

**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.

SUPER BLUE PLUS 2008

AGE BAND	\$500 DEDUCTIBLE		\$1,000 DEDUCTIBLE		\$1,500 DEDUCTIBLE		\$2,500 DEDUCTIBLE		\$5,000 DEDUCTIBLE	
	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT
UNDER 25	\$184.52	\$227.72	\$160.94	\$198.61	\$153.30	\$189.19	\$138.17	\$170.52	\$124.51	\$153.66
25 TO 29	\$196.30	\$282.66	\$171.21	\$246.54	\$163.09	\$234.85	\$146.99	\$211.67	\$132.46	\$190.74
30 TO 34	\$215.92	\$314.08	\$188.33	\$273.94	\$179.39	\$260.95	\$161.69	\$235.19	\$145.70	\$211.94
35 TO 39	\$251.26	\$353.35	\$219.15	\$308.19	\$208.76	\$293.57	\$188.15	\$264.60	\$169.55	\$238.43
40 TO 44	\$298.37	\$400.45	\$260.24	\$349.28	\$247.90	\$332.71	\$223.43	\$299.87	\$201.34	\$270.22
45 TO 49	\$396.52	\$471.12	\$345.85	\$410.91	\$329.44	\$391.42	\$296.92	\$352.79	\$267.56	\$317.91
50 TO 54	\$549.64	\$569.27	\$479.40	\$496.52	\$456.66	\$472.97	\$411.59	\$426.29	\$370.89	\$384.13
55 TO 59	\$710.60	\$671.34	\$619.79	\$585.55	\$590.39	\$557.78	\$532.12	\$502.72	\$479.50	\$453.01
60 TO 64	\$887.27	\$738.08	\$773.88	\$643.76	\$737.17	\$613.22	\$664.42	\$552.70	\$598.72	\$498.05
65+	\$887.27	\$738.08	\$773.88	\$643.76	\$737.17	\$613.22	\$664.42	\$552.70	\$598.72	\$498.05
CHILD		\$183.46		\$160.02		\$152.43		\$137.38		\$123.80
CHILDREN		\$374.40		\$326.55		\$311.06		\$280.36		\$252.64
MATERNITY RIDER		\$279.78		\$236.19		\$212.81		\$196.52		\$170.26

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

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.

SUPER BLUE PLUS 2008

AGE BAND	\$500 DEDUCTIBLE		\$1,000 DEDUCTIBLE		\$1,500 DEDUCTIBLE		\$2,500 DEDUCTIBLE		\$5,000 DEDUCTIBLE	
	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT
UNDER 25	\$198.76	\$245.29	\$173.36	\$213.94	\$165.13	\$203.79	\$148.83	\$183.68	\$134.12	\$165.52
25 TO 29	\$211.45	\$304.48	\$184.43	\$265.57	\$175.68	\$252.97	\$158.34	\$228.00	\$142.68	\$205.46
30 TO 34	\$232.58	\$338.32	\$202.86	\$295.08	\$193.24	\$281.09	\$174.16	\$253.34	\$156.94	\$228.29
35 TO 39	\$270.65	\$380.62	\$236.07	\$331.98	\$224.87	\$316.23	\$202.67	\$285.02	\$182.63	\$256.83
40 TO 44	\$321.40	\$431.36	\$280.32	\$376.23	\$267.03	\$358.39	\$240.67	\$323.01	\$216.87	\$291.07
45 TO 49	\$427.12	\$507.48	\$372.54	\$442.63	\$354.87	\$421.63	\$319.84	\$380.02	\$288.21	\$342.44
50 TO 54	\$592.06	\$613.20	\$516.40	\$534.84	\$491.90	\$509.47	\$443.35	\$459.19	\$399.51	\$413.78
55 TO 59	\$765.44	\$723.16	\$667.63	\$630.74	\$635.96	\$600.82	\$573.19	\$541.52	\$516.51	\$487.98
60 TO 64	\$955.75	\$795.04	\$833.61	\$693.44	\$794.07	\$660.55	\$715.69	\$595.35	\$644.93	\$536.48
65+	\$955.75	\$795.04	\$833.61	\$693.44	\$794.07	\$660.55	\$715.69	\$595.35	\$644.93	\$536.48
CHILD		\$197.62		\$172.37		\$164.19		\$147.99		\$133.35
CHILDREN		\$403.29		\$351.76		\$335.07		\$302.00		\$272.14
MATERNITY RIDER		\$279.78		\$236.19		\$212.81		\$196.52		\$170.26

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: **EAST WITH MEDICAL UNDERWRITING**

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

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.

SUPER BLUE PLUS 2008

AGE BAND	\$500 DEDUCTIBLE		\$1,000 DEDUCTIBLE		\$1,500 DEDUCTIBLE		\$2,500 DEDUCTIBLE		\$5,000 DEDUCTIBLE	
	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT
UNDER 25	\$153.04	\$188.87	\$133.48	\$164.74	\$127.15	\$156.92	\$114.60	\$141.43	\$103.27	\$127.45
25 TO 29	\$162.81	\$234.45	\$142.01	\$204.49	\$135.27	\$194.79	\$121.92	\$175.56	\$109.86	\$158.20
30 TO 34	\$179.09	\$260.51	\$156.20	\$227.21	\$148.79	\$216.44	\$134.11	\$195.07	\$120.85	\$175.79
35 TO 39	\$208.40	\$293.07	\$181.77	\$255.62	\$173.15	\$243.50	\$156.06	\$219.46	\$140.63	\$197.76
40 TO 44	\$247.48	\$332.14	\$215.85	\$289.70	\$205.61	\$275.96	\$185.32	\$248.72	\$166.99	\$224.13
45 TO 49	\$328.88	\$390.76	\$286.85	\$340.82	\$273.25	\$324.66	\$246.28	\$292.61	\$221.93	\$263.68
50 TO 54	\$455.89	\$472.17	\$397.63	\$411.83	\$378.76	\$392.29	\$341.38	\$353.57	\$307.62	\$318.61
55 TO 59	\$589.39	\$556.83	\$514.07	\$485.67	\$489.69	\$462.63	\$441.35	\$416.97	\$397.71	\$375.74
60 TO 64	\$735.93	\$612.18	\$641.88	\$533.95	\$611.43	\$508.62	\$551.08	\$458.42	\$496.59	\$413.09
65+	\$735.93	\$612.18	\$641.88	\$533.95	\$611.43	\$508.62	\$551.08	\$458.42	\$496.59	\$413.09
CHILD		\$152.17		\$132.72		\$126.43		\$113.95		\$102.68
CHILDREN		\$310.54		\$270.85		\$258.00		\$232.54		\$209.55
MATERNITY RIDER		\$279.78		\$236.19		\$212.81		\$196.52		\$170.26

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: **CENTRAL WITH MEDICAL UNDERWRITING**

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

**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.**

SUPER BLUE PLUS 2008

AGE BAND	\$500 DEDUCTIBLE		\$1,000 DEDUCTIBLE		\$1,500 DEDUCTIBLE		\$2,500 DEDUCTIBLE		\$5,000 DEDUCTIBLE	
	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT	MALE ADULT	FEMALE ADULT
UNDER 25	\$171.06	\$211.11	\$149.20	\$184.13	\$142.12	\$175.40	\$128.10	\$158.09	\$115.43	\$142.45
25 TO 29	\$181.98	\$262.05	\$158.73	\$228.56	\$151.20	\$217.72	\$136.27	\$196.23	\$122.80	\$176.83
30 TO 34	\$200.17	\$291.18	\$174.59	\$253.97	\$166.31	\$241.92	\$149.90	\$218.04	\$135.07	\$196.48
35 TO 39	\$232.94	\$327.58	\$203.17	\$285.72	\$193.53	\$272.17	\$174.43	\$245.30	\$157.18	\$221.05
40 TO 44	\$276.61	\$371.25	\$241.26	\$323.81	\$229.82	\$308.45	\$207.14	\$278.00	\$186.65	\$250.51
45 TO 49	\$367.61	\$436.77	\$320.63	\$380.95	\$305.42	\$362.88	\$275.27	\$327.06	\$248.05	\$294.72
50 TO 54	\$509.56	\$527.76	\$444.44	\$460.32	\$423.36	\$438.48	\$381.57	\$395.20	\$343.84	\$356.12
55 TO 59	\$658.79	\$622.39	\$574.60	\$542.86	\$547.34	\$517.10	\$493.32	\$466.07	\$444.54	\$419.98
60 TO 64	\$822.57	\$684.26	\$717.46	\$596.82	\$683.42	\$568.51	\$615.97	\$512.39	\$555.06	\$461.73
65+	\$822.57	\$684.26	\$717.46	\$596.82	\$683.42	\$568.51	\$615.97	\$512.39	\$555.06	\$461.73
CHILD		\$170.09		\$148.35		\$141.31		\$127.36		\$114.77
CHILDREN		\$347.10		\$302.74		\$288.38		\$259.92		\$234.22
MATERNITY RIDER		\$279.78		\$236.19		\$212.81		\$196.52		\$170.26

**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.**