

**MOUNTAIN STATE BLUE CROSS BLUE SHIELD, INC  
INDIVIDUAL POLICY RATES**

EFFECTIVE: **July 1, 2008 Thru September 30, 2008**

RATING AREA: **NORTH WITH MEDICAL UNDERWRITING**

BROOKE, HANCOCK, MARION, MARSHALL, MONONGALIA,  
OHIO, TAYLOR, TYLER, WETZEL

**RATES ARE CALCULATED FOR BILLING PURPOSES BY THE ZIP CODE. THE ZIP CODE WILL DETERMINE THE RATE REGARDLESS OF THE COUNTY IN WHICH YOU RESIDE. FOR EXAMPLE, ST ALBANS ZIP CODE CALCULATES TO KANAWHA COUNTY RATES EVEN THOUGH PART OF THE CITY IS IN PUTNAM COUNTY.**

AGE BAND	HDHP	\$3,000 DEDUCTIBLE		\$5,000 DEDUCTIBLE	
		MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT
<b>UNDER 25</b>		\$145.07	\$179.04	\$114.56	\$141.38
<b>25 TO 29</b>		\$154.33	\$222.24	\$121.87	\$175.50
<b>30 TO 34</b>		\$169.76	\$246.94	\$134.06	\$195.00
<b>35 TO 39</b>		\$197.55	\$277.81	\$156.00	\$219.38
<b>40 TO 44</b>		\$234.59	\$314.85	\$185.25	\$248.62
<b>45 TO 49</b>		\$311.75	\$370.41	\$246.18	\$292.50
<b>50 TO 54</b>		\$432.14	\$447.58	\$341.25	\$353.44
<b>55 TO 59</b>		\$558.70	\$527.83	\$441.18	\$416.81
<b>60 TO 64</b>		\$697.60	\$580.30	\$550.87	\$458.24
<b>65+</b>		\$697.60	\$580.30	\$550.87	\$458.24
<b>CHILD</b>			\$144.24		\$113.90
<b>CHILDREN</b>			\$294.36		\$232.45
<b>MATERNITY RIDER</b>			<b>\$191.69</b>		<b>\$151.37</b>

**IF AN ADULT MALE OR FEMALE CHANGES AGE BAND, THEN THE NEW RATES WILL APPLY IN THE MONTH IN WHICH THE BIRTHDAY OCCURS IF AN INDIVIDUAL MOVES FROM ONE RATING AREA TO ANOTHER, THEN THE NEW AREA RATES WILL APPLY IN THE MONTH IN WHICH THE MOVE OCCURS. RATES COULD DIFFER BY CENTS ON BILLING STATEMENT OR QUOTE DUE TO ROUNDING.**

**MOUNTAIN STATE BLUE CROSS BLUE SHIELD, INC  
INDIVIDUAL POLICY RATES**

EFFECTIVE: **July 1, 2008 Thru September 30, 2008**

RATING AREA: **SOUTH WITH MEDICAL UNDERWRITING**

BOONE, CLAY, FAYETTE, GREENBRIER, KANAWHA, LINCOLN, LOGAN, MCDOWELL,  
MERCER, MINGO, MONROE, NICHOLAS, RALEIGH, SUMMERS, WYOMING

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AGE BAND	HDHP	\$3,000 DEDUCTIBLE		\$5,000 DEDUCTIBLE	
		MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT
<b>UNDER 25</b>		\$156.27	\$192.85	\$123.40	\$152.29
<b>25 TO 29</b>		\$166.25	\$239.39	\$131.28	\$189.04
<b>30 TO 34</b>		\$182.86	\$266.00	\$144.40	\$210.05
<b>35 TO 39</b>		\$212.80	\$299.25	\$168.04	\$236.31
<b>40 TO 44</b>		\$252.69	\$339.15	\$199.54	\$267.81
<b>45 TO 49</b>		\$335.82	\$399.00	\$265.18	\$315.07
<b>50 TO 54</b>		\$465.49	\$482.12	\$367.59	\$380.71
<b>55 TO 59</b>		\$601.81	\$568.57	\$475.23	\$448.98
<b>60 TO 64</b>		\$751.44	\$625.09	\$593.39	\$493.61
<b>65+</b>		\$751.44	\$625.09	\$593.39	\$493.61
<b>CHILD</b>			\$155.38		\$122.70
<b>CHILDREN</b>			\$317.08		\$250.39
<b>MATERNITY RIDER</b>			<b>\$191.69</b>		<b>\$151.37</b>

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INDIVIDUAL POLICY RATES**

EFFECTIVE: **July 1, 2008 Thru September 30, 2008**

RATING AREA: **EAST WITH MEDICAL UNDERWRITING**

BARBOUR, BERKELEY, GRANT, HAMPSHIRE, HARDY, JEFFERSON, LEWIS, MINERAL, MORGAN,  
PENDLETON, POCAHONTAS, PRESTON, RANDOLPH, TUCKER, UPSHUR, WEBSTER

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AGE BAND	HDHP	\$3,000 DEDUCTIBLE		\$5,000 DEDUCTIBLE	
		MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT
<b>UNDER 25</b>		\$120.33	\$148.50	\$95.02	\$117.26
<b>25 TO 29</b>		\$128.01	\$184.33	\$101.08	\$145.56
<b>30 TO 34</b>		\$140.81	\$204.82	\$111.19	\$161.74
<b>35 TO 39</b>		\$163.85	\$230.42	\$129.39	\$181.96
<b>40 TO 44</b>		\$194.57	\$261.14	\$153.65	\$206.22
<b>45 TO 49</b>		\$258.58	\$307.23	\$204.19	\$242.61
<b>50 TO 54</b>		\$358.43	\$371.23	\$283.04	\$293.15
<b>55 TO 59</b>		\$463.40	\$437.80	\$365.93	\$345.72
<b>60 TO 64</b>		\$578.61	\$481.32	\$456.91	\$380.08
<b>65+</b>		\$578.61	\$481.32	\$456.91	\$380.08
<b>CHILD</b>			\$119.64		\$94.48
<b>CHILDREN</b>			\$244.15		\$192.80
<b>MATERNITY RIDER</b>			<b>\$191.69</b>		<b>\$151.37</b>

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INDIVIDUAL POLICY RATES**

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RATING AREA: **CENTRAL WITH MEDICAL UNDERWRITING**

BRAXTON, CABELL, CALHOUN, DODDRIDGE, GILMER, HARRISON, JACKSON, MASON,  
PLEASANTS, PUTNAM, RITCHIE, ROANE, WAYNE, WIRT, WOOD

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AGE BAND	HDHP	\$3,000 DEDUCTIBLE		\$5,000 DEDUCTIBLE	
		MALE	FEMALE	MALE	FEMALE
		ADULT	ADULT	ADULT	ADULT
UNDER 25		\$134.49	\$165.98	\$106.21	\$131.07
25 TO 29		\$143.08	\$206.03	\$112.99	\$162.70
30 TO 34		\$157.38	\$228.93	\$124.28	\$180.78
35 TO 39		\$183.14	\$257.55	\$144.62	\$203.38
40 TO 44		\$217.48	\$291.89	\$171.74	\$230.49
45 TO 49		\$289.02	\$343.40	\$228.23	\$271.17
50 TO 54		\$400.63	\$414.94	\$316.37	\$327.67
55 TO 59		\$517.96	\$489.34	\$409.01	\$386.42
60 TO 64		\$646.73	\$537.99	\$510.70	\$424.83
65+		\$646.73	\$537.99	\$510.70	\$424.83
CHILD			\$133.73		\$105.60
CHILDREN			\$272.90		\$215.50
<i>MATERNITY RIDER</i>			<b>\$191.69</b>		<b>\$151.37</b>

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