



Plan Comparison Guide

For Individuals and Families

BENEFIT PERIOD: JANUARY 1, 2016 TO DECEMBER 31, 2016



At Highmark West Virginia, we believe it's time to come together and make health care better.

BETTER WITH BLUE

For over 75 years, Highmark Blue Cross Blue Shield West Virginia has worked to offer our community the best possible health care experience.

The future of health care is about you

Our goal is to transform your health care experience. We're making it simpler to access smart new ideas like:

- > [Health care programs that reward doctors for better patient results](#)
- > [Member tools that make it easy for you to track what you're spending](#)
- > [Live support from My Care NavigatorSM, a personal guide to help you and your family better navigate the health care system](#)
- > [Plans that give you access to every hospital and 95% of all physicians in West Virginia](#)

You'll have peace of mind knowing that you're covered by the most preferred health insurance company in the areas we serve.* Plus, our members rate us highly on important attributes like our easy and clear enrollment process,** so you know we're dedicated to helping you make your health insurance plan choice easier.

Here's what you need to make an informed choice:



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*Highmark Brand Perception Study 2014. Conducted by Lynx Research Consulting.

**2014 Highmark Member Satisfaction Study. Conducted with DSS Research.



THE HIGHMARK DIFFERENCE

We are thankful that our members have trusted us with their insurance needs for over 75 years. We are constantly striving to develop new ways to make their health care experience better and more convenient. As part of our dedication to making our communities healthier, we've developed a wide array of helpful tools. Here are just a few of the tools, resources and programs that are available to you as a Highmark member.



My Care NavigatorSM

A built-in guide for navigating the health care system — whether it's help with a care claim or assistance with provider billing, My Care Navigator helps members understand and manage their care costs.

You can schedule your first appointment and transfer your medical records with just one call.



BlueCard

Wherever you go nationwide as a Highmark member, you're in the Blue network. Just show your BlueCard at the thousands of participating physicians and hospitals across the country, and you'll receive in-network access away from home.



Provider Directory

Now Highmark gives you more ways than ever to find a health care provider that's right for you. Our easy-to-use online directory can help you find doctors, dentists, pharmacies, and even search for covered medications.



Telemedicine

Highmark gives you access to a network of doctors. They can help you with certain medical issues over the phone or internet video. It's quality healthcare, when and where you need it.



Blues On Call

Your medical questions don't just come up during office hours. That's why Blues On Call gives you a 24/7 hotline to a team of registered nurses to help you with personal health questions.



Health Discount & Tools

Highmark offers programs and services to help you take a more active role in your health. Get discounts on fitness centers, personal trainers and more from national, well-known brands. And enjoy access to WebMD tools, a wellness survey and other online health programs.



Care Cost Estimator

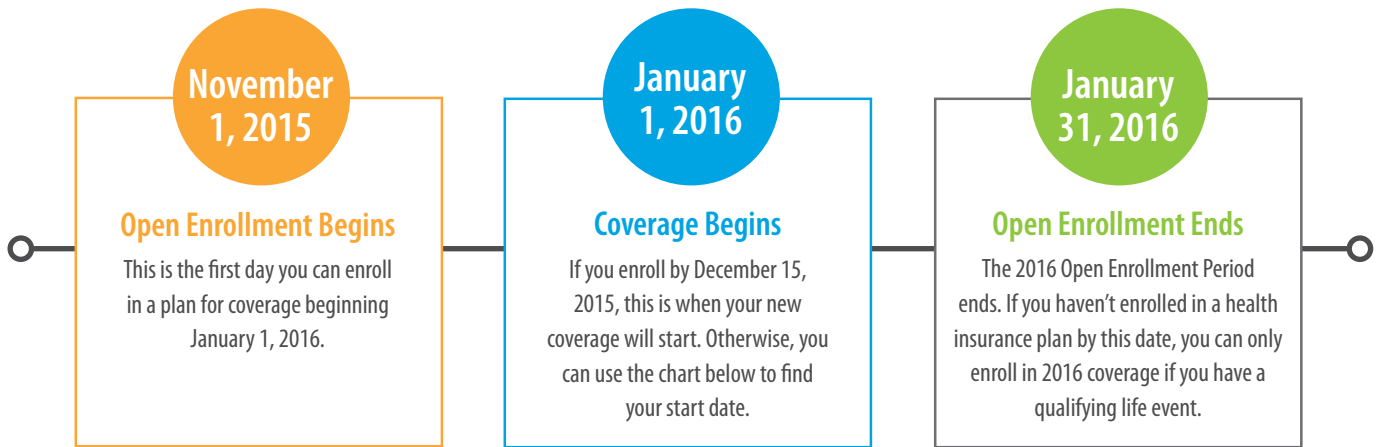
When you're sick or injured and need treatment, Highmark's Care Cost Estimator online tool lets you find and compare costs — just like you do for other big purchases — for more than 1,600 kinds of care visits.



IMPORTANT DATES

Open Enrollment Period

Starting November 1, 2015, through January 31, 2016, you can enroll in the plan of your choice during what is called the Open Enrollment Period. For most people this is the only time when you can enroll in or change your plan, unless you have a qualifying life event.



Coverage start dates



Special Enrollment Period

You can enroll in a new plan outside of Open Enrollment **ONLY** if you have a qualifying life event that triggers a Special Enrollment Period. If you have one of these events occur, in most cases, you must enroll within 60 days of the occurrence of the event. You will need to provide documentation that shows you are eligible for the Special Enrollment Period. It's important to remember that you can still be eligible for financial help if you enroll during a Special Enrollment Period.

Qualifying life events such as:

- > You or your spouse lose employer-provided coverage
- > You are no longer a dependent on someone else's plan
- > Certain permanent moves
- > Certain changes in your income
- > Changes in your family size (such as marriage, childbirth or adoption)



HOW TO ENROLL

We make the enrollment process easy

Highmark is here to be your health insurance partner, every step of the way.

1 Find the plan that works for you

If you need help finding the health insurance plan that fits your needs and budget, a free personal consultation can give you all the information you need.

2 Get financial help

Depending on your household income and other factors, you may be eligible for one or both of these forms of financial help. Highmark is here to help guide you through the Health Insurance Marketplace to get any financial help you may be eligible for, and enroll you with or without financial help. Also, our online Tax Savings Estimator lets you find out if you might qualify for financial help before you shop.

Advanced Premium Tax Credits (APTC) can be applied (in advance) to reduce your monthly premium.

To use, you can select an individual Marketplace plan at any metal level.

Cost-Sharing Reductions (CSR)* will lower the out-of-pocket costs you may pay at the time of service.

To use, you must purchase an individual Marketplace Silver Level plan.

Use the chart below to estimate if you are eligible.

		NUMBER OF PEOPLE IN YOUR HOUSEHOLD					
		1	2	3	4	5	6
Advanced Premium Tax Credits (APTC)	You may qualify for lower monthly premiums if your yearly income is between:	\$11,770– \$47,080	\$15,930– \$63,720	\$20,090– \$80,360	\$24,250– \$97,000	\$28,410– \$113,640	\$32,570– \$130,280
Cost-Sharing Reductions (CSR)	You may qualify for lower monthly premiums AND lower out-of-pocket costs if your yearly income is between:	\$11,770– \$29,425	\$15,930– \$39,825	\$20,090– \$50,225	\$24,250– \$60,625	\$28,410– \$71,025	\$32,570– \$81,425

Eligibility for financial help can only be determined by requesting an eligibility verification through the Health Insurance Marketplace at www.healthcare.gov. Only applicable for coverage in 2016 and in the 48 contiguous states and the District of Columbia. American Indians and Alaska Natives who are members of federally recognized tribes are eligible for cost-sharing reductions at alternative dollar thresholds.

*American Indian and Alaska Native cost-sharing reductions apply to individual plans at any Metal Level through Marketplace.

3 Enroll

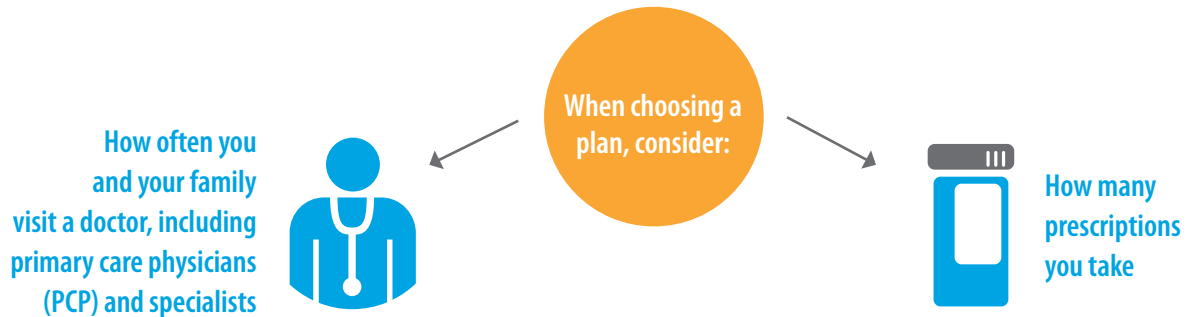
When you're ready, you can enroll directly through Highmark with or without financial help. Please see the back of this brochure for information on how to contact us today. You can also enroll via the Health Insurance Marketplace.



HOW HEALTH INSURANCE PLANS WORK

Using your health insurance plan

It's important to think about how you use your medical benefits — it could have a big effect on your health care costs and your plan decision. Factoring in how often you receive care makes it easier to anticipate future health care costs — and what you may be able to afford in case of an emergency.



Highmark lets you choose from a wide variety of affordable plan options that have different levels of monthly premiums, deductibles, copays and coinsurance. When you start to compare plans, it's also important that you gain a good understanding of what services are covered and at what level and cost.

Things to keep in mind

Whenever you're shopping for health insurance coverage, here are a few extra things to remember:

<p>No Referrals</p> <p>All Highmark plans let you see a specialist without needing a referral from your primary care doctor, so you can get the care that you need when you need it.</p>	<p>Emergency Coverage</p> <p>No matter which Highmark plan you choose, emergency care is covered at in-network rates at any emergency room.</p>	<p>National Coverage</p> <p>Highmark is part of the Blue Cross Blue Shield network, so you have access to over 92% of all physicians and more than 97% of all hospitals across the country.</p>
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HOW HEALTH INSURANCE PLANS WORK

Most health insurance plans have three different stages that determine how much you and your health insurance company pay for health care services:

- 1 Before you meet your deductible
- 2 After you meet your deductible
- 3 When you reach your out-of-pocket maximum

Before you meet your deductible

Each plan year begins with a new deductible. You personally pay out of pocket for your medical services until your expenses total the amount of your deductible. Then, your plan pays for its share of covered services. Remember that your insurance company pays 100% of many preventive care services, which are not subject to your deductible as long as you visit an in-network provider. And many plans have copays for common services in advance of the deductible.


After you meet your deductible

Once you have paid your deductible, you only pay for part of your care. During this stage, you pay a percentage (coinsurance) of some medical costs and/or a flat fee (copay) for others. Your health insurance company pays for 100% of the plan allowance for covered in-network care. You'll continue to pay coinsurance and copays until you reach your out-of-pocket maximum for the year.

When you reach your out-of-pocket maximum



Your out-of-pocket maximum is the most you will be asked to pay from your own pocket during any given plan year. After that, your health insurance company pays 100% of the plan allowance for covered in-network care. Your deductible, coinsurance and copays all go toward meeting your out-of-pocket maximum.

\$1,000 DEDUCTIBLE

 YOU PAY:	100% (+ copays)
 PLAN PAYS:	0%



For example: If your plan has a \$1,000 deductible and you pay \$800 in covered medical costs, you must spend \$200 more in medical fees to meet your \$1,000 deductible (copays do not go toward meeting your deductible).

20% COINSURANCE

 YOU PAY:	20% (+ copays)
 PLAN PAYS:	80%

For example: Let's say you visit the doctor after you've met your deductible, and your plan has a \$20 office visit copay and 20% coinsurance. That means you pay a fixed \$20 fee (your copay) for your appointment. If your doctor performs a special service, such as a blood test, you may also pay 20% of that cost (your coinsurance).

OUT-OF-POCKET MAXIMUM

 YOU PAY:	\$0
 PLAN PAYS:	100%

For example: If your plan has a \$6,350 out-of-pocket maximum and you spend \$6,350 in covered medical services, your plan pays for 100% of your covered in-network care for the rest of the plan year. You'll still need to keep paying your monthly premium after you meet your out-of-pocket maximum.



COMPARE YOUR HIGHMARK PLAN OPTIONS

Highmark has the plan options you need

We have a wide variety of affordable plan options that can work for any budget — including our most popular plans with copays for many services, even before you meet your deductible. All of the plans include the Essential Health Benefits from the Affordable Care Act, and many plans are available across all metal levels.

Does this sound like you?	Then this plan might be a good choice.	Metal levels:
I want predictable costs with many copays and coverage right from the start.	Balance Blue PPO plans offer the most copays with coverage right from the start on the services you use most. You pay fixed fees even before you meet your deductible. These plans usually have a lower yearly deductible.	Gold and Silver
I want the tax and savings advantages of a Health Savings Account (HSA).	Health Savings Blue PPO is our only qualified high-deductible health plan that offers the tax and savings advantages of a Health Savings Account (HSA). You pay all costs until your deductible is met. Then you pay a percentage of costs until you meet your out-of-pocket maximum.	Bronze and Silver
I want some copays with coverage right from the start.	Shared Cost Blue PPO plans have copays with coverage for some services right from the start. For other services, you need to meet your deductible before we pay for your care. These plans have a wide range of deductibles.	Bronze, Silver and Gold
I'm comfortable meeting a lower deductible before coverage starts.	Comprehensive Care Blue PPO plans offer a lower yearly deductible and a lower out-of-pocket maximum. You pay for all medical services until your deductible is met. Then you pay a percentage of your care costs until your out-of-pocket maximum is met.	Bronze and Silver
I'm under 30 and looking for some of the lowest cost coverage.	If you are under 30 (or if you meet financial hardship requirements), Major Events Blue PPO plans provide basic coverage. And you get the protection you need in case of an emergency.	Catastrophic

All of the Highmark West Virginia plan options above **include 10 essential health benefits (EHBs):**

- ✓ Ambulatory services, such as primary care and specialist visits.
- ✓ Maternity and newborn care.
- ✓ Emergency services.
- ✓ Prescription drugs, including retail and mail order.
- ✓ Pediatric services, including oral and vision care.
- ✓ Mental health and substance abuse services.
- ✓ Rehabilitative services and devices.
- ✓ Hospitalization.
- ✓ Laboratory services.
- ✓ No-cost preventive and wellness services, and chronic disease management.



REAL-WORLD EXAMPLES

These scenarios may help you better understand which plan option might work best for you:



Jeri is in her 40s, has three kids and lots of doctor visits. She is looking for a plan that gives her **“the most copays,”** so she isn’t surprised later.

She is considering
Balance Blue PPO.



Josh is 35 and healthy but very budget-conscious. He wants a plan with **“low premiums and copays”** for services he uses most.

He is considering
Shared Cost Blue PPO.



Paul and Anna are in their 40s. They are pretty healthy and like to find ways to **“keep their taxes low every year.”**

They are considering
Health Savings Blue PPO.



Kelly is 28 and in good health. She doesn’t get sick often and is only looking for coverage **“in case of an emergency.”**

She is considering
Major Events Blue PPO.*

**Major Events plans are only available for individuals and families under 30 years of age or are based on a financial hardship.*

This information is for illustrative purposes only and is intended to provide general information and does not attempt to give you advice based on your specific circumstances.



2016 HIGHMARK PLAN OPTIONS

The chart below shows your costs as a member.

		PPO							
Plan Type	BALANCE			HEALTH SAVINGS			SHARED COST		
Metal Level	Silver	Gold	Gold	Bronze	Bronze	Silver	Bronze	Silver	
Plan Name	Balance Blue PPO 1200	Balance Blue PPO 500	Balance Blue PPO 750	Health Savings Blue PPO 4000	Health Savings Blue PPO 6450	Health Savings Blue PPO 3000	Shared Cost Blue PPO 5500	Shared Cost Blue PPO 2500	
In-Network	Deductible (Individual)	\$1,200	\$500	\$750	\$4,000	\$6,450	\$3,000	\$5,500	\$2,500
	Deductible (Family) ¹	\$2,400	\$1,000	\$1,500	\$8,000	\$12,900	\$6,000	\$11,000	\$5,000
	Out-of-Pocket Maximum (Individual) ²	\$6,850	\$3,000	\$5,000	\$6,450	\$6,450	\$5,000	\$6,850	\$6,850
	Out-of-Pocket Maximum (Family) ²	\$13,700	\$6,000	\$10,000	\$12,900	\$12,900	\$10,000	\$13,700	\$13,700
	Coinsurance (after deductible)	In-Network: 10% Out-of-Network: 40%	In-Network: 20% Out-of-Network: 40%	In-Network: 10% Out-of-Network: 30%	In-Network: 40% Out-of-Network: 50%	0%	In-Network: 10% Out-of-Network: 30%	In-Network: 40% Out-of-Network: 50%	In-Network: 20% Out-of-Network: 40%
	Primary Care Visit	\$50 copay	\$40 copay	\$25 copay	40% after deductible	0% after deductible	10% after deductible	\$80 copay	\$40 copay
	Specialist or Urgent Care Visit	\$90 copay	\$50 copay	\$35/\$75 copay	40% after deductible	0% after deductible	10% after deductible	\$100 copay	\$50 copay
	Emergency Room Visit	\$250 copay, then 0%	\$150 copay, then 20%	\$175 copay, then 0%	40% after deductible	0% after deductible	10% after deductible	40% after deductible	\$150 copay, then 20%
	Inpatient Hospital Services	\$750 copay per day/3 day max	20% after deductible	\$1,500 copay per admission	40% after deductible	0% after deductible	10% after deductible	40% after deductible	20% after deductible
	Diagnostic X-rays and Lab ³	Basic: \$90 copay Advanced: \$250 copay	Basic: \$50 copay Advanced: \$100 copay	Basic: \$35 copay Advanced: \$200 copay	40% after deductible	0% after deductible	10% after deductible	40% after deductible	20% after deductible
Prescription Drug Coverage*	Progressive Formulary ⁴ Generic: \$3 Brand: \$50	Progressive Formulary ⁴ Generic: \$3 Brand: \$50	Progressive Formulary ⁴ Generic: \$3 Brand: \$50	Open Comprehensive Formulary ⁵ 40% after deductible	Open Comprehensive Formulary ⁵ 0% after deductible	Open Comprehensive Formulary ⁵ 10% after deductible	Open Comprehensive Formulary ⁵ 40% after deductible	Progressive Formulary ⁴ Generic: \$3 Brand: \$50	
Pediatric Dental Services ⁶	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	
Pediatric Vision Services ⁶	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	

*Most Highmark West Virginia plans offer \$3 low-cost generic drugs.



2016 HIGHMARK PLAN OPTIONS

The chart below shows your costs as a member.

		PPO								
Plan Type	SHARED COST				COMPREHENSIVE CARE		MAJOR EVENTS	MULTI-STATE		
Metal Level	Silver	Gold	Gold	Gold	Bronze	Silver	Catastrophic	Silver	Gold	
Plan Name	Shared Cost Blue PPO 4750	Shared Cost Blue PPO 500	Shared Cost Blue PPO 1000	Shared Cost Blue PPO 1500	Comprehensive Care Blue PPO 4000	Comprehensive Care Blue PPO 1500	Major Events PPO Blue 6850	Blue Cross Blue Shield Shared Cost 4750, a Multi-State Plan	Blue Cross Blue Shield Shared Cost 1500, a Multi-State Plan	
In-Network	Deductible (Individual)	\$4,750	\$500	\$1,000	\$1,500	\$4,000	\$1,500	\$6,850	\$4,750	\$1,500
	Deductible (Family) ¹	\$9,500	\$1,000	\$2,000	\$3,000	\$8,000	\$3,000	\$13,700	\$9,500	\$3,000
	Out-of-Pocket Maximum (Individual) ²	\$6,850	\$6,850	\$3,500	\$4,000	\$6,850	\$6,850	\$6,850	\$6,350	\$3,500
	Out-of-Pocket Maximum (Family) ²	\$13,700	\$13,700	\$7,000	\$8,000	\$13,700	\$13,700	\$13,700	\$12,700	\$7,000
Coinsurance (after deductible)	In-Network: 20% Out-of-Network: 40%	In-Network: 20% Out-of-Network: 40%	In-Network: 20% Out-of-Network: 40%	In-Network: 20% Out-of-Network: 40%	In-Network: 50% Out-of-Network: 50%	In-Network: 20% Out-of-Network: 40%	0%	In-Network: 20% Out-of-Network: 40%	In-Network: 20% Out-of-Network: 40%	
Primary Care Visit	\$35 copay	\$35 copay	\$35 copay	\$35 copay	\$70 copay after deductible	\$35 copay after deductible	0% after deductible; Eligible for 3 visits prior to ded. at no cost	\$35 copay	\$35 copay	
Specialist or Urgent Care Visit	\$45 copay	\$45 copay	\$45 copay	\$45 copay	\$100 copay after deductible	\$70 copay after deductible	0% after deductible	\$45 copay	\$45 copay	
Emergency Room Visit	\$150 copay, then 20%	\$150 copay, then 20%	\$150 copay, then 20%	\$150 copay, then 20%	50% after deductible	20% after deductible	0% after deductible	\$150 copay, then 20%	\$150 copay, then 20%	
Inpatient Hospital Services	20% after deductible	20% after deductible	20% after deductible	20% after deductible	50% after deductible	20% after deductible	0% after deductible	20% after deductible	20% after deductible	
Diagnostic X-rays and Lab ³	20% after deductible	20% after deductible	20% after deductible	20% after deductible	Lab and Path: \$70 copay Other: 50% after deductible	Basic: \$40 copay Advanced: 20% after deductible	0% after deductible	20% after deductible	20% after deductible	
Prescription Drug Coverage*	Progressive Formulary ⁴ Generic: \$3 Brand: \$50	Progressive Formulary ⁴ Generic: \$3 Brand: \$50	Progressive Formulary ⁴ Generic: \$3 Brand: \$50	Progressive Formulary ⁴ Generic: \$3 Brand: \$50	Open Comprehensive Formulary ⁵ 50% coinsurance after \$250 deductible	Progressive Formulary ⁴ Generic: \$3 Brand: \$50	Open Comprehensive Formulary ⁵ 0% after deductible	Progressive Formulary ⁴ Generic: \$3 Brand: \$50	Progressive Formulary ⁴ Generic: \$3 Brand: \$50	
Pediatric Dental Services ⁶	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	Exam/Cleaning: 0% Other benefits: 0%-50% coinsurance	
Pediatric Vision Services ⁶	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	Exam: 0%; Frames/Lenses: 0%	

*Most Highmark West Virginia plans offer \$3 low-cost generic drugs.

DISCLOSURE

¹Balance, Shared Cost, Health Savings, Major Events, and Comprehensive Care Family Deductible: For an Agreement covering more than one (1) family member, as each Member satisfies their individual Deductible, the Plan will begin to pay benefits for Covered Services for that Member for the remainder of the Benefit Period (January 1, 2016 – December 31, 2016), whether or not the entire family Deductible has been satisfied. When the family Deductible has been satisfied, the family Deductible will be considered to have been satisfied for all remaining covered family members. No individual Member may satisfy the entire family Deductible.

²You are responsible for out-of-pocket costs each Benefit Period up to a maximum amount shown. Thereafter, the Plan pays 100% of the Provider's Allowable Charge during the remainder of the Benefit Period. This amount does not include amounts in excess of the Provider's Allowable Charge.

³Basic Diagnostic Services include four types of service: Standard Imaging Services, Laboratory and Pathology, Diagnostic Medical and Allergy Testing. Basic Diagnostic Services require one copay per date of service and type of service. Additional Basic Diagnostic Services are subject to deductible and coinsurance. Advanced Diagnostic Services include but are not limited to CAT Scan, CTA, MRI, MRA, PET Scan and PET/CT Scan. There may be additional charges beyond the copay depending on the service.

⁴Prescription drug copays for a 34-day supply (Retail): \$3 generic; \$50 brand; \$100 non-formulary brand and non-formulary generic; specialty drug copays vary. The plan has a five-tier structure and utilizes the HCR Progressive Formulary on the National Network. Mail order available. If a generic substitution is available but not accepted by the Member they are responsible for paying the difference between the price for a Brand Drug and any available generic equivalent, for each separate Prescription Order or refill plus the drug copay.

⁵The plan utilizes the HCR Comprehensive Formulary on the National Network. Mail order available.

⁶Vision benefits utilize the Davis National Network. Pediatric Dental benefits utilize United Concordia's Advantage Plus Network. The benefits listed are a summary. Please request the Certificate Booklet for details on benefits, conditions and exclusions.

Health Savings Plans are Qualified High Deductible Health Plans that may be coupled with a Health Savings Account (HSA). However, certain Cost-Sharing Reductions (CSR) or plan variations of this plan that are offered through the Health Insurance Marketplace are not intended to be used with an HSA. If you have questions, please check with your financial advisor.

Multi-State Plans are only available for enrollment through the Health Insurance Marketplace.

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To find more information about Highmark's benefits and operating procedures, such as accessing the drug formulary or using network providers, please go to DiscoverHighmark.com/QualityAssurance; or for a paper copy, call 1-855-873-4110.

Highmark Blue Cross Blue Shield West Virginia is a Qualified Health Plan issuer in the Health Insurance Marketplace.

Blues On Call is a service mark of the Blue Cross and Blue Shield Association.

My Care Navigator is a service mark of Highmark Inc.

Any cash or cash equivalent reward (for example, a debit card) you receive for satisfying program requirements may result in taxable income to you. Consult your tax advisor for further information.



If you are looking for additional plan details, each plan's Summary of Benefits and Coverage is available online at HighmarkBCBSWV.com/sbc/bcbswv. With this information, you'll be able to shop and compare with confidence. If you do not have online access, you can get a paper copy of any Summary of Benefits free of charge by calling toll-free 1-855-329-0681.



GLOSSARY

Important terms to know



Coinsurance

The part of a medical bill that you pay after reaching your deductible. For example, if your medical bill is \$100 and your coinsurance is 20%, you pay \$20. The insurance company pays \$80.

The percentage of coinsurance that you pay can vary between plans, and it's important to realize that the amount you pay could be lower if you qualify for cost-sharing reductions.



Copayments

Copayments (or copays) are fixed, upfront dollar amounts that you pay each time you receive certain health care services.

Many plans offer copays that give you the security of knowing your costs in advance. Also, it's important to remember that all plans cover preventive services with no cost sharing. There are no copays or coinsurance for in-network preventive services like annual check-ups, mammograms and colonoscopies. Additional professional fees may be charged for certain services that may not be covered under a copay.



Deductible

The dollar amount you must pay each benefit period (usually a year) for your health care expenses before your plan begins to pay. For example, if you have a \$500 deductible, that's the amount you will pay before your plan will pay for covered in-network services.

When picking your plan, you should choose the one with the highest deductible amount that you can comfortably pay in a calendar year. Some services may not require you to meet a deductible before your plan pays. We offer a variety of deductibles — so you're sure to find a plan that fits your needs and budget.



Embedded

An embedded deductible has two components, an individual deductible and a family deductible. This allows for each family member to have medical bills covered before the family deductible is met. The individual deductibles add up to meet the family deductible.



Formulary

A formulary is a list of prescription drugs that are covered by your health insurance plan.

A drug's formulary status affects how much you pay for each drug. It's important to make sure the prescriptions you need are covered in your plan's formulary.



In-network providers

These are health care providers who have an agreement with the health plan pertaining to payment as a network participant.



Out-of-network providers

Health care providers who do not have an agreement with the plan where they can be considered a network participant.

You usually pay more when you use out-of-network health care providers.



Out-of-pocket maximum

The highest amount you will need to pay each benefit period (usually a year) for covered in-network care before your insurance company pays 100%.

For example, if your out-of-pocket maximum is \$2,000, once you have paid \$2,000 the insurance company pays for 100% of the plan allowance for covered in-network care. This does not include any services not covered by your plan.



Premium

Your monthly premium is the amount you pay each month for your health insurance.

Usually, plans that have a higher deductible have a lower monthly premium, while plans with a lower deductible will likely have a higher premium.



CALCULATING YOUR BASE MONTHLY RATE

This brochure lists monthly base rates. The base rate is the maximum amount you will pay every month before applying any Advanced Premium Tax Credit (APTC) that you may be eligible to receive. If you qualify for financial help, your rate will be less than the base rate.

To calculate how much you will pay each month for your health coverage:

1. Identify the names and ages of all family members for whom you are buying coverage.
2. Find the plan rate in the enclosed pages for the county where the contract holder* has a permanent mailing address.
3. The plans we offer are listed across the top of the page(s). Locate the plan(s) that interest you.
4. In the "Age" column on the left of the page, locate the age of each family member who will be covered on the policy. Please use the age on the first date of coverage.
5. Match the age(s) to the rate(s) under the plans you are considering.
6. If the individual family member has not used a tobacco product in the last six months, use the rate in the "Non-Tobacco" column for that member.** Rates for children under age 21 are strictly "Non-Tobacco."

7. If an individual family member has used a tobacco product in the last six months, use the rate in the "Tobacco" column for that member.**
8. For two-parent families with more than three children under age 21: Only include rates for you, your spouse/domestic partner, children between ages 21-26, and/or three oldest children under age 21. Your policy automatically covers your remaining children. Please include them on your application as eligible dependents, but without a rate listed with their names.
9. Use the chart in this guide to list the rates for each family member for your plan option.
10. Add the numbers in the "Rate" columns to find your total base monthly rate for your plan options.

Child-only policies are available. Each child enrolling in a policy without at least one parent must enroll under a separate policy.

Catastrophic coverage plans. Only individuals and their families under age 30, or those who meet financial hardship requirements, qualify. Go to healthcare.gov for more information.

*If you are over 21 years of age, find the county where you reside. If you are under 21 years of age, either find the county where you reside, or the county where you reside with your parent or guardian.

**This does not include the religious or ceremonial use of tobacco.

TO BE ELIGIBLE FOR FINANCIAL HELP

Submit an application online at DiscoverHighmark.com, or through the Marketplace at HealthCare.gov or 1-800-318-2596. Eligibility for financial help is based on your household income, the number of people in your household, your health coverage needs, and other factors. You do not need to provide a medical history. Filling out the application may take up to 30 minutes. You will see your calculated savings immediately online.

When you apply, make sure you have:

- a. Social Security Numbers (or document numbers for legal immigrants) for everyone in your family who needs to have health coverage
- b. Employer and income information for everyone in your family who needs to have health coverage
- c. Health insurance policy numbers for anyone who currently has health coverage

DO NOT CANCEL ANY CURRENT HEALTH INSURANCE COVERAGE IN RELIANCE ON THIS INFORMATION.

These premium rates are subject to change at any time. Premium rates are valid as of the start date of coverage and are calculated according to the information that you have entered. This document is not a contract. The complete terms, provisions, and conditions concerning coverage are described in the actual policy. Please contact us for specific requirements.

FIRST CHOICE		
Plan Name		
	AGE	RATE
Contract Holder		
Spouse/Domestic Partner		
Dependent* 1		
Dependent* 2		
Dependent* 3		
TOTAL BASE MONTHLY RATE		

SECOND CHOICE		
Plan Name		
	AGE	RATE
Contract Holder		
Spouse/Domestic Partner		
Dependent* 1		
Dependent* 2		
Dependent* 3		
TOTAL BASE MONTHLY RATE		

*List all children between ages 21-26 and or/three oldest children under age 21. Rates for children under age 21 are strictly "Non-Tabacco."

RATES FOR YOUR COUNTY – Boone, Braxton, Calhoun, Clay, Fayette, Greenbrier, Kanawha, Lincoln, Logan, McDowell, Mercer, Mingo, Monroe, Nicholas, Raleigh, Roane, Summers, Wyoming

Age	PPO									
	BALANCE						HEALTH SAVINGS			
	Silver		Gold		Gold		Bronze		Bronze	
	Balance Blue PPO 1200		Balance Blue PPO 500		Balance Blue PPO 750		Health Savings Blue PPO 4000		Health Savings Blue PPO 6450	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$211.08	\$211.08	\$251.36	\$251.36	\$248.61	\$248.61	\$159.80	\$159.80	\$158.92	\$158.92
21	\$332.41	\$340.72	\$395.85	\$405.75	\$391.51	\$401.30	\$251.65	\$257.94	\$250.27	\$256.53
22	\$332.41	\$340.72	\$395.85	\$405.75	\$391.51	\$401.30	\$251.65	\$257.94	\$250.27	\$256.53
23	\$332.41	\$340.72	\$395.85	\$405.75	\$391.51	\$401.30	\$251.65	\$257.94	\$250.27	\$256.53
24	\$332.41	\$340.72	\$395.85	\$405.75	\$391.51	\$401.30	\$251.65	\$257.94	\$250.27	\$256.53
25	\$333.74	\$342.08	\$397.43	\$407.37	\$393.08	\$402.91	\$252.66	\$258.98	\$251.27	\$257.55
26	\$340.39	\$348.90	\$405.35	\$415.48	\$400.91	\$410.93	\$257.69	\$264.13	\$256.28	\$262.69
27	\$348.37	\$357.08	\$414.85	\$425.22	\$410.30	\$420.56	\$263.73	\$270.32	\$262.28	\$268.84
28	\$361.33	\$370.36	\$430.29	\$441.05	\$425.57	\$436.21	\$273.54	\$280.38	\$272.04	\$278.84
29	\$371.97	\$381.27	\$442.96	\$454.03	\$438.10	\$449.05	\$281.60	\$288.64	\$280.05	\$287.05
30	\$377.29	\$386.72	\$449.29	\$460.52	\$444.36	\$455.47	\$285.62	\$292.76	\$284.06	\$291.16
31	\$385.26	\$394.89	\$458.79	\$470.26	\$453.76	\$465.10	\$291.66	\$298.95	\$290.06	\$297.31
32	\$393.24	\$403.07	\$468.29	\$480.00	\$463.16	\$474.74	\$297.70	\$305.14	\$296.07	\$303.47
33	\$398.23	\$408.19	\$474.23	\$486.09	\$469.03	\$480.76	\$301.48	\$309.02	\$299.82	\$307.32
34	\$403.55	\$413.64	\$480.56	\$492.57	\$475.29	\$487.17	\$305.50	\$313.14	\$303.83	\$311.43
35	\$406.21	\$416.37	\$483.73	\$495.82	\$478.43	\$490.39	\$307.52	\$315.21	\$305.83	\$313.48
36	\$408.86	\$419.08	\$486.90	\$499.07	\$481.56	\$493.60	\$309.53	\$317.27	\$307.83	\$315.53
37	\$411.52	\$421.81	\$490.06	\$502.31	\$484.69	\$496.81	\$311.54	\$319.33	\$309.83	\$317.58
38	\$414.18	\$424.53	\$493.23	\$505.56	\$487.82	\$500.02	\$313.56	\$321.40	\$311.84	\$319.64
39	\$419.50	\$429.99	\$499.56	\$512.05	\$494.09	\$506.44	\$317.58	\$325.52	\$315.84	\$323.74
40	\$424.82	\$467.30	\$505.90	\$556.49	\$500.35	\$550.39	\$321.61	\$353.77	\$319.85	\$351.84
41	\$432.80	\$478.24	\$515.40	\$569.52	\$509.75	\$563.27	\$327.65	\$362.05	\$325.85	\$360.06
42	\$440.44	\$489.77	\$524.50	\$583.24	\$518.75	\$576.85	\$333.44	\$370.79	\$331.61	\$368.75
43	\$451.08	\$505.66	\$537.17	\$602.17	\$531.28	\$595.56	\$341.49	\$382.81	\$339.62	\$380.71
44	\$464.38	\$525.68	\$553.00	\$626.00	\$546.94	\$619.14	\$351.56	\$397.97	\$349.63	\$395.78
45	\$480.00	\$549.60	\$571.61	\$654.49	\$565.34	\$647.31	\$363.38	\$416.07	\$361.39	\$413.79
46	\$498.62	\$578.40	\$593.78	\$688.78	\$587.27	\$681.23	\$377.48	\$437.88	\$375.41	\$435.48
47	\$519.56	\$611.52	\$618.71	\$728.22	\$611.93	\$720.24	\$393.33	\$462.95	\$391.17	\$460.41
48	\$543.49	\$650.01	\$647.21	\$774.06	\$640.12	\$765.58	\$411.45	\$492.09	\$409.19	\$489.39
49	\$567.09	\$690.15	\$675.32	\$821.86	\$667.92	\$812.86	\$429.31	\$522.47	\$426.96	\$519.61
50	\$593.68	\$727.26	\$706.99	\$866.06	\$699.24	\$856.57	\$449.45	\$550.58	\$446.98	\$547.55
51	\$619.94	\$759.43	\$738.26	\$904.37	\$730.17	\$894.46	\$469.33	\$574.93	\$466.75	\$571.77
52	\$648.86	\$794.85	\$772.70	\$946.56	\$764.23	\$936.18	\$491.22	\$601.74	\$488.53	\$598.45
53	\$678.12	\$830.70	\$807.53	\$989.22	\$798.68	\$978.38	\$513.37	\$628.88	\$510.55	\$625.42
54	\$709.70	\$869.38	\$845.14	\$1,035.30	\$835.87	\$1,023.94	\$537.27	\$658.16	\$534.33	\$654.55
55	\$741.27	\$908.06	\$882.75	\$1,081.37	\$873.07	\$1,069.51	\$561.18	\$687.45	\$558.10	\$683.67
56	\$775.51	\$950.00	\$923.52	\$1,131.31	\$913.39	\$1,118.90	\$587.10	\$719.20	\$583.88	\$715.25
57	\$810.08	\$992.35	\$964.69	\$1,181.75	\$954.11	\$1,168.78	\$613.27	\$751.26	\$609.91	\$747.14
58	\$846.98	\$1,037.55	\$1,008.63	\$1,235.57	\$997.57	\$1,222.02	\$641.20	\$785.47	\$637.69	\$781.17
59	\$865.26	\$1,059.94	\$1,030.40	\$1,262.24	\$1,019.10	\$1,248.40	\$655.04	\$802.42	\$651.45	\$798.03
60	\$902.16	\$1,105.15	\$1,074.34	\$1,316.07	\$1,062.56	\$1,301.64	\$682.98	\$836.65	\$679.23	\$832.06
61	\$934.07	\$1,144.24	\$1,112.34	\$1,362.62	\$1,100.14	\$1,347.67	\$707.14	\$866.25	\$703.26	\$861.49
62	\$955.01	\$1,169.89	\$1,137.28	\$1,393.17	\$1,124.81	\$1,377.89	\$722.99	\$885.66	\$719.03	\$880.81
63	\$981.27	\$1,202.06	\$1,168.55	\$1,431.47	\$1,155.74	\$1,415.78	\$742.87	\$910.02	\$738.80	\$905.03
64	\$997.23	\$1,221.61	\$1,187.55	\$1,454.75	\$1,174.53	\$1,438.80	\$754.95	\$924.81	\$750.81	\$919.74
65+	\$997.23	\$1,221.61	\$1,187.55	\$1,454.75	\$1,174.53	\$1,438.80	\$754.95	\$924.81	\$750.81	\$919.74

RATES FOR YOUR COUNTY – Boone, Braxton, Calhoun, Clay, Fayette, Greenbrier, Kanawha, Lincoln, Logan, McDowell, Mercer, Mingo, Monroe, Nicholas, Raleigh, Roane, Summers, Wyoming

Age	PPO											
	HEALTH SAVINGS		SHARED COST									
	Silver		Bronze		Silver		Silver		Gold		Gold	
	Health Savings Blue PPO 3000		Shared Cost Blue PPO 5500		Shared Cost Blue PPO 2500		Shared Cost Blue PPO 4750		Shared Cost Blue PPO 500		Shared Cost Blue PPO 1000	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$203.94	\$203.94	\$164.72	\$164.72	\$204.36	\$204.36	\$192.96	\$192.96	\$243.40	\$243.40	\$243.40	\$243.40
21	\$321.17	\$329.20	\$259.40	\$265.89	\$321.82	\$329.87	\$303.87	\$311.47	\$383.31	\$392.89	\$383.31	\$392.89
22	\$321.17	\$329.20	\$259.40	\$265.89	\$321.82	\$329.87	\$303.87	\$311.47	\$383.31	\$392.89	\$383.31	\$392.89
23	\$321.17	\$329.20	\$259.40	\$265.89	\$321.82	\$329.87	\$303.87	\$311.47	\$383.31	\$392.89	\$383.31	\$392.89
24	\$321.17	\$329.20	\$259.40	\$265.89	\$321.82	\$329.87	\$303.87	\$311.47	\$383.31	\$392.89	\$383.31	\$392.89
25	\$322.45	\$330.51	\$260.44	\$266.95	\$323.11	\$331.19	\$305.09	\$312.72	\$384.84	\$394.46	\$384.84	\$394.46
26	\$328.88	\$337.10	\$265.63	\$272.27	\$329.54	\$337.78	\$311.16	\$318.94	\$392.51	\$402.32	\$392.51	\$402.32
27	\$336.59	\$345.00	\$271.85	\$278.65	\$337.27	\$345.70	\$318.46	\$326.42	\$401.71	\$411.75	\$401.71	\$411.75
28	\$349.11	\$357.84	\$281.97	\$289.02	\$349.82	\$358.57	\$330.31	\$338.57	\$416.66	\$427.08	\$416.66	\$427.08
29	\$359.39	\$368.37	\$290.27	\$297.53	\$360.12	\$369.12	\$340.03	\$348.53	\$428.92	\$439.64	\$428.92	\$439.64
30	\$364.53	\$373.64	\$294.42	\$301.78	\$365.27	\$374.40	\$344.89	\$353.51	\$435.06	\$445.94	\$435.06	\$445.94
31	\$372.24	\$381.55	\$300.64	\$308.16	\$372.99	\$382.31	\$352.19	\$360.99	\$444.26	\$455.37	\$444.26	\$455.37
32	\$379.94	\$389.44	\$306.87	\$314.54	\$380.71	\$390.23	\$359.48	\$368.47	\$453.46	\$464.80	\$453.46	\$464.80
33	\$384.76	\$394.38	\$310.76	\$318.53	\$385.54	\$395.18	\$364.04	\$373.14	\$459.21	\$470.69	\$459.21	\$470.69
34	\$389.90	\$399.65	\$314.91	\$322.78	\$390.69	\$400.46	\$368.90	\$378.12	\$465.34	\$476.97	\$465.34	\$476.97
35	\$392.47	\$402.28	\$316.99	\$324.91	\$393.26	\$403.09	\$371.33	\$380.61	\$468.40	\$480.11	\$468.40	\$480.11
36	\$395.04	\$404.92	\$319.06	\$327.04	\$395.84	\$405.74	\$373.76	\$383.10	\$471.47	\$483.26	\$471.47	\$483.26
37	\$397.61	\$407.55	\$321.14	\$329.17	\$398.41	\$408.37	\$376.19	\$385.59	\$474.54	\$486.40	\$474.54	\$486.40
38	\$400.18	\$410.18	\$323.21	\$331.29	\$400.99	\$411.01	\$378.62	\$388.09	\$477.60	\$489.54	\$477.60	\$489.54
39	\$405.32	\$415.45	\$327.36	\$335.54	\$406.14	\$416.29	\$383.48	\$393.07	\$483.74	\$495.83	\$483.74	\$495.83
40	\$410.46	\$451.51	\$331.51	\$364.66	\$411.29	\$452.42	\$388.35	\$427.19	\$489.87	\$538.86	\$489.87	\$538.86
41	\$418.16	\$462.07	\$337.74	\$373.20	\$419.01	\$463.01	\$395.64	\$437.18	\$499.07	\$551.47	\$499.07	\$551.47
42	\$425.55	\$473.21	\$343.71	\$382.21	\$426.41	\$474.17	\$402.63	\$447.72	\$507.89	\$564.77	\$507.89	\$564.77
43	\$435.83	\$488.57	\$352.01	\$394.60	\$436.71	\$489.55	\$412.35	\$462.24	\$520.15	\$583.09	\$520.15	\$583.09
44	\$448.67	\$507.89	\$362.38	\$410.21	\$449.58	\$508.92	\$424.51	\$480.55	\$535.48	\$606.16	\$535.48	\$606.16
45	\$463.77	\$531.02	\$374.57	\$428.88	\$464.71	\$532.09	\$438.79	\$502.41	\$553.50	\$633.76	\$553.50	\$633.76
46	\$481.76	\$558.84	\$389.10	\$451.36	\$482.73	\$559.97	\$455.81	\$528.74	\$574.97	\$666.97	\$574.97	\$666.97
47	\$501.99	\$590.84	\$405.44	\$477.20	\$503.00	\$592.03	\$474.95	\$559.02	\$599.11	\$705.15	\$599.11	\$705.15
48	\$525.11	\$628.03	\$424.12	\$507.25	\$526.18	\$629.31	\$496.83	\$594.21	\$626.71	\$749.55	\$626.71	\$749.55
49	\$547.92	\$666.82	\$442.54	\$538.57	\$549.02	\$668.16	\$518.40	\$630.89	\$653.93	\$795.83	\$653.93	\$795.83
50	\$573.61	\$702.67	\$463.29	\$567.53	\$574.77	\$704.09	\$542.71	\$664.82	\$684.59	\$838.62	\$684.59	\$838.62
51	\$598.98	\$733.75	\$483.78	\$592.63	\$600.19	\$735.23	\$566.72	\$694.23	\$714.87	\$875.72	\$714.87	\$875.72
52	\$626.92	\$767.98	\$506.35	\$620.28	\$628.19	\$769.53	\$593.15	\$726.61	\$748.22	\$916.57	\$748.22	\$916.57
53	\$655.19	\$802.61	\$529.18	\$648.25	\$656.51	\$804.22	\$619.89	\$759.37	\$781.95	\$957.89	\$781.95	\$957.89
54	\$685.70	\$839.98	\$553.82	\$678.43	\$687.09	\$841.69	\$648.76	\$794.73	\$818.37	\$1,002.50	\$818.37	\$1,002.50
55	\$716.21	\$877.36	\$578.46	\$708.61	\$717.66	\$879.13	\$677.63	\$830.10	\$854.78	\$1,047.11	\$854.78	\$1,047.11
56	\$749.29	\$917.88	\$605.18	\$741.35	\$750.81	\$919.74	\$708.93	\$868.44	\$894.26	\$1,095.47	\$894.26	\$1,095.47
57	\$782.69	\$958.80	\$632.16	\$774.40	\$784.28	\$960.74	\$740.53	\$907.15	\$934.13	\$1,144.31	\$934.13	\$1,144.31
58	\$818.34	\$1,002.47	\$660.95	\$809.66	\$820.00	\$1,004.50	\$774.26	\$948.47	\$976.67	\$1,196.42	\$976.67	\$1,196.42
59	\$836.01	\$1,024.11	\$675.22	\$827.14	\$837.70	\$1,026.18	\$790.97	\$968.94	\$997.76	\$1,222.26	\$997.76	\$1,222.26
60	\$871.66	\$1,067.78	\$704.01	\$862.41	\$873.42	\$1,069.94	\$824.70	\$1,010.26	\$1,040.30	\$1,274.37	\$1,040.30	\$1,274.37
61	\$902.49	\$1,105.55	\$728.91	\$892.91	\$904.31	\$1,107.78	\$853.87	\$1,045.99	\$1,077.10	\$1,319.45	\$1,077.10	\$1,319.45
62	\$922.72	\$1,130.33	\$745.26	\$912.94	\$924.59	\$1,132.62	\$873.02	\$1,069.45	\$1,101.25	\$1,349.03	\$1,101.25	\$1,349.03
63	\$948.09	\$1,161.41	\$765.75	\$938.04	\$950.01	\$1,163.76	\$897.02	\$1,098.85	\$1,131.53	\$1,386.12	\$1,131.53	\$1,386.12
64	\$963.51	\$1,180.30	\$778.20	\$953.30	\$965.46	\$1,182.69	\$911.61	\$1,116.72	\$1,149.93	\$1,408.66	\$1,149.93	\$1,408.66
65+	\$963.51	\$1,180.30	\$778.20	\$953.30	\$965.46	\$1,182.69	\$911.61	\$1,116.72	\$1,149.93	\$1,408.66	\$1,149.93	\$1,408.66

RATES FOR YOUR COUNTY – Boone, Braxton, Calhoun, Clay, Fayette, Greenbrier, Kanawha, Lincoln, Logan, McDowell, Mercer, Mingo, Monroe, Nicholas, Raleigh, Roane, Summers, Wyoming

Age	PPO											
	SHARED COST		COMPREHENSIVE CARE				MAJOR EVENTS		MULTI-STATE			
	Gold		Bronze		Silver		Catastrophic		Silver		Gold	
	Shared Cost Blue PPO 1500		Comprehensive Care Blue PPO 4000		Comprehensive Care Blue PPO 1500		Major Events Blue PPO 6850		Blue Cross Blue Shield Shared Cost Blue PPO 4750, a Multi-State Plan		Blue Cross Blue Shield Shared Cost Blue PPO 1500, a Multi-State Plan	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$234.82	\$234.82	\$169.63	\$169.63	\$208.45	\$208.45	\$148.08	\$148.08	\$195.00	\$195.00	\$237.27	\$237.27
21	\$369.79	\$379.03	\$267.14	\$273.82	\$328.27	\$336.48	\$233.19	\$239.02	\$307.08	\$314.76	\$373.65	\$382.99
22	\$369.79	\$379.03	\$267.14	\$273.82	\$328.27	\$336.48	\$233.19	\$239.02	\$307.08	\$314.76	\$373.65	\$382.99
23	\$369.79	\$379.03	\$267.14	\$273.82	\$328.27	\$336.48	\$233.19	\$239.02	\$307.08	\$314.76	\$373.65	\$382.99
24	\$369.79	\$379.03	\$267.14	\$273.82	\$328.27	\$336.48	\$233.19	\$239.02	\$307.08	\$314.76	\$373.65	\$382.99
25	\$371.27	\$380.55	\$268.21	\$274.92	\$329.58	\$337.82	\$234.12	\$239.97	\$308.31	\$316.02	\$375.14	\$384.52
26	\$378.66	\$388.13	\$273.55	\$280.39	\$336.15	\$344.55	\$238.79	\$244.76	\$314.45	\$322.31	\$382.62	\$392.19
27	\$387.54	\$397.23	\$279.96	\$286.96	\$344.03	\$352.63	\$244.38	\$250.49	\$321.82	\$329.87	\$391.59	\$401.38
28	\$401.96	\$412.01	\$290.38	\$297.64	\$356.83	\$365.75	\$253.48	\$259.82	\$333.80	\$342.15	\$406.16	\$416.31
29	\$413.80	\$424.15	\$298.93	\$306.40	\$367.33	\$376.51	\$260.94	\$267.46	\$343.62	\$352.21	\$418.11	\$428.56
30	\$419.71	\$430.20	\$303.20	\$310.78	\$372.59	\$381.90	\$264.67	\$271.29	\$348.54	\$357.25	\$424.09	\$434.69
31	\$428.59	\$439.30	\$309.62	\$317.36	\$380.46	\$389.97	\$270.27	\$277.03	\$355.91	\$364.81	\$433.06	\$443.89
32	\$437.46	\$448.40	\$316.03	\$323.93	\$388.34	\$398.05	\$275.86	\$282.76	\$363.28	\$372.36	\$442.03	\$453.08
33	\$443.01	\$454.09	\$320.03	\$328.03	\$393.27	\$403.10	\$279.36	\$286.34	\$367.88	\$377.08	\$447.63	\$458.82
34	\$448.93	\$460.15	\$324.31	\$332.42	\$398.52	\$408.48	\$283.09	\$290.17	\$372.80	\$382.12	\$453.61	\$464.95
35	\$451.88	\$463.18	\$326.45	\$334.61	\$401.15	\$411.18	\$284.96	\$292.08	\$375.25	\$384.63	\$456.60	\$468.02
36	\$454.84	\$466.21	\$328.58	\$336.79	\$403.77	\$413.86	\$286.82	\$293.99	\$377.71	\$387.15	\$459.59	\$471.08
37	\$457.80	\$469.25	\$330.72	\$338.99	\$406.40	\$416.56	\$288.69	\$295.91	\$380.17	\$389.67	\$462.58	\$474.14
38	\$460.76	\$472.28	\$332.86	\$341.18	\$409.02	\$419.25	\$290.55	\$297.81	\$382.62	\$392.19	\$465.57	\$477.21
39	\$466.67	\$478.34	\$337.13	\$345.56	\$414.28	\$424.64	\$294.29	\$301.65	\$387.53	\$397.22	\$471.55	\$483.34
40	\$472.59	\$519.85	\$341.40	\$375.54	\$419.53	\$461.48	\$298.02	\$327.82	\$392.45	\$431.70	\$477.52	\$525.27
41	\$481.47	\$532.02	\$347.82	\$384.34	\$427.41	\$472.29	\$303.61	\$335.49	\$399.82	\$441.80	\$486.49	\$537.57
42	\$489.97	\$544.85	\$353.96	\$393.60	\$434.96	\$483.68	\$308.98	\$343.59	\$406.88	\$452.45	\$495.09	\$550.54
43	\$501.81	\$562.53	\$362.51	\$406.37	\$445.46	\$499.36	\$316.44	\$354.73	\$416.71	\$467.13	\$507.04	\$568.39
44	\$516.60	\$584.79	\$373.19	\$422.45	\$458.59	\$519.12	\$325.77	\$368.77	\$428.99	\$485.62	\$521.99	\$590.89
45	\$533.98	\$611.41	\$385.75	\$441.68	\$474.02	\$542.75	\$336.73	\$385.56	\$443.42	\$507.72	\$539.55	\$617.78
46	\$554.69	\$643.44	\$400.71	\$464.82	\$492.41	\$571.20	\$349.79	\$405.76	\$460.62	\$534.32	\$560.48	\$650.16
47	\$577.98	\$680.28	\$417.54	\$491.44	\$513.09	\$603.91	\$364.48	\$428.99	\$479.97	\$564.92	\$584.01	\$687.38
48	\$604.61	\$723.11	\$436.77	\$522.38	\$536.72	\$641.92	\$381.27	\$456.00	\$502.08	\$600.49	\$610.92	\$730.66
49	\$630.86	\$767.76	\$455.74	\$554.64	\$560.03	\$681.56	\$397.82	\$484.15	\$523.88	\$637.56	\$637.45	\$775.78
50	\$660.44	\$809.04	\$477.11	\$584.46	\$586.29	\$718.21	\$416.48	\$510.19	\$548.44	\$671.84	\$667.34	\$817.49
51	\$689.66	\$844.83	\$498.22	\$610.32	\$612.22	\$749.97	\$434.90	\$532.75	\$572.70	\$701.56	\$696.86	\$853.65
52	\$721.83	\$884.24	\$521.46	\$638.79	\$640.78	\$784.96	\$455.19	\$557.61	\$599.42	\$734.29	\$729.36	\$893.47
53	\$754.37	\$924.10	\$544.97	\$667.59	\$669.67	\$820.35	\$475.71	\$582.74	\$626.44	\$767.39	\$762.25	\$933.76
54	\$789.50	\$967.14	\$570.34	\$698.67	\$700.86	\$858.55	\$497.86	\$609.88	\$655.62	\$803.13	\$797.74	\$977.23
55	\$824.63	\$1,010.17	\$595.72	\$729.76	\$732.04	\$896.75	\$520.01	\$637.01	\$684.79	\$838.87	\$833.24	\$1,020.72
56	\$862.72	\$1,056.83	\$623.24	\$763.47	\$765.85	\$938.17	\$544.03	\$666.44	\$716.42	\$877.61	\$871.73	\$1,067.87
57	\$901.18	\$1,103.95	\$651.02	\$797.50	\$799.99	\$979.99	\$568.28	\$696.14	\$748.35	\$916.73	\$910.59	\$1,115.47
58	\$942.22	\$1,154.22	\$680.67	\$833.82	\$836.43	\$1,024.63	\$594.17	\$727.86	\$782.44	\$958.49	\$952.06	\$1,166.27
59	\$962.56	\$1,179.14	\$695.37	\$851.83	\$854.49	\$1,046.75	\$606.99	\$743.56	\$799.33	\$979.18	\$972.61	\$1,191.45
60	\$1,003.61	\$1,229.42	\$725.02	\$888.15	\$890.92	\$1,091.38	\$632.88	\$775.28	\$833.42	\$1,020.94	\$1,014.09	\$1,242.26
61	\$1,039.11	\$1,272.91	\$750.66	\$919.56	\$922.44	\$1,129.99	\$655.26	\$802.69	\$862.89	\$1,057.04	\$1,049.96	\$1,286.20
62	\$1,062.41	\$1,301.45	\$767.49	\$940.18	\$943.12	\$1,155.32	\$669.95	\$820.69	\$882.24	\$1,080.74	\$1,073.50	\$1,315.04
63	\$1,091.62	\$1,337.23	\$788.60	\$966.04	\$969.05	\$1,187.09	\$688.38	\$843.27	\$906.50	\$1,110.46	\$1,103.01	\$1,351.19
64	\$1,109.37	\$1,358.98	\$801.42	\$981.74	\$984.81	\$1,206.39	\$699.57	\$856.97	\$921.24	\$1,128.52	\$1,120.95	\$1,373.16
65+	\$1,109.37	\$1,358.98	\$801.42	\$981.74	\$984.81	\$1,206.39	\$699.57	\$856.97	\$921.24	\$1,128.52	\$1,120.95	\$1,373.16

RATES FOR YOUR COUNTY – Cabell, Mason, Putnam, Wayne

Age	PPO									
	BALANCE						HEALTH SAVINGS			
	Silver		Gold		Gold		Bronze		Bronze	
	Balance Blue PPO 1200		Balance Blue PPO 500		Balance Blue PPO 750		Health Savings Blue PPO 4000		Health Savings Blue PPO 6450	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$185.75	\$185.75	\$221.20	\$221.20	\$218.78	\$218.78	\$140.62	\$140.62	\$139.85	\$139.85
21	\$292.52	\$299.83	\$348.35	\$357.06	\$344.53	\$353.14	\$221.45	\$226.99	\$220.24	\$225.75
22	\$292.52	\$299.83	\$348.35	\$357.06	\$344.53	\$353.14	\$221.45	\$226.99	\$220.24	\$225.75
23	\$292.52	\$299.83	\$348.35	\$357.06	\$344.53	\$353.14	\$221.45	\$226.99	\$220.24	\$225.75
24	\$292.52	\$299.83	\$348.35	\$357.06	\$344.53	\$353.14	\$221.45	\$226.99	\$220.24	\$225.75
25	\$293.69	\$301.03	\$349.74	\$358.48	\$345.91	\$354.56	\$222.34	\$227.90	\$221.12	\$226.65
26	\$299.54	\$307.03	\$356.71	\$365.63	\$352.80	\$361.62	\$226.76	\$232.43	\$225.53	\$231.17
27	\$306.56	\$314.22	\$365.07	\$374.20	\$361.07	\$370.10	\$232.08	\$237.88	\$230.81	\$236.58
28	\$317.97	\$325.92	\$378.66	\$388.13	\$374.50	\$383.86	\$240.72	\$246.74	\$239.40	\$245.39
29	\$327.33	\$335.51	\$389.80	\$399.55	\$385.53	\$395.17	\$247.80	\$254.00	\$246.45	\$252.61
30	\$332.01	\$340.31	\$395.38	\$405.26	\$391.04	\$400.82	\$251.35	\$257.63	\$249.97	\$256.22
31	\$339.03	\$347.51	\$403.74	\$413.83	\$399.31	\$409.29	\$256.66	\$263.08	\$255.26	\$261.64
32	\$346.05	\$354.70	\$412.10	\$422.40	\$407.58	\$417.77	\$261.98	\$268.53	\$260.54	\$267.05
33	\$350.44	\$359.20	\$417.32	\$427.75	\$412.75	\$423.07	\$265.30	\$271.93	\$263.85	\$270.45
34	\$355.12	\$364.00	\$422.90	\$433.47	\$418.26	\$428.72	\$268.84	\$275.56	\$267.37	\$274.05
35	\$357.46	\$366.40	\$425.68	\$436.32	\$421.02	\$431.55	\$270.61	\$277.38	\$269.13	\$275.86
36	\$359.80	\$368.80	\$428.47	\$439.18	\$423.77	\$434.36	\$272.38	\$279.19	\$270.90	\$277.67
37	\$362.14	\$371.19	\$431.26	\$442.04	\$426.53	\$437.19	\$274.16	\$281.01	\$272.66	\$279.48
38	\$364.48	\$373.59	\$434.04	\$444.89	\$429.28	\$440.01	\$275.93	\$282.83	\$274.42	\$281.28
39	\$369.16	\$378.39	\$439.62	\$450.61	\$434.80	\$445.67	\$279.47	\$286.46	\$277.94	\$284.89
40	\$373.84	\$411.22	\$445.19	\$489.71	\$440.31	\$484.34	\$283.01	\$311.31	\$281.47	\$309.62
41	\$380.86	\$420.85	\$453.55	\$501.17	\$448.58	\$495.68	\$288.33	\$318.60	\$286.75	\$316.86
42	\$387.59	\$431.00	\$461.56	\$513.25	\$456.50	\$507.63	\$293.42	\$326.28	\$291.82	\$324.50
43	\$396.95	\$444.98	\$472.71	\$529.91	\$467.53	\$524.10	\$300.51	\$336.87	\$298.87	\$335.03
44	\$408.65	\$462.59	\$486.64	\$550.88	\$481.31	\$544.84	\$309.37	\$350.21	\$307.68	\$348.29
45	\$422.40	\$483.65	\$503.02	\$575.96	\$497.50	\$569.64	\$319.77	\$366.14	\$318.03	\$364.14
46	\$438.78	\$508.98	\$522.53	\$606.13	\$516.80	\$599.49	\$332.18	\$385.33	\$330.36	\$383.22
47	\$457.21	\$538.14	\$544.47	\$640.84	\$538.50	\$633.81	\$346.13	\$407.40	\$344.24	\$405.17
48	\$478.27	\$572.01	\$569.55	\$681.18	\$563.31	\$673.72	\$362.07	\$433.04	\$360.09	\$430.67
49	\$499.04	\$607.33	\$594.29	\$723.25	\$587.77	\$715.32	\$377.79	\$459.77	\$375.73	\$457.26
50	\$522.44	\$639.99	\$622.15	\$762.13	\$615.33	\$753.78	\$395.51	\$484.50	\$393.35	\$481.85
51	\$545.55	\$668.30	\$649.67	\$795.85	\$642.55	\$787.12	\$413.00	\$505.93	\$410.75	\$503.17
52	\$571.00	\$699.48	\$679.98	\$832.98	\$672.52	\$823.84	\$432.27	\$529.53	\$429.91	\$526.64
53	\$596.74	\$731.01	\$710.63	\$870.52	\$702.84	\$860.98	\$451.76	\$553.41	\$449.29	\$550.38
54	\$624.53	\$765.05	\$743.73	\$911.07	\$735.57	\$901.07	\$472.80	\$579.18	\$470.21	\$576.01
55	\$652.32	\$799.09	\$776.82	\$951.60	\$768.30	\$941.17	\$493.83	\$604.94	\$491.14	\$601.65
56	\$682.45	\$836.00	\$812.70	\$995.56	\$803.79	\$984.64	\$516.64	\$632.88	\$513.82	\$629.43
57	\$712.87	\$873.27	\$848.93	\$1,039.94	\$839.62	\$1,028.53	\$539.67	\$661.10	\$536.72	\$657.48
58	\$745.34	\$913.04	\$887.60	\$1,087.31	\$877.86	\$1,075.38	\$564.25	\$691.21	\$561.17	\$687.43
59	\$761.43	\$932.75	\$906.76	\$1,110.78	\$896.81	\$1,098.59	\$576.43	\$706.13	\$573.28	\$702.27
60	\$793.90	\$972.53	\$945.42	\$1,158.14	\$935.05	\$1,145.44	\$601.02	\$736.25	\$597.73	\$732.22
61	\$821.98	\$1,006.93	\$978.86	\$1,199.10	\$968.13	\$1,185.96	\$622.27	\$762.28	\$618.87	\$758.12
62	\$840.41	\$1,029.50	\$1,000.81	\$1,225.99	\$989.83	\$1,212.54	\$636.23	\$779.38	\$632.75	\$775.12
63	\$863.52	\$1,057.81	\$1,028.33	\$1,259.70	\$1,017.05	\$1,245.89	\$653.72	\$800.81	\$650.15	\$796.43
64	\$877.56	\$1,075.01	\$1,045.05	\$1,280.19	\$1,033.59	\$1,266.15	\$664.35	\$813.83	\$660.72	\$809.38
65+	\$877.56	\$1,075.01	\$1,045.05	\$1,280.19	\$1,033.59	\$1,266.15	\$664.35	\$813.83	\$660.72	\$809.38

RATES FOR YOUR COUNTY – Cabell, Mason, Putnam, Wayne

Age	PPO											
	HEALTH SAVINGS				SHARED COST							
	Silver		Bronze		Silver		Silver		Gold		Gold	
	Health Savings Blue PPO 3000	Shared Cost Blue PPO 5500	Shared Cost Blue PPO 2500	Shared Cost Blue PPO 4750	Shared Cost Blue PPO 500	Shared Cost Blue PPO 1000	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$179.47	\$179.47	\$144.95	\$144.95	\$179.83	\$179.83	\$169.81	\$169.81	\$214.19	\$214.19	\$214.19	\$214.19
21	\$282.63	\$289.70	\$228.27	\$233.98	\$283.20	\$290.28	\$267.41	\$274.10	\$337.31	\$345.74	\$337.31	\$345.74
22	\$282.63	\$289.70	\$228.27	\$233.98	\$283.20	\$290.28	\$267.41	\$274.10	\$337.31	\$345.74	\$337.31	\$345.74
23	\$282.63	\$289.70	\$228.27	\$233.98	\$283.20	\$290.28	\$267.41	\$274.10	\$337.31	\$345.74	\$337.31	\$345.74
24	\$282.63	\$289.70	\$228.27	\$233.98	\$283.20	\$290.28	\$267.41	\$274.10	\$337.31	\$345.74	\$337.31	\$345.74
25	\$283.76	\$290.85	\$229.18	\$234.91	\$284.33	\$291.44	\$268.48	\$275.19	\$338.66	\$347.13	\$338.66	\$347.13
26	\$289.41	\$296.65	\$233.75	\$239.59	\$290.00	\$297.25	\$273.83	\$280.68	\$345.41	\$354.05	\$345.41	\$354.05
27	\$296.20	\$303.61	\$239.23	\$245.21	\$296.79	\$304.21	\$280.25	\$287.26	\$353.50	\$362.34	\$353.50	\$362.34
28	\$307.22	\$314.90	\$248.13	\$254.33	\$307.84	\$315.54	\$290.67	\$297.94	\$366.66	\$375.83	\$366.66	\$375.83
29	\$316.26	\$324.17	\$255.43	\$261.82	\$316.90	\$324.82	\$299.23	\$306.71	\$377.45	\$386.89	\$377.45	\$386.89
30	\$320.79	\$328.81	\$259.09	\$265.57	\$321.43	\$329.47	\$303.51	\$311.10	\$382.85	\$392.42	\$382.85	\$392.42
31	\$327.57	\$335.76	\$264.56	\$271.17	\$328.23	\$336.44	\$309.93	\$317.68	\$390.94	\$400.71	\$390.94	\$400.71
32	\$334.35	\$342.71	\$270.04	\$276.79	\$335.03	\$343.41	\$316.35	\$324.26	\$399.04	\$409.02	\$399.04	\$409.02
33	\$338.59	\$347.05	\$273.47	\$280.31	\$339.27	\$347.75	\$320.36	\$328.37	\$404.10	\$414.20	\$404.10	\$414.20
34	\$343.11	\$351.69	\$277.12	\$284.05	\$343.80	\$352.40	\$324.64	\$332.76	\$409.49	\$419.73	\$409.49	\$419.73
35	\$345.37	\$354.00	\$278.95	\$285.92	\$346.07	\$354.72	\$326.78	\$334.95	\$412.19	\$422.49	\$412.19	\$422.49
36	\$347.63	\$356.32	\$280.77	\$287.79	\$348.34	\$357.05	\$328.91	\$337.13	\$414.89	\$425.26	\$414.89	\$425.26
37	\$349.90	\$358.65	\$282.60	\$289.67	\$350.60	\$359.37	\$331.05	\$339.33	\$417.59	\$428.03	\$417.59	\$428.03
38	\$352.16	\$360.96	\$284.42	\$291.53	\$352.87	\$361.69	\$333.19	\$341.52	\$420.29	\$430.80	\$420.29	\$430.80
39	\$356.68	\$365.60	\$288.08	\$295.28	\$357.40	\$366.34	\$337.47	\$345.91	\$425.69	\$436.33	\$425.69	\$436.33
40	\$361.20	\$397.32	\$291.73	\$320.90	\$361.93	\$398.12	\$341.75	\$375.93	\$431.08	\$474.19	\$431.08	\$474.19
41	\$367.98	\$406.62	\$297.21	\$328.42	\$368.73	\$407.45	\$348.17	\$384.73	\$439.18	\$485.29	\$439.18	\$485.29
42	\$374.48	\$416.42	\$302.46	\$336.34	\$375.24	\$417.27	\$354.32	\$394.00	\$446.94	\$497.00	\$446.94	\$497.00
43	\$383.53	\$429.94	\$309.76	\$347.24	\$384.30	\$430.80	\$362.88	\$406.79	\$457.73	\$513.12	\$457.73	\$513.12
44	\$394.83	\$446.95	\$318.89	\$360.98	\$395.63	\$447.85	\$373.57	\$422.88	\$471.22	\$533.42	\$471.22	\$533.42
45	\$408.12	\$467.30	\$329.62	\$377.41	\$408.94	\$468.24	\$386.14	\$442.13	\$487.08	\$557.71	\$487.08	\$557.71
46	\$423.95	\$491.78	\$342.41	\$397.20	\$424.80	\$492.77	\$401.12	\$465.30	\$505.97	\$586.93	\$505.97	\$586.93
47	\$441.75	\$519.94	\$356.79	\$419.94	\$442.64	\$520.99	\$417.96	\$491.94	\$527.22	\$620.54	\$527.22	\$620.54
48	\$462.10	\$552.67	\$373.22	\$446.37	\$463.03	\$553.78	\$437.22	\$522.92	\$551.50	\$659.59	\$551.50	\$659.59
49	\$482.17	\$586.80	\$389.43	\$473.94	\$483.14	\$587.98	\$456.20	\$555.20	\$575.45	\$700.32	\$575.45	\$700.32
50	\$504.78	\$618.36	\$407.69	\$499.42	\$505.80	\$619.61	\$477.59	\$585.05	\$602.44	\$737.99	\$602.44	\$737.99
51	\$527.10	\$645.70	\$425.72	\$521.51	\$528.17	\$647.01	\$498.72	\$610.93	\$629.08	\$770.62	\$629.08	\$770.62
52	\$551.69	\$675.82	\$445.58	\$545.84	\$552.81	\$677.19	\$521.98	\$639.43	\$658.43	\$806.58	\$658.43	\$806.58
53	\$576.57	\$706.30	\$465.67	\$570.45	\$577.73	\$707.72	\$545.52	\$668.26	\$688.11	\$842.93	\$688.11	\$842.93
54	\$603.42	\$739.19	\$487.36	\$597.02	\$604.63	\$740.67	\$570.92	\$699.38	\$720.16	\$882.20	\$720.16	\$882.20
55	\$630.26	\$772.07	\$509.04	\$623.57	\$631.54	\$773.64	\$596.32	\$730.49	\$752.20	\$921.45	\$752.20	\$921.45
56	\$659.38	\$807.74	\$532.55	\$652.37	\$660.71	\$809.37	\$623.87	\$764.24	\$786.94	\$964.00	\$786.94	\$964.00
57	\$688.77	\$843.74	\$556.29	\$681.46	\$690.16	\$845.45	\$651.68	\$798.31	\$822.02	\$1,006.97	\$822.02	\$1,006.97
58	\$720.14	\$882.17	\$581.63	\$712.50	\$721.59	\$883.95	\$681.36	\$834.67	\$859.47	\$1,052.85	\$859.47	\$1,052.85
59	\$735.69	\$901.22	\$594.19	\$727.88	\$737.17	\$903.03	\$696.07	\$852.69	\$878.02	\$1,075.57	\$878.02	\$1,075.57
60	\$767.06	\$939.65	\$619.52	\$758.91	\$768.60	\$941.54	\$725.75	\$889.04	\$915.46	\$1,121.44	\$915.46	\$1,121.44
61	\$794.19	\$972.88	\$641.44	\$785.76	\$795.79	\$974.84	\$751.42	\$920.49	\$947.84	\$1,161.10	\$947.84	\$1,161.10
62	\$812.00	\$994.70	\$655.82	\$803.38	\$813.63	\$996.70	\$768.27	\$941.13	\$969.09	\$1,187.14	\$969.09	\$1,187.14
63	\$834.32	\$1,022.04	\$673.85	\$825.47	\$836.01	\$1,024.11	\$789.39	\$967.00	\$995.74	\$1,219.78	\$995.74	\$1,219.78
64	\$847.89	\$1,038.67	\$684.81	\$838.89	\$849.60	\$1,040.76	\$802.23	\$982.73	\$1,011.93	\$1,239.61	\$1,011.93	\$1,239.61
65+	\$847.89	\$1,038.67	\$684.81	\$838.89	\$849.60	\$1,040.76	\$802.23	\$982.73	\$1,011.93	\$1,239.61	\$1,011.93	\$1,239.61

RATES FOR YOUR COUNTY – Cabell, Mason, Putnam, Wayne

Age	PPO											
	SHARED COST		COMPREHENSIVE CARE				MAJOR EVENTS		MULTI-STATE			
	Gold		Bronze		Silver		Catastrophic		Silver		Gold	
	Shared Cost Blue PPO 1500		Comprehensive Care Blue PPO 4000		Comprehensive Care Blue PPO 1500		Major Events Blue PPO 6850		Blue Cross Blue Shield Shared Cost Blue PPO 4750, a Multi-State Plan		Blue Cross Blue Shield Shared Cost Blue PPO 1500, a Multi-State Plan	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$206.64	\$206.64	\$149.28	\$149.28	\$183.44	\$183.44	\$130.31	\$130.31	\$171.60	\$171.60	\$208.79	\$208.79
21	\$325.42	\$333.56	\$235.08	\$240.96	\$288.88	\$296.10	\$205.21	\$210.34	\$270.23	\$276.99	\$328.81	\$337.03
22	\$325.42	\$333.56	\$235.08	\$240.96	\$288.88	\$296.10	\$205.21	\$210.34	\$270.23	\$276.99	\$328.81	\$337.03
23	\$325.42	\$333.56	\$235.08	\$240.96	\$288.88	\$296.10	\$205.21	\$210.34	\$270.23	\$276.99	\$328.81	\$337.03
24	\$325.42	\$333.56	\$235.08	\$240.96	\$288.88	\$296.10	\$205.21	\$210.34	\$270.23	\$276.99	\$328.81	\$337.03
25	\$326.72	\$334.89	\$236.02	\$241.92	\$290.04	\$297.29	\$206.03	\$211.18	\$271.31	\$278.09	\$330.13	\$338.38
26	\$333.23	\$341.56	\$240.72	\$246.74	\$295.81	\$303.21	\$210.14	\$215.39	\$276.72	\$283.64	\$336.70	\$345.12
27	\$341.04	\$349.57	\$246.36	\$252.52	\$302.75	\$310.32	\$215.06	\$220.44	\$283.20	\$290.28	\$344.59	\$353.20
28	\$353.73	\$362.57	\$255.53	\$261.92	\$314.01	\$321.86	\$223.06	\$228.64	\$293.74	\$301.08	\$357.42	\$366.36
29	\$364.14	\$373.24	\$263.05	\$269.63	\$323.26	\$331.34	\$229.63	\$235.37	\$302.39	\$309.95	\$367.94	\$377.14
30	\$369.35	\$378.58	\$266.82	\$273.49	\$327.88	\$336.08	\$232.91	\$238.73	\$306.71	\$314.38	\$373.20	\$382.53
31	\$377.16	\$386.59	\$272.46	\$279.27	\$334.81	\$343.18	\$237.84	\$243.79	\$313.20	\$321.03	\$381.09	\$390.62
32	\$384.97	\$394.59	\$278.10	\$285.05	\$341.75	\$350.29	\$242.76	\$248.83	\$319.68	\$327.67	\$388.98	\$398.70
33	\$389.85	\$399.60	\$281.63	\$288.67	\$346.08	\$354.73	\$245.84	\$251.99	\$323.74	\$331.83	\$393.91	\$403.76
34	\$395.06	\$404.94	\$285.39	\$292.52	\$350.70	\$359.47	\$249.12	\$255.35	\$328.06	\$336.26	\$399.18	\$409.16
35	\$397.66	\$407.60	\$287.27	\$294.45	\$353.01	\$361.84	\$250.77	\$257.04	\$330.22	\$338.48	\$401.81	\$411.86
36	\$400.27	\$410.28	\$289.15	\$296.38	\$355.32	\$364.20	\$252.41	\$258.72	\$332.38	\$340.69	\$404.44	\$414.55
37	\$402.87	\$412.94	\$291.03	\$298.31	\$357.63	\$366.57	\$254.05	\$260.40	\$334.54	\$342.90	\$407.07	\$417.25
38	\$405.47	\$415.61	\$292.91	\$300.23	\$359.94	\$368.94	\$255.69	\$262.08	\$336.71	\$345.13	\$409.70	\$419.94
39	\$410.68	\$420.95	\$296.67	\$304.09	\$364.57	\$373.68	\$258.98	\$265.45	\$341.03	\$349.56	\$414.96	\$425.33
40	\$415.89	\$457.48	\$300.43	\$330.47	\$369.19	\$406.11	\$262.26	\$288.49	\$345.35	\$379.89	\$420.22	\$462.24
41	\$423.70	\$468.19	\$306.07	\$338.21	\$376.12	\$415.61	\$267.18	\$295.23	\$351.84	\$388.78	\$428.11	\$473.06
42	\$431.18	\$479.47	\$311.48	\$346.37	\$382.77	\$425.64	\$271.90	\$302.35	\$358.05	\$398.15	\$435.67	\$484.47
43	\$441.59	\$495.02	\$319.00	\$357.60	\$392.01	\$439.44	\$278.47	\$312.16	\$366.70	\$411.07	\$446.20	\$500.19
44	\$454.61	\$514.62	\$328.41	\$371.76	\$403.57	\$456.84	\$286.68	\$324.52	\$377.51	\$427.34	\$459.35	\$519.98
45	\$469.91	\$538.05	\$339.46	\$388.68	\$417.14	\$477.63	\$296.32	\$339.29	\$390.21	\$446.79	\$474.80	\$543.65
46	\$488.13	\$566.23	\$352.62	\$409.04	\$433.32	\$502.65	\$307.82	\$357.07	\$405.35	\$470.21	\$493.22	\$572.14
47	\$508.63	\$598.66	\$367.43	\$432.47	\$451.52	\$531.44	\$320.74	\$377.51	\$422.37	\$497.13	\$513.93	\$604.90
48	\$532.06	\$636.34	\$384.36	\$459.69	\$472.32	\$564.89	\$335.52	\$401.28	\$441.83	\$528.43	\$537.60	\$642.97
49	\$555.17	\$675.64	\$401.05	\$488.08	\$492.83	\$599.77	\$350.09	\$426.06	\$461.01	\$561.05	\$560.95	\$682.68
50	\$581.20	\$711.97	\$419.85	\$514.32	\$515.94	\$632.03	\$366.51	\$448.97	\$482.63	\$591.22	\$587.25	\$719.38
51	\$606.91	\$743.46	\$438.42	\$537.06	\$538.76	\$659.98	\$382.72	\$468.83	\$503.98	\$617.38	\$613.23	\$751.21
52	\$635.22	\$778.14	\$458.88	\$562.13	\$563.89	\$690.77	\$400.57	\$490.70	\$527.49	\$646.18	\$641.84	\$786.25
53	\$663.86	\$813.23	\$479.56	\$587.46	\$589.32	\$721.92	\$418.63	\$512.82	\$551.27	\$675.31	\$670.77	\$821.69
54	\$694.77	\$851.09	\$501.90	\$614.83	\$616.76	\$755.53	\$438.12	\$536.70	\$576.94	\$706.75	\$702.01	\$859.96
55	\$725.69	\$888.97	\$524.23	\$642.18	\$644.20	\$789.15	\$457.62	\$560.58	\$602.61	\$738.20	\$733.25	\$898.23
56	\$759.20	\$930.02	\$548.44	\$671.84	\$673.96	\$825.60	\$478.75	\$586.47	\$630.45	\$772.30	\$767.11	\$939.71
57	\$793.05	\$971.49	\$572.89	\$701.79	\$704.00	\$862.40	\$500.10	\$612.62	\$658.55	\$806.72	\$801.31	\$981.60
58	\$829.17	\$1,015.73	\$598.98	\$733.75	\$736.07	\$901.69	\$522.88	\$640.53	\$688.55	\$843.47	\$837.81	\$1,026.32
59	\$847.07	\$1,037.66	\$611.91	\$749.59	\$751.95	\$921.14	\$534.16	\$654.35	\$703.41	\$861.68	\$855.89	\$1,048.47
60	\$883.19	\$1,081.91	\$638.01	\$781.56	\$784.02	\$960.42	\$556.94	\$682.25	\$733.40	\$898.42	\$892.39	\$1,093.18
61	\$914.43	\$1,120.18	\$660.57	\$809.20	\$811.75	\$994.39	\$576.64	\$706.38	\$759.35	\$930.20	\$923.96	\$1,131.85
62	\$934.93	\$1,145.29	\$675.38	\$827.34	\$829.95	\$1,016.69	\$589.57	\$722.22	\$776.37	\$951.05	\$944.67	\$1,157.22
63	\$960.64	\$1,176.78	\$693.96	\$850.10	\$852.77	\$1,044.64	\$605.78	\$742.08	\$797.72	\$977.21	\$970.65	\$1,189.05
64	\$976.26	\$1,195.92	\$705.24	\$863.92	\$866.64	\$1,061.63	\$615.63	\$754.15	\$810.69	\$993.10	\$986.43	\$1,208.38
65+	\$976.26	\$1,195.92	\$705.24	\$863.92	\$866.64	\$1,061.63	\$615.63	\$754.15	\$810.69	\$993.10	\$986.43	\$1,208.38

RATES FOR YOUR COUNTY – Berkeley, Grant, Hampshire, Hardy, Jefferson, Mineral, Morgan, Pendleton

Age	PPO									
	BALANCE						HEALTH SAVINGS			
	Silver		Gold		Gold		Bronze		Bronze	
	Balance Blue PPO 1200		Balance Blue PPO 500		Balance Blue PPO 750		Health Savings Blue PPO 4000		Health Savings Blue PPO 6450	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$173.09	\$173.09	\$206.12	\$206.12	\$203.86	\$203.86	\$131.03	\$131.03	\$130.31	\$130.31
21	\$272.58	\$279.39	\$324.60	\$332.72	\$321.04	\$329.07	\$206.35	\$211.51	\$205.22	\$210.35
22	\$272.58	\$279.39	\$324.60	\$332.72	\$321.04	\$329.07	\$206.35	\$211.51	\$205.22	\$210.35
23	\$272.58	\$279.39	\$324.60	\$332.72	\$321.04	\$329.07	\$206.35	\$211.51	\$205.22	\$210.35
24	\$272.58	\$279.39	\$324.60	\$332.72	\$321.04	\$329.07	\$206.35	\$211.51	\$205.22	\$210.35
25	\$273.67	\$280.51	\$325.90	\$334.05	\$322.32	\$330.38	\$207.18	\$212.36	\$206.04	\$211.19
26	\$279.12	\$286.10	\$332.39	\$340.70	\$328.74	\$336.96	\$211.30	\$216.58	\$210.15	\$215.40
27	\$285.66	\$292.80	\$340.18	\$348.68	\$336.45	\$344.86	\$216.25	\$221.66	\$215.07	\$220.45
28	\$296.29	\$303.70	\$352.84	\$361.66	\$348.97	\$357.69	\$224.30	\$229.91	\$223.07	\$228.65
29	\$305.02	\$312.65	\$363.23	\$372.31	\$359.24	\$368.22	\$230.91	\$236.68	\$229.64	\$235.38
30	\$309.38	\$317.11	\$368.42	\$377.63	\$364.38	\$373.49	\$234.21	\$240.07	\$232.92	\$238.74
31	\$315.92	\$323.82	\$376.21	\$385.62	\$372.09	\$381.39	\$239.16	\$245.14	\$237.85	\$243.80
32	\$322.46	\$330.52	\$384.00	\$393.60	\$379.79	\$389.28	\$244.11	\$250.21	\$242.78	\$248.85
33	\$326.55	\$334.71	\$388.87	\$398.59	\$384.61	\$394.23	\$247.21	\$253.39	\$245.85	\$252.00
34	\$330.91	\$339.18	\$394.06	\$403.91	\$389.74	\$399.48	\$250.51	\$256.77	\$249.14	\$255.37
35	\$333.09	\$341.42	\$396.66	\$406.58	\$392.31	\$402.12	\$252.16	\$258.46	\$250.78	\$257.05
36	\$335.27	\$343.65	\$399.26	\$409.24	\$394.88	\$404.75	\$253.81	\$260.16	\$252.42	\$258.73
37	\$337.45	\$345.89	\$401.85	\$411.90	\$397.45	\$407.39	\$255.46	\$261.85	\$254.06	\$260.41
38	\$339.63	\$348.12	\$404.45	\$414.56	\$400.02	\$410.02	\$257.11	\$263.54	\$255.70	\$262.09
39	\$344.00	\$352.60	\$409.65	\$419.89	\$405.15	\$415.28	\$260.41	\$266.92	\$258.99	\$265.46
40	\$348.36	\$383.20	\$414.84	\$456.32	\$410.29	\$451.32	\$263.72	\$290.09	\$262.27	\$288.50
41	\$354.90	\$392.16	\$422.63	\$467.01	\$417.99	\$461.88	\$268.67	\$296.88	\$267.20	\$295.26
42	\$361.17	\$401.62	\$430.10	\$478.27	\$425.38	\$473.02	\$273.41	\$304.03	\$271.92	\$302.38
43	\$369.89	\$414.65	\$440.48	\$493.78	\$435.65	\$488.36	\$280.02	\$313.90	\$278.48	\$312.18
44	\$380.79	\$431.05	\$453.47	\$513.33	\$448.49	\$507.69	\$288.27	\$326.32	\$286.69	\$324.53
45	\$393.61	\$450.68	\$468.72	\$536.68	\$463.58	\$530.80	\$297.97	\$341.18	\$296.34	\$339.31
46	\$408.87	\$474.29	\$486.90	\$564.80	\$481.56	\$558.61	\$309.53	\$359.05	\$307.83	\$357.08
47	\$426.04	\$501.45	\$507.35	\$597.15	\$501.79	\$590.61	\$322.53	\$379.62	\$320.76	\$377.53
48	\$445.67	\$533.02	\$530.72	\$634.74	\$524.90	\$627.78	\$337.38	\$403.51	\$335.53	\$401.29
49	\$465.02	\$565.93	\$553.77	\$673.94	\$547.69	\$666.54	\$352.03	\$428.42	\$350.11	\$426.08
50	\$486.83	\$596.37	\$579.74	\$710.18	\$573.38	\$702.39	\$368.54	\$451.46	\$366.52	\$448.99
51	\$508.36	\$622.74	\$605.38	\$741.59	\$598.74	\$733.46	\$384.84	\$471.43	\$382.74	\$468.86
52	\$532.08	\$651.80	\$633.62	\$776.18	\$626.67	\$767.67	\$402.80	\$493.43	\$400.59	\$490.72
53	\$556.06	\$681.17	\$662.18	\$811.17	\$654.92	\$802.28	\$420.95	\$515.66	\$418.65	\$512.85
54	\$581.96	\$712.90	\$693.02	\$848.95	\$685.42	\$839.64	\$440.56	\$539.69	\$438.14	\$536.72
55	\$607.85	\$744.62	\$723.86	\$886.73	\$715.92	\$877.00	\$460.16	\$563.70	\$457.64	\$560.61
56	\$635.93	\$779.01	\$757.29	\$927.68	\$748.99	\$917.51	\$481.41	\$589.73	\$478.78	\$586.51
57	\$664.28	\$813.74	\$791.05	\$969.04	\$782.37	\$958.40	\$502.87	\$616.02	\$500.12	\$612.65
58	\$694.53	\$850.80	\$827.08	\$1,013.17	\$818.01	\$1,002.06	\$525.78	\$644.08	\$522.90	\$640.55
59	\$709.53	\$869.17	\$844.93	\$1,035.04	\$835.67	\$1,023.70	\$537.13	\$657.98	\$534.19	\$654.38
60	\$739.78	\$906.23	\$880.96	\$1,079.18	\$871.30	\$1,067.34	\$560.03	\$686.04	\$556.97	\$682.29
61	\$765.95	\$938.29	\$912.13	\$1,117.36	\$902.12	\$1,105.10	\$579.84	\$710.30	\$576.67	\$706.42
62	\$783.12	\$959.32	\$932.58	\$1,142.41	\$922.35	\$1,129.88	\$592.84	\$726.23	\$589.60	\$722.26
63	\$804.66	\$985.71	\$958.22	\$1,173.82	\$947.71	\$1,160.94	\$609.15	\$746.21	\$605.81	\$742.12
64	\$817.74	\$1,001.73	\$973.80	\$1,192.91	\$963.12	\$1,179.82	\$619.05	\$758.34	\$615.66	\$754.18
65+	\$817.74	\$1,001.73	\$973.80	\$1,192.91	\$963.12	\$1,179.82	\$619.05	\$758.34	\$615.66	\$754.18

RATES FOR YOUR COUNTY – Berkeley, Grant, Hampshire, Hardy, Jefferson, Mineral, Morgan, Pendleton

Age	PPO											
	HEALTH SAVINGS				SHARED COST							
	Silver		Bronze		Silver		Silver		Gold		Gold	
	Health Savings Blue PPO 3000		Shared Cost Blue PPO 5500		Shared Cost Blue PPO 2500		Shared Cost Blue PPO 4750		Shared Cost Blue PPO 500		Shared Cost Blue PPO 1000	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$167.23	\$167.23	\$135.07	\$135.07	\$167.57	\$167.57	\$158.22	\$158.22	\$199.59	\$199.59	\$199.59	\$199.59
21	\$263.36	\$269.94	\$212.71	\$218.03	\$263.89	\$270.49	\$249.17	\$255.40	\$314.31	\$322.17	\$314.31	\$322.17
22	\$263.36	\$269.94	\$212.71	\$218.03	\$263.89	\$270.49	\$249.17	\$255.40	\$314.31	\$322.17	\$314.31	\$322.17
23	\$263.36	\$269.94	\$212.71	\$218.03	\$263.89	\$270.49	\$249.17	\$255.40	\$314.31	\$322.17	\$314.31	\$322.17
24	\$263.36	\$269.94	\$212.71	\$218.03	\$263.89	\$270.49	\$249.17	\$255.40	\$314.31	\$322.17	\$314.31	\$322.17
25	\$264.41	\$271.02	\$213.56	\$218.90	\$264.95	\$271.57	\$250.17	\$256.42	\$315.57	\$323.46	\$315.57	\$323.46
26	\$269.68	\$276.42	\$217.82	\$223.27	\$270.22	\$276.98	\$255.15	\$261.53	\$321.85	\$329.90	\$321.85	\$329.90
27	\$276.00	\$282.90	\$222.92	\$228.49	\$276.56	\$283.47	\$261.13	\$267.66	\$329.40	\$337.64	\$329.40	\$337.64
28	\$286.27	\$293.43	\$231.22	\$237.00	\$286.85	\$294.02	\$270.85	\$277.62	\$341.65	\$350.19	\$341.65	\$350.19
29	\$294.70	\$302.07	\$238.02	\$243.97	\$295.29	\$302.67	\$278.82	\$285.79	\$351.71	\$360.50	\$351.71	\$360.50
30	\$298.91	\$306.38	\$241.43	\$247.47	\$299.52	\$307.01	\$282.81	\$289.88	\$356.74	\$365.66	\$356.74	\$365.66
31	\$305.23	\$312.86	\$246.53	\$252.69	\$305.85	\$313.50	\$288.79	\$296.01	\$364.29	\$373.40	\$364.29	\$373.40
32	\$311.55	\$319.34	\$251.64	\$257.93	\$312.18	\$319.98	\$294.77	\$302.14	\$371.83	\$381.13	\$371.83	\$381.13
33	\$315.51	\$323.40	\$254.83	\$261.20	\$316.14	\$324.04	\$298.51	\$305.97	\$376.54	\$385.95	\$376.54	\$385.95
34	\$319.72	\$327.71	\$258.23	\$264.69	\$320.36	\$328.37	\$302.49	\$310.05	\$381.57	\$391.11	\$381.57	\$391.11
35	\$321.83	\$329.88	\$259.93	\$266.43	\$322.47	\$330.53	\$304.49	\$312.10	\$384.09	\$393.69	\$384.09	\$393.69
36	\$323.93	\$332.03	\$261.63	\$268.17	\$324.58	\$332.69	\$306.48	\$314.14	\$386.60	\$396.27	\$386.60	\$396.27
37	\$326.04	\$334.19	\$263.33	\$269.91	\$326.70	\$334.87	\$308.47	\$316.18	\$389.12	\$398.85	\$389.12	\$398.85
38	\$328.15	\$336.35	\$265.04	\$271.67	\$328.81	\$337.03	\$310.47	\$318.23	\$391.63	\$401.42	\$391.63	\$401.42
39	\$332.36	\$340.67	\$268.44	\$275.15	\$333.03	\$341.36	\$314.45	\$322.31	\$396.66	\$406.58	\$396.66	\$406.58
40	\$336.57	\$370.23	\$271.84	\$299.02	\$337.25	\$370.98	\$318.44	\$350.28	\$401.69	\$441.86	\$401.69	\$441.86
41	\$342.89	\$378.89	\$276.95	\$306.03	\$343.58	\$379.66	\$324.42	\$358.48	\$409.23	\$452.20	\$409.23	\$452.20
42	\$348.95	\$388.03	\$281.84	\$313.41	\$349.65	\$388.81	\$330.15	\$367.13	\$416.46	\$463.10	\$416.46	\$463.10
43	\$357.38	\$400.62	\$288.65	\$323.58	\$358.10	\$401.43	\$338.12	\$379.03	\$426.52	\$478.13	\$426.52	\$478.13
44	\$367.91	\$416.47	\$297.16	\$336.39	\$368.65	\$417.31	\$348.09	\$394.04	\$439.09	\$497.05	\$439.09	\$497.05
45	\$380.29	\$435.43	\$307.15	\$351.69	\$381.06	\$436.31	\$359.80	\$411.97	\$453.86	\$519.67	\$453.86	\$519.67
46	\$395.04	\$458.25	\$319.07	\$370.12	\$395.84	\$459.17	\$373.76	\$433.56	\$471.47	\$546.91	\$471.47	\$546.91
47	\$411.63	\$484.49	\$332.47	\$391.32	\$412.46	\$485.47	\$389.45	\$458.38	\$491.27	\$578.22	\$491.27	\$578.22
48	\$430.59	\$514.99	\$347.78	\$415.94	\$431.46	\$516.03	\$407.39	\$487.24	\$513.90	\$614.62	\$513.90	\$614.62
49	\$449.29	\$546.79	\$362.88	\$441.62	\$450.20	\$547.89	\$425.08	\$517.32	\$536.21	\$652.57	\$536.21	\$652.57
50	\$470.36	\$576.19	\$379.90	\$465.38	\$471.31	\$577.35	\$445.02	\$545.15	\$561.36	\$687.67	\$561.36	\$687.67
51	\$491.17	\$601.68	\$396.70	\$485.96	\$492.15	\$602.88	\$464.70	\$569.26	\$586.19	\$718.08	\$586.19	\$718.08
52	\$514.08	\$629.75	\$415.21	\$508.63	\$515.11	\$631.01	\$486.38	\$595.82	\$613.53	\$751.57	\$613.53	\$751.57
53	\$537.25	\$658.13	\$433.93	\$531.56	\$538.34	\$659.47	\$508.31	\$622.68	\$641.19	\$785.46	\$641.19	\$785.46
54	\$562.27	\$688.78	\$454.14	\$556.32	\$563.41	\$690.18	\$531.98	\$651.68	\$671.05	\$822.04	\$671.05	\$822.04
55	\$587.29	\$719.43	\$474.34	\$581.07	\$588.47	\$720.88	\$555.65	\$680.67	\$700.91	\$858.61	\$700.91	\$858.61
56	\$614.42	\$752.66	\$496.25	\$607.91	\$615.66	\$754.18	\$581.31	\$712.10	\$733.29	\$898.28	\$733.29	\$898.28
57	\$641.81	\$786.22	\$518.37	\$635.00	\$643.10	\$787.80	\$607.23	\$743.86	\$765.97	\$938.31	\$765.97	\$938.31
58	\$671.04	\$822.02	\$541.99	\$663.94	\$672.39	\$823.68	\$634.89	\$777.74	\$800.86	\$981.05	\$800.86	\$981.05
59	\$685.53	\$839.77	\$553.68	\$678.26	\$686.91	\$841.46	\$648.59	\$794.52	\$818.15	\$1,002.23	\$818.15	\$1,002.23
60	\$714.76	\$875.58	\$577.29	\$707.18	\$716.20	\$877.35	\$676.25	\$828.41	\$853.04	\$1,044.97	\$853.04	\$1,044.97
61	\$740.04	\$906.55	\$597.72	\$732.21	\$741.53	\$908.37	\$700.17	\$857.71	\$883.21	\$1,081.93	\$883.21	\$1,081.93
62	\$756.63	\$926.87	\$611.12	\$748.62	\$758.16	\$928.75	\$715.87	\$876.94	\$903.01	\$1,106.19	\$903.01	\$1,106.19
63	\$777.44	\$952.36	\$627.92	\$769.20	\$779.00	\$954.28	\$735.55	\$901.05	\$927.84	\$1,136.60	\$927.84	\$1,136.60
64	\$790.08	\$967.85	\$638.13	\$781.71	\$791.67	\$969.80	\$747.51	\$915.70	\$942.93	\$1,155.09	\$942.93	\$1,155.09
65+	\$790.08	\$967.85	\$638.13	\$781.71	\$791.67	\$969.80	\$747.51	\$915.70	\$942.93	\$1,155.09	\$942.93	\$1,155.09

RATES FOR YOUR COUNTY – Berkeley, Grant, Hampshire, Hardy, Jefferson, Mineral, Morgan, Pendleton

Age	PPO											
	SHARED COST		COMPREHENSIVE CARE				MAJOR EVENTS		MULTI-STATE			
	Gold		Bronze		Silver		Catastrophic		Silver		Gold	
	Shared Cost Blue PPO 1500		Comprehensive Care Blue PPO 4000		Comprehensive Care Blue PPO 1500		Major Events Blue PPO 6850		Blue Cross Blue Shield Shared Cost Blue PPO 4750, a Multi-State Plan		Blue Cross Blue Shield Shared Cost Blue PPO 1500, a Multi-State Plan	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$192.55	\$192.55	\$139.10	\$139.10	\$170.93	\$170.93	\$121.42	\$121.42	\$159.90	\$159.90	\$194.56	\$194.56
21	\$303.23	\$310.81	\$219.05	\$224.53	\$269.18	\$275.91	\$191.22	\$196.00	\$251.81	\$258.11	\$306.39	\$314.05
22	\$303.23	\$310.81	\$219.05	\$224.53	\$269.18	\$275.91	\$191.22	\$196.00	\$251.81	\$258.11	\$306.39	\$314.05
23	\$303.23	\$310.81	\$219.05	\$224.53	\$269.18	\$275.91	\$191.22	\$196.00	\$251.81	\$258.11	\$306.39	\$314.05
24	\$303.23	\$310.81	\$219.05	\$224.53	\$269.18	\$275.91	\$191.22	\$196.00	\$251.81	\$258.11	\$306.39	\$314.05
25	\$304.44	\$312.05	\$219.93	\$225.43	\$270.26	\$277.02	\$191.98	\$196.78	\$252.82	\$259.14	\$307.62	\$315.31
26	\$310.51	\$318.27	\$224.31	\$229.92	\$275.64	\$282.53	\$195.81	\$200.71	\$257.85	\$264.30	\$313.74	\$321.58
27	\$317.79	\$325.73	\$229.56	\$235.30	\$282.10	\$289.15	\$200.40	\$205.41	\$263.90	\$270.50	\$321.10	\$329.13
28	\$329.61	\$337.85	\$238.11	\$244.06	\$292.60	\$299.92	\$207.86	\$213.06	\$273.72	\$280.56	\$333.05	\$341.38
29	\$339.31	\$347.79	\$245.12	\$251.25	\$301.21	\$308.74	\$213.98	\$219.33	\$281.78	\$288.82	\$342.85	\$351.42
30	\$344.17	\$352.77	\$248.62	\$254.84	\$305.52	\$313.16	\$217.03	\$222.46	\$285.80	\$292.95	\$347.75	\$356.44
31	\$351.44	\$360.23	\$253.88	\$260.23	\$311.98	\$319.78	\$221.62	\$227.16	\$291.85	\$299.15	\$355.11	\$363.99
32	\$358.72	\$367.69	\$259.14	\$265.62	\$318.44	\$326.40	\$226.21	\$231.87	\$297.89	\$305.34	\$362.46	\$371.52
33	\$363.27	\$372.35	\$262.42	\$268.98	\$322.48	\$330.54	\$229.08	\$234.81	\$301.67	\$309.21	\$367.06	\$376.24
34	\$368.12	\$377.32	\$265.93	\$272.58	\$326.78	\$334.95	\$232.14	\$237.94	\$305.70	\$313.34	\$371.96	\$381.26
35	\$370.55	\$379.81	\$267.68	\$274.37	\$328.94	\$337.16	\$233.67	\$239.51	\$307.71	\$315.40	\$374.41	\$383.77
36	\$372.97	\$382.29	\$269.43	\$276.17	\$331.09	\$339.37	\$235.20	\$241.08	\$309.73	\$317.47	\$376.86	\$386.28
37	\$375.40	\$384.79	\$271.18	\$277.96	\$333.24	\$341.57	\$236.73	\$242.65	\$311.74	\$319.53	\$379.31	\$388.79
38	\$377.82	\$387.27	\$272.94	\$279.76	\$335.40	\$343.79	\$238.26	\$244.22	\$313.76	\$321.60	\$381.76	\$391.30
39	\$382.68	\$392.25	\$276.44	\$283.35	\$339.71	\$348.20	\$241.32	\$247.35	\$317.78	\$325.72	\$386.66	\$396.33
40	\$387.53	\$426.28	\$279.95	\$307.95	\$344.01	\$378.41	\$244.38	\$268.82	\$321.81	\$353.99	\$391.57	\$430.73
41	\$394.81	\$436.27	\$285.20	\$315.15	\$350.47	\$387.27	\$248.97	\$275.11	\$327.86	\$362.29	\$398.92	\$440.81
42	\$401.78	\$446.78	\$290.24	\$322.75	\$356.66	\$396.61	\$253.37	\$281.75	\$333.65	\$371.02	\$405.97	\$451.44
43	\$411.48	\$461.27	\$297.25	\$333.22	\$365.28	\$409.48	\$259.49	\$290.89	\$341.71	\$383.06	\$415.77	\$466.08
44	\$423.61	\$479.53	\$306.01	\$346.40	\$376.04	\$425.68	\$267.13	\$302.39	\$351.78	\$398.21	\$428.03	\$484.53
45	\$437.86	\$501.35	\$316.31	\$362.17	\$388.70	\$445.06	\$276.12	\$316.16	\$363.61	\$416.33	\$442.43	\$506.58
46	\$454.85	\$527.63	\$328.58	\$381.15	\$403.77	\$468.37	\$286.83	\$332.72	\$377.72	\$438.16	\$459.59	\$533.12
47	\$473.95	\$557.84	\$342.38	\$402.98	\$420.73	\$495.20	\$298.88	\$351.78	\$393.58	\$463.24	\$478.89	\$563.65
48	\$495.78	\$592.95	\$358.15	\$428.35	\$440.11	\$526.37	\$312.64	\$373.92	\$411.71	\$492.41	\$500.95	\$599.14
49	\$517.31	\$629.57	\$373.70	\$454.79	\$459.22	\$558.87	\$326.22	\$397.01	\$429.59	\$522.81	\$522.70	\$636.13
50	\$541.57	\$663.42	\$391.22	\$479.24	\$480.76	\$588.93	\$341.52	\$418.36	\$449.73	\$550.92	\$547.21	\$670.33
51	\$565.52	\$692.76	\$408.53	\$500.45	\$502.02	\$614.97	\$356.63	\$436.87	\$469.63	\$575.30	\$571.42	\$699.99
52	\$591.90	\$725.08	\$427.59	\$523.80	\$525.44	\$643.66	\$373.26	\$457.24	\$491.53	\$602.12	\$598.07	\$732.64
53	\$618.59	\$757.77	\$446.86	\$547.40	\$549.13	\$672.68	\$390.09	\$477.86	\$513.69	\$629.27	\$625.04	\$765.67
54	\$647.40	\$793.07	\$467.67	\$572.90	\$574.70	\$704.01	\$408.25	\$500.11	\$537.61	\$658.57	\$654.14	\$801.32
55	\$676.20	\$828.35	\$488.48	\$598.39	\$600.27	\$735.33	\$426.42	\$522.36	\$561.54	\$687.89	\$683.25	\$836.98
56	\$707.44	\$866.61	\$511.04	\$626.02	\$628.00	\$769.30	\$446.12	\$546.50	\$587.47	\$719.65	\$714.81	\$875.64
57	\$738.97	\$905.24	\$533.82	\$653.93	\$655.99	\$803.59	\$466.00	\$570.85	\$613.66	\$751.73	\$746.67	\$914.67
58	\$772.63	\$946.47	\$558.14	\$683.72	\$685.87	\$840.19	\$487.23	\$596.86	\$641.61	\$785.97	\$780.68	\$956.33
59	\$789.31	\$966.90	\$570.19	\$698.48	\$700.68	\$858.33	\$497.75	\$609.74	\$655.46	\$802.94	\$797.53	\$976.97
60	\$822.97	\$1,008.14	\$594.50	\$728.26	\$730.55	\$894.92	\$518.97	\$635.74	\$683.41	\$837.18	\$831.54	\$1,018.64
61	\$852.08	\$1,043.80	\$615.53	\$754.02	\$756.40	\$926.59	\$537.33	\$658.23	\$707.59	\$866.80	\$860.96	\$1,054.68
62	\$871.18	\$1,067.20	\$629.33	\$770.93	\$773.35	\$947.35	\$549.38	\$672.99	\$723.45	\$886.23	\$880.26	\$1,078.32
63	\$895.13	\$1,096.53	\$646.64	\$792.13	\$794.62	\$973.41	\$564.48	\$691.49	\$743.34	\$910.59	\$904.46	\$1,107.96
64	\$909.69	\$1,114.37	\$657.15	\$805.01	\$807.54	\$989.24	\$573.66	\$702.73	\$755.43	\$925.40	\$919.17	\$1,125.98
65+	\$909.69	\$1,114.37	\$657.15	\$805.01	\$807.54	\$989.24	\$573.66	\$702.73	\$755.43	\$925.40	\$919.17	\$1,125.98

RATES FOR YOUR COUNTY – Barbour, Doddridge, Gilmer, Harrison, Jackson, Lewis, Marion, Monongalia, Pleasants, Pocahontas, Preston, Randolph, Ritchie, Taylor, Tucker, Tyler, Upshur, Webster, Wetzel, Wirt, Wood

Age	PPO									
	BALANCE						HEALTH SAVINGS			
	Silver		Gold		Gold		Bronze		Bronze	
	Balance Blue PPO 1200		Balance Blue PPO 500		Balance Blue PPO 750		Health Savings Blue PPO 4000		Health Savings Blue PPO 6450	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$192.08	\$192.08	\$228.74	\$228.74	\$226.23	\$226.23	\$145.42	\$145.42	\$144.62	\$144.62
21	\$302.49	\$310.05	\$360.22	\$369.23	\$356.27	\$365.18	\$229.00	\$234.73	\$227.75	\$233.44
22	\$302.49	\$310.05	\$360.22	\$369.23	\$356.27	\$365.18	\$229.00	\$234.73	\$227.75	\$233.44
23	\$302.49	\$310.05	\$360.22	\$369.23	\$356.27	\$365.18	\$229.00	\$234.73	\$227.75	\$233.44
24	\$302.49	\$310.05	\$360.22	\$369.23	\$356.27	\$365.18	\$229.00	\$234.73	\$227.75	\$233.44
25	\$303.70	\$311.29	\$361.66	\$370.70	\$357.70	\$366.64	\$229.92	\$235.67	\$228.66	\$234.38
26	\$309.75	\$317.49	\$368.87	\$378.09	\$364.82	\$373.94	\$234.50	\$240.36	\$233.22	\$239.05
27	\$317.01	\$324.94	\$377.51	\$386.95	\$373.37	\$382.70	\$239.99	\$245.99	\$238.68	\$244.65
28	\$328.81	\$337.03	\$391.56	\$401.35	\$387.27	\$396.95	\$248.92	\$255.14	\$247.56	\$253.75
29	\$338.49	\$346.95	\$403.09	\$413.17	\$398.67	\$408.64	\$256.25	\$262.66	\$254.85	\$261.22
30	\$343.33	\$351.91	\$408.85	\$419.07	\$404.37	\$414.48	\$259.92	\$266.42	\$258.50	\$264.96
31	\$350.59	\$359.35	\$417.49	\$427.93	\$412.92	\$423.24	\$265.41	\$272.05	\$263.96	\$270.56
32	\$357.85	\$366.80	\$426.14	\$436.79	\$421.47	\$432.01	\$270.91	\$277.68	\$269.43	\$276.17
33	\$362.38	\$371.44	\$431.54	\$442.33	\$426.81	\$437.48	\$274.34	\$281.20	\$272.84	\$279.66
34	\$367.22	\$376.40	\$437.31	\$448.24	\$432.51	\$443.32	\$278.01	\$284.96	\$276.49	\$283.40
35	\$369.64	\$378.88	\$440.19	\$451.19	\$435.36	\$446.24	\$279.84	\$286.84	\$278.31	\$285.27
36	\$372.06	\$381.36	\$443.07	\$454.15	\$438.21	\$449.17	\$281.67	\$288.71	\$280.13	\$287.13
37	\$374.48	\$383.84	\$445.95	\$457.10	\$441.06	\$452.09	\$283.50	\$290.59	\$281.95	\$289.00
38	\$376.90	\$386.32	\$448.83	\$460.05	\$443.91	\$455.01	\$285.33	\$292.46	\$283.78	\$290.87
39	\$381.74	\$391.28	\$454.60	\$465.97	\$449.61	\$460.85	\$289.00	\$296.23	\$287.42	\$294.61
40	\$386.58	\$425.24	\$460.36	\$506.40	\$455.31	\$500.84	\$292.66	\$321.93	\$291.06	\$320.17
41	\$393.84	\$435.19	\$469.01	\$518.26	\$463.86	\$512.57	\$298.16	\$329.47	\$296.53	\$327.67
42	\$400.80	\$445.69	\$477.29	\$530.75	\$472.06	\$524.93	\$303.43	\$337.41	\$301.77	\$335.57
43	\$410.48	\$460.15	\$488.82	\$547.97	\$483.46	\$541.96	\$310.75	\$348.35	\$309.06	\$346.46
44	\$422.58	\$478.36	\$503.23	\$569.66	\$497.71	\$563.41	\$319.91	\$362.14	\$318.17	\$360.17
45	\$436.80	\$500.14	\$520.16	\$595.58	\$514.45	\$589.05	\$330.68	\$378.63	\$328.87	\$376.56
46	\$453.74	\$526.34	\$540.33	\$626.78	\$534.41	\$619.92	\$343.50	\$398.46	\$341.63	\$396.29
47	\$472.79	\$556.47	\$563.02	\$662.67	\$556.85	\$655.41	\$357.93	\$421.28	\$355.97	\$418.98
48	\$494.57	\$591.51	\$588.96	\$704.40	\$582.50	\$696.67	\$374.42	\$447.81	\$372.37	\$445.35
49	\$516.05	\$628.03	\$614.54	\$747.90	\$607.80	\$739.69	\$390.67	\$475.45	\$388.54	\$472.85
50	\$540.25	\$661.81	\$643.35	\$788.10	\$636.30	\$779.47	\$408.99	\$501.01	\$406.76	\$498.28
51	\$564.14	\$691.07	\$671.81	\$822.97	\$664.44	\$813.94	\$427.09	\$523.19	\$424.75	\$520.32
52	\$590.46	\$723.31	\$703.15	\$861.36	\$695.44	\$851.91	\$447.01	\$547.59	\$444.57	\$544.60
53	\$617.08	\$755.92	\$734.85	\$900.19	\$726.79	\$890.32	\$467.16	\$572.27	\$464.61	\$569.15
54	\$645.82	\$791.13	\$769.07	\$942.11	\$760.64	\$931.78	\$488.92	\$598.93	\$486.25	\$595.66
55	\$674.55	\$826.32	\$803.29	\$984.03	\$794.48	\$973.24	\$510.67	\$625.57	\$507.88	\$622.15
56	\$705.71	\$864.49	\$840.39	\$1,029.48	\$831.18	\$1,018.20	\$534.26	\$654.47	\$531.34	\$650.89
57	\$737.17	\$903.03	\$877.86	\$1,075.38	\$868.23	\$1,063.58	\$558.07	\$683.64	\$555.03	\$679.91
58	\$770.74	\$944.16	\$917.84	\$1,124.35	\$907.78	\$1,112.03	\$583.49	\$714.78	\$580.31	\$710.88
59	\$787.38	\$964.54	\$937.65	\$1,148.62	\$927.37	\$1,136.03	\$596.09	\$730.21	\$592.83	\$726.22
60	\$820.96	\$1,005.68	\$977.64	\$1,197.61	\$966.92	\$1,184.48	\$621.51	\$761.35	\$618.11	\$757.18
61	\$850.00	\$1,041.25	\$1,012.22	\$1,239.97	\$1,001.12	\$1,226.37	\$643.49	\$788.28	\$639.98	\$783.98
62	\$869.05	\$1,064.59	\$1,034.91	\$1,267.76	\$1,023.56	\$1,253.86	\$657.92	\$805.95	\$654.33	\$801.55
63	\$892.95	\$1,093.86	\$1,063.37	\$1,302.63	\$1,051.71	\$1,288.34	\$676.01	\$828.11	\$672.32	\$823.59
64	\$907.47	\$1,111.65	\$1,080.66	\$1,323.81	\$1,068.81	\$1,309.29	\$687.00	\$841.58	\$683.25	\$836.98
65+	\$907.47	\$1,111.65	\$1,080.66	\$1,323.81	\$1,068.81	\$1,309.29	\$687.00	\$841.58	\$683.25	\$836.98

RATES FOR YOUR COUNTY – Barbour, Doddridge, Gilmer, Harrison, Jackson, Lewis, Marion, Monongalia, Pleasants, Pocahontas, Preston, Randolph, Ritchie, Taylor, Tucker, Tyler, Upshur, Webster, Wetzel, Wirt, Wood

Age	PPO											
	HEALTH SAVINGS				SHARED COST							
	Silver		Bronze		Silver		Silver		Gold		Gold	
	Health Savings Blue PPO 3000		Shared Cost Blue PPO 5500		Shared Cost Blue PPO 2500		Shared Cost Blue PPO 4750		Shared Cost Blue PPO 500		Shared Cost Blue PPO 1000	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$185.59	\$185.59	\$149.89	\$149.89	\$185.97	\$185.97	\$175.59	\$175.59	\$221.49	\$221.49	\$221.49	\$221.49
21	\$292.26	\$299.57	\$236.05	\$241.95	\$292.86	\$300.18	\$276.52	\$283.43	\$348.81	\$357.53	\$348.81	\$357.53
22	\$292.26	\$299.57	\$236.05	\$241.95	\$292.86	\$300.18	\$276.52	\$283.43	\$348.81	\$357.53	\$348.81	\$357.53
23	\$292.26	\$299.57	\$236.05	\$241.95	\$292.86	\$300.18	\$276.52	\$283.43	\$348.81	\$357.53	\$348.81	\$357.53
24	\$292.26	\$299.57	\$236.05	\$241.95	\$292.86	\$300.18	\$276.52	\$283.43	\$348.81	\$357.53	\$348.81	\$357.53
25	\$293.43	\$300.77	\$236.99	\$242.91	\$294.03	\$301.38	\$277.63	\$284.57	\$350.21	\$358.97	\$350.21	\$358.97
26	\$299.27	\$306.75	\$241.72	\$247.76	\$299.89	\$307.39	\$283.16	\$290.24	\$357.18	\$366.11	\$357.18	\$366.11
27	\$306.29	\$313.95	\$247.38	\$253.56	\$306.92	\$314.59	\$289.79	\$297.03	\$365.55	\$374.69	\$365.55	\$374.69
28	\$317.69	\$325.63	\$256.59	\$263.00	\$318.34	\$326.30	\$300.58	\$308.09	\$379.16	\$388.64	\$379.16	\$388.64
29	\$327.04	\$335.22	\$264.14	\$270.74	\$327.71	\$335.90	\$309.43	\$317.17	\$390.32	\$400.08	\$390.32	\$400.08
30	\$331.72	\$340.01	\$267.92	\$274.62	\$332.40	\$340.71	\$313.85	\$321.70	\$395.90	\$405.80	\$395.90	\$405.80
31	\$338.73	\$347.20	\$273.58	\$280.42	\$339.42	\$347.91	\$320.49	\$328.50	\$404.27	\$414.38	\$404.27	\$414.38
32	\$345.74	\$354.38	\$279.25	\$286.23	\$346.45	\$355.11	\$327.12	\$335.30	\$412.64	\$422.96	\$412.64	\$422.96
33	\$350.13	\$358.88	\$282.79	\$289.86	\$350.85	\$359.62	\$331.27	\$339.55	\$417.87	\$428.32	\$417.87	\$428.32
34	\$354.80	\$363.67	\$286.56	\$293.72	\$355.53	\$364.42	\$335.70	\$344.09	\$423.46	\$434.05	\$423.46	\$434.05
35	\$357.14	\$366.07	\$288.45	\$295.66	\$357.87	\$366.82	\$337.91	\$346.36	\$426.25	\$436.91	\$426.25	\$436.91
36	\$359.48	\$368.47	\$290.34	\$297.60	\$360.22	\$369.23	\$340.12	\$348.62	\$429.04	\$439.77	\$429.04	\$439.77
37	\$361.82	\$370.87	\$292.23	\$299.54	\$362.56	\$371.62	\$342.33	\$350.89	\$431.83	\$442.63	\$431.83	\$442.63
38	\$364.16	\$373.26	\$294.12	\$301.47	\$364.90	\$374.02	\$344.54	\$353.15	\$434.62	\$445.49	\$434.62	\$445.49
39	\$368.83	\$378.05	\$297.90	\$305.35	\$369.59	\$378.83	\$348.97	\$357.69	\$440.20	\$451.21	\$440.20	\$451.21
40	\$373.51	\$410.86	\$301.67	\$331.84	\$374.28	\$411.71	\$353.39	\$388.73	\$445.78	\$490.36	\$445.78	\$490.36
41	\$380.52	\$420.47	\$307.34	\$339.61	\$381.30	\$421.34	\$360.03	\$397.83	\$454.15	\$501.84	\$454.15	\$501.84
42	\$387.24	\$430.61	\$312.77	\$347.80	\$388.04	\$431.50	\$366.39	\$407.43	\$462.17	\$513.93	\$462.17	\$513.93
43	\$396.60	\$444.59	\$320.32	\$359.08	\$397.41	\$445.50	\$375.24	\$420.64	\$473.34	\$530.61	\$473.34	\$530.61
44	\$408.29	\$462.18	\$329.76	\$373.29	\$409.13	\$463.14	\$386.30	\$437.29	\$487.29	\$551.61	\$487.29	\$551.61
45	\$422.02	\$483.21	\$340.86	\$390.28	\$422.89	\$484.21	\$399.29	\$457.19	\$503.68	\$576.71	\$503.68	\$576.71
46	\$438.39	\$508.53	\$354.08	\$410.73	\$439.29	\$509.58	\$414.78	\$481.14	\$523.22	\$606.94	\$523.22	\$606.94
47	\$456.80	\$537.65	\$368.95	\$434.25	\$457.74	\$538.76	\$432.20	\$508.70	\$545.19	\$641.69	\$545.19	\$641.69
48	\$477.85	\$571.51	\$385.94	\$461.58	\$478.83	\$572.68	\$452.11	\$540.72	\$570.30	\$682.08	\$570.30	\$682.08
49	\$498.60	\$606.80	\$402.70	\$490.09	\$499.62	\$608.04	\$471.74	\$574.11	\$595.07	\$724.20	\$595.07	\$724.20
50	\$521.98	\$639.43	\$421.59	\$516.45	\$523.05	\$640.74	\$493.86	\$604.98	\$622.97	\$763.14	\$622.97	\$763.14
51	\$545.06	\$667.70	\$440.23	\$539.28	\$546.18	\$669.07	\$515.71	\$631.74	\$650.53	\$796.90	\$650.53	\$796.90
52	\$570.49	\$698.85	\$460.77	\$564.44	\$571.66	\$700.28	\$539.77	\$661.22	\$680.88	\$834.08	\$680.88	\$834.08
53	\$596.21	\$730.36	\$481.54	\$589.89	\$597.43	\$731.85	\$564.10	\$691.02	\$711.57	\$871.67	\$711.57	\$871.67
54	\$623.98	\$764.38	\$503.97	\$617.36	\$625.26	\$765.94	\$590.37	\$723.20	\$744.71	\$912.27	\$744.71	\$912.27
55	\$651.74	\$798.38	\$526.39	\$644.83	\$653.08	\$800.02	\$616.64	\$755.38	\$777.85	\$952.87	\$777.85	\$952.87
56	\$681.84	\$835.25	\$550.70	\$674.61	\$683.24	\$836.97	\$645.12	\$790.27	\$813.77	\$996.87	\$813.77	\$996.87
57	\$712.24	\$872.49	\$575.25	\$704.68	\$713.70	\$874.28	\$673.88	\$825.50	\$850.05	\$1,041.31	\$850.05	\$1,041.31
58	\$744.68	\$912.23	\$601.46	\$736.79	\$746.21	\$914.11	\$704.57	\$863.10	\$888.77	\$1,088.74	\$888.77	\$1,088.74
59	\$760.75	\$931.92	\$614.44	\$752.69	\$762.31	\$933.83	\$719.78	\$881.73	\$907.95	\$1,112.24	\$907.95	\$1,112.24
60	\$793.19	\$971.66	\$640.64	\$784.78	\$794.82	\$973.65	\$750.48	\$919.34	\$946.67	\$1,159.67	\$946.67	\$1,159.67
61	\$821.25	\$1,006.03	\$663.30	\$812.54	\$822.94	\$1,008.10	\$777.02	\$951.85	\$980.16	\$1,200.70	\$980.16	\$1,200.70
62	\$839.66	\$1,028.58	\$678.17	\$830.76	\$841.39	\$1,030.70	\$794.44	\$973.19	\$1,002.13	\$1,227.61	\$1,002.13	\$1,227.61
63	\$862.75	\$1,056.87	\$696.82	\$853.60	\$864.52	\$1,059.04	\$816.29	\$999.96	\$1,029.69	\$1,261.37	\$1,029.69	\$1,261.37
64	\$876.78	\$1,074.06	\$708.15	\$867.48	\$878.58	\$1,076.26	\$829.56	\$1,016.21	\$1,046.43	\$1,281.88	\$1,046.43	\$1,281.88
65+	\$876.78	\$1,074.06	\$708.15	\$867.48	\$878.58	\$1,076.26	\$829.56	\$1,016.21	\$1,046.43	\$1,281.88	\$1,046.43	\$1,281.88

RATES FOR YOUR COUNTY – Barbour, Doddridge, Gilmer, Harrison, Jackson, Lewis, Marion, Monongalia, Pleasants, Pocahontas, Preston, Randolph, Ritchie, Taylor, Tucker, Tyler, Upshur, Webster, Wetzel, Wirt, Wood

Age	PPO											
	SHARED COST		COMPREHENSIVE CARE				MAJOR EVENTS		MULTI-STATE			
	Gold		Bronze		Silver		Catastrophic		Silver		Gold	
	Shared Cost Blue PPO 1500		Comprehensive Care Blue PPO 4000		Comprehensive Care Blue PPO 1500		Major Events Blue PPO 6850		Blue Cross Blue Shield Shared Cost Blue PPO 4750, a Multi-State Plan		Blue Cross Blue Shield Shared Cost Blue PPO 1500, a Multi-State Plan	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$213.68	\$213.68	\$154.37	\$154.37	\$189.69	\$189.69	\$134.75	\$134.75	\$177.44	\$177.44	\$215.91	\$215.91
21	\$336.51	\$344.92	\$243.10	\$249.18	\$298.73	\$306.20	\$212.20	\$217.51	\$279.44	\$286.43	\$340.02	\$348.52
22	\$336.51	\$344.92	\$243.10	\$249.18	\$298.73	\$306.20	\$212.20	\$217.51	\$279.44	\$286.43	\$340.02	\$348.52
23	\$336.51	\$344.92	\$243.10	\$249.18	\$298.73	\$306.20	\$212.20	\$217.51	\$279.44	\$286.43	\$340.02	\$348.52
24	\$336.51	\$344.92	\$243.10	\$249.18	\$298.73	\$306.20	\$212.20	\$217.51	\$279.44	\$286.43	\$340.02	\$348.52
25	\$337.86	\$346.31	\$244.07	\$250.17	\$299.92	\$307.42	\$213.05	\$218.38	\$280.56	\$287.57	\$341.38	\$349.91
26	\$344.59	\$353.20	\$248.93	\$255.15	\$305.90	\$313.55	\$217.29	\$222.72	\$286.15	\$293.30	\$348.18	\$356.88
27	\$352.66	\$361.48	\$254.77	\$261.14	\$313.07	\$320.90	\$222.39	\$227.95	\$292.85	\$300.17	\$356.34	\$365.25
28	\$365.79	\$374.93	\$264.25	\$270.86	\$324.72	\$332.84	\$230.66	\$236.43	\$303.75	\$311.34	\$369.60	\$378.84
29	\$376.55	\$385.96	\$272.03	\$278.83	\$334.28	\$342.64	\$237.45	\$243.39	\$312.69	\$320.51	\$380.48	\$389.99
30	\$381.94	\$391.49	\$275.92	\$282.82	\$339.06	\$347.54	\$240.85	\$246.87	\$317.16	\$325.09	\$385.92	\$395.57
31	\$390.02	\$399.77	\$281.75	\$288.79	\$346.23	\$354.89	\$245.94	\$252.09	\$323.87	\$331.97	\$394.08	\$403.93
32	\$398.09	\$408.04	\$287.59	\$294.78	\$353.40	\$362.24	\$251.03	\$257.31	\$330.58	\$338.84	\$402.24	\$412.30
33	\$403.14	\$413.22	\$291.23	\$298.51	\$357.88	\$366.83	\$254.22	\$260.58	\$334.77	\$343.14	\$407.34	\$417.52
34	\$408.52	\$418.73	\$295.12	\$302.50	\$362.66	\$371.73	\$257.61	\$264.05	\$339.24	\$347.72	\$412.78	\$423.10
35	\$411.22	\$421.50	\$297.07	\$304.50	\$365.05	\$374.18	\$259.31	\$265.79	\$341.48	\$350.02	\$415.50	\$425.89
36	\$413.91	\$424.26	\$299.01	\$306.49	\$367.44	\$376.63	\$261.01	\$267.54	\$343.71	\$352.30	\$418.22	\$428.68
37	\$416.60	\$427.02	\$300.96	\$308.48	\$369.83	\$379.08	\$262.70	\$269.27	\$345.95	\$354.60	\$420.94	\$431.46
38	\$419.29	\$429.77	\$302.90	\$310.47	\$372.22	\$381.53	\$264.40	\$271.01	\$348.18	\$356.88	\$423.66	\$434.25
39	\$424.68	\$435.30	\$306.79	\$314.46	\$377.00	\$386.43	\$267.80	\$274.50	\$352.65	\$361.47	\$429.11	\$439.84
40	\$430.06	\$473.07	\$310.68	\$341.75	\$381.78	\$419.96	\$271.19	\$298.31	\$357.12	\$392.83	\$434.55	\$478.01
41	\$438.14	\$484.14	\$316.52	\$349.75	\$388.95	\$429.79	\$276.28	\$305.29	\$363.83	\$402.03	\$442.71	\$489.19
42	\$445.88	\$495.82	\$322.11	\$358.19	\$395.82	\$440.15	\$281.17	\$312.66	\$370.26	\$411.73	\$450.53	\$500.99
43	\$456.64	\$511.89	\$329.89	\$369.81	\$405.38	\$454.43	\$287.96	\$322.80	\$379.20	\$425.08	\$461.41	\$517.24
44	\$470.10	\$532.15	\$339.61	\$384.44	\$417.33	\$472.42	\$296.44	\$335.57	\$390.38	\$441.91	\$475.01	\$537.71
45	\$485.92	\$556.38	\$351.04	\$401.94	\$431.37	\$493.92	\$306.42	\$350.85	\$403.51	\$462.02	\$490.99	\$562.18
46	\$504.77	\$585.53	\$364.65	\$422.99	\$448.10	\$519.80	\$318.30	\$369.23	\$419.16	\$486.23	\$510.03	\$591.63
47	\$525.97	\$619.07	\$379.97	\$447.22	\$466.91	\$549.55	\$331.67	\$390.38	\$436.76	\$514.07	\$531.45	\$625.52
48	\$550.19	\$658.03	\$397.47	\$475.37	\$488.42	\$584.15	\$346.95	\$414.95	\$456.88	\$546.43	\$555.93	\$664.89
49	\$574.09	\$698.67	\$414.73	\$504.73	\$509.63	\$620.22	\$362.01	\$440.57	\$476.72	\$580.17	\$580.07	\$705.95
50	\$601.01	\$736.24	\$434.18	\$531.87	\$533.53	\$653.57	\$378.99	\$464.26	\$499.08	\$611.37	\$607.28	\$743.92
51	\$627.59	\$768.80	\$453.38	\$555.39	\$557.13	\$682.48	\$395.75	\$484.79	\$521.16	\$638.42	\$634.14	\$776.82
52	\$656.87	\$804.67	\$474.53	\$581.30	\$583.12	\$714.32	\$414.21	\$507.41	\$545.47	\$668.20	\$663.72	\$813.06
53	\$686.48	\$840.94	\$495.92	\$607.50	\$609.41	\$746.53	\$432.89	\$530.29	\$570.06	\$698.32	\$693.64	\$849.71
54	\$718.45	\$880.10	\$519.02	\$635.80	\$637.79	\$781.29	\$453.05	\$554.99	\$596.60	\$730.84	\$725.94	\$889.28
55	\$750.42	\$919.26	\$542.11	\$664.08	\$666.17	\$816.06	\$473.21	\$579.68	\$623.15	\$763.36	\$758.24	\$928.84
56	\$785.08	\$961.72	\$567.15	\$694.76	\$696.94	\$853.75	\$495.06	\$606.45	\$651.93	\$798.61	\$793.27	\$971.76
57	\$820.07	\$1,004.59	\$592.43	\$725.73	\$728.01	\$891.81	\$517.13	\$633.48	\$681.00	\$834.23	\$828.63	\$1,015.07
58	\$857.43	\$1,050.35	\$619.42	\$758.79	\$761.16	\$932.42	\$540.69	\$662.35	\$712.01	\$872.21	\$866.37	\$1,061.30
59	\$875.94	\$1,073.03	\$632.79	\$775.17	\$777.59	\$952.55	\$552.36	\$676.64	\$727.38	\$891.04	\$885.07	\$1,084.21
60	\$913.29	\$1,118.78	\$659.77	\$808.22	\$810.75	\$993.17	\$575.91	\$705.49	\$758.40	\$929.04	\$922.81	\$1,130.44
61	\$945.59	\$1,158.35	\$683.11	\$836.81	\$839.43	\$1,028.30	\$596.28	\$730.44	\$785.23	\$961.91	\$955.46	\$1,170.44
62	\$966.79	\$1,184.32	\$698.43	\$855.58	\$858.25	\$1,051.36	\$609.65	\$746.82	\$802.83	\$983.47	\$976.88	\$1,196.68
63	\$993.38	\$1,216.89	\$717.63	\$879.10	\$881.85	\$1,080.27	\$626.41	\$767.35	\$824.91	\$1,010.51	\$1,003.74	\$1,229.58
64	\$1,009.53	\$1,236.67	\$729.30	\$893.39	\$896.19	\$1,097.83	\$636.60	\$779.84	\$838.32	\$1,026.94	\$1,020.06	\$1,249.57
65+	\$1,009.53	\$1,236.67	\$729.30	\$893.39	\$896.19	\$1,097.83	\$636.60	\$779.84	\$838.32	\$1,026.94	\$1,020.06	\$1,249.57

RATES FOR YOUR COUNTY – Brooke, Hancock, Marshall, Ohio

Age	PPO									
	BALANCE						HEALTH SAVINGS			
	Silver		Gold		Gold		Bronze		Bronze	
	Balance Blue PPO 1200		Balance Blue PPO 500		Balance Blue PPO 750		Health Savings Blue PPO 4000		Health Savings Blue PPO 6450	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$181.53	\$181.53	\$216.17	\$216.17	\$213.80	\$213.80	\$137.43	\$137.43	\$136.67	\$136.67
21	\$285.87	\$293.02	\$340.43	\$348.94	\$336.70	\$345.12	\$216.42	\$221.83	\$215.23	\$220.61
22	\$285.87	\$293.02	\$340.43	\$348.94	\$336.70	\$345.12	\$216.42	\$221.83	\$215.23	\$220.61
23	\$285.87	\$293.02	\$340.43	\$348.94	\$336.70	\$345.12	\$216.42	\$221.83	\$215.23	\$220.61
24	\$285.87	\$293.02	\$340.43	\$348.94	\$336.70	\$345.12	\$216.42	\$221.83	\$215.23	\$220.61
25	\$287.01	\$294.19	\$341.79	\$350.33	\$338.05	\$346.50	\$217.29	\$222.72	\$216.09	\$221.49
26	\$292.73	\$300.05	\$348.60	\$357.32	\$344.78	\$353.40	\$221.61	\$227.15	\$220.40	\$225.91
27	\$299.59	\$307.08	\$356.77	\$365.69	\$352.86	\$361.68	\$226.81	\$232.48	\$225.56	\$231.20
28	\$310.74	\$318.51	\$370.05	\$379.30	\$365.99	\$375.14	\$235.25	\$241.13	\$233.96	\$239.81
29	\$319.89	\$327.89	\$380.94	\$390.46	\$376.77	\$386.19	\$242.17	\$248.22	\$240.84	\$246.86
30	\$324.46	\$332.57	\$386.39	\$396.05	\$382.15	\$391.70	\$245.64	\$251.78	\$244.29	\$250.40
31	\$331.32	\$339.60	\$394.56	\$404.42	\$390.24	\$400.00	\$250.83	\$257.10	\$249.45	\$255.69
32	\$338.18	\$346.63	\$402.73	\$412.80	\$398.32	\$408.28	\$256.02	\$262.42	\$254.62	\$260.99
33	\$342.47	\$351.03	\$407.84	\$418.04	\$403.37	\$413.45	\$259.27	\$265.75	\$257.85	\$264.30
34	\$347.05	\$355.73	\$413.28	\$423.61	\$408.75	\$418.97	\$262.73	\$269.30	\$261.29	\$267.82
35	\$349.33	\$358.06	\$416.01	\$426.41	\$411.45	\$421.74	\$264.47	\$271.08	\$263.01	\$269.59
36	\$351.62	\$360.41	\$418.73	\$429.20	\$414.14	\$424.49	\$266.20	\$272.86	\$264.73	\$271.35
37	\$353.91	\$362.76	\$421.45	\$431.99	\$416.83	\$427.25	\$267.93	\$274.63	\$266.45	\$273.11
38	\$356.19	\$365.09	\$424.18	\$434.78	\$419.53	\$430.02	\$269.66	\$276.40	\$268.18	\$274.88
39	\$360.77	\$369.79	\$429.62	\$440.36	\$424.92	\$435.54	\$273.12	\$279.95	\$271.62	\$278.41
40	\$365.34	\$401.87	\$435.07	\$478.58	\$430.30	\$473.33	\$276.58	\$304.24	\$275.06	\$302.57
41	\$372.20	\$411.28	\$443.24	\$489.78	\$438.38	\$484.41	\$281.78	\$311.37	\$280.23	\$309.65
42	\$378.78	\$421.20	\$451.07	\$501.59	\$446.13	\$496.10	\$286.76	\$318.88	\$285.18	\$317.12
43	\$387.93	\$434.87	\$461.96	\$517.86	\$456.90	\$512.18	\$293.68	\$329.22	\$292.07	\$327.41
44	\$399.36	\$452.08	\$475.58	\$538.36	\$470.37	\$532.46	\$302.34	\$342.25	\$300.68	\$340.37
45	\$412.80	\$472.66	\$491.58	\$562.86	\$486.19	\$556.69	\$312.51	\$357.82	\$310.79	\$355.85
46	\$428.81	\$497.42	\$510.65	\$592.35	\$505.05	\$585.86	\$324.63	\$376.57	\$322.85	\$374.51
47	\$446.81	\$525.90	\$532.09	\$626.27	\$526.26	\$619.41	\$338.26	\$398.13	\$336.40	\$395.94
48	\$467.40	\$559.01	\$556.60	\$665.69	\$550.50	\$658.40	\$353.85	\$423.20	\$351.90	\$420.87
49	\$487.69	\$593.52	\$580.77	\$706.80	\$574.41	\$699.06	\$369.21	\$449.33	\$367.18	\$446.86
50	\$510.56	\$625.44	\$608.01	\$744.81	\$601.35	\$736.65	\$386.53	\$473.50	\$384.40	\$470.89
51	\$533.15	\$653.11	\$634.90	\$777.75	\$627.95	\$769.24	\$403.62	\$494.43	\$401.40	\$491.72
52	\$558.02	\$683.57	\$664.52	\$814.04	\$657.24	\$805.12	\$422.45	\$517.50	\$420.13	\$514.66
53	\$583.17	\$714.38	\$694.48	\$850.74	\$686.87	\$841.42	\$441.50	\$540.84	\$439.07	\$537.86
54	\$610.33	\$747.65	\$726.82	\$890.35	\$718.85	\$880.59	\$462.06	\$566.02	\$459.52	\$562.91
55	\$637.49	\$780.93	\$759.16	\$929.97	\$750.84	\$919.78	\$482.62	\$591.21	\$479.96	\$587.95
56	\$666.93	\$816.99	\$794.22	\$972.92	\$785.52	\$962.26	\$504.91	\$618.51	\$502.13	\$615.11
57	\$696.67	\$853.42	\$829.63	\$1,016.30	\$820.54	\$1,005.16	\$527.42	\$646.09	\$524.52	\$642.54
58	\$728.40	\$892.29	\$867.42	\$1,062.59	\$857.91	\$1,050.94	\$551.44	\$675.51	\$548.41	\$671.80
59	\$744.12	\$911.55	\$886.14	\$1,085.52	\$876.43	\$1,073.63	\$563.34	\$690.09	\$560.24	\$686.29
60	\$775.85	\$950.42	\$923.93	\$1,131.81	\$913.80	\$1,119.41	\$587.36	\$719.52	\$584.13	\$715.56
61	\$803.29	\$984.03	\$956.61	\$1,171.85	\$946.13	\$1,159.01	\$608.14	\$744.97	\$604.80	\$740.88
62	\$821.30	\$1,006.09	\$978.06	\$1,198.12	\$967.34	\$1,184.99	\$621.77	\$761.67	\$618.36	\$757.49
63	\$843.89	\$1,033.77	\$1,004.95	\$1,231.06	\$993.94	\$1,217.58	\$638.87	\$782.62	\$635.36	\$778.32
64	\$857.61	\$1,050.57	\$1,021.29	\$1,251.08	\$1,010.10	\$1,237.37	\$649.26	\$795.34	\$645.69	\$790.97
65+	\$857.61	\$1,050.57	\$1,021.29	\$1,251.08	\$1,010.10	\$1,237.37	\$649.26	\$795.34	\$645.69	\$790.97

RATES FOR YOUR COUNTY – Brooke, Hancock, Marshall, Ohio

Age	PPO											
	HEALTH SAVINGS		SHARED COST									
	Silver		Bronze		Silver		Silver		Gold		Gold	
	Health Savings Blue PPO 3000		Shared Cost Blue PPO 5500		Shared Cost Blue PPO 2500		Shared Cost Blue PPO 4750		Shared Cost Blue PPO 500		Shared Cost Blue PPO 1000	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$175.39	\$175.39	\$141.66	\$141.66	\$175.75	\$175.75	\$165.94	\$165.94	\$209.33	\$209.33	\$209.33	\$209.33
21	\$276.21	\$283.12	\$223.08	\$228.66	\$276.77	\$283.69	\$261.33	\$267.86	\$329.65	\$337.89	\$329.65	\$337.89
22	\$276.21	\$283.12	\$223.08	\$228.66	\$276.77	\$283.69	\$261.33	\$267.86	\$329.65	\$337.89	\$329.65	\$337.89
23	\$276.21	\$283.12	\$223.08	\$228.66	\$276.77	\$283.69	\$261.33	\$267.86	\$329.65	\$337.89	\$329.65	\$337.89
24	\$276.21	\$283.12	\$223.08	\$228.66	\$276.77	\$283.69	\$261.33	\$267.86	\$329.65	\$337.89	\$329.65	\$337.89
25	\$277.31	\$284.24	\$223.97	\$229.57	\$277.88	\$284.83	\$262.38	\$268.94	\$330.97	\$339.24	\$330.97	\$339.24
26	\$282.84	\$289.91	\$228.43	\$234.14	\$283.41	\$290.50	\$267.60	\$274.29	\$337.56	\$346.00	\$337.56	\$346.00
27	\$289.47	\$296.71	\$233.79	\$239.63	\$290.05	\$297.30	\$273.87	\$280.72	\$345.47	\$354.11	\$345.47	\$354.11
28	\$300.24	\$307.75	\$242.49	\$248.55	\$300.85	\$308.37	\$284.07	\$291.17	\$358.33	\$367.29	\$358.33	\$367.29
29	\$309.08	\$316.81	\$249.63	\$255.87	\$309.71	\$317.45	\$292.43	\$299.74	\$368.88	\$378.10	\$368.88	\$378.10
30	\$313.50	\$321.34	\$253.20	\$259.53	\$314.13	\$321.98	\$296.61	\$304.03	\$374.15	\$383.50	\$374.15	\$383.50
31	\$320.13	\$328.13	\$258.55	\$265.01	\$320.78	\$328.80	\$302.88	\$310.45	\$382.06	\$391.61	\$382.06	\$391.61
32	\$326.76	\$334.93	\$263.90	\$270.50	\$327.42	\$335.61	\$309.15	\$316.88	\$389.98	\$399.73	\$389.98	\$399.73
33	\$330.90	\$339.17	\$267.25	\$273.93	\$331.57	\$339.86	\$313.07	\$320.90	\$394.92	\$404.79	\$394.92	\$404.79
34	\$335.32	\$343.70	\$270.82	\$277.59	\$336.00	\$344.40	\$317.25	\$325.18	\$400.20	\$410.21	\$400.20	\$410.21
35	\$337.53	\$345.97	\$272.60	\$279.42	\$338.21	\$346.67	\$319.35	\$327.33	\$402.83	\$412.90	\$402.83	\$412.90
36	\$339.74	\$348.23	\$274.39	\$281.25	\$340.43	\$348.94	\$321.44	\$329.48	\$405.47	\$415.61	\$405.47	\$415.61
37	\$341.95	\$350.50	\$276.17	\$283.07	\$342.64	\$351.21	\$323.53	\$331.62	\$408.11	\$418.31	\$408.11	\$418.31
38	\$344.16	\$352.76	\$277.96	\$284.91	\$344.86	\$353.48	\$325.62	\$333.76	\$410.74	\$421.01	\$410.74	\$421.01
39	\$348.58	\$357.29	\$281.53	\$288.57	\$349.28	\$358.01	\$329.80	\$338.05	\$416.02	\$426.42	\$416.02	\$426.42
40	\$353.00	\$388.30	\$285.10	\$313.61	\$353.71	\$389.08	\$333.98	\$367.38	\$421.29	\$463.42	\$421.29	\$463.42
41	\$359.63	\$397.39	\$290.45	\$320.95	\$360.35	\$398.19	\$340.25	\$375.98	\$429.20	\$474.27	\$429.20	\$474.27
42	\$365.98	\$406.97	\$295.58	\$328.68	\$366.72	\$407.79	\$346.26	\$385.04	\$436.79	\$485.71	\$436.79	\$485.71
43	\$374.82	\$420.17	\$302.72	\$339.35	\$375.58	\$421.03	\$354.62	\$397.53	\$447.34	\$501.47	\$447.34	\$501.47
44	\$385.87	\$436.80	\$311.64	\$352.78	\$386.65	\$437.69	\$365.08	\$413.27	\$460.52	\$521.31	\$460.52	\$521.31
45	\$398.85	\$456.68	\$322.13	\$368.84	\$399.66	\$457.61	\$377.36	\$432.08	\$476.01	\$545.03	\$476.01	\$545.03
46	\$414.32	\$480.61	\$334.62	\$388.16	\$415.16	\$481.59	\$392.00	\$454.72	\$494.48	\$573.60	\$494.48	\$573.60
47	\$431.72	\$508.13	\$348.67	\$410.38	\$432.59	\$509.16	\$408.46	\$480.76	\$515.24	\$606.44	\$515.24	\$606.44
48	\$451.60	\$540.11	\$364.74	\$436.23	\$452.52	\$541.21	\$427.27	\$511.01	\$538.98	\$644.62	\$538.98	\$644.62
49	\$471.21	\$573.46	\$380.57	\$463.15	\$472.17	\$574.63	\$445.83	\$542.58	\$562.38	\$684.42	\$562.38	\$684.42
50	\$493.31	\$604.30	\$398.42	\$488.06	\$494.31	\$605.53	\$466.74	\$571.76	\$588.75	\$721.22	\$588.75	\$721.22
51	\$515.13	\$631.03	\$416.04	\$509.65	\$516.18	\$632.32	\$487.38	\$597.04	\$614.80	\$753.13	\$614.80	\$753.13
52	\$539.16	\$660.47	\$435.45	\$533.43	\$540.26	\$661.82	\$510.12	\$624.90	\$643.48	\$788.26	\$643.48	\$788.26
53	\$563.47	\$690.25	\$455.08	\$557.47	\$564.61	\$691.65	\$533.11	\$653.06	\$672.49	\$823.80	\$672.49	\$823.80
54	\$589.71	\$722.39	\$476.28	\$583.44	\$590.90	\$723.85	\$557.94	\$683.48	\$703.80	\$862.16	\$703.80	\$862.16
55	\$615.95	\$754.54	\$497.47	\$609.40	\$617.20	\$756.07	\$582.77	\$713.89	\$735.12	\$900.52	\$735.12	\$900.52
56	\$644.40	\$789.39	\$520.45	\$637.55	\$645.70	\$790.98	\$609.68	\$746.86	\$769.07	\$942.11	\$769.07	\$942.11
57	\$673.12	\$824.57	\$543.65	\$665.97	\$674.49	\$826.25	\$636.86	\$780.15	\$803.36	\$984.12	\$803.36	\$984.12
58	\$703.78	\$862.13	\$568.41	\$696.30	\$705.21	\$863.88	\$665.87	\$815.69	\$839.95	\$1,028.94	\$839.95	\$1,028.94
59	\$718.97	\$880.74	\$580.68	\$711.33	\$720.43	\$882.53	\$680.24	\$833.29	\$858.08	\$1,051.15	\$858.08	\$1,051.15
60	\$749.63	\$918.30	\$605.44	\$741.66	\$751.15	\$920.16	\$709.25	\$868.83	\$894.67	\$1,095.97	\$894.67	\$1,095.97
61	\$776.15	\$950.78	\$626.85	\$767.89	\$777.72	\$952.71	\$734.34	\$899.57	\$926.32	\$1,134.74	\$926.32	\$1,134.74
62	\$793.55	\$972.10	\$640.91	\$785.11	\$795.16	\$974.07	\$750.80	\$919.73	\$947.08	\$1,160.17	\$947.08	\$1,160.17
63	\$815.37	\$998.83	\$658.53	\$806.70	\$817.03	\$1,000.86	\$771.45	\$945.03	\$973.13	\$1,192.08	\$973.13	\$1,192.08
64	\$828.63	\$1,015.07	\$669.24	\$819.82	\$830.31	\$1,017.13	\$783.99	\$960.39	\$988.95	\$1,211.46	\$988.95	\$1,211.46
65+	\$828.63	\$1,015.07	\$669.24	\$819.82	\$830.31	\$1,017.13	\$783.99	\$960.39	\$988.95	\$1,211.46	\$988.95	\$1,211.46

RATES FOR YOUR COUNTY – Brooke, Hancock, Marshall, Ohio

Age	PPO											
	SHARED COST		COMPREHENSIVE CARE				MAJOR EVENTS		MULTI-STATE			
	Gold		Bronze		Silver		Catastrophic		Silver		Gold	
	Shared Cost Blue PPO 1500		Comprehensive Care Blue PPO 4000		Comprehensive Care Blue PPO 1500		Major Events Blue PPO 6850		Blue Cross Blue Shield Shared Cost Blue PPO 4750, a Multi-State Plan		Blue Cross Blue Shield Shared Cost Blue PPO 1500, a Multi-State Plan	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-20	\$201.94	\$201.94	\$145.88	\$145.88	\$179.27	\$179.27	\$127.34	\$127.34	\$167.70	\$167.70	\$204.05	\$204.05
21	\$318.02	\$325.97	\$229.74	\$235.48	\$282.31	\$289.37	\$200.54	\$205.55	\$264.09	\$270.69	\$321.34	\$329.37
22	\$318.02	\$325.97	\$229.74	\$235.48	\$282.31	\$289.37	\$200.54	\$205.55	\$264.09	\$270.69	\$321.34	\$329.37
23	\$318.02	\$325.97	\$229.74	\$235.48	\$282.31	\$289.37	\$200.54	\$205.55	\$264.09	\$270.69	\$321.34	\$329.37
24	\$318.02	\$325.97	\$229.74	\$235.48	\$282.31	\$289.37	\$200.54	\$205.55	\$264.09	\$270.69	\$321.34	\$329.37
25	\$319.29	\$327.27	\$230.66	\$236.43	\$283.44	\$290.53	\$201.34	\$206.37	\$265.15	\$271.78	\$322.63	\$330.70
26	\$325.65	\$333.79	\$235.25	\$241.13	\$289.09	\$296.32	\$205.35	\$210.48	\$270.43	\$277.19	\$329.05	\$337.28
27	\$333.28	\$341.61	\$240.77	\$246.79	\$295.86	\$303.26	\$210.17	\$215.42	\$276.77	\$283.69	\$336.76	\$345.18
28	\$345.69	\$354.33	\$249.73	\$255.97	\$306.87	\$314.54	\$217.99	\$223.44	\$287.07	\$294.25	\$349.30	\$358.03
29	\$355.86	\$364.76	\$257.08	\$263.51	\$315.90	\$323.80	\$224.40	\$230.01	\$295.52	\$302.91	\$359.58	\$368.57
30	\$360.95	\$369.97	\$260.75	\$267.27	\$320.42	\$328.43	\$227.61	\$233.30	\$299.74	\$307.23	\$364.72	\$373.84
31	\$368.59	\$377.80	\$266.27	\$272.93	\$327.20	\$335.38	\$232.43	\$238.24	\$306.08	\$313.73	\$372.43	\$381.74
32	\$376.22	\$385.63	\$271.78	\$278.57	\$333.97	\$342.32	\$237.24	\$243.17	\$312.42	\$320.23	\$380.15	\$389.65
33	\$380.99	\$390.51	\$275.23	\$282.11	\$338.21	\$346.67	\$240.25	\$246.26	\$316.38	\$324.29	\$384.97	\$394.59
34	\$386.08	\$395.73	\$278.90	\$285.87	\$342.72	\$351.29	\$243.46	\$249.55	\$320.61	\$328.63	\$390.11	\$399.86
35	\$388.62	\$398.34	\$280.74	\$287.76	\$344.98	\$353.60	\$245.06	\$251.19	\$322.72	\$330.79	\$392.68	\$402.50
36	\$391.16	\$400.94	\$282.58	\$289.64	\$347.24	\$355.92	\$246.66	\$252.83	\$324.83	\$332.95	\$395.25	\$405.13
37	\$393.71	\$403.55	\$284.42	\$291.53	\$349.50	\$358.24	\$248.27	\$254.48	\$326.94	\$335.11	\$397.82	\$407.77
38	\$396.25	\$406.16	\$286.26	\$293.42	\$351.76	\$360.55	\$249.87	\$256.12	\$329.06	\$337.29	\$400.39	\$410.40
39	\$401.34	\$411.37	\$289.93	\$297.18	\$356.28	\$365.19	\$253.08	\$259.41	\$333.28	\$341.61	\$405.53	\$415.67
40	\$406.43	\$447.07	\$293.61	\$322.97	\$360.79	\$396.87	\$256.29	\$281.92	\$337.51	\$371.26	\$410.67	\$451.74
41	\$414.06	\$457.54	\$299.12	\$330.53	\$367.57	\$406.16	\$261.10	\$288.52	\$343.85	\$379.95	\$418.38	\$462.31
42	\$421.38	\$468.57	\$304.41	\$338.50	\$374.06	\$415.95	\$265.72	\$295.48	\$349.92	\$389.11	\$425.78	\$473.47
43	\$431.55	\$483.77	\$311.76	\$349.48	\$383.09	\$429.44	\$272.13	\$305.06	\$358.37	\$401.73	\$436.06	\$488.82
44	\$444.27	\$502.91	\$320.95	\$363.32	\$394.39	\$446.45	\$280.15	\$317.13	\$368.93	\$417.63	\$448.91	\$508.17
45	\$459.22	\$525.81	\$331.74	\$379.84	\$407.66	\$466.77	\$289.58	\$331.57	\$381.35	\$436.65	\$464.01	\$531.29
46	\$477.03	\$553.35	\$344.61	\$399.75	\$423.47	\$491.23	\$300.81	\$348.94	\$396.14	\$459.52	\$482.01	\$559.13
47	\$497.07	\$585.05	\$359.08	\$422.64	\$441.25	\$519.35	\$313.44	\$368.92	\$412.77	\$485.83	\$502.25	\$591.15
48	\$519.96	\$621.87	\$375.62	\$449.24	\$461.58	\$552.05	\$327.88	\$392.14	\$431.79	\$516.42	\$525.39	\$628.37
49	\$542.54	\$660.27	\$391.94	\$476.99	\$481.62	\$586.13	\$342.12	\$416.36	\$450.54	\$548.31	\$548.21	\$667.17
50	\$567.98	\$695.78	\$410.32	\$502.64	\$504.21	\$617.66	\$358.16	\$438.75	\$471.66	\$577.78	\$573.91	\$703.04
51	\$593.11	\$726.56	\$428.47	\$524.88	\$526.51	\$644.97	\$374.01	\$458.16	\$492.53	\$603.35	\$599.30	\$734.14
52	\$620.78	\$760.46	\$448.45	\$549.35	\$551.07	\$675.06	\$391.45	\$479.53	\$515.50	\$631.49	\$627.26	\$768.39
53	\$648.76	\$794.73	\$468.67	\$574.12	\$575.91	\$705.49	\$409.10	\$501.15	\$538.74	\$659.96	\$655.53	\$803.02
54	\$678.97	\$831.74	\$490.49	\$600.85	\$602.73	\$738.34	\$428.15	\$524.48	\$563.83	\$690.69	\$686.06	\$840.42
55	\$709.18	\$868.75	\$512.32	\$627.59	\$629.55	\$771.20	\$447.20	\$547.82	\$588.92	\$721.43	\$716.59	\$877.82
56	\$741.94	\$908.88	\$535.98	\$656.58	\$658.63	\$806.82	\$467.86	\$573.13	\$616.12	\$754.75	\$749.69	\$918.37
57	\$775.01	\$949.39	\$559.88	\$685.85	\$687.99	\$842.79	\$488.72	\$598.68	\$643.59	\$788.40	\$783.11	\$959.31
58	\$810.31	\$992.63	\$585.38	\$717.09	\$719.33	\$881.18	\$510.98	\$625.95	\$672.90	\$824.30	\$818.77	\$1,002.99
59	\$827.81	\$1,014.07	\$598.01	\$732.56	\$734.85	\$900.19	\$522.01	\$639.46	\$687.43	\$842.10	\$836.45	\$1,024.65
60	\$863.11	\$1,057.31	\$623.51	\$763.80	\$766.19	\$938.58	\$544.27	\$666.73	\$716.74	\$878.01	\$872.12	\$1,068.35
61	\$893.64	\$1,094.71	\$645.57	\$790.82	\$793.29	\$971.78	\$563.52	\$690.31	\$742.09	\$909.06	\$902.97	\$1,106.14
62	\$913.67	\$1,119.25	\$660.04	\$808.55	\$811.08	\$993.57	\$576.15	\$705.78	\$758.73	\$929.44	\$923.21	\$1,130.93
63	\$938.80	\$1,150.03	\$678.19	\$830.78	\$833.38	\$1,020.89	\$591.99	\$725.19	\$779.59	\$955.00	\$948.60	\$1,162.04
64	\$954.06	\$1,168.72	\$689.22	\$844.29	\$846.93	\$1,037.49	\$601.62	\$736.98	\$792.27	\$970.53	\$964.02	\$1,180.92
65+	\$954.06	\$1,168.72	\$689.22	\$844.29	\$846.93	\$1,037.49	\$601.62	\$736.98	\$792.27	\$970.53	\$964.02	\$1,180.92

COMMITTED TO PROVIDING OUTSTANDING SERVICE

We are committed to providing outstanding services for our applicants and members. If you require special assistance, including accommodations for disabilities or limited English proficiency, please call us at 1-855-329-0681 to request these free services. (TTY/TDD: 711)

Estamos comprometidos a ofrecer servicios excepcionales a nuestros solicitantes y miembros. Si usted necesita ayuda especial, incluyendo acomodaciones para discapacidades o dominio limitado del inglés, por favor llámenos al 1-855-329-0681 para solicitar estos servicios gratuitos. (TTY/TDD: 711)

Wir haben uns verpflichtet, unseren Bewerbern und Mitgliedern außerordentliche Dienstleistungen anzubieten. Falls Sie beispielsweise Unterkünfte für Menschen mit Behinderungen oder aufgrund eingeschränkter Englischkenntnisse besondere Unterstützung benötigen, kontaktieren Sie uns unter der Rufnummer 1-855-329-0681, um unsere kostenlosen Dienstleistungen in Anspruch zu nehmen. (TTY/TDD: 711)

Ci impegniamo a fornire sempre servizi all'avanguardia per i nostri candidati e membri. In caso necessitate di assistenza speciale, compresi alloggi per disabili o supporto per la scarsa padronanza della lingua inglese, contattateci allo 1-855-329-0681 per richiedere gratuitamente tali servizi. (TTY/TDD: 711)

我們致力於為我們的申請人和會員們提供卓越的服務。如果您需要特殊協助，包括殘障或英語能力有限，請致電 1-855-329-0681 來要求這些免費服務。(TTY/TDD: 711)

Nous nous engageons à fournir des services exceptionnels pour nos candidats et membres. Si vous avez besoin d'une assistance particulière, y compris pour handicapés ou compétences limitées en anglais, s'il vous plaît appelez-nous au 1-855-329-0681 pour demander ces services gratuits. (TTY/TDD: 711)

Мы стремимся оказывать первоклассные услуги для наших кандидатов и членов. Если вы нуждаетесь в специальной помощи, включая принятие мер в связи с инвалидностью или ограниченным владением английским языком, пожалуйста, позвоните нам по телефону 1-855-329-0681 и попросите об оказании этих бесплатных услуг. (TTY/TDD: 711)

Chúng tôi quyết tâm cung cấp dịch vụ xuất sắc cho các đương đơn và hội viên của mình. Nếu quý vị cần được trợ giúp đặc biệt, bao gồm các thích nghi cho người bị khuyết tật hoặc có khả năng Anh Ngữ hạn hẹp, xin gọi chúng tôi tại số 1-855-329-0681 để yêu cầu các dịch vụ miễn phí này. (TTY/TDD: 711)

Zależy nam, aby usługi, które świadczymy dla naszych kandydatów i członków charakteryzowały się zawsze najwyższą jakością. Jeżeli potrzebna jest specjalna pomoc, np. w przypadku osób niepełnosprawnych lub osób z ograniczoną znajomością języka angielskiego, oferujemy bezpłatne usługi w tym zakresie – prosimy o telefon pod numer 1-855-329-0681. (TTY/TDD: 711)

저희들은 신청자들과 회원들에게 탁월한 서비스를 제공하고자 노력하고 있습니다. 신체장애인들이나 비영어권 참석자들을 위해 특별한 도움이 필요하시면 전화 1-855-329-0681 로 알려주시기 바랍니다. 이러한 서비스는 무료입니다. (TTY/TDD: 711)

نلتزم بتوفير خدمة متميزة للمتقدمين والأعضاء. إذا كنت تتطلب مساعدة خاصة، شاملاً التجهيزات اللازمة للاحتياجات الخاصة أو إجابة محدودة للإنجليزية، برجاء الاتصال على 1-855-329-0681 لطلب هذه الخدمات المجانية. (TTY/TDD: 711)

हम अपने आवेदकों और सदस्यों के लिए उत्कृष्ट सेवाएं प्रदान करने के प्रति वचनबद्ध हैं। यदि आपको विशेष सहायता चाहिए हो, जिसमें अक्षमता अथवा सीमित अंग्रेजी निपुणता हेतु समायोजन भी शामिल हैं, तो कृपया इन निशुल्क सेवाओं हेतु अनुरोध के लिए हमें 1-855-329-0681 पर कॉल करें।(TTY/TDD: 711)

COMMITTED TO PROVIDING OUTSTANDING SERVICE

અમે અમારા અરજીકર્તાઓ અને સભ્યો માટે ઉમદા સેવાઓ પૂરી પાડવા કટિબદ્ધ છીએ. જો તમને વિકલાંગતા કે અંગ્રેજીમાં મર્યાદિત નિપુણતા ધરાવનારાઓ માટે સગવડભરી ગોઠવણો સહિતની વિશેષ સહાયતા જોઈતી હોય, તો આ મફત સેવાઓની વિનંતી કરવા કૃપા કરી અમને 1-855-329-0681 નંબર પર ફોન કરો. (TTY/TDD: 711)

May pananagutan kaming magbigay ng bukod-tanging mga serbisyo para sa aming mga aplikante at mga miyembro. Kung kailangan mo ng espesyal na tulong, kabilang ang mga akomodasyon para sa mga kapansanan o limitadong kahusayan sa wikang Ingles, mangyaring tawagan kami sa 1-855-329-0681 para hilingin ang mga libreng serbisyonang ito. (TTY/TDD: 711)

Είμαστε δεσμευμένοι να παρέχουμε εξαιρετικές υπηρεσίες για τους αιτούντες και τα μέλη μας. Εάν χρειάζεστε ειδική βοήθεια, συμπεριλαμβανομένων διευκολύνσεων για ειδικές ανάγκες ή περιορισμένη ευχέρεια στα Αγγλικά, παρακαλούμε επικοινωνήστε μαζί μας στο 1-855-329-0681 να ζητήσετε τις δωρεάν αυτές παροχές. (TTY/TDD: 711)

私たちは入会志願者とメンバーのために卓越したサービスを提供することに全力を注いでいます。あなたが、障害者のための便宜または制限英語能力を含む特別な支援が必要な場合は、これらの無料サービスを受けるために、1-855-329-0681 までお電話ください。(TTY/TDD: 711)

ہم اپنے درخواست دہندگان اور ممبران کے لیے عمدہ خدمات فراہم کرنے کے لیے عہد بستہ ہیں۔ اگر آپ کو خصوصی اعانت کی ضرورت ہے، جس میں معذوریوں یا انگریزی کی محدود لیاقت کے لیے سہولیات شامل ہیں، ان مفت خدمات کی درخواست کرنے کے لیے براہ کرم ہمیں 1-855-329-0681 پر کال کریں۔ (TTY/TDD: 711)

Estamos empenhados em fornecer serviços especiais para os nossos candidatos e membros. Caso necessite de assistência especial, incluindo alojamento por motivos de deficiência ou conhecimentos limitados de língua inglesa, ligue para o n.º 1-855-329-0681 para solicitar estes serviços gratuitos. (TTY/TDD: 711)

Ebe fun awon alaabo ara tabi oore ofe lati le so ede geesi to se gbo seti. Ejowo e pe wa 1-855-329-0681 fun eyikeyi ohun ti e ba nfe ki a se fun yin lofe. (TTY/TDD: 711)

Sisi ni nia ya kutoa huduma bora kwa waombaji wetu na wanachama. Kama unahitaji msaada maalum, ikiwa ni pamoja na malazi kwa ulemavu au mdogo Kiingereza duni, tafadhali wito wetu katika idadi ya 1-855-329-0681 kuomba huduma hizi bure. (TTY/TDD: 711)

Nihinaanish niizhónígo bee nihiká' adiilwoíngí binahjí' ts'ídá yéego bidiilkaal, nihí naaltsoos nidahoníngí dóó Bee Atah ídlíníngí nihí hada'dít'éhíngí nihá. Hait'éego da anáhóót'i'go, bilagána bizaad t'áá ni nanit'ago, áká'a'ayeed holó, kojí' béésh beehane'é bee hodílnih 1-855-329-0681 éí t'áá jíík'eh áká'a'ayeed biniyíé. (TTY/TDD: 711)

เรามุ่งมั่นที่จะมอบบริการที่โดดเด่นให้แก่ผู้สมัครและสมาชิกของเรา หากคุณต้องการความช่วยเหลือเป็นพิเศษ รวมถึงการอำนวยความสะดวกให้แก่บุคคลทุพพลภาพหรือผู้ที่มีความสามารถทางภาษาอังกฤษในระดับอ่อน โปรดติดต่อเราได้ที่ 1-855-329-0681 เพื่อร้องขอบริการดังกล่าวได้โดยไม่มีค่าใช้จ่าย (TTY/TDD: 711)

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