

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).

