

Underwritten by:



New York Life Insurance Company
(NY, NY 10010)

GROUP HEALTH PLANS RATE CHART

FOR MEMBER, SPOUSE AND CHILDREN

SEMI-ANNUAL PREMIUMS EFFECTIVE OCTOBER 1, 2009

All member (applicant) and spouse premiums are based on the member's age at issue and on each October 1st and increase as he or she attains a new age class (e.g. 35, 40 etc.)
For children's coverage, one premium covers all children, regardless of number. Premiums for this coverage vary based upon the location of the member's principal residence on the 1st of the month preceding each billing due date. Semi-annual billing dates are April 1 and October 1. Florida Residents: add \$55 to the child(ren) rates for state mandated well-child coverage.
To find a bank that offers an HSA account, please visit www.HSAfinder.com.

PLAN-1: HSA QUALIFIED TRADITIONAL PLAN - Semi-Annual Rates					
		\$2,250 DEDUCTIBLE	\$4,500 DEDUCTIBLE		
	Member's Age	Member	Member/Spouse	Member/Child(ren)	Member/Spouse & Child(ren)
Area A	Under 35	\$1,505	\$3,477	\$3,407	\$5,379
	35-39	1,624	3,789	3,531	5,696
	40-44	2,378	5,245	4,279	7,146
	45-49	2,599	5,716	4,501	7,618
	50-54	3,757	7,667	5,652	9,562
	55-59	4,086	8,356	5,986	10,256
	60-64	5,580	10,781	7,481	12,682
Area B	Under 35	\$1,670	\$3,891	\$3,795	\$6,016
	35-39	1,837	4,253	3,955	6,371
	40-44	2,670	5,879	4,788	7,997
	45-49	2,908	6,406	5,024	8,522
	50-54	4,207	8,592	6,323	10,708
	55-59	4,580	9,364	6,696	11,480
	60-64	6,235	12,071	8,358	14,194
Area C	Under 35	\$1,809	\$4,165	\$4,070	\$6,426
	35-39	1,947	4,520	4,225	6,798
	40-44	2,837	6,267	5,099	8,529
	45-49	3,097	6,830	5,361	9,094
	50-54	4,484	9,154	6,750	11,420
	55-59	4,866	9,974	7,133	12,241
	60-64	6,657	12,858	8,925	15,126
Area D	Under 35	\$1,837	\$4,356	\$4,260	\$6,779
	35-39	2,010	4,768	4,433	7,191
	40-44	2,916	6,585	5,336	9,005
	45-49	3,163	7,159	5,591	9,587
	50-54	4,575	9,584	7,003	12,012
	55-59	4,990	10,462	7,414	12,886
	60-64	6,794	13,442	9,219	15,867
Area E	Under 35	\$2,040	\$4,693	\$4,591	\$7,244
	35-39	2,205	5,102	4,767	7,664
	40-44	3,195	7,056	5,748	9,609
	45-49	3,494	7,706	6,047	10,259
	50-54	5,060	10,329	7,619	12,888
	55-59	5,500	11,260	8,056	13,816
	60-64	7,516	14,520	10,075	17,079
Area F	Under 35	\$2,185	\$5,035	\$4,942	\$7,792
	35-39	2,390	5,510	5,142	8,262
	40-44	3,445	7,599	6,203	10,357
	45-49	3,748	8,269	6,506	11,027
	50-54	5,440	11,126	8,194	13,880
	55-59	5,917	12,113	8,678	14,874
	60-64	8,072	15,605	10,833	18,366
Area G	Under 35	\$2,354	\$5,442	\$5,324	\$8,412
	35-39	2,566	5,924	5,540	8,898
	40-44	3,713	8,185	6,683	11,155
	45-49	4,042	8,930	7,012	11,900
	50-54	5,866	11,998	8,836	14,968
	55-59	6,402	13,080	9,370	16,048
	60-64	8,700	16,822	11,675	19,797

A R E A T A B L E

AREA/STATE

C Alabama-Zip Codes 350-352	† A Kentucky	† A North Dakota
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Benefits will be coordinated with Medicare Parts A and B. These HSA-Qualified Plans will not comply with regulations for Health Savings Accounts at age 65. Premiums for this coverage vary by area based upon the location of your principal place of residence. Determine your area from the Area Table inside this brochure, then refer to the corresponding premium table for the deductible elected.

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Underwritten by:



New York Life Insurance Company
(NY, NY 10010)

Endorsed by:



American Association of Orthodontists

For more information, please call the Plan Administration Office toll-free at 1-800-622-0344

Affinity Insurance Services, Inc.

159 E. County Line Road • Hatboro, PA 19040-1218

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PLAN-3: HSA-QUALIFIED PPO PLAN - Semi-Annual Rates					
		\$3,000 DEDUCTIBLE	\$6,000 DEDUCTIBLE FAMILY PLAN		
	Member's Age	Member	Member/Spouse	Member/Child(ren)	Member/Spouse & Child(ren)
Area A	Under 35	\$1,028	\$2,362	\$2,321	\$3,655
	35-39	1,104	2,573	2,400	3,869
	40-44	1,616	3,560	2,910	4,854
	45-49	1,761	3,875	3,055	5,169
	50-54	2,562	5,212	3,843	6,493
	55-59	2,776	5,671	4,069	6,964
	60-64	3,782	7,314	5,076	8,608
Area B	Under 35	\$1,139	\$2,644	\$2,574	\$4,079
	35-39	1,247	2,881	2,690	4,324
	40-44	1,802	3,987	3,241	5,426
	45-49	1,957	4,336	3,403	5,782
	50-54	2,849	5,829	4,288	7,268
	55-59	3,120	6,362	4,553	7,795
	60-64	4,234	8,192	5,676	9,634
Area C	Under 35	\$1,214	\$2,818	\$2,754	\$4,358
	35-39	1,324	3,071	2,866	4,613
	40-44	1,926	4,250	3,466	5,790
	45-49	2,109	4,636	3,644	6,171
	50-54	3,042	6,215	4,582	7,755
	55-59	3,311	6,773	4,850	8,312
	60-64	4,520	8,726	6,062	10,268
Area D	Under 35	\$1,304	\$3,018	\$2,950	\$4,664
	35-39	1,424	3,305	3,073	4,954
	40-44	2,070	4,567	3,716	6,213
	45-49	2,252	4,963	3,902	6,613
	50-54	3,259	6,661	4,905	8,307
	55-59	3,556	7,269	5,202	8,915
	60-64	4,851	9,356	6,496	11,001
Area E	Under 35	\$1,386	\$3,183	\$3,120	\$4,917
	35-39	1,493	3,465	3,230	5,202
	40-44	2,161	4,785	3,899	6,523
	45-49	2,366	5,226	4,104	6,964
	50-54	3,434	7,014	5,169	8,749
	55-59	3,731	7,639	5,469	9,377
	60-64	5,109	9,859	6,839	11,589
Area F	Under 35	\$1,475	\$3,415	\$3,351	\$5,291
	35-39	1,612	3,734	3,487	5,609
	40-44	2,340	5,163	4,215	7,038
	45-49	2,559	5,625	4,425	7,491
	50-54	3,692	7,554	5,562	9,424
	55-59	4,023	8,226	5,894	10,097
	60-64	5,482	10,595	7,353	12,466
Area G	Under 35	\$1,599	\$3,701	\$3,613	\$5,715
	35-39	1,741	4,021	3,756	6,036
	40-44	2,522	5,557	4,537	7,572
	45-49	2,743	6,062	4,758	8,077
	50-54	3,976	8,139	5,991	10,154
	55-59	4,338	8,870	6,351	10,883
	60-64	5,910	11,419	7,928	13,437

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PLAN-4: HSA-QUALIFIED PPO PLAN - Semi-Annual Rates					
	\$5,000 DEDUCTIBLE		\$10,000 DEDUCTIBLE FAMILY PLAN		
	Member's Age	Member	Member/Spouse	Member/Child(ren)	Member/Spouse & Child(ren)
A r e a A	Under 35	\$934	\$2,159	\$2,113	\$3,338
	35-39	1,013	2,349	2,193	3,529
	40-44	1,470	3,244	2,651	4,425
	45-49	1,603	3,532	2,784	4,713
	50-54	2,335	4,752	3,506	5,923
	55-59	2,533	5,171	3,712	6,350
	60-64	3,455	6,676	4,630	7,851
A r e a B	Under 35	\$1,040	\$2,413	\$2,348	\$3,721
	35-39	1,137	2,630	2,450	3,943
	40-44	1,643	3,635	2,962	4,954
	45-49	1,787	3,959	3,107	5,279
	50-54	2,597	5,319	3,916	6,638
	55-59	2,842	5,803	4,152	7,113
	60-64	3,862	7,475	5,181	8,794
A r e a C	Under 35	\$1,111	\$2,576	\$2,514	\$3,979
	35-39	1,209	2,801	2,613	4,205
	40-44	1,756	3,875	3,160	5,279
	45-49	1,916	4,228	3,319	5,631
	50-54	2,774	5,671	4,179	7,076
	55-59	3,018	6,179	4,421	7,582
	60-64	4,124	7,962	5,529	9,367
A r e a D	Under 35	\$1,195	\$2,754	\$2,695	\$4,254
	35-39	1,298	3,013	2,803	4,518
	40-44	1,887	4,165	3,390	5,668
	45-49	2,055	4,529	3,559	6,033
	50-54	2,973	6,076	4,476	7,579
	55-59	3,241	6,631	4,745	8,135
	60-64	4,428	8,538	5,928	10,038
A r e a E	Under 35	\$1,265	\$2,904	\$2,846	\$4,485
	35-39	1,359	3,159	2,945	4,745
	40-44	1,975	4,367	3,559	5,951
	45-49	2,149	4,761	3,739	6,351
	50-54	3,131	6,397	4,713	7,979
	55-59	3,399	6,970	4,988	8,559
	60-64	4,664	8,998	6,240	10,574
A r e a F	Under 35	\$1,343	\$3,113	\$3,054	\$4,824
	35-39	1,472	3,412	3,180	5,120
	40-44	2,138	4,711	3,848	6,421
	45-49	2,331	5,128	4,035	6,832
	50-54	3,372	6,894	5,075	8,597
	55-59	3,666	7,502	5,374	9,210
	60-64	5,007	9,671	6,715	11,379
A r e a G	Under 35	\$1,457	\$3,374	\$3,295	\$5,212
	35-39	1,589	3,671	3,427	5,509
	40-44	2,301	5,070	4,141	6,910
	45-49	2,506	5,534	4,344	7,372
	50-54	3,632	7,433	5,470	9,271
	55-59	3,957	8,092	5,795	9,930
	60-64	5,394	10,421	7,235	12,262

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