

## How to read HIRSP's Quarterly Premium Rate Tables

Review the **Quarterly** Premium Rate tables on the next pages.

Complete the following steps:

1. Find the table that currently applies to you. Tables are listed by plan.
2. Find your age bracket and gender in the table.
3. This is your current quarterly premium, excluding reductions for premium, deductible, and drug out-of-pocket maximum.
4. Repeat steps 2-3 above with a different rate table to see what the premium would be if you choose HIRSP's other plan coverage.
5. Compare the rates and deductibles.

### Example

*Effective January 1, 2010*

A 42-year old woman in HIRSP 1,000, would make the following comparison.

She would find the table saying "HIRSP 1,000", look down the "Age Bracket" column to the row identified as "40-44," and read across to find a quarterly premium of \$2,178.

She would then look at the "HIRSP 2,500", find age bracket "40-44," and read across to find a premium of \$1,035.

She would continue her comparison, same as above, of the HIRSP 5,000 and HIRSP Health Savings Account (HSA) plans. She would have a chart that would have the following:

#### Female / Age 40-44

Plan	Quarterly Premium
HIRSP 1,000	\$2,178
HIRSP 2,500	\$1,035
HIRSP 5,000	\$ 603
HIRSP HSA 2,500	\$ 897
HIRSP HSA 3,500	\$ 816

She could then estimate her medical cost for the upcoming year to determine which plan is most affordable taking into account the premium difference and other out-of-pocket costs.

**Note:** Applicants/Members eligible for Medicare are only able to sign up for **HIRSP Medicare Supplement** plan and must be enrolled in Medicare Part A, Part B, and Part D.

## HEALTH INSURANCE RISK-SHARING PLAN

### Quarterly Premium Rates

*Rates Effective January 1, 2010*

#### HIRSP 1,000 - (\$1,000 deductible)

Quarterly Premium Rates		
Age	Male	Female
0-18	\$999	\$981
19-24	\$999	\$1,251
25-29	\$1,053	\$1,413
30-34	\$1,215	\$1,614
35-39	\$1,428	\$1,881
40-44	\$1,722	\$2,178
45-49	\$2,094	\$2,460
50-54	\$2,526	\$2,727
55-59	\$3,090	\$3,024
60 +	\$3,756	\$3,198

#### HIRSP 2,500 - (\$2,500 deductible)

Quarterly Premium Rates		
Age	Male	Female
0-18	\$489	\$489
19-24	\$486	\$618
25-29	\$507	\$681
30-34	\$591	\$783
35-39	\$675	\$891
40-44	\$813	\$1,035
45-49	\$1,026	\$1,188
50-54	\$1,323	\$1,365
55-59	\$1,692	\$1,551
60 +	\$2,130	\$1,770

#### HIRSP 5,000 - (\$5,000 deductible)

Quarterly Premium Rates		
Age	Male	Female
0-18	\$288	\$285
19-24	\$282	\$363
25-29	\$297	\$399
30-34	\$348	\$459
35-39	\$396	\$522
40-44	\$477	\$603
45-49	\$603	\$693
50-54	\$774	\$798
55-59	\$993	\$909
60 +	\$1,248	\$1,038

#### HIRSP HSA 2,500 - (\$2,500 deductible)

Quarterly Premium Rates		
Age	Male	Female
0-18	\$426	\$426
19-24	\$423	\$537
25-29	\$438	\$588
30-34	\$513	\$678
35-39	\$585	\$771
40-44	\$702	\$897
45-49	\$891	\$1,026
50-54	\$1,143	\$1,182
55-59	\$1,464	\$1,347
60 +	\$1,845	\$1,536

#### HIRSP HSA 3,500 - (\$3,500 deductible)

Quarterly Premium Rates		
Age	Male	Female
0-18	\$387	\$387
19-24	\$384	\$489
25-29	\$399	\$534
30-34	\$465	\$615
35-39	\$531	\$702
40-44	\$639	\$816
45-49	\$810	\$933
50-54	\$1,038	\$1,074
55-59	\$1,332	\$1,224
60 +	\$1,677	\$1,395

## HEALTH INSURANCE RISK-SHARING PLAN

### Plans Subsidy Discount Table

#### HIRSP 1,000, HIRSP 2,500 and HIRSP 5,000

Household Income	Medical Deductible Discount	Premium Discount	Drug Out-of-Pocket Maximum
\$33,000 and Above	No Discount	No Discount	\$2,000
\$30,000-32,999.99	\$100	15%	\$1,250
\$25,000-29,999.99	\$100	20%	\$1,000
\$20,000-24,999.99	\$100	25%	\$750
\$17,000-19,999.99	\$200	29%	\$600
\$14,000-16,999.99	\$300	34%	\$525
\$10,000-13,999.99	\$400	39%	\$450
Less than \$10,000	\$500	43%	\$375

#### HIRSP Health Savings Account 2500 / 3500

Household Income	Medical Deductible Discount	Premium Discount	Drug Out-of-Pocket Maximum*
\$33,000 and Above	No Discount	No Discount	Not Applicable
\$30,000-32,999.99	\$100	15%	Not Applicable
\$25,000-29,999.99	\$100	20%	Not Applicable
\$20,000 - 24,999.99	\$100	25%	Not Applicable
\$17,000 - 19,999.99	\$200	29%	Not Applicable
\$14,000 - 16,999.99	\$300	34%	Not Applicable
\$10,000 - 13,999.99	\$400	39%	Not Applicable
Less than \$10,000	\$500	43%	Not Applicable

\* The medical and drug benefit in the HSA plan is a combined benefit; therefore, a cap on out-of-pocket drug costs is not available.