



PPOBlue Preferred-Provider High-Deductible Program

\$1,200 Individual or \$2,400 Family Annual Deductibles

Here are two examples of how to use these charts:

- Family of two: Husband, age 46, approved at Tier II rate. Wife, age 43, approved at Tier III rate. Husband and wife choose to enroll under separate policies. Based on Tier II rates for a Male, age 46, the monthly member rate is \$162.70 for the husband. Based on Tier III rates for a Female, age 43, the monthly member rate is \$205.10 for the wife. Because they are enrolled under separate policies, they will receive separate Agreements, ID cards and monthly invoices.
- Family of two: Husband, age 46, approved at Tier II rate. Wife, age 43, approved at Tier III rate. Husband and wife enroll under one policy at the Tier III rate. Based on the husband's gender as the older spouse, the monthly member rate is taken from the Tier III Male rate chart (based on the wife being approved at Tier III) for age 46. Under the Husband/Wife category, the rate for this couple is \$411.25. Because they are enrolled under the same policy, they will receive one Agreement, the same ID card for each of them and one monthly invoice.

Monthly Rates

Male (Tier II)

Age	Individual	Family*				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$74.30	\$137.30	\$221.85	\$192.05	\$254.25	\$338.50
19-24	\$74.30	\$137.30	\$221.85	\$192.05	\$254.25	\$338.50
25-29	\$77.80	\$140.80	\$225.30	\$225.45	\$287.65	\$371.90
30-34	\$89.60	\$152.60	\$237.10	\$269.60	\$331.80	\$416.05
35-39	\$107.15	\$170.15	\$254.65	\$287.15	\$349.35	\$433.60
40-44	\$129.15	\$192.15	\$276.65	\$312.20	\$374.40	\$458.65
45-49	\$162.70	\$225.70	\$310.20	\$367.05	\$429.20	\$513.45
50-54	\$210.05	\$273.05	\$357.55	\$451.15	\$513.30	\$597.55
55-59	\$277.70	\$340.70	\$425.25	\$554.05	\$616.25	\$700.50
60-64	\$376.30	\$439.30	\$523.80	\$701.70	\$763.90	\$848.15

Male (Tier III)

Age	Individual	Family*				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$82.20	\$152.15	\$246.45	\$213.50	\$282.65	\$376.70
19-24	\$82.20	\$152.15	\$246.45	\$213.50	\$282.65	\$376.70
25-29	\$86.10	\$156.10	\$250.40	\$251.20	\$320.40	\$414.40
30-34	\$99.50	\$169.45	\$263.75	\$301.15	\$370.30	\$464.30
35-39	\$119.30	\$189.30	\$283.55	\$321.00	\$390.15	\$484.20
40-44	\$144.15	\$214.15	\$308.45	\$349.25	\$418.45	\$512.45
45-49	\$182.10	\$252.05	\$346.35	\$411.25	\$480.40	\$574.45
50-54	\$235.60	\$305.60	\$399.85	\$506.30	\$575.50	\$669.50
55-59	\$312.15	\$382.10	\$476.40	\$622.70	\$691.90	\$785.90
60-64	\$423.60	\$493.55	\$587.85	\$789.65	\$858.80	\$952.80

Female (Tier II)

Age	Individual	Family*				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$74.30	\$137.30	\$221.85	\$192.05	\$254.25	\$338.50
19-24	\$117.75	\$180.75	\$265.25	\$192.05	\$254.25	\$338.50
25-29	\$147.65	\$210.65	\$295.15	\$225.45	\$287.65	\$371.90
30-34	\$180.00	\$243.00	\$327.50	\$269.60	\$331.80	\$416.05
35-39	\$180.00	\$243.00	\$327.55	\$287.15	\$349.35	\$433.60
40-44	\$183.05	\$246.05	\$330.55	\$312.20	\$374.40	\$458.65
45-49	\$204.35	\$267.35	\$351.85	\$367.05	\$429.20	\$513.45
50-54	\$241.10	\$304.10	\$388.60	\$451.15	\$513.30	\$597.55
55-59	\$276.35	\$339.35	\$423.85	\$554.05	\$616.25	\$700.50
60-64	\$325.40	\$388.40	\$472.90	\$701.70	\$763.90	\$848.15

Female (Tier III)

Age	Individual	Family*				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$82.20	\$152.15	\$246.45	\$213.50	\$282.65	\$376.70
19-24	\$131.30	\$201.25	\$295.55	\$213.50	\$282.65	\$376.70
25-29	\$165.10	\$235.05	\$329.35	\$251.20	\$320.40	\$414.40
30-34	\$201.65	\$271.60	\$365.90	\$301.15	\$370.30	\$464.30
35-39	\$201.70	\$271.65	\$365.95	\$321.00	\$390.15	\$484.20
40-44	\$205.10	\$275.10	\$369.35	\$349.25	\$418.45	\$512.45
45-49	\$229.15	\$299.15	\$393.40	\$411.25	\$480.40	\$574.45
50-54	\$270.70	\$340.70	\$434.95	\$506.30	\$575.50	\$669.50
55-59	\$310.55	\$380.55	\$474.85	\$622.70	\$691.90	\$785.90
60-64	\$366.05	\$436.00	\$530.30	\$789.65	\$858.80	\$952.80

*How to Apply the Family Annual Deductible

For an Agreement covering more than one (1) family member, the ENTIRE family deductible must be met (within a benefit period) before Highmark will pay for covered services for ANY family member. The family deductible can be satisfied by an individual family member or a combination of one or more family members.

PPOBlue Preferred-Provider High-Deductible Program

\$2,600 Individual or \$5,200 Family Annual Deductibles

Here are two examples of how to use these charts:

- Family of two: Husband, age 46, approved at Tier II rate. Wife, age 43, approved at Tier III rate. Husband and wife choose to enroll under separate policies. Based on Tier II rates for a Male, age 46, the monthly member rate is \$139.30 for the husband. Based on Tier III rates for a Female, age 43, the monthly member rate is \$175.05 for the wife. Because they are enrolled under separate policies, they will receive separate Agreements, ID cards and monthly invoices.
- Family of two: Husband, age 46, approved at Tier II rate. Wife, age 43, approved at Tier III rate. Husband and wife enroll under one policy at the Tier III rate. Based on the husband's gender as the older spouse, the monthly member rate is taken from the Tier III Male rate chart (based on the wife being approved at Tier III) for age 46. Under the Husband/Wife category, the rate for this couple is \$350.95. Because they are enrolled under the same policy, they will receive one Agreement, the same ID card for each of them and one monthly invoice.

Monthly Rates

Male (Tier II)

Age	Individual	Family*				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$64.80	\$119.40	\$192.15	\$166.20	\$220.00	\$292.50
19-24	\$64.80	\$119.40	\$192.15	\$166.20	\$220.00	\$292.50
25-29	\$67.75	\$122.35	\$195.05	\$194.35	\$248.15	\$320.65
30-34	\$77.70	\$132.30	\$205.05	\$231.55	\$285.35	\$357.85
35-39	\$92.50	\$147.05	\$219.80	\$246.40	\$300.15	\$372.65
40-44	\$111.05	\$165.60	\$238.35	\$267.50	\$321.25	\$393.75
45-49	\$139.30	\$193.85	\$266.60	\$313.70	\$367.45	\$439.95
50-54	\$179.20	\$233.80	\$306.50	\$384.55	\$438.35	\$510.80
55-59	\$236.25	\$290.80	\$363.55	\$471.35	\$525.10	\$597.60
60-64	\$319.35	\$373.90	\$446.65	\$595.75	\$649.55	\$722.00

Male (Tier III)

Age	Individual	Family*				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$71.45	\$131.95	\$212.90	\$184.30	\$243.95	\$324.65
19-24	\$71.45	\$131.95	\$212.90	\$184.30	\$243.95	\$324.65
25-29	\$74.75	\$135.25	\$216.20	\$216.05	\$275.75	\$356.45
30-34	\$86.05	\$146.50	\$227.45	\$258.15	\$317.80	\$398.55
35-39	\$102.75	\$163.20	\$244.15	\$274.90	\$334.55	\$415.25
40-44	\$123.70	\$184.15	\$265.10	\$298.75	\$358.40	\$439.10
45-49	\$155.65	\$216.10	\$297.05	\$350.95	\$410.60	\$491.35
50-54	\$200.75	\$261.20	\$342.20	\$431.10	\$490.75	\$571.45
55-59	\$265.25	\$325.70	\$406.65	\$529.20	\$588.80	\$669.55
60-64	\$359.15	\$419.65	\$500.60	\$669.80	\$729.50	\$810.20

Female (Tier II)

Age	Individual	Family*				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$64.80	\$119.40	\$192.15	\$166.20	\$220.00	\$292.50
19-24	\$101.40	\$156.00	\$228.75	\$166.20	\$220.00	\$292.50
25-29	\$126.60	\$181.20	\$253.95	\$194.35	\$248.15	\$320.65
30-34	\$153.85	\$208.45	\$281.20	\$231.55	\$285.35	\$357.85
35-39	\$153.90	\$208.50	\$281.20	\$246.40	\$300.15	\$372.65
40-44	\$156.45	\$211.05	\$283.75	\$267.50	\$321.25	\$393.75
45-49	\$174.40	\$228.95	\$301.70	\$313.70	\$367.45	\$439.95
50-54	\$205.35	\$259.95	\$332.70	\$384.55	\$438.35	\$510.80
55-59	\$235.10	\$289.65	\$362.40	\$471.35	\$525.10	\$597.60
60-64	\$276.40	\$331.00	\$403.75	\$595.75	\$649.55	\$722.00

Female (Tier III)

Age	Individual	Family*				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$71.45	\$131.95	\$212.90	\$184.30	\$243.95	\$324.65
19-24	\$112.85	\$173.30	\$254.25	\$184.30	\$243.95	\$324.65
25-29	\$141.30	\$201.80	\$282.75	\$216.05	\$275.75	\$356.45
30-34	\$172.10	\$232.60	\$313.55	\$258.15	\$317.80	\$398.55
35-39	\$172.15	\$232.60	\$313.60	\$274.90	\$334.55	\$415.25
40-44	\$175.05	\$235.50	\$316.45	\$298.75	\$358.40	\$439.10
45-49	\$195.30	\$255.80	\$336.75	\$350.95	\$410.60	\$491.35
50-54	\$230.35	\$290.80	\$371.75	\$431.10	\$490.75	\$571.45
55-59	\$263.95	\$324.40	\$405.35	\$529.20	\$588.80	\$669.55
60-64	\$310.65	\$371.10	\$452.10	\$669.80	\$729.50	\$810.20

*How to Apply the Family Annual Deductible

For an Agreement covering more than one (1) family member, the ENTIRE family deductible must be met (within a benefit period) before Highmark will pay for covered services for ANY family member. The family deductible can be satisfied by an individual family member or a combination of one or more family members.

PPOBlue Preferred-Provider High-Deductible Program

\$3,500 Individual or \$7,000 Family Annual Deductibles

Here are two examples of how to use these charts:

- Family of two: Husband, age 46, approved at Tier II rate. Wife, age 43, approved at Tier III rate. Husband and wife choose to enroll under separate policies. Based on Tier II rates for a Male, age 46, the monthly member rate is \$129.55 for the husband. Based on Tier III rates for a Female, age 43, the monthly member rate is \$162.55 for the wife. Because they are enrolled under separate policies, they will receive separate Agreements, ID cards and monthly invoices.
- Family of two: Husband, age 46, approved at Tier II rate. Wife, age 43, approved at Tier III rate. Husband and wife enroll under one policy at the Tier III rate. Based on the husband's gender as the older spouse, the monthly member rate is taken from the Tier III Male rate chart (based on the wife being approved at Tier III) for age 46. Under the Husband/Wife category, the rate for this couple is \$325.90. Because they are enrolled under the same policy, they will receive one Agreement, the same ID card for each of them and one monthly invoice.

Monthly Rates

Male (Tier II)

Age	Individual	Family*				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$60.85	\$111.95	\$179.80	\$155.45	\$205.75	\$273.35
19-24	\$60.85	\$111.95	\$179.80	\$155.45	\$205.75	\$273.35
25-29	\$63.55	\$114.65	\$182.50	\$181.40	\$231.70	\$299.30
30-34	\$72.75	\$123.85	\$191.70	\$215.75	\$266.05	\$333.60
35-39	\$86.40	\$137.45	\$205.30	\$229.45	\$279.70	\$347.30
40-44	\$103.50	\$154.55	\$222.40	\$248.90	\$299.15	\$366.70
45-49	\$129.55	\$180.65	\$248.45	\$291.50	\$341.75	\$409.35
50-54	\$166.35	\$217.45	\$285.30	\$356.85	\$407.15	\$474.70
55-59	\$219.00	\$270.05	\$337.90	\$436.90	\$487.15	\$554.75
60-64	\$295.60	\$346.70	\$414.55	\$551.65	\$601.95	\$669.50

Male (Tier III)

Age	Individual	Family*				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$67.00	\$123.50	\$198.95	\$172.15	\$227.85	\$303.00
19-24	\$67.00	\$123.50	\$198.95	\$172.15	\$227.85	\$303.00
25-29	\$70.05	\$126.55	\$202.00	\$201.50	\$257.15	\$332.35
30-34	\$80.45	\$136.95	\$212.35	\$240.30	\$296.00	\$371.15
35-39	\$95.85	\$152.35	\$227.80	\$255.70	\$311.40	\$386.60
40-44	\$115.15	\$171.65	\$247.10	\$277.70	\$333.40	\$408.55
45-49	\$144.65	\$201.15	\$276.55	\$325.90	\$381.60	\$456.75
50-54	\$186.25	\$242.75	\$318.20	\$399.80	\$455.50	\$530.65
55-59	\$245.75	\$302.25	\$377.65	\$490.25	\$545.95	\$621.10
60-64	\$332.35	\$388.85	\$464.30	\$619.95	\$675.70	\$750.85

Female (Tier II)

Age	Individual	Family*				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$60.85	\$111.95	\$179.80	\$155.45	\$205.75	\$273.35
19-24	\$94.60	\$145.70	\$213.55	\$155.45	\$205.75	\$273.35
25-29	\$117.85	\$168.95	\$236.80	\$181.40	\$231.70	\$299.30
30-34	\$143.00	\$194.10	\$261.90	\$215.75	\$266.05	\$333.60
35-39	\$143.05	\$194.10	\$261.95	\$229.45	\$279.70	\$347.30
40-44	\$145.40	\$196.45	\$264.30	\$248.90	\$299.15	\$366.70
45-49	\$161.95	\$213.00	\$280.85	\$291.50	\$341.75	\$409.35
50-54	\$190.50	\$241.60	\$309.40	\$356.85	\$407.15	\$474.70
55-59	\$217.90	\$269.00	\$336.85	\$436.90	\$487.15	\$554.75
60-64	\$256.05	\$307.10	\$374.95	\$551.65	\$601.95	\$669.50

Female (Tier III)

Age	Individual	Family*				
		Parent/Child	Parent/Children	Husband/Wife	Husband/Wife/Child	Husband/Wife/Children
< 19	\$67.00	\$123.50	\$198.95	\$172.15	\$227.85	\$303.00
19-24	\$105.15	\$161.65	\$237.10	\$172.15	\$227.85	\$303.00
25-29	\$131.45	\$187.95	\$263.35	\$201.50	\$257.15	\$332.35
30-34	\$159.85	\$216.35	\$291.75	\$240.30	\$296.00	\$371.15
35-39	\$159.85	\$216.40	\$291.80	\$255.70	\$311.40	\$386.60
40-44	\$162.55	\$219.05	\$294.45	\$277.70	\$333.40	\$408.55
45-49	\$181.25	\$237.75	\$313.15	\$325.90	\$381.60	\$456.75
50-54	\$213.55	\$270.05	\$345.45	\$399.80	\$455.50	\$530.65
55-59	\$244.50	\$301.00	\$376.45	\$490.25	\$545.95	\$621.10
60-64	\$287.60	\$344.15	\$419.55	\$619.95	\$675.70	\$750.85

Effective October 1, 2009

*How to Apply the Family Annual Deductible

For an Agreement covering more than one (1) family member, the ENTIRE family deductible must be met (within a benefit period) before Highmark will pay for covered services for ANY family member. The family deductible can be satisfied by an individual family member or a combination of one or more family members.