

How to read HIRSP's Quarterly Premium Rates Effective January 1, 2009

Complete the following steps:

1. Find your age bracket and gender in the HIRSP Medicare Supplement Quarterly Rate table below.
2. This is your current quarterly premium, excluding reductions for premium, deductible, and drug out-of-pocket maximum.

Age	HIRSP Medicare Supplement Quarterly Rate	
	Male	Female
0-18	\$270	\$270
19-24	270	375
25-29	357	477
30-34	408	519
35-39	483	639
40-44	588	729
45-49	699	840
50-54	849	948
55-59	1,020	1,044
60 +	1,221	1,131

Example

Effective January 1, 2009

A 42-year old man on the HIRSP Medicare Supplement plan would pay \$588/quarter in HIRSP premiums, or \$196/month.

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

If your annual household income is below \$33,000 you may qualify for a premium and drug out-of-pocket maximum subsidy. The subsidy discounts are provided in the table below. Please see the enclosed application for reduced premium, deductible, and drug out-of-pocket maximum for more information on the HIRSP subsidy program.

Plans Subsidy Discount Table

Household Income	Medical Deductible Discount	Premium Discount	Drug Out-of-Pocket Maximum
\$33,000 and Above	No Discount	No Discount	\$1,500
\$30,000-32,999.99	No Discount	10%	\$500
\$25,000-29,999.99	No Discount	10%	\$250
\$20,000-24,999.99	No Discount	15%	\$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