

## How to read HIRSP's Quarterly Premium Rate Tables

Review the Quarterly Premium Rate tables on the next pages.

Complete the following steps:

1. Find the table that currently applies to you. Tables are listed by plan and gender..
2. Find your age bracket in the table.
3. Find your zone as indicated by the ZIP code ranges as defined in the key below the tables.
4. Find the box where the age row and zone column meet. This is your current quarterly premium, excluding reductions for premium, deductible, and drug out-of-pocket maximum.
5. Find the correct rate table either above or below your current rate table. This table will show your premium if you choose to change your HIRSP plan.
6. Repeat steps 2-4 above to see what the premium would be if you choose HIRSP's other plan coverage.
7. Compare the rates and deductibles.

### Example

*Effective April 1, 2008*

A 42-year old Milwaukee woman in HIRSP 1,000, would make the following comparison.

She would find the table saying "HIRSP 1,000, Female," look down the "Age Bracket" column to the row identified as "40-44," and read across to "Zone 1" (ZIP codes 532\_\_ ) to find a quarterly premium of \$1,920.00

She would then look at the "HIRSP 2,500, Female" table, find age bracket "40-44," and read across to the "Zone 1" column to find a premium of \$960.00

She would continue her comparison, same as above, of the HIRSP 5,000 and HIRSP Health Savings Account (HSA). She would have a chart that would have the following:

<u>Female / age 40-44 / Zone 1</u>	
<u>Plan</u>	<u>Quarterly Premium</u>
HIRSP 1,000	\$1,920.00
HIRSP 2,500	\$ 960.00
HIRSP 5,000	\$ 702.00
HIRSP HSA	\$ 828.00

**Note:** Applicants/Policyholders eligible for Medicare are only able to sign up for **HIRSP Medicare Supplement** plan and must be enrolled in Medicare Part A, Part B, and Part D.

**HEALTH INSURANCE RISK-SHARING PLAN**  
**Plans Subsidy Discount Table**

**HIRSP 1,000, HIRSP 2,500 and HIRSP 5,000**

Household Income	Medical Deductible Discount	Premium Discount	Drug Out-of-Pocket Maximum
\$25,000 and Above	No Discount	No Discount	\$2,000
\$20,000 - 24,999.99	\$100	25%	\$750
\$17,000 – 19,999.99	\$200	29%	\$600
\$14,000 – 16,999.99	\$300	34%	\$525
\$10,000 – 13,999.99	\$400	39%	\$450
Less than \$10,000	\$500	43%	\$375

**HIRSP Medicare Supplement**

Household Income	Medical Deductible Discount	Premium Discount	Drug Out-of-Pocket Maximum
\$25,000 and Above	No Discount	No Discount	\$1,500
\$20,000 - 24,999.99	No Discount	10%	\$125
\$17,000 – 19,999.99	No Discount	20%	\$125
\$14,000 – 16,999.99	No Discount	25%	\$125
\$10,000 – 13,999.99	No Discount	30%	\$125
Less than \$10,000	No Discount	35%	\$125

**HIRSP Health Savings Account**

Household Income	Medical/Drug Deductible Discount	Premium Discount	Drug Out-of-Pocket Maximum *
\$25,000 and Above	No Discount	No Discount	Not Applicable
\$20,000 - 24,999.99	\$100	25%	Not Applicable
\$17,000 – 19,999.99	\$200	29%	Not Applicable
\$14,000 – 16,999.99	\$300	34%	Not Applicable
\$10,000 – 13,999.99	\$400	39%	Not Applicable
Less than \$10,000	\$500	43%	Not Applicable

\* The medical and drug benefit in the HSA plan is a combined benefit; therefore, a cap on out-of-pocket drug costs is not available.

The maximum out-of-pocket cost of the HSA plan is set by federal law and is currently \$5,600, unless you qualify for a reduced deductible.

**HEALTH INSURANCE RISK-SHARING PLAN**  
**Quarterly Premium Rates**  
**Rates Effective April 1, 2008**

**HIRSP 1,000 - (\$1,000 deductible)**

Age	Males		
	Zone 1	Zone 2	Zone 3
0-18	\$882	\$855	\$762
19-24	882	855	762
25-29	927	891	792
30-34	1,071	1,029	912
35-39	1,260	1,209	1,077
40-44	1,518	1,467	1,308
45-49	1,848	1,848	1,677
50-54	2,229	2,232	2,232
55-59	2,724	2,724	2,727
60 +	3,312	3,309	3,309

Age	Females		
	Zone 1	Zone 2	Zone 3
0-18	\$867	\$855	\$762
19-24	1,104	1,062	945
25-29	1,245	1,194	1,062
30-34	1,425	1,362	1,212
35-39	1,659	1,596	1,425
40-44	1,920	1,857	1,656
45-49	2,169	2,166	1,935
50-54	2,403	2,400	2,313
55-59	2,667	2,667	2,667
60 +	2,817	2,817	2,820

**HIRSP 2,500 - (\$2,500 deductible)**

Age	Males		
	Zone 1	Zone 2	Zone 3
0-18	\$468	\$447	\$429
19-24	468	447	429
25-29	483	462	447
30-34	561	537	516
35-39	648	618	591
40-44	786	750	717
45-49	999	954	912
50-54	1,308	1,248	1,185
55-59	1,695	1,614	1,533
60 +	2,142	2,037	1,932

Age	Females		
	Zone 1	Zone 2	Zone 3
0-18	\$453	\$441	\$429
19-24	570	552	540
25-29	630	612	597
30-34	723	702	687
35-39	828	804	789
40-44	960	933	912
45-49	1,113	1,074	1,050
50-54	1,290	1,248	1,212
55-59	1,476	1,422	1,386
60 +	1,692	1,626	1,581

**HIRSP Health Savings Account - (\$3,500 deductible)**

Age	Males		
	Zone 1	Zone 2	Zone 3
0-18	\$405	\$384	\$366
19-24	405	384	366
25-29	417	396	384
30-34	483	465	444
35-39	558	531	507
40-44	675	645	618
45-49	861	822	783
50-54	1,122	1,071	1,017
55-59	1,458	1,389	1,317
60 +	1,842	1,752	1,662

Age	Females		
	Zone 1	Zone 2	Zone 3
0-18	\$390	\$378	\$372
19-24	492	474	465
25-29	540	528	513
30-34	621	603	588
35-39	714	690	678
40-44	828	801	783
45-49	957	924	903
50-54	1,110	1,071	1,041
55-59	1,272	1,224	1,191
60 +	1,455	1,398	1,362

**HIRSP 5,000 - (\$5,000 deductible)**

Age	Males		
	Zone 1	Zone 2	Zone 3
0-18	\$342	\$324	\$312
19-24	342	324	312
25-29	354	339	327
30-34	411	393	378
35-39	474	450	432
40-44	573	546	528
45-49	732	699	663
50-54	954	909	864
55-59	1,239	1,179	1,122
60 +	1,563	1,488	1,413

Age	Females		
	Zone 1	Zone 2	Zone 3
0-18	\$330	\$321	\$315
19-24	417	402	393
25-29	462	447	438
30-34	528	513	501
35-39	606	588	576
40-44	702	681	663
45-49	810	783	768
50-54	942	909	885
55-59	1,077	1,041	1,014
60 +	1,236	1,188	1,155

**HIRSP Medicare Supplement - (\$500 deductible)**

Age	Males		
	Zone 1	Zone 2	Zone 3
0-18	\$351	\$318	\$282
19-24	351	318	282
25-29	462	414	369
30-34	531	477	426
35-39	627	567	501
40-44	762	687	609
45-49	906	813	723
50-54	1,104	993	882
55-59	1,323	1,191	1,062
60 +	1,587	1,428	1,269

Age	Females		
	Zone 1	Zone 2	Zone 3
0-18	\$351	\$318	\$282
19-24	486	438	390
25-29	618	555	495
30-34	675	609	540
35-39	831	747	666
40-44	945	852	756
45-49	1,089	981	873
50-54	1,230	1,107	984
55-59	1,356	1,221	1,086
60 +	1,470	1,323	1,176

Zone 1 = ZIP codes 532\_\_

Zone 2 = ZIP codes 530\_\_, 531\_\_, 534\_\_, and 537\_\_

Zone 3 = All other ZIP codes