



Health Insurance Risk-Sharing Plan

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How to read HIRSP’s Federal Plan Monthly Premium Rate Tables

Review the **Monthly** Premium Rate tables on the next pages.

Complete the following steps:

1. Find the table that currently applies to you, by locating your plan and age bracket.
2. This is your current monthly premium.
3. Repeat steps 1 and 2 above with a different rate table to see what the premium would be if you choose HIRSP Federal Plan’s other plan coverage.
4. Compare the rates and deductibles.

Example

Effective January 1, 2012

A 42-year old woman in Federal 500, would make the following comparison.

She would find the table saying “Federal 500”, look down the “Age Bracket” column to the row identified as “40-44,” and read across to find a monthly premium of \$342.

She would then look at the “Federal 1,000”, find age bracket “40-44,” and read across to find a premium of \$281.

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

Female / Age 40-44

Plan	Monthly Premium
Federal 500	\$ 342
Federal 1,000	\$ 281
Federal 2,500	\$ 202
Federal 3,500	\$ 170

She could then estimate her medical cost for the upcoming year to determine which plan is most affordable taking into account the premium difference and other out-of-pocket costs.

HIRSP FEDERAL PLAN MONTHLY PREMIUM RATES

Rates Effective January 1, 2012 - December 31, 2012

FEDERAL 500 (\$500 deductible)	
Monthly Premium Rates	
Age	Unisex
18 and Under	\$189
19-24	\$202
25-29	\$213
30-34	\$243
35-39	\$288
40-44	\$342
45-49	\$423
50-54	\$526
55-59	\$645
60+	\$754

FEDERAL 1000 - (\$1,000 deductible)	
Monthly Premium Rates	
Age	Unisex
18 and Under	\$155
19-24	\$165
25-29	\$175
30-34	\$199
35-39	\$236
40-44	\$281
45-49	\$347
50-54	\$431
55-59	\$529
60+	\$618

FEDERAL 2500 (\$2,500 deductible)	
Monthly Premium Rates	
Age	Unisex
18 and Under	\$112
19-24	\$119
25-29	\$126
30-34	\$143
35-39	\$170
40-44	\$202
45-49	\$250
50-54	\$310
55-59	\$381
60+	\$445

FEDERAL 3500 - (\$3,500 deductible)	
Monthly Premium Rates	
Age	Unisex
18 and Under	\$ 94
19-24	\$100
25-29	\$106
30-34	\$120
35-39	\$143
40-44	\$170
45-49	\$210
50-54	\$261
55-59	\$320
60+	\$374