



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work.

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						

*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

Services and products provided by Horizon Blue Cross Blue Shield of New Jersey, an independent licensee of the Blue Cross and Blue Shield Association.

® Registered marks of the Blue Cross and Blue Shield Association.

®/SM Registered and service marks of Horizon Blue Cross Blue Shield of New Jersey.

© 2009 Horizon Blue Cross Blue Shield of New Jersey, Three Penn Plaza East, Newark, New Jersey 07105

HOR2198 (W0609)



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work™

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								
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

Direct Access Plans are subject to finalization of supporting regulations.
 Services and products provided by Horizon Blue Cross Blue Shield of New Jersey, an independent licensee of the Blue Cross and Blue Shield Association.

® Registered marks of the Blue Cross and Blue Shield Association.

®/SM Registered and service marks of Horizon Blue Cross Blue Shield of New Jersey.

© 2009 Horizon Blue Cross Blue Shield of New Jersey, Three Penn Plaza East, Newark, New Jersey 07105

HOR2198 (W0609)