

HIRSP PLAN MONTHLY PREMIUM RATES

Rates Effective April 1, 2010 - December 31, 2010

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$309	\$303
19-24	\$309	\$387
25-29	\$326	\$437
30-34	\$376	\$499
35-39	\$442	\$582
40-44	\$533	\$674
45-49	\$648	\$761
50-54	\$781	\$843
55-59	\$956	\$935
60 +	\$1,162	\$989

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$151	\$151
19-24	\$150	\$190
25-29	\$156	\$210
30-34	\$182	\$241
35-39	\$208	\$275
40-44	\$251	\$319
45-49	\$316	\$366
50-54	\$408	\$421
55-59	\$521	\$478
60 +	\$656	\$545

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$96	\$95
19-24	\$94	\$121
25-29	\$99	\$133
30-34	\$116	\$153
35-39	\$132	\$174
40-44	\$159	\$201
45-49	\$201	\$231
50-54	\$258	\$266
55-59	\$331	\$303
60 +	\$416	\$346

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$135	\$135
19-24	\$134	\$170
25-29	\$138	\$186
30-34	\$162	\$214
35-39	\$185	\$244
40-44	\$222	\$284
45-49	\$282	\$324
50-54	\$361	\$374
55-59	\$463	\$426
60 +	\$583	\$486

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$122	\$122
19-24	\$121	\$155
25-29	\$126	\$169
30-34	\$147	\$194
35-39	\$168	\$222
40-44	\$202	\$258
45-49	\$256	\$295
50-54	\$328	\$340
55-59	\$421	\$387
60 +	\$530	\$441

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.