

Rate by Age	VantageBlue Direct 1000/2000	VantageBlue SelectRI Direct 500/1000	BlueSolutions for HSA Direct 1500/3000	VantageBlue Select Direct	VantageBlue Direct 3000/6000	VantageBlue SelectRI Direct 3000/6000	BlueSolutions for HSA Direct 2600/5200	VantageBlue SelectRI Direct 5800/11600	BlueSolutions for HSA Direct 5000/10000	VantageBlue Direct 5800/11600	*BlueSolutions for HSA Direct 2400/4800	BasicBlue Direct
Metallic Tier	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	N/A
Individual: under 21	\$197.39	\$200.63	\$184.53	\$167.97	\$166.55	\$168.75	\$151.15	\$123.41	\$119.31	\$119.07	\$128.56	\$103.30
Individual: 21	\$310.85	\$315.96	\$290.61	\$264.52	\$262.29	\$265.75	\$238.02	\$194.34	\$187.89	\$187.52	\$202.46	\$162.68
Individual: 22	\$310.85	\$315.96	\$290.61	\$264.52	\$262.29	\$265.75	\$238.02	\$194.34	\$187.89	\$187.52	\$202.46	\$162.68
Individual: 23	\$310.85	\$315.96	\$290.61	\$264.52	\$262.29	\$265.75	\$238.02	\$194.34	\$187.89	\$187.52	\$202.46	\$162.68
Individual: 24	\$310.85	\$315.96	\$290.61	\$264.52	\$262.29	\$265.75	\$238.02	\$194.34	\$187.89	\$187.52	\$202.46	\$162.68
Individual: 25	\$312.10	\$317.22	\$291.77	\$265.58	\$263.34	\$266.81	\$238.98	\$195.12	\$188.64	\$188.27	\$203.27	\$163.33
Individual: 26	\$318.32	\$323.54	\$297.58	\$270.87	\$268.58	\$272.13	\$243.74	\$199.01	\$192.39	\$192.02	\$207.32	\$166.59
Individual: 27	\$325.78	\$331.13	\$304.55	\$277.22	\$274.88	\$278.50	\$249.45	\$203.67	\$196.90	\$196.52	\$212.18	\$170.49
Individual: 28	\$337.90	\$343.45	\$315.89	\$287.54	\$285.11	\$288.87	\$258.73	\$211.25	\$204.23	\$203.83	\$220.08	\$176.84
Individual: 29	\$347.85	\$353.56	\$325.19	\$296.00	\$293.50	\$297.37	\$266.35	\$217.47	\$210.24	\$209.83	\$226.56	\$182.04
Individual: 30	\$352.82	\$358.61	\$329.84	\$300.23	\$297.70	\$301.62	\$270.16	\$220.58	\$213.25	\$212.83	\$229.80	\$184.65
Individual: 31	\$360.28	\$366.20	\$336.81	\$306.58	\$303.99	\$308.00	\$275.87	\$225.24	\$217.76	\$217.33	\$234.66	\$188.55
Individual: 32	\$367.74	\$373.78	\$343.79	\$312.93	\$310.29	\$314.38	\$281.58	\$229.91	\$222.27	\$221.83	\$239.51	\$192.46
Individual: 33	\$372.40	\$378.52	\$348.15	\$316.90	\$314.22	\$318.37	\$285.15	\$232.82	\$225.09	\$224.65	\$242.55	\$194.90
Individual: 34	\$377.38	\$383.58	\$352.80	\$321.13	\$318.42	\$322.62	\$288.96	\$235.93	\$228.09	\$227.65	\$245.79	\$197.50
Individual: 35	\$379.86	\$386.10	\$355.12	\$323.25	\$320.51	\$324.74	\$290.87	\$237.49	\$229.60	\$229.15	\$247.41	\$198.80
Individual: 36	\$382.35	\$388.63	\$357.45	\$325.36	\$322.61	\$326.87	\$292.77	\$239.04	\$231.10	\$230.65	\$249.03	\$200.10
Individual: 37	\$384.84	\$391.16	\$359.77	\$327.48	\$324.71	\$329.00	\$294.67	\$240.60	\$232.60	\$232.15	\$250.65	\$201.40
Individual: 38	\$387.32	\$393.69	\$362.09	\$329.60	\$326.81	\$331.12	\$296.58	\$242.15	\$234.11	\$233.65	\$252.27	\$202.70
Individual: 39	\$392.30	\$398.74	\$366.74	\$333.83	\$331.01	\$335.37	\$300.39	\$245.26	\$237.11	\$236.65	\$255.51	\$205.31
Individual: 40	\$397.27	\$403.80	\$371.39	\$338.06	\$335.20	\$339.62	\$304.19	\$248.37	\$240.12	\$239.65	\$258.75	\$207.91
Individual: 41	\$404.73	\$411.38	\$378.37	\$344.41	\$341.50	\$346.00	\$309.91	\$253.03	\$244.63	\$244.15	\$263.61	\$211.81
Individual: 42	\$411.88	\$418.65	\$385.05	\$350.49	\$347.53	\$352.12	\$315.38	\$257.50	\$248.95	\$248.46	\$268.26	\$215.56
Individual: 43	\$421.83	\$428.76	\$394.35	\$358.96	\$355.92	\$360.62	\$323.00	\$263.72	\$254.96	\$254.46	\$274.74	\$220.76
Individual: 44	\$434.26	\$441.40	\$405.98	\$369.54	\$366.41	\$371.25	\$332.52	\$271.50	\$262.48	\$261.96	\$282.84	\$227.27

Pending approval by the office of the Health Insurance Commissioner.

***Please note:** BlueSolutions for HSA Direct 2400/4800 is only available directly through BCBSRI. It is not offered through HealthSource RI.

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PROPOSED 2015 RATES AND PLANS FOR INDIVIDUALS & FAMILIES

Rate by Age	VantageBlue Direct 1000/2000	VantageBlue SelectRI Direct 500/1000	BlueSolutions for HSA Direct 1500/3000	VantageBlue Select Direct	VantageBlue Direct 3000/6000	VantageBlue SelectRI Direct 3000/6000	BlueSolutions for HSA Direct 2600/5200	VantageBlue SelectRI Direct 5800/11600	BlueSolutions for HSA Direct 5000/10000	VantageBlue Direct 5800/11600	*BlueSolutions for HSA Direct 2400/4800	BasicBlue Direct
Metallic Tier	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	N/A
Individual: 45	\$448.87	\$456.25	\$419.63	\$381.97	\$378.74	\$383.74	\$343.71	\$280.63	\$271.31	\$270.78	\$292.36	\$234.92
Individual: 46	\$466.28	\$473.94	\$435.91	\$396.79	\$393.43	\$398.62	\$357.04	\$291.51	\$281.83	\$281.28	\$303.70	\$244.03
Individual: 47	\$485.87	\$493.85	\$454.22	\$413.45	\$409.95	\$415.36	\$372.03	\$303.76	\$293.66	\$293.09	\$316.45	\$254.28
Individual: 48	\$508.25	\$516.59	\$475.14	\$432.50	\$428.84	\$434.50	\$389.17	\$317.75	\$307.19	\$306.59	\$331.03	\$265.99
Individual: 49	\$530.32	\$539.03	\$495.77	\$451.28	\$447.46	\$453.36	\$406.07	\$331.55	\$320.53	\$319.91	\$345.40	\$277.54
Individual: 50	\$555.19	\$564.30	\$519.02	\$472.44	\$468.44	\$474.62	\$425.11	\$347.10	\$335.56	\$334.91	\$361.60	\$290.55
Individual: 51	\$579.74	\$589.27	\$541.98	\$493.34	\$489.17	\$495.62	\$443.91	\$362.45	\$350.41	\$349.72	\$377.60	\$303.41
Individual: 52	\$606.79	\$616.75	\$567.26	\$516.35	\$511.98	\$518.74	\$464.62	\$379.36	\$366.75	\$366.03	\$395.21	\$317.56
Individual: 53	\$634.14	\$644.56	\$592.84	\$539.63	\$535.07	\$542.12	\$485.57	\$396.46	\$383.29	\$382.54	\$413.03	\$331.88
Individual: 54	\$663.67	\$674.57	\$620.44	\$564.76	\$559.98	\$567.37	\$508.18	\$414.92	\$401.14	\$400.35	\$432.26	\$347.33
Individual: 55	\$693.21	\$704.59	\$648.05	\$589.89	\$584.90	\$592.62	\$530.79	\$433.38	\$418.98	\$418.16	\$451.49	\$362.79
Individual: 56	\$725.22	\$737.13	\$677.98	\$617.13	\$611.92	\$619.99	\$555.31	\$453.40	\$438.34	\$437.48	\$472.35	\$379.54
Individual: 57	\$757.55	\$769.99	\$708.21	\$644.64	\$639.19	\$647.63	\$580.06	\$473.61	\$457.88	\$456.98	\$493.40	\$396.46
Individual: 58	\$792.06	\$805.07	\$740.46	\$674.01	\$668.31	\$677.12	\$606.48	\$495.18	\$478.73	\$477.79	\$515.88	\$414.52
Individual: 59	\$809.15	\$822.44	\$756.45	\$688.56	\$682.73	\$691.74	\$619.58	\$505.87	\$489.07	\$488.11	\$527.01	\$423.47
Individual: 60	\$843.66	\$857.52	\$788.70	\$717.92	\$711.85	\$721.24	\$646.00	\$527.44	\$509.92	\$508.92	\$549.49	\$441.52
Individual: 61	\$873.50	\$887.85	\$816.60	\$743.31	\$737.03	\$746.75	\$668.85	\$546.10	\$527.96	\$526.92	\$568.92	\$457.14
Individual: 62	\$893.09	\$907.75	\$834.91	\$759.98	\$753.55	\$763.49	\$683.84	\$558.35	\$539.79	\$538.74	\$581.68	\$467.39
Individual: 63	\$917.64	\$932.71	\$857.87	\$780.87	\$774.27	\$784.49	\$702.65	\$573.70	\$554.64	\$553.55	\$597.67	\$480.24
Individual: 64	\$932.56	\$947.88	\$871.82	\$793.57	\$786.86	\$797.24	\$714.07	\$583.03	\$563.66	\$562.55	\$607.39	\$488.05
Individual: 65+	\$932.56	\$947.88	\$871.82	\$793.57	\$786.86	\$797.24	\$714.07	\$583.03	\$563.66	\$562.55	\$607.39	\$488.05

Calculating the Family Rate

Add the rates for each individual to determine the total monthly payment for a family plan.

Example: a Single parent with two children under 21 enrolling in VantageBlue Direct 1000.

Single parent, 48: \$508.25
 Dependent under 21: \$197.39
 Dependent under 21: \$197.39
Total family rate: \$903.03

Note: Rates are determined per individual. The premium rate for family coverage is based on the number of individuals in the family that enroll in coverage and the age of each family member. If you have children and they are covered under the plan, you will only pay premium for three children under the age of 21.

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500 Exchange Street • Providence, RI 02903-2699

Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.
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