.71	\$232.33	\$209.58	\$185.64
48	\$354.35	\$325.85	\$297.35	\$251.33	\$239.57	\$216.06	\$191.54
49	\$362.25	\$334.29	\$306.32	\$258.96	\$246.81	\$222.55	\$197.44
50	\$370.15	\$342.73	\$315.30	\$266.58	\$254.05	\$229.03	\$203.34
51	\$378.05	\$351.17	\$324.28	\$274.20	\$261.29	\$235.52	\$209.24
52	\$385.97	\$359.62	\$333.26	\$281.82	\$268.55	\$242.02	\$215.13
53	\$391.80	\$363.85	\$335.89	\$281.82	\$268.55	\$242.02	\$215.13
54	\$397.63	\$368.08	\$338.52	\$281.82	\$268.55	\$242.02	\$215.13
55	\$403.47	\$372.32	\$341.16	\$281.82	\$268.55	\$242.02	\$215.13
56	\$409.30	\$376.55	\$343.79	\$281.82	\$268.55	\$242.02	\$215.13
57	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
58	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
59	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
60	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
61	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
62	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
63	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13
64	\$415.14	\$380.78	\$346.42	\$281.82	\$268.55	\$242.02	\$215.13

*Rate for Dependent Child Only. Dependent children can be added to the policy only at the time of initial enrollment, or within 30 days of a qualifying event. A Child-Only Policy may be elected during the annual Open Enrollment Period during the month of July.



Lovelace Individual Plan - PPO 20%/ \$4,000 Out-of-Pocket Maximum
 Preferred Class - Monthly Premium Rates
 Albuquerque Area
 Rates Effective October 1, 2011

Determining your rate:

- a. Rates are based on an Applicant's age, gender, location and health status.
- b. The Primary Applicant must be at least 19 years of age.
- c. Rates may change due to medical underwriting and quarterly trend increases.

A quote will be sent to you upon submission of your application. If coverage is elected, your issued rates will be guaranteed for one year unless the number of enrollees under your policy changes. Rates will be subject to change at your annual renewal date and/or when enrollment under your policy changes, i.e. a dependent is added or removed, or you move from an Albuquerque area zip code to a Non-Albuquerque area zip code, etc.

Male							
Deductible	\$500	\$750	\$1,000	\$2,000	\$2,500	\$3,500	\$5,000
Coins	20%	20%	20%	20%	20%	20%	20%
Age							
0-1*	\$166.65	\$145.37	\$124.09	\$96.74	\$92.51	\$84.03	\$75.08
2-6*	\$106.28	\$91.70	\$77.12	\$58.33	\$55.53	\$49.92	\$44.64
7-18*	\$124.13	\$106.17	\$88.19	\$65.01	\$61.64	\$54.88	\$49.12
19	\$131.96	\$114.52	\$97.08	\$77.43	\$73.82	\$66.62	\$59.25
20	\$131.96	\$114.52	\$97.08	\$77.43	\$73.85	\$66.70	\$59.30
21	\$131.96	\$114.52	\$97.08	\$77.43	\$73.88	\$66.77	\$59.35
22	\$131.96	\$114.52	\$97.08	\$77.43	\$73.90	\$66.85	\$59.40
23	\$134.98	\$117.19	\$99.40	\$79.17	\$75.58	\$68.40	\$60.69
24	\$138.01	\$119.86	\$101.72	\$80.91	\$77.26	\$69.95	\$61.98
25	\$141.03	\$122.53	\$104.04	\$82.65	\$78.93	\$71.49	\$63.26
26	\$144.06	\$125.20	\$106.36	\$84.38	\$80.61	\$73.04	\$64.55
27	\$147.08	\$127.87	\$108.67	\$86.12	\$82.27	\$74.58	\$65.84
28	\$150.96	\$131.44	\$111.91	\$88.82	\$84.83	\$76.83	\$68.10
29	\$154.83	\$135.00	\$115.15	\$91.53	\$87.38	\$79.08	\$70.36
30	\$158.71	\$138.56	\$118.39	\$94.23	\$89.94	\$81.33	\$72.62
31	\$162.59	\$142.13	\$121.63	\$96.93	\$92.49	\$83.58	\$74.88
32	\$166.46	\$145.67	\$124.88	\$99.65	\$95.05	\$85.83	\$77.14
33	\$170.58	\$149.84	\$129.08	\$103.47	\$98.68	\$89.09	\$80.05
34	\$174.70	\$154.00	\$133.29	\$107.28	\$102.31	\$92.36	\$82.95
35	\$178.82	\$158.16	\$137.50	\$111.10	\$105.95	\$95.63	\$85.85
36	\$182.94	\$162.33	\$141.70	\$114.92	\$109.58	\$98.90	\$88.76
37	\$187.06	\$166.49	\$145.91	\$118.71	\$113.19	\$102.17	\$91.67
38	\$194.54	\$173.41	\$152.27	\$124.65	\$118.84	\$107.21	\$96.39
39	\$202.01	\$180.33	\$158.63	\$130.59	\$124.48	\$112.25	\$101.12
40	\$209.49	\$187.24	\$164.99	\$136.52	\$130.12	\$117.29	\$105.85
41	\$216.96	\$194.16	\$171.36	\$142.46	\$135.76	\$122.33	\$110.58
42	\$224.45	\$201.08	\$177.70	\$148.39	\$141.38	\$127.36	\$115.32
43	\$231.74	\$208.28	\$184.80	\$154.57	\$147.40	\$133.09	\$119.89
44	\$239.04	\$215.47	\$191.90	\$160.74	\$153.43	\$138.82	\$124.46
45	\$246.33	\$222.67	\$199.00	\$166.91	\$159.45	\$144.54	\$129.03
46	\$253.62	\$229.87	\$206.10	\$173.08	\$165.47	\$150.27	\$133.60
47	\$260.92	\$237.06	\$213.21	\$179.26	\$171.50	\$156.00	\$138.18
48	\$274.44	\$249.91	\$225.37	\$189.22	\$180.96	\$164.45	\$145.70
49	\$287.97	\$262.75	\$237.54	\$199.18	\$190.42	\$172.90	\$153.22
50	\$301.49	\$275.60	\$249.71	\$209.14	\$199.87	\$181.34	\$160.74
51	\$315.01	\$288.45	\$261.88	\$219.10	\$209.33	\$189.79	\$168.25
52	\$328.52	\$301.28	\$274.04	\$229.05	\$218.78	\$198.23	\$175.79
53	\$342.37	\$314.04	\$285.72	\$237.44	\$226.69	\$205.22	\$182.10
54	\$356.21	\$326.80	\$297.40	\$245.82	\$234.61	\$212.21	\$188.41
55	\$370.06	\$339.56	\$309.08	\$254.21	\$242.53	\$219.19	\$194.72
56	\$383.90	\$352.32	\$320.76	\$262.60	\$250.45	\$226.18	\$201.03
57	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
58	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
59	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
60	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
61	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
62	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
63	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
64	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35

Female							
Deductible	\$500	\$750	\$1,000	\$2,000	\$2,500	\$3,500	\$5,000
Coins	20%	20%	20%	20%	20%	20%	20%
Age							
0-1*	\$166.65	\$145.37	\$124.09	\$96.74	\$92.51	\$84.03	\$75.08
2-6*	\$106.28	\$91.70	\$77.12	\$58.33	\$55.53	\$49.92	\$44.64
7-18*	\$124.13	\$106.17	\$88.19	\$65.01	\$61.64	\$54.88	\$49.12
19	\$145.10	\$127.28	\$109.46	\$88.59	\$84.52	\$76.40	\$67.50
20	\$144.26	\$126.87	\$109.46	\$88.65	\$84.61	\$76.54	\$67.76
21	\$143.41	\$126.45	\$109.46	\$88.71	\$84.70	\$76.67	\$68.01
22	\$142.58	\$126.02	\$109.46	\$88.78	\$84.79	\$76.81	\$68.25
23	\$146.47	\$129.33	\$112.18	\$90.70	\$86.66	\$78.59	\$69.73
24	\$150.37	\$132.65	\$114.90	\$92.62	\$88.53	\$80.36	\$71.21
25	\$154.26	\$135.96	\$117.62	\$94.54	\$90.40	\$82.13	\$72.68
26	\$158.15	\$139.27	\$120.34	\$96.46	\$92.27	\$83.91	\$74.16
27	\$162.07	\$142.56	\$123.05	\$98.38	\$94.15	\$85.70	\$75.66
28	\$167.10	\$147.01	\$126.92	\$101.61	\$97.16	\$88.28	\$78.26
29	\$172.13	\$151.46	\$130.79	\$104.83	\$100.17	\$90.86	\$80.85
30	\$177.16	\$155.91	\$134.65	\$108.06	\$103.17	\$93.44	\$83.45
31	\$182.19	\$160.36	\$138.52	\$111.28	\$106.18	\$96.02	\$86.05
32	\$187.21	\$164.79	\$142.38	\$114.51	\$109.21	\$98.61	\$88.63
33	\$192.01	\$169.57	\$147.12	\$118.89	\$113.38	\$102.37	\$91.97
34	\$196.80	\$174.34	\$151.85	\$123.27	\$117.55	\$106.12	\$95.31
35	\$201.60	\$179.11	\$156.59	\$127.65	\$121.72	\$109.87	\$98.65
36	\$206.40	\$183.88	\$161.33	\$132.03	\$125.89	\$113.63	\$101.98
37	\$211.20	\$188.63	\$166.06	\$136.40	\$130.06	\$117.39	\$105.32
38	\$218.97	\$196.16	\$173.35	\$142.86	\$136.30	\$123.18	\$110.75
39	\$226.74	\$203.69	\$180.63	\$149.32	\$142.53	\$128.97	\$116.18
40	\$234.51	\$211.21	\$187.91	\$155.77	\$148.76	\$134.76	\$121.62
41	\$242.28	\$218.74	\$195.20	\$162.23	\$154.99	\$140.55	\$127.05
42	\$250.06	\$226.28	\$202.48	\$168.68	\$161.23	\$146.33	\$132.50
43	\$258.42	\$234.53	\$210.64	\$176.14	\$168.28	\$152.57	\$137.45
44	\$266.77	\$242.79	\$218.80	\$183.59	\$175.33	\$158.80	\$142.41
45	\$275.12	\$251.05	\$226.96	\$191.05	\$182.38	\$165.03	\$147.36
46	\$283.47	\$259.30	\$235.12	\$198.51	\$189.43	\$171.26	\$152.31
47	\$291.81	\$267.55	\$243.29	\$205.97	\$196.47	\$177.49	\$157.29
48	\$298.56	\$274.74	\$250.93	\$213.18	\$203.45	\$184.00	\$163.20
49	\$305.31	\$281.93	\$258.56	\$220.39	\$210.43	\$190.51	\$169.11
50	\$312.07	\$289.11	\$266.19	\$227.61	\$217.41	\$197.02	\$175.02
51	\$318.82	\$296.30	\$273.82	\$234.82	\$224.39	\$203.53	\$180.93
52	\$325.57	\$303.51	\$281.44	\$242.04	\$231.38	\$210.06	\$186.84
53	\$335.45	\$313.33	\$291.21	\$247.83	\$236.78	\$214.67	\$190.95
54	\$345.33	\$323.15	\$300.98	\$253.62	\$242.17	\$219.29	\$195.05
55	\$355.21	\$332.97	\$310.75	\$259.41	\$247.57	\$223.90	\$199.15
56	\$365.09	\$342.79	\$320.52	\$265.20	\$252.97	\$228.52	\$203.25
57	\$374.97	\$352.62	\$330.28	\$270.98	\$258.36	\$233.15	\$207.35
58	\$374.97	\$352.62	\$330.28	\$270.98	\$258.36	\$233.15	\$207.35
59	\$374.97	\$352.62	\$330.28	\$270.98	\$258.36	\$233.15	\$207.35
60	\$374.97	\$352.62	\$330.28	\$270.98	\$258.36	\$233.15	\$207.35
61	\$374.97	\$352.62	\$330.28	\$270.98	\$258.36	\$233.15	\$207.35
62	\$374.97	\$352.62	\$330.28	\$270.98	\$258.36	\$233.15	\$207.35
63	\$374.97	\$352.62	\$330.28	\$270.98	\$258.36	\$233.15	\$207.35
64	\$374.97	\$352.62	\$330.28	\$270.98	\$258.36	\$233.15	\$207.35

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Lovelace Individual Plan - PPO 20%/ \$4,000 Out-of-Pocket Maximum
 Preferred Class - Monthly Premium Rates
 Non-Albuquerque Area
 Rates Effective October 1, 2011

Determining your rate:

- a. Rates are based on an Applicant's age, gender, location and health status.
- b. The Primary Applicant must be at least 19 years of age.
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A quote will be sent to you upon submission of your application. If coverage is elected, your issued rates will be guaranteed for one year unless the number of enrollees under your policy changes. Rates will be subject to change at your annual renewal date and/or when enrollment under your policy changes, i.e. a dependent is added or removed, or you move from an Albuquerque area zip code to a Non-Albuquerque area zip code, etc.

Male							
Deductible	\$500	\$750	\$1,000	\$2,000	\$2,500	\$3,500	\$5,000
Coins	20%	20%	20%	20%	20%	20%	20%
Age							
0-1*	\$189.98	\$165.73	\$141.46	\$110.29	\$105.46	\$95.80	\$85.59
2-6*	\$121.16	\$104.54	\$87.91	\$66.50	\$63.30	\$56.90	\$50.89
7-18*	\$141.51	\$121.03	\$100.54	\$74.11	\$70.26	\$62.56	\$56.00
19	\$150.44	\$130.56	\$110.67	\$88.27	\$84.16	\$75.94	\$67.54
20	\$150.44	\$130.56	\$110.67	\$88.27	\$84.18	\$76.03	\$67.60
21	\$150.44	\$130.56	\$110.67	\$88.27	\$84.21	\$76.12	\$67.66
22	\$150.44	\$130.56	\$110.67	\$88.27	\$84.25	\$76.21	\$67.72
23	\$153.89	\$133.60	\$113.32	\$90.25	\$86.16	\$77.98	\$69.19
24	\$157.34	\$136.64	\$115.96	\$92.23	\$88.06	\$79.74	\$70.66
25	\$160.79	\$139.69	\$118.60	\$94.21	\$89.96	\$81.51	\$72.13
26	\$164.24	\$142.73	\$121.24	\$96.19	\$91.87	\$83.27	\$73.60
27	\$167.67	\$145.78	\$123.88	\$98.18	\$93.79	\$85.02	\$75.07
28	\$172.09	\$149.84	\$127.57	\$101.26	\$96.70	\$87.58	\$77.64
29	\$176.50	\$153.90	\$131.26	\$104.35	\$99.61	\$90.15	\$80.21
30	\$180.92	\$157.95	\$134.96	\$107.43	\$102.52	\$92.71	\$82.78
31	\$185.33	\$162.01	\$138.65	\$110.52	\$105.43	\$95.27	\$85.36
32	\$189.76	\$166.06	\$142.36	\$113.60	\$108.35	\$97.85	\$87.95
33	\$194.46	\$170.81	\$147.16	\$117.95	\$112.49	\$101.57	\$91.26
34	\$199.15	\$175.55	\$151.96	\$122.29	\$116.63	\$105.30	\$94.57
35	\$203.84	\$180.30	\$156.76	\$126.64	\$120.76	\$109.03	\$97.88
36	\$208.54	\$185.05	\$161.55	\$130.99	\$124.90	\$112.76	\$101.19
37	\$213.25	\$189.79	\$166.33	\$135.33	\$129.05	\$116.47	\$104.50
38	\$221.77	\$197.68	\$173.58	\$142.10	\$135.47	\$122.22	\$109.89
39	\$230.30	\$205.57	\$180.83	\$148.87	\$141.89	\$127.96	\$115.28
40	\$238.83	\$213.47	\$188.08	\$155.64	\$148.32	\$133.71	\$120.67
41	\$247.35	\$221.36	\$195.33	\$162.41	\$154.74	\$139.45	\$126.06
42	\$255.88	\$229.23	\$202.58	\$169.17	\$161.18	\$145.20	\$131.46
43	\$264.20	\$237.44	\$210.67	\$176.21	\$168.05	\$151.72	\$136.68
44	\$272.51	\$245.64	\$218.76	\$183.25	\$174.91	\$158.25	\$141.89
45	\$280.83	\$253.85	\$226.85	\$190.29	\$181.78	\$164.78	\$147.11
46	\$289.15	\$262.05	\$234.94	\$197.33	\$188.64	\$171.30	\$152.32
47	\$297.45	\$270.25	\$243.05	\$204.36	\$195.52	\$177.84	\$157.53
48	\$312.86	\$284.90	\$256.92	\$215.71	\$206.30	\$187.47	\$166.11
49	\$328.27	\$299.54	\$270.79	\$227.06	\$217.07	\$197.10	\$174.69
50	\$343.68	\$314.19	\$284.66	\$238.41	\$227.85	\$206.73	\$183.26
51	\$359.09	\$328.83	\$298.54	\$249.76	\$238.63	\$216.36	\$191.84
52	\$374.51	\$343.46	\$312.40	\$261.12	\$249.40	\$225.98	\$200.40
53	\$379.16	\$347.79	\$316.40	\$263.09	\$251.19	\$227.42	\$201.79
54	\$383.81	\$352.12	\$320.41	\$265.07	\$252.98	\$228.85	\$203.18
55	\$388.46	\$356.45	\$324.42	\$267.04	\$254.78	\$230.28	\$204.57
56	\$393.11	\$360.77	\$328.42	\$269.01	\$256.57	\$231.72	\$205.97
57	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
58	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
59	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
60	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
61	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
62	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
63	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
64	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35

Female							
Deductible	\$500	\$750	\$1,000	\$2,000	\$2,500	\$3,500	\$5,000
Coins	20%	20%	20%	20%	20%	20%	20%
Age							
0-1*	\$189.98	\$165.73	\$141.46	\$110.29	\$105.46	\$95.80	\$85.59
2-6*	\$121.16	\$104.54	\$87.91	\$66.50	\$63.30	\$56.90	\$50.89
7-18*	\$141.51	\$121.03	\$100.54	\$74.11	\$70.26	\$62.56	\$56.00
19	\$165.41	\$145.10	\$124.78	\$100.99	\$96.36	\$87.10	\$76.95
20	\$164.46	\$144.62	\$124.78	\$101.06	\$96.46	\$87.25	\$77.24
21	\$163.50	\$144.14	\$124.78	\$101.13	\$96.55	\$87.41	\$77.53
22	\$162.54	\$143.67	\$124.78	\$101.21	\$96.66	\$87.56	\$77.80
23	\$166.98	\$147.44	\$127.88	\$103.40	\$98.80	\$89.59	\$79.49
24	\$171.43	\$151.21	\$130.99	\$105.59	\$100.94	\$91.61	\$81.18
25	\$175.87	\$154.98	\$134.09	\$107.78	\$103.08	\$93.64	\$82.86
26	\$180.31	\$158.75	\$137.19	\$109.97	\$105.22	\$95.66	\$84.55
27	\$184.76	\$162.52	\$140.28	\$112.16	\$107.34	\$97.69	\$86.25
28	\$190.49	\$167.58	\$144.68	\$115.84	\$110.77	\$100.64	\$89.21
29	\$196.23	\$172.65	\$149.09	\$119.51	\$114.20	\$103.58	\$92.16
30	\$201.97	\$177.72	\$153.50	\$123.19	\$117.64	\$106.53	\$95.12
31	\$207.70	\$182.79	\$157.90	\$126.87	\$121.07	\$109.47	\$98.07
32	\$213.42	\$187.87	\$162.31	\$130.54	\$124.50	\$112.41	\$101.04
33	\$218.89	\$193.30	\$167.71	\$135.53	\$129.26	\$116.70	\$104.85
34	\$224.36	\$198.73	\$173.10	\$140.52	\$134.01	\$120.98	\$108.66
35	\$229.82	\$204.17	\$178.50	\$145.51	\$138.76	\$125.27	\$112.46
36	\$235.29	\$209.60	\$183.90	\$150.50	\$143.52	\$129.55	\$116.27
37	\$240.77	\$215.04	\$189.31	\$155.50	\$148.27	\$133.83	\$120.07
38	\$249.63	\$223.63	\$197.61	\$162.86	\$155.38	\$140.42	\$126.27
39	\$258.50	\$232.21	\$205.91	\$170.22	\$162.49	\$147.02	\$132.46
40	\$267.36	\$240.80	\$214.21	\$177.58	\$169.60	\$153.62	\$138.66
41	\$276.23	\$249.39	\$222.51	\$184.94	\$176.71	\$160.21	\$144.86
42	\$285.07	\$257.96	\$230.83	\$192.29	\$183.80	\$166.82	\$151.05
43	\$294.59	\$267.37	\$240.14	\$200.79	\$191.84	\$173.92	\$156.69
44	\$304.11	\$276.78	\$249.45	\$209.29	\$199.88	\$181.02	\$162.34
45	\$313.62	\$286.19	\$258.76	\$217.79	\$207.92	\$188.12	\$167.99
46	\$323.14	\$295.61	\$268.06	\$226.29	\$215.96	\$195.22	\$173.64
47	\$332.67	\$305.01	\$277.36	\$234.80	\$223.98	\$202.34	\$179.31
48	\$340.36	\$313.21	\$286.06	\$242.03	\$230.86	\$208.50	\$184.92
49	\$348.05	\$321.40	\$294.76	\$249.27	\$237.73	\$214.67	\$190.52
50	\$355.74	\$329.60	\$303.45	\$256.50	\$244.61	\$220.83	\$196.13
51	\$363.43	\$337.79	\$312.15	\$263.73	\$251.48	\$226.99	\$201.73
52	\$371.14	\$345.99	\$320.84	\$270.98	\$258.36	\$233.15	\$207.35
53	\$376.47	\$349.81	\$323.16	\$270.98	\$258.36	\$233.15	\$207.35
54	\$381.80	\$353.64	\$325.48	\$270.98	\$258.36	\$233.15	\$207.35
55	\$387.13	\$357.46	\$327.80	\$270.98	\$258.36	\$233.15	\$207.35
56	\$392.45	\$361.29	\$330.12	\$270.98	\$258.36	\$233.15	\$207.35
57	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
58	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
59	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
60	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
61	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
62	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
63	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35
64	\$397.76	\$365.09	\$332.42	\$270.98	\$258.36	\$233.15	\$207.35

*Rate for Dependent Child Only. Dependent children can be added to the policy only at the time of initial enrollment, or within 30 days of a qualifying event. A Child-Only Policy may be elected during the annual Open Enrollment Period during the month of July.



Lovelace Individual Plan - PPO 30%/ \$4,500 Out-of-Pocket Maximum
 Preferred Class - Monthly Premium Rates
 Albuquerque Area
 Rates Effective October 1, 2011

Determining your rate:

- a. Rates are based on an Applicant's age, gender, location and health status.
- b. The Primary Applicant must be at least 19 years of age.
- c. Rates may change due to medical underwriting and quarterly trend increases.

A quote will be sent to you upon submission of your application. If coverage is elected, your issued rates will be guaranteed for one year unless the number of enrollees under your policy changes. Rates will be subject to change at your annual renewal date and/or when enrollment under your policy changes, i.e. a dependent is added or removed, or you move from an Albuquerque area zip code to a Non-Albuquerque area zip code, etc.

MALE							
Deductible	\$1,000	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
Coins	30%	30%	30%	30%	30%	30%	30%
Age							
0-1*	\$88.99	\$65.11	\$61.73	\$54.96	\$49.08	\$44.26	\$38.43
2-6*	\$58.63	\$42.00	\$39.69	\$35.07	\$31.33	\$28.15	\$24.44
7-18*	\$70.24	\$49.51	\$46.67	\$40.99	\$36.63	\$32.81	\$28.48
19	\$81.83	\$63.78	\$60.74	\$54.68	\$48.43	\$42.89	\$37.23
20	\$81.83	\$63.78	\$60.74	\$54.68	\$48.43	\$42.89	\$37.23
21	\$81.83	\$63.78	\$60.74	\$54.68	\$48.43	\$42.89	\$37.23
22	\$81.83	\$63.78	\$60.74	\$54.68	\$48.43	\$42.89	\$37.23
23	\$83.59	\$65.13	\$61.87	\$55.36	\$48.57	\$43.07	\$37.39
24	\$85.36	\$66.49	\$63.00	\$56.05	\$48.71	\$43.26	\$37.55
25	\$87.12	\$67.84	\$64.13	\$56.74	\$48.84	\$43.44	\$37.70
26	\$88.89	\$69.20	\$65.26	\$57.42	\$48.98	\$43.62	\$37.86
27	\$90.65	\$70.56	\$66.41	\$58.11	\$49.12	\$43.82	\$38.03
28	\$93.27	\$72.52	\$68.28	\$59.80	\$50.84	\$45.32	\$39.34
29	\$95.88	\$74.48	\$70.15	\$61.50	\$52.55	\$46.83	\$40.64
30	\$98.50	\$76.43	\$72.02	\$63.19	\$54.26	\$48.33	\$41.94
31	\$101.11	\$78.39	\$73.88	\$64.89	\$55.97	\$49.84	\$43.25
32	\$103.75	\$80.35	\$75.75	\$66.57	\$57.69	\$51.32	\$44.55
33	\$107.44	\$83.71	\$78.93	\$69.38	\$60.20	\$53.56	\$46.50
34	\$111.14	\$87.06	\$82.10	\$72.20	\$62.70	\$55.81	\$48.45
35	\$114.83	\$90.42	\$85.27	\$75.01	\$65.20	\$58.05	\$50.39
36	\$118.52	\$93.77	\$88.44	\$77.83	\$67.70	\$60.29	\$52.34
37	\$122.23	\$97.12	\$91.62	\$80.63	\$70.20	\$62.52	\$54.27
38	\$127.62	\$102.37	\$96.72	\$85.45	\$74.28	\$66.24	\$57.49
39	\$133.01	\$107.62	\$101.83	\$90.28	\$78.37	\$69.96	\$60.72
40	\$138.40	\$112.87	\$106.93	\$95.10	\$82.45	\$73.68	\$63.94
41	\$143.79	\$118.12	\$112.03	\$99.92	\$86.54	\$77.40	\$67.17
42	\$149.19	\$123.35	\$117.15	\$104.74	\$90.61	\$81.12	\$70.41
43	\$155.29	\$128.53	\$122.30	\$109.85	\$95.47	\$85.32	\$74.06
44	\$161.38	\$133.70	\$127.46	\$114.96	\$100.33	\$89.53	\$77.71
45	\$167.47	\$138.87	\$132.61	\$120.07	\$105.19	\$93.74	\$81.36
46	\$173.56	\$144.04	\$137.77	\$125.18	\$110.05	\$97.94	\$85.01
47	\$179.64	\$149.21	\$142.91	\$130.30	\$114.89	\$102.17	\$88.68
48	\$189.93	\$157.65	\$150.89	\$137.34	\$121.14	\$107.72	\$93.50
49	\$200.22	\$166.09	\$158.87	\$144.38	\$127.39	\$113.27	\$98.32
50	\$210.51	\$174.53	\$166.85	\$151.42	\$133.64	\$118.83	\$103.15
51	\$220.80	\$182.97	\$174.82	\$158.46	\$139.89	\$124.38	\$107.97
52	\$231.11	\$191.42	\$182.79	\$165.52	\$146.13	\$129.93	\$112.79
53	\$240.41	\$197.78	\$188.75	\$170.68	\$150.80	\$133.97	\$116.29
54	\$249.71	\$204.13	\$194.71	\$175.84	\$155.47	\$138.00	\$119.79
55	\$259.01	\$210.48	\$200.67	\$181.00	\$160.14	\$142.03	\$123.29
56	\$268.31	\$216.84	\$206.63	\$186.17	\$164.80	\$146.07	\$126.80
57	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
58	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
59	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
60	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
61	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
62	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
63	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
64	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29

FEMALE							
Deductible	\$1,000	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
Coins	30%	30%	30%	30%	30%	30%	30%
Age							
0-1*	\$88.99	\$65.11	\$61.73	\$54.96	\$49.08	\$44.26	\$38.43
2-6*	\$58.63	\$42.00	\$39.69	\$35.07	\$31.33	\$28.15	\$24.44
7-18*	\$70.24	\$49.51	\$46.67	\$40.99	\$36.63	\$32.81	\$28.48
19	\$82.50	\$64.33	\$61.12	\$54.68	\$48.43	\$42.89	\$37.23
20	\$82.50	\$64.33	\$61.12	\$54.68	\$48.43	\$42.89	\$37.23
21	\$82.50	\$64.33	\$61.12	\$54.68	\$48.43	\$42.89	\$37.23
22	\$82.50	\$64.33	\$61.12	\$54.68	\$48.43	\$42.89	\$37.23
23	\$84.77	\$66.07	\$62.78	\$56.20	\$49.66	\$44.15	\$38.32
24	\$87.05	\$67.63	\$64.30	\$57.65	\$50.85	\$45.32	\$39.34
25	\$89.33	\$69.18	\$65.82	\$59.10	\$52.04	\$46.50	\$40.35
26	\$91.61	\$70.74	\$67.34	\$60.55	\$53.23	\$47.67	\$41.37
27	\$93.88	\$72.29	\$68.85	\$61.99	\$54.42	\$48.84	\$42.39
28	\$97.39	\$75.22	\$71.60	\$64.35	\$56.79	\$50.86	\$44.14
29	\$100.91	\$78.16	\$74.34	\$66.71	\$59.16	\$52.89	\$45.90
30	\$104.42	\$81.10	\$77.09	\$69.08	\$61.53	\$54.91	\$47.65
31	\$107.93	\$84.04	\$79.84	\$71.44	\$63.91	\$56.94	\$49.41
32	\$111.43	\$86.96	\$82.58	\$73.81	\$66.29	\$58.97	\$51.18
33	\$115.51	\$90.73	\$86.17	\$77.06	\$69.16	\$61.54	\$53.42
34	\$119.58	\$94.50	\$89.77	\$80.31	\$72.04	\$64.12	\$55.65
35	\$123.66	\$98.27	\$93.37	\$83.56	\$74.92	\$66.69	\$57.88
36	\$127.74	\$102.04	\$96.97	\$86.81	\$77.80	\$69.26	\$60.12
37	\$131.79	\$105.83	\$100.57	\$90.04	\$80.65	\$71.83	\$62.35
38	\$138.05	\$111.37	\$105.93	\$95.04	\$85.35	\$76.11	\$66.06
39	\$144.31	\$116.91	\$111.29	\$100.04	\$90.04	\$80.39	\$69.77
40	\$150.57	\$122.44	\$116.65	\$105.03	\$94.73	\$84.66	\$73.48
41	\$156.82	\$127.98	\$122.02	\$110.03	\$99.43	\$88.94	\$77.20
42	\$163.07	\$133.53	\$127.36	\$115.01	\$104.12	\$93.20	\$80.90
43	\$169.93	\$139.81	\$133.29	\$120.23	\$108.20	\$96.92	\$84.13
44	\$176.80	\$146.08	\$139.22	\$125.46	\$112.27	\$100.64	\$87.36
45	\$183.66	\$152.36	\$145.14	\$130.68	\$116.35	\$104.36	\$90.60
46	\$190.53	\$158.63	\$151.07	\$135.91	\$120.43	\$108.08	\$93.83
47	\$197.41	\$164.93	\$157.00	\$141.14	\$124.50	\$111.80	\$97.05
48	\$203.05	\$170.27	\$162.17	\$145.94	\$128.87	\$115.82	\$100.53
49	\$208.69	\$175.62	\$167.34	\$150.75	\$133.25	\$119.83	\$104.02
50	\$214.33	\$180.96	\$172.51	\$155.56	\$137.62	\$123.85	\$107.50
51	\$219.98	\$186.31	\$177.68	\$160.36	\$141.99	\$127.87	\$110.99
52	\$225.62	\$191.67	\$182.84	\$165.19	\$146.38	\$131.86	\$114.46
53	\$233.71	\$197.97	\$188.78	\$170.42	\$151.00	\$135.51	\$117.62
54	\$241.79	\$204.27	\$194.73	\$175.65	\$155.63	\$139.16	\$120.78
55	\$249.87	\$210.57	\$200.67	\$180.88	\$160.25	\$142.81	\$123.95
56	\$257.96	\$216.87	\$206.62	\$186.11	\$164.87	\$146.46	\$127.11
57	\$266.05	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
58	\$266.05	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
59	\$266.05	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
60	\$266.05	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
61	\$266.05	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
62	\$266.05	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
63	\$266.05	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
64	\$266.05	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29

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 Non-Albuquerque Area
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MALE							
Deductible	\$1,000	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
Coins	30%	30%	30%	30%	30%	30%	30%
Age							
0-1*	\$101.44	\$74.23	\$70.38	\$62.66	\$55.95	\$50.46	\$43.80
2-6*	\$66.84	\$47.88	\$45.25	\$39.98	\$35.72	\$32.09	\$27.85
7-18*	\$80.07	\$56.44	\$53.20	\$46.73	\$41.75	\$37.40	\$32.46
19	\$93.28	\$72.70	\$69.24	\$62.33	\$55.21	\$48.90	\$42.44
20	\$93.28	\$72.70	\$69.24	\$62.33	\$55.21	\$48.90	\$42.44
21	\$93.28	\$72.70	\$69.24	\$62.33	\$55.21	\$48.90	\$42.44
22	\$93.28	\$72.70	\$69.24	\$62.33	\$55.21	\$48.90	\$42.44
23	\$95.29	\$74.25	\$70.54	\$63.12	\$55.36	\$49.11	\$42.62
24	\$97.30	\$75.80	\$71.83	\$63.90	\$55.52	\$49.31	\$42.80
25	\$99.31	\$77.34	\$73.13	\$64.68	\$55.68	\$49.52	\$42.99
26	\$101.31	\$78.89	\$74.42	\$65.46	\$55.83	\$49.73	\$43.17
27	\$103.34	\$80.45	\$75.71	\$66.24	\$56.00	\$49.96	\$43.36
28	\$106.33	\$82.68	\$77.84	\$68.17	\$57.95	\$51.67	\$44.85
29	\$109.32	\$84.91	\$79.97	\$70.10	\$59.91	\$53.38	\$46.33
30	\$112.31	\$87.15	\$82.10	\$72.03	\$61.86	\$55.09	\$47.82
31	\$115.30	\$89.38	\$84.23	\$73.96	\$63.82	\$56.81	\$49.31
32	\$118.27	\$91.60	\$86.36	\$75.88	\$65.77	\$58.51	\$50.78
33	\$122.49	\$95.42	\$89.98	\$79.09	\$68.62	\$61.06	\$53.00
34	\$126.70	\$99.25	\$93.60	\$82.30	\$71.47	\$63.62	\$55.22
35	\$130.92	\$103.07	\$97.23	\$85.50	\$74.32	\$66.18	\$57.43
36	\$135.13	\$106.89	\$100.85	\$88.71	\$77.17	\$68.73	\$59.65
37	\$139.35	\$110.73	\$104.46	\$91.92	\$80.03	\$71.27	\$61.86
38	\$145.49	\$116.71	\$110.27	\$97.41	\$84.69	\$75.51	\$65.55
39	\$151.64	\$122.69	\$116.09	\$102.90	\$89.35	\$79.75	\$69.23
40	\$157.78	\$128.67	\$121.90	\$108.40	\$94.00	\$83.99	\$72.92
41	\$163.93	\$134.64	\$127.72	\$113.89	\$98.66	\$88.23	\$76.60
42	\$170.08	\$140.62	\$133.55	\$119.40	\$103.30	\$92.47	\$80.27
43	\$177.02	\$146.52	\$139.43	\$125.23	\$108.84	\$97.27	\$84.44
44	\$183.97	\$152.41	\$145.30	\$131.06	\$114.38	\$102.07	\$88.60
45	\$190.91	\$158.30	\$151.18	\$136.90	\$119.91	\$106.87	\$92.76
46	\$197.86	\$164.20	\$157.05	\$142.73	\$125.45	\$111.67	\$96.92
47	\$204.79	\$170.11	\$162.92	\$148.54	\$130.98	\$116.47	\$101.10
48	\$216.53	\$179.73	\$172.01	\$156.57	\$138.10	\$122.80	\$106.59
49	\$228.26	\$189.35	\$181.10	\$164.60	\$145.23	\$129.13	\$112.08
50	\$239.99	\$198.97	\$190.19	\$172.63	\$152.36	\$135.45	\$117.58
51	\$251.72	\$208.59	\$199.28	\$180.67	\$159.48	\$141.78	\$123.07
52	\$263.47	\$218.23	\$208.38	\$188.69	\$166.59	\$148.12	\$128.57
53	\$266.30	\$219.22	\$209.22	\$189.22	\$167.18	\$148.52	\$128.92
54	\$269.13	\$220.21	\$210.07	\$189.75	\$167.76	\$148.92	\$129.26
55	\$271.97	\$221.20	\$210.91	\$190.28	\$168.34	\$149.32	\$129.61
56	\$274.80	\$222.19	\$211.75	\$190.81	\$168.92	\$149.72	\$129.96
57	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
58	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
59	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
60	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
61	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
62	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
63	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
64	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29

FEMALE							
Deductible	\$1,000	\$2,000	\$2,500	\$3,500	\$5,000	\$7,500	\$10,000
Coins	30%	30%	30%	30%	30%	30%	30%
Age							
0-1*	\$101.44	\$74.23	\$70.38	\$62.66	\$55.95	\$50.46	\$43.80
2-6*	\$66.84	\$47.88	\$45.25	\$39.98	\$35.72	\$32.09	\$27.85
7-18*	\$80.07	\$56.44	\$53.20	\$46.73	\$41.75	\$37.40	\$32.46
19	\$94.05	\$73.34	\$69.67	\$62.33	\$55.21	\$48.90	\$42.44
20	\$94.05	\$73.34	\$69.67	\$62.33	\$55.21	\$48.90	\$42.44
21	\$94.05	\$73.34	\$69.67	\$62.33	\$55.21	\$48.90	\$42.44
22	\$94.05	\$73.34	\$69.67	\$62.33	\$55.21	\$48.90	\$42.44
23	\$96.65	\$75.32	\$71.56	\$64.06	\$56.61	\$50.33	\$43.68
24	\$99.25	\$77.09	\$73.29	\$65.71	\$57.97	\$51.67	\$44.84
25	\$101.84	\$78.86	\$75.02	\$67.37	\$59.33	\$53.01	\$45.99
26	\$104.44	\$80.64	\$76.75	\$69.02	\$60.68	\$54.35	\$47.15
27	\$107.02	\$82.40	\$78.49	\$70.66	\$62.04	\$55.68	\$48.32
28	\$111.02	\$85.75	\$81.62	\$73.35	\$64.74	\$57.99	\$50.33
29	\$115.02	\$89.09	\$84.75	\$76.05	\$67.44	\$60.30	\$52.34
30	\$119.02	\$92.44	\$87.88	\$78.74	\$70.15	\$62.61	\$54.35
31	\$123.02	\$95.79	\$91.01	\$81.44	\$72.85	\$64.92	\$56.35
32	\$127.03	\$99.13	\$94.13	\$84.14	\$75.57	\$67.23	\$58.35
33	\$131.67	\$103.43	\$98.24	\$87.84	\$78.85	\$70.16	\$60.90
34	\$136.31	\$107.74	\$102.34	\$91.54	\$82.12	\$73.08	\$63.45
35	\$140.95	\$112.04	\$106.44	\$95.25	\$85.40	\$76.01	\$65.99
36	\$145.60	\$116.34	\$110.54	\$98.95	\$88.68	\$78.94	\$68.54
37	\$150.25	\$120.65	\$114.65	\$102.64	\$91.94	\$81.89	\$71.08
38	\$157.37	\$126.97	\$120.76	\$108.34	\$97.30	\$86.76	\$75.31
39	\$164.50	\$133.29	\$126.87	\$114.03	\$102.65	\$91.64	\$79.54
40	\$171.63	\$139.61	\$132.98	\$119.72	\$108.01	\$96.52	\$83.77
41	\$178.75	\$145.93	\$139.09	\$125.41	\$113.36	\$101.39	\$88.01
42	\$185.90	\$152.23	\$145.19	\$131.12	\$118.70	\$106.25	\$92.22
43	\$193.73	\$159.39	\$151.95	\$137.07	\$123.35	\$110.49	\$95.91
44	\$201.56	\$166.55	\$158.71	\$143.02	\$128.00	\$114.73	\$99.59
45	\$209.39	\$173.71	\$165.47	\$148.98	\$132.65	\$118.97	\$103.28
46	\$217.22	\$180.87	\$172.23	\$154.93	\$137.30	\$123.22	\$106.96
47	\$225.05	\$188.02	\$178.98	\$160.89	\$141.94	\$127.46	\$110.63
48	\$231.48	\$194.11	\$184.87	\$166.38	\$146.93	\$131.99	\$114.56
49	\$237.91	\$200.20	\$190.76	\$171.86	\$151.91	\$136.51	\$118.49
50	\$244.35	\$206.30	\$196.66	\$177.34	\$156.90	\$141.04	\$122.42
51	\$250.78	\$212.39	\$202.55	\$182.83	\$161.89	\$145.57	\$126.34
52	\$257.21	\$218.50	\$208.43	\$188.31	\$166.87	\$150.11	\$130.29
53	\$261.29	\$219.44	\$209.26	\$188.92	\$167.39	\$150.11	\$130.29
54	\$265.38	\$220.38	\$210.08	\$189.53	\$167.91	\$150.11	\$130.29
55	\$269.46	\$221.31	\$210.91	\$190.14	\$168.44	\$150.11	\$130.29
56	\$273.55	\$222.25	\$211.74	\$190.75	\$168.96	\$150.11	\$130.29
57	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
58	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
59	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
60	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
61	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
62	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
63	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29
64	\$277.62	\$223.19	\$212.58	\$191.35	\$169.49	\$150.11	\$130.29

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Lovelace Individual Plan - PPO High Deductible Health Plan
 Preferred Class - Monthly Premium Rates
 Albuquerque Area
 Rates Effective October 1, 2011

Determining your rate:

- a. Rates are based on an Applicant's age, gender, location and health status.
- b. The Primary Applicant must be at least 19 years of age.
- c. Rates may change due to medical underwriting and quarterly trend increases.

A quote will be sent to you upon submission of your application. If coverage is elected, your issued rates will be guaranteed for one year unless the number of enrollees under your policy changes. Rates will be subject to change at your annual renewal date and/or when enrollment under your policy changes, i.e. a dependent is added or removed, or you move from an Albuquerque area zip code to a Non-Albuquerque area zip code, etc.

MALE				
Deductible	\$1,200	\$2,600	\$3,500	\$5,000
Coins	20%	20%	0%	0%
Age				
0-1*	\$158.08	\$106.31	\$100.62	\$86.32
2-6*	\$97.33	\$65.46	\$61.95	\$53.15
7-18*	\$110.45	\$74.27	\$70.31	\$60.31
19	\$109.53	\$83.62	\$79.59	\$66.88
20	\$109.24	\$83.33	\$79.33	\$66.88
21	\$108.95	\$83.04	\$79.06	\$66.88
22	\$108.40	\$82.76	\$78.78	\$66.88
23	\$111.11	\$84.83	\$80.75	\$67.66
24	\$113.82	\$86.90	\$82.72	\$68.44
25	\$116.53	\$88.96	\$84.70	\$69.23
26	\$119.24	\$91.03	\$86.67	\$70.01
27	\$121.95	\$93.11	\$88.62	\$70.79
28	\$125.67	\$95.86	\$91.32	\$73.04
29	\$129.39	\$98.62	\$94.01	\$75.29
30	\$133.11	\$101.37	\$96.71	\$77.54
31	\$136.83	\$104.13	\$99.40	\$79.79
32	\$140.53	\$106.90	\$102.10	\$82.05
33	\$144.32	\$110.53	\$105.64	\$84.59
34	\$148.11	\$114.15	\$109.19	\$87.14
35	\$151.90	\$117.78	\$112.73	\$89.69
36	\$155.69	\$121.40	\$116.28	\$92.23
37	\$159.46	\$125.01	\$119.83	\$94.76
38	\$164.54	\$130.53	\$125.69	\$100.16
39	\$169.63	\$136.04	\$131.56	\$105.56
40	\$174.71	\$141.56	\$137.43	\$110.95
41	\$179.80	\$147.08	\$143.29	\$116.35
42	\$184.88	\$152.59	\$149.17	\$121.75
43	\$191.02	\$158.29	\$155.52	\$127.95
44	\$197.15	\$163.98	\$161.87	\$134.16
45	\$203.29	\$169.67	\$168.23	\$140.36
46	\$209.42	\$175.36	\$174.58	\$146.57
47	\$215.56	\$181.05	\$180.95	\$152.76
48	\$227.79	\$191.00	\$190.53	\$160.88
49	\$240.02	\$200.95	\$200.11	\$168.99
50	\$252.25	\$210.90	\$209.69	\$177.11
51	\$264.47	\$220.85	\$219.26	\$185.23
52	\$276.71	\$230.80	\$228.86	\$193.36
53	\$291.06	\$240.71	\$238.26	\$201.50
54	\$305.41	\$250.62	\$247.67	\$209.63
55	\$319.76	\$260.53	\$257.07	\$217.77
56	\$334.11	\$270.44	\$266.47	\$225.90
57	\$348.45	\$280.34	\$275.88	\$234.05
58	\$349.88	\$280.34	\$275.88	\$234.05
59	\$351.32	\$280.34	\$275.88	\$234.05
60	\$352.75	\$280.34	\$275.88	\$234.05
61	\$354.19	\$280.34	\$275.88	\$234.05
62	\$355.63	\$280.34	\$275.88	\$234.05
63	\$355.63	\$280.34	\$275.88	\$234.05
64	\$355.63	\$280.34	\$275.88	\$234.05

FEMALE				
Deductible	\$1,200	\$2,600	\$3,500	\$5,000
Coins	20%	20%	0%	0%
Age				
0-1*	\$158.08	\$106.31	\$100.62	\$86.32
2-6*	\$97.33	\$65.46	\$61.95	\$53.15
7-18*	\$110.45	\$74.27	\$70.31	\$60.31
19	\$125.85	\$96.08	\$91.46	\$73.06
20	\$125.41	\$95.75	\$91.15	\$72.81
21	\$124.98	\$95.42	\$90.83	\$72.55
22	\$124.55	\$95.09	\$90.52	\$72.30
23	\$127.66	\$97.47	\$92.78	\$74.11
24	\$130.77	\$99.85	\$95.04	\$75.92
25	\$133.88	\$102.24	\$97.30	\$77.73
26	\$136.99	\$104.62	\$99.56	\$79.53
27	\$140.12	\$106.98	\$101.83	\$81.34
28	\$144.39	\$110.15	\$104.92	\$83.93
29	\$148.66	\$113.33	\$108.01	\$86.52
30	\$152.92	\$116.50	\$111.11	\$89.11
31	\$157.19	\$119.67	\$114.20	\$91.70
32	\$161.47	\$122.83	\$117.31	\$94.27
33	\$165.82	\$127.00	\$121.38	\$97.19
34	\$170.17	\$131.16	\$125.46	\$100.11
35	\$174.53	\$135.32	\$129.53	\$103.03
36	\$178.88	\$139.49	\$133.61	\$105.96
37	\$183.22	\$143.63	\$137.68	\$108.88
38	\$189.06	\$149.97	\$144.42	\$115.08
39	\$194.90	\$156.30	\$151.17	\$121.29
40	\$200.74	\$162.64	\$157.91	\$127.49
41	\$206.58	\$168.98	\$164.66	\$133.70
42	\$212.42	\$175.33	\$171.39	\$139.89
43	\$219.47	\$181.86	\$178.69	\$147.01
44	\$226.52	\$188.40	\$185.99	\$154.14
45	\$233.57	\$194.94	\$193.29	\$161.27
46	\$240.62	\$201.47	\$200.59	\$168.39
47	\$247.68	\$208.03	\$207.91	\$175.52
48	\$255.39	\$214.17	\$213.67	\$180.41
49	\$263.10	\$220.31	\$219.44	\$185.31
50	\$270.81	\$226.46	\$225.20	\$190.20
51	\$278.52	\$232.60	\$230.96	\$195.09
52	\$286.21	\$238.73	\$236.71	\$200.00
53	\$298.66	\$247.05	\$244.55	\$206.81
54	\$311.10	\$255.37	\$252.38	\$213.61
55	\$323.55	\$263.68	\$260.21	\$220.42
56	\$336.00	\$272.00	\$268.04	\$227.22
57	\$348.45	\$280.34	\$275.88	\$234.05
58	\$349.88	\$280.34	\$275.88	\$234.05
59	\$351.32	\$280.34	\$275.88	\$234.05
60	\$352.75	\$280.34	\$275.88	\$234.05
61	\$354.19	\$280.34	\$275.88	\$234.05
62	\$355.63	\$280.34	\$275.88	\$234.05
63	\$355.63	\$280.34	\$275.88	\$234.05
64	\$355.63	\$280.34	\$275.88	\$234.05

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MALE				
Deductible	\$1,200	\$2,600	\$3,500	\$5,000
Coins	20%	20%	0%	0%
Age				
0-1*	\$180.21	\$121.20	\$114.71	\$98.41
2-6*	\$110.96	\$74.62	\$70.62	\$60.59
7-18*	\$125.91	\$84.67	\$80.15	\$68.75
19	\$124.86	\$95.33	\$90.74	\$76.24
20	\$124.43	\$95.00	\$90.42	\$76.24
21	\$124.01	\$94.67	\$90.11	\$76.24
22	\$123.57	\$94.34	\$89.81	\$76.24
23	\$126.66	\$96.71	\$92.05	\$77.13
24	\$129.74	\$99.07	\$94.29	\$78.03
25	\$132.83	\$101.44	\$96.53	\$78.93
26	\$135.91	\$103.80	\$98.78	\$79.82
27	\$139.02	\$106.15	\$101.04	\$80.70
28	\$143.26	\$109.29	\$104.10	\$83.26
29	\$147.50	\$112.44	\$107.17	\$85.83
30	\$151.74	\$115.58	\$110.24	\$88.39
31	\$155.98	\$118.73	\$113.31	\$90.95
32	\$160.21	\$121.87	\$116.39	\$93.54
33	\$164.53	\$126.00	\$120.43	\$96.43
34	\$168.84	\$130.13	\$124.48	\$99.32
35	\$173.16	\$134.25	\$128.52	\$102.22
36	\$177.48	\$138.38	\$132.56	\$105.11
37	\$181.79	\$142.51	\$136.60	\$108.02
38	\$187.58	\$148.80	\$143.29	\$114.18
39	\$193.38	\$155.10	\$149.98	\$120.33
40	\$199.18	\$161.39	\$156.68	\$126.48
41	\$204.97	\$167.68	\$163.37	\$132.64
42	\$210.76	\$173.96	\$170.05	\$138.79
43	\$217.76	\$180.44	\$177.30	\$145.87
44	\$224.76	\$186.92	\$184.55	\$152.94
45	\$231.75	\$193.41	\$191.80	\$160.01
46	\$238.75	\$199.89	\$199.05	\$167.09
47	\$245.74	\$206.39	\$206.29	\$174.15
48	\$259.68	\$217.73	\$217.21	\$183.40
49	\$273.62	\$229.08	\$228.14	\$192.66
50	\$287.56	\$240.42	\$239.06	\$201.92
51	\$301.50	\$251.76	\$249.99	\$211.17
52	\$315.45	\$263.12	\$260.89	\$220.44
53	\$323.49	\$266.56	\$263.89	\$223.16
54	\$331.53	\$270.00	\$266.89	\$225.88
55	\$339.57	\$273.44	\$269.89	\$228.60
56	\$347.61	\$276.89	\$272.89	\$231.32
57	\$355.63	\$280.34	\$275.88	\$234.05
58	\$355.63	\$280.34	\$275.88	\$234.05
59	\$355.63	\$280.34	\$275.88	\$234.05
60	\$355.63	\$280.34	\$275.88	\$234.05
61	\$355.63	\$280.34	\$275.88	\$234.05
62	\$355.63	\$280.34	\$275.88	\$234.05
63	\$355.63	\$280.34	\$275.88	\$234.05
64	\$355.63	\$280.34	\$275.88	\$234.05

FEMALE				
Deductible	\$1,200	\$2,600	\$3,500	\$5,000
Coins	20%	20%	0%	0%
Age				
0-1*	\$180.21	\$121.20	\$114.71	\$98.41
2-6*	\$110.96	\$74.62	\$70.62	\$60.59
7-18*	\$125.91	\$84.67	\$80.15	\$68.75
19	\$143.47	\$109.54	\$104.26	\$83.29
20	\$142.97	\$109.16	\$103.90	\$83.00
21	\$142.48	\$108.79	\$103.55	\$82.71
22	\$141.98	\$108.41	\$103.19	\$82.43
23	\$145.53	\$111.12	\$105.77	\$84.49
24	\$149.09	\$113.83	\$108.35	\$86.55
25	\$152.64	\$116.54	\$110.94	\$88.61
26	\$156.20	\$119.25	\$113.52	\$90.67
27	\$159.74	\$121.96	\$116.08	\$92.73
28	\$164.60	\$125.57	\$119.61	\$95.67
29	\$169.47	\$129.19	\$123.14	\$98.62
30	\$174.34	\$132.80	\$126.67	\$101.57
31	\$179.20	\$136.42	\$130.19	\$104.51
32	\$184.07	\$140.03	\$133.73	\$107.48
33	\$189.03	\$144.78	\$138.37	\$110.80
34	\$194.00	\$149.52	\$143.01	\$114.13
35	\$198.96	\$154.27	\$147.66	\$117.46
36	\$203.92	\$159.02	\$152.30	\$120.79
37	\$208.87	\$163.74	\$156.96	\$124.12
38	\$215.53	\$170.97	\$164.64	\$131.19
39	\$222.18	\$178.19	\$172.32	\$138.25
40	\$228.84	\$185.41	\$180.00	\$145.32
41	\$235.50	\$192.63	\$187.69	\$152.38
42	\$242.16	\$199.87	\$195.39	\$159.47
43	\$250.20	\$207.33	\$203.71	\$167.59
44	\$258.24	\$214.79	\$212.04	\$175.72
45	\$266.28	\$222.24	\$220.37	\$183.85
46	\$274.32	\$229.70	\$228.69	\$191.97
47	\$282.36	\$237.15	\$237.02	\$200.09
48	\$291.15	\$244.15	\$243.59	\$205.67
49	\$299.94	\$251.16	\$250.16	\$211.25
50	\$308.72	\$258.16	\$256.73	\$216.83
51	\$317.51	\$265.17	\$263.30	\$222.41
52	\$326.28	\$272.16	\$269.85	\$228.01
53	\$332.14	\$273.79	\$271.06	\$229.21
54	\$338.01	\$275.43	\$272.27	\$230.42
55	\$343.88	\$277.06	\$273.48	\$231.63
56	\$349.74	\$278.69	\$274.69	\$232.84
57	\$355.63	\$280.34	\$275.88	\$234.05
58	\$355.63	\$280.34	\$275.88	\$234.05
59	\$355.63	\$280.34	\$275.88	\$234.05
60	\$355.63	\$280.34	\$275.88	\$234.05
61	\$355.63	\$280.34	\$275.88	\$234.05
62	\$355.63	\$280.34	\$275.88	\$234.05
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64	\$355.63	\$280.34	\$275.88	\$234.05

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