

Keystone Individual HMO

Rates effective 7/1/01

<u>Age:</u>	<u>Parent & Parent & Husband Husband, wife</u>					
	<u>Individual</u>	<u>Child</u>	<u>Children</u>	<u>& Wife</u>	<u>& Child</u>	<u>Family</u>
<25	\$145.20	\$279.60	\$413.90	\$290.50	\$424.80	\$559.20
25-29	\$156.20	\$290.60	\$424.90	\$312.40	\$446.70	\$581.00
30-34	\$169.90	\$304.20	\$438.60	\$339.80	\$474.20	\$608.40
35-39	\$186.30	\$320.70	\$455.00	\$372.60	\$507.00	\$641.30
40-44	\$205.60	\$339.80	\$474.20	\$411.00	\$545.40	\$679.70
45-49	\$232.90	\$367.20	\$501.50	\$465.80	\$600.10	\$734.50
50-54	\$263.10	\$397.40	\$531.80	\$526.10	\$660.50	\$794.70
55-59	\$295.90	\$430.20	\$564.60	\$591.90	\$726.20	\$860.50
60-64	\$331.50	\$465.90	\$600.20	\$663.10	\$797.40	\$931.80

Keystone Individual HMO is Highmark's premiere medical policy. It covers very broad preventive and routine medical care as well as the range of benefits of a major medical policy. There are normally no deductibles or co-payments other than a \$10 fee at the Doctor's office, \$15 at a Specialist, \$35 at the Emergency Room and a Prescription drug co-payment. You DO have to coordinate all care through a Primary Care Physician (PCP). All 76 Hospitals & most Doctors in the region participate as found at www.highmark.com. Refer to the Highmark literature for details.

CompleteCare \$250 Ded. Major Medical

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<25	\$90.70	\$174.60	\$258.50	\$181.40	\$265.30	\$349.20
25-29	\$97.55	\$181.45	\$265.35	\$195.10	\$279.00	\$362.90
30-34	\$106.10	\$190.00	\$273.90	\$212.20	\$296.10	\$380.00
35-39	\$116.35	\$200.25	\$284.15	\$232.75	\$316.65	\$400.50
40-44	\$128.35	\$212.25	\$296.15	\$256.70	\$340.60	\$424.50
45-49	\$145.45	\$229.35	\$313.25	\$290.90	\$374.80	\$458.70
50-54	\$164.30	\$248.20	\$332.05	\$328.55	\$412.45	\$496.35
55-59	\$184.80	\$268.70	\$352.60	\$369.65	\$453.50	\$537.40
60-64	\$207.05	\$290.95	\$374.85	\$414.10	\$498.00	\$581.90

Highmark's CompleteCare policy is an individual (or family) major medical policy that typically has a \$250 deductible and then pays 80% of the medical care costs (for the first \$5,000 of costs) and 100% of the costs in excess of \$5,000 up to \$5,000,000. Refer to the Highmark literature for details.

Highmark's individual health products are "medically underwritten", which means you must complete a detailed application that includes questions regarding medical history, medications, etc. Based on that application, they have a right to either accept you or reject you for coverage. Common reasons for rejection include obesity, high blood pressure, diabetes, and medications.