



# GETTING US COVERED

Rates effective September 1, 2011

Age	Non-smoker	Smoker
0-18	\$139	\$171
19-24	\$180	\$225
25-29	\$205	\$262
30-34	\$227	\$299
35-39	\$263	\$349
40-44	\$310	\$415
45-49	\$378	\$505
50-54	\$448	\$606
55-59	\$543	\$749
60-64	\$621	\$763
65+	\$621	\$763

To calculate the rates, multiply the rate above by the Geographic Rate Factor for the county you live in.

Select the smoker rate if you have used any tobacco product within the last 12 months.

Geographic Rate Factor		Counties
Area 1	0.96	All others
Area 2	1.02	Adams, Arapahoe, Broomfield, Clear Creek, Denver, Dolores, Fremont, Gilpin, Jefferson, Larimer, Park, Teller, Weld
Area 3	1.06	Elbert, Garfield, Gunnison, Jackson, Lake, Logan, Moffatt, Morgan, Phillips, Routt, Sedgwick, Summit, Washington, Yuma
Area 4	1.09	Douglas, Eagle, Pitkin

Example: The monthly premium for a 42 year old, non-smoking resident of Larimer County is: \$316.20 (\$310 X 1.02).