

# Nevada Anthem Blue Plans

Individual Plan Monthly Rates

Rates effective 04/01/09

**Anthem Blue Rates**

**Region: Reno and Rural**

**Region: Las Vegas (Zip Codes 890 and 891)**

**(Zip Codes Except 890 and 891)**

AGE	Anthem Blue Saver 2000		Anthem Blue HSA 2600		Anthem Blue 5000		Anthem Blue Saver 2000		Anthem Blue HSA 2600		Anthem Blue 5000	
	M	F	M	F	M	F	M	F	M	F	M	F
0	\$125	\$125	\$129	\$129	\$132	\$132	\$112	\$112	\$116	\$116	\$118	\$118
1	\$117	\$117	\$117	\$117	\$126	\$126	\$105	\$105	\$105	\$105	\$113	\$113
2	\$100	\$100	\$100	\$100	\$107	\$107	\$90	\$90	\$90	\$90	\$96	\$96
3	\$87	\$87	\$86	\$86	\$93	\$93	\$78	\$78	\$77	\$77	\$83	\$83
4	\$77	\$77	\$77	\$77	\$83	\$83	\$69	\$69	\$69	\$69	\$74	\$74
5	\$71	\$71	\$71	\$71	\$76	\$76	\$63	\$63	\$63	\$63	\$68	\$68
6	\$68	\$68	\$68	\$68	\$73	\$73	\$61	\$61	\$61	\$61	\$65	\$65
7	\$68	\$68	\$68	\$68	\$73	\$73	\$61	\$61	\$61	\$61	\$65	\$65
8	\$69	\$69	\$69	\$69	\$74	\$74	\$62	\$62	\$62	\$62	\$66	\$66
9	\$71	\$71	\$71	\$71	\$76	\$76	\$63	\$63	\$63	\$63	\$68	\$68
10	\$74	\$74	\$74	\$74	\$80	\$80	\$66	\$66	\$66	\$66	\$72	\$72
11	\$77	\$77	\$77	\$77	\$83	\$83	\$69	\$69	\$69	\$69	\$74	\$74
12	\$80	\$80	\$80	\$80	\$87	\$87	\$72	\$72	\$72	\$72	\$78	\$78
13	\$84	\$84	\$84	\$84	\$90	\$90	\$75	\$75	\$75	\$75	\$81	\$81
14	\$81	\$93	\$81	\$92	\$87	\$100	\$72	\$83	\$72	\$82	\$78	\$90
15	\$82	\$98	\$82	\$98	\$88	\$105	\$73	\$88	\$73	\$88	\$79	\$94
16	\$83	\$103	\$83	\$103	\$89	\$111	\$74	\$92	\$74	\$92	\$80	\$99
17	\$84	\$108	\$84	\$108	\$90	\$116	\$75	\$97	\$75	\$97	\$81	\$104
18	\$85	\$113	\$85	\$113	\$92	\$121	\$76	\$101	\$76	\$101	\$82	\$108
19	\$87	\$118	\$86	\$117	\$93	\$126	\$78	\$106	\$77	\$105	\$83	\$113
20	\$88	\$122	\$88	\$122	\$95	\$131	\$79	\$109	\$79	\$109	\$85	\$117
21	\$90	\$125	\$90	\$125	\$97	\$135	\$81	\$112	\$81	\$112	\$87	\$121
22	\$93	\$129	\$93	\$129	\$100	\$138	\$83	\$116	\$83	\$116	\$90	\$124
23	\$95	\$131	\$95	\$131	\$103	\$141	\$85	\$117	\$85	\$117	\$92	\$126
24	\$99	\$134	\$98	\$134	\$106	\$144	\$89	\$120	\$88	\$120	\$95	\$129
25	\$101	\$136	\$101	\$136	\$109	\$146	\$90	\$122	\$90	\$122	\$98	\$131
26	\$104	\$138	\$104	\$138	\$112	\$149	\$93	\$124	\$93	\$124	\$100	\$134
27	\$106	\$141	\$106	\$141	\$114	\$152	\$95	\$126	\$95	\$126	\$102	\$136
28	\$108	\$145	\$108	\$145	\$116	\$156	\$97	\$130	\$97	\$130	\$104	\$140
29	\$109	\$149	\$109	\$149	\$117	\$160	\$98	\$134	\$98	\$134	\$105	\$144
30	\$110	\$153	\$109	\$153	\$118	\$164	\$99	\$137	\$98	\$137	\$106	\$147
31	\$110	\$157	\$110	\$157	\$119	\$169	\$99	\$141	\$99	\$141	\$107	\$152
32	\$112	\$161	\$112	\$161	\$120	\$173	\$100	\$144	\$100	\$144	\$108	\$155
33	\$113	\$165	\$113	\$165	\$122	\$177	\$101	\$148	\$101	\$148	\$109	\$159
34	\$116	\$168	\$116	\$168	\$125	\$181	\$104	\$151	\$104	\$151	\$112	\$162
35	\$119	\$172	\$119	\$172	\$128	\$185	\$107	\$154	\$107	\$154	\$115	\$166
36	\$122	\$176	\$122	\$176	\$131	\$189	\$109	\$158	\$109	\$158	\$117	\$170
37	\$126	\$180	\$126	\$180	\$135	\$193	\$113	\$162	\$113	\$162	\$121	\$173
38	\$129	\$184	\$129	\$184	\$139	\$198	\$116	\$165	\$116	\$165	\$125	\$178
39	\$133	\$189	\$133	\$189	\$143	\$203	\$119	\$170	\$119	\$170	\$128	\$182
40	\$138	\$194	\$138	\$194	\$148	\$208	\$124	\$174	\$124	\$174	\$133	\$187
41	\$142	\$199	\$142	\$198	\$153	\$213	\$127	\$179	\$127	\$178	\$137	\$191
42	\$147	\$203	\$147	\$203	\$158	\$218	\$132	\$182	\$132	\$182	\$142	\$196
43	\$152	\$207	\$151	\$207	\$163	\$223	\$136	\$186	\$135	\$186	\$146	\$200
44	\$157	\$211	\$157	\$211	\$169	\$227	\$141	\$189	\$141	\$189	\$152	\$204
45	\$163	\$214	\$163	\$214	\$175	\$230	\$146	\$192	\$146	\$192	\$157	\$207
46	\$170	\$216	\$170	\$216	\$183	\$233	\$153	\$194	\$153	\$194	\$164	\$209
47	\$179	\$219	\$178	\$218	\$192	\$235	\$161	\$197	\$160	\$196	\$172	\$211
48	\$188	\$220	\$188	\$220	\$203	\$237	\$169	\$198	\$169	\$198	\$182	\$213
49	\$200	\$222	\$200	\$222	\$215	\$238	\$180	\$199	\$180	\$199	\$193	\$214
50	\$212	\$224	\$212	\$224	\$228	\$241	\$190	\$201	\$190	\$201	\$205	\$216
51	\$225	\$228	\$225	\$228	\$242	\$245	\$202	\$205	\$202	\$205	\$217	\$220
52	\$238	\$233	\$238	\$233	\$256	\$251	\$214	\$209	\$214	\$209	\$230	\$225
53	\$252	\$241	\$252	\$241	\$271	\$260	\$226	\$216	\$226	\$216	\$243	\$234
54	\$267	\$252	\$267	\$251	\$287	\$270	\$240	\$226	\$240	\$225	\$258	\$243
55	\$282	\$264	\$282	\$263	\$304	\$283	\$253	\$237	\$253	\$236	\$273	\$254
56	\$299	\$277	\$299	\$277	\$322	\$298	\$269	\$249	\$269	\$249	\$289	\$268
57	\$318	\$291	\$318	\$291	\$342	\$313	\$286	\$261	\$286	\$261	\$307	\$281
58	\$339	\$307	\$339	\$306	\$364	\$330	\$305	\$276	\$305	\$275	\$327	\$297
59	\$361	\$322	\$361	\$322	\$388	\$346	\$324	\$289	\$324	\$289	\$349	\$311
60	\$383	\$337	\$383	\$337	\$412	\$362	\$344	\$303	\$344	\$303	\$370	\$325
61	\$405	\$351	\$405	\$351	\$435	\$377	\$364	\$315	\$364	\$315	\$391	\$339
62	\$425	\$364	\$424	\$364	\$456	\$391	\$382	\$327	\$381	\$327	\$410	\$351
63	\$442	\$375	\$441	\$375	\$475	\$403	\$397	\$337	\$396	\$337	\$427	\$362
64	\$456	\$384	\$456	\$384	\$490	\$413	\$410	\$345	\$410	\$345	\$441	\$371
65+	\$456	\$384	\$456	\$384	\$490	\$413	\$410	\$345	\$410	\$345	\$441	\$371

Our Anthem Blue health care plans have standard rates and rates for tobacco users. 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.

Find the rate for each member based on their gender and age in the appropriate chart. Total the rates for all members.

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

## Anniversary Rating

These plans use Anniversary Rating. Anniversary Rating is a rating methodology/model where premium and age adjustments happen at the same time in the member's anniversary month.

1. An anniversary month is the month assigned to a member in which they will receive their premium and age adjustments.
2. The anniversary month will be assigned based on the enrollment month, regardless of the actual enrollment date — if a member is effective any time in January, their anniversary month will be January.
3. Age will be calculated as of the first of the anniversary month for all members on the policy. Any rate changes due to age will occur along with any trend adjustments in the member's anniversary month.
4. First of month entry age rating means that we will rate the member as of their age on the first of their effective month. For example, if a member is effective on 3/15/08 and turned 40 on 3/10/08, they will be rated as a 39-year-old because they were 39 as of 3/1/08. Their anniversary month will be March (because they were effective in March) and they will be rated at age 40 when they receive their next rate adjustment on March 1 of the following year.

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.

The monthly premium rates for our Anthem Blue Saver for Individuals plans can change periodically. If they 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 at 303-831-2290 or toll free at 866-412-9149.

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

