



Monthly Rates Effective 1/1/2004

Your Age	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Plan H	Plan I	Plan J
65	\$38.08	\$56.51	\$77.04	\$63.77	\$61.00	\$80.79	\$75.41	\$141.20	\$176.60	\$202.61
66	\$40.61	\$60.29	\$82.22	\$68.03	\$65.10	\$86.17	\$80.47	\$150.67	\$188.44	\$216.18
67	\$43.16	\$64.08	\$87.37	\$72.29	\$69.15	\$91.60	\$85.50	\$160.13	\$200.20	\$229.71
68	\$45.72	\$67.85	\$92.55	\$76.56	\$73.24	\$97.01	\$90.59	\$169.62	\$212.10	\$243.35
69	\$48.27	\$71.65	\$97.71	\$80.86	\$77.34	\$102.44	\$95.63	\$179.07	\$223.93	\$256.90
70	\$50.80	\$75.43	\$102.85	\$85.13	\$81.41	\$107.85	\$100.69	\$188.50	\$235.74	\$270.51
71	\$53.38	\$79.21	\$108.02	\$89.40	\$85.50	\$113.25	\$105.74	\$198.00	\$247.57	\$284.03
72	\$55.91	\$83.01	\$113.19	\$93.67	\$89.60	\$118.64	\$110.78	\$207.45	\$259.35	\$297.56
73	\$58.48	\$86.80	\$118.37	\$97.95	\$93.70	\$124.08	\$115.86	\$216.96	\$271.24	\$311.22
74	\$60.73	\$90.17	\$122.93	\$101.74	\$97.32	\$128.88	\$120.34	\$225.32	\$281.76	\$323.24
75	\$63.57	\$94.35	\$128.67	\$106.47	\$101.83	\$134.88	\$125.92	\$235.82	\$294.85	\$338.28
76	\$66.12	\$98.15	\$133.83	\$110.75	\$105.94	\$140.31	\$131.00	\$245.28	\$306.73	\$351.91
77	\$68.47	\$101.64	\$138.58	\$114.67	\$109.69	\$145.28	\$135.63	\$254.01	\$317.58	\$364.37
78	\$70.61	\$104.85	\$142.96	\$118.30	\$113.15	\$149.85	\$139.92	\$262.04	\$327.59	\$375.89
79	\$72.61	\$107.79	\$147.00	\$121.62	\$116.36	\$154.09	\$143.86	\$269.39	\$336.86	\$386.45
80	\$74.49	\$110.56	\$150.77	\$124.76	\$119.35	\$158.05	\$147.54	\$276.31	\$345.50	\$396.37
81	\$76.22	\$113.15	\$154.29	\$127.67	\$122.12	\$161.75	\$151.00	\$282.80	\$353.57	\$405.64
82	\$77.88	\$115.59	\$157.61	\$130.43	\$124.76	\$165.22	\$154.24	\$288.88	\$361.19	\$414.39
83	\$79.39	\$117.88	\$160.73	\$133.02	\$127.23	\$168.52	\$157.32	\$294.57	\$368.37	\$422.61
84	\$80.88	\$120.05	\$163.70	\$135.47	\$129.56	\$171.62	\$160.24	\$300.03	\$375.18	\$430.47
85	\$82.25	\$122.11	\$166.51	\$137.80	\$131.82	\$174.48	\$162.99	\$305.22	\$381.60	\$437.84
86	\$83.59	\$124.08	\$169.16	\$140.01	\$133.93	\$177.36	\$165.61	\$310.09	\$387.73	\$444.84
87	\$84.85	\$125.98	\$171.76	\$142.14	\$135.95	\$180.06	\$168.12	\$314.81	\$393.59	\$451.60
88	\$86.07	\$127.73	\$174.19	\$144.15	\$137.88	\$182.61	\$170.50	\$319.26	\$399.20	\$458.01
89	\$87.23	\$129.47	\$176.50	\$146.08	\$139.72	\$185.06	\$172.78	\$323.54	\$404.55	\$464.13
90	\$88.30	\$131.11	\$178.76	\$147.94	\$141.50	\$187.42	\$174.99	\$327.65	\$409.70	\$470.05
91	\$89.39	\$132.68	\$180.92	\$149.72	\$143.21	\$189.67	\$177.10	\$331.60	\$414.62	\$475.68
Disabled	\$139.34	\$206.83	\$282.03	\$233.38	\$223.24	\$295.68	\$276.07	\$516.89	\$646.33	\$741.56

Rates change each year until age 91.

(over, please)

Premium Information

The monthly premium rates for BlueCross65 are on the front of this page. To determine a rate:

1. Locate the plan that interests you.
2. Find your age on the rate chart for the plan you select. Use the age you were on January 1 of this year.
3. The monthly rate is listed to the right of your age.

Your premium rate is based on your age as of January 1 of the year your coverage becomes effective. Once you start paying your premium, it will stay the same for the remainder of the calendar year. Although you may have a birthday during the year, your premium rate will not increase until January 1 of the following year.

Example: you select Plan J in April when you are 66 years old. On January 1 of that year, you were 65 years old. You will be charged the premium rate for a 65-year-old until the next January 1.

Your premium rate can be increased otherwise only if the rate is increased for all other BlueCross65 customers with the same plan and age as yourself. Since premium rates are determined by the cost of benefits for BlueCross65 customers, the rates shown here could change. Our rates are approved by the Tennessee Department of Commerce and Insurance to ensure they are in line with claims cost. You will receive a 30-day advance notice of any change in your rate.

PAYMENT OPTIONS

BlueCross65 customers have a choice when it comes to paying their monthly premiums. Depending on your personal preference, you can be billed directly by the company either monthly or every three months. To calculate your quarterly rate, simply multiply the monthly rate for your current age and plan selected by three. Or you can choose our convenient automatic bank draft method.

When you choose our bank draft option, your monthly premiums are automatically deducted from your checking or savings account. It not only ensures that payments won't be late or missed, it saves you from writing a check and the cost of postage!

Please be sure to indicate your payment preference on your application, but **SEND NO MONEY NOW**. You'll be billed later.



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