
Colorado BluePreferred for Individuals

Rates

**Individual and Family
Monthly Rates Beginning
January 2005**

Anthem 

BluePreferred

Monthly Rates Beginning January 2005

\$5,000 Coinsurance Maximum

Non-Tobacco Users Age	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Male	Female	Male	Female	Male	Female
0-24	\$121.30	\$143.90	\$103.80	\$122.30	\$84.40	\$98.20
25-29	\$138.40	\$164.20	\$117.60	\$138.80	\$94.80	\$110.70
30-34	\$147.30	\$175.20	\$124.90	\$147.70	\$100.30	\$117.30
35-39	\$183.50	\$218.50	\$154.40	\$182.90	\$122.40	\$143.90
40-44	\$224.10	\$256.70	\$187.50	\$213.90	\$147.30	\$167.10
45-49	\$268.40	\$294.30	\$223.30	\$244.50	\$174.30	\$190.30
50-54	\$313.40	\$313.40	\$260.20	\$260.20	\$202.10	\$202.10
55-59	\$392.70	\$373.50	\$324.50	\$308.90	\$250.40	\$238.60
60-64	\$432.30	\$389.70	\$356.70	\$322.20	\$274.60	\$248.60
Dep. Child	\$85.30	\$85.30	\$71.00	\$71.00	\$59.10	\$59.10

\$5,000 Coinsurance Maximum

Tobacco Users Age	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Male	Female	Male	Female	Male	Female
0-24	\$134.80	\$159.80	\$115.30	\$135.90	\$93.80	\$109.10
25-29	\$153.70	\$182.50	\$130.70	\$154.20	\$105.40	\$122.90
30-34	\$163.70	\$194.50	\$139.00	\$164.10	\$111.40	\$130.30
35-39	\$204.00	\$242.90	\$171.50	\$203.20	\$136.00	\$159.90
40-44	\$249.10	\$285.00	\$208.30	\$237.70	\$163.70	\$185.80
45-49	\$298.10	\$327.00	\$248.10	\$271.60	\$193.80	\$211.30
50-54	\$348.30	\$348.30	\$289.00	\$289.00	\$224.40	\$224.40
55-59	\$436.30	\$414.90	\$360.50	\$343.30	\$278.20	\$265.20
60-64	\$480.30	\$433.10	\$396.20	\$357.90	\$305.20	\$276.30
Dep. Child	\$85.30	\$85.30	\$71.00	\$71.00	\$59.10	\$59.10

BluePreferred

Monthly Rates Beginning January 2005

\$10,000 Coinsurance Maximum

Non-Tobacco Users Age	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible		\$3,000 Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female
0-24	\$116.50	\$138.20	\$99.70	\$117.50	\$81.10	\$94.30	\$73.80	\$86.00
25-29	\$132.70	\$157.80	\$112.90	\$133.30	\$91.10	\$106.30	\$83.00	\$96.80
30-34	\$141.50	\$168.20	\$120.10	\$141.80	\$96.30	\$112.70	\$87.80	\$102.60
35-39	\$176.20	\$209.90	\$148.20	\$175.70	\$117.50	\$138.20	\$107.20	\$125.80
40-44	\$215.40	\$246.50	\$180.10	\$205.40	\$141.50	\$160.50	\$128.90	\$146.30
45-49	\$257.70	\$282.70	\$214.60	\$234.80	\$167.50	\$182.80	\$152.60	\$166.40
50-54	\$301.10	\$301.10	\$249.90	\$249.90	\$194.10	\$194.10	\$176.70	\$176.70
55-59	\$377.30	\$358.80	\$311.70	\$296.60	\$240.50	\$229.20	\$219.00	\$208.80
60-64	\$415.20	\$374.40	\$342.60	\$309.40	\$263.90	\$238.90	\$240.40	\$217.70
Dep. Child	\$82.00	\$82.00	\$68.20	\$68.20	\$56.80	\$56.80	\$51.80	\$51.80

\$10,000 Coinsurance Maximum

Tobacco Users Age	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible		\$3,000 Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female
0-24	\$129.50	\$153.50	\$110.90	\$130.60	\$90.00	\$104.90	\$82.00	\$95.50
25-29	\$147.60	\$175.40	\$125.60	\$148.10	\$101.20	\$118.10	\$92.20	\$107.60
30-34	\$157.20	\$186.80	\$133.40	\$157.70	\$107.10	\$125.20	\$97.50	\$114.10
35-39	\$195.90	\$233.30	\$164.70	\$195.10	\$130.70	\$153.50	\$119.00	\$139.90
40-44	\$239.20	\$273.90	\$200.10	\$228.20	\$157.20	\$178.30	\$143.20	\$162.50
45-49	\$286.40	\$314.20	\$238.30	\$260.90	\$186.10	\$203.00	\$169.50	\$185.00
50-54	\$334.60	\$334.60	\$277.60	\$277.60	\$215.60	\$215.60	\$196.50	\$196.50
55-59	\$419.20	\$398.60	\$346.30	\$329.60	\$267.30	\$254.80	\$243.40	\$232.00
60-64	\$461.30	\$416.10	\$380.70	\$343.90	\$293.20	\$265.50	\$267.00	\$241.70
Dep. Child	\$82.00	\$82.00	\$68.20	\$68.20	\$56.80	\$56.80	\$51.80	\$51.80

Tobacco-Use Rate

BluePreferred has a discount for non-tobacco users. To be eligible for these rates, an individual must not have used any tobacco product (cigarettes, cigars, chewing tobacco, pipe) for twelve (12) consecutive months prior to the date of application. For a family program, ALL members must be non-tobacco users for twelve (12) consecutive months to qualify for non-tobacco user rates.

Rate Calculation

Figure the total monthly rate for BluePreferred for Individuals by adding the rates for each person to be covered by the policy. Choose a deductible, then figure for each individual's age, sex, and tobacco use. If anyone in the household uses tobacco, then the whole family receives the tobacco rates. A policy may also cover a spouse and eligible dependent children.

The "child" rate is for an unmarried dependent child younger than age nineteen (19). If a child is applying for a child-only policy where there are no adults on the policy, his or her rate is figured by the 0-24 age category. For a multiple child only policy, please list the youngest child as the applicant for the 0-24 rate, and siblings as dependents for the child rate.

Family coverage can include an unmarried child who is under 24 years of age who is financially dependent upon the parent. At the end of the month of the limiting age, as appropriate, the child is automatically removed from coverage as a dependent and has the opportunity to continue the same coverage on his or her own policy. If financial dependency is to continue between the ages of 19-24, we must receive substantiating documentation. If an unmarried child age 19 or older is medically certified as disabled and dependent upon the parent, we must receive notice of the condition in order for the child to qualify for the dependent rate.

Rates are based on age, gender, benefit plan, family size, and tobacco use.

Final underwriting and rate determination will be made by Anthem Blue Cross and Blue Shield upon receipt, review, and acceptance of your signed application.

The rates for BluePreferred PPO for Individuals are subject to change with 30-day written notice. Prior to a premium change, Anthem will send out a written notification 30 days in advance of such change. Anthem is not required to notify a member of a premium increase when a member enters into a new age bracket. When a customer or spouse attains an age that requires a change to a new rate category, the adjustment will be made the January following his or her birthday.

Sales Information

For further information or for a personal rate quote, please call our Anthem Blue Cross and Blue Shield Individual Sales Department at 303-831-2290 in the Denver area or 1-800-873-2261 elsewhere in Colorado.