

# Individual Products Monthly Rates

*Effective January 1, 2004*

Coverage Program	Individual	One Parent & One Child	One Parent & Two or More Children	Husband & Wife	Two Parents & One or More Children
Preferred Benefits Hospital & Plan 100 Medical/ Surgical & Major Medical	\$533.30	\$893.50	\$941.00	\$1,083.55	\$1,131.05
Special Care Hospital & Medical/ Surgical	\$99.85	\$147.00	\$147.00	\$199.75	\$246.90

**See other side for Special Care Program Income Guidelines**

# Income Guidelines

## Effective April 1, 2003

### SPECIAL CARE PROGRAM

Your Family Size	Maximum Annual Household Income
One Person.....	\$16,613
Two Persons .....	\$22,422
Three Persons .....	\$28,231
Four Persons .....	\$34,040
Five Persons .....	\$39,849
Six Persons.....	\$45,658
Seven Persons.....	\$51,467
Eight Persons.....	\$57,276
Add for each additional person.....	\$ 5,809

These income guidelines change on April 1 of each year. If you are applying for the Special Care Program and these guidelines are more than one year old, please call a Member Service Representative at 1-800-544-6679 for current guidelines.

Use your income for the current year.

If you are married, these guidelines apply to wages or income for both you and your spouse, even if only one of you is applying for health care coverage.

#### Examples

1. A working man gets health insurance for himself from his employer. His wife is not eligible for insurance through her job or the government and wants Special Care coverage for herself. Their joint annual income is \$22,100.

Find the total number of family members – in this case, “Two Persons.” The maximum amount of household income two persons may have is \$22,422 for Special Care. This couple’s household income (\$22,100) is less than the guidelines, so the wife is eligible for the Special Care Program.

2. A single mother with no insurance and an annual income of \$32,800 wants health care benefits for herself and her three children.

Find the total number of family members – in this case, “Four Persons.” The maximum amount of income her household can have for four persons is \$34,040 for Special Care. Her income (\$32,800) is less than the guidelines, so she and her children qualify for Special Care coverage.

**See other side for monthly rates for all programs**