

STANDARD MHIP MONTHLY PREMIUM RATES*

Effective July 1, 2008

All eligible individuals and families can enroll in **MHIP** regardless of income. The monthly premium you pay for **MHIP** coverage depends on three factors: the plan, the coverage level, and the age of the oldest applicant.

Below are standard and “Buy Down” monthly premium rates applicable to each benefit option and plan type **MHIP** offers. “Buy Down” refers to the total monthly plan cost for an optional endorsement to remove the six-month pre-existing condition waiting period that otherwise applies. To pay additional premium for 12 months that purchases the “Buy Down” endorsement, you must check the box on page 6 of the application form. Applicants with recent prior health coverage, or who are eligible due to a pregnancy, are not subject to the pre-existing condition waiting period. See page 16 of this booklet for more information.

Monthly Rates* Premium/Buy Down	Individual		Individual & Spouse		Individual & Child(ren)		Family	
	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down	Premium	Buy Down
PPO WITH \$500 MEDICAL AND \$100 DRUG DEDUCTIBLES								
AGE: Under 30	\$223	\$335	\$446	\$669	\$335	\$502	\$502	\$753
30-34	\$266	\$399	\$532	\$798	\$399	\$599	\$599	\$898
35-39	\$305	\$458	\$610	\$915	\$458	\$686	\$686	\$1,029
40-44	\$349	\$524	\$698	\$1,047	\$524	\$785	\$785	\$1,178
45-49	\$389	\$584	\$778	\$1,167	\$584	\$875	\$875	\$1,313
50-54	\$431	\$647	\$862	\$1,293	\$647	\$970	\$970	\$1,455
55-59	\$473	\$710	\$946	\$1,419	\$710	\$1,064	\$1,064	\$1,596
60-64	\$515	\$773	\$1,030	\$1,545	\$773	\$1,159	\$1,159	\$1,738
65 and over	\$556	\$834	\$1,112	\$1,668	\$834	\$1,251	\$1,251	\$1,877
PPO WITH \$1,000 MEDICAL AND \$250 DRUG DEDUCTIBLES								
AGE: Under 30	\$177	\$266	\$354	\$531	\$266	\$398	\$398	\$597
30-34	\$210	\$315	\$420	\$630	\$315	\$473	\$473	\$709
35-39	\$244	\$366	\$488	\$732	\$366	\$549	\$549	\$824
40-44	\$277	\$416	\$554	\$831	\$416	\$623	\$623	\$935
45-49	\$311	\$467	\$622	\$933	\$467	\$700	\$700	\$1,050
50-54	\$343	\$515	\$686	\$1,029	\$515	\$772	\$772	\$1,158
55-59	\$376	\$564	\$752	\$1,128	\$564	\$846	\$846	\$1,269
60-64	\$410	\$615	\$820	\$1,230	\$615	\$923	\$923	\$1,384
65 and over	\$442	\$663	\$884	\$1,326	\$663	\$995	\$995	\$1,492
HDP WITH COMBINED \$2,600 MEDICAL/DRUG DEDUCTIBLE								
AGE: Under 30	\$90	\$144	\$180	\$288	\$135	\$216	\$203	\$324
30-34	\$108	\$171	\$216	\$342	\$162	\$257	\$243	\$385
35-39	\$125	\$200	\$250	\$399	\$188	\$299	\$281	\$449
40-44	\$142	\$227	\$284	\$453	\$213	\$340	\$320	\$510
45-49	\$158	\$252	\$316	\$504	\$237	\$378	\$356	\$567
50-54	\$175	\$281	\$350	\$561	\$263	\$421	\$394	\$631
55-59	\$193	\$308	\$386	\$615	\$290	\$461	\$434	\$692
60-64	\$210	\$335	\$420	\$669	\$315	\$502	\$473	\$753
65 and over	\$227	\$363	\$454	\$726	\$341	\$545	\$511	\$817
HMO								
AGE: Under 30	\$358	\$537	\$716	\$1,074	\$537	\$806	\$806	\$1,208
30-34	\$424	\$636	\$848	\$1,272	\$636	\$954	\$954	\$1,431
35-39	\$491	\$737	\$982	\$1,473	\$737	\$1,105	\$1,105	\$1,657
40-44	\$557	\$836	\$1,114	\$1,671	\$836	\$1,253	\$1,253	\$1,880
45-49	\$625	\$938	\$1,250	\$1,875	\$938	\$1,406	\$1,406	\$2,109
50-54	\$691	\$1,037	\$1,382	\$2,073	\$1,037	\$1,555	\$1,555	\$2,332
55-59	\$758	\$1,137	\$1,516	\$2,274	\$1,137	\$1,706	\$1,706	\$2,558
60-64	\$827	\$1,241	\$1,654	\$2,481	\$1,241	\$1,861	\$1,861	\$2,791
65 and over	\$893	\$1,340	\$1,786	\$2,679	\$1,340	\$2,009	\$2,009	\$3,014

*Rates based on the age of the oldest applicant