



MEDICARE-ELIGIBLE

Premium Rate Tables
Effective Date 01/01/2012

(No Outpatient Prescription Drug Coverage)

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.

Policy benefits for covered medical expenses are reduced by amounts payable by Medicare.

- Select the deductible plan you want: Plan I (\$1,000 deductible) or Plan II (\$2,500 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.
- 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.
- Look at the table below for your residential zip code. The rate area is determined by the first three numbers of your place of residence zip code.
- 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.)
- Locate your monthly premium rate for the deductible plan you have selected. For example, a 50 year-old female non-tobacco user whose zip code begins with 754 would be located in Area 3. Her monthly premium would be \$772 for Plan I or \$518 for Plan II.

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
P.O. Box 6089
Abilene, TX 79608-6089
1-888-398-3927

**TEXAS HEALTH INSURANCE POOL
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Monthly Premium Rate Table

Effective Date 01/01/2012

NON-TOBACCO USER

	Plan I \$1,000 Deductible (Excludes Prescription Drugs)		Plan II \$2,500 Deductible (Excludes Prescription Drugs)	
	Male	Female	Male	Female
Area 1				
Age				
0-18	\$268	\$268	\$183	\$183
19-24	\$291	\$388	\$198	\$262
25-29	\$300	\$420	\$200	\$285
30-34	\$341	\$463	\$231	\$313
35-39	\$389	\$502	\$261	\$339
40-44	\$451	\$549	\$304	\$371
45-49	\$522	\$596	\$353	\$400
50-54	\$617	\$652	\$412	\$442
55-59	\$779	\$713	\$529	\$484
60-64	\$893	\$843	\$602	\$572
Area 2				
Age				
0-18	\$301	\$301	\$203	\$203
19-24	\$325	\$436	\$223	\$298
25-29	\$337	\$472	\$227	\$320
30-34	\$386	\$523	\$262	\$348
35-39	\$436	\$567	\$293	\$383
40-44	\$506	\$618	\$341	\$419
45-49	\$586	\$671	\$398	\$449
50-54	\$695	\$738	\$470	\$497
55-59	\$878	\$802	\$593	\$541
60-64	\$1,009	\$953	\$681	\$643
Area 3				
Age				
0-18	\$318	\$318	\$212	\$212
19-24	\$339	\$454	\$234	\$311
25-29	\$355	\$492	\$238	\$336
30-34	\$402	\$544	\$273	\$367
35-39	\$455	\$594	\$311	\$399
40-44	\$530	\$650	\$356	\$436
45-49	\$612	\$700	\$417	\$470
50-54	\$727	\$772	\$492	\$518
55-59	\$921	\$841	\$621	\$567
60-64	\$1,051	\$996	\$714	\$672

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	\$1,000 Deductible		\$2,500 Deductible	
	(Excludes Prescription Drugs)		(Excludes Prescription Drugs)	
Area 4				
Age	Male	Female	Male	Female
0-18	\$335	\$335	\$225	\$225
19-24	\$366	\$484	\$248	\$332
25-29	\$377	\$530	\$253	\$356
30-34	\$428	\$579	\$289	\$389
35-39	\$483	\$627	\$331	\$428
40-44	\$564	\$690	\$382	\$463
45-49	\$652	\$744	\$442	\$501
50-54	\$774	\$818	\$523	\$553
55-59	\$979	\$895	\$659	\$602
60-64	\$1,119	\$1,059	\$756	\$716
Area 5				
Age	Male	Female	Male	Female
0-18	\$353	\$353	\$238	\$238
19-24	\$383	\$506	\$261	\$344
25-29	\$400	\$556	\$269	\$375
30-34	\$452	\$610	\$304	\$408
35-39	\$510	\$659	\$344	\$447
40-44	\$591	\$723	\$400	\$489
45-49	\$688	\$778	\$463	\$528
50-54	\$810	\$857	\$546	\$580
55-59	\$1,027	\$941	\$694	\$632
60-64	\$1,175	\$1,115	\$792	\$751
Area 6				
Age	Male	Female	Male	Female
0-18	\$381	\$381	\$256	\$256
19-24	\$414	\$547	\$280	\$375
25-29	\$427	\$598	\$289	\$401
30-34	\$484	\$658	\$331	\$442
35-39	\$549	\$709	\$375	\$480
40-44	\$637	\$777	\$430	\$529
45-49	\$739	\$842	\$501	\$567
50-54	\$875	\$926	\$592	\$626
55-59	\$1,110	\$1,014	\$747	\$681
60-64	\$1,268	\$1,198	\$857	\$809

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TOBACCO USER

	Plan I \$1,000 Deductible (Excludes Prescription Drugs)		Plan II \$2,500 Deductible (Excludes Prescription Drugs)	
Area 1				
Age	Male	Female	Male	Female
0-18	\$346	\$346	\$228	\$228
19-24	\$381	\$506	\$253	\$343
25-29	\$390	\$549	\$268	\$368
30-34	\$446	\$600	\$301	\$406
35-39	\$506	\$654	\$343	\$439
40-44	\$588	\$716	\$397	\$485
45-49	\$679	\$774	\$459	\$522
50-54	\$802	\$848	\$541	\$569
55-59	\$1,015	\$926	\$684	\$623
60-64	\$1,163	\$1,103	\$784	\$742
Area 2				
Age	Male	Female	Male	Female
0-18	\$391	\$391	\$257	\$257
19-24	\$427	\$571	\$289	\$385
25-29	\$440	\$618	\$299	\$417
30-34	\$502	\$675	\$339	\$459
35-39	\$574	\$739	\$384	\$496
40-44	\$664	\$805	\$446	\$544
45-49	\$764	\$871	\$515	\$588
50-54	\$902	\$953	\$610	\$643
55-59	\$1,143	\$1,042	\$769	\$704
60-64	\$1,309	\$1,239	\$882	\$838
Area 3				
Age	Male	Female	Male	Female
0-18	\$409	\$409	\$273	\$273
19-24	\$446	\$598	\$299	\$405
25-29	\$459	\$647	\$313	\$432
30-34	\$528	\$705	\$355	\$475
35-39	\$599	\$773	\$401	\$517
40-44	\$690	\$841	\$465	\$568
45-49	\$799	\$914	\$538	\$615
50-54	\$946	\$996	\$643	\$670
55-59	\$1,194	\$1,093	\$806	\$738
60-64	\$1,371	\$1,292	\$922	\$875

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	\$1,000 Deductible		\$2,500 Deductible	
	(Excludes Prescription Drugs)		(Excludes Prescription Drugs)	
Area 4				
Age	Male	Female	Male	Female
0-18	\$434	\$434	\$289	\$289
19-24	\$472	\$634	\$320	\$431
25-29	\$488	\$690	\$333	\$463
30-34	\$558	\$752	\$377	\$506
35-39	\$633	\$822	\$429	\$553
40-44	\$739	\$895	\$497	\$604
45-49	\$850	\$967	\$572	\$652
50-54	\$1,007	\$1,059	\$678	\$715
55-59	\$1,270	\$1,164	\$858	\$783
60-64	\$1,457	\$1,376	\$984	\$932
Area 5				
Age	Male	Female	Male	Female
0-18	\$458	\$458	\$304	\$304
19-24	\$497	\$671	\$337	\$450
25-29	\$513	\$724	\$347	\$488
30-34	\$589	\$789	\$396	\$533
35-39	\$667	\$865	\$448	\$580
40-44	\$774	\$940	\$518	\$635
45-49	\$893	\$1,018	\$604	\$685
50-54	\$1,054	\$1,114	\$716	\$751
55-59	\$1,336	\$1,221	\$901	\$823
60-64	\$1,530	\$1,447	\$1,031	\$975
Area 6				
Age	Male	Female	Male	Female
0-18	\$491	\$491	\$331	\$331
19-24	\$534	\$717	\$364	\$488
25-29	\$552	\$775	\$377	\$525
30-34	\$632	\$850	\$428	\$572
35-39	\$718	\$930	\$487	\$623
40-44	\$830	\$1,015	\$561	\$684
45-49	\$959	\$1,097	\$650	\$739
50-54	\$1,140	\$1,198	\$769	\$806
55-59	\$1,440	\$1,315	\$970	\$887
60-64	\$1,649	\$1,561	\$1,116	\$1,054