

Horizon Individual Health Benefit Plans: Monthly Rates

Rates as of August 1, 2009. We anticipate that these rates will be the offer rates through October 31, 2009. Please call your broker or Horizon Blue Cross Blue Shield of New Jersey representative at **1-800-224-1234**, Monday through Friday, from 8:30 a.m. to 5:00 p.m. Eastern Time (ET), to confirm your rate. The rate you receive on your effective date will be guaranteed for twelve months.

		Basic and Essential-Male (Territories A, B and D)*		Basic and Essential-Female (Territories A, B and D)*		Basic and Essential-Male (Territories C, E and F)*		Basic and Essential-Female (Territories C, E and F)*		Direct Access Plan C 100/70	Direct Access Plan A/50 70/50	Direct Access Plan C 80/70	HMO Coinsurance	HMO 50/70	HMO 30/50	HMO 30	HMO 15
		EPO	EPO Plus	EPO	EPO Plus	EPO	EPO Plus	EPO	EPO Plus								
Single	0-24	\$135.21	\$170.08	\$168.28	\$211.67	\$128.45	\$161.57	\$159.86	\$201.08	\$340.60	\$257.32	\$271.21	\$416.78	\$643.41	\$661.49	\$670.22	\$805.39
	25-29	\$135.21	\$170.08	\$198.59	\$249.79	\$128.45	\$161.57	\$188.66	\$237.30	\$381.33	\$288.09	\$303.65					
	30-34	\$157.61	\$198.25	\$236.01	\$296.87	\$149.72	\$188.32	\$224.21	\$282.02	\$450.61	\$340.41	\$358.79					
	35-39	\$188.73	\$237.39	\$241.38	\$303.62	\$179.29	\$225.51	\$229.31	\$288.44	\$484.14	\$365.75	\$385.51					
	40-44	\$198.59	\$249.79	\$244.94	\$308.09	\$188.66	\$237.30	\$232.69	\$292.68	\$497.26	\$375.65	\$395.95					
	45-49	\$232.40	\$292.32	\$236.01	\$296.87	\$220.77	\$277.70	\$224.21	\$282.02	\$513.86	\$388.20	\$409.18					
	50-54	\$270.89	\$340.73	\$262.37	\$330.02	\$257.33	\$323.68	\$249.24	\$313.50	\$581.86	\$439.58	\$463.31					
	55-59	\$342.84	\$431.23	\$279.28	\$351.29	\$325.69	\$409.66	\$265.32	\$333.73	\$665.46	\$502.72	\$529.88					
60-64	\$422.35	\$531.25	\$319.69	\$402.12	\$401.24	\$504.70	\$303.69	\$381.99	\$787.06	\$594.59	\$626.71						
65+	\$449.57	\$565.49	\$327.48	\$411.92	\$427.11	\$537.23	\$311.10	\$391.32	\$916.07	\$692.04	\$729.43						
Two Adults Husband and Wife (or Domestic Partner/Civil Unions) rates will be based off of the older adult	0-24	\$303.49	\$381.74	\$303.49	\$381.74	\$288.32	\$362.66	\$288.32	\$362.66	\$645.22	\$487.45	\$513.77	\$891.32	\$1,375.99	\$1,414.70	\$1,433.33	\$1,722.50
	25-29	\$333.81	\$419.87	\$333.81	\$419.87	\$317.11	\$398.88	\$317.11	\$398.88	\$709.67	\$536.13	\$565.09					
	30-34	\$393.62	\$495.11	\$393.62	\$495.11	\$373.94	\$470.35	\$373.94	\$470.35	\$836.84	\$632.20	\$666.34					
	35-39	\$430.11	\$541.00	\$430.11	\$541.00	\$408.61	\$513.97	\$408.61	\$513.97	\$914.41	\$690.80	\$728.11					
	40-44	\$443.52	\$557.87	\$443.52	\$557.87	\$421.35	\$529.99	\$421.35	\$529.99	\$942.92	\$712.34	\$750.82					
	45-49	\$468.40	\$589.17	\$468.40	\$589.17	\$444.97	\$559.70	\$444.97	\$559.70	\$995.83	\$752.31	\$792.94					
	50-54	\$533.24	\$670.73	\$533.24	\$670.73	\$506.58	\$637.19	\$506.58	\$637.19	\$1,133.68	\$856.45	\$902.71					
	55-59	\$622.11	\$782.52	\$622.11	\$782.52	\$591.00	\$743.38	\$591.00	\$743.38	\$1,322.64	\$999.19	\$1,053.17					
60-64	\$742.04	\$933.37	\$742.04	\$933.37	\$704.93	\$886.69	\$704.93	\$886.69	\$1,577.60	\$1,191.81	\$1,256.19						
65+	\$777.07	\$977.42	\$777.07	\$977.42	\$738.21	\$928.55	\$738.21	\$928.55	\$1,924.39	\$1,453.79	\$1,532.31						
Family Husband and Wife (or Domestic Partner/Civil Unions) rates will be based off of the older adult	0-24	\$586.38	\$737.57	\$586.38	\$737.57	\$557.06	\$700.68	\$557.06	\$700.68	\$1,434.28	\$1,083.53	\$1,142.06	\$1,262.20	\$1,948.55	\$2,003.36	\$2,029.75	\$2,439.24
	25-29	\$616.69	\$775.69	\$616.69	\$775.69	\$585.86	\$736.92	\$585.86	\$736.92	\$1,508.40	\$1,139.53	\$1,201.08					
	30-34	\$676.52	\$850.95	\$676.52	\$850.95	\$642.68	\$808.38	\$642.68	\$808.38	\$1,654.74	\$1,250.10	\$1,317.62					
	35-39	\$713.01	\$896.85	\$713.01	\$896.85	\$677.36	\$852.01	\$677.36	\$852.01	\$1,744.01	\$1,317.52	\$1,388.69					
	40-44	\$726.42	\$913.72	\$726.42	\$913.72	\$690.10	\$868.04	\$690.10	\$868.04	\$1,776.81	\$1,342.31	\$1,414.81					
	45-49	\$751.28	\$945.00	\$751.28	\$945.00	\$713.74	\$897.77	\$713.74	\$897.77	\$1,837.63	\$1,388.26	\$1,463.25					
	50-54	\$816.14	\$1,026.57	\$816.14	\$1,026.57	\$775.33	\$975.23	\$775.33	\$975.23	\$1,996.25	\$1,508.09	\$1,589.54					
	55-59	\$905.01	\$1,138.36	\$905.01	\$1,138.36	\$859.76	\$1,081.44	\$859.76	\$1,081.44	\$2,406.46	\$1,817.98	\$1,916.18					
60-64	\$1,024.93	\$1,289.19	\$1,024.93	\$1,289.19	\$973.68	\$1,224.72	\$973.68	\$1,224.72	\$2,892.59	\$2,185.23	\$2,303.26						
65+	\$1,059.96	\$1,333.26	\$1,059.96	\$1,333.26	\$1,006.95	\$1,266.59	\$1,006.95	\$1,266.59	\$3,363.92	\$2,541.31	\$2,678.57						
Adult/Child(ren)	0-24	\$360.57	\$453.54	\$393.63	\$495.12	\$342.54	\$430.86	\$373.95	\$470.36	\$772.54	\$583.62	\$615.13	\$639.28	\$986.90	\$1,014.66	\$1,028.03	\$1,235.41
	25-29	\$360.57	\$453.54	\$423.95	\$533.26	\$342.54	\$430.86	\$402.75	\$506.59	\$810.12	\$612.01	\$645.07					
	30-34	\$382.96	\$481.71	\$461.36	\$580.32	\$363.81	\$457.61	\$438.29	\$551.29	\$874.17	\$660.40	\$696.06					
	35-39	\$414.09	\$520.86	\$466.74	\$587.08	\$393.39	\$494.82	\$443.40	\$557.73	\$905.40	\$683.99	\$720.94					
	40-44	\$423.95	\$533.26	\$470.29	\$591.54	\$402.75	\$506.59	\$446.78	\$561.97	\$917.58	\$693.19	\$730.64					
	45-49	\$457.75	\$575.77	\$461.36	\$580.32	\$434.86	\$546.98	\$438.29	\$551.29	\$933.21	\$704.99	\$743.08					
	50-54	\$496.24	\$624.18	\$487.73	\$613.48	\$471.43	\$592.98	\$463.33	\$582.80	\$996.26	\$752.64	\$793.29					
	55-59	\$568.19	\$714.69	\$504.64	\$634.76	\$539.78	\$678.96	\$479.40	\$603.00	\$1,074.04	\$811.40	\$855.22					
60-64	\$647.70	\$814.70	\$545.04	\$685.57	\$615.32	\$773.98	\$517.78	\$651.29	\$1,186.89	\$896.65	\$945.07						
65+	\$674.94	\$848.97	\$552.83	\$695.37	\$641.19	\$806.51	\$525.19	\$660.61	\$1,511.03	\$1,141.53	\$1,203.18						

*Territory A: Essex, Hudson, and Union

Territory B: Bergen and Passaic

Territory C: Monmouth, Morris, Sussex and Warren

Territory D: Hunterdon, Middlesex, Somerset

Territory E: Burlington, Camden and Mercer

Territory F: Atlantic, Cape May, Ocean, Salem, Cumberland and Gloucester

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