

Nevada Lumenos HSA Plans

Individual Plan Monthly Rates

Rates effective 6/1/2010



Lumenos HSA Rates

Region: Las Vegas (Zip Codes 890 and 891)

| Age | Lumenos HSA \$1500 100% | | | | Lumenos HSA \$1500 70% | | | | Lumenos HSA \$2500 100% | | | | Lumenos HSA \$2500 80% | | | |
|-----|-------------------------|--------|---------|--------|------------------------|--------|---------|--------|-------------------------|--------|---------|--------|------------------------|--------|---------|--------|
| | 1 Mbr | | 2+ Mbrs | | 1 Mbr | | 2+ Mbrs | | 1 Mbr | | 2+ Mbrs | | 1 Mbr | | 2+ Mbrs | |
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| 0 | \$291 | \$291 | \$284 | \$284 | \$217 | \$217 | \$205 | \$205 | \$230 | \$230 | \$218 | \$218 | \$172 | \$172 | \$157 | \$157 |
| 1 | \$248 | \$248 | \$242 | \$242 | \$185 | \$185 | \$175 | \$175 | \$195 | \$195 | \$185 | \$185 | \$146 | \$146 | \$133 | \$133 |
| 2 | \$211 | \$211 | \$206 | \$206 | \$157 | \$157 | \$148 | \$148 | \$166 | \$166 | \$158 | \$158 | \$124 | \$124 | \$113 | \$113 |
| 3 | \$183 | \$183 | \$178 | \$178 | \$136 | \$136 | \$129 | \$129 | \$144 | \$144 | \$137 | \$137 | \$108 | \$108 | \$99 | \$99 |
| 4 | \$163 | \$163 | \$159 | \$159 | \$121 | \$121 | \$114 | \$114 | \$128 | \$128 | \$122 | \$122 | \$96 | \$96 | \$88 | \$88 |
| 5 | \$150 | \$150 | \$146 | \$146 | \$112 | \$112 | \$106 | \$106 | \$119 | \$119 | \$113 | \$113 | \$89 | \$89 | \$81 | \$81 |
| 6 | \$144 | \$144 | \$140 | \$140 | \$107 | \$107 | \$101 | \$101 | \$113 | \$113 | \$107 | \$107 | \$85 | \$85 | \$78 | \$78 |
| 7 | \$142 | \$142 | \$139 | \$139 | \$106 | \$106 | \$100 | \$100 | \$112 | \$112 | \$106 | \$106 | \$84 | \$84 | \$77 | \$77 |
| 8 | \$145 | \$145 | \$141 | \$141 | \$108 | \$108 | \$102 | \$102 | \$114 | \$114 | \$108 | \$108 | \$85 | \$85 | \$78 | \$78 |
| 9 | \$150 | \$150 | \$146 | \$146 | \$112 | \$112 | \$106 | \$106 | \$118 | \$118 | \$112 | \$112 | \$88 | \$88 | \$81 | \$81 |
| 10 | \$156 | \$156 | \$152 | \$152 | \$117 | \$117 | \$111 | \$111 | \$123 | \$123 | \$117 | \$117 | \$92 | \$92 | \$84 | \$84 |
| 11 | \$163 | \$163 | \$159 | \$159 | \$122 | \$122 | \$115 | \$115 | \$129 | \$129 | \$122 | \$122 | \$96 | \$96 | \$88 | \$88 |
| 12 | \$170 | \$170 | \$166 | \$166 | \$127 | \$127 | \$120 | \$120 | \$134 | \$134 | \$127 | \$127 | \$101 | \$101 | \$92 | \$92 |
| 13 | \$177 | \$177 | \$173 | \$173 | \$132 | \$132 | \$125 | \$125 | \$140 | \$140 | \$133 | \$133 | \$104 | \$104 | \$95 | \$95 |
| 14 | \$172 | \$196 | \$168 | \$191 | \$128 | \$146 | \$121 | \$138 | \$135 | \$154 | \$128 | \$146 | \$101 | \$115 | \$92 | \$105 |
| 15 | \$174 | \$207 | \$170 | \$202 | \$129 | \$154 | \$122 | \$146 | \$137 | \$163 | \$130 | \$155 | \$102 | \$122 | \$93 | \$112 |
| 16 | \$176 | \$218 | \$172 | \$213 | \$131 | \$162 | \$124 | \$153 | \$139 | \$171 | \$132 | \$162 | \$103 | \$128 | \$94 | \$117 |
| 17 | \$178 | \$228 | \$174 | \$222 | \$133 | \$170 | \$126 | \$161 | \$140 | \$180 | \$133 | \$171 | \$105 | \$134 | \$96 | \$122 |
| 18 | \$180 | \$239 | \$176 | \$233 | \$134 | \$178 | \$127 | \$168 | \$142 | \$188 | \$135 | \$178 | \$106 | \$141 | \$97 | \$129 |
| 19 | \$183 | \$248 | \$178 | \$242 | \$136 | \$185 | \$129 | \$175 | \$144 | \$196 | \$137 | \$186 | \$108 | \$146 | \$99 | \$133 |
| 20 | \$186 | \$257 | \$181 | \$251 | \$139 | \$192 | \$131 | \$181 | \$147 | \$203 | \$140 | \$193 | \$110 | \$151 | \$101 | \$138 |
| 21 | \$191 | \$265 | \$186 | \$258 | \$142 | \$197 | \$134 | \$186 | \$150 | \$209 | \$142 | \$198 | \$112 | \$156 | \$102 | \$143 |
| 22 | \$196 | \$272 | \$191 | \$265 | \$146 | \$202 | \$138 | \$191 | \$154 | \$214 | \$146 | \$203 | \$115 | \$160 | \$105 | \$146 |
| 23 | \$202 | \$277 | \$197 | \$270 | \$150 | \$206 | \$142 | \$195 | \$159 | \$218 | \$151 | \$207 | \$119 | \$163 | \$109 | \$149 |
| 24 | \$208 | \$282 | \$203 | \$275 | \$155 | \$210 | \$146 | \$198 | \$164 | \$222 | \$156 | \$211 | \$123 | \$166 | \$112 | \$152 |
| 25 | \$215 | \$287 | \$210 | \$280 | \$160 | \$214 | \$151 | \$202 | \$169 | \$226 | \$160 | \$214 | \$126 | \$169 | \$115 | \$154 |
| 26 | \$220 | \$292 | \$215 | \$285 | \$164 | \$218 | \$155 | \$206 | \$173 | \$230 | \$164 | \$218 | \$130 | \$172 | \$119 | \$157 |
| 27 | \$225 | \$298 | \$219 | \$291 | \$167 | \$222 | \$158 | \$210 | \$177 | \$235 | \$168 | \$223 | \$132 | \$176 | \$121 | \$161 |
| 28 | \$228 | \$305 | \$222 | \$297 | \$170 | \$228 | \$161 | \$215 | \$179 | \$241 | \$170 | \$229 | \$134 | \$180 | \$122 | \$165 |
| 29 | \$230 | \$314 | \$224 | \$306 | \$171 | \$234 | \$162 | \$221 | \$181 | \$247 | \$172 | \$234 | \$135 | \$185 | \$123 | \$169 |
| 30 | \$231 | \$322 | \$225 | \$314 | \$172 | \$240 | \$163 | \$227 | \$182 | \$254 | \$173 | \$241 | \$136 | \$190 | \$124 | \$174 |
| 31 | \$233 | \$331 | \$227 | \$323 | \$174 | \$247 | \$164 | \$233 | \$184 | \$261 | \$175 | \$248 | \$137 | \$195 | \$125 | \$178 |
| 32 | \$236 | \$340 | \$230 | \$332 | \$176 | \$253 | \$166 | \$239 | \$186 | \$268 | \$177 | \$254 | \$139 | \$200 | \$127 | \$183 |
| 33 | \$240 | \$348 | \$234 | \$339 | \$179 | \$259 | \$169 | \$245 | \$189 | \$274 | \$179 | \$260 | \$141 | \$205 | \$129 | \$187 |
| 34 | \$245 | \$355 | \$239 | \$346 | \$182 | \$265 | \$172 | \$250 | \$193 | \$280 | \$183 | \$266 | \$144 | \$209 | \$132 | \$191 |
| 35 | \$251 | \$363 | \$245 | \$354 | \$187 | \$270 | \$177 | \$255 | \$198 | \$286 | \$188 | \$271 | \$148 | \$214 | \$135 | \$196 |
| 36 | \$258 | \$371 | \$252 | \$362 | \$192 | \$276 | \$181 | \$261 | \$203 | \$292 | \$193 | \$277 | \$152 | \$218 | \$139 | \$199 |
| 37 | \$265 | \$379 | \$258 | \$370 | \$198 | \$283 | \$187 | \$267 | \$209 | \$299 | \$198 | \$284 | \$156 | \$223 | \$143 | \$204 |
| 38 | \$273 | \$389 | \$266 | \$379 | \$204 | \$290 | \$193 | \$274 | \$215 | \$306 | \$204 | \$290 | \$161 | \$229 | \$147 | \$209 |
| 39 | \$282 | \$399 | \$275 | \$389 | \$210 | \$297 | \$198 | \$281 | \$222 | \$314 | \$211 | \$298 | \$166 | \$235 | \$152 | \$215 |
| 40 | \$291 | \$409 | \$284 | \$399 | \$217 | \$305 | \$205 | \$288 | \$229 | \$322 | \$217 | \$306 | \$171 | \$241 | \$156 | \$220 |
| 41 | \$300 | \$419 | \$293 | \$409 | \$223 | \$312 | \$211 | \$295 | \$236 | \$330 | \$224 | \$313 | \$177 | \$246 | \$162 | \$225 |
| 42 | \$310 | \$428 | \$302 | \$417 | \$231 | \$319 | \$218 | \$301 | \$244 | \$337 | \$232 | \$320 | \$182 | \$252 | \$166 | \$230 |
| 43 | \$320 | \$437 | \$312 | \$426 | \$238 | \$325 | \$225 | \$307 | \$252 | \$344 | \$239 | \$326 | \$188 | \$257 | \$172 | \$235 |
| 44 | \$331 | \$444 | \$323 | \$433 | \$247 | \$331 | \$233 | \$313 | \$261 | \$350 | \$248 | \$332 | \$195 | \$261 | \$178 | \$239 |
| 45 | \$344 | \$451 | \$335 | \$440 | \$256 | \$336 | \$242 | \$318 | \$271 | \$355 | \$257 | \$337 | \$202 | \$265 | \$185 | \$242 |
| 46 | \$359 | \$456 | \$350 | \$445 | \$267 | \$340 | \$252 | \$321 | \$283 | \$359 | \$269 | \$341 | \$211 | \$269 | \$193 | \$246 |
| 47 | \$377 | \$461 | \$368 | \$449 | \$281 | \$343 | \$266 | \$324 | \$297 | \$363 | \$282 | \$344 | \$222 | \$271 | \$203 | \$248 |
| 48 | \$398 | \$464 | \$388 | \$452 | \$296 | \$346 | \$280 | \$327 | \$313 | \$366 | \$297 | \$347 | \$234 | \$273 | \$214 | \$250 |
| 49 | \$421 | \$468 | \$410 | \$456 | \$314 | \$348 | \$297 | \$329 | \$332 | \$368 | \$315 | \$349 | \$248 | \$275 | \$227 | \$251 |
| 50 | \$447 | \$473 | \$436 | \$461 | \$333 | \$352 | \$315 | \$333 | \$352 | \$372 | \$334 | \$353 | \$263 | \$278 | \$240 | \$254 |
| 51 | \$474 | \$480 | \$462 | \$468 | \$353 | \$358 | \$334 | \$338 | \$373 | \$378 | \$354 | \$359 | \$279 | \$283 | \$255 | \$259 |
| 52 | \$503 | \$492 | \$490 | \$480 | \$374 | \$367 | \$353 | \$347 | \$396 | \$388 | \$376 | \$368 | \$296 | \$290 | \$271 | \$265 |
| 53 | \$532 | \$509 | \$519 | \$496 | \$396 | \$379 | \$374 | \$358 | \$419 | \$401 | \$398 | \$381 | \$313 | \$299 | \$286 | \$273 |
| 54 | \$562 | \$530 | \$548 | \$517 | \$419 | \$395 | \$396 | \$373 | \$443 | \$418 | \$420 | \$397 | \$331 | \$312 | \$303 | \$285 |
| 55 | \$595 | \$555 | \$580 | \$541 | \$443 | \$414 | \$419 | \$391 | \$469 | \$437 | \$445 | \$415 | \$350 | \$327 | \$320 | \$299 |
| 56 | \$631 | \$584 | \$615 | \$569 | \$470 | \$435 | \$444 | \$411 | \$497 | \$460 | \$472 | \$437 | \$371 | \$343 | \$339 | \$314 |
| 57 | \$670 | \$614 | \$653 | \$599 | \$499 | \$457 | \$472 | \$432 | \$528 | \$484 | \$501 | \$459 | \$395 | \$361 | \$361 | \$330 |
| 58 | \$714 | \$646 | \$696 | \$630 | \$532 | \$481 | \$503 | \$455 | \$562 | \$509 | \$533 | \$483 | \$420 | \$380 | \$384 | \$347 |
| 59 | \$760 | \$678 | \$741 | \$661 | \$567 | \$505 | \$536 | \$477 | \$599 | \$534 | \$568 | \$507 | \$448 | \$399 | \$409 | \$365 |
| 60 | \$807 | \$709 | \$787 | \$691 | \$602 | \$529 | \$569 | \$500 | \$636 | \$559 | \$604 | \$530 | \$475 | \$418 | \$434 | \$382 |
| 61 | \$853 | \$739 | \$832 | \$721 | \$635 | \$551 | \$600 | \$521 | \$672 | \$582 | \$638 | \$552 | \$502 | \$435 | \$459 | \$398 |
| 62 | \$894 | \$766 | \$872 | \$747 | \$666 | \$571 | \$629 | \$540 | \$704 | \$604 | \$668 | \$573 | \$526 | \$451 | \$481 | \$412 |
| 63 | \$930 | \$790 | \$907 | \$770 | \$693 | \$588 | \$655 | \$556 | \$733 | \$622 | \$696 | \$590 | \$547 | \$465 | \$500 | \$425 |
| 64 | \$961 | \$810 | \$937 | \$790 | \$716 | \$603 | \$677 | \$570 | \$757 | \$638 | \$718 | \$605 | \$565 | \$476 | \$516 | \$435 |

Lumenos HSA Rates

Region: Las Vegas (Zip Codes 890 and 891)

| Age | Lumenos HSA \$3000 100% | | | | Lumenos HSA \$3000 80% | | | | Lumenos HSA \$5000 100% | | | |
|-----|----------------------------|--------|---------|--------|---------------------------|--------|---------|--------|----------------------------|--------|---------|--------|
| | 1 Mbr | | 2+ Mbrs | | 1 Mbr | | 2+ Mbrs | | 1 Mbr | | 2+ Mbrs | |
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| 0 | \$219 | \$219 | \$206 | \$206 | \$166 | \$166 | \$150 | \$150 | \$138 | \$138 | \$123 | \$123 |
| 1 | \$186 | \$186 | \$175 | \$175 | \$141 | \$141 | \$128 | \$128 | \$117 | \$117 | \$104 | \$104 |
| 2 | \$158 | \$158 | \$149 | \$149 | \$120 | \$120 | \$109 | \$109 | \$99 | \$99 | \$88 | \$88 |
| 3 | \$137 | \$137 | \$129 | \$129 | \$104 | \$104 | \$94 | \$94 | \$86 | \$86 | \$77 | \$77 |
| 4 | \$122 | \$122 | \$115 | \$115 | \$93 | \$93 | \$84 | \$84 | \$77 | \$77 | \$69 | \$69 |
| 5 | \$113 | \$113 | \$106 | \$106 | \$86 | \$86 | \$78 | \$78 | \$71 | \$71 | \$63 | \$63 |
| 6 | \$108 | \$108 | \$102 | \$102 | \$82 | \$82 | \$74 | \$74 | \$68 | \$68 | \$61 | \$61 |
| 7 | \$107 | \$107 | \$100 | \$100 | \$81 | \$81 | \$73 | \$73 | \$68 | \$68 | \$60 | \$60 |
| 8 | \$109 | \$109 | \$102 | \$102 | \$83 | \$83 | \$75 | \$75 | \$69 | \$69 | \$61 | \$61 |
| 9 | \$113 | \$113 | \$106 | \$106 | \$86 | \$86 | \$78 | \$78 | \$71 | \$71 | \$63 | \$63 |
| 10 | \$117 | \$117 | \$110 | \$110 | \$89 | \$89 | \$81 | \$81 | \$74 | \$74 | \$66 | \$66 |
| 11 | \$123 | \$123 | \$116 | \$116 | \$93 | \$93 | \$84 | \$84 | \$77 | \$77 | \$69 | \$69 |
| 12 | \$128 | \$128 | \$121 | \$121 | \$97 | \$97 | \$88 | \$88 | \$80 | \$80 | \$71 | \$71 |
| 13 | \$133 | \$133 | \$125 | \$125 | \$101 | \$101 | \$91 | \$91 | \$84 | \$84 | \$74 | \$74 |
| 14 | \$129 | \$147 | \$121 | \$138 | \$98 | \$112 | \$89 | \$101 | \$81 | \$92 | \$72 | \$82 |
| 15 | \$131 | \$155 | \$123 | \$146 | \$99 | \$118 | \$90 | \$107 | \$82 | \$98 | \$73 | \$87 |
| 16 | \$132 | \$164 | \$124 | \$154 | \$100 | \$124 | \$91 | \$112 | \$83 | \$103 | \$74 | \$92 |
| 17 | \$134 | \$172 | \$126 | \$162 | \$101 | \$130 | \$91 | \$118 | \$84 | \$108 | \$75 | \$96 |
| 18 | \$135 | \$179 | \$127 | \$168 | \$103 | \$136 | \$93 | \$123 | \$85 | \$113 | \$76 | \$101 |
| 19 | \$137 | \$187 | \$129 | \$176 | \$104 | \$142 | \$94 | \$129 | \$86 | \$117 | \$77 | \$104 |
| 20 | \$140 | \$193 | \$132 | \$181 | \$106 | \$147 | \$96 | \$133 | \$88 | \$122 | \$78 | \$109 |
| 21 | \$143 | \$199 | \$134 | \$187 | \$109 | \$151 | \$99 | \$137 | \$90 | \$125 | \$80 | \$111 |
| 22 | \$147 | \$204 | \$138 | \$192 | \$112 | \$155 | \$101 | \$140 | \$92 | \$128 | \$82 | \$114 |
| 23 | \$152 | \$208 | \$143 | \$196 | \$115 | \$158 | \$104 | \$143 | \$95 | \$131 | \$85 | \$117 |
| 24 | \$156 | \$212 | \$147 | \$199 | \$119 | \$161 | \$108 | \$146 | \$98 | \$133 | \$87 | \$118 |
| 25 | \$161 | \$216 | \$151 | \$203 | \$122 | \$163 | \$110 | \$148 | \$101 | \$136 | \$90 | \$121 |
| 26 | \$165 | \$219 | \$155 | \$206 | \$125 | \$166 | \$113 | \$150 | \$104 | \$138 | \$93 | \$123 |
| 27 | \$169 | \$224 | \$159 | \$211 | \$128 | \$170 | \$116 | \$154 | \$106 | \$141 | \$94 | \$125 |
| 28 | \$171 | \$229 | \$161 | \$215 | \$130 | \$174 | \$118 | \$157 | \$108 | \$144 | \$96 | \$128 |
| 29 | \$173 | \$236 | \$163 | \$222 | \$131 | \$179 | \$119 | \$162 | \$109 | \$148 | \$97 | \$132 |
| 30 | \$174 | \$242 | \$164 | \$227 | \$132 | \$184 | \$119 | \$167 | \$109 | \$152 | \$97 | \$135 |
| 31 | \$175 | \$249 | \$165 | \$234 | \$133 | \$189 | \$120 | \$171 | \$110 | \$156 | \$98 | \$139 |
| 32 | \$177 | \$255 | \$166 | \$240 | \$134 | \$194 | \$121 | \$176 | \$111 | \$161 | \$99 | \$143 |
| 33 | \$180 | \$261 | \$169 | \$245 | \$137 | \$198 | \$124 | \$179 | \$113 | \$164 | \$101 | \$146 |
| 34 | \$184 | \$267 | \$173 | \$251 | \$139 | \$203 | \$126 | \$184 | \$116 | \$168 | \$103 | \$150 |
| 35 | \$188 | \$273 | \$177 | \$257 | \$143 | \$207 | \$129 | \$187 | \$119 | \$172 | \$106 | \$153 |
| 36 | \$194 | \$279 | \$182 | \$262 | \$147 | \$211 | \$133 | \$191 | \$122 | \$175 | \$109 | \$156 |
| 37 | \$199 | \$285 | \$187 | \$268 | \$151 | \$216 | \$137 | \$195 | \$125 | \$179 | \$111 | \$159 |
| 38 | \$205 | \$292 | \$193 | \$274 | \$156 | \$222 | \$141 | \$201 | \$129 | \$184 | \$115 | \$164 |
| 39 | \$212 | \$299 | \$199 | \$281 | \$161 | \$227 | \$146 | \$205 | \$133 | \$188 | \$118 | \$167 |
| 40 | \$218 | \$307 | \$205 | \$289 | \$166 | \$233 | \$150 | \$211 | \$137 | \$193 | \$122 | \$172 |
| 41 | \$225 | \$314 | \$212 | \$295 | \$171 | \$239 | \$155 | \$216 | \$142 | \$198 | \$126 | \$176 |
| 42 | \$233 | \$322 | \$219 | \$303 | \$176 | \$244 | \$159 | \$221 | \$146 | \$202 | \$130 | \$180 |
| 43 | \$240 | \$328 | \$226 | \$308 | \$182 | \$249 | \$165 | \$225 | \$151 | \$206 | \$134 | \$183 |
| 44 | \$249 | \$334 | \$234 | \$314 | \$189 | \$253 | \$171 | \$229 | \$156 | \$210 | \$139 | \$187 |
| 45 | \$258 | \$339 | \$243 | \$319 | \$196 | \$257 | \$177 | \$233 | \$163 | \$213 | \$145 | \$190 |
| 46 | \$270 | \$343 | \$254 | \$322 | \$205 | \$260 | \$186 | \$235 | \$170 | \$216 | \$151 | \$192 |
| 47 | \$283 | \$346 | \$266 | \$325 | \$215 | \$262 | \$195 | \$237 | \$178 | \$218 | \$158 | \$194 |
| 48 | \$299 | \$349 | \$281 | \$328 | \$227 | \$264 | \$205 | \$239 | \$188 | \$219 | \$167 | \$195 |
| 49 | \$316 | \$351 | \$297 | \$330 | \$240 | \$266 | \$217 | \$241 | \$199 | \$221 | \$177 | \$197 |
| 50 | \$336 | \$355 | \$316 | \$334 | \$255 | \$269 | \$231 | \$243 | \$211 | \$223 | \$188 | \$198 |
| 51 | \$356 | \$361 | \$335 | \$339 | \$270 | \$274 | \$244 | \$248 | \$224 | \$227 | \$199 | \$202 |
| 52 | \$377 | \$370 | \$354 | \$348 | \$286 | \$280 | \$259 | \$253 | \$237 | \$232 | \$211 | \$206 |
| 53 | \$399 | \$382 | \$375 | \$359 | \$303 | \$290 | \$274 | \$262 | \$251 | \$240 | \$223 | \$214 |
| 54 | \$422 | \$398 | \$397 | \$374 | \$320 | \$302 | \$290 | \$273 | \$266 | \$250 | \$237 | \$223 |
| 55 | \$447 | \$417 | \$420 | \$392 | \$339 | \$316 | \$307 | \$286 | \$281 | \$262 | \$250 | \$233 |
| 56 | \$474 | \$438 | \$446 | \$412 | \$359 | \$333 | \$325 | \$301 | \$298 | \$276 | \$265 | \$246 |
| 57 | \$503 | \$461 | \$473 | \$433 | \$382 | \$350 | \$346 | \$317 | \$317 | \$290 | \$282 | \$258 |
| 58 | \$536 | \$485 | \$504 | \$456 | \$407 | \$368 | \$368 | \$333 | \$337 | \$305 | \$300 | \$271 |
| 59 | \$571 | \$509 | \$537 | \$478 | \$433 | \$386 | \$392 | \$349 | \$359 | \$320 | \$320 | \$285 |
| 60 | \$606 | \$533 | \$570 | \$501 | \$460 | \$404 | \$416 | \$366 | \$381 | \$335 | \$339 | \$298 |
| 61 | \$640 | \$555 | \$602 | \$522 | \$486 | \$421 | \$440 | \$381 | \$403 | \$349 | \$359 | \$311 |
| 62 | \$671 | \$575 | \$631 | \$541 | \$509 | \$437 | \$461 | \$395 | \$422 | \$362 | \$376 | \$322 |
| 63 | \$699 | \$593 | \$657 | \$557 | \$530 | \$450 | \$480 | \$407 | \$439 | \$373 | \$391 | \$332 |
| 64 | \$721 | \$608 | \$678 | \$572 | \$547 | \$461 | \$495 | \$417 | \$454 | \$382 | \$404 | \$340 |

Lumenos HSA Rates

Region: Reno and Rural (Zip Codes EXCEPT 890 and 891)

| Age | Lumenos HSA \$1500 100% | | | | Lumenos HSA \$1500 70% | | | | Lumenos HSA \$2500 100% | | | | Lumenos HSA \$2500 80% | | | |
|-----|-------------------------|--------|---------|--------|------------------------|--------|---------|--------|-------------------------|--------|---------|--------|------------------------|--------|---------|--------|
| | 1 Mbr | | 2+ Mbrs | | 1 Mbr | | 2+ Mbrs | | 1 Mbr | | 2+ Mbrs | | 1 Mbr | | 2+ Mbrs | |
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| 0 | \$261 | \$261 | \$255 | \$255 | \$195 | \$195 | \$184 | \$184 | \$207 | \$207 | \$196 | \$196 | \$154 | \$154 | \$141 | \$141 |
| 1 | \$223 | \$223 | \$217 | \$217 | \$166 | \$166 | \$157 | \$157 | \$175 | \$175 | \$166 | \$166 | \$131 | \$131 | \$119 | \$119 |
| 2 | \$189 | \$189 | \$185 | \$185 | \$141 | \$141 | \$133 | \$133 | \$149 | \$149 | \$142 | \$142 | \$111 | \$111 | \$101 | \$101 |
| 3 | \$164 | \$164 | \$160 | \$160 | \$122 | \$122 | \$116 | \$116 | \$129 | \$129 | \$123 | \$123 | \$97 | \$97 | \$89 | \$89 |
| 4 | \$146 | \$146 | \$143 | \$143 | \$108 | \$108 | \$102 | \$102 | \$115 | \$115 | \$109 | \$109 | \$86 | \$86 | \$79 | \$79 |
| 5 | \$135 | \$135 | \$131 | \$131 | \$100 | \$100 | \$95 | \$95 | \$107 | \$107 | \$101 | \$101 | \$80 | \$80 | \$72 | \$72 |
| 6 | \$129 | \$129 | \$126 | \$126 | \$96 | \$96 | \$90 | \$90 | \$101 | \$101 | \$96 | \$96 | \$76 | \$76 | \$70 | \$70 |
| 7 | \$127 | \$127 | \$125 | \$125 | \$95 | \$95 | \$90 | \$90 | \$100 | \$100 | \$95 | \$95 | \$75 | \$75 | \$69 | \$69 |
| 8 | \$130 | \$130 | \$126 | \$126 | \$97 | \$97 | \$91 | \$91 | \$102 | \$102 | \$97 | \$97 | \$76 | \$76 | \$70 | \$70 |
| 9 | \$135 | \$135 | \$131 | \$131 | \$100 | \$100 | \$95 | \$95 | \$106 | \$106 | \$100 | \$100 | \$79 | \$79 | \$72 | \$72 |
| 10 | \$140 | \$140 | \$136 | \$136 | \$105 | \$105 | \$99 | \$99 | \$110 | \$110 | \$105 | \$105 | \$82 | \$82 | \$75 | \$75 |
| 11 | \$146 | \$146 | \$143 | \$143 | \$109 | \$109 | \$103 | \$103 | \$116 | \$116 | \$109 | \$109 | \$86 | \$86 | \$79 | \$79 |
| 12 | \$153 | \$153 | \$149 | \$149 | \$114 | \$114 | \$108 | \$108 | \$120 | \$120 | \$114 | \$114 | \$90 | \$90 | \$82 | \$82 |
| 13 | \$159 | \$159 | \$155 | \$155 | \$118 | \$118 | \$112 | \$112 | \$126 | \$126 | \$119 | \$119 | \$93 | \$93 | \$85 | \$85 |
| 14 | \$154 | \$176 | \$151 | \$171 | \$115 | \$131 | \$108 | \$124 | \$121 | \$138 | \$115 | \$131 | \$90 | \$103 | \$82 | \$94 |
| 15 | \$156 | \$186 | \$153 | \$181 | \$116 | \$138 | \$109 | \$131 | \$123 | \$146 | \$117 | \$139 | \$91 | \$109 | \$83 | \$100 |
| 16 | \$158 | \$196 | \$154 | \$191 | \$117 | \$145 | \$111 | \$137 | \$125 | \$153 | \$118 | \$145 | \$92 | \$115 | \$84 | \$105 |
| 17 | \$160 | \$205 | \$156 | \$199 | \$119 | \$153 | \$113 | \$144 | \$126 | \$162 | \$119 | \$153 | \$94 | \$120 | \$86 | \$109 |
| 18 | \$162 | \$215 | \$158 | \$209 | \$120 | \$160 | \$114 | \$151 | \$127 | \$169 | \$121 | \$160 | \$95 | \$126 | \$87 | \$116 |
| 19 | \$164 | \$223 | \$160 | \$217 | \$122 | \$166 | \$116 | \$157 | \$129 | \$176 | \$123 | \$167 | \$97 | \$131 | \$89 | \$119 |
| 20 | \$167 | \$231 | \$162 | \$225 | \$125 | \$172 | \$117 | \$162 | \$132 | \$182 | \$126 | \$173 | \$99 | \$135 | \$90 | \$124 |
| 21 | \$171 | \$238 | \$167 | \$232 | \$127 | \$177 | \$120 | \$167 | \$135 | \$188 | \$127 | \$178 | \$100 | \$140 | \$91 | \$128 |
| 22 | \$176 | \$244 | \$171 | \$238 | \$131 | \$181 | \$124 | \$171 | \$138 | \$192 | \$131 | \$182 | \$103 | \$144 | \$94 | \$131 |
| 23 | \$181 | \$249 | \$177 | \$243 | \$135 | \$185 | \$127 | \$175 | \$143 | \$196 | \$135 | \$186 | \$107 | \$146 | \$98 | \$134 |
| 24 | \$187 | \$253 | \$182 | \$247 | \$139 | \$189 | \$131 | \$178 | \$147 | \$199 | \$140 | \$189 | \$110 | \$149 | \$100 | \$136 |
| 25 | \$193 | \$258 | \$189 | \$252 | \$144 | \$192 | \$135 | \$181 | \$152 | \$203 | \$144 | \$192 | \$113 | \$152 | \$103 | \$138 |
| 26 | \$198 | \$262 | \$193 | \$256 | \$147 | \$196 | \$139 | \$185 | \$155 | \$207 | \$147 | \$196 | \$117 | \$154 | \$107 | \$141 |
| 27 | \$202 | \$268 | \$197 | \$261 | \$150 | \$199 | \$142 | \$189 | \$159 | \$211 | \$151 | \$200 | \$118 | \$158 | \$108 | \$144 |
| 28 | \$205 | \$274 | \$199 | \$267 | \$153 | \$205 | \$144 | \$193 | \$161 | \$216 | \$153 | \$206 | \$120 | \$162 | \$109 | \$148 |
| 29 | \$207 | \$282 | \$201 | \$275 | \$153 | \$210 | \$145 | \$198 | \$162 | \$222 | \$154 | \$210 | \$121 | \$166 | \$110 | \$152 |
| 30 | \$207 | \$289 | \$202 | \$282 | \$154 | \$216 | \$146 | \$204 | \$163 | \$228 | \$155 | \$216 | \$122 | \$171 | \$111 | \$156 |
| 31 | \$209 | \$297 | \$204 | \$290 | \$156 | \$222 | \$147 | \$209 | \$165 | \$234 | \$157 | \$223 | \$123 | \$175 | \$112 | \$160 |
| 32 | \$212 | \$306 | \$207 | \$298 | \$158 | \$227 | \$149 | \$215 | \$167 | \$241 | \$159 | \$228 | \$125 | \$180 | \$114 | \$164 |
| 33 | \$216 | \$313 | \$210 | \$305 | \$161 | \$233 | \$152 | \$220 | \$170 | \$246 | \$161 | \$234 | \$126 | \$184 | \$116 | \$168 |
| 34 | \$220 | \$319 | \$215 | \$311 | \$163 | \$238 | \$154 | \$225 | \$173 | \$252 | \$164 | \$239 | \$129 | \$188 | \$118 | \$171 |
| 35 | \$225 | \$326 | \$220 | \$318 | \$168 | \$243 | \$159 | \$229 | \$178 | \$257 | \$169 | \$243 | \$133 | \$192 | \$121 | \$176 |
| 36 | \$232 | \$333 | \$226 | \$325 | \$172 | \$248 | \$162 | \$234 | \$182 | \$262 | \$173 | \$249 | \$136 | \$196 | \$125 | \$179 |
| 37 | \$238 | \$341 | \$232 | \$333 | \$178 | \$254 | \$168 | \$240 | \$188 | \$269 | \$178 | \$255 | \$140 | \$200 | \$128 | \$183 |
| 38 | \$245 | \$350 | \$239 | \$341 | \$183 | \$261 | \$173 | \$246 | \$193 | \$275 | \$183 | \$261 | \$144 | \$206 | \$132 | \$188 |
| 39 | \$253 | \$359 | \$247 | \$350 | \$189 | \$267 | \$178 | \$252 | \$199 | \$282 | \$189 | \$268 | \$149 | \$211 | \$136 | \$193 |
| 40 | \$261 | \$368 | \$255 | \$359 | \$195 | \$274 | \$184 | \$259 | \$206 | \$289 | \$195 | \$275 | \$153 | \$216 | \$140 | \$198 |
| 41 | \$270 | \$377 | \$263 | \$368 | \$200 | \$280 | \$189 | \$265 | \$212 | \$297 | \$201 | \$281 | \$159 | \$221 | \$145 | \$202 |
| 42 | \$279 | \$385 | \$271 | \$375 | \$207 | \$287 | \$196 | \$270 | \$219 | \$303 | \$208 | \$288 | \$163 | \$226 | \$149 | \$207 |
| 43 | \$288 | \$393 | \$280 | \$383 | \$214 | \$292 | \$202 | \$276 | \$226 | \$309 | \$215 | \$293 | \$169 | \$231 | \$154 | \$211 |
| 44 | \$297 | \$399 | \$290 | \$389 | \$222 | \$297 | \$209 | \$281 | \$234 | \$315 | \$223 | \$298 | \$175 | \$234 | \$160 | \$215 |
| 45 | \$309 | \$405 | \$301 | \$396 | \$230 | \$302 | \$217 | \$286 | \$243 | \$319 | \$231 | \$303 | \$181 | \$238 | \$166 | \$217 |
| 46 | \$323 | \$410 | \$315 | \$400 | \$240 | \$306 | \$226 | \$288 | \$254 | \$323 | \$242 | \$306 | \$189 | \$242 | \$173 | \$221 |
| 47 | \$339 | \$414 | \$331 | \$404 | \$252 | \$308 | \$239 | \$291 | \$267 | \$326 | \$253 | \$309 | \$199 | \$243 | \$182 | \$223 |
| 48 | \$358 | \$417 | \$349 | \$406 | \$266 | \$311 | \$252 | \$294 | \$281 | \$329 | \$267 | \$312 | \$210 | \$245 | \$192 | \$225 |
| 49 | \$378 | \$421 | \$369 | \$410 | \$282 | \$313 | \$267 | \$296 | \$298 | \$331 | \$283 | \$314 | \$223 | \$247 | \$204 | \$225 |
| 50 | \$402 | \$425 | \$392 | \$414 | \$299 | \$316 | \$283 | \$299 | \$316 | \$334 | \$300 | \$317 | \$236 | \$250 | \$216 | \$228 |
| 51 | \$426 | \$432 | \$415 | \$421 | \$317 | \$322 | \$300 | \$304 | \$335 | \$340 | \$318 | \$323 | \$251 | \$254 | \$229 | \$233 |
| 52 | \$452 | \$442 | \$441 | \$432 | \$336 | \$330 | \$317 | \$312 | \$356 | \$349 | \$338 | \$331 | \$266 | \$261 | \$243 | \$238 |
| 53 | \$478 | \$458 | \$467 | \$446 | \$356 | \$341 | \$336 | \$322 | \$377 | \$360 | \$358 | \$342 | \$281 | \$269 | \$257 | \$245 |
| 54 | \$505 | \$477 | \$493 | \$465 | \$377 | \$355 | \$356 | \$335 | \$398 | \$376 | \$378 | \$357 | \$297 | \$280 | \$272 | \$256 |
| 55 | \$535 | \$499 | \$522 | \$486 | \$398 | \$372 | \$377 | \$351 | \$422 | \$393 | \$400 | \$373 | \$315 | \$294 | \$288 | \$269 |
| 56 | \$567 | \$525 | \$553 | \$512 | \$423 | \$391 | \$399 | \$369 | \$447 | \$414 | \$424 | \$393 | \$333 | \$308 | \$305 | \$282 |
| 57 | \$603 | \$552 | \$587 | \$539 | \$449 | \$411 | \$424 | \$388 | \$475 | \$435 | \$450 | \$413 | \$355 | \$324 | \$324 | \$297 |
| 58 | \$642 | \$581 | \$626 | \$567 | \$478 | \$432 | \$452 | \$409 | \$505 | \$458 | \$479 | \$434 | \$378 | \$342 | \$345 | \$312 |
| 59 | \$684 | \$610 | \$666 | \$594 | \$510 | \$454 | \$482 | \$429 | \$539 | \$480 | \$511 | \$456 | \$403 | \$359 | \$368 | \$328 |
| 60 | \$726 | \$638 | \$708 | \$621 | \$541 | \$476 | \$512 | \$450 | \$572 | \$503 | \$543 | \$477 | \$427 | \$376 | \$390 | \$343 |
| 61 | \$767 | \$665 | \$748 | \$648 | \$571 | \$495 | \$540 | \$468 | \$604 | \$523 | \$574 | \$496 | \$451 | \$391 | \$413 | \$358 |
| 62 | \$804 | \$689 | \$784 | \$672 | \$599 | \$513 | \$566 | \$486 | \$633 | \$543 | \$601 | \$515 | \$473 | \$405 | \$432 | \$370 |
| 63 | \$837 | \$711 | \$816 | \$693 | \$623 | \$529 | \$589 | \$500 | \$659 | \$559 | \$626 | \$531 | \$492 | \$418 | \$450 | \$382 |
| 64 | \$864 | \$729 | \$843 | \$711 | \$644 | \$542 | \$609 | \$513 | \$681 | \$574 | \$646 | \$544 | \$508 | \$428 | \$464 | \$391 |

Lumenos HSA Rates

Region: Reno and Rural (Zip Codes EXCEPT 890 and 891)

| Age | Lumenos HSA \$3000 100% | | | | Lumenos HSA \$3000 80% | | | | Lumenos HSA \$5000 100% | | | |
|-----|----------------------------|--------|---------|--------|---------------------------|--------|---------|--------|----------------------------|--------|---------|--------|
| | 1 Mbr | | 2+ Mbrs | | 1Mbr | | 2+ Mbrs | | 1 Mbr | | 2+ Mbrs | |
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| 0 | \$197 | \$197 | \$185 | \$185 | \$149 | \$149 | \$135 | \$135 | \$124 | \$124 | \$110 | \$110 |
| 1 | \$167 | \$167 | \$157 | \$157 | \$126 | \$126 | \$115 | \$115 | \$105 | \$105 | \$93 | \$93 |
| 2 | \$142 | \$142 | \$134 | \$134 | \$108 | \$108 | \$98 | \$98 | \$89 | \$89 | \$79 | \$79 |
| 3 | \$123 | \$123 | \$116 | \$116 | \$93 | \$93 | \$84 | \$84 | \$77 | \$77 | \$69 | \$69 |
| 4 | \$109 | \$109 | \$103 | \$103 | \$83 | \$83 | \$75 | \$75 | \$69 | \$69 | \$62 | \$62 |
| 5 | \$101 | \$101 | \$95 | \$95 | \$77 | \$77 | \$70 | \$70 | \$63 | \$63 | \$56 | \$56 |
| 6 | \$97 | \$97 | \$91 | \$91 | \$73 | \$73 | \$66 | \$66 | \$61 | \$61 | \$54 | \$54 |
| 7 | \$96 | \$96 | \$90 | \$90 | \$72 | \$72 | \$65 | \$65 | \$61 | \$61 | \$54 | \$54 |
| 8 | \$98 | \$98 | \$91 | \$91 | \$74 | \$74 | \$67 | \$67 | \$62 | \$62 | \$54 | \$54 |
| 9 | \$101 | \$101 | \$95 | \$95 | \$77 | \$77 | \$70 | \$70 | \$63 | \$63 | \$56 | \$56 |
| 10 | \$105 | \$105 | \$99 | \$99 | \$80 | \$80 | \$72 | \$72 | \$66 | \$66 | \$59 | \$59 |
| 11 | \$110 | \$110 | \$104 | \$104 | \$83 | \$83 | \$75 | \$75 | \$69 | \$69 | \$62 | \$62 |
| 12 | \$115 | \$115 | \$108 | \$108 | \$87 | \$87 | \$79 | \$79 | \$72 | \$72 | \$63 | \$63 |
| 13 | \$119 | \$119 | \$112 | \$112 | \$90 | \$90 | \$81 | \$81 | \$75 | \$75 | \$66 | \$66 |
| 14 | \$116 | \$132 | \$108 | \$124 | \$88 | \$100 | \$80 | \$90 | \$72 | \$82 | \$64 | \$73 |
| 15 | \$117 | \$139 | \$110 | \$131 | \$89 | \$106 | \$81 | \$96 | \$73 | \$88 | \$65 | \$78 |
| 16 | \$118 | \$147 | \$111 | \$138 | \$90 | \$111 | \$81 | \$100 | \$74 | \$92 | \$66 | \$82 |
| 17 | \$120 | \$154 | \$113 | \$145 | \$90 | \$117 | \$81 | \$106 | \$75 | \$97 | \$67 | \$86 |
| 18 | \$121 | \$161 | \$114 | \$151 | \$92 | \$122 | \$83 | \$110 | \$76 | \$101 | \$68 | \$90 |
| 19 | \$123 | \$168 | \$116 | \$158 | \$93 | \$127 | \$84 | \$116 | \$77 | \$105 | \$69 | \$93 |
| 20 | \$126 | \$173 | \$118 | \$162 | \$95 | \$132 | \$86 | \$119 | \$79 | \$109 | \$70 | \$98 |
| 21 | \$128 | \$179 | \$120 | \$168 | \$98 | \$135 | \$89 | \$123 | \$81 | \$112 | \$72 | \$99 |
| 22 | \$132 | \$183 | \$124 | \$172 | \$100 | \$139 | \$90 | \$126 | \$82 | \$115 | \$73 | \$102 |
| 23 | \$136 | \$187 | \$128 | \$176 | \$103 | \$142 | \$93 | \$128 | \$85 | \$117 | \$76 | \$105 |
| 24 | \$140 | \$190 | \$132 | \$179 | \$107 | \$144 | \$97 | \$131 | \$88 | \$119 | \$78 | \$106 |
| 25 | \$144 | \$194 | \$135 | \$182 | \$109 | \$146 | \$99 | \$133 | \$90 | \$122 | \$81 | \$108 |
| 26 | \$148 | \$197 | \$139 | \$185 | \$112 | \$149 | \$101 | \$135 | \$93 | \$124 | \$83 | \$110 |
| 27 | \$152 | \$201 | \$143 | \$189 | \$115 | \$153 | \$104 | \$138 | \$95 | \$126 | \$84 | \$112 |
| 28 | \$153 | \$206 | \$144 | \$193 | \$117 | \$156 | \$106 | \$141 | \$97 | \$129 | \$86 | \$115 |
| 29 | \$155 | \$212 | \$146 | \$199 | \$117 | \$161 | \$107 | \$145 | \$98 | \$133 | \$87 | \$118 |
| 30 | \$156 | \$217 | \$147 | \$204 | \$118 | \$165 | \$107 | \$150 | \$98 | \$136 | \$87 | \$121 |
| 31 | \$157 | \$224 | \$148 | \$210 | \$119 | \$170 | \$108 | \$153 | \$99 | \$140 | \$88 | \$125 |
| 32 | \$159 | \$229 | \$149 | \$216 | \$120 | \$174 | \$108 | \$158 | \$99 | \$144 | \$89 | \$128 |
| 33 | \$162 | \$234 | \$152 | \$220 | \$123 | \$178 | \$111 | \$161 | \$101 | \$147 | \$90 | \$131 |
| 34 | \$165 | \$240 | \$155 | \$225 | \$125 | \$182 | \$113 | \$165 | \$104 | \$151 | \$92 | \$135 |
| 35 | \$169 | \$245 | \$159 | \$231 | \$128 | \$186 | \$116 | \$168 | \$107 | \$154 | \$95 | \$137 |
| 36 | \$174 | \$251 | \$163 | \$235 | \$132 | \$189 | \$119 | \$171 | \$109 | \$157 | \$98 | \$140 |
| 37 | \$179 | \$256 | \$168 | \$241 | \$135 | \$194 | \$123 | \$175 | \$112 | \$161 | \$99 | \$143 |
| 38 | \$184 | \$262 | \$173 | \$246 | \$140 | \$199 | \$126 | \$180 | \$116 | \$165 | \$103 | \$147 |
| 39 | \$190 | \$269 | \$179 | \$252 | \$144 | \$204 | \$131 | \$184 | \$119 | \$169 | \$106 | \$150 |
| 40 | \$196 | \$276 | \$184 | \$260 | \$149 | \$209 | \$135 | \$189 | \$123 | \$173 | \$109 | \$154 |
| 41 | \$202 | \$282 | \$190 | \$265 | \$153 | \$215 | \$139 | \$194 | \$127 | \$178 | \$113 | \$158 |
| 42 | \$209 | \$289 | \$197 | \$272 | \$158 | \$219 | \$143 | \$198 | \$131 | \$181 | \$117 | \$162 |
| 43 | \$216 | \$295 | \$203 | \$277 | \$163 | \$224 | \$148 | \$202 | \$135 | \$185 | \$120 | \$164 |
| 44 | \$224 | \$300 | \$210 | \$282 | \$170 | \$227 | \$153 | \$206 | \$140 | \$189 | \$125 | \$168 |
| 45 | \$232 | \$305 | \$218 | \$287 | \$176 | \$231 | \$159 | \$209 | \$146 | \$191 | \$130 | \$171 |
| 46 | \$243 | \$308 | \$228 | \$289 | \$184 | \$234 | \$167 | \$211 | \$153 | \$194 | \$135 | \$172 |
| 47 | \$254 | \$311 | \$239 | \$292 | \$193 | \$235 | \$175 | \$213 | \$160 | \$196 | \$142 | \$174 |
| 48 | \$269 | \$314 | \$252 | \$295 | \$204 | \$237 | \$184 | \$215 | \$169 | \$197 | \$150 | \$175 |
| 49 | \$284 | \$315 | \$267 | \$297 | \$216 | \$239 | \$195 | \$216 | \$179 | \$198 | \$159 | \$177 |
| 50 | \$302 | \$319 | \$284 | \$300 | \$229 | \$242 | \$207 | \$218 | \$189 | \$200 | \$169 | \$178 |
| 51 | \$320 | \$324 | \$301 | \$305 | \$243 | \$246 | \$219 | \$223 | \$201 | \$204 | \$179 | \$181 |
| 52 | \$339 | \$333 | \$318 | \$313 | \$257 | \$252 | \$233 | \$227 | \$213 | \$208 | \$189 | \$185 |
| 53 | \$359 | \$343 | \$337 | \$323 | \$272 | \$261 | \$246 | \$235 | \$225 | \$216 | \$200 | \$192 |
| 54 | \$379 | \$358 | \$357 | \$336 | \$288 | \$271 | \$261 | \$245 | \$239 | \$225 | \$213 | \$200 |
| 55 | \$402 | \$375 | \$378 | \$352 | \$305 | \$284 | \$276 | \$257 | \$252 | \$235 | \$225 | \$209 |
| 56 | \$426 | \$394 | \$401 | \$370 | \$323 | \$299 | \$292 | \$270 | \$268 | \$248 | \$238 | \$221 |
| 57 | \$452 | \$414 | \$425 | \$389 | \$343 | \$315 | \$311 | \$285 | \$285 | \$261 | \$253 | \$232 |
| 58 | \$482 | \$436 | \$453 | \$410 | \$366 | \$331 | \$331 | \$299 | \$303 | \$274 | \$270 | \$243 |
| 59 | \$513 | \$458 | \$483 | \$430 | \$389 | \$347 | \$352 | \$314 | \$323 | \$288 | \$288 | \$256 |
| 60 | \$545 | \$479 | \$513 | \$450 | \$414 | \$363 | \$374 | \$329 | \$342 | \$301 | \$305 | \$268 |
| 61 | \$576 | \$499 | \$541 | \$469 | \$437 | \$378 | \$396 | \$342 | \$362 | \$314 | \$323 | \$279 |
| 62 | \$603 | \$517 | \$567 | \$486 | \$458 | \$393 | \$414 | \$355 | \$379 | \$325 | \$338 | \$289 |
| 63 | \$629 | \$533 | \$591 | \$501 | \$477 | \$405 | \$432 | \$366 | \$395 | \$335 | \$351 | \$298 |
| 64 | \$648 | \$547 | \$610 | \$514 | \$492 | \$414 | \$445 | \$375 | \$408 | \$343 | \$363 | \$306 |

Our Lumenos HSA for Individuals health care plans have standard rates and rates for tobacco users. The standard rates are published in this rate sheet. You may be eligible for a standard rate if you haven't used any tobacco products (cigarettes, cigars, chewing tobacco or pipe) during the 12 consecutive months before your application date. If you're applying for family coverage, we'll individually rate each person listed on your application based on the person's tobacco use. To calculate tobacco rates, multiply the base rate by 1.2, then round down to the nearest dollar. Note that rates calculated will be within \$2 of actual rates.

How to Calculate Your Monthly Rates.

Basics: Find the Medical Rating Area you live in based on your ZIP code (see the top of each rate chart for description of region). Calculate rates based on customer's age the first of the month that they are requesting coverage.

Want to enroll 1 member?

Find the member's gender, and under the age column, locate the member's age in the appropriate 1 Member column to find the rate.

Want to enroll 2 or more members?

Find the rate for each member based on their gender and age in the appropriate 2+ Member column. Total the rates for all members.

Note: Only the three youngest dependent children will be billed. There is no premium charge for additional children.

Family coverage can include an unmarried child who's under age 24 and either financially dependent on the parent or who has the same legal residence as the parent. At the end of the month when the child turns 24, we'll automatically terminate the child's dependent coverage on the policy. However, the child will then have the option to continue the same coverage on his or her own policy. If an unmarried child age 19 or older has a medically certified disability and is dependent on the parent, we must be notified in writing about the child's condition for the child to qualify for the dependent rate.

We'll make final coverage and rate determinations after we receive, review and accept your signed application.

Anthem will usually adjust rates every 12 months; however, we may adjust more frequently in accordance with the terms of the health benefit plan. If we do, we'll notify you in writing at least 60 days before your new rate becomes effective.

Sales Information

For more information or to get a rate quote, please contact your Anthem Blue Cross and Blue Shield authorized agent, or call our Individual sales department toll free at 866-317-9022.

For more information,
please visit [anthem.com](https://www.anthem.com).

