

# Nevada Lumenos HSA Plans

Individual Plan Monthly Rates

Rates effective 04/01/09

# Lumenos HSA Rates

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

AGE	Lumenos HSA \$1500 100%				Lumenos HSA \$150070%				Lumenos HSA \$2500 100%				Lumenos HSA \$2500 80%			
	1 Mbr		2+ Mbrs		1 Mbr		2+ Mbrs		1 Mbr		2+ Mbrs		1 Mbr		2+ Mbrs	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
0	\$195	\$195	\$190	\$190	\$153	\$153	\$146	\$146	\$159	\$159	\$150	\$150	\$136	\$136	\$129	\$129
1	\$195	\$195	\$190	\$190	\$153	\$153	\$146	\$146	\$159	\$159	\$150	\$150	\$128	\$128	\$117	\$117
2	\$186	\$186	\$181	\$181	\$138	\$138	\$131	\$131	\$146	\$146	\$139	\$139	\$109	\$109	\$100	\$100
3	\$161	\$161	\$157	\$157	\$120	\$120	\$113	\$113	\$127	\$127	\$121	\$121	\$95	\$95	\$87	\$87
4	\$144	\$144	\$140	\$140	\$107	\$107	\$101	\$101	\$113	\$113	\$107	\$107	\$84	\$84	\$77	\$77
5	\$133	\$133	\$129	\$129	\$99	\$99	\$93	\$93	\$105	\$105	\$99	\$99	\$78	\$78	\$71	\$71
6	\$127	\$127	\$124	\$124	\$94	\$94	\$89	\$89	\$100	\$100	\$95	\$95	\$75	\$75	\$68	\$68
7	\$126	\$126	\$123	\$123	\$93	\$93	\$88	\$88	\$99	\$99	\$94	\$94	\$74	\$74	\$68	\$68
8	\$128	\$128	\$125	\$125	\$95	\$95	\$90	\$90	\$100	\$100	\$95	\$95	\$75	\$75	\$69	\$69
9	\$132	\$132	\$129	\$129	\$99	\$99	\$93	\$93	\$104	\$104	\$99	\$99	\$78	\$78	\$71	\$71
10	\$138	\$138	\$134	\$134	\$103	\$103	\$97	\$97	\$109	\$109	\$103	\$103	\$81	\$81	\$74	\$74
11	\$144	\$144	\$140	\$140	\$107	\$107	\$101	\$101	\$113	\$113	\$108	\$108	\$85	\$85	\$78	\$78
12	\$150	\$150	\$147	\$147	\$112	\$112	\$106	\$106	\$118	\$118	\$112	\$112	\$88	\$88	\$80	\$80
13	\$156	\$156	\$152	\$152	\$116	\$116	\$110	\$110	\$123	\$123	\$117	\$117	\$92	\$92	\$84	\$84
14	\$151	\$173	\$148	\$169	\$113	\$129	\$106	\$121	\$119	\$136	\$113	\$129	\$89	\$101	\$81	\$93
15	\$153	\$182	\$150	\$178	\$114	\$136	\$108	\$128	\$121	\$144	\$114	\$136	\$90	\$107	\$82	\$98
16	\$155	\$192	\$151	\$187	\$115	\$143	\$109	\$135	\$122	\$151	\$116	\$144	\$91	\$113	\$83	\$103
17	\$157	\$202	\$153	\$197	\$117	\$150	\$110	\$142	\$124	\$159	\$117	\$151	\$92	\$118	\$84	\$108
18	\$159	\$211	\$155	\$206	\$118	\$157	\$112	\$148	\$125	\$166	\$119	\$157	\$93	\$124	\$85	\$113
19	\$161	\$219	\$158	\$214	\$120	\$163	\$113	\$154	\$127	\$173	\$121	\$164	\$95	\$129	\$87	\$118
20	\$164	\$227	\$160	\$222	\$122	\$169	\$116	\$160	\$129	\$179	\$123	\$170	\$97	\$133	\$88	\$122
21	\$168	\$234	\$164	\$228	\$125	\$174	\$118	\$164	\$132	\$184	\$126	\$175	\$99	\$137	\$90	\$126
22	\$173	\$240	\$169	\$234	\$129	\$179	\$121	\$169	\$136	\$189	\$129	\$179	\$101	\$141	\$93	\$129
23	\$178	\$245	\$174	\$239	\$133	\$182	\$125	\$172	\$140	\$193	\$133	\$183	\$105	\$144	\$96	\$131
24	\$184	\$249	\$179	\$243	\$137	\$186	\$129	\$175	\$145	\$196	\$137	\$186	\$108	\$146	\$99	\$134
25	\$189	\$253	\$185	\$247	\$141	\$189	\$133	\$178	\$149	\$200	\$141	\$189	\$111	\$149	\$102	\$136
26	\$194	\$258	\$190	\$252	\$145	\$192	\$137	\$181	\$153	\$203	\$145	\$193	\$114	\$152	\$104	\$139
27	\$198	\$263	\$194	\$257	\$148	\$196	\$139	\$185	\$156	\$207	\$148	\$197	\$116	\$155	\$106	\$141
28	\$201	\$270	\$196	\$263	\$150	\$201	\$141	\$190	\$158	\$213	\$150	\$202	\$118	\$159	\$108	\$145
29	\$203	\$277	\$198	\$270	\$151	\$206	\$143	\$195	\$160	\$218	\$152	\$207	\$119	\$163	\$109	\$149
30	\$204	\$285	\$199	\$278	\$152	\$212	\$144	\$200	\$161	\$224	\$153	\$213	\$120	\$167	\$110	\$153
31	\$206	\$293	\$201	\$286	\$153	\$218	\$145	\$206	\$162	\$230	\$154	\$219	\$121	\$172	\$111	\$157
32	\$208	\$300	\$203	\$293	\$155	\$224	\$146	\$211	\$164	\$236	\$156	\$224	\$122	\$176	\$112	\$161
33	\$212	\$307	\$206	\$300	\$158	\$229	\$149	\$216	\$167	\$242	\$158	\$230	\$124	\$181	\$114	\$165
34	\$216	\$314	\$211	\$306	\$161	\$234	\$152	\$221	\$170	\$247	\$162	\$235	\$127	\$185	\$116	\$169
35	\$222	\$321	\$216	\$313	\$165	\$239	\$156	\$226	\$174	\$253	\$166	\$240	\$130	\$188	\$119	\$172
36	\$228	\$328	\$222	\$320	\$169	\$244	\$160	\$230	\$179	\$258	\$170	\$245	\$134	\$193	\$122	\$176
37	\$234	\$335	\$229	\$327	\$174	\$250	\$165	\$236	\$184	\$264	\$175	\$251	\$138	\$197	\$126	\$180
38	\$241	\$344	\$235	\$335	\$180	\$256	\$170	\$242	\$190	\$271	\$180	\$257	\$142	\$202	\$130	\$185
39	\$249	\$352	\$243	\$344	\$185	\$262	\$175	\$248	\$196	\$277	\$186	\$263	\$146	\$207	\$134	\$189
40	\$257	\$361	\$250	\$352	\$191	\$269	\$180	\$254	\$202	\$285	\$192	\$270	\$151	\$212	\$138	\$194
41	\$265	\$370	\$258	\$361	\$197	\$276	\$186	\$260	\$209	\$291	\$198	\$277	\$156	\$217	\$142	\$199
42	\$274	\$378	\$267	\$369	\$204	\$282	\$192	\$266	\$215	\$298	\$204	\$283	\$161	\$222	\$147	\$203
43	\$283	\$386	\$276	\$377	\$210	\$287	\$199	\$271	\$223	\$304	\$211	\$288	\$166	\$227	\$152	\$207
44	\$293	\$393	\$285	\$383	\$218	\$292	\$206	\$276	\$230	\$309	\$219	\$294	\$172	\$231	\$157	\$211
45	\$304	\$399	\$297	\$389	\$226	\$297	\$214	\$280	\$239	\$314	\$227	\$298	\$179	\$234	\$163	\$214
46	\$317	\$403	\$309	\$394	\$236	\$300	\$223	\$284	\$250	\$318	\$237	\$301	\$186	\$237	\$170	\$217
47	\$333	\$407	\$325	\$397	\$248	\$303	\$234	\$286	\$262	\$321	\$249	\$304	\$196	\$239	\$179	\$219
48	\$351	\$410	\$343	\$400	\$262	\$306	\$247	\$288	\$277	\$323	\$263	\$307	\$206	\$241	\$189	\$220
49	\$372	\$413	\$363	\$403	\$277	\$308	\$262	\$291	\$293	\$326	\$278	\$309	\$219	\$243	\$200	\$222
50	\$395	\$418	\$385	\$408	\$294	\$311	\$278	\$294	\$311	\$329	\$295	\$312	\$232	\$245	\$212	\$224
51	\$419	\$425	\$409	\$414	\$312	\$316	\$295	\$298	\$330	\$334	\$313	\$317	\$246	\$249	\$225	\$228
52	\$444	\$435	\$433	\$424	\$331	\$324	\$312	\$306	\$350	\$343	\$332	\$325	\$261	\$256	\$239	\$234
53	\$470	\$450	\$459	\$439	\$350	\$335	\$331	\$316	\$370	\$354	\$351	\$336	\$276	\$264	\$253	\$242
54	\$497	\$469	\$485	\$457	\$370	\$349	\$350	\$330	\$391	\$369	\$372	\$350	\$292	\$276	\$267	\$252
55	\$526	\$491	\$513	\$479	\$392	\$366	\$370	\$345	\$414	\$387	\$393	\$367	\$309	\$289	\$283	\$264
56	\$558	\$516	\$544	\$503	\$415	\$384	\$392	\$363	\$439	\$406	\$417	\$386	\$328	\$303	\$300	\$277
57	\$593	\$543	\$578	\$530	\$442	\$404	\$417	\$382	\$467	\$428	\$443	\$406	\$348	\$319	\$319	\$292
58	\$632	\$571	\$616	\$557	\$470	\$425	\$444	\$402	\$497	\$450	\$472	\$427	\$371	\$336	\$339	\$307
59	\$673	\$600	\$656	\$585	\$501	\$447	\$473	\$422	\$530	\$472	\$503	\$448	\$395	\$352	\$361	\$322
60	\$714	\$627	\$697	\$612	\$532	\$467	\$502	\$441	\$562	\$494	\$534	\$469	\$420	\$369	\$384	\$337
61	\$754	\$654	\$736	\$638	\$562	\$487	\$530	\$460	\$594	\$515	\$564	\$489	\$443	\$384	\$405	\$351
62	\$791	\$678	\$771	\$661	\$589	\$505	\$556	\$477	\$623	\$534	\$591	\$507	\$465	\$398	\$425	\$364
63	\$823	\$698	\$803	\$681	\$613	\$520	\$579	\$491	\$648	\$550	\$615	\$522	\$484	\$411	\$442	\$375
64	\$850	\$716	\$829	\$698	\$633	\$533	\$598	\$503	\$669	\$564	\$635	\$535	\$500	\$421	\$457	\$385
65+	\$850	\$716	\$829	\$698	\$633	\$533	\$598	\$503	\$669	\$564	\$635	\$535	\$500	\$421	\$457	\$385

# 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	
	M	F	M	F	M	F	M	F	M	F	M	F
0	\$150	\$150	\$144	\$144	\$135	\$135	\$127	\$127	\$119	\$119	\$108	\$108
1	\$150	\$150	\$144	\$144	\$124	\$124	\$113	\$113	\$103	\$103	\$92	\$92
2	\$139	\$139	\$131	\$131	\$106	\$106	\$96	\$96	\$87	\$87	\$78	\$78
3	\$121	\$121	\$114	\$114	\$92	\$92	\$83	\$83	\$76	\$76	\$68	\$68
4	\$108	\$108	\$101	\$101	\$82	\$82	\$74	\$74	\$68	\$68	\$61	\$61
5	\$100	\$100	\$94	\$94	\$75	\$75	\$68	\$68	\$62	\$62	\$56	\$56
6	\$95	\$95	\$90	\$90	\$72	\$72	\$65	\$65	\$60	\$60	\$53	\$53
7	\$94	\$94	\$88	\$88	\$72	\$72	\$65	\$65	\$59	\$59	\$53	\$53
8	\$96	\$96	\$90	\$90	\$73	\$73	\$66	\$66	\$60	\$60	\$53	\$53
9	\$99	\$99	\$93	\$93	\$75	\$75	\$68	\$68	\$62	\$62	\$55	\$55
10	\$104	\$104	\$97	\$97	\$79	\$79	\$71	\$71	\$65	\$65	\$58	\$58
11	\$108	\$108	\$102	\$102	\$82	\$82	\$74	\$74	\$68	\$68	\$61	\$61
12	\$113	\$113	\$106	\$106	\$85	\$85	\$77	\$77	\$71	\$71	\$63	\$63
13	\$117	\$117	\$110	\$110	\$89	\$89	\$81	\$81	\$74	\$74	\$65	\$65
14	\$114	\$130	\$107	\$122	\$86	\$98	\$78	\$89	\$71	\$81	\$63	\$72
15	\$115	\$137	\$108	\$129	\$87	\$104	\$79	\$94	\$72	\$86	\$64	\$77
16	\$116	\$144	\$109	\$136	\$88	\$109	\$80	\$99	\$73	\$90	\$65	\$81
17	\$118	\$151	\$111	\$142	\$89	\$115	\$81	\$104	\$74	\$95	\$66	\$85
18	\$119	\$158	\$112	\$149	\$90	\$120	\$82	\$109	\$75	\$99	\$67	\$88
19	\$121	\$165	\$114	\$155	\$92	\$125	\$83	\$113	\$76	\$103	\$68	\$92
20	\$123	\$170	\$116	\$160	\$93	\$129	\$85	\$117	\$77	\$107	\$69	\$95
21	\$126	\$176	\$119	\$165	\$96	\$133	\$87	\$121	\$79	\$110	\$71	\$98
22	\$130	\$180	\$122	\$169	\$98	\$136	\$89	\$124	\$81	\$113	\$72	\$101
23	\$134	\$184	\$126	\$173	\$101	\$139	\$92	\$126	\$84	\$115	\$75	\$103
24	\$138	\$187	\$130	\$176	\$104	\$142	\$95	\$128	\$87	\$117	\$77	\$105
25	\$142	\$190	\$134	\$179	\$108	\$144	\$98	\$131	\$89	\$119	\$79	\$106
26	\$146	\$194	\$137	\$182	\$110	\$147	\$100	\$133	\$92	\$122	\$82	\$108
27	\$149	\$198	\$140	\$186	\$113	\$150	\$102	\$136	\$93	\$124	\$83	\$111
28	\$151	\$203	\$142	\$190	\$114	\$153	\$104	\$139	\$95	\$127	\$84	\$113
29	\$152	\$208	\$143	\$196	\$115	\$158	\$105	\$143	\$96	\$131	\$85	\$116
30	\$153	\$214	\$144	\$201	\$116	\$162	\$105	\$147	\$96	\$134	\$86	\$120
31	\$155	\$220	\$145	\$207	\$117	\$166	\$106	\$151	\$97	\$138	\$86	\$123
32	\$156	\$225	\$147	\$212	\$118	\$171	\$107	\$155	\$98	\$142	\$87	\$126
33	\$159	\$231	\$149	\$217	\$120	\$175	\$109	\$158	\$100	\$145	\$89	\$129
34	\$162	\$236	\$153	\$222	\$123	\$179	\$111	\$162	\$102	\$148	\$91	\$132
35	\$166	\$241	\$156	\$226	\$126	\$182	\$114	\$165	\$104	\$151	\$93	\$135
36	\$171	\$246	\$161	\$231	\$129	\$186	\$117	\$169	\$107	\$155	\$96	\$138
37	\$176	\$252	\$165	\$237	\$133	\$191	\$121	\$173	\$110	\$158	\$98	\$141
38	\$181	\$258	\$170	\$242	\$137	\$195	\$124	\$177	\$114	\$162	\$101	\$144
39	\$187	\$265	\$176	\$249	\$141	\$200	\$128	\$182	\$117	\$166	\$104	\$148
40	\$193	\$271	\$181	\$255	\$146	\$206	\$132	\$186	\$121	\$170	\$108	\$152
41	\$199	\$278	\$187	\$261	\$151	\$211	\$137	\$191	\$125	\$174	\$111	\$156
42	\$205	\$284	\$193	\$267	\$156	\$215	\$141	\$195	\$129	\$178	\$115	\$159
43	\$212	\$290	\$199	\$272	\$161	\$220	\$146	\$199	\$133	\$182	\$119	\$162
44	\$220	\$295	\$207	\$277	\$166	\$223	\$151	\$202	\$138	\$185	\$123	\$165
45	\$228	\$299	\$215	\$281	\$173	\$227	\$157	\$205	\$143	\$188	\$128	\$168
46	\$238	\$303	\$224	\$285	\$180	\$229	\$164	\$208	\$150	\$190	\$133	\$170
47	\$250	\$306	\$235	\$287	\$189	\$232	\$172	\$210	\$157	\$192	\$140	\$171
48	\$264	\$308	\$248	\$290	\$200	\$233	\$181	\$212	\$166	\$193	\$148	\$172
49	\$279	\$310	\$263	\$292	\$212	\$235	\$192	\$213	\$175	\$195	\$156	\$174
50	\$297	\$314	\$279	\$295	\$225	\$238	\$204	\$215	\$186	\$197	\$166	\$176
51	\$315	\$319	\$296	\$300	\$238	\$242	\$216	\$219	\$198	\$200	\$176	\$178
52	\$334	\$327	\$314	\$307	\$253	\$247	\$229	\$224	\$210	\$205	\$187	\$183
53	\$353	\$338	\$332	\$318	\$267	\$256	\$242	\$232	\$222	\$212	\$198	\$189
54	\$373	\$352	\$351	\$331	\$283	\$267	\$256	\$242	\$234	\$221	\$209	\$197
55	\$395	\$369	\$371	\$347	\$299	\$279	\$271	\$253	\$248	\$232	\$221	\$206
56	\$419	\$387	\$394	\$364	\$317	\$294	\$288	\$266	\$263	\$243	\$235	\$217
57	\$445	\$408	\$418	\$383	\$337	\$309	\$306	\$280	\$280	\$256	\$249	\$228
58	\$474	\$429	\$446	\$403	\$359	\$325	\$326	\$295	\$298	\$269	\$266	\$240
59	\$505	\$450	\$475	\$423	\$383	\$341	\$347	\$309	\$317	\$283	\$283	\$252
60	\$536	\$471	\$504	\$443	\$406	\$357	\$368	\$324	\$337	\$296	\$300	\$264
61	\$566	\$491	\$532	\$462	\$429	\$372	\$389	\$337	\$356	\$308	\$317	\$275
62	\$594	\$509	\$558	\$478	\$450	\$386	\$408	\$350	\$373	\$320	\$333	\$285
63	\$618	\$524	\$581	\$493	\$468	\$397	\$424	\$360	\$388	\$330	\$346	\$294
64	\$638	\$538	\$600	\$506	\$484	\$407	\$438	\$369	\$401	\$338	\$357	\$301
65+	\$638	\$538	\$600	\$506	\$484	\$407	\$438	\$369	\$401	\$338	\$357	\$301

# Lumenos HSA Rates

## Region: Reno and Rural (Zip Codes Except 890 and 891)

AGE	Lumenos HSA \$1500 100%				Lumenos HSA \$150070%				Lumenos HSA \$2500 100%				Lumenos HSA \$2500 80%			
	1 Mbr		2+ Mbrs		1 Mbr		2+ Mbrs		1 Mbr		2+ Mbrs		1 Mbr		2+ Mbrs	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
0	\$175	\$175	\$171	\$171	\$137	\$137	\$131	\$131	\$143	\$143	\$135	\$135	\$122	\$122	\$116	\$116
1	\$175	\$175	\$171	\$171	\$137	\$137	\$131	\$131	\$143	\$143	\$135	\$135	\$115	\$115	\$105	\$105
2	\$167	\$167	\$162	\$162	\$124	\$124	\$117	\$117	\$131	\$131	\$125	\$125	\$98	\$98	\$90	\$90
3	\$144	\$144	\$141	\$141	\$108	\$108	\$101	\$101	\$114	\$114	\$108	\$108	\$85	\$85	\$78	\$78
4	\$129	\$129	\$126	\$126	\$96	\$96	\$90	\$90	\$101	\$101	\$96	\$96	\$75	\$75	\$69	\$69
5	\$119	\$119	\$116	\$116	\$89	\$89	\$83	\$83	\$94	\$94	\$89	\$89	\$70	\$70	\$63	\$63
6	\$114	\$114	\$111	\$111	\$84	\$84	\$80	\$80	\$90	\$90	\$85	\$85	\$67	\$67	\$61	\$61
7	\$113	\$113	\$110	\$110	\$83	\$83	\$79	\$79	\$89	\$89	\$84	\$84	\$66	\$66	\$61	\$61
8	\$115	\$115	\$112	\$112	\$85	\$85	\$81	\$81	\$90	\$90	\$85	\$85	\$67	\$67	\$62	\$62
9	\$118	\$118	\$116	\$116	\$89	\$89	\$83	\$83	\$93	\$93	\$89	\$89	\$70	\$70	\$63	\$63
10	\$124	\$124	\$120	\$120	\$92	\$92	\$87	\$87	\$98	\$98	\$92	\$92	\$72	\$72	\$66	\$66
11	\$129	\$129	\$126	\$126	\$96	\$96	\$90	\$90	\$101	\$101	\$97	\$97	\$76	\$76	\$70	\$70
12	\$135	\$135	\$132	\$132	\$100	\$100	\$95	\$95	\$106	\$106	\$100	\$100	\$79	\$79	\$72	\$72
13	\$140	\$140	\$136	\$136	\$104	\$104	\$99	\$99	\$110	\$110	\$105	\$105	\$82	\$82	\$75	\$75
14	\$135	\$155	\$133	\$152	\$101	\$116	\$95	\$108	\$107	\$122	\$101	\$116	\$80	\$90	\$72	\$83
15	\$137	\$163	\$135	\$160	\$102	\$122	\$97	\$115	\$108	\$129	\$102	\$122	\$81	\$96	\$73	\$88
16	\$139	\$172	\$135	\$168	\$103	\$128	\$98	\$121	\$109	\$135	\$104	\$129	\$81	\$101	\$74	\$92
17	\$141	\$181	\$137	\$177	\$105	\$135	\$99	\$127	\$111	\$143	\$105	\$135	\$82	\$106	\$75	\$97
18	\$143	\$189	\$139	\$185	\$106	\$141	\$100	\$133	\$112	\$149	\$107	\$141	\$83	\$111	\$76	\$101
19	\$144	\$197	\$142	\$192	\$108	\$146	\$101	\$138	\$114	\$155	\$108	\$147	\$85	\$116	\$78	\$106
20	\$147	\$204	\$144	\$199	\$109	\$152	\$104	\$144	\$116	\$161	\$110	\$153	\$87	\$119	\$79	\$109
21	\$151	\$210	\$147	\$205	\$112	\$156	\$106	\$147	\$118	\$165	\$113	\$157	\$89	\$123	\$81	\$113
22	\$155	\$216	\$152	\$210	\$116	\$161	\$108	\$152	\$122	\$170	\$116	\$161	\$90	\$126	\$83	\$116
23	\$160	\$220	\$156	\$215	\$119	\$163	\$112	\$154	\$126	\$173	\$119	\$164	\$94	\$129	\$86	\$117
24	\$165	\$224	\$161	\$218	\$123	\$167	\$116	\$157	\$130	\$176	\$123	\$167	\$97	\$131	\$89	\$120
25	\$170	\$227	\$166	\$222	\$126	\$170	\$119	\$160	\$134	\$180	\$126	\$170	\$99	\$134	\$91	\$122
26	\$174	\$232	\$171	\$226	\$130	\$172	\$123	\$162	\$137	\$182	\$130	\$173	\$102	\$136	\$93	\$125
27	\$178	\$236	\$174	\$231	\$133	\$176	\$125	\$166	\$140	\$186	\$133	\$177	\$104	\$139	\$95	\$126
28	\$180	\$243	\$176	\$236	\$135	\$180	\$126	\$171	\$142	\$191	\$135	\$181	\$106	\$143	\$97	\$130
29	\$182	\$249	\$178	\$243	\$135	\$185	\$128	\$175	\$144	\$196	\$136	\$186	\$107	\$146	\$98	\$134
30	\$183	\$256	\$179	\$250	\$136	\$190	\$129	\$180	\$144	\$201	\$137	\$191	\$108	\$150	\$99	\$137
31	\$185	\$263	\$180	\$257	\$137	\$196	\$130	\$185	\$145	\$207	\$138	\$197	\$108	\$154	\$99	\$141
32	\$187	\$270	\$182	\$263	\$139	\$201	\$131	\$189	\$147	\$212	\$140	\$201	\$109	\$158	\$100	\$144
33	\$190	\$276	\$185	\$270	\$142	\$206	\$134	\$194	\$150	\$217	\$142	\$207	\$111	\$162	\$102	\$148
34	\$194	\$282	\$189	\$275	\$144	\$210	\$136	\$198	\$153	\$222	\$145	\$211	\$114	\$166	\$104	\$152
35	\$199	\$288	\$194	\$281	\$148	\$215	\$140	\$203	\$156	\$227	\$149	\$216	\$117	\$169	\$107	\$154
36	\$205	\$295	\$199	\$288	\$152	\$219	\$144	\$207	\$161	\$232	\$153	\$220	\$120	\$173	\$109	\$158
37	\$210	\$301	\$206	\$294	\$156	\$225	\$148	\$212	\$165	\$237	\$157	\$225	\$124	\$177	\$113	\$162
38	\$216	\$309	\$211	\$301	\$162	\$230	\$153	\$217	\$171	\$243	\$162	\$231	\$127	\$181	\$117	\$166
39	\$224	\$316	\$218	\$309	\$166	\$235	\$157	\$223	\$176	\$249	\$167	\$236	\$131	\$186	\$120	\$170
40	\$231	\$324	\$225	\$316	\$171	\$242	\$162	\$228	\$181	\$256	\$172	\$243	\$135	\$190	\$124	\$174
41	\$238	\$333	\$232	\$324	\$177	\$248	\$167	\$234	\$188	\$261	\$178	\$249	\$140	\$195	\$127	\$179
42	\$246	\$340	\$240	\$332	\$183	\$253	\$172	\$239	\$193	\$268	\$183	\$254	\$144	\$199	\$132	\$182
43	\$254	\$347	\$248	\$339	\$189	\$258	\$179	\$243	\$200	\$273	\$189	\$259	\$149	\$204	\$136	\$186
44	\$263	\$353	\$256	\$344	\$196	\$262	\$185	\$248	\$207	\$278	\$197	\$264	\$154	\$207	\$141	\$189
45	\$273	\$359	\$267	\$350	\$203	\$267	\$192	\$252	\$215	\$282	\$204	\$268	\$161	\$210	\$146	\$192
46	\$285	\$362	\$278	\$354	\$212	\$270	\$200	\$255	\$225	\$286	\$213	\$270	\$167	\$213	\$153	\$195
47	\$299	\$366	\$292	\$357	\$223	\$272	\$210	\$257	\$235	\$288	\$224	\$273	\$176	\$215	\$161	\$197
48	\$315	\$369	\$308	\$360	\$235	\$275	\$222	\$259	\$249	\$290	\$236	\$276	\$185	\$216	\$170	\$198
49	\$334	\$371	\$326	\$362	\$249	\$277	\$235	\$261	\$263	\$293	\$250	\$278	\$197	\$218	\$180	\$199
50	\$355	\$376	\$346	\$367	\$264	\$279	\$250	\$264	\$279	\$296	\$265	\$280	\$208	\$220	\$190	\$201
51	\$377	\$382	\$368	\$372	\$280	\$284	\$265	\$268	\$297	\$300	\$281	\$285	\$221	\$224	\$202	\$205
52	\$399	\$391	\$389	\$381	\$297	\$291	\$280	\$275	\$315	\$308	\$298	\$292	\$234	\$230	\$215	\$210
53	\$423	\$405	\$413	\$395	\$315	\$301	\$297	\$284	\$333	\$318	\$315	\$302	\$248	\$237	\$227	\$217
54	\$447	\$422	\$436	\$411	\$333	\$314	\$315	\$297	\$351	\$332	\$334	\$315	\$262	\$248	\$240	\$226
55	\$473	\$441	\$461	\$431	\$352	\$329	\$333	\$310	\$372	\$348	\$353	\$330	\$278	\$260	\$254	\$237
56	\$502	\$464	\$489	\$452	\$373	\$345	\$352	\$326	\$395	\$365	\$375	\$347	\$295	\$272	\$270	\$249
57	\$533	\$488	\$520	\$477	\$397	\$363	\$375	\$343	\$420	\$385	\$398	\$365	\$313	\$287	\$287	\$262
58	\$568	\$513	\$554	\$501	\$423	\$382	\$399	\$361	\$447	\$405	\$424	\$384	\$333	\$302	\$305	\$276
59	\$605	\$540	\$590	\$526	\$450	\$402	\$425	\$379	\$477	\$424	\$452	\$403	\$355	\$316	\$324	\$289
60	\$642	\$564	\$627	\$550	\$478	\$420	\$451	\$396	\$505	\$444	\$480	\$422	\$378	\$332	\$345	\$303
61	\$678	\$588	\$662	\$574	\$505	\$438	\$477	\$414	\$534	\$463	\$507	\$440	\$398	\$345	\$364	\$315
62	\$711	\$610	\$693	\$594	\$530	\$454	\$500	\$429	\$560	\$480	\$531	\$456	\$418	\$358	\$382	\$327
63	\$740	\$628	\$722	\$612	\$551	\$468	\$521	\$441	\$583	\$495	\$553	\$469	\$435	\$369	\$397	\$337
64	\$765	\$644	\$746	\$628	\$569	\$479	\$538	\$452	\$602	\$507	\$571	\$481	\$450	\$378	\$411	\$346
65+	\$765	\$644	\$746	\$628	\$569	\$479	\$538	\$452	\$602	\$507	\$571	\$481	\$450	\$378	\$411	\$346

# 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		1 Mbr		2+ Mbrs		1 Mbr		2+ Mbrs	
	M	F	M	F	M	F	M	F	M	F	M	F
0	\$135	\$135	\$129	\$129	\$121	\$121	\$114	\$114	\$107	\$107	\$97	\$97
1	\$135	\$135	\$129	\$129	\$111	\$111	\$101	\$101	\$92	\$92	\$82	\$82
2	\$125	\$125	\$117	\$117	\$95	\$95	\$86	\$86	\$78	\$78	\$70	\$70
3	\$108	\$108	\$102	\$102	\$82	\$82	\$74	\$74	\$68	\$68	\$61	\$61
4	\$97	\$97	\$90	\$90	\$73	\$73	\$66	\$66	\$61	\$61	\$54	\$54
5	\$90	\$90	\$84	\$84	\$67	\$67	\$61	\$61	\$55	\$55	\$50	\$50
6	\$85	\$85	\$81	\$81	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
7	\$84	\$84	\$79	\$79	\$64	\$64	\$58	\$58	\$53	\$53	\$47	\$47
8	\$86	\$86	\$81	\$81	\$65	\$65	\$59	\$59	\$54	\$54	\$47	\$47
9	\$89	\$89	\$83	\$83	\$67	\$67	\$61	\$61	\$55	\$55	\$49	\$49
10	\$93	\$93	\$87	\$87	\$71	\$71	\$63	\$63	\$58	\$58	\$52	\$52
11	\$97	\$97	\$91	\$91	\$73	\$73	\$66	\$66	\$61	\$61	\$54	\$54
12	\$101	\$101	\$95	\$95	\$76	\$76	\$69	\$69	\$63	\$63	\$56	\$56
13	\$105	\$105	\$99	\$99	\$80	\$80	\$72	\$72	\$66	\$66	\$58	\$58
14	\$102	\$117	\$96	\$109	\$77	\$88	\$70	\$80	\$63	\$72	\$56	\$64
15	\$103	\$123	\$97	\$116	\$78	\$93	\$71	\$84	\$64	\$77	\$57	\$69
16	\$104	\$129	\$98	\$122	\$79	\$98	\$72	\$89	\$65	\$81	\$58	\$72
17	\$106	\$135	\$99	\$127	\$80	\$103	\$72	\$93	\$66	\$85	\$59	\$76
18	\$107	\$142	\$100	\$134	\$81	\$108	\$73	\$98	\$67	\$89	\$60	\$79
19	\$108	\$148	\$102	\$139	\$82	\$112	\$74	\$101	\$68	\$92	\$61	\$82
20	\$110	\$153	\$104	\$144	\$83	\$116	\$76	\$105	\$69	\$96	\$62	\$85
21	\$113	\$158	\$107	\$148	\$86	\$119	\$78	\$108	\$71	\$99	\$63	\$88
22	\$117	\$162	\$109	\$152	\$88	\$122	\$80	\$111	\$72	\$101	\$64	\$90
23	\$120	\$165	\$113	\$155	\$90	\$125	\$82	\$113	\$75	\$103	\$67	\$92
24	\$124	\$168	\$117	\$158	\$93	\$127	\$85	\$115	\$78	\$105	\$69	\$94
25	\$127	\$171	\$120	\$161	\$97	\$129	\$88	\$117	\$80	\$107	\$71	\$95
26	\$131	\$174	\$123	\$163	\$99	\$132	\$90	\$119	\$82	\$109	\$73	\$97
27	\$134	\$178	\$126	\$167	\$101	\$135	\$91	\$122	\$83	\$111	\$74	\$99
28	\$135	\$182	\$127	\$171	\$102	\$137	\$93	\$125	\$85	\$114	\$75	\$101
29	\$136	\$187	\$128	\$176	\$103	\$142	\$94	\$128	\$86	\$117	\$76	\$104
30	\$137	\$192	\$129	\$180	\$104	\$145	\$94	\$132	\$86	\$120	\$77	\$108
31	\$139	\$198	\$130	\$186	\$105	\$149	\$95	\$135	\$87	\$124	\$77	\$110
32	\$140	\$202	\$132	\$190	\$106	\$153	\$96	\$139	\$88	\$127	\$78	\$113
33	\$143	\$207	\$134	\$195	\$108	\$157	\$98	\$142	\$90	\$130	\$80	\$116
34	\$145	\$212	\$137	\$199	\$110	\$161	\$99	\$145	\$91	\$133	\$81	\$118
35	\$149	\$216	\$140	\$203	\$113	\$163	\$102	\$148	\$93	\$135	\$83	\$121
36	\$153	\$221	\$144	\$207	\$116	\$167	\$105	\$152	\$96	\$139	\$86	\$124
37	\$158	\$226	\$148	\$213	\$119	\$171	\$108	\$155	\$99	\$142	\$88	\$126
38	\$162	\$232	\$153	\$217	\$123	\$175	\$111	\$159	\$102	\$145	\$90	\$129
39	\$168	\$238	\$158	\$224	\$126	\$180	\$115	\$163	\$105	\$149	\$93	\$133
40	\$173	\$243	\$162	\$229	\$131	\$185	\$118	\$167	\$108	\$153	\$97	\$136
41	\$179	\$250	\$168	\$234	\$135	\$189	\$123	\$171	\$112	\$156	\$99	\$140
42	\$184	\$255	\$173	\$240	\$140	\$193	\$126	\$175	\$116	\$160	\$103	\$143
43	\$190	\$261	\$179	\$244	\$144	\$198	\$131	\$179	\$119	\$163	\$107	\$145
44	\$198	\$265	\$186	\$249	\$149	\$200	\$135	\$181	\$124	\$166	\$110	\$148
45	\$205	\$269	\$193	\$252	\$155	\$204	\$141	\$184	\$128	\$169	\$115	\$151
46	\$214	\$272	\$201	\$256	\$162	\$206	\$147	\$187	\$135	\$171	\$119	\$153
47	\$225	\$275	\$211	\$258	\$170	\$208	\$154	\$189	\$141	\$172	\$126	\$153
48	\$237	\$277	\$223	\$261	\$180	\$209	\$162	\$190	\$149	\$173	\$133	\$154
49	\$251	\$279	\$236	\$262	\$190	\$211	\$172	\$191	\$157	\$175	\$140	\$156
50	\$267	\$282	\$251	\$265	\$202	\$214	\$183	\$193	\$167	\$177	\$149	\$158
51	\$283	\$287	\$266	\$270	\$214	\$217	\$194	\$197	\$178	\$180	\$158	\$160
52	\$300	\$294	\$282	\$276	\$227	\$222	\$206	\$201	\$189	\$184	\$168	\$164
53	\$317	\$304	\$298	\$286	\$240	\$230	\$217	\$208	\$199	\$190	\$178	\$170
54	\$335	\$316	\$315	\$297	\$254	\$240	\$230	\$217	\$210	\$198	\$188	\$177
55	\$355	\$332	\$333	\$312	\$269	\$251	\$243	\$227	\$223	\$208	\$198	\$185
56	\$377	\$348	\$354	\$327	\$285	\$264	\$259	\$239	\$236	\$218	\$211	\$195
57	\$400	\$367	\$376	\$344	\$303	\$278	\$275	\$252	\$252	\$230	\$224	\$205
58	\$426	\$386	\$401	\$362	\$323	\$292	\$293	\$265	\$268	\$242	\$239	\$216
59	\$454	\$405	\$427	\$380	\$344	\$306	\$312	\$278	\$285	\$254	\$254	\$226
60	\$482	\$423	\$453	\$398	\$365	\$321	\$331	\$291	\$303	\$266	\$270	\$237
61	\$509	\$441	\$478	\$415	\$386	\$334	\$350	\$303	\$320	\$277	\$285	\$247
62	\$534	\$458	\$502	\$430	\$405	\$347	\$367	\$315	\$335	\$288	\$299	\$256
63	\$556	\$471	\$522	\$443	\$421	\$357	\$381	\$324	\$349	\$297	\$311	\$264
64	\$574	\$484	\$540	\$455	\$435	\$366	\$394	\$332	\$360	\$304	\$321	\$270
65+	\$574	\$484	\$540	\$455	\$435	\$366	\$394	\$332	\$360	\$304	\$321	\$270

Our Lumenos HSA for Individuals 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.

### 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.

## 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 Lumenos HSA 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).

