

## How to read HIRSP's Quarterly Medicare Supplement Premium Rate Tables Effective January 1, 2010

Complete the following steps:

1. Find your age bracket and gender in the HIRSP Medicare Supplement Quarterly Rate table below.
2. This will be your new current quarterly premium, excluding reductions for premium, deductible, and drug out-of-pocket maximum.

| HIRSP Medicare Supplement Quarterly Rate |         |         |
|--|---------|---------|
| Age                                      | Male    | Female  |
| 0-18                                     | \$258   | \$258   |
| 19-24                                    | \$258   | \$357   |
| 25-29                                    | \$339   | \$453   |
| 30-34                                    | \$387   | \$492   |
| 35-39                                    | \$459   | \$606   |
| 40-44                                    | \$558   | \$693   |
| 45-49                                    | \$663   | \$798   |
| 50-54                                    | \$807   | \$900   |
| 55-59                                    | \$969   | \$993   |
| 60 +                                     | \$1,161 | \$1,074 |

*Example*  
*Effective January 1, 2010*  
 A 42-year old man on the HIRSP Medicare Supplement plan would pay \$558/quarter in HIRSP premiums, or \$186/month.

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

When moving to a different age bracket on the rate chart, your new rate will take effect on the billing period following your birthday.

If your annual household income is below \$33,000 you may qualify for a premium and drug out-of-pocket maximum subsidy. The subsidy discounts are provided in the table below. Please see the enclosed application for reduced premium, deductible, and drug out-of-pocket maximum for more information on the HIRSP subsidy program.

| Plans Subsidy Discount Table |                  |                            |
|------------------------------|------------------|----------------------------|
| Household Income             | Premium Discount | Drug Out-of-Pocket Maximum |
| \$33,000 and Above           | No Discount      | \$1,500                    |
| \$30,000-32,999.99           | 10%              | \$500                      |
| \$25,000-29,999.99           | 10%              | \$250                      |
| \$20,000-24,999.99           | 15%              | \$125                      |
| \$17,000-19,999.99           | 20%              | \$125                      |
| \$14,000-16,999.99           | 25%              | \$125                      |
| \$10,000-13,999.99           | 30%              | \$125                      |
| Less than \$10,000           | 35%              | \$125                      |

Note: No Medical Deductible Discount available for the HIRSP Medicare Supplement plan.