

Here are the monthly rates for the *DirectBlue*® Preferred-Provider Program:

Female

Age	Single	Parent/ Child	Parent/ Children	Husband/ Wife	Husband/ Wife/ Child	Husband/ Wife/ Children
< 25	\$152.75	\$233.70	\$343.50	\$247.15	\$327.35	\$436.90
25 - 29	\$192.95	\$273.90	\$383.70	\$292.00	\$372.20	\$481.75
30 - 34	\$236.40	\$317.35	\$427.15	\$351.35	\$431.55	\$541.10
35 - 39	\$236.45	\$317.40	\$427.20	\$375.00	\$455.15	\$564.70
40 - 44	\$240.55	\$321.45	\$431.25	\$408.65	\$488.75	\$598.35
45 - 49	\$269.15	\$350.05	\$459.85	\$482.30	\$562.45	\$672.00
50 - 54	\$318.55	\$399.45	\$509.25	\$595.35	\$675.50	\$785.05
55 - 59	\$365.90	\$446.85	\$556.65	\$733.65	\$813.85	\$923.40
60 - 64	\$431.85	\$512.75	\$622.55	\$932.15	\$1,012.30	\$1,121.85

Male

Age	Single	Parent/ Child	Parent/ Children	Husband/ Wife	Husband/ Wife/ Child	Husband/ Wife/ Children
< 25	\$94.40	\$175.35	\$285.15	\$247.15	\$327.35	\$436.90
25 - 29	\$99.05	\$180.00	\$289.80	\$292.00	\$372.20	\$481.75
30 - 34	\$114.95	\$195.90	\$305.70	\$351.35	\$431.55	\$541.10
35 - 39	\$138.55	\$219.45	\$329.25	\$375.00	\$455.15	\$564.70
40 - 44	\$168.10	\$249.00	\$358.80	\$408.65	\$488.75	\$598.35
45 - 49	\$213.15	\$294.10	\$403.90	\$482.30	\$562.45	\$672.00
50 - 54	\$276.80	\$357.75	\$467.50	\$595.35	\$675.50	\$785.05
55 - 59	\$367.75	\$448.70	\$558.50	\$733.65	\$813.85	\$923.40
60 - 64	\$500.30	\$581.20	\$691.00	\$932.15	\$1,012.30	\$1,121.85

Rate Information:

- 1) Your rates are based on your gender, age and number of family members applying for coverage.
- 2) If you are applying for husband and wife or family coverage, the applicant must be the older spouse.
- 3) If children only are applying, the youngest child must be the applicant. If two children are applying, the Parent/Child rate applies. If more than two children are applying, the Parent/Children rate applies.
- 4) For example:
 - Family of four: father, age 51; mother, age 48; son, age 18; daughter, age 15. Based on the father's gender as the older spouse, the rate is taken from the Male rate chart for age 51. Under Husband/Wife/Children category, this family's monthly member rate is \$785.05.
 - Family of three: mother, age 33; daughter, age 8; daughter, age 6. Based on the mother's gender, the rate is taken from the Female rate chart for age 33. Under Parent/Children category, this family's monthly member rate is \$427.15.

If, due to your medical history, you do not qualify for coverage at the rate for which you apply, you may be eligible for coverage at a higher rate as determined in accordance with our medical criteria ("underwriting guidelines"). Each application will be reviewed individually, and you will be notified if you are eligible for coverage and at which rate. You will also be notified if your application is denied.

Important Note: This Agreement renews on a month-to-month basis. The premium is payable in advance to Highmark Blue Cross Blue Shield on a monthly basis. Members may, for their convenience, submit amounts in excess of the specific monthly amount. However, such excess amounts will only be applied on a monthly basis by Highmark Blue Cross Blue Shield. Family rates are based on the age of the oldest family member, who is the contract holder. The DirectBlue premium will increase the month after the contract holder's birthday if the contract holder's age moves to the next age bracket. For example, if the contract holder turns 25 in January, his/her premium will increase in February from the "Under 25" to "25-29" age category.

Monthly rates effective October 1, 2007



An Individual Preferred-Provider Program

Highmark Blue Cross Blue Shield is an Independent Licensee of the
Blue Cross and Blue Shield Association