

## How to read HIRSP’s Monthly Medicare Supplement Premium Rate Tables Effective January 1, 2012

Complete the following steps:

1. Find your age bracket and gender in the HIRSP Medicare Supplement Monthly Rate table below.
2. This will be your new current monthly premium, excluding reductions for premium, deductible, and drug out-of-pocket maximum.

HIRSP Medicare Supplement Monthly Rate		
Age	Male	Female
0-18	\$65	\$65
19-24	\$65	\$90
25-29	\$86	\$116
30-34	\$98	\$125
35-39	\$117	\$154
40-44	\$142	\$177
45-49	\$169	\$203
50-54	\$205	\$229
55-59	\$246	\$253
60 +	\$295	\$274

Example  
*Effective January 1, 2012*  
 A 42-year old man on the HIRSP Medicare Supplement plan would pay \$142/month in HIRSP premiums, or \$426/quarter.

NOTE: Applicants/Members 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.

When moving to a different age bracket on the rate chart, your new rate will take effect on the billing period following your birthday.

If your annual household income is below \$34,000 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	Premium Discount	Drug Out-of-Pocket Maximum
\$34,000 and Above	No Discount	\$1,750
\$30,000-33,999.99	10%	\$750
\$25,000-29,999.99	10%	\$500
\$20,000-24,999.99	15%	\$350
\$17,000-19,999.99	20%	\$300
\$14,000-16,999.99	25%	\$250
\$10,000-13,999.99	30%	\$200
Less than \$10,000	35%	\$150

Note: No Medical Deductible Discount available for the HIRSP Medicare Supplement plan.