

How to read HIRSP's 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. Tables are listed by plan.
2. Find your age bracket and gender in the table.
3. This is your monthly premium, excluding reductions for premium, deductible, and drug out-of-pocket maximum, for your current plan choice.
4. Repeat steps 2-3 above with a different rate table to see what the premium would be if you chose a different HIRSP plan.
5. Compare the rates and deductibles.

Example

Effective January 1, 2012

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

She would find the table saying "HIRSP 1,000", look down the "Age Bracket" column to the row identified as "40-44," and read across to find a monthly premium of \$845.

She would then look at the "HIRSP 2,500", find age bracket "40-44," and read across to find a premium of \$400.

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
HIRSP 1,000	\$ 845
HIRSP 2,500	\$ 400
HIRSP 5,000	\$ 252
HIRSP HSA 2,500	\$ 356
HIRSP HSA 3,500	\$ 324

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 PLAN MONTHLY PREMIUM RATES

Rates Effective January 1, 2012 - December 31, 2012

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$387	\$379
19-24	\$387	\$485
25-29	\$409	\$548
30-34	\$471	\$626
35-39	\$554	\$729
40-44	\$668	\$845
45-49	\$812	\$954
50-54	\$979	\$1,056
55-59	\$1,198	\$1,172
60 +	\$1,456	\$1,239

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$190	\$190
19-24	\$189	\$239
25-29	\$195	\$264
30-34	\$228	\$302
35-39	\$261	\$344
40-44	\$315	\$400
45-49	\$396	\$459
50-54	\$511	\$528
55-59	\$653	\$600
60 +	\$822	\$683

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$120	\$119
19-24	\$118	\$152
25-29	\$124	\$167
30-34	\$145	\$192
35-39	\$166	\$218
40-44	\$199	\$252
45-49	\$252	\$290
50-54	\$324	\$334
55-59	\$415	\$379
60 +	\$521	\$434

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$169	\$169
19-24	\$168	\$214
25-29	\$173	\$233
30-34	\$203	\$268
35-39	\$232	\$306
40-44	\$278	\$356
45-49	\$353	\$407
50-54	\$452	\$469
55-59	\$580	\$534
60 +	\$730	\$609

HIRSP HSA 3,500 - (\$3,500 deductible)

Monthly Premium Rates		
Age	Male	Female
0-18	\$153	\$153
19-24	\$152	\$194
25-29	\$158	\$211
30-34	\$184	\$243
35-39	\$210	\$278
40-44	\$253	\$324
45-49	\$320	\$370
50-54	\$411	\$426
55-59	\$528	\$485
60 +	\$665	\$553

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
\$34,000 and Above	No Discount	No Discount	\$2,500
\$30,000-33,999.99	\$150	15%	\$1,500
\$25,000-29,999.99	\$250	20%	\$1,125
\$20,000-24,999.99	\$350	25%	\$850
\$17,000-19,999.99	\$450	29%	\$675
\$14,000-16,999.99	\$550	34%	\$575
\$10,000-13,999.99	\$650	39%	\$500
Less than \$10,000	\$750	43%	\$425

HIRSP Health Savings Account 2500 / 3500

Household Income	Medical Deductible Discount	Premium Discount	Drug Out-of-Pocket Maximum*
\$34,000 and Above	No Discount	No Discount	Not Applicable
\$30,000-33,999.99	\$150	15%	Not Applicable
\$25,000-29,999.99	\$250	20%	Not Applicable
\$20,000-24,999.99	\$350	25%	Not Applicable
\$17,000-19,999.99	\$450	29%	Not Applicable
\$14,000-16,999.99	\$550	34%	Not Applicable
\$10,000-13,999.99	\$650	39%	Not Applicable
Less than \$10,000	\$750	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.