



# Premier Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2009 through March 31, 2009

## Area 1 and Area 2

### \$750 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	146.11	146.11	292.21	292.21	438.78	438.78	292.21	502.05
20-24	157.52	197.39	303.63	343.50	450.19	490.06	351.78	561.62
25-29	188.63	238.20	334.74	384.30	505.54	559.79	416.20	667.47
30-34	200.05	305.74	346.15	451.85	537.28	645.63	482.02	778.16
35-39	254.93	360.62	401.03	506.73	621.87	709.42	589.59	916.53
40-44	297.61	393.45	443.72	539.56	672.21	754.92	667.77	995.33
45-49	383.45	482.26	529.55	628.37	752.89	820.90	809.89	1,113.69
50-54	469.44	528.85	615.54	674.96	830.28	864.21	951.54	1,214.07
55-59	584.36	599.05	730.46	745.16	949.57	891.73	1,120.24	1,354.78
60-64	815.28	716.78	961.39	862.89	1,107.96	1,009.46	1,431.22	1,642.94
65+ *	991.02	873.60	1,137.13	1,019.71	1,283.69	1,166.28	1,694.99	1,890.59

### \$5000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	63.47	63.47	126.95	126.95	190.88	190.88	126.95	218.50
20-24	68.38	85.52	131.85	148.99	195.79	212.93	152.55	244.10
25-29	81.75	103.06	145.23	166.53	219.58	242.90	180.24	289.60
30-34	86.66	132.10	150.13	195.57	233.22	279.80	208.54	337.19
35-39	110.25	155.69	173.73	219.16	269.58	307.22	254.78	396.67
40-44	128.60	169.80	192.07	233.27	291.23	326.78	288.39	430.54
45-49	165.50	207.98	228.97	271.45	325.91	355.14	349.48	481.42
50-54	202.46	228.00	265.94	291.48	359.17	373.76	410.37	524.57
55-59	251.86	258.18	315.34	321.65	410.46	385.59	482.89	585.06
60-64	351.13	308.79	414.61	372.26	478.54	436.20	616.57	708.93
65+ *	426.68	376.20	490.15	439.68	554.08	503.61	729.96	815.39

### \$1500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	105.63	105.63	211.27	211.27	317.36	317.36	211.27	363.17
20-24	113.86	142.60	219.49	248.23	325.59	354.32	254.20	406.10
25-29	136.29	172.01	241.92	277.64	365.48	404.58	300.63	482.39
30-34	144.51	220.69	250.15	326.32	388.36	466.45	348.07	562.18
35-39	184.07	260.24	289.70	365.88	449.32	512.43	425.60	661.91
40-44	214.83	283.91	320.46	389.54	485.61	545.22	481.95	718.70
45-49	276.70	347.92	382.33	453.55	543.76	592.78	584.38	804.01
50-54	338.68	381.50	444.31	487.13	599.54	623.99	686.48	876.36
55-59	421.50	432.10	527.14	537.73	685.52	643.82	808.07	977.78
60-64	587.95	516.95	693.58	622.59	799.67	728.68	1,032.21	1,185.47
65+ *	714.61	629.98	820.24	735.61	926.34	841.71	1,222.32	1,363.97

### \$10000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	57.33	57.33	114.66	114.66	172.44	172.44	114.66	197.40
20-24	61.75	77.20	119.08	134.53	176.87	192.31	137.74	220.49
25-29	73.81	93.01	131.13	150.34	198.31	219.33	162.70	261.50
30-34	78.23	119.18	135.56	176.51	210.61	252.59	188.20	304.39
35-39	99.49	140.44	156.82	197.77	243.38	277.31	229.88	358.00
40-44	116.03	153.17	173.36	210.49	262.89	294.94	260.17	388.53
45-49	149.29	187.57	206.62	244.90	294.15	320.50	315.24	434.39
50-54	182.61	205.63	239.93	262.96	324.14	337.28	370.12	473.29
55-59	227.13	232.83	284.46	290.16	370.36	347.94	435.49	527.81
60-64	316.61	278.44	373.94	335.77	431.73	393.56	555.98	639.46
65+ *	384.70	339.21	442.03	396.53	499.82	454.32	658.18	735.42

### \$2500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	85.43	85.43	170.85	170.85	256.74	256.74	170.85	293.82
20-24	92.06	115.24	177.49	200.66	263.37	286.55	205.48	328.45
25-29	110.15	138.96	195.57	224.38	295.55	327.08	242.93	389.98
30-34	116.78	178.22	202.21	263.65	314.00	376.98	281.19	454.33
35-39	148.68	210.13	234.11	295.55	363.17	414.07	343.72	534.77
40-44	173.50	229.21	258.92	314.64	392.43	440.51	389.17	580.58
45-49	223.40	280.84	308.82	366.26	439.33	478.87	471.79	649.38
50-54	273.39	307.92	358.81	393.35	484.32	504.05	554.13	707.73
55-59	340.19	348.73	425.61	434.16	553.67	520.04	652.20	789.54
60-64	474.43	417.17	559.86	502.60	645.74	588.48	832.98	957.05
65+ *	576.59	508.34	662.02	593.76	747.90	679.65	986.32	1,101.02

### \$20000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	47.79	47.79	95.58	95.58	143.83	143.83	95.58	164.67
20-24	51.46	64.28	99.25	112.07	147.50	160.32	114.74	183.83
25-29	61.47	77.41	109.26	125.20	165.30	182.75	135.46	217.88
30-34	65.14	99.13	112.93	146.92	175.51	210.36	156.63	253.48
35-39	82.79	116.79	130.58	164.58	202.72	230.88	191.23	297.99
40-44	96.52	127.35	144.31	175.14	218.91	245.51	216.37	323.34
45-49	124.13	155.91	171.92	203.70	244.86	266.74	262.09	361.41
50-54	151.79	170.90	199.58	218.69	269.75	280.67	307.65	393.69
55-59	188.75	193.48	236.54	241.27	308.12	289.52	361.91	438.95
60-64	263.03	231.35	310.82	279.14	359.07	327.38	461.94	531.64
65+ *	319.56	281.79	367.34	329.58	415.59	377.83	546.78	611.30

Maternity Rider: \$144 monthly premium

\* For those not eligible for Medicare

Initial rates are based on the oldest adult as of the first day of the Quarter of application.

**Area 3**

**\$750 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	134.51	134.51	269.02	269.02	403.99	403.99	269.02	462.26
20-24	145.01	181.69	279.52	316.20	414.50	451.17	323.83	517.07
25-29	173.64	219.23	308.15	353.75	465.42	515.33	383.09	614.45
30-34	184.14	281.37	318.65	415.89	494.62	594.30	443.65	716.29
35-39	234.63	331.86	369.14	466.37	572.43	652.99	542.61	843.59
40-44	273.89	362.07	408.41	496.58	618.75	694.84	614.53	916.08
45-49	352.86	443.77	487.38	578.28	692.97	755.54	745.28	1,024.97
50-54	431.98	486.64	566.49	621.15	764.17	795.39	875.60	1,117.32
55-59	537.70	551.22	672.21	685.73	873.93	820.70	1,030.81	1,246.78
60-64	750.16	659.53	884.67	794.05	1,019.64	929.02	1,316.91	1,511.88
65+ *	911.83	803.81	1,046.35	938.32	1,181.32	1,073.29	1,559.57	1,739.72

**\$1500 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	97.28	97.28	194.55	194.55	292.29	292.29	194.55	334.49
20-24	104.84	131.28	202.12	228.56	299.86	326.29	234.05	373.99
25-29	125.48	158.34	222.75	255.62	336.56	372.53	276.77	444.18
30-34	133.04	203.13	230.32	300.41	357.60	429.45	320.41	517.58
35-39	169.43	239.52	266.71	336.79	413.69	471.75	391.74	609.33
40-44	197.74	261.29	295.01	358.57	447.08	501.92	443.58	661.58
45-49	254.65	320.18	351.93	417.45	500.57	545.67	537.82	740.07
50-54	311.68	351.07	408.95	448.35	551.89	574.39	631.75	806.62
55-59	387.88	397.62	485.15	494.90	631.00	592.64	743.61	899.93
60-64	541.00	475.69	638.28	572.97	736.02	670.70	949.82	1,091.00
65+ *	657.54	579.68	754.81	676.95	852.55	774.69	1,124.72	1,255.23

**\$2500 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	78.68	78.68	157.37	157.37	236.51	236.51	157.37	270.69
20-24	84.79	106.11	163.47	184.80	242.62	263.94	189.23	302.55
25-29	101.43	127.94	180.11	206.62	272.22	301.23	223.68	359.16
30-34	107.53	164.06	186.22	242.74	289.19	347.14	258.88	418.36
35-39	136.88	193.41	215.57	272.09	334.43	381.26	316.41	492.36
40-44	159.71	210.97	238.40	289.65	361.36	405.59	358.22	534.51
45-49	205.62	258.47	284.30	337.15	404.50	440.88	434.23	597.81
50-54	251.61	283.38	330.29	362.07	445.90	464.04	509.99	651.49
55-59	313.07	320.93	391.75	399.61	509.70	478.76	600.21	726.75
60-64	436.57	383.89	515.26	462.58	594.40	541.72	766.53	880.86
65+ *	530.56	467.76	609.25	546.45	688.39	625.59	907.60	1,013.31

**Maternity Rider:** \$144 monthly premium

**Rating Area 1**

Clayton, Cobb, DeKalb, Douglas, Fulton, Gwinnett, Henry and Rockdale Counties

**Rating Area 2**

Baldwin, Barrow, Bartow, Ben Hill, Berrien, Bibb, Bleckley, Brooks, Burke, Butts, Calhoun, Cherokee, Clarke, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dodge, Dougherty, Elbert, Emanuel, Fayette, Forsyth, Glascock, Grady, Greene, Hancock, Houston, Irwin, Jackson, Jasper, Jefferson, Jenkins, Johnson, Jones, Laurens, Lanier, Lee, Lincoln, Lowndes, McDuffie, Madison, Montgomery, Monroe, Morgan, Newton, Oconee, Oglethorpe, Paulding, Peach, Pulaski, Putnam, Randolph, Richmond, Screven, Spalding, Taliaferro, Telfair, Terrell, Thomas, Tift, Treutlen, Turner, Twiggs, Walton, Warren, Washington, Wheeler, Wilcox, Wilkinson, Wilkes, and Worth Counties

**Rating Area 3**

Appling, Atkinson, Bacon, Baker, Banks, Brantley, Bryan, Bulloch, Camden, Candler, Carroll, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Clay, Clinch, Coffee, Dade, Dawson, Decatur, Dooly, Early, Echols, Effingham, Evans, Fannin, Floyd, Franklin, Gilmer, Glynn, Gordon, Habersham, Hall, Haralson, Harris, Hart, Heard, Jeff Davis, Lamar, Liberty, Long, Lumpkin, McIntosh, Macon, Marion, Meriwether, Miller, Mitchell, Murray, Muscogee, Pickens, Pierce, Pike, Polk, Quitman, Rabun, Schley, Seminole, Stephens, Stewart, Sumter, Talbot, Tattall, Taylor, Toombs, Towns, Troup, Union, Upson, Walker, Ware, Wayne, Webster, Whitfield and White Counties

\* For those not eligible for Medicare

Initial rates are based on the oldest adult as of the first day of the Quarter of application.

**\$5000 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	58.49	58.49	116.98	116.98	175.93	175.93	116.98	201.39
20-24	63.00	78.77	121.49	137.26	180.44	196.21	140.54	224.95
25-29	75.31	94.91	133.80	153.40	202.33	223.79	166.01	266.81
30-34	79.82	121.62	138.31	180.11	214.88	257.73	192.04	310.59
35-39	101.53	143.32	160.01	201.81	248.33	282.96	234.59	365.31
40-44	118.41	156.31	176.90	214.80	268.25	300.95	265.50	396.48
45-49	152.35	191.43	210.84	249.92	300.15	327.05	321.71	443.28
50-54	186.36	209.86	244.85	268.35	330.76	344.18	377.73	482.98
55-59	231.81	237.62	290.30	296.11	377.94	355.06	444.45	538.63
60-64	323.14	284.18	381.62	342.67	440.57	401.62	567.43	652.59
65+ *	392.64	346.20	451.13	404.69	510.07	463.64	671.75	750.53

**\$10000 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	52.84	52.84	105.67	105.67	158.97	158.97	105.67	181.99
20-24	56.90	71.12	109.74	123.95	163.03	177.25	126.90	203.22
25-29	67.99	85.66	120.83	138.50	182.76	202.10	149.87	240.95
30-34	72.06	109.74	124.90	162.57	194.08	232.70	173.33	280.41
35-39	91.63	129.30	144.46	182.14	224.23	255.44	211.68	329.74
40-44	106.84	141.01	159.68	193.84	242.18	271.66	239.54	357.83
45-49	137.44	172.66	190.27	225.50	270.93	295.18	290.20	400.02
50-54	168.09	189.27	220.93	242.11	298.52	310.62	340.70	435.80
55-59	209.06	214.30	261.89	267.13	341.05	320.43	400.84	485.96
60-64	291.37	256.26	344.21	309.10	397.50	362.39	511.69	588.68
65+ *	354.02	312.16	406.85	365.00	460.15	418.29	605.71	676.96

**\$20000 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	44.06	44.06	88.12	88.12	132.64	132.64	88.12	151.87
20-24	47.44	59.23	91.50	103.29	136.02	147.81	105.75	169.50
25-29	56.64	71.31	100.70	115.37	152.39	168.45	124.81	200.82
30-34	60.02	91.30	104.08	135.36	161.79	193.85	144.29	233.58
35-39	76.26	107.54	120.32	151.60	186.82	212.73	176.12	274.53
40-44	88.89	117.25	132.95	161.31	201.71	226.19	199.25	297.85
45-49	114.29	143.53	158.35	187.59	225.59	245.71	241.31	332.87
50-54	139.74	157.32	183.80	201.38	248.49	258.53	283.23	362.57
55-59	173.75	178.09	217.80	222.15	283.79	266.67	333.15	404.21
60-64	242.08	212.93	286.14	256.99	330.66	301.51	425.17	489.48
65+ *	294.09	259.34	338.14	303.40	382.66	347.92	503.22	562.77



# SmartSense Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2009 through March 31, 2009

## Area 1 and Area 2

### \$750 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	119.51	119.51	239.02	239.02	358.53	358.53	239.02	410.09
20-24	128.92	161.79	248.43	281.30	367.94	400.81	288.14	459.21
25-29	154.58	195.44	274.08	314.95	413.58	458.31	341.25	546.49
30-34	163.99	251.14	283.50	370.65	439.75	529.09	395.53	637.77
35-39	209.24	296.39	328.75	415.90	509.49	581.69	484.22	751.86
40-44	244.43	323.46	363.94	442.97	551.00	619.20	548.68	816.84
45-49	315.21	396.69	434.72	516.20	617.53	673.61	665.87	914.43
50-54	386.12	435.11	505.62	554.61	681.34	709.32	782.67	997.20
55-59	480.87	492.99	600.38	612.50	779.71	732.01	921.78	1,113.22
60-64	671.29	590.07	790.80	709.58	910.30	829.08	1,178.20	1,350.82
65+ *	816.19	719.37	935.70	838.88	1,055.21	958.39	1,395.69	1,555.03

### \$5000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	45.78	45.78	91.55	91.55	137.33	137.33	91.55	157.08
20-24	49.38	61.97	95.16	107.75	140.93	153.52	110.36	175.89
25-29	59.21	74.86	104.98	120.64	158.41	175.55	130.71	209.32
30-34	62.81	96.19	108.59	141.97	168.44	202.66	151.50	244.28
35-39	80.14	113.52	125.92	159.30	195.15	222.80	185.47	287.98
40-44	93.62	123.89	139.40	169.67	211.05	237.17	210.16	312.87
45-49	120.73	151.94	166.51	197.72	236.53	258.01	255.05	350.25
50-54	147.89	166.66	193.67	212.43	260.97	271.69	299.79	381.95
55-59	184.19	188.83	229.96	234.60	298.65	280.38	353.07	426.40
60-64	257.12	226.01	302.90	271.79	348.67	317.56	451.28	517.40
65+ *	312.62	275.54	358.40	321.32	404.18	367.09	534.59	595.62

### \$1500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	80.12	80.12	160.24	160.24	240.36	240.36	160.24	274.93
20-24	86.43	108.47	166.55	188.59	246.67	268.71	193.17	307.86
25-29	103.63	131.03	183.75	211.15	277.27	307.26	228.78	366.38
30-34	109.94	168.37	190.06	248.49	294.81	354.71	265.17	427.57
35-39	140.28	198.70	220.40	278.82	341.57	389.97	324.63	504.06
40-44	163.87	216.85	243.99	296.97	369.40	415.12	367.85	547.62
45-49	211.32	265.95	291.44	346.07	414.00	451.60	446.41	613.05
50-54	258.86	291.70	338.98	371.82	456.78	475.54	524.72	668.54
55-59	322.38	330.51	402.50	410.63	522.73	490.75	617.97	746.32
60-64	450.04	395.59	530.16	475.71	610.28	555.83	789.88	905.61
65+ *	547.19	482.28	627.31	562.40	707.43	642.52	935.69	1,042.52

### \$10000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	37.34	37.34	74.68	74.68	112.02	112.02	74.68	128.13
20-24	40.28	50.55	77.62	87.89	114.96	125.23	90.03	143.48
25-29	48.30	61.06	85.64	98.40	129.22	143.20	106.62	170.75
30-34	51.24	78.47	88.58	115.81	137.40	165.31	123.58	199.27
35-39	65.37	92.60	102.71	129.94	159.19	181.74	151.29	234.91
40-44	76.37	101.06	113.71	138.40	172.16	193.46	171.43	255.21
45-49	98.48	123.94	135.82	161.28	192.94	210.46	208.05	285.71
50-54	120.64	135.95	157.98	173.28	212.88	221.62	244.54	311.57
55-59	150.24	154.03	187.58	191.37	243.61	228.71	288.00	347.82
60-64	209.74	184.36	247.08	221.70	284.42	259.04	368.12	422.05
65+ *	255.01	224.76	292.35	262.10	329.69	299.44	436.07	485.86

### \$2500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	63.65	63.65	127.30	127.30	190.94	190.94	127.30	218.41
20-24	68.66	86.17	132.31	149.82	195.96	213.46	153.46	244.57
25-29	82.32	104.09	145.97	167.74	220.26	244.09	181.74	291.05
30-34	87.34	133.75	150.98	197.40	234.20	281.78	210.65	339.66
35-39	111.44	157.85	175.08	221.50	271.34	309.79	257.89	400.43
40-44	130.18	172.27	193.83	235.92	293.45	329.77	292.22	435.03
45-49	167.87	211.27	231.52	274.91	328.88	358.75	354.63	487.01
50-54	205.64	231.73	269.28	295.38	362.87	377.77	416.83	531.09
55-59	256.10	262.56	319.75	326.20	415.26	389.85	490.92	592.88
60-64	357.51	314.26	421.16	377.90	484.81	441.55	627.48	719.42
65+ *	434.69	383.12	498.33	446.77	561.98	510.42	743.31	828.18

### \$20000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	31.83	31.83	63.67	63.67	95.50	95.50	63.67	109.24
20-24	34.34	43.10	66.17	74.93	98.01	106.76	76.75	122.32
25-29	41.17	52.06	73.01	83.89	110.16	122.08	90.90	145.57
30-34	43.68	66.89	75.51	98.73	117.13	140.93	105.36	169.88
35-39	55.73	78.95	87.57	110.78	135.71	154.94	128.98	200.27
40-44	65.11	86.16	96.94	117.99	146.77	164.94	146.15	217.58
45-49	83.96	105.66	115.79	137.50	164.49	179.43	177.37	243.57
50-54	102.85	115.90	134.68	147.73	181.49	188.94	208.48	265.62
55-59	128.09	131.32	159.92	163.15	207.69	194.98	245.53	296.53
60-64	178.81	157.17	210.64	189.01	242.47	220.84	313.83	359.81
65+ *	217.41	191.62	249.24	223.45	281.07	255.28	371.76	414.21

\* For those not eligible for Medicare

Initial rates are based on the oldest adult as of the first day of the Quarter of application.

**Area 3**

**\$750 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	109.95	109.95	219.90	219.90	329.84	329.84	219.90	377.29
20-24	118.61	148.85	228.55	258.80	338.50	368.75	265.09	422.48
25-29	142.21	179.81	252.16	289.76	380.49	421.65	313.95	502.77
30-34	150.87	231.05	260.82	340.99	404.57	486.76	363.88	586.75
35-39	192.50	272.68	302.45	382.62	468.73	535.15	445.49	691.71
40-44	224.88	297.58	334.83	407.53	506.92	569.67	504.79	751.49
45-49	289.99	364.95	399.94	474.90	568.12	619.72	612.60	841.28
50-54	355.23	400.30	465.17	510.24	626.83	652.57	720.06	917.42
55-59	442.40	453.55	552.35	563.50	717.33	673.45	848.04	1,024.17
60-64	617.58	542.86	727.53	652.81	837.48	762.76	1,083.94	1,242.76
65+ *	750.90	661.82	860.85	771.77	970.79	881.72	1,284.03	1,430.63

**\$1500 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	73.71	73.71	147.42	147.42	221.13	221.13	147.42	252.94
20-24	79.52	99.79	153.23	173.50	226.94	247.21	177.72	283.23
25-29	95.34	120.55	169.05	194.26	255.09	282.68	210.48	337.07
30-34	101.14	154.90	174.85	228.61	271.23	326.33	243.95	393.36
35-39	129.05	182.81	202.76	256.52	314.25	358.77	298.66	463.73
40-44	150.76	199.50	224.47	273.22	339.85	381.91	338.42	503.81
45-49	194.42	244.67	268.13	318.38	380.88	415.47	410.70	564.00
50-54	238.15	268.37	311.86	342.08	420.24	437.49	482.74	615.05
55-59	296.59	304.07	370.30	377.78	480.91	451.49	568.54	686.62
60-64	414.04	363.94	487.75	437.65	561.46	511.36	726.69	833.16
65+ *	503.41	443.70	577.12	517.41	650.84	591.12	860.84	959.12

**\$2500 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	58.56	58.56	117.11	117.11	175.67	175.67	117.11	200.93
20-24	63.17	79.27	121.72	137.83	180.28	196.39	141.18	225.00
25-29	75.74	95.76	134.29	154.32	202.64	224.56	167.20	267.77
30-34	80.35	123.05	138.90	181.61	215.46	259.24	193.80	312.49
35-39	102.52	145.22	161.08	203.78	249.64	285.01	237.26	368.39
40-44	119.77	158.49	178.32	217.04	269.98	303.39	268.84	400.23
45-49	154.44	194.37	213.00	252.92	302.57	330.05	326.26	448.04
50-54	189.19	213.19	247.74	271.75	333.84	347.55	383.49	488.60
55-59	235.61	241.55	294.17	300.11	382.04	358.66	451.65	545.45
60-64	328.91	289.12	387.47	347.67	446.02	406.23	577.29	661.87
65+ *	399.91	352.47	458.47	411.03	517.02	469.58	683.85	761.92

**Rating Area 1**

Clayton, Cobb, DeKalb, Douglas, Fulton, Gwinnett, Henry and Rockdale Counties

**Rating Area 2**

Baldwin, Barrow, Bartow, Ben Hill, Berrien, Bibb, Bleckley, Brooks, Burke, Butts, Calhoun, Cherokee, Clarke, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dodge, Dougherty, Elbert, Emanuel, Fayette, Forsyth, Glascock, Grady, Greene, Hancock, Houston, Irwin, Jackson, Jasper, Jefferson, Jenkins, Johnson, Jones, Laurens, Lanier, Lee, Lincoln, Lowndes, McDuffie, Madison, Montgomery, Monroe, Morgan, Newton, Oconee, Oglethorpe, Paulding, Peach, Pulaski, Putnam, Randolph, Richmond, Screven, Spalding, Taliaferro, Telfair, Terrell, Thomas, Tift, Treutlen, Turner, Twiggs, Walton, Warren, Washington, Wheeler, Wilcox, Wilkinson, Wilkes, and Worth Counties

**Rating Area 3**

Appling, Atkinson, Bacon, Baker, Banks, Brantley, Bryan, Bulloch, Camden, Candler, Carroll, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Clay, Clinch, Coffee, Dade, Dawson, Decatur, Dooly, Early, Echols, Effingham, Evans, Fannin, Floyd, Franklin, Gilmer, Glynn, Gordon, Habersham, Hall, Haralson, Harris, Hart, Heard, Jeff Davis, Lamar, Liberty, Long, Lumpkin, McIntosh, Macon, Marion, Meriwether, Miller, Mitchell, Murray, Muscogee, Pickens, Pierce, Pike, Polk, Quitman, Rabun, Schley, Seminole, Stephens, Stewart, Sumter, Talbot, Tattnall, Taylor, Toombs, Towns, Troup, Union, Upson, Walker, Ware, Wayne, Webster, Whitfield and White Counties

\* For those not eligible for Medicare

Initial rates are based on the oldest adult as of the first day of the Quarter of application.

**\$5000 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	42.11	42.11	84.23	84.23	126.34	126.34	84.23	144.51
20-24	45.43	57.01	87.54	99.13	129.66	141.24	101.54	161.82
25-29	54.47	68.87	96.58	110.98	145.74	161.50	120.25	192.58
30-34	57.79	88.50	99.90	130.61	154.96	186.44	139.38	224.74
35-39	73.73	104.44	115.85	146.56	179.54	204.98	170.63	264.95
40-44	86.13	113.98	128.25	156.10	194.17	218.20	193.35	287.84
45-49	111.08	139.79	153.19	181.90	217.61	237.37	234.64	322.23
50-54	136.06	153.32	178.17	195.44	240.10	249.95	275.80	351.40
55-59	169.45	173.72	211.57	215.84	274.76	257.95	324.82	392.28
60-64	236.55	207.93	278.67	250.04	320.78	292.16	415.18	476.01
65+ *	287.61	253.50	329.73	295.61	371.84	337.72	491.82	547.97

**\$10000 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	34.35	34.35	68.70	68.70	103.06	103.06	68.70	117.88
20-24	37.06	46.51	71.41	80.86	105.76	115.21	82.82	132.00
25-29	44.43	56.18	78.78	90.53	118.88	131.74	98.09	157.09
30-34	47.14	72.19	81.49	106.54	126.40	152.08	113.69	183.32
35-39	60.14	85.20	94.50	119.55	146.45	167.20	139.19	216.12
40-44	70.26	92.98	104.61	127.33	158.38	177.99	157.72	234.80
45-49	90.61	114.03	124.96	148.38	177.51	193.63	191.40	262.85
50-54	110.99	125.07	145.34	159.42	195.85	203.89	224.98	286.64
55-59	138.22	141.71	172.58	176.06	224.12	210.41	264.96	319.99
60-64	192.96	169.61	227.31	203.97	261.66	238.32	338.67	388.29
65+ *	234.61	206.78	268.96	241.13	303.32	275.49	401.19	446.99

**\$20000 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	29.29	29.29	58.57	58.57	87.86	87.86	58.57	100.50
20-24	31.59	39.65	60.88	68.94	90.17	98.22	70.61	112.53
25-29	37.88	47.89	67.17	77.18	101.35	112.31	83.63	133.92
30-34	40.19	61.54	69.47	90.83	107.76	129.66	96.93	156.29
35-39	51.28	72.63	80.56	101.92	124.85	142.55	118.66	184.25
40-44	59.90	79.27	89.19	108.55	135.03	151.74	134.46	200.17
45-49	77.24	97.21	106.53	126.50	151.33	165.07	163.18	224.09
50-54	94.62	106.63	123.91	135.91	166.97	173.82	191.80	244.37
55-59	117.84	120.81	147.13	150.10	191.07	179.38	225.89	272.80
60-64	164.50	144.60	193.79	173.89	223.08	203.17	288.73	331.03
65+ *	200.01	176.29	229.30	205.57	258.59	234.86	342.02	381.07



# SmartSense with Comprehensive Rx Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2009 through March 31, 2009

## Area 1 and Area 2

### \$750 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	136.05	136.05	272.09	272.09	408.14	408.14	272.09	466.84
20-24	146.76	184.18	282.81	320.23	418.85	456.28	328.01	522.76
25-29	175.97	222.49	312.01	358.53	470.81	521.73	388.47	622.12
30-34	186.68	285.89	322.73	421.94	500.60	602.30	450.26	726.02
35-39	238.19	337.40	374.24	473.45	580.00	662.18	551.23	855.90
40-44	278.26	368.22	414.30	504.27	627.25	704.89	624.61	929.87
45-49	358.83	451.58	494.87	587.63	702.98	766.82	758.02	1,040.97
50-54	439.55	495.32	575.59	631.36	775.63	807.47	890.98	1,135.19
55-59	547.41	561.21	683.46	697.26	887.60	833.30	1,049.33	1,267.27
60-64	764.18	671.72	900.23	807.77	1,036.27	943.81	1,341.24	1,537.75
65+ *	929.14	818.92	1,065.18	954.97	1,201.23	1,091.01	1,588.82	1,770.22

### \$1500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	97.74	97.74	195.49	195.49	293.23	293.23	195.49	335.40
20-24	105.44	132.33	203.18	230.07	300.93	327.81	235.66	375.58
25-29	126.42	159.85	224.17	257.59	338.25	374.84	279.10	446.96
30-34	134.12	205.40	231.86	303.14	359.66	432.73	323.49	521.61
35-39	171.13	242.41	268.87	340.15	416.70	475.75	396.03	614.93
40-44	199.91	264.55	297.66	362.29	450.65	506.43	448.75	668.07
45-49	257.80	324.44	355.54	422.18	505.06	550.92	544.60	747.89
50-54	315.79	355.86	413.54	453.60	557.25	580.13	640.13	815.58
55-59	393.29	403.20	491.03	500.95	637.70	598.69	753.90	910.47
60-64	549.03	482.60	646.77	580.34	744.51	678.08	963.62	1,104.80
65+ *	667.54	588.36	765.28	686.10	863.03	783.84	1,141.49	1,271.82

### \$2500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	79.26	79.26	158.52	158.52	237.78	237.78	158.52	271.98
20-24	85.50	107.30	164.76	186.56	244.02	265.82	191.09	304.55
25-29	102.51	129.62	181.77	208.88	274.28	303.95	226.32	362.43
30-34	108.76	166.55	188.01	245.81	291.64	350.89	262.31	422.97
35-39	138.77	196.56	218.03	275.82	337.90	385.78	321.14	498.64
40-44	162.11	214.52	241.37	293.78	365.43	410.66	363.89	541.73
45-49	209.05	263.08	288.31	342.34	409.55	446.74	441.61	606.45
50-54	256.07	288.56	335.33	367.82	451.87	470.42	519.07	661.34
55-59	318.92	326.95	398.17	406.21	517.10	485.47	611.33	738.29
60-64	445.20	391.33	524.46	470.59	603.72	549.85	781.38	895.87
65+ *	541.30	477.09	620.56	556.35	699.82	635.61	925.62	1,031.30

### \$5000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	58.62	58.62	117.25	117.25	175.87	175.87	117.25	201.17
20-24	63.24	79.37	121.86	137.99	180.49	196.61	141.34	225.26
25-29	75.82	95.87	134.45	154.50	202.87	224.82	167.40	268.07
30-34	80.44	123.19	139.06	181.82	215.71	259.54	194.02	312.85
35-39	102.64	145.39	161.26	204.01	249.92	285.34	237.53	368.82
40-44	119.90	158.67	178.53	217.29	270.29	303.74	269.15	400.69
45-49	154.62	194.59	213.25	253.21	302.92	330.43	326.63	448.56
50-54	189.40	213.44	248.03	272.06	334.22	347.95	383.93	489.16
55-59	235.89	241.83	294.51	300.45	382.48	359.08	452.17	546.08
60-64	329.29	289.45	387.91	348.07	446.54	406.70	577.95	662.63
65+ *	400.37	352.88	459.00	411.50	517.62	470.13	684.64	762.80

### \$10000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	49.33	49.33	98.65	98.65	147.98	147.98	98.65	169.26
20-24	53.21	66.78	102.54	116.10	151.86	165.43	118.92	189.53
25-29	63.80	80.67	113.12	129.99	170.70	189.16	140.85	225.56
30-34	67.68	103.65	117.01	152.98	181.50	218.37	163.25	263.23
35-39	86.36	122.33	135.69	171.66	210.29	240.08	199.86	310.32
40-44	100.89	133.50	150.21	182.83	227.42	255.57	226.46	337.14
45-49	130.10	163.73	179.42	213.05	254.88	278.02	274.83	377.42
50-54	159.36	179.58	208.69	228.91	281.21	292.76	323.04	411.58
55-59	198.47	203.48	247.80	252.80	321.81	302.13	380.45	459.47
60-64	277.06	243.54	326.39	292.87	375.72	342.19	486.29	557.53
65+ *	336.87	296.91	386.20	346.24	435.52	395.56	576.05	641.82

### \$20000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	41.49	41.49	82.99	82.99	124.48	124.48	82.99	142.38
20-24	44.76	56.17	86.25	97.67	127.75	139.16	100.04	159.44
25-29	53.67	67.86	95.16	109.35	143.59	159.12	118.48	189.74
30-34	56.93	87.19	98.43	128.69	152.68	183.70	137.32	221.43
35-39	72.65	102.90	114.14	144.40	176.89	201.96	168.12	261.04
40-44	84.86	112.30	126.36	153.80	191.30	214.98	190.50	283.60
45-49	109.44	137.73	150.93	179.22	214.40	233.87	231.19	317.48
50-54	134.06	151.07	175.55	192.56	236.56	246.27	271.74	346.22
55-59	166.95	171.16	208.45	212.65	270.71	254.15	320.03	386.50
60-64	233.07	204.87	274.56	246.36	316.05	287.85	409.06	469.00
65+ *	283.38	249.76	324.87	291.25	366.36	332.75	484.57	539.90

\* For those not eligible for Medicare

Initial rates are based on the oldest adult as of the first day of the Quarter of application.

**Area 3**

**\$750 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	125.16	125.16	250.33	250.33	375.49	375.49	250.33	429.50
20-24	135.02	169.45	260.18	294.61	385.34	419.77	301.77	480.94
25-29	161.89	204.69	287.05	329.85	433.14	479.99	357.40	572.35
30-34	171.74	263.02	296.91	388.18	460.55	554.12	414.24	667.94
35-39	219.14	310.41	344.30	435.57	533.60	609.21	507.13	787.43
40-44	256.00	338.76	381.16	463.93	577.07	648.50	574.64	855.48
45-49	330.12	415.45	455.28	540.62	646.74	705.48	697.37	957.69
50-54	404.38	455.69	529.55	580.85	713.58	742.88	819.70	1,044.37
55-59	503.62	516.31	628.78	641.48	816.60	766.64	965.39	1,165.89
60-64	703.04	617.98	828.21	743.15	953.37	868.31	1,233.94	1,414.73
65+ *	854.81	753.41	979.97	878.57	1,105.13	1,003.73	1,461.72	1,628.60

**\$1500 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	89.92	89.92	179.85	179.85	269.77	269.77	179.85	308.57
20-24	97.00	121.74	186.93	211.66	276.85	301.59	216.81	345.53
25-29	116.31	147.06	206.23	236.98	311.19	344.85	256.77	411.20
30-34	123.39	188.97	213.31	278.89	330.88	398.11	297.61	479.88
35-39	157.44	223.01	247.36	312.94	383.36	437.69	364.35	565.73
40-44	183.92	243.39	273.84	333.31	414.60	465.91	412.85	614.62
45-49	237.18	298.48	327.10	388.41	464.65	506.85	501.03	688.06
50-54	290.53	327.39	380.45	417.31	512.67	533.72	588.92	750.33
55-59	361.83	370.95	451.75	460.87	586.69	550.79	693.58	837.64
60-64	505.10	443.99	595.03	533.91	684.95	623.84	886.53	1,016.42
65+ *	614.14	541.29	704.06	631.21	793.98	721.13	1,050.17	1,170.07

**\$2500 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	72.92	72.92	145.84	145.84	218.75	218.75	145.84	250.22
20-24	78.66	98.72	151.58	171.64	224.50	244.55	175.81	280.19
25-29	94.31	119.25	167.23	192.17	252.34	279.64	208.21	333.44
30-34	100.06	153.23	172.97	226.15	268.31	322.82	241.33	389.13
35-39	127.67	180.84	200.58	253.76	310.86	354.91	295.45	458.75
40-44	149.14	197.36	222.06	270.28	336.19	377.80	334.78	498.39
45-49	192.32	242.04	265.24	314.95	376.78	411.00	406.28	557.94
50-54	235.59	265.48	308.50	338.40	415.72	432.79	477.54	608.44
55-59	293.40	300.80	366.32	373.71	475.74	446.63	562.42	679.23
60-64	409.58	360.03	482.50	432.94	555.42	505.86	718.87	824.20
65+ *	498.00	438.92	570.91	511.84	643.83	584.76	851.57	948.80

**Rating Area 1**

Clayton, Cobb, DeKalb, Douglas, Fulton, Gwinnett, Henry and Rockdale Counties

**Rating Area 2**

Baldwin, Barrow, Bartow, Ben Hill, Berrien, Bibb, Bleckley, Brooks, Burke, Butts, Calhoun, Cherokee, Clarke, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dodge, Dougherty, Elbert, Emanuel, Fayette, Forsyth, Glascock, Grady, Greene, Hancock, Houston, Irwin, Jackson, Jasper, Jefferson, Jenkins, Johnson, Jones, Laurens, Lanier, Lee, Lincoln, Lowndes, McDuffie, Madison, Montgomery, Monroe, Morgan, Newton, Oconee, Oglethorpe, Paulding, Peach, Pulaski, Putnam, Randolph, Richmond, Screven, Spalding, Taliaferro, Telfair, Terrell, Thomas, Tift, Treutlen, Turner, Twiggs, Walton, Warren, Washington, Wheeler, Wilcox, Wilkinson, Wilkes, and Worth Counties

**Rating Area 3**

Appling, Atkinson, Bacon, Baker, Banks, Brantley, Bryan, Bulloch, Camden, Candler, Carroll, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Clay, Clinch, Coffee, Dade, Dawson, Decatur, Dooly, Early, Echols, Effingham, Evans, Fannin, Floyd, Franklin, Gilmer, Glynn, Gordon, Habersham, Hall, Haralson, Harris, Hart, Heard, Jeff Davis, Lamar, Liberty, Long, Lumpkin, McIntosh, Macon, Marion, Meriwether, Miller, Mitchell, Murray, Muscogee, Pickens, Pierce, Pike, Polk, Quitman, Rabun, Schley, Seminole, Stephens, Stewart, Sumter, Talbot, Tattnall, Taylor, Toombs, Towns, Troup, Union, Upson, Walker, Ware, Wayne, Webster, Whitfield and White Counties

\* For those not eligible for Medicare

Initial rates are based on the oldest adult as of the first day of the Quarter of application.

**\$5000 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	53.93	53.93	107.87	107.87	161.80	161.80	107.87	185.07
20-24	58.18	73.02	112.11	126.95	166.05	180.88	130.03	207.24
25-29	69.76	88.20	123.69	142.14	186.64	206.83	154.00	246.63
30-34	74.01	113.34	127.94	167.27	198.45	238.77	178.50	287.82
35-39	94.43	133.76	148.36	187.69	229.93	262.51	218.53	339.31
40-44	110.31	145.98	164.24	199.91	248.66	279.44	247.62	368.63
45-49	142.25	179.02	196.19	232.96	278.69	303.99	300.50	412.68
50-54	174.25	196.36	228.19	250.29	307.49	320.11	353.22	450.03
55-59	217.01	222.48	270.95	276.42	351.88	330.35	415.99	502.39
60-64	302.95	266.29	356.88	320.23	410.81	374.16	531.71	609.62
65+ *	368.34	324.65	422.28	378.58	476.21	432.52	629.87	701.78

**\$10000 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	45.38	45.38	90.76	90.76	136.14	136.14	90.76	155.72
20-24	48.95	61.44	94.33	106.82	139.71	152.20	109.41	174.37
25-29	58.69	74.21	104.07	119.59	157.04	174.03	129.58	207.51
30-34	62.27	95.36	107.65	140.74	166.98	200.90	150.19	242.17
35-39	79.45	112.54	124.83	157.92	193.46	220.88	183.87	285.50
40-44	92.82	122.82	138.19	168.20	209.23	235.12	208.34	310.17
45-49	119.69	150.63	165.07	196.01	234.49	255.78	252.84	347.23
50-54	146.61	165.22	191.99	210.60	258.72	269.34	297.19	378.65
55-59	182.60	187.20	227.98	232.58	296.07	277.96	350.02	422.71
60-64	254.90	224.06	300.28	269.44	345.66	314.82	447.38	512.93
65+ *	309.92	273.16	355.30	318.54	400.68	363.92	529.97	590.47

**\$20000 Deductible**

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-19	38.17	38.17	76.35	76.35	114.52	114.52	76.35	130.99
20-24	41.18	51.68	79.35	89.85	117.53	128.03	92.04	146.68
25-29	49.37	62.43	87.55	100.60	132.10	146.39	109.00	174.56
30-34	52.38	80.22	90.55	118.39	140.46	169.00	126.34	203.71
35-39	66.83	94.67	105.01	132.84	162.74	185.80	154.67	240.16
40-44	78.08	103.32	116.25	141.49	176.00	197.78	175.26	260.91
45-49	100.68	126.71	138.86	164.88	197.25	215.16	212.69	292.08
50-54	123.33	138.98	161.50	177.15	217.63	226.57	250.00	318.52
55-59	153.60	157.47	191.77	195.64	249.05	233.82	294.43	355.58
60-64	214.42	188.48	252.59	226.65	290.77	264.82	376.34	431.48
65+ *	260.71	229.78	298.88	267.95	337.05	306.13	445.81	496.70