



## REGULAR

### Premium Rate Tables

Effective Date 08/01/2010

### Texas Health Insurance Pool Premium Rate Table Instructions

*Your monthly premium rate is determined by your deductible plan, age, gender, tobacco user status, and zip code.*

*Medicare beneficiaries: Please refer to separate Medicare – Eligible rate tables.*

1. Select the deductible plan you want: Plan I (\$1,000 deductible), Plan II (\$2,500 deductible), Plan III (\$5,000 deductible), Plan IV (\$7,500 deductible) or the HSA-Qualified Plan V (\$3,000 deductible).

Carefully review the Outline of Coverage before selecting your deductible plan. The deductible amount selected may not be changed to a lower amount after the policy is issued.

2. The rate tables are separated into tobacco user and non-tobacco user categories. You may choose the non-tobacco user category only if you have not used any tobacco products in the last 12 months.
3. Look at the table below for your zip code. The rate area is determined by the first three numbers of your zip code.
4. Find your rate area within the appropriate tobacco user status table. Next, find the age bracket that contains your age as of your anticipated coverage date. (For example, age 42 would be found in the “40-44” age bracket.)
5. Locate your monthly premium rate for the deductible plan you have selected. For example, a 42 year-old male non-tobacco user whose zip code begins with 754 would be located in Area 3. His monthly premium would be \$709 for Plan I, \$507 for Plan II, \$390 for Plan III, \$312 for Plan IV or \$507 for Plan V (HSAQ).

ZIP Code Areas											
Area 1		Area 2				Area 3		Area 4	Area 5	Area 6	
765	781	755	769	784	790	795	754	761	750	773	752
766	788	759	778	785	791	796	756	762	751	774	753
767	798	763	779	786	792	797	757		776	775	770
780	799	764	782	787	793		758		777		772
		768	783	789	794		760				

Administered by:



**BlueCross BlueShield  
of Texas**

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

**TEXAS HEALTH INSURANCE POOL**  
**REGULAR**  
**Monthly Premium Rate Table**  
Effective Date 08/01/2010



**NON-TOBACCO USER**

	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible		Plan IV \$7,500 Deductible		Plan V (HSAQ) \$3,000 Deductible	
<b>Area 1</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$359	\$359	\$261	\$261	\$201	\$201	\$160	\$160	\$261	\$261
19-24	\$390	\$520	\$281	\$372	\$213	\$286	\$172	\$231	\$281	\$372
25-29	\$403	\$563	\$284	\$407	\$222	\$308	\$178	\$246	\$284	\$407
30-34	\$458	\$621	\$329	\$444	\$253	\$341	\$203	\$273	\$329	\$444
35-39	\$521	\$672	\$371	\$483	\$286	\$373	\$231	\$298	\$371	\$483
40-44	\$603	\$737	\$430	\$529	\$330	\$406	\$263	\$325	\$430	\$529
45-49	\$698	\$798	\$502	\$568	\$386	\$436	\$308	\$347	\$502	\$568
50-54	\$826	\$873	\$589	\$627	\$460	\$485	\$367	\$389	\$589	\$627
55-59	\$1,044	\$955	\$750	\$687	\$576	\$529	\$461	\$422	\$750	\$687
60-64	\$1,195	\$1,130	\$857	\$812	\$660	\$623	\$529	\$496	\$857	\$812
<b>Area 2</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$404	\$404	\$289	\$289	\$223	\$223	\$179	\$179	\$289	\$289
19-24	\$436	\$585	\$318	\$425	\$239	\$323	\$191	\$257	\$318	\$425
25-29	\$452	\$630	\$324	\$454	\$251	\$351	\$201	\$280	\$324	\$454
30-34	\$518	\$699	\$372	\$496	\$285	\$387	\$230	\$310	\$372	\$496
35-39	\$585	\$759	\$415	\$545	\$323	\$421	\$257	\$337	\$415	\$545
40-44	\$678	\$827	\$485	\$595	\$375	\$460	\$300	\$367	\$485	\$595
45-49	\$784	\$897	\$563	\$639	\$433	\$493	\$346	\$394	\$563	\$639
50-54	\$930	\$984	\$668	\$708	\$513	\$543	\$408	\$434	\$668	\$708
55-59	\$1,175	\$1,073	\$842	\$770	\$649	\$595	\$520	\$476	\$842	\$770
60-64	\$1,351	\$1,275	\$970	\$914	\$744	\$704	\$595	\$564	\$970	\$914
<b>Area 3</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$423	\$423	\$302	\$302	\$231	\$231	\$185	\$185	\$302	\$302
19-24	\$456	\$607	\$333	\$442	\$251	\$333	\$201	\$268	\$333	\$442
25-29	\$476	\$660	\$337	\$476	\$264	\$366	\$211	\$293	\$337	\$476
30-34	\$539	\$728	\$387	\$521	\$297	\$405	\$237	\$323	\$387	\$521
35-39	\$609	\$794	\$442	\$567	\$334	\$436	\$269	\$347	\$442	\$567
40-44	\$709	\$867	\$507	\$622	\$390	\$478	\$312	\$384	\$507	\$622
45-49	\$820	\$937	\$592	\$668	\$452	\$514	\$362	\$409	\$592	\$668
50-54	\$975	\$1,033	\$696	\$737	\$537	\$569	\$430	\$455	\$696	\$737
55-59	\$1,235	\$1,127	\$881	\$807	\$679	\$619	\$543	\$495	\$881	\$807
60-64	\$1,408	\$1,334	\$1,013	\$957	\$780	\$738	\$622	\$589	\$1,013	\$957

**TEXAS HEALTH INSURANCE POOL**  
**REGULAR**  
**Monthly Premium Rate Table**  
Effective Date 08/01/2010



**NON-TOBACCO USER**

	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible		Plan IV \$7,500 Deductible		Plan V (HSAQ) \$3,000 Deductible	
<b>Area 4</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$450	\$450	\$321	\$321	\$249	\$249	\$199	\$199	\$321	\$321
19-24	\$490	\$649	\$353	\$470	\$269	\$357	\$215	\$285	\$353	\$470
25-29	\$507	\$709	\$361	\$507	\$278	\$390	\$222	\$312	\$361	\$507
30-34	\$575	\$777	\$412	\$557	\$315	\$429	\$251	\$343	\$412	\$557
35-39	\$648	\$837	\$468	\$607	\$353	\$466	\$283	\$372	\$468	\$607
40-44	\$755	\$925	\$543	\$660	\$412	\$509	\$331	\$406	\$543	\$660
45-49	\$873	\$997	\$627	\$713	\$483	\$550	\$387	\$440	\$627	\$713
50-54	\$1,035	\$1,096	\$745	\$786	\$573	\$602	\$458	\$481	\$745	\$786
55-59	\$1,310	\$1,197	\$937	\$857	\$724	\$662	\$579	\$530	\$937	\$857
60-64	\$1,499	\$1,419	\$1,075	\$1,016	\$826	\$783	\$662	\$626	\$1,075	\$1,016
<b>Area 5</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$472	\$472	\$337	\$337	\$263	\$263	\$210	\$210	\$337	\$337
19-24	\$510	\$678	\$371	\$490	\$279	\$374	\$223	\$299	\$371	\$490
25-29	\$535	\$744	\$382	\$533	\$293	\$410	\$234	\$329	\$382	\$533
30-34	\$605	\$816	\$432	\$582	\$333	\$450	\$268	\$360	\$432	\$582
35-39	\$684	\$883	\$490	\$637	\$375	\$487	\$300	\$390	\$490	\$637
40-44	\$790	\$969	\$568	\$693	\$434	\$536	\$346	\$429	\$568	\$693
45-49	\$920	\$1,043	\$660	\$749	\$507	\$576	\$405	\$461	\$660	\$749
50-54	\$1,085	\$1,148	\$776	\$824	\$599	\$632	\$480	\$506	\$776	\$824
55-59	\$1,375	\$1,261	\$986	\$900	\$759	\$696	\$608	\$556	\$986	\$900
60-64	\$1,574	\$1,493	\$1,130	\$1,069	\$866	\$823	\$692	\$660	\$1,130	\$1,069
<b>Area 6</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$509	\$509	\$364	\$364	\$279	\$279	\$223	\$223	\$364	\$364
19-24	\$553	\$732	\$399	\$532	\$304	\$406	\$243	\$325	\$399	\$532
25-29	\$574	\$800	\$411	\$571	\$315	\$437	\$251	\$348	\$411	\$571
30-34	\$649	\$881	\$468	\$627	\$361	\$486	\$288	\$389	\$468	\$627
35-39	\$737	\$950	\$532	\$680	\$406	\$524	\$325	\$420	\$532	\$680
40-44	\$853	\$1,040	\$610	\$750	\$471	\$576	\$376	\$461	\$610	\$750
45-49	\$986	\$1,128	\$713	\$807	\$543	\$620	\$434	\$496	\$713	\$807
50-54	\$1,171	\$1,241	\$840	\$890	\$649	\$686	\$520	\$548	\$840	\$890
55-59	\$1,487	\$1,355	\$1,064	\$970	\$819	\$749	\$658	\$599	\$1,064	\$970
60-64	\$1,699	\$1,606	\$1,221	\$1,152	\$940	\$887	\$752	\$709	\$1,221	\$1,152

**TEXAS HEALTH INSURANCE POOL  
REGULAR  
Monthly Premium Rate Table**



Effective Date 08/01/2010

**TOBACCO USER**

	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible		Plan IV \$7,500 Deductible		Plan V (HSAQ) \$3,000 Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<b>Area 1</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$462	\$462	\$327	\$327	\$262	\$262	\$208	\$208	\$327	\$327
19-24	\$509	\$678	\$361	\$488	\$279	\$374	\$223	\$299	\$361	\$488
25-29	\$522	\$737	\$381	\$522	\$288	\$406	\$231	\$325	\$381	\$522
30-34	\$598	\$805	\$429	\$577	\$330	\$445	\$263	\$357	\$429	\$577
35-39	\$678	\$874	\$488	\$624	\$374	\$485	\$299	\$389	\$488	\$624
40-44	\$786	\$959	\$562	\$689	\$433	\$530	\$346	\$423	\$562	\$689
45-49	\$909	\$1,036	\$653	\$744	\$499	\$573	\$399	\$458	\$653	\$744
50-54	\$1,073	\$1,138	\$771	\$810	\$595	\$623	\$476	\$496	\$771	\$810
55-59	\$1,357	\$1,241	\$972	\$888	\$749	\$686	\$599	\$548	\$972	\$888
60-64	\$1,557	\$1,473	\$1,115	\$1,054	\$860	\$812	\$689	\$648	\$1,115	\$1,054
<b>Area 2</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$524	\$524	\$367	\$367	\$291	\$291	\$233	\$233	\$367	\$367
19-24	\$574	\$764	\$411	\$548	\$315	\$425	\$251	\$339	\$411	\$548
25-29	\$588	\$828	\$426	\$592	\$326	\$462	\$260	\$370	\$426	\$592
30-34	\$672	\$903	\$483	\$652	\$373	\$499	\$298	\$399	\$483	\$652
35-39	\$768	\$988	\$546	\$707	\$426	\$548	\$340	\$438	\$546	\$707
40-44	\$887	\$1,077	\$634	\$774	\$487	\$595	\$390	\$476	\$634	\$774
45-49	\$1,025	\$1,164	\$733	\$836	\$564	\$642	\$450	\$515	\$733	\$836
50-54	\$1,208	\$1,275	\$867	\$914	\$671	\$703	\$536	\$562	\$867	\$914
55-59	\$1,530	\$1,397	\$1,094	\$1,001	\$846	\$772	\$676	\$618	\$1,094	\$1,001
60-64	\$1,754	\$1,660	\$1,255	\$1,194	\$968	\$915	\$773	\$732	\$1,255	\$1,194
<b>Area 3</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$547	\$547	\$387	\$387	\$302	\$302	\$242	\$242	\$387	\$387
19-24	\$598	\$801	\$427	\$575	\$330	\$442	\$263	\$355	\$427	\$575
25-29	\$614	\$865	\$444	\$616	\$341	\$477	\$273	\$383	\$444	\$616
30-34	\$704	\$945	\$506	\$678	\$388	\$518	\$311	\$415	\$506	\$678
35-39	\$802	\$1,034	\$570	\$736	\$442	\$569	\$355	\$455	\$570	\$736
40-44	\$925	\$1,127	\$662	\$809	\$510	\$620	\$407	\$496	\$662	\$809
45-49	\$1,069	\$1,223	\$768	\$874	\$591	\$674	\$473	\$539	\$768	\$874
50-54	\$1,265	\$1,334	\$913	\$953	\$698	\$738	\$559	\$589	\$913	\$953
55-59	\$1,598	\$1,461	\$1,146	\$1,048	\$882	\$810	\$707	\$647	\$1,146	\$1,048
60-64	\$1,833	\$1,731	\$1,314	\$1,243	\$1,011	\$959	\$809	\$767	\$1,314	\$1,243

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REGULAR  
Monthly Premium Rate Table**



Effective Date 08/01/2010

**TOBACCO USER**

	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible		Plan IV \$7,500 Deductible		Plan V (HSAQ) \$3,000 Deductible	
<b>Area 4</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$581	\$581	\$412	\$412	\$320	\$320	\$256	\$256	\$412	\$412
19-24	\$630	\$851	\$453	\$613	\$350	\$471	\$280	\$376	\$453	\$613
25-29	\$654	\$924	\$471	\$657	\$361	\$510	\$288	\$407	\$471	\$657
30-34	\$747	\$1,008	\$535	\$717	\$411	\$554	\$330	\$445	\$535	\$717
35-39	\$848	\$1,100	\$608	\$785	\$471	\$610	\$376	\$489	\$608	\$785
40-44	\$986	\$1,199	\$708	\$859	\$543	\$662	\$434	\$530	\$708	\$859
45-49	\$1,140	\$1,296	\$814	\$924	\$629	\$714	\$503	\$573	\$814	\$924
50-54	\$1,349	\$1,419	\$963	\$1,014	\$744	\$784	\$595	\$628	\$963	\$1,014
55-59	\$1,702	\$1,558	\$1,223	\$1,114	\$940	\$860	\$752	\$689	\$1,223	\$1,114
60-64	\$1,949	\$1,843	\$1,400	\$1,324	\$1,077	\$1,016	\$861	\$813	\$1,400	\$1,324
<b>Area 5</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$613	\$613	\$432	\$432	\$339	\$339	\$272	\$272	\$432	\$432
19-24	\$666	\$897	\$479	\$642	\$371	\$493	\$297	\$394	\$479	\$642
25-29	\$689	\$970	\$494	\$692	\$378	\$535	\$303	\$428	\$494	\$692
30-34	\$789	\$1,058	\$561	\$756	\$434	\$583	\$346	\$466	\$561	\$756
35-39	\$894	\$1,157	\$638	\$824	\$489	\$638	\$392	\$510	\$638	\$824
40-44	\$1,035	\$1,258	\$737	\$904	\$572	\$693	\$457	\$555	\$737	\$904
45-49	\$1,195	\$1,363	\$859	\$974	\$660	\$752	\$529	\$602	\$859	\$974
50-54	\$1,414	\$1,491	\$1,016	\$1,069	\$783	\$822	\$626	\$659	\$1,016	\$1,069
55-59	\$1,788	\$1,636	\$1,281	\$1,168	\$987	\$901	\$790	\$721	\$1,281	\$1,168
60-64	\$2,048	\$1,936	\$1,465	\$1,387	\$1,130	\$1,067	\$905	\$854	\$1,465	\$1,387
<b>Area 6</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$658	\$658	\$468	\$468	\$363	\$363	\$290	\$290	\$468	\$468
19-24	\$715	\$960	\$517	\$692	\$396	\$532	\$317	\$426	\$517	\$692
25-29	\$742	\$1,037	\$535	\$747	\$409	\$575	\$328	\$459	\$535	\$747
30-34	\$847	\$1,140	\$607	\$814	\$469	\$629	\$374	\$503	\$607	\$814
35-39	\$962	\$1,245	\$690	\$888	\$532	\$686	\$426	\$548	\$690	\$888
40-44	\$1,112	\$1,357	\$799	\$972	\$614	\$751	\$491	\$601	\$799	\$972
45-49	\$1,284	\$1,469	\$922	\$1,049	\$709	\$811	\$568	\$647	\$922	\$1,049
50-54	\$1,526	\$1,606	\$1,093	\$1,146	\$843	\$885	\$673	\$708	\$1,093	\$1,146
55-59	\$1,927	\$1,758	\$1,380	\$1,261	\$1,062	\$972	\$850	\$778	\$1,380	\$1,261
60-64	\$2,207	\$2,088	\$1,586	\$1,499	\$1,214	\$1,153	\$971	\$922	\$1,586	\$1,499