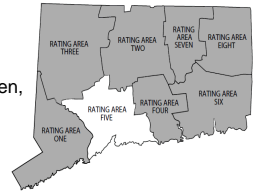


**Rating Area 5**

**New Haven County Towns**

Ansonia, Beacon Falls, Bethany, Branford, Cheshire, Derby, East Haven, Guilford, Hamden, Madison, Meriden, Middlebury, Milford, Naugatuck, New Haven, North Branford, North Haven, Orange, Oxford, Prospect, Seymour, Southbury, Wallingford, Waterbury, West Haven, Wolcott, Woodbridge



**Preferred Rx: \$5/\$50/50%(\$500max) after Ded**

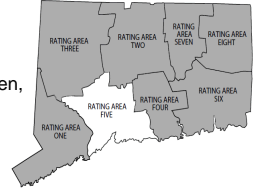
| Non Tobacco |           | Tobacco |           |
|-------------|-----------|---------|-----------|
| Age         | Rate      | Age     | Rate      |
| 0-14        | \$376.72  | 0-14    | \$376.72  |
| 15          | \$410.20  | 15      | \$410.20  |
| 16          | \$423.01  | 16      | \$423.01  |
| 17          | \$435.81  | 17      | \$435.81  |
| 18          | \$449.60  | 18      | \$449.60  |
| 19          | \$463.39  | 19      | \$463.39  |
| 20          | \$477.67  | 20      | \$477.67  |
| 21          | \$492.44  | 21      | \$492.44  |
| 22          | \$492.44  | 22      | \$492.44  |
| 23          | \$492.44  | 23      | \$492.44  |
| 24          | \$492.44  | 24      | \$492.44  |
| 25          | \$494.41  | 25      | \$494.41  |
| 26          | \$504.26  | 26      | \$504.26  |
| 27          | \$516.08  | 27      | \$516.08  |
| 28          | \$535.28  | 28      | \$535.28  |
| 29          | \$551.04  | 29      | \$551.04  |
| 30          | \$558.92  | 30      | \$558.92  |
| 31          | \$570.74  | 31      | \$570.74  |
| 32          | \$582.56  | 32      | \$582.56  |
| 33          | \$589.94  | 33      | \$589.94  |
| 34          | \$597.82  | 34      | \$597.82  |
| 35          | \$601.76  | 35      | \$601.76  |
| 36          | \$605.70  | 36      | \$605.70  |
| 37          | \$609.64  | 37      | \$609.64  |
| 38          | \$613.58  | 38      | \$613.58  |
| 39          | \$621.46  | 39      | \$621.46  |
| 40          | \$629.34  | 40      | \$629.34  |
| 41          | \$641.16  | 41      | \$641.16  |
| 42          | \$652.48  | 42      | \$652.48  |
| 43          | \$668.24  | 43      | \$668.24  |
| 44          | \$687.94  | 44      | \$687.94  |
| 45          | \$711.08  | 45      | \$711.08  |
| 46          | \$738.66  | 46      | \$738.66  |
| 47          | \$769.68  | 47      | \$769.68  |
| 48          | \$805.14  | 48      | \$805.14  |
| 49          | \$840.10  | 49      | \$840.10  |
| 50          | \$879.50  | 50      | \$879.50  |
| 51          | \$918.40  | 51      | \$918.40  |
| 52          | \$961.24  | 52      | \$961.24  |
| 53          | \$1004.58 | 53      | \$1004.58 |
| 54          | \$1051.36 | 54      | \$1051.36 |
| 55          | \$1098.14 | 55      | \$1098.14 |
| 56          | \$1148.86 | 56      | \$1148.86 |
| 57          | \$1200.08 | 57      | \$1200.08 |
| 58          | \$1254.74 | 58      | \$1254.74 |
| 59          | \$1281.82 | 59      | \$1281.82 |
| 60          | \$1336.48 | 60      | \$1336.48 |
| 61          | \$1383.76 | 61      | \$1383.76 |
| 62          | \$1414.78 | 62      | \$1414.78 |
| 63          | \$1453.68 | 63      | \$1453.68 |
| 64+         | \$1477.32 | 64+     | \$1477.32 |

Rates are subject to Department of Insurance approval. In addition, rates and benefits are subject to change based on any state or federal mandate or other regulatory requirements that are imposed at any time after the policy is effective and which materially affect the existing rates. Actual monthly premiums are based on final enrollment. Dependents, age 20 and younger, will have a one per child rate and applies to the first 3 children. All other children are covered but their premium is not included in the total medical premium calculation. Any change in eligibility could impact the final premium rate.

**Rating Area 5**

**New Haven County Towns**

Ansonia, Beacon Falls, Bethany, Branford, Cheshire, Derby, East Haven, Guilford, Hamden, Madison, Meriden, Middlebury, Milford, Naugatuck, New Haven, North Branford, North Haven, Orange, Oxford, Prospect, Seymour, Southbury, Wallingford, Waterbury, West Haven, Wolcott, Woodbridge



**Preferred Rx: \$5/\$60/50%(\$500max) after Ded**

| Non Tobacco |           | Tobacco |           |
|-------------|-----------|---------|-----------|
| Age         | Rate      | Age     | Rate      |
| 0-14        | \$317.56  | 0-14    | \$317.56  |
| 15          | \$345.79  | 15      | \$345.79  |
| 16          | \$356.58  | 16      | \$356.58  |
| 17          | \$367.37  | 17      | \$367.37  |
| 18          | \$379.00  | 18      | \$379.00  |
| 19          | \$390.62  | 19      | \$390.62  |
| 20          | \$402.66  | 20      | \$402.66  |
| 21          | \$415.11  | 21      | \$415.11  |
| 22          | \$415.11  | 22      | \$415.11  |
| 23          | \$415.11  | 23      | \$415.11  |
| 24          | \$415.11  | 24      | \$415.11  |
| 25          | \$416.77  | 25      | \$416.77  |
| 26          | \$425.07  | 26      | \$425.07  |
| 27          | \$435.04  | 27      | \$435.04  |
| 28          | \$451.22  | 28      | \$451.22  |
| 29          | \$464.51  | 29      | \$464.51  |
| 30          | \$471.15  | 30      | \$471.15  |
| 31          | \$481.11  | 31      | \$481.11  |
| 32          | \$491.08  | 32      | \$491.08  |
| 33          | \$497.30  | 33      | \$497.30  |
| 34          | \$503.94  | 34      | \$503.94  |
| 35          | \$507.26  | 35      | \$507.26  |
| 36          | \$510.59  | 36      | \$510.59  |
| 37          | \$513.91  | 37      | \$513.91  |
| 38          | \$517.23  | 38      | \$517.23  |
| 39          | \$523.87  | 39      | \$523.87  |
| 40          | \$530.51  | 40      | \$530.51  |
| 41          | \$540.47  | 41      | \$540.47  |
| 42          | \$550.02  | 42      | \$550.02  |
| 43          | \$563.30  | 43      | \$563.30  |
| 44          | \$579.91  | 44      | \$579.91  |
| 45          | \$599.42  | 45      | \$599.42  |
| 46          | \$622.67  | 46      | \$622.67  |
| 47          | \$648.82  | 47      | \$648.82  |
| 48          | \$678.70  | 48      | \$678.70  |
| 49          | \$708.18  | 49      | \$708.18  |
| 50          | \$741.39  | 50      | \$741.39  |
| 51          | \$774.18  | 51      | \$774.18  |
| 52          | \$810.29  | 52      | \$810.29  |
| 53          | \$846.82  | 53      | \$846.82  |
| 54          | \$886.26  | 54      | \$886.26  |
| 55          | \$925.70  | 55      | \$925.70  |
| 56          | \$968.45  | 56      | \$968.45  |
| 57          | \$1011.62 | 57      | \$1011.62 |
| 58          | \$1057.70 | 58      | \$1057.70 |
| 59          | \$1080.53 | 59      | \$1080.53 |
| 60          | \$1126.61 | 60      | \$1126.61 |
| 61          | \$1166.46 | 61      | \$1166.46 |
| 62          | \$1192.61 | 62      | \$1192.61 |
| 63          | \$1225.40 | 63      | \$1225.40 |
| 64+         | \$1245.33 | 64+     | \$1245.33 |

Rates are subject to Department of Insurance approval. In addition, rates and benefits are subject to change based on any state or federal mandate or other regulatory requirements that are imposed at any time after the policy is effective and which materially affect the existing rates. Actual monthly premiums are based on final enrollment. Dependents, age 20 and younger, will have a one per child rate and applies to the first 3 children. All other children are covered but their premium is not included in the total medical premium calculation. Any change in eligibility could impact the final premium rate.

**Choice SOLO POS HSA Coins. \$3,000 ded.**

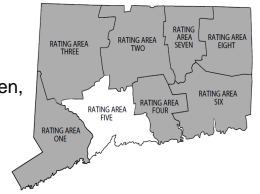
POS-HSA-3000I-6000F-20-I-IND

Rates are based on the applicant's age as of the effective date  
 At renewal, all policyholders may be subject to a rate increase

**Rating Area 5**

**New Haven County Towns**

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**Preferred Rx: \$5/\$60/50%(\$500max) all after Ded**

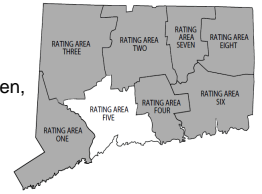
| Non Tobacco |           | Tobacco |           |
|-------------|-----------|---------|-----------|
| Age         | Rate      | Age     | Rate      |
| 0-14        | \$320.14  | 0-14    | \$320.14  |
| 15          | \$348.60  | 15      | \$348.60  |
| 16          | \$359.48  | 16      | \$359.48  |
| 17          | \$370.36  | 17      | \$370.36  |
| 18          | \$382.08  | 18      | \$382.08  |
| 19          | \$393.80  | 19      | \$393.80  |
| 20          | \$405.94  | 20      | \$405.94  |
| 21          | \$418.49  | 21      | \$418.49  |
| 22          | \$418.49  | 22      | \$418.49  |
| 23          | \$418.49  | 23      | \$418.49  |
| 24          | \$418.49  | 24      | \$418.49  |
| 25          | \$420.16  | 25      | \$420.16  |
| 26          | \$428.53  | 26      | \$428.53  |
| 27          | \$438.58  | 27      | \$438.58  |
| 28          | \$454.90  | 28      | \$454.90  |
| 29          | \$468.29  | 29      | \$468.29  |
| 30          | \$474.99  | 30      | \$474.99  |
| 31          | \$485.03  | 31      | \$485.03  |
| 32          | \$495.07  | 32      | \$495.07  |
| 33          | \$501.35  | 33      | \$501.35  |
| 34          | \$508.05  | 34      | \$508.05  |
| 35          | \$511.39  | 35      | \$511.39  |
| 36          | \$514.74  | 36      | \$514.74  |
| 37          | \$518.09  | 37      | \$518.09  |
| 38          | \$521.44  | 38      | \$521.44  |
| 39          | \$528.13  | 39      | \$528.13  |
| 40          | \$534.83  | 40      | \$534.83  |
| 41          | \$544.87  | 41      | \$544.87  |
| 42          | \$554.50  | 42      | \$554.50  |
| 43          | \$567.89  | 43      | \$567.89  |
| 44          | \$584.63  | 44      | \$584.63  |
| 45          | \$604.30  | 45      | \$604.30  |
| 46          | \$627.74  | 46      | \$627.74  |
| 47          | \$654.10  | 47      | \$654.10  |
| 48          | \$684.23  | 48      | \$684.23  |
| 49          | \$713.94  | 49      | \$713.94  |
| 50          | \$747.42  | 50      | \$747.42  |
| 51          | \$780.48  | 51      | \$780.48  |
| 52          | \$816.89  | 52      | \$816.89  |
| 53          | \$853.72  | 53      | \$853.72  |
| 54          | \$893.48  | 54      | \$893.48  |
| 55          | \$933.23  | 55      | \$933.23  |
| 56          | \$976.34  | 56      | \$976.34  |
| 57          | \$1019.86 | 57      | \$1019.86 |
| 58          | \$1066.31 | 58      | \$1066.31 |
| 59          | \$1089.33 | 59      | \$1089.33 |
| 60          | \$1135.78 | 60      | \$1135.78 |
| 61          | \$1175.96 | 61      | \$1175.96 |
| 62          | \$1202.32 | 62      | \$1202.32 |
| 63          | \$1235.38 | 63      | \$1235.38 |
| 64+         | \$1255.47 | 64+     | \$1255.47 |

Rates are subject to Department of Insurance approval. In addition, rates and benefits are subject to change based on any state or federal mandate or other regulatory requirements that are imposed at any time after the policy is effective and which materially affect the existing rates. Actual monthly premiums are based on final enrollment. Dependents, age 20 and younger, will have a one per child rate and applies to the first 3 children. All other children are covered but their premium is not included in the total medical premium calculation. Any change in eligibility could impact the final premium rate.

**Rating Area 5**

**New Haven County Towns**

Ansonia, Beacon Falls, Bethany, Branford, Cheshire, Derby, East Haven, Guilford, Hamden, Madison, Meriden, Middlebury, Milford, Naugatuck, New Haven, North Branford, North Haven, Orange, Oxford, Prospect, Seymour, Southbury, Wallingford, Waterbury, West Haven, Wolcott, Woodbridge



**Preferred Rx: \$5/\$60/50%(\$500max) after Ded**

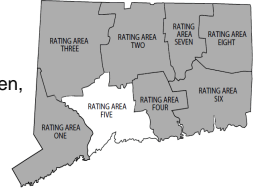
| Non Tobacco |           | Tobacco |           |
|-------------|-----------|---------|-----------|
| Age         | Rate      | Age     | Rate      |
| 0-14        | \$301.53  | 0-14    | \$301.53  |
| 15          | \$328.34  | 15      | \$328.34  |
| 16          | \$338.58  | 16      | \$338.58  |
| 17          | \$348.83  | 17      | \$348.83  |
| 18          | \$359.87  | 18      | \$359.87  |
| 19          | \$370.90  | 19      | \$370.90  |
| 20          | \$382.34  | 20      | \$382.34  |
| 21          | \$394.16  | 21      | \$394.16  |
| 22          | \$394.16  | 22      | \$394.16  |
| 23          | \$394.16  | 23      | \$394.16  |
| 24          | \$394.16  | 24      | \$394.16  |
| 25          | \$395.74  | 25      | \$395.74  |
| 26          | \$403.62  | 26      | \$403.62  |
| 27          | \$413.08  | 27      | \$413.08  |
| 28          | \$428.45  | 28      | \$428.45  |
| 29          | \$441.07  | 29      | \$441.07  |
| 30          | \$447.37  | 30      | \$447.37  |
| 31          | \$456.83  | 31      | \$456.83  |
| 32          | \$466.29  | 32      | \$466.29  |
| 33          | \$472.20  | 33      | \$472.20  |
| 34          | \$478.51  | 34      | \$478.51  |
| 35          | \$481.66  | 35      | \$481.66  |
| 36          | \$484.82  | 36      | \$484.82  |
| 37          | \$487.97  | 37      | \$487.97  |
| 38          | \$491.12  | 38      | \$491.12  |
| 39          | \$497.43  | 39      | \$497.43  |
| 40          | \$503.74  | 40      | \$503.74  |
| 41          | \$513.20  | 41      | \$513.20  |
| 42          | \$522.26  | 42      | \$522.26  |
| 43          | \$534.88  | 43      | \$534.88  |
| 44          | \$550.64  | 44      | \$550.64  |
| 45          | \$569.17  | 45      | \$569.17  |
| 46          | \$591.24  | 46      | \$591.24  |
| 47          | \$616.07  | 47      | \$616.07  |
| 48          | \$644.45  | 48      | \$644.45  |
| 49          | \$672.44  | 49      | \$672.44  |
| 50          | \$703.97  | 50      | \$703.97  |
| 51          | \$735.11  | 51      | \$735.11  |
| 52          | \$769.40  | 52      | \$769.40  |
| 53          | \$804.09  | 53      | \$804.09  |
| 54          | \$841.53  | 54      | \$841.53  |
| 55          | \$878.98  | 55      | \$878.98  |
| 56          | \$919.58  | 56      | \$919.58  |
| 57          | \$960.57  | 57      | \$960.57  |
| 58          | \$1004.32 | 58      | \$1004.32 |
| 59          | \$1026.00 | 59      | \$1026.00 |
| 60          | \$1069.75 | 60      | \$1069.75 |
| 61          | \$1107.59 | 61      | \$1107.59 |
| 62          | \$1132.42 | 62      | \$1132.42 |
| 63          | \$1163.56 | 63      | \$1163.56 |
| 64+         | \$1182.48 | 64+     | \$1182.48 |

Rates are subject to Department of Insurance approval. In addition, rates and benefits are subject to change based on any state or federal mandate or other regulatory requirements that are imposed at any time after the policy is effective and which materially affect the existing rates. Actual monthly premiums are based on final enrollment. Dependents, age 20 and younger, will have a one per child rate and applies to the first 3 children. All other children are covered but their premium is not included in the total medical premium calculation. Any change in eligibility could impact the final premium rate.

**Rating Area 5**

**New Haven County Towns**

Ansonia, Beacon Falls, Bethany, Branford, Cheshire, Derby, East Haven, Guilford, Hamden, Madison, Meriden, Middlebury, Milford, Naugatuck, New Haven, North Branford, North Haven, Orange, Oxford, Prospect, Seymour, Southbury, Wallingford, Waterbury, West Haven, Wolcott, Woodbridge



**Preferred Rx: \$5/\$60/50%(\$500max) after Ded**

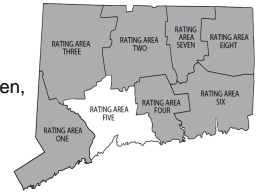
| Non Tobacco |           | Tobacco |           |
|-------------|-----------|---------|-----------|
| Age         | Rate      | Age     | Rate      |
| 0-14        | \$318.44  | 0-14    | \$318.44  |
| 15          | \$346.74  | 15      | \$346.74  |
| 16          | \$357.57  | 16      | \$357.57  |
| 17          | \$368.39  | 17      | \$368.39  |
| 18          | \$380.05  | 18      | \$380.05  |
| 19          | \$391.70  | 19      | \$391.70  |
| 20          | \$403.77  | 20      | \$403.77  |
| 21          | \$416.26  | 21      | \$416.26  |
| 22          | \$416.26  | 22      | \$416.26  |
| 23          | \$416.26  | 23      | \$416.26  |
| 24          | \$416.26  | 24      | \$416.26  |
| 25          | \$417.93  | 25      | \$417.93  |
| 26          | \$426.25  | 26      | \$426.25  |
| 27          | \$436.24  | 27      | \$436.24  |
| 28          | \$452.47  | 28      | \$452.47  |
| 29          | \$465.79  | 29      | \$465.79  |
| 30          | \$472.46  | 30      | \$472.46  |
| 31          | \$482.45  | 31      | \$482.45  |
| 32          | \$492.44  | 32      | \$492.44  |
| 33          | \$498.68  | 33      | \$498.68  |
| 34          | \$505.34  | 34      | \$505.34  |
| 35          | \$508.67  | 35      | \$508.67  |
| 36          | \$512.00  | 36      | \$512.00  |
| 37          | \$515.33  | 37      | \$515.33  |
| 38          | \$518.66  | 38      | \$518.66  |
| 39          | \$525.32  | 39      | \$525.32  |
| 40          | \$531.98  | 40      | \$531.98  |
| 41          | \$541.97  | 41      | \$541.97  |
| 42          | \$551.54  | 42      | \$551.54  |
| 43          | \$564.86  | 43      | \$564.86  |
| 44          | \$581.52  | 44      | \$581.52  |
| 45          | \$601.08  | 45      | \$601.08  |
| 46          | \$624.39  | 46      | \$624.39  |
| 47          | \$650.61  | 47      | \$650.61  |
| 48          | \$680.59  | 48      | \$680.59  |
| 49          | \$710.14  | 49      | \$710.14  |
| 50          | \$743.44  | 50      | \$743.44  |
| 51          | \$776.32  | 51      | \$776.32  |
| 52          | \$812.54  | 52      | \$812.54  |
| 53          | \$849.17  | 53      | \$849.17  |
| 54          | \$888.72  | 54      | \$888.72  |
| 55          | \$928.26  | 55      | \$928.26  |
| 56          | \$971.13  | 56      | \$971.13  |
| 57          | \$1014.43 | 57      | \$1014.43 |
| 58          | \$1060.63 | 58      | \$1060.63 |
| 59          | \$1083.52 | 59      | \$1083.52 |
| 60          | \$1129.73 | 60      | \$1129.73 |
| 61          | \$1169.69 | 61      | \$1169.69 |
| 62          | \$1195.91 | 62      | \$1195.91 |
| 63          | \$1228.80 | 63      | \$1228.80 |
| 64+         | \$1248.78 | 64+     | \$1248.78 |

Rates are subject to Department of Insurance approval. In addition, rates and benefits are subject to change based on any state or federal mandate or other regulatory requirements that are imposed at any time after the policy is effective and which materially affect the existing rates. Actual monthly premiums are based on final enrollment. Dependents, age 20 and younger, will have a one per child rate and applies to the first 3 children. All other children are covered but their premium is not included in the total medical premium calculation. Any change in eligibility could impact the final premium rate.

**Rating Area 5**

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**Preferred Rx: \$5/\$60/50%(\$500max) all after Ded**

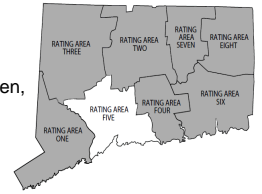
| Non Tobacco |           | Tobacco |           |
|-------------|-----------|---------|-----------|
| Age         | Rate      | Age     | Rate      |
| 0-14        | \$273.79  | 0-14    | \$273.79  |
| 15          | \$298.13  | 15      | \$298.13  |
| 16          | \$307.44  | 16      | \$307.44  |
| 17          | \$316.74  | 17      | \$316.74  |
| 18          | \$326.76  | 18      | \$326.76  |
| 19          | \$336.78  | 19      | \$336.78  |
| 20          | \$347.16  | 20      | \$347.16  |
| 21          | \$357.90  | 21      | \$357.90  |
| 22          | \$357.90  | 22      | \$357.90  |
| 23          | \$357.90  | 23      | \$357.90  |
| 24          | \$357.90  | 24      | \$357.90  |
| 25          | \$359.33  | 25      | \$359.33  |
| 26          | \$366.49  | 26      | \$366.49  |
| 27          | \$375.08  | 27      | \$375.08  |
| 28          | \$389.04  | 28      | \$389.04  |
| 29          | \$400.49  | 29      | \$400.49  |
| 30          | \$406.22  | 30      | \$406.22  |
| 31          | \$414.81  | 31      | \$414.81  |
| 32          | \$423.40  | 32      | \$423.40  |
| 33          | \$428.76  | 33      | \$428.76  |
| 34          | \$434.49  | 34      | \$434.49  |
| 35          | \$437.35  | 35      | \$437.35  |
| 36          | \$440.22  | 36      | \$440.22  |
| 37          | \$443.08  | 37      | \$443.08  |
| 38          | \$445.94  | 38      | \$445.94  |
| 39          | \$451.67  | 39      | \$451.67  |
| 40          | \$457.40  | 40      | \$457.40  |
| 41          | \$465.99  | 41      | \$465.99  |
| 42          | \$474.22  | 42      | \$474.22  |
| 43          | \$485.67  | 43      | \$485.67  |
| 44          | \$499.99  | 44      | \$499.99  |
| 45          | \$516.81  | 45      | \$516.81  |
| 46          | \$536.85  | 46      | \$536.85  |
| 47          | \$559.40  | 47      | \$559.40  |
| 48          | \$585.17  | 48      | \$585.17  |
| 49          | \$610.58  | 49      | \$610.58  |
| 50          | \$639.21  | 50      | \$639.21  |
| 51          | \$667.48  | 51      | \$667.48  |
| 52          | \$698.62  | 52      | \$698.62  |
| 53          | \$730.12  | 53      | \$730.12  |
| 54          | \$764.12  | 54      | \$764.12  |
| 55          | \$798.12  | 55      | \$798.12  |
| 56          | \$834.98  | 56      | \$834.98  |
| 57          | \$872.20  | 57      | \$872.20  |
| 58          | \$911.93  | 58      | \$911.93  |
| 59          | \$931.61  | 59      | \$931.61  |
| 60          | \$971.34  | 60      | \$971.34  |
| 61          | \$1005.70 | 61      | \$1005.70 |
| 62          | \$1028.25 | 62      | \$1028.25 |
| 63          | \$1056.52 | 63      | \$1056.52 |
| 64+         | \$1073.70 | 64+     | \$1073.70 |

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**Preferred Rx: \$5/\$60/50%(\$500max) all after Ded**

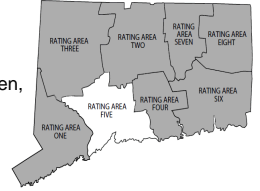
| Non Tobacco |           | Tobacco |           |
|-------------|-----------|---------|-----------|
| Age         | Rate      | Age     | Rate      |
| 0-14        | \$278.23  | 0-14    | \$278.23  |
| 15          | \$302.96  | 15      | \$302.96  |
| 16          | \$312.42  | 16      | \$312.42  |
| 17          | \$321.87  | 17      | \$321.87  |
| 18          | \$332.06  | 18      | \$332.06  |
| 19          | \$342.24  | 19      | \$342.24  |
| 20          | \$352.79  | 20      | \$352.79  |
| 21          | \$363.70  | 21      | \$363.70  |
| 22          | \$363.70  | 22      | \$363.70  |
| 23          | \$363.70  | 23      | \$363.70  |
| 24          | \$363.70  | 24      | \$363.70  |
| 25          | \$365.15  | 25      | \$365.15  |
| 26          | \$372.43  | 26      | \$372.43  |
| 27          | \$381.16  | 27      | \$381.16  |
| 28          | \$395.34  | 28      | \$395.34  |
| 29          | \$406.98  | 29      | \$406.98  |
| 30          | \$412.80  | 30      | \$412.80  |
| 31          | \$421.53  | 31      | \$421.53  |
| 32          | \$430.26  | 32      | \$430.26  |
| 33          | \$435.71  | 33      | \$435.71  |
| 34          | \$441.53  | 34      | \$441.53  |
| 35          | \$444.44  | 35      | \$444.44  |
| 36          | \$447.35  | 36      | \$447.35  |
| 37          | \$450.26  | 37      | \$450.26  |
| 38          | \$453.17  | 38      | \$453.17  |
| 39          | \$458.99  | 39      | \$458.99  |
| 40          | \$464.81  | 40      | \$464.81  |
| 41          | \$473.54  | 41      | \$473.54  |
| 42          | \$481.90  | 42      | \$481.90  |
| 43          | \$493.54  | 43      | \$493.54  |
| 44          | \$508.09  | 44      | \$508.09  |
| 45          | \$525.18  | 45      | \$525.18  |
| 46          | \$545.55  | 46      | \$545.55  |
| 47          | \$568.46  | 47      | \$568.46  |
| 48          | \$594.65  | 48      | \$594.65  |
| 49          | \$620.47  | 49      | \$620.47  |
| 50          | \$649.57  | 50      | \$649.57  |
| 51          | \$678.30  | 51      | \$678.30  |
| 52          | \$709.94  | 52      | \$709.94  |
| 53          | \$741.95  | 53      | \$741.95  |
| 54          | \$776.50  | 54      | \$776.50  |
| 55          | \$811.05  | 55      | \$811.05  |
| 56          | \$848.51  | 56      | \$848.51  |
| 57          | \$886.34  | 57      | \$886.34  |
| 58          | \$926.71  | 58      | \$926.71  |
| 59          | \$946.71  | 59      | \$946.71  |
| 60          | \$987.08  | 60      | \$987.08  |
| 61          | \$1022.00 | 61      | \$1022.00 |
| 62          | \$1044.91 | 62      | \$1044.91 |
| 63          | \$1073.64 | 63      | \$1073.64 |
| 64+         | \$1091.10 | 64+     | \$1091.10 |

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**Preferred Rx: \$5/\$40/50%(\$500max) after Ded**

| Non Tobacco |           | Tobacco |           |
|-------------|-----------|---------|-----------|
| Age         | Rate      | Age     | Rate      |
| 0-14        | \$262.49  | 0-14    | \$262.49  |
| 15          | \$285.82  | 15      | \$285.82  |
| 16          | \$294.74  | 16      | \$294.74  |
| 17          | \$303.66  | 17      | \$303.66  |
| 18          | \$313.27  | 18      | \$313.27  |
| 19          | \$322.88  | 19      | \$322.88  |
| 20          | \$332.83  | 20      | \$332.83  |
| 21          | \$343.12  | 21      | \$343.12  |
| 22          | \$343.12  | 22      | \$343.12  |
| 23          | \$343.12  | 23      | \$343.12  |
| 24          | \$343.12  | 24      | \$343.12  |
| 25          | \$344.49  | 25      | \$344.49  |
| 26          | \$351.35  | 26      | \$351.35  |
| 27          | \$359.59  | 27      | \$359.59  |
| 28          | \$372.97  | 28      | \$372.97  |
| 29          | \$383.95  | 29      | \$383.95  |
| 30          | \$389.44  | 30      | \$389.44  |
| 31          | \$397.68  | 31      | \$397.68  |
| 32          | \$405.91  | 32      | \$405.91  |
| 33          | \$411.06  | 33      | \$411.06  |
| 34          | \$416.55  | 34      | \$416.55  |
| 35          | \$419.29  | 35      | \$419.29  |
| 36          | \$422.04  | 36      | \$422.04  |
| 37          | \$424.78  | 37      | \$424.78  |
| 38          | \$427.53  | 38      | \$427.53  |
| 39          | \$433.02  | 39      | \$433.02  |
| 40          | \$438.51  | 40      | \$438.51  |
| 41          | \$446.74  | 41      | \$446.74  |
| 42          | \$454.63  | 42      | \$454.63  |
| 43          | \$465.61  | 43      | \$465.61  |
| 44          | \$479.34  | 44      | \$479.34  |
| 45          | \$495.47  | 45      | \$495.47  |
| 46          | \$514.68  | 46      | \$514.68  |
| 47          | \$536.30  | 47      | \$536.30  |
| 48          | \$561.00  | 48      | \$561.00  |
| 49          | \$585.36  | 49      | \$585.36  |
| 50          | \$612.81  | 50      | \$612.81  |
| 51          | \$639.92  | 51      | \$639.92  |
| 52          | \$669.77  | 52      | \$669.77  |
| 53          | \$699.96  | 53      | \$699.96  |
| 54          | \$732.56  | 54      | \$732.56  |
| 55          | \$765.16  | 55      | \$765.16  |
| 56          | \$800.50  | 56      | \$800.50  |
| 57          | \$836.18  | 57      | \$836.18  |
| 58          | \$874.27  | 58      | \$874.27  |
| 59          | \$893.14  | 59      | \$893.14  |
| 60          | \$931.23  | 60      | \$931.23  |
| 61          | \$964.17  | 61      | \$964.17  |
| 62          | \$985.78  | 62      | \$985.78  |
| 63          | \$1012.89 | 63      | \$1012.89 |
| 64+         | \$1029.36 | 64+     | \$1029.36 |

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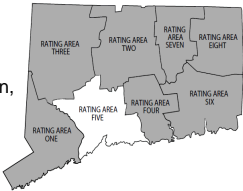


Rates are based on the applicant's age as of the effective date  
 At renewal, all policyholders may be subject to a rate increase

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**Individual Adult Dental**

| Age  | Rate    |
|------|---------|
| 0-19 | \$0.00  |
| 20+  | \$20.50 |

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