



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, 2011

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 \$364.

She would then look at the “Federal 1,000”, find age bracket “40-44,” and read across to find a premium of \$298.

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	\$ 364
Federal 1,000	\$ 298
Federal 2,500	\$ 215
Federal 3,500	\$ 181

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, 2011 - December 31, 2011

FEDERAL 500 (\$500 deductible)	
Monthly Premium Rates	
Age	Unisex
18 and Under	\$201
19-24	\$214
25-29	\$227
30-34	\$258
35-39	\$306
40-44	\$364
45-49	\$450
50-54	\$559
55-59	\$686
60+	\$802

FEDERAL 1000 - (\$1,000 deductible)	
Monthly Premium Rates	
Age	Unisex
18 and Under	\$165
19-24	\$176
25-29	\$186
30-34	\$212
35-39	\$251
40-44	\$298
45-49	\$369
50-54	\$458
55-59	\$562
60+	\$658

FEDERAL 2500 (\$2,500 deductible)	
Monthly Premium Rates	
Age	Unisex
18 and Under	\$119
19-24	\$127
25-29	\$134
30-34	\$152
35-39	\$181
40-44	\$215
45-49	\$266
50-54	\$330
55-59	\$405
60+	\$474

FEDERAL 3500 - (\$3,500 deductible)	
Monthly Premium Rates	
Age	Unisex
18 and Under	\$100
19-24	\$106
25-29	\$113
30-34	\$128
35-39	\$152
40-44	\$181
45-49	\$223
50-54	\$277
55-59	\$340
60+	\$398