



# HealthPartners Empower Individual Plan

## 2008 Family Rates - rates effective July 1, 2008

This rate sheet lists rates for the HealthPartners Empower Individual Plan. Use the following pages to locate rates for you and your family.

Rates are available for either tobacco-free applicants or applicants who have used tobacco or a tobacco cessation product in the past 12 months. You may also decide if you would like to have chemical dependency coverage.

Please keep this rate sheet for future reference. When a member has a birthday that places he or she in a new age category, that member's rate will be adjusted accordingly. You will not receive additional notification.

### **Covering Dependents**

You may cover dependent children ages 24 or younger using these rates. Premiums are charged for a maximum of three children on a family contract. A family contract covers at least one adult policyholder and one or more dependent children.

To estimate your premium when covering only dependent children, use the age 0-29 rate for one child. Additional children will be charged the dependent children rates. Premiums are charged for a maximum of three additional children. If your contract status changes from Family to Single during the year, you will be moved to a Single rate structure and your rate may change.

If you have questions or need help estimating your rates, call HealthPartners Individual Sales at 952-883-5599 or 1-877-838-4949. TTY users call 952-883-5127 or 1-800-443-0156.

### **Worksheet for Estimating Premiums**

Your Deductible Level		_____
Your Rate		\$ _____
Spouse Rate (if applicable)		\$ _____
Dependent Child Rate	1 Child	\$ _____
	2 Children	\$ _____
	3 or More	\$ _____
<b>Estimated Monthly Premium</b>		\$ _____

The HealthPartners family of health plans are underwritten and administered by HealthPartners, Inc., Group Health, Inc. or HealthPartners Administrators, Inc.

**Tobacco-free without Chemical Dependency Coverage**

Age	80% Coinsurance					100% Coinsurance			
	\$2,400	\$2,800	\$3,200	\$4,000	\$4,600	\$5,200	\$6,200	\$10,000	\$11,200
0-18	\$145.50	\$134.63	\$124.80	\$112.80	\$107.33	\$117.30	\$108.45	\$88.73	\$82.20
19-29	\$145.50	\$134.63	\$124.80	\$112.80	\$107.33	\$117.30	\$108.45	\$88.73	\$82.20
30-34	\$157.28	\$145.43	\$134.93	\$121.88	\$115.95	\$126.83	\$117.23	\$95.85	\$88.88
35-39	\$167.03	\$154.43	\$143.25	\$129.45	\$123.15	\$134.63	\$124.43	\$101.85	\$94.35
40-41	\$171.98	\$159.08	\$147.53	\$133.35	\$126.83	\$138.68	\$128.18	\$104.85	\$97.20
42-43	\$178.88	\$165.45	\$153.45	\$138.68	\$131.93	\$144.15	\$133.28	\$109.05	\$101.10
44-45	\$195.00	\$180.38	\$167.25	\$151.13	\$143.78	\$157.20	\$145.28	\$118.95	\$110.18
46-47	\$216.45	\$200.18	\$185.63	\$167.78	\$159.60	\$174.45	\$161.33	\$132.00	\$122.25
48-49	\$240.23	\$222.23	\$206.10	\$186.23	\$177.23	\$193.65	\$179.03	\$146.48	\$135.75
50-51	\$269.10	\$248.85	\$230.78	\$208.58	\$198.45	\$216.90	\$200.48	\$164.10	\$152.03
52-53	\$301.35	\$278.70	\$258.53	\$233.55	\$222.30	\$242.85	\$224.55	\$183.75	\$170.25
54-55	\$331.50	\$306.53	\$284.33	\$256.95	\$244.43	\$267.15	\$247.05	\$202.13	\$187.28
56-57	\$361.35	\$334.20	\$309.98	\$280.13	\$266.48	\$291.23	\$269.25	\$220.28	\$204.15
58-59	\$393.83	\$364.20	\$337.88	\$305.33	\$290.48	\$317.40	\$293.48	\$240.15	\$222.53
60-64	\$426.23	\$394.20	\$365.70	\$330.45	\$314.33	\$343.65	\$317.70	\$259.95	\$240.83
<b>Dependent Children Rates</b>									
1 child	\$128.03	\$118.43	\$109.80	\$99.23	\$94.43	\$103.20	\$95.40	\$78.08	\$72.30
2 children	\$256.06	\$236.86	\$219.60	\$198.46	\$188.86	\$206.40	\$190.80	\$156.16	\$144.60
3 or more	\$384.09	\$355.29	\$329.40	\$297.69	\$283.29	\$309.60	\$286.20	\$234.24	\$216.90

**Tobacco-free with Chemical Dependency Coverage**

Age	80% Coinsurance					100% Coinsurance			
	\$2,400	\$2,800	\$3,200	\$4,000	\$4,600	\$5,200	\$6,200	\$10,000	\$11,200
0-18	\$149.85	\$138.68	\$128.55	\$116.18	\$110.55	\$120.83	\$111.68	\$91.35	\$84.68
19-29	\$149.85	\$138.68	\$128.55	\$116.18	\$110.55	\$120.83	\$111.68	\$91.35	\$84.68
30-34	\$162.00	\$149.78	\$138.98	\$125.55	\$119.40	\$130.65	\$120.75	\$98.70	\$91.58
35-39	\$172.05	\$159.08	\$147.53	\$133.35	\$126.83	\$138.68	\$128.18	\$104.93	\$97.20
40-41	\$177.15	\$163.88	\$151.95	\$137.33	\$130.65	\$142.80	\$132.00	\$108.00	\$100.13
42-43	\$184.28	\$170.40	\$158.03	\$142.80	\$135.90	\$148.50	\$137.25	\$112.35	\$104.10
44-45	\$200.85	\$185.78	\$172.28	\$155.63	\$148.13	\$161.93	\$149.63	\$122.55	\$113.48
46-47	\$222.98	\$206.18	\$191.18	\$172.80	\$164.40	\$179.70	\$166.20	\$135.98	\$125.93
48-49	\$247.43	\$228.90	\$212.25	\$191.78	\$182.55	\$199.43	\$184.43	\$150.90	\$139.80
50-51	\$277.20	\$256.35	\$237.68	\$214.80	\$204.38	\$223.43	\$206.48	\$169.05	\$156.60
52-53	\$310.43	\$287.03	\$266.25	\$240.53	\$228.98	\$250.13	\$231.30	\$189.30	\$175.35
54-55	\$341.48	\$315.75	\$292.88	\$264.68	\$251.78	\$275.18	\$254.48	\$208.20	\$192.90
56-57	\$372.23	\$344.25	\$319.28	\$288.53	\$274.50	\$299.93	\$277.35	\$226.88	\$210.30
58-59	\$405.68	\$375.15	\$348.00	\$314.48	\$299.18	\$326.93	\$302.25	\$247.35	\$229.20
60-64	\$438.98	\$406.05	\$376.65	\$340.35	\$323.78	\$353.93	\$327.23	\$267.75	\$248.03
<b>Dependent Children Rates</b>									
1 child	\$131.85	\$121.95	\$113.10	\$102.23	\$97.28	\$106.28	\$98.25	\$80.40	\$74.48
2 children	\$263.70	\$243.90	\$226.20	\$204.46	\$194.56	\$212.56	\$196.50	\$160.80	\$148.96
3 or more	\$395.55	\$365.85	\$339.30	\$306.69	\$291.84	\$318.84	\$294.75	\$241.20	\$223.44

Rates are subject to change.

**Tobacco user without Chemical Dependency Coverage**

Age	80% Coinsurance					100% Coinsurance			
	\$2,400	\$2,800	\$3,200	\$4,000	\$4,600	\$5,200	\$6,200	\$10,000	\$11,200
0-18	\$194.00	\$179.50	\$166.40	\$150.40	\$143.10	\$156.40	\$144.60	\$118.30	\$109.60
19-29	\$194.00	\$179.50	\$166.40	\$150.40	\$143.10	\$156.40	\$144.60	\$118.30	\$109.60
30-34	\$209.70	\$193.90	\$179.90	\$162.50	\$154.60	\$169.10	\$156.30	\$127.80	\$118.50
35-39	\$222.70	\$205.90	\$191.00	\$172.60	\$164.20	\$179.50	\$165.90	\$135.80	\$125.80
40-41	\$229.30	\$212.10	\$196.70	\$177.80	\$169.10	\$184.90	\$170.90	\$139.80	\$129.60
42-43	\$238.50	\$220.60	\$204.60	\$184.90	\$175.90	\$192.20	\$177.70	\$145.40	\$134.80
44-45	\$260.00	\$240.50	\$223.00	\$201.50	\$191.70	\$209.60	\$193.70	\$158.60	\$146.90
46-47	\$288.60	\$266.90	\$247.50	\$223.70	\$212.80	\$232.60	\$215.10	\$176.00	\$163.00
48-49	\$320.30	\$296.30	\$274.80	\$248.30	\$236.30	\$258.20	\$238.70	\$195.30	\$181.00
50-51	\$358.80	\$331.80	\$307.70	\$278.10	\$264.60	\$289.20	\$267.30	\$218.80	\$202.70
52-53	\$401.80	\$371.60	\$344.70	\$311.40	\$296.40	\$323.80	\$299.40	\$245.00	\$227.00
54-55	\$442.00	\$408.70	\$379.10	\$342.60	\$325.90	\$356.20	\$329.40	\$269.50	\$249.70
56-57	\$481.80	\$445.60	\$413.30	\$373.50	\$355.30	\$388.30	\$359.00	\$293.70	\$272.20
58-59	\$525.10	\$485.60	\$450.50	\$407.10	\$387.30	\$423.20	\$391.30	\$320.20	\$296.70
60-64	\$568.30	\$525.60	\$487.60	\$440.60	\$419.10	\$458.20	\$423.60	\$346.60	\$321.10

**Dependent Children Rates**

1 child	\$170.70	\$157.90	\$146.40	\$132.30	\$125.90	\$137.60	\$127.20	\$104.10	\$96.40
2 children	\$341.40	\$315.80	\$292.80	\$264.60	\$251.80	\$275.20	\$254.40	\$208.20	\$192.80
3 or more	\$512.10	\$473.70	\$439.20	\$396.90	\$377.70	\$412.80	\$381.60	\$312.30	\$289.20

**Tobacco user with Chemical Dependency Coverage**

Age	80% Coinsurance					100% Coinsurance			
	\$2,400	\$2,800	\$3,200	\$4,000	\$4,600	\$5,200	\$6,200	\$10,000	\$11,200
0-18	\$199.80	\$184.90	\$171.40	\$154.90	\$147.40	\$161.10	\$148.90	\$121.80	\$112.90
19-29	\$199.80	\$184.90	\$171.40	\$154.90	\$147.40	\$161.10	\$148.90	\$121.80	\$112.90
30-34	\$216.00	\$199.70	\$185.30	\$167.40	\$159.20	\$174.20	\$161.00	\$131.60	\$122.10
35-39	\$229.40	\$212.10	\$196.70	\$177.80	\$169.10	\$184.90	\$170.90	\$139.90	\$129.60
40-41	\$236.20	\$218.50	\$202.60	\$183.10	\$174.20	\$190.40	\$176.00	\$144.00	\$133.50
42-43	\$245.70	\$227.20	\$210.70	\$190.40	\$181.20	\$198.00	\$183.00	\$149.80	\$138.80
44-45	\$267.80	\$247.70	\$229.70	\$207.50	\$197.50	\$215.90	\$199.50	\$163.40	\$151.30
46-47	\$297.30	\$274.90	\$254.90	\$230.40	\$219.20	\$239.60	\$221.60	\$181.30	\$167.90
48-49	\$329.90	\$305.20	\$283.00	\$255.70	\$243.40	\$265.90	\$245.90	\$201.20	\$186.40
50-51	\$369.60	\$341.80	\$316.90	\$286.40	\$272.50	\$297.90	\$275.30	\$225.40	\$208.80
52-53	\$413.90	\$382.70	\$355.00	\$320.70	\$305.30	\$333.50	\$308.40	\$252.40	\$233.80
54-55	\$455.30	\$421.00	\$390.50	\$352.90	\$335.70	\$366.90	\$339.30	\$277.60	\$257.20
56-57	\$496.30	\$459.00	\$425.70	\$384.70	\$366.00	\$399.90	\$369.80	\$302.50	\$280.40
58-59	\$540.90	\$500.20	\$464.00	\$419.30	\$398.90	\$435.90	\$403.00	\$329.80	\$305.60
60-64	\$585.30	\$541.40	\$502.20	\$453.80	\$431.70	\$471.90	\$436.30	\$357.00	\$330.70

**Dependent Children Rates**

1 child	\$175.80	\$162.60	\$150.80	\$136.30	\$129.70	\$141.70	\$131.00	\$107.20	\$99.30
2 children	\$351.60	\$325.20	\$301.60	\$272.60	\$259.40	\$283.40	\$262.00	\$214.40	\$198.60
3 or more	\$527.40	\$487.80	\$452.40	\$408.90	\$389.10	\$425.10	\$393.00	\$321.60	\$297.90

Rates are subject to change.