



MEDICARE-ELIGIBLE

Premium Rate Tables
Effective Date 08/01/2012

(No Outpatient Prescription Drug Coverage)

Texas Health Insurance Pool Premium Rate Table Instructions

Your monthly premium rate is determined by your deductible plan, age, gender, tobacco user status, and zip code.

Policy benefits for covered medical expenses are reduced by amounts payable by Medicare.

1. Select the deductible plan you want: Plan I (\$1,000 deductible) or Plan II (\$2,500 deductible).

Carefully review the Outline of Coverage before selecting your deductible plan. The deductible amount selected may not be changed to a lower amount after the policy is issued.

2. The rate tables are separated into tobacco user and non-tobacco user categories. You may choose the non-tobacco user category only if you have not used any tobacco products in the last 12 months.
3. Look at the table below for your residential zip code. The rate area is determined by the first three numbers of your place of residence zip code.
4. Find your rate area within the appropriate tobacco user status table. Next, find the age bracket that contains your age as of your anticipated coverage date. (For example, age 42 would be found in the "40-44" age bracket.)
5. Locate your monthly premium rate for the deductible plan you have selected. For example, a 50 year-old female non-tobacco user whose zip code begins with 754 would be located in Area 3. Her monthly premium would be \$726 for Plan I or \$487 for Plan II.

ZIP Code Areas												
Area 1		Area 2					Area 3		Area 4	Area 5	Area 6	
765	781	755	769	784	790	795	754	761	750	773	752	
766	788	759	778	785	791	796	756	762	751	774	753	
767	798	763	779	786	792	797	757		776	775	770	
780	799	764	782	787	793		758		777		772	
		768	783	789	794		760					

Administered by:



**BlueCross BlueShield
of Texas**

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

**TEXAS HEALTH INSURANCE POOL
MEDICARE - ELIGIBLE**



Monthly Premium Rate Table

Effective Date 08/01/2012

NON-TOBACCO USER

Area 1	Plan I \$1,000 Deductible (Excludes Prescription Drugs)		Plan II \$2,500 Deductible (Excludes Prescription Drugs)	
	Male	Female	Male	Female
0-18	\$252	\$252	\$172	\$172
19-24	\$274	\$365	\$186	\$246
25-29	\$282	\$395	\$188	\$268
30-34	\$320	\$435	\$217	\$294
35-39	\$366	\$472	\$245	\$319
40-44	\$424	\$516	\$286	\$349
45-49	\$491	\$560	\$332	\$376
50-54	\$580	\$613	\$387	\$415
55-59	\$732	\$670	\$497	\$455
60-64	\$839	\$792	\$566	\$538
Area 2				
Age	Male	Female	Male	Female
0-18	\$283	\$283	\$191	\$191
19-24	\$305	\$410	\$210	\$280
25-29	\$317	\$444	\$213	\$301
30-34	\$363	\$492	\$246	\$327
35-39	\$410	\$533	\$275	\$360
40-44	\$476	\$581	\$320	\$394
45-49	\$551	\$631	\$374	\$422
50-54	\$653	\$694	\$442	\$467
55-59	\$825	\$754	\$557	\$508
60-64	\$948	\$896	\$640	\$604
Area 3				
Age	Male	Female	Male	Female
0-18	\$299	\$299	\$199	\$199
19-24	\$319	\$427	\$220	\$292
25-29	\$334	\$462	\$224	\$316
30-34	\$378	\$511	\$257	\$345
35-39	\$428	\$558	\$292	\$375
40-44	\$498	\$611	\$335	\$410
45-49	\$575	\$658	\$392	\$442
50-54	\$683	\$726	\$462	\$487
55-59	\$866	\$790	\$584	\$533
60-64	\$988	\$936	\$671	\$632

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	Plan I \$1,000 Deductible (Excludes Prescription Drugs)		Plan II \$2,500 Deductible (Excludes Prescription Drugs)	
	Male	Female	Male	Female
Area 4				
Age	Male	Female	Male	Female
0-18	\$315	\$315	\$211	\$211
19-24	\$344	\$455	\$233	\$312
25-29	\$354	\$498	\$238	\$335
30-34	\$402	\$544	\$272	\$366
35-39	\$454	\$589	\$311	\$402
40-44	\$530	\$649	\$359	\$435
45-49	\$613	\$699	\$415	\$471
50-54	\$727	\$769	\$492	\$520
55-59	\$920	\$841	\$619	\$566
60-64	\$1,052	\$995	\$711	\$673
Area 5				
Age	Male	Female	Male	Female
0-18	\$332	\$332	\$224	\$224
19-24	\$360	\$476	\$245	\$323
25-29	\$376	\$523	\$253	\$352
30-34	\$425	\$573	\$286	\$383
35-39	\$479	\$619	\$323	\$420
40-44	\$555	\$680	\$376	\$460
45-49	\$647	\$731	\$435	\$496
50-54	\$761	\$805	\$513	\$545
55-59	\$965	\$884	\$652	\$594
60-64	\$1,104	\$1,048	\$744	\$706
Area 6				
Age	Male	Female	Male	Female
0-18	\$358	\$358	\$241	\$241
19-24	\$389	\$514	\$263	\$352
25-29	\$401	\$562	\$272	\$377
30-34	\$455	\$618	\$311	\$415
35-39	\$516	\$666	\$352	\$451
40-44	\$599	\$730	\$404	\$497
45-49	\$695	\$791	\$471	\$533
50-54	\$822	\$870	\$556	\$588
55-59	\$1,043	\$953	\$702	\$640
60-64	\$1,192	\$1,126	\$805	\$760

**TEXAS HEALTH INSURANCE POOL
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Monthly Premium Rate Table

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TOBACCO USER

	Plan I \$1,000 Deductible (Excludes Prescription Drugs)		Plan II \$2,500 Deductible (Excludes Prescription Drugs)	
	Male	Female	Male	Female
Area 1				
Age	Male	Female	Male	Female
0-18	\$325	\$325	\$214	\$214
19-24	\$358	\$476	\$238	\$322
25-29	\$367	\$516	\$252	\$346
30-34	\$419	\$564	\$283	\$382
35-39	\$476	\$615	\$322	\$413
40-44	\$553	\$673	\$373	\$456
45-49	\$638	\$727	\$431	\$491
50-54	\$754	\$797	\$508	\$535
55-59	\$954	\$870	\$643	\$586
60-64	\$1,093	\$1,037	\$737	\$697
Area 2				
Age	Male	Female	Male	Female
0-18	\$367	\$367	\$242	\$242
19-24	\$401	\$537	\$272	\$362
25-29	\$414	\$581	\$281	\$392
30-34	\$472	\$634	\$319	\$431
35-39	\$539	\$695	\$361	\$466
40-44	\$624	\$757	\$419	\$511
45-49	\$718	\$819	\$484	\$553
50-54	\$848	\$896	\$573	\$604
55-59	\$1,074	\$979	\$723	\$662
60-64	\$1,230	\$1,165	\$829	\$788
Area 3				
Age	Male	Female	Male	Female
0-18	\$384	\$384	\$257	\$257
19-24	\$419	\$562	\$281	\$381
25-29	\$431	\$608	\$294	\$406
30-34	\$496	\$663	\$334	\$446
35-39	\$563	\$727	\$377	\$486
40-44	\$649	\$790	\$437	\$534
45-49	\$751	\$859	\$506	\$578
50-54	\$889	\$936	\$604	\$630
55-59	\$1,122	\$1,027	\$758	\$694
60-64	\$1,289	\$1,214	\$867	\$822

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	Male	Female	Male	Female
Area 4				
Age	Male	Female	Male	Female
0-18	\$408	\$408	\$272	\$272
19-24	\$444	\$596	\$301	\$405
25-29	\$459	\$649	\$313	\$435
30-34	\$524	\$707	\$354	\$476
35-39	\$595	\$773	\$403	\$520
40-44	\$695	\$841	\$467	\$568
45-49	\$799	\$909	\$538	\$613
50-54	\$946	\$995	\$637	\$672
55-59	\$1,194	\$1,094	\$806	\$736
60-64	\$1,369	\$1,293	\$925	\$876
Area 5				
Age	Male	Female	Male	Female
0-18	\$430	\$430	\$286	\$286
19-24	\$467	\$631	\$317	\$423
25-29	\$482	\$680	\$326	\$459
30-34	\$554	\$742	\$372	\$501
35-39	\$627	\$813	\$421	\$545
40-44	\$727	\$883	\$487	\$597
45-49	\$839	\$957	\$568	\$644
50-54	\$991	\$1,047	\$673	\$706
55-59	\$1,256	\$1,148	\$847	\$774
60-64	\$1,438	\$1,360	\$969	\$916
Area 6				
Age	Male	Female	Male	Female
0-18	\$461	\$461	\$311	\$311
19-24	\$502	\$674	\$342	\$459
25-29	\$519	\$728	\$354	\$493
30-34	\$594	\$799	\$402	\$538
35-39	\$675	\$874	\$458	\$586
40-44	\$780	\$954	\$527	\$643
45-49	\$901	\$1,031	\$611	\$695
50-54	\$1,071	\$1,126	\$723	\$758
55-59	\$1,353	\$1,236	\$912	\$834
60-64	\$1,550	\$1,467	\$1,049	\$991