



Options Blue for Individuals and Families

Benefits at a glance

Benefits subject to regulatory review.

PLAN HIGHLIGHTS	80% PLAN		100% PLAN	
Annual deductible options If you have expenses in the last three months of your calendar year that count toward your deductible, we'll also apply those charges to the following year's deductible. There is no per-person deductible on family contracts.	Individual-only	Family	Individual-only	Family
	\$1,350	\$2,650	\$1,350	\$2,650
	\$1,900	\$3,800	\$1,900	\$3,800
	\$2,650	\$5,250	\$2,650	\$5,250
Out-of-pocket maximum	\$2,700	\$5,300	equal to deductible	equal to deductible
	\$3,800	\$7,600	equal to deductible	equal to deductible
	\$5,100	\$10,200	equal to deductible	equal to deductible
Lifetime maximum per person	\$5 million		\$5 million	
Office visits for illness and injury	80% after deductible		100% after deductible	
Preventive care for physicals and eye exams, cancer screenings	Option 1 - 100% to a maximum of \$300; then 80% after deductible Option 2 - 80% after deductible		Option 1 - 100% to a maximum of \$300; then 100% after deductible Option 2 - 100% after deductible	
Inpatient and outpatient X-ray and lab services	80% after deductible		100% after deductible	
Inpatient and outpatient hospital services	80% after deductible		100% after deductible	
Emergency room care and ambulance service	80% after deductible		100% after deductible	
Medical supplies	80% after deductible		100% after deductible	
Chiropractic, occupational, physical and speech therapy	80% after deductible		100% after deductible	
Well-child services to age 6; immunizations to age 18	100% (deductible doesn't apply)		100% (deductible doesn't apply)	
Home health care, up to \$25,000 a year	80% after deductible		100% after deductible	
Prescription drugs (31-day supply; 3-cycle supply of oral contraceptives for 3 copays)	80% after deductible		100% after deductible	
Behavioral health care	80% after deductible		100% after deductible	
Prenatal care	100% (deductible doesn't apply)		100% (deductible doesn't apply)	
Delivery and post-delivery care (including professional and hospital/facility services)	For the first 18 months of coverage: After you pay the deductible, benefits are limited to \$500 Beginning with the 19th month of coverage: 80% after deductible		For the first 18 months of coverage: After you pay the deductible, benefits are limited to \$500 Beginning with the 19th month of coverage: 100% after deductible	

This is only an outline of plan benefits. The contract and certificate include complete details of what is and isn't covered. Services not covered include eyeglasses, hearing aids, items primarily used for a non-medical purpose, over-the-counter drugs/nutritional supplements, services that are cosmetic, experimental, not medically necessary, or covered by workers' compensation or no-fault auto insurance. Pre-existing conditions may not be covered for a limited period of time. A pre-existing condition is a condition we have determined existed up to six (6) months immediately preceding the enrollment date of your coverage. Conditions are considered to be pre-existing if medical advice, diagnosis, care or treatment was recommended or received within the specified time frame. An existing pregnancy is not considered a pre-existing condition. This limit is reduced by prior continuous coverage and doesn't apply to pregnancy, newborns, adopted children or handicapped dependents. We feature a large network of health care providers. Each provider is an independent contractor and is not our agent. Nonparticipating providers do not have contracts with Blue Cross and Blue Shield of Minnesota.

Deductibles and out-of-pocket maximums are based on the Consumer Price Index and may change annually.



Individual plans with first-dollar preventive coverage

With first-dollar preventive coverage, you have up to \$300 in preventive care coverage that is not subject to your deductible or coinsurance.

Monthly rates

Tobacco-free/without chemical dependency coverage

Subscriber age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$1,350	\$1,900	\$2,650	\$1,350	\$1,900	\$2,650
90 days - 18 yrs	\$115.00	\$90.50	\$83.50	\$130.00	\$101.50	\$88.50
19 - 29	\$131.00	\$103.00	\$95.00	\$148.00	\$115.50	\$100.50
30 - 34	\$145.00	\$114.00	\$105.00	\$164.00	\$128.00	\$111.50
35 - 39	\$150.50	\$119.00	\$109.00	\$170.50	\$133.00	\$116.00
40 - 44	\$169.00	\$133.00	\$122.50	\$191.50	\$149.00	\$130.00
45 - 49	\$211.00	\$166.00	\$153.00	\$238.50	\$186.00	\$162.00
50 - 54	\$279.50	\$220.50	\$202.50	\$316.50	\$246.50	\$215.00
55 - 59	\$353.50	\$279.00	\$256.50	\$400.50	\$312.00	\$272.00
60 - 64	\$390.50	\$308.00	\$283.00	\$442.50	\$344.50	\$300.50
65+	\$390.50	\$308.00	\$283.00	\$442.50	\$344.50	\$300.50

Tobacco-free/with chemical dependency coverage

Subscriber age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$1,350	\$1,900	\$2,650	\$1,350	\$1,900	\$2,650
90 days - 18 yrs	\$118.50	\$93.50	\$86.00	\$134.00	\$104.50	\$91.00
19 - 29	\$135.00	\$106.50	\$97.50	\$152.50	\$119.00	\$103.50
30 - 34	\$149.00	\$117.50	\$108.00	\$169.00	\$131.50	\$115.00
35 - 39	\$155.00	\$122.50	\$112.50	\$175.50	\$137.00	\$119.50
40 - 44	\$174.00	\$137.00	\$126.00	\$197.00	\$153.50	\$134.00
45 - 49	\$217.00	\$171.00	\$157.50	\$246.00	\$191.50	\$167.00
50 - 54	\$288.00	\$227.00	\$208.50	\$326.00	\$254.00	\$221.50
55 - 59	\$364.50	\$287.00	\$264.00	\$412.50	\$321.50	\$280.50
60 - 64	\$402.50	\$317.00	\$291.50	\$455.50	\$355.00	\$309.50
65+	\$402.50	\$317.00	\$291.50	\$455.50	\$355.00	\$309.50

*These are individual rates, effective April 1, 2006 through March 31, 2007.
Each subscriber must select a rate based on his or her age.*

Tobacco user/without chemical dependency coverage

Subscriber age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$1,350	\$1,900	\$2,650	\$1,350	\$1,900	\$2,650
90 days - 18 yrs	\$115.00	\$90.50	\$83.50	\$130.00	\$101.50	\$88.50
19 - 29	\$170.00	\$134.00	\$123.50	\$192.50	\$150.00	\$131.00
30 - 34	\$188.50	\$148.50	\$136.50	\$213.00	\$166.00	\$145.00
35 - 39	\$196.00	\$154.50	\$142.00	\$222.00	\$173.00	\$150.50
40 - 44	\$219.50	\$173.00	\$159.00	\$248.50	\$194.00	\$169.00
45 - 49	\$274.00	\$216.00	\$198.50	\$310.50	\$242.00	\$211.00
50 - 54	\$363.00	\$286.50	\$263.50	\$411.00	\$320.50	\$279.50
55 - 59	\$460.00	\$362.50	\$333.50	\$520.50	\$406.00	\$354.00
60 - 64	\$508.00	\$400.50	\$368.00	\$575.00	\$448.00	\$390.50
65+	\$508.00	\$400.50	\$368.00	\$575.00	\$448.00	\$390.50

Tobacco user/with chemical dependency coverage

Subscriber age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$1,350	\$1,900	\$2,650	\$1,350	\$1,900	\$2,650
90 days - 18 yrs	\$118.50	\$93.50	\$86.00	\$134.00	\$104.50	\$91.00
19 - 29	\$175.00	\$138.00	\$127.00	\$198.50	\$154.50	\$135.00
30 - 34	\$194.00	\$153.00	\$140.50	\$219.50	\$171.00	\$149.00
35 - 39	\$201.50	\$159.00	\$146.00	\$228.50	\$178.00	\$155.00
40 - 44	\$226.00	\$178.50	\$164.00	\$256.00	\$199.50	\$174.00
45 - 49	\$282.50	\$222.50	\$204.50	\$319.50	\$249.00	\$217.00
50 - 54	\$374.00	\$295.00	\$271.00	\$423.50	\$330.00	\$288.00
55 - 59	\$473.50	\$373.50	\$343.50	\$536.50	\$418.00	\$364.50
60 - 64	\$523.00	\$412.50	\$379.00	\$592.00	\$461.50	\$402.50
65+	\$523.00	\$412.50	\$379.00	\$592.00	\$461.50	\$402.50

*These are individual rates, effective April 1, 2006 through March 31, 2007.
Each subscriber must select a rate based on his or her age.*

Family plans with first-dollar preventive coverage

With first-dollar preventive coverage, you have up to \$300 in preventive care coverage that is not subject to your deductible or coinsurance.

Monthly rates

Tobacco-free/without chemical dependency coverage

Subscriber/ spouse age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$2,650	\$3,800	\$5,250	\$2,650	\$3,800	\$5,250
90 days - 18 yrs	\$95.50	\$77.00	\$70.00	\$111.50	\$87.50	\$75.50
19 - 29	\$108.50	\$87.50	\$79.50	\$127.00	\$99.50	\$85.50
30 - 34	\$120.50	\$97.00	\$88.00	\$140.50	\$110.00	\$95.00
35 - 39	\$125.00	\$101.00	\$91.50	\$146.00	\$114.50	\$98.50
40 - 44	\$140.50	\$113.00	\$103.00	\$164.00	\$128.50	\$110.50
45 - 49	\$175.00	\$141.00	\$128.50	\$204.50	\$160.50	\$138.00
50 - 54	\$232.00	\$187.00	\$170.00	\$271.00	\$212.50	\$183.00
55 - 59	\$294.00	\$237.00	\$215.00	\$343.50	\$269.00	\$231.50
60 - 64	\$324.50	\$261.50	\$237.50	\$379.00	\$297.00	\$256.00
65+	\$324.50	\$261.50	\$237.50	\$379.00	\$297.00	\$256.00
Children 90 days through 18 years (or up to age 25 if full-time student)						
1 child	\$95.50	\$77.00	\$70.00	\$111.50	\$87.50	\$75.50
2 children	\$191.00	\$154.00	\$140.00	\$223.00	\$175.00	\$151.00
3 or more children	\$286.50	\$231.00	\$210.00	\$334.50	\$262.50	\$226.50

Tobacco-free/with chemical dependency coverage

Subscriber/ spouse age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$2,650	\$3,800	\$5,250	\$2,650	\$3,800	\$5,250
90 days - 18 yrs	\$98.50	\$79.50	\$72.00	\$115.00	\$90.00	\$77.50
19 - 29	\$112.00	\$90.50	\$82.00	\$131.00	\$102.50	\$88.50
30 - 34	\$124.00	\$100.00	\$91.00	\$145.00	\$113.50	\$97.50
35 - 39	\$129.00	\$104.00	\$94.50	\$150.50	\$118.00	\$101.50
40 - 44	\$144.50	\$116.50	\$106.00	\$169.00	\$132.50	\$114.00
45 - 49	\$180.50	\$145.50	\$132.00	\$210.50	\$165.00	\$142.50
50 - 54	\$239.00	\$193.00	\$175.00	\$279.00	\$219.00	\$188.50
55 - 59	\$302.50	\$244.00	\$221.50	\$353.50	\$277.00	\$238.50
60 - 64	\$334.00	\$269.50	\$245.00	\$390.50	\$306.00	\$263.50
65+	\$334.00	\$269.50	\$245.00	\$390.50	\$306.00	\$263.50
Children 90 days through 18 years (or up to age 25 if full-time student)						
1 child	\$98.50	\$79.50	\$72.00	\$115.00	\$90.00	\$77.50
2 children	\$197.00	\$159.00	\$144.00	\$230.00	\$180.00	\$155.00
3 or more children	\$295.50	\$238.50	\$216.00	\$345.00	\$270.00	\$232.50

*These are individual rates, effective April 1, 2006 through March 31, 2007.
Each subscriber must select a rate based on his or her age.*

Tobacco user/without chemical dependency coverage

Subscriber/ spouse age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$2,650	\$3,800	\$5,250	\$2,650	\$3,800	\$5,250
90 days - 18 yrs	\$95.50	\$77.00	\$70.00	\$111.50	\$87.50	\$75.50
19 - 29	\$141.50	\$114.00	\$103.50	\$165.00	\$129.50	\$111.50
30 - 34	\$156.50	\$126.00	\$114.50	\$182.50	\$143.50	\$123.50
35 - 39	\$162.50	\$131.00	\$119.00	\$190.00	\$149.00	\$128.50
40 - 44	\$182.50	\$147.00	\$133.50	\$213.00	\$167.00	\$144.00
45 - 49	\$227.50	\$183.50	\$167.00	\$266.00	\$208.50	\$179.50
50 - 54	\$301.50	\$243.50	\$221.00	\$352.50	\$276.50	\$238.00
55 - 59	\$382.00	\$308.00	\$280.00	\$446.00	\$350.00	\$301.00
60 - 64	\$422.00	\$340.00	\$309.00	\$493.00	\$386.50	\$332.50
65+	\$422.00	\$340.00	\$309.00	\$493.00	\$386.50	\$332.50
Children 90 days through 18 years (or up to age 25 if full-time student)						
1 child	\$95.50	\$77.00	\$70.00	\$111.50	\$87.50	\$75.50
2 children	\$191.00	\$154.00	\$140.00	\$223.00	\$175.00	\$151.00
3 or more children	\$286.50	\$231.00	\$210.00	\$334.50	\$262.50	\$226.50

Tobacco user/with chemical dependency coverage

Subscriber/ spouse age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$2,650	\$3,800	\$5,250	\$2,650	\$3,800	\$5,250
90 days - 18 yrs	\$98.50	\$79.50	\$72.00	\$115.00	\$90.00	\$77.50
19 - 29	\$145.50	\$117.50	\$106.50	\$170.00	\$133.50	\$115.00
30 - 34	\$161.00	\$130.00	\$118.00	\$188.00	\$147.50	\$127.00
35 - 39	\$167.50	\$135.00	\$122.50	\$196.00	\$153.50	\$132.00
40 - 44	\$188.00	\$151.50	\$137.50	\$219.50	\$172.00	\$148.00
45 - 49	\$234.50	\$189.00	\$172.00	\$274.00	\$215.00	\$185.00
50 - 54	\$311.00	\$250.50	\$227.50	\$363.00	\$284.50	\$245.00
55 - 59	\$393.50	\$317.50	\$288.00	\$459.50	\$360.50	\$310.50
60 - 64	\$434.50	\$350.50	\$318.50	\$507.50	\$398.00	\$342.50
65+	\$434.50	\$350.50	\$318.50	\$507.50	\$398.00	\$342.50
Children 90 days through 18 years (or up to age 25 if full-time student)						
1 child	\$98.50	\$79.50	\$72.00	\$115.00	\$90.00	\$77.50
2 children	\$197.00	\$159.00	\$144.00	\$230.00	\$180.00	\$155.00
3 or more children	\$295.50	\$238.50	\$216.00	\$345.00	\$270.00	\$232.50

*These are individual rates, effective April 1, 2006 through March 31, 2007.
Each subscriber must select a rate based on his or her age.*

Individual plans with preventive coverage subject to deductible

Monthly rates

Tobacco-free/without chemical dependency coverage

Subscriber age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$1,350	\$1,900	\$2,650	\$1,350	\$1,900	\$2,650
90 days - 18 yrs	\$113.00	\$89.00	\$81.50	\$128.00	\$99.00	\$86.50
19 - 29	\$129.00	\$101.00	\$93.00	\$145.50	\$112.50	\$98.50
30 - 34	\$142.50	\$112.00	\$102.50	\$161.00	\$125.00	\$109.00
35 - 39	\$148.50	\$116.50	\$107.00	\$167.50	\$130.00	\$113.00
40 - 44	\$166.00	\$130.50	\$120.00	\$188.00	\$145.50	\$127.00
45 - 49	\$207.50	\$163.00	\$149.50	\$234.50	\$181.50	\$158.50
50 - 54	\$275.00	\$216.00	\$198.00	\$310.50	\$240.50	\$210.00
55 - 59	\$348.00	\$273.50	\$251.00	\$393.50	\$304.50	\$266.00
60 - 64	\$384.50	\$302.00	\$277.00	\$434.50	\$336.50	\$293.50
65+	\$384.50	\$302.00	\$277.00	\$434.50	\$336.50	\$293.50

Tobacco-free/with chemical dependency coverage

Subscriber age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$1,350	\$1,900	\$2,650	\$1,350	\$1,900	\$2,650
90 days - 18 yrs	\$116.50	\$91.50	\$84.00	\$131.50	\$102.00	\$89.00
19 - 29	\$132.50	\$104.00	\$95.50	\$150.00	\$116.00	\$101.50
30 - 34	\$147.00	\$115.00	\$106.00	\$166.00	\$128.50	\$112.00
35 - 39	\$152.50	\$120.00	\$110.00	\$172.50	\$133.50	\$116.50
40 - 44	\$171.00	\$134.50	\$123.50	\$193.50	\$150.00	\$130.50
45 - 49	\$213.50	\$168.00	\$154.00	\$241.50	\$187.00	\$163.00
50 - 54	\$283.00	\$222.50	\$204.00	\$320.00	\$248.00	\$216.00
55 - 59	\$358.50	\$281.50	\$258.50	\$405.00	\$314.00	\$273.50
60 - 64	\$396.00	\$311.00	\$285.50	\$447.50	\$346.50	\$302.50
65+	\$396.00	\$311.00	\$285.50	\$447.50	\$346.50	\$302.50

*These are individual rates, effective April 1, 2006 through March 31, 2007.
Each subscriber must select a rate based on his or her age.*

Tobacco user/without chemical dependency coverage

Subscriber age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$1,350	\$1,900	\$2,650	\$1,350	\$1,900	\$2,650
90 days - 18 yrs	\$113.00	\$89.00	\$81.50	\$128.00	\$99.00	\$86.50
19 - 29	\$167.50	\$131.50	\$120.50	\$189.00	\$146.50	\$128.00
30 - 34	\$185.50	\$145.50	\$133.50	\$209.50	\$162.00	\$141.50
35 - 39	\$193.00	\$151.50	\$139.00	\$218.00	\$168.50	\$147.00
40 - 44	\$216.00	\$169.50	\$155.50	\$244.00	\$189.00	\$165.00
45 - 49	\$270.00	\$211.50	\$194.50	\$305.00	\$236.00	\$206.00
50 - 54	\$357.50	\$280.50	\$257.50	\$404.00	\$313.00	\$273.00
55 - 59	\$452.50	\$355.00	\$326.00	\$511.50	\$396.00	\$345.50
60 - 64	\$500.00	\$392.50	\$360.00	\$565.00	\$437.50	\$381.50
65+	\$500.00	\$392.50	\$360.00	\$565.00	\$437.50	\$381.50

Tobacco user/with chemical dependency coverage

Subscriber age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$1,350	\$1,900	\$2,650	\$1,350	\$1,900	\$2,650
90 days - 18 yrs	\$116.50	\$91.50	\$84.00	\$131.50	\$102.00	\$89.00
19 - 29	\$172.50	\$135.50	\$124.00	\$195.00	\$151.00	\$131.50
30 - 34	\$191.00	\$150.00	\$137.50	\$215.50	\$167.00	\$145.50
35 - 39	\$198.50	\$156.00	\$143.00	\$224.50	\$174.00	\$151.50
40 - 44	\$222.50	\$174.50	\$160.50	\$251.50	\$195.00	\$170.00
45 - 49	\$278.00	\$218.00	\$200.00	\$314.00	\$243.00	\$212.00
50 - 54	\$368.00	\$289.00	\$265.00	\$416.00	\$322.00	\$281.00
55 - 59	\$466.00	\$366.00	\$336.00	\$527.00	\$408.00	\$356.00
60 - 64	\$515.00	\$404.00	\$371.00	\$581.50	\$450.50	\$393.00
65+	\$515.00	\$404.00	\$371.00	\$581.50	\$450.50	\$393.00

*These are individual rates, effective April 1, 2006 through March 31, 2007.
Each subscriber must select a rate based on his or her age.*

Family plans with preventive coverage subject to deductible

Monthly rates

Tobacco-free/without chemical dependency coverage

Subscriber/ spouse age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$2,650	\$3,800	\$5,250	\$2,650	\$3,800	\$5,250
90 days - 18 yrs	\$93.50	\$75.00	\$68.00	\$109.00	\$85.00	\$73.00
19 - 29	\$106.50	\$85.50	\$77.50	\$124.00	\$97.00	\$83.50
30 - 34	\$118.00	\$94.50	\$86.00	\$137.50	\$107.50	\$92.50
35 - 39	\$123.00	\$98.50	\$89.50	\$143.00	\$111.50	\$96.00
40 - 44	\$137.50	\$110.50	\$100.00	\$160.50	\$125.00	\$107.50
45 - 49	\$172.00	\$138.00	\$125.00	\$200.00	\$156.00	\$134.50
50 - 54	\$227.50	\$182.50	\$165.50	\$265.00	\$207.00	\$178.00
55 - 59	\$288.00	\$231.50	\$209.50	\$336.00	\$262.00	\$225.50
60 - 64	\$318.50	\$255.50	\$231.50	\$371.00	\$289.50	\$249.00
65+	\$318.50	\$255.50	\$231.50	\$371.00	\$289.50	\$249.00
Children 90 days through 18 years (or up to age 25 if full-time student)						
1 child	\$93.50	\$75.00	\$68.00	\$109.00	\$85.00	\$73.00
2 children	\$187.00	\$150.00	\$136.00	\$218.00	\$170.00	\$146.00
3 or more children	\$280.50	\$225.00	\$204.00	\$327.00	\$255.00	\$219.00

Tobacco-free/with chemical dependency coverage

Subscriber/ spouse age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$2,650	\$3,800	\$5,250	\$2,650	\$3,800	\$5,250
90 days - 18 yrs	\$96.50	\$77.50	\$70.00	\$112.50	\$87.50	\$75.50
19 - 29	\$110.00	\$88.00	\$80.00	\$128.00	\$100.00	\$86.00
30 - 34	\$121.50	\$97.50	\$88.50	\$141.50	\$110.50	\$95.00
35 - 39	\$126.50	\$101.50	\$92.00	\$147.50	\$115.00	\$99.00
40 - 44	\$142.00	\$114.00	\$103.00	\$165.00	\$129.00	\$111.00
45 - 49	\$177.00	\$142.00	\$128.50	\$206.00	\$161.00	\$138.50
50 - 54	\$234.50	\$188.00	\$170.50	\$273.00	\$213.00	\$183.50
55 - 59	\$297.00	\$238.50	\$216.00	\$346.00	\$270.00	\$232.00
60 - 64	\$328.00	\$263.00	\$238.50	\$382.00	\$298.00	\$256.50
65+	\$328.00	\$263.00	\$238.50	\$382.00	\$298.00	\$256.50
Children 90 days through 18 years (or up to age 25 if full-time student)						
1 child	\$96.50	\$77.50	\$70.00	\$112.50	\$87.50	\$75.50
2 children	\$193.00	\$155.00	\$140.00	\$225.00	\$175.00	\$151.00
3 or more children	\$289.50	\$232.50	\$210.00	\$337.50	\$262.50	\$226.50

*These are individual rates, effective April 1, 2006 through March 31, 2007.
Each subscriber must select a rate based on his or her age.*

Tobacco user/without chemical dependency coverage

Subscriber/ spouse age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$2,650	\$3,800	\$5,250	\$2,650	\$3,800	\$5,250
90 days - 18 yrs	\$93.50	\$75.00	\$68.00	\$109.00	\$85.00	\$73.00
19 - 29	\$138.50	\$111.50	\$101.00	\$161.50	\$126.00	\$108.50
30 - 34	\$153.50	\$123.00	\$111.50	\$178.50	\$139.50	\$120.00
35 - 39	\$159.50	\$128.00	\$116.00	\$186.00	\$145.00	\$125.00
40 - 44	\$179.00	\$143.50	\$130.00	\$208.50	\$162.50	\$140.00
45 - 49	\$223.50	\$179.50	\$162.50	\$260.00	\$203.00	\$174.50
50 - 54	\$296.00	\$237.50	\$215.00	\$345.00	\$269.00	\$231.50
55 - 59	\$374.50	\$300.50	\$272.50	\$436.50	\$340.50	\$293.00
60 - 64	\$414.00	\$332.00	\$301.00	\$482.00	\$376.00	\$323.50
65+	\$414.00	\$332.00	\$301.00	\$482.00	\$376.00	\$323.50
Children 90 days through 18 years (or up to age 25 if full-time student)						
1 child	\$93.50	\$75.00	\$68.00	\$109.00	\$85.00	\$73.00
2 children	\$187.00	\$150.00	\$136.00	\$218.00	\$170.00	\$146.00
3 or more children	\$280.50	\$225.00	\$204.00	\$327.00	\$255.00	\$219.00

Tobacco user/with chemical dependency coverage

Subscriber/ spouse age	DEDUCTIBLE OPTIONS					
	80/20% plans			100% plans		
	\$2,650	\$3,800	\$5,250	\$2,650	\$3,800	\$5,250
90 days - 18 yrs	\$96.50	\$77.50	\$70.00	\$112.50	\$87.50	\$75.50
19 - 29	\$143.00	\$114.50	\$104.00	\$166.50	\$130.00	\$111.50
30 - 34	\$158.00	\$127.00	\$115.00	\$184.00	\$143.50	\$123.50
35 - 39	\$164.50	\$132.00	\$119.50	\$191.50	\$149.50	\$128.50
40 - 44	\$184.50	\$148.00	\$134.00	\$214.50	\$167.50	\$144.00
45 - 49	\$230.00	\$184.50	\$167.50	\$268.00	\$209.00	\$180.00
50 - 54	\$305.00	\$244.50	\$221.50	\$355.00	\$277.00	\$238.50
55 - 59	\$386.00	\$310.00	\$280.50	\$449.50	\$351.00	\$301.50
60 - 64	\$426.00	\$342.00	\$310.00	\$496.50	\$387.50	\$333.00
65+	\$426.00	\$342.00	\$310.00	\$496.50	\$387.50	\$333.00
Children 90 days through 18 years (or up to age 25 if full-time student)						
1 child	\$96.50	\$77.50	\$70.00	\$112.50	\$87.50	\$75.50
2 children	\$193.00	\$155.00	\$140.00	\$225.00	\$175.00	\$151.00
3 or more children	\$289.50	\$232.50	\$210.00	\$337.50	\$262.50	\$226.50

*These are individual rates, effective April 1, 2006 through March 31, 2007.
Each subscriber must select a rate based on his or her age.*



**BlueCross BlueShield
of Minnesota**

An independent licensee of the Blue Cross and Blue Shield Association