

Monthly premiums continued

Age	53	54	55	56	57	58	59	60	61	62	63	64 +
Platinum												
Non-tobacco												
Personal Choice PPO	\$695.03	\$727.39	\$759.76	\$794.85	\$830.29	\$868.10	\$886.84	\$924.66	\$957.37	\$978.83	\$1005.75	\$1022.10
Keystone HMO	\$634.97	\$664.54	\$694.11	\$726.17	\$758.54	\$793.09	\$810.21	\$844.76	\$874.64	\$894.25	\$918.84	\$933.78
Tobacco												
Personal Choice PPO	\$868.79	\$909.24	\$949.70	\$993.57	\$1037.86	\$1085.13	\$1108.55	\$1155.82	\$1196.71	\$1223.54	\$1257.18	\$1277.63
Keystone HMO	\$793.71	\$830.68	\$867.64	\$907.71	\$948.18	\$991.36	\$1012.76	\$1055.95	\$1093.30	\$1117.81	\$1148.55	\$1167.23
Gold												
Non-tobacco												
Personal Choice PPO	\$644.01	\$674.00	\$703.99	\$736.50	\$769.34	\$804.38	\$821.74	\$856.78	\$887.09	\$906.98	\$931.92	\$947.07
Keystone HMO	\$571.93	\$598.57	\$625.20	\$654.08	\$683.24	\$714.36	\$729.78	\$760.90	\$787.81	\$805.47	\$827.62	\$841.08
Keystone HMO Proactive	\$486.76	\$509.43	\$532.10	\$556.68	\$581.49	\$607.98	\$621.10	\$647.59	\$670.49	\$685.53	\$704.38	\$715.83
Tobacco												
Personal Choice PPO	\$805.01	\$842.50	\$879.99	\$920.63	\$961.67	\$1005.47	\$1027.18	\$1070.98	\$1108.86	\$1133.72	\$1164.90	\$1183.84
Keystone HMO	\$714.92	\$748.21	\$781.50	\$817.60	\$854.05	\$892.95	\$912.22	\$951.12	\$984.76	\$1006.84	\$1034.53	\$1051.35
Keystone HMO Proactive	\$608.46	\$636.79	\$665.13	\$695.85	\$726.87	\$759.97	\$776.38	\$809.48	\$838.12	\$856.91	\$880.47	\$894.79
Silver												
Non-tobacco												
Personal Choice PPO	\$522.99	\$547.35	\$571.71	\$598.11	\$624.77	\$653.23	\$667.33	\$695.79	\$720.40	\$736.55	\$756.80	\$769.11
Keystone HMO	\$479.09	\$501.40	\$523.72	\$547.91	\$572.33	\$598.40	\$611.31	\$637.38	\$659.93	\$674.72	\$693.28	\$704.55
Personal Choice PPO Reserve	\$488.13	\$510.86	\$533.59	\$558.24	\$583.13	\$609.69	\$622.85	\$649.41	\$672.38	\$687.45	\$706.35	\$717.84
Keystone HMO Proactive	\$408.49	\$427.51	\$446.54	\$467.16	\$487.98	\$510.21	\$521.22	\$543.45	\$562.67	\$575.29	\$591.11	\$600.72
Tobacco												
Personal Choice PPO	\$653.74	\$684.19	\$714.63	\$747.64	\$780.97	\$816.54	\$834.16	\$869.74	\$900.50	\$920.69	\$946.01	\$961.39
Keystone HMO	\$598.87	\$626.76	\$654.64	\$684.88	\$715.41	\$748.00	\$764.14	\$796.73	\$824.91	\$843.41	\$866.60	\$880.69
Personal Choice PPO Reserve	\$610.16	\$638.58	\$666.99	\$697.80	\$728.91	\$762.11	\$778.56	\$811.76	\$840.47	\$859.31	\$882.94	\$897.30
Keystone HMO Proactive	\$510.61	\$534.39	\$558.17	\$583.95	\$609.98	\$637.76	\$651.53	\$679.31	\$703.34	\$719.11	\$738.89	\$750.90
Bronze												
Non-tobacco												
Personal Choice PPO	\$425.03	\$444.83	\$464.62	\$486.08	\$507.75	\$530.88	\$542.34	\$565.46	\$585.46	\$598.59	\$615.05	\$625.05
Keystone HMO	\$388.84	\$406.95	\$425.06	\$444.69	\$464.52	\$485.67	\$496.16	\$517.32	\$535.61	\$547.62	\$562.68	\$571.83
Personal Choice PPO Reserve	\$379.34	\$397.00	\$414.67	\$433.82	\$453.16	\$473.80	\$484.03	\$504.67	\$522.52	\$534.23	\$548.92	\$557.85
Tobacco												
Personal Choice PPO	\$531.29	\$556.03	\$580.78	\$607.60	\$634.69	\$663.59	\$677.92	\$706.83	\$731.83	\$748.24	\$768.81	\$781.31
Keystone HMO	\$486.06	\$508.69	\$531.33	\$555.87	\$580.65	\$607.09	\$620.20	\$646.64	\$669.52	\$684.53	\$703.35	\$714.79
Personal Choice PPO Reserve	\$474.17	\$496.25	\$518.34	\$542.28	\$566.45	\$592.25	\$605.03	\$630.84	\$653.15	\$667.79	\$686.16	\$697.31
Catastrophic**												
Non-tobacco												
Personal Choice Catastrophic	\$358.49	\$375.18	\$391.88	\$409.98	\$428.25	\$447.76	\$457.43	\$476.93	\$493.80	\$504.87	\$518.75	\$527.19
Tobacco												
Personal Choice Catastrophic	\$448.11	\$468.98	\$489.85	\$512.47	\$535.32	\$559.70	\$571.78	\$596.16	\$617.25	\$631.09	\$648.44	\$658.99

Monthly premiums

The chart below shows monthly premium rates. Rates are based on geographic area, age, tobacco use, and family size.

You may qualify to get a lower bill than what you see listed below through a government subsidy. Want to see if you qualify? Call 1-866-346-2081 or visit ibx4you.com/subsidy.

Age	0–20	21	22	23	24	25	26	27
Platinum								
Non-tobacco								
Personal Choice PPO	\$216.34	\$340.70	\$340.70	\$340.70	\$340.70	\$342.06	\$348.88	\$357.05
Keystone HMO	\$197.65	\$311.26	\$311.26	\$311.26	\$311.26	\$312.51	\$318.73	\$326.20
Tobacco								
Personal Choice PPO	\$216.34	\$425.88	\$425.88	\$425.88	\$425.88	\$427.58	\$436.10	\$446.32
Keystone HMO	\$197.65	\$389.08	\$389.08	\$389.08	\$389.08	\$390.63	\$398.41	\$407.75
Gold								
Non-tobacco								
Personal Choice PPO	\$200.46	\$315.69	\$315.69	\$315.69	\$315.69	\$316.95	\$323.27	\$330.84
Keystone HMO	\$178.03	\$280.36	\$280.36	\$280.36	\$280.36	\$281.48	\$287.09	\$293.82
Keystone HMO Proactive	\$151.52	\$238.61	\$238.61	\$238.61	\$238.61	\$239.56	\$244.34	\$250.06
Tobacco								
Personal Choice PPO	\$200.46	\$394.61	\$394.61	\$394.61	\$394.61	\$396.19	\$404.08	\$413.55
Keystone HMO	\$178.03	\$350.45	\$350.45	\$350.45	\$350.45	\$351.85	\$358.86	\$367.27
Keystone HMO Proactive	\$151.52	\$298.26	\$298.26	\$298.26	\$298.26	\$299.46	\$305.42	\$312.58
Silver								
Non-tobacco								
Personal Choice PPO	\$162.79	\$256.37	\$256.37	\$256.37	\$256.37	\$257.40	\$262.52	\$268.68
Keystone HMO	\$149.13	\$234.85	\$234.85	\$234.85	\$234.85	\$235.79	\$240.49	\$246.12
Personal Choice PPO Reserve	\$151.94	\$239.28	\$239.28	\$239.28	\$239.28	\$240.24	\$245.02	\$250.77
Keystone HMO Proactive	\$127.15	\$200.24	\$200.24	\$200.24	\$200.24	\$201.04	\$205.05	\$209.85
Tobacco								
Personal Choice PPO	\$162.79	\$320.46	\$320.46	\$320.46	\$320.46	\$321.74	\$328.15	\$335.84
Keystone HMO	\$149.13	\$293.56	\$293.56	\$293.56	\$293.56	\$294.74	\$300.61	\$307.65
Personal Choice PPO Reserve	\$151.94	\$299.10	\$299.10	\$299.10	\$299.10	\$300.30	\$306.28	\$313.46
Keystone HMO Proactive	\$127.15	\$250.30	\$250.30	\$250.30	\$250.30	\$251.30	\$256.31	\$262.31
Bronze								
Non-tobacco								
Personal Choice PPO	\$132.30	\$208.35	\$208.35	\$208.35	\$208.35	\$209.18	\$213.35	\$218.35
Keystone HMO	\$121.04	\$190.61	\$190.61	\$190.61	\$190.61	\$191.37	\$195.18	\$199.76
Personal Choice PPO Reserve	\$118.08	\$185.95	\$185.95	\$185.95	\$185.95	\$186.69	\$190.41	\$194.88
Tobacco								
Personal Choice PPO	\$132.30	\$260.44	\$260.44	\$260.44	\$260.44	\$261.48	\$266.69	\$272.94
Keystone HMO	\$121.04	\$238.26	\$238.26	\$238.26	\$238.26	\$239.22	\$243.98	\$249.70
Personal Choice PPO Reserve	\$118.08	\$232.44	\$232.44	\$232.44	\$232.44	\$233.37	\$238.02	\$243.59
Catastrophic**								
Non-tobacco								
Personal Choice Catastrophic	\$111.59	\$175.73	\$175.73	\$175.73	\$175.73	\$176.43	\$179.95	\$184.17
Tobacco								
Personal Choice Catastrophic	\$111.59	\$219.66	\$219.66	\$219.66	\$219.66	\$220.54	\$224.93	\$230.21



To find your monthly rate as an individual:

1. Look at the first column to narrow down your plan type — platinum, gold, silver, bronze, or catastrophic.
2. If you do not use tobacco, refer to the set of plans under Non-tobacco, or if you use tobacco, refer to the set of plans under Tobacco. Please note Tobacco rates are applicable to applicants 21 and older.
3. Find the name of the plan you’re interested in and scan the row to the right until you find the rate that matches the column with your age. If you want to see other plan rates you may be eligible for, look up or down within your age column to compare prices.

To find your monthly rate as a family:

1. Follow steps 1-3 above for each person in your family.
2. Add the rates together. If you are purchasing a policy including more than three children under 21, only the rates for the first three children are included in your total.

	Age	Rate*
You	56	\$465
+ Spouse	54	\$425
+ Dependent 1	23	\$200
+ Dependent 2	20	\$125
+ Dependent 3	14	\$125
+ Dependent 4	12	\$125
+ Dependent 5	10	\$125 Free
= Total Family Rate		\$1,465

The above example is for illustrative purposes only.

Don't forget to see if you're eligible for a subsidy. Visit ibx4you.com/subsidy



Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.



* You do not need to include rates for more than three children under age 21.
** Catastrophic plans are only available to qualified individuals.

Monthly premiums continued

Age	28	29	30	31	32	33	34	35	36	37	38	39	40
Platinum													
Non-tobacco													
Personal Choice PPO	\$370.34	\$381.24	\$386.69	\$394.87	\$403.05	\$408.16	\$413.61	\$416.34	\$419.06	\$421.79	\$424.51	\$429.96	\$435.41
Keystone HMO	\$338.34	\$348.30	\$353.28	\$360.75	\$368.22	\$372.89	\$377.87	\$380.36	\$382.85	\$385.34	\$387.83	\$392.81	\$397.79
Tobacco													
Personal Choice PPO	\$462.93	\$476.55	\$483.37	\$493.59	\$503.81	\$510.20	\$517.01	\$520.42	\$523.83	\$527.23	\$530.64	\$537.45	\$544.27
Keystone HMO	\$422.92	\$435.37	\$441.60	\$450.94	\$460.28	\$466.11	\$472.34	\$475.45	\$478.56	\$481.67	\$484.79	\$491.01	\$497.24
Gold													
Non-tobacco													
Personal Choice PPO	\$343.16	\$353.26	\$358.31	\$365.88	\$373.46	\$378.20	\$383.25	\$385.77	\$388.30	\$390.82	\$393.35	\$398.40	\$403.45
Keystone HMO	\$304.75	\$313.72	\$318.21	\$324.94	\$331.67	\$335.87	\$340.36	\$342.60	\$344.84	\$347.09	\$349.33	\$353.81	\$358.30
Keystone HMO Proactive	\$259.37	\$267.00	\$270.82	\$276.55	\$282.28	\$285.85	\$289.67	\$291.58	\$293.49	\$295.40	\$297.31	\$301.13	\$304.94
Tobacco													
Personal Choice PPO	\$428.94	\$441.57	\$447.89	\$457.36	\$466.83	\$472.75	\$479.06	\$482.22	\$485.37	\$488.53	\$491.69	\$498.00	\$504.31
Keystone HMO	\$380.94	\$392.15	\$397.76	\$406.17	\$414.58	\$419.84	\$425.45	\$428.25	\$431.05	\$433.86	\$436.66	\$442.27	\$447.88
Keystone HMO Proactive	\$324.21	\$333.76	\$338.53	\$345.69	\$352.84	\$357.32	\$362.09	\$364.48	\$366.86	\$369.25	\$371.64	\$376.41	\$381.18
Silver													
Non-tobacco													
Personal Choice PPO	\$278.67	\$286.88	\$290.98	\$297.13	\$303.29	\$307.13	\$311.23	\$313.28	\$315.34	\$317.39	\$319.44	\$323.54	\$327.64
Keystone HMO	\$255.28	\$262.80	\$266.55	\$272.19	\$277.83	\$281.35	\$285.11	\$286.99	\$288.87	\$290.74	\$292.62	\$296.38	\$300.14
Personal Choice PPO Reserve	\$260.10	\$267.75	\$271.58	\$277.33	\$283.07	\$286.66	\$290.49	\$292.40	\$294.31	\$296.23	\$298.14	\$301.97	\$305.80
Keystone HMO Proactive	\$217.66	\$224.07	\$227.27	\$232.08	\$236.88	\$239.89	\$243.09	\$244.69	\$246.30	\$247.90	\$249.50	\$252.70	\$255.91
Tobacco													
Personal Choice PPO	\$348.34	\$358.60	\$363.72	\$371.42	\$379.11	\$383.91	\$389.04	\$391.61	\$394.17	\$396.73	\$399.30	\$404.42	\$409.55
Keystone HMO	\$319.10	\$328.50	\$333.19	\$340.24	\$347.28	\$351.69	\$356.38	\$358.73	\$361.08	\$363.43	\$365.78	\$370.48	\$375.17
Personal Choice PPO Reserve	\$325.12	\$334.69	\$339.48	\$346.66	\$353.84	\$358.32	\$363.11	\$365.50	\$367.89	\$370.29	\$372.68	\$377.46	\$382.25
Keystone HMO Proactive	\$272.08	\$280.09	\$284.09	\$290.10	\$296.10	\$299.86	\$303.86	\$305.87	\$307.87	\$309.87	\$311.87	\$315.88	\$319.88
Bronze													
Non-tobacco													
Personal Choice PPO	\$226.48	\$233.14	\$236.48	\$241.48	\$246.48	\$249.60	\$252.94	\$254.60	\$256.27	\$257.94	\$259.60	\$262.94	\$266.27
Keystone HMO	\$207.19	\$213.29	\$216.34	\$220.92	\$225.49	\$228.35	\$231.40	\$232.93	\$234.45	\$235.98	\$237.50	\$240.55	\$243.60
Personal Choice PPO Reserve	\$202.13	\$208.08	\$211.05	\$215.52	\$219.98	\$222.77	\$225.74	\$227.23	\$228.72	\$230.21	\$231.69	\$234.67	\$237.64
Tobacco													
Personal Choice PPO	\$283.10	\$291.43	\$295.60	\$301.85	\$308.10	\$312.00	\$316.17	\$318.25	\$320.34	\$322.42	\$324.51	\$328.67	\$332.84
Keystone HMO	\$258.99	\$266.62	\$270.43	\$276.15	\$281.86	\$285.44	\$289.25	\$291.16	\$293.06	\$294.97	\$296.88	\$300.69	\$304.50
Personal Choice PPO Reserve	\$252.66	\$260.10	\$263.82	\$269.40	\$274.97	\$278.46	\$282.18	\$284.04	\$285.90	\$287.76	\$289.62	\$293.34	\$297.06
Catastrophic**													
Non-tobacco													
Personal Choice Catastrophic	\$191.02	\$196.64	\$199.45	\$203.67	\$207.89	\$210.52	\$213.34	\$214.74	\$216.15	\$217.55	\$218.96	\$221.77	\$224.58
Tobacco													
Personal Choice Catastrophic	\$238.77	\$245.80	\$249.32	\$254.59	\$259.86	\$263.16	\$266.67	\$268.43	\$270.18	\$271.94	\$273.70	\$277.21	\$280.73

Age	41	42	43	44	45	46	47	48	49	50	51	52
Platinum												
Non-tobacco												
Personal Choice PPO	\$443.59	\$451.43	\$462.33	\$475.96	\$491.97	\$511.05	\$532.51	\$557.04	\$581.23	\$608.49	\$635.41	\$665.05
Keystone HMO	\$405.26	\$412.42	\$422.38	\$434.83	\$449.46	\$466.89	\$486.50	\$508.91	\$531.01	\$555.91	\$580.50	\$607.58
Tobacco												
Personal Choice PPO	\$554.49	\$564.28	\$577.91	\$594.95	\$614.96	\$638.81	\$665.64	\$696.31	\$726.54	\$760.61	\$794.26	\$831.31
Keystone HMO	\$506.58	\$515.52	\$527.97	\$543.54	\$561.82	\$583.61	\$608.12	\$636.14	\$663.76	\$694.89	\$725.62	\$759.47
Gold												
Non-tobacco												
Personal Choice PPO	\$411.03	\$418.29	\$428.39	\$441.02	\$455.86	\$473.54	\$493.42	\$516.15	\$538.57	\$563.82	\$588.76	\$616.23
Keystone HMO	\$365.03	\$371.48	\$380.45	\$391.66	\$404.84	\$420.54	\$438.20	\$458.39	\$478.29	\$500.72	\$522.87	\$547.26
Keystone HMO Proactive	\$310.67	\$316.16	\$323.79	\$333.34	\$344.55	\$357.92	\$372.95	\$390.13	\$407.07	\$426.16	\$445.01	\$465.77
Tobacco												
Personal Choice PPO	\$513.79	\$522.86	\$535.49	\$551.27	\$569.82	\$591.92	\$616.78	\$645.19	\$673.21	\$704.78	\$735.95	\$770.28
Keystone HMO	\$456.29	\$464.35	\$475.56	\$489.58	\$506.05	\$525.68	\$547.75	\$572.99	\$597.87	\$625.90	\$653.59	\$684.08
Keystone HMO Proactive	\$388.34	\$395.20	\$404.74	\$416.67	\$430.69	\$447.39	\$466.18	\$487.66	\$508.84	\$532.70	\$556.26	\$582.21
Silver												
Non-tobacco												
Personal Choice PPO	\$333.79	\$339.69	\$347.89	\$358.15	\$370.20	\$384.56	\$400.71	\$419.16	\$437.37	\$457.88	\$478.13	\$500.43
Keystone HMO	\$305.77	\$311.18	\$318.69	\$328.09	\$339.12	\$352.28	\$367.07	\$383.98	\$400.65	\$419.44	\$438.00	\$458.43
Personal Choice PPO Reserve	\$311.54	\$317.05	\$324.70	\$334.27	\$345.52	\$358.92	\$373.99	\$391.22	\$408.21	\$427.35	\$446.26	\$467.07
Keystone HMO Proactive	\$260.71	\$265.32	\$271.73	\$279.74	\$289.15	\$300.36	\$312.98	\$327.39	\$341.61	\$357.63	\$373.45	\$390.87
Tobacco												
Personal Choice PPO	\$417.24	\$424.61	\$434.87	\$447.69	\$462.75	\$480.69	\$500.88	\$523.96	\$546.71	\$572.35	\$597.66	\$625.54
Keystone HMO	\$382.22	\$388.97	\$398.36	\$410.11	\$423.90	\$440.34	\$458.84	\$479.97	\$500.82	\$524.30	\$547.49	\$573.03
Personal Choice PPO Reserve	\$389.43	\$396.31	\$405.88	\$417.84	\$431.90	\$448.65	\$467.49	\$489.03	\$510.26	\$534.19	\$557.82	\$583.84
Keystone HMO Proactive	\$325.89	\$331.65	\$339.66	\$349.67	\$361.43	\$375.45	\$391.22	\$409.24	\$427.01	\$447.04	\$466.81	\$488.59
Bronze												
Non-tobacco												
Personal Choice PPO	\$271.27	\$276.06	\$282.73	\$291.06	\$300.86	\$312.53	\$325.65	\$340.65	\$355.45	\$372.11	\$388.57	\$406.70
Keystone HMO	\$248.17	\$252.56	\$258.66	\$266.28	\$275.24	\$285.92	\$297.92	\$311.65	\$325.18	\$340.43	\$355.49	\$372.07
Personal Choice PPO Reserve	\$242.11	\$246.38	\$252.33	\$259.77	\$268.51	\$278.93	\$290.64	\$304.03	\$317.23	\$332.11	\$346.80	\$362.97
Tobacco												
Personal Choice PPO	\$339.09	\$345.08	\$353.41	\$363.83	\$376.07	\$390.66	\$407.06	\$425.82	\$444.31	\$465.14	\$485.72	\$508.37
Keystone HMO	\$310.22	\$315.70	\$323.32	\$332.85	\$344.05	\$357.39	\$372.40	\$389.56	\$406.48	\$425.54	\$444.36	\$465.09
Personal Choice PPO Reserve	\$302.63	\$307.98	\$315.42	\$324.72	\$335.64	\$348.66	\$363.30	\$380.04	\$396.54	\$415.13	\$433.50	\$453.72
Catastrophic**												
Non-tobacco												
Personal Choice Catastrophic	\$228.80	\$232.84	\$238.47	\$245.49	\$253.75	\$263.60	\$274.67	\$287.32	\$299.80	\$313.85	\$327.74	\$343.02
Tobacco												
Personal Choice Catastrophic	\$286.00	\$291.05	\$298.08	\$306.87	\$317.19	\$329.49	\$343.33	\$359.15	\$374.74	\$392.32	\$409.67	\$428.78