

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50

Now Available: Competitively Priced CDH Products!

We now offer competitively priced HRA and HSA plans to offer your clients. The following document contains average age rates for a sampling of our most popular plans. To view the rates you need, choose the desired benefit plan, family tier, and average age of the group. The total rate will be the sum of the medical and Rx plan rates (except note that for HSA plans the Rx rate is included with the medical rate).
 If you have questions, please contact your UnitedHealthcare Account Executive or your General Agent.

This spreadsheet is organized by three separate rating sections:

DC Metro & Baltimore:	Anne Arundel, Baltimore City, Baltimore County, Harford, Howard, Montgomery & Prince George's
Eastern Shore Maryland:	Calvert, Caroline, Cecil, Charles, Dorchester, Kent, Queen Anne's, Somerset, St. Mary's, Talbot, Wicomico, Worcester
Western Maryland:	Allegany, Carroll, Garrett, Frederick, Washington

Plan Definitions:

OCI HMO	Local Network Access, Referral Required, Benefits Limited to Network Providers
OCI Preferred	Local Network Access, Referral Required, In and Out of Network Benefits Available
Insurance Choice Plus	National Access, No Referrals Required, In and Out of Network Benefits Available

Please Note:

1. This is a partial listing of our available plans. For a complete listing of our newly approved plans please contact your Account Executive or your General Agent.
2. Please note that not all pharmacy plans are available in combination with all medical plans.
3. Questions? Please contact your UnitedHealthcare Account Executive or your General Agent.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
DC Metro/Baltimore



Counties: Anne Arundel, Baltimore City, Baltimore County, Harford, Howard, Montgomery & Prince George's

Insurance Choice Plus Medical Rates - Traditional Plans

ZBA (Comprehensive Standard Plan)				
Deductible	\$2500 combined in/out			
Coinsurance	80%/60%			
Copay	>\$40 or 20%			
Age	Single	Couple	P/C(ren)	Family
<29	\$175.58	\$403.83	\$333.60	\$496.89
30-35	\$191.86	\$441.28	\$364.53	\$542.97
36-38	\$204.31	\$469.91	\$388.19	\$578.20
39-41	\$223.46	\$513.96	\$424.57	\$632.39
42-44	\$269.75	\$620.43	\$512.53	\$763.40
45-49	\$313.16	\$720.27	\$595.00	\$886.25
50-54	\$376.05	\$864.92	\$714.50	\$1,064.23
55+	\$446.92	\$1,027.92	\$849.15	\$1,264.79

ZBY				
Deductible	\$2000 combined in/out			
Coinsurance	100%/80%			
Copay	\$20/\$40			
Age	Single	Couple	P/C(ren)	Family
<29	\$256.37	\$589.65	\$487.10	\$725.53
30-35	\$280.14	\$644.32	\$532.27	\$792.80
36-38	\$298.32	\$686.14	\$566.81	\$844.25
39-41	\$326.28	\$750.44	\$619.93	\$923.37
42-44	\$393.87	\$905.90	\$748.35	\$1,114.65
45-49	\$457.26	\$1,051.70	\$868.79	\$1,294.05
50-54	\$549.09	\$1,262.91	\$1,043.27	\$1,553.93
55+	\$652.57	\$1,500.91	\$1,239.88	\$1,846.78

ZBV				
Deductible	\$1000 combined in/out			
Coinsurance	100%/80%			
Copay	\$15/\$30			
Age	Single	Couple	P/C(ren)	Family
<29	\$294.20	\$676.66	\$558.98	\$832.59
30-35	\$321.48	\$739.40	\$610.81	\$909.79
36-38	\$342.34	\$787.38	\$650.45	\$968.83
39-41	\$374.44	\$861.21	\$711.44	\$1,059.67
42-44	\$452.00	\$1,039.60	\$858.80	\$1,279.16
45-49	\$524.75	\$1,206.93	\$997.03	\$1,485.06
50-54	\$630.12	\$1,449.28	\$1,197.23	\$1,783.25
55+	\$748.87	\$1,722.40	\$1,422.85	\$2,119.31

ZBR				
Deductible	\$500 combined in/out			
Coinsurance	100%/80%			
Copay	\$10/\$20			
Age	Single	Couple	P/C(ren)	Family
<29	\$323.09	\$743.11	\$613.87	\$914.35
30-35	\$353.05	\$812.02	\$670.80	\$999.14
36-38	\$375.96	\$864.71	\$714.32	\$1,063.97
39-41	\$411.20	\$945.76	\$781.28	\$1,163.70
42-44	\$496.38	\$1,141.67	\$943.12	\$1,404.76
45-49	\$576.27	\$1,325.42	\$1,094.91	\$1,630.85
50-54	\$691.99	\$1,591.58	\$1,314.78	\$1,958.34
55+	\$822.40	\$1,891.52	\$1,562.56	\$2,327.40

ZBM				
Deductible	\$0/\$300			
Coinsurance	100%/60%			
Copay	\$20/\$30, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$339.06	\$779.84	\$644.21	\$959.54
30-35	\$370.50	\$852.15	\$703.95	\$1,048.52
36-38	\$394.54	\$907.44	\$749.63	\$1,116.55
39-41	\$431.53	\$992.52	\$819.91	\$1,221.24
42-44	\$520.92	\$1,198.12	\$989.75	\$1,474.21
45-49	\$604.76	\$1,390.95	\$1,149.04	\$1,711.48
50-54	\$726.20	\$1,670.26	\$1,379.78	\$2,055.15
55+	\$863.06	\$1,985.04	\$1,639.81	\$2,442.47

ZBL				
Deductible	\$0/\$300			
Coinsurance	100%/80%			
Copay	\$10/\$20, \$150 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$351.97	\$809.53	\$668.74	\$996.08
30-35	\$384.60	\$884.58	\$730.74	\$1,088.42
36-38	\$409.56	\$941.99	\$778.16	\$1,159.06
39-41	\$447.96	\$1,030.31	\$851.12	\$1,267.73
42-44	\$540.75	\$1,243.73	\$1,027.43	\$1,530.34
45-49	\$627.78	\$1,443.89	\$1,192.78	\$1,776.62
50-54	\$753.85	\$1,733.86	\$1,432.32	\$2,133.41
55+	\$895.92	\$2,060.62	\$1,702.25	\$2,535.47

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
DC Metro/Baltimore



Counties: Anne Arundel, Baltimore City, Baltimore County, Harford, Howard, Montgomery & Prince George's

OCI Preferred Medical Rates

GIX (Comprehensive Standard Plan)				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$30/\$40, \$1000 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$285.16	\$655.87	\$541.80	\$807.01
30-35	\$311.60	\$716.68	\$592.04	\$881.83
36-38	\$331.82	\$763.19	\$630.46	\$939.06
39-41	\$362.93	\$834.74	\$689.57	\$1,027.10
42-44	\$438.11	\$1,007.65	\$832.41	\$1,239.85
45-49	\$508.62	\$1,169.83	\$966.38	\$1,439.40
50-54	\$610.76	\$1,404.75	\$1,160.44	\$1,728.46
55+	\$725.86	\$1,669.48	\$1,379.13	\$2,054.19

GIJ				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$30/\$40, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$305.79	\$703.32	\$581.00	\$865.39
30-35	\$334.15	\$768.55	\$634.89	\$945.66
36-38	\$355.83	\$818.41	\$676.08	\$1,007.01
39-41	\$389.19	\$895.14	\$739.46	\$1,101.41
42-44	\$469.81	\$1,080.56	\$892.64	\$1,329.56
45-49	\$545.43	\$1,254.49	\$1,036.32	\$1,543.58
50-54	\$654.96	\$1,506.41	\$1,244.42	\$1,853.54
55+	\$778.39	\$1,790.30	\$1,478.94	\$2,202.85

GII				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$30/\$40, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$308.80	\$710.24	\$586.72	\$873.91
30-35	\$337.44	\$776.11	\$641.14	\$954.96
36-38	\$359.33	\$826.46	\$682.73	\$1,016.91
39-41	\$393.02	\$903.95	\$746.74	\$1,112.26
42-44	\$474.43	\$1,091.19	\$901.42	\$1,342.64
45-49	\$550.79	\$1,266.82	\$1,046.50	\$1,558.74
50-54	\$661.40	\$1,521.22	\$1,256.66	\$1,871.77
55+	\$786.04	\$1,807.89	\$1,493.48	\$2,224.50

GID				
Deductible	\$0/\$250			
Coinsurance	100%/80%			
Copay	\$30/\$40, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$311.43	\$716.29	\$591.72	\$881.35
30-35	\$340.30	\$782.69	\$646.57	\$963.05
36-38	\$362.39	\$833.50	\$688.54	\$1,025.57
39-41	\$396.36	\$911.63	\$753.08	\$1,121.70
42-44	\$478.46	\$1,100.46	\$909.07	\$1,354.05
45-49	\$555.47	\$1,277.58	\$1,055.39	\$1,571.98
50-54	\$667.02	\$1,534.15	\$1,267.34	\$1,887.68
55+	\$792.72	\$1,823.26	\$1,506.17	\$2,243.41

GIG				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$20/\$30, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$314.15	\$722.55	\$596.89	\$889.06
30-35	\$343.29	\$789.57	\$652.25	\$971.52
36-38	\$365.56	\$840.79	\$694.56	\$1,034.54
39-41	\$399.83	\$919.61	\$759.68	\$1,131.53
42-44	\$482.66	\$1,110.12	\$917.05	\$1,365.93
45-49	\$560.34	\$1,288.78	\$1,064.65	\$1,585.77
50-54	\$672.86	\$1,547.58	\$1,278.43	\$1,904.20
55+	\$799.67	\$1,839.24	\$1,519.37	\$2,263.07

GIB				
Deductible	\$0/\$250			
Coinsurance	100%/80%			
Copay	\$20/\$30, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$316.78	\$728.59	\$601.88	\$896.49
30-35	\$346.15	\$796.15	\$657.69	\$979.62
36-38	\$368.61	\$847.80	\$700.36	\$1,043.17
39-41	\$403.17	\$927.29	\$766.02	\$1,140.97
42-44	\$486.69	\$1,119.39	\$924.71	\$1,377.34
45-49	\$565.02	\$1,299.55	\$1,073.54	\$1,599.02
50-54	\$678.48	\$1,560.50	\$1,289.11	\$1,920.10
55+	\$806.34	\$1,854.58	\$1,532.05	\$2,281.95

OCI Preferred products are underwritten by Optimum Choice, Inc. and MAMSI Life and Health Insurance Company.

Note: Medicare employees and their dependents will receive a rate credit.

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Maryland 2-50
DC Metro/Baltimore



Counties: Anne Arundel, Baltimore City, Baltimore County, Harford, Howard, Montgomery & Prince George's

OCI Preferred Medical Rates

GIH				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$20/\$30, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$317.13	\$729.40	\$602.55	\$897.48
30-35	\$346.54	\$797.04	\$658.43	\$980.71
36-38	\$369.02	\$848.75	\$701.14	\$1,044.34
39-41	\$403.62	\$928.33	\$766.88	\$1,142.25
42-44	\$487.23	\$1,120.63	\$925.74	\$1,378.87
45-49	\$565.64	\$1,300.97	\$1,074.72	\$1,600.77
50-54	\$679.23	\$1,562.23	\$1,290.54	\$1,922.23
55+	\$807.24	\$1,856.65	\$1,533.76	\$2,284.50

GIC				
Deductible	\$0/\$250			
Coinsurance	100%/80%			
Copay	\$20/\$30, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$319.75	\$735.43	\$607.53	\$904.90
30-35	\$349.40	\$803.62	\$663.86	\$988.81
36-38	\$372.08	\$855.78	\$706.95	\$1,052.98
39-41	\$406.96	\$936.01	\$773.22	\$1,151.70
42-44	\$491.26	\$1,129.90	\$933.39	\$1,390.27
45-49	\$570.32	\$1,311.74	\$1,083.61	\$1,614.02
50-54	\$684.85	\$1,575.16	\$1,301.22	\$1,938.14
55+	\$813.92	\$1,872.02	\$1,546.45	\$2,303.41

GIA				
Deductible	\$0/\$250			
Coinsurance	100%/80%			
Copay	\$10/\$20, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$328.11	\$754.65	\$623.41	\$928.55
30-35	\$358.53	\$824.62	\$681.21	\$1,014.65
36-38	\$381.80	\$878.14	\$725.42	\$1,080.50
39-41	\$417.59	\$960.46	\$793.42	\$1,181.79
42-44	\$504.09	\$1,159.41	\$957.77	\$1,426.58
45-49	\$585.23	\$1,346.03	\$1,111.94	\$1,656.21
50-54	\$702.75	\$1,616.33	\$1,335.23	\$1,988.80
55+	\$835.18	\$1,920.91	\$1,586.84	\$2,363.56

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Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
DC Metro/Baltimore



Counties: Anne Arundel, Baltimore City, Baltimore County, Harford, Howard, Montgomery & Prince George's

OCI HMO Medical Rates

GHX (Comprehensive Standard Plan)				
Deductible	\$0			
Coinsurance	100%			
Copay	\$30/\$40, \$1000 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$240.99	\$554.28	\$457.88	\$682.01
30-35	\$263.33	\$605.66	\$500.33	\$745.23
36-38	\$280.42	\$644.97	\$532.80	\$793.60
39-41	\$306.71	\$705.43	\$582.75	\$867.99
42-44	\$370.25	\$851.58	\$703.48	\$1,047.82
45-49	\$429.83	\$988.61	\$816.68	\$1,216.43
50-54	\$516.15	\$1,187.15	\$980.69	\$1,460.72
55+	\$613.42	\$1,410.87	\$1,165.50	\$1,735.99

GHE				
Deductible	\$0			
Coinsurance	100%			
Copay	\$30/\$40, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$259.64	\$597.17	\$493.32	\$734.78
30-35	\$283.71	\$652.53	\$539.05	\$802.90
36-38	\$302.12	\$694.88	\$574.03	\$855.01
39-41	\$330.45	\$760.04	\$627.86	\$935.18
42-44	\$398.90	\$917.47	\$757.91	\$1,128.89
45-49	\$463.10	\$1,065.13	\$879.89	\$1,310.58
50-54	\$556.10	\$1,279.03	\$1,056.59	\$1,573.77
55+	\$660.90	\$1,520.07	\$1,255.71	\$1,870.35

GHD				
Deductible	\$0			
Coinsurance	100%			
Copay	\$30/\$40, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$262.64	\$604.07	\$499.02	\$743.27
30-35	\$287.00	\$660.10	\$545.30	\$812.21
36-38	\$305.62	\$702.93	\$580.68	\$864.91
39-41	\$334.27	\$768.82	\$635.11	\$945.98
42-44	\$403.51	\$928.07	\$766.67	\$1,141.93
45-49	\$468.46	\$1,077.46	\$890.07	\$1,325.75
50-54	\$562.53	\$1,293.82	\$1,068.81	\$1,591.97
55+	\$668.54	\$1,537.64	\$1,270.23	\$1,891.98

GHB				
Deductible	\$0			
Coinsurance	100%			
Copay	\$20/\$30, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$267.95	\$616.29	\$509.11	\$758.31
30-35	\$292.80	\$673.44	\$556.32	\$828.63
36-38	\$311.80	\$717.14	\$592.42	\$882.40
39-41	\$341.03	\$784.37	\$647.96	\$965.12
42-44	\$411.68	\$946.86	\$782.19	\$1,165.05
45-49	\$477.93	\$1,099.24	\$908.07	\$1,352.55
50-54	\$573.91	\$1,319.99	\$1,090.43	\$1,624.17
55+	\$682.07	\$1,568.76	\$1,295.93	\$1,930.26

GHC				
Deductible	\$0			
Coinsurance	100%			
Copay	\$20/\$30, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$270.96	\$623.21	\$514.82	\$766.82
30-35	\$296.08	\$680.98	\$562.55	\$837.90
36-38	\$315.30	\$725.19	\$599.07	\$892.30
39-41	\$344.86	\$793.18	\$655.23	\$975.96
42-44	\$416.29	\$957.47	\$790.95	\$1,178.11
45-49	\$483.29	\$1,111.57	\$918.25	\$1,367.72
50-54	\$580.34	\$1,334.78	\$1,102.65	\$1,642.37
55+	\$689.71	\$1,586.33	\$1,310.45	\$1,951.88

GHA				
Deductible	\$0			
Coinsurance	100%			
Copay	\$10/\$20, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$279.30	\$642.39	\$530.67	\$790.42
30-35	\$305.20	\$701.96	\$579.88	\$863.72
36-38	\$325.00	\$747.50	\$617.50	\$919.75
39-41	\$355.47	\$817.58	\$675.39	\$1,005.98
42-44	\$429.11	\$986.95	\$815.31	\$1,214.38
45-49	\$498.17	\$1,145.79	\$946.52	\$1,409.82
50-54	\$598.21	\$1,375.88	\$1,136.60	\$1,692.94
55+	\$710.95	\$1,635.19	\$1,350.81	\$2,012.00

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Note: Medicare employees and their dependents will receive a rate credit.

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DC Metro/Baltimore



Counties: Anne Arundel, Baltimore City, Baltimore County, Harford, Howard, Montgomery & Prince George's

Insurance Choice Plus Medical + Rx Rates - HSA Plans

ZCL (Comprehensive Standard Plan)				
Deductible	\$2700 combined in/out			
Coinsurance	80%/60%			
Copay	>\$40 or 20%; Rx 75% member coinsurance			
Age	Single	Couple	P/C(ren)	Family
<29	\$209.08	\$480.88	\$397.25	\$591.69
30-35	\$228.47	\$525.48	\$434.09	\$646.57
36-38	\$243.30	\$559.59	\$462.27	\$688.54
39-41	\$266.11	\$612.05	\$505.61	\$753.09
42-44	\$321.23	\$738.83	\$610.34	\$909.09
45-49	\$372.93	\$857.74	\$708.57	\$1,055.40
50-54	\$447.82	\$1,029.99	\$850.86	\$1,267.34
55+	\$532.21	\$1,224.08	\$1,011.20	\$1,506.16

ZCJ				
Deductible	\$2000 combined in/out			
Coinsurance	80%/60%			
Copay	100% preventive in-network; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$254.91	\$586.29	\$484.33	\$721.40
30-35	\$278.55	\$640.66	\$529.25	\$788.30
36-38	\$296.62	\$682.22	\$563.58	\$839.43
39-41	\$324.43	\$746.19	\$616.41	\$918.14
42-44	\$391.63	\$900.75	\$744.09	\$1,108.32
45-49	\$454.66	\$1,045.71	\$863.85	\$1,286.68
50-54	\$545.97	\$1,255.73	\$1,037.35	\$1,545.10
55+	\$648.86	\$1,492.38	\$1,232.84	\$1,836.28

ZCH				
Deductible	\$2500 combined in/out			
Coinsurance	100%/80%			
Copay	100% preventive in-network; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$261.70	\$601.91	\$497.23	\$740.62
30-35	\$285.97	\$657.73	\$543.35	\$809.30
36-38	\$304.52	\$700.39	\$578.59	\$861.79
39-41	\$333.08	\$766.08	\$632.85	\$942.61
42-44	\$402.07	\$924.76	\$763.93	\$1,137.86
45-49	\$466.78	\$1,073.59	\$886.88	\$1,320.98
50-54	\$560.52	\$1,289.20	\$1,064.99	\$1,586.28
55+	\$666.15	\$1,532.15	\$1,265.69	\$1,885.22

ZCE				
Deductible	\$1200/\$1500			
Coinsurance	80%/60%			
Copay	100% preventive in-network; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$274.91	\$632.29	\$522.33	\$778.00
30-35	\$300.41	\$690.94	\$570.78	\$850.16
36-38	\$319.89	\$735.75	\$607.80	\$905.30
39-41	\$349.89	\$804.75	\$664.79	\$990.19
42-44	\$422.36	\$971.43	\$802.48	\$1,195.29
45-49	\$490.34	\$1,127.78	\$931.64	\$1,387.66
50-54	\$588.81	\$1,354.26	\$1,118.74	\$1,666.33
55+	\$699.77	\$1,609.47	\$1,329.57	\$1,980.36

ZCC				
Deductible	\$1200 combined in/out			
Coinsurance	90%/70%			
Copay	\$20/\$20; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$301.59	\$693.65	\$573.02	\$853.50
30-35	\$329.56	\$757.99	\$626.17	\$932.66
36-38	\$350.94	\$807.16	\$666.79	\$993.16
39-41	\$383.85	\$882.85	\$729.31	\$1,086.29
42-44	\$463.35	\$1,065.70	\$880.36	\$1,311.28
45-49	\$537.93	\$1,237.24	\$1,022.07	\$1,522.35
50-54	\$645.96	\$1,485.71	\$1,227.33	\$1,828.08
55+	\$767.69	\$1,765.69	\$1,458.61	\$2,172.57

ZCD				
Deductible	\$1500 combined in/out			
Coinsurance	100%/80%			
Copay	100% preventive in-network; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$311.63	\$716.75	\$592.10	\$881.92
30-35	\$340.53	\$783.22	\$647.01	\$963.71
36-38	\$362.62	\$834.02	\$688.98	\$1,026.21
39-41	\$396.62	\$912.23	\$753.58	\$1,122.44
42-44	\$478.78	\$1,101.19	\$909.68	\$1,354.95
45-49	\$555.83	\$1,278.41	\$1,056.08	\$1,573.00
50-54	\$667.46	\$1,535.16	\$1,268.18	\$1,888.92
55+	\$793.24	\$1,824.45	\$1,507.16	\$2,244.87

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
DC Metro/Baltimore



Counties: Anne Arundel, Baltimore City, Baltimore County, Harford, Howard, Montgomery & Prince George's

Insurance Choice Plus Medical Rates - HRA Plans

ZCW				
Deductible	\$1800 combined in/out			
Coinsurance	90%/70%			
Copay	100% preventive in-network			
Age	Single	Couple	P/C(ren)	Family
<29	\$236.03	\$542.87	\$448.46	\$667.97
30-35	\$257.91	\$593.19	\$490.03	\$729.89
36-38	\$274.65	\$631.70	\$521.84	\$777.27
39-41	\$300.40	\$690.92	\$570.76	\$850.14
42-44	\$362.62	\$834.03	\$688.98	\$1,026.22
45-49	\$420.99	\$968.28	\$799.88	\$1,191.41
50-54	\$505.53	\$1,162.72	\$960.51	\$1,430.66
55+	\$600.80	\$1,381.84	\$1,141.52	\$1,700.27

ZCU				
Deductible	\$2000 combined in/out			
Coinsurance	100%/80%			
Copay	100% preventive in-network			
Age	Single	Couple	P/C(ren)	Family
<29	\$247.48	\$569.20	\$470.21	\$700.37
30-35	\$270.43	\$621.99	\$513.82	\$765.32
36-38	\$287.98	\$662.35	\$547.16	\$814.98
39-41	\$314.98	\$724.45	\$598.46	\$891.39
42-44	\$380.22	\$874.51	\$722.42	\$1,076.03
45-49	\$441.42	\$1,015.27	\$838.70	\$1,249.23
50-54	\$530.06	\$1,219.14	\$1,007.11	\$1,500.07
55+	\$629.96	\$1,448.91	\$1,196.92	\$1,782.79

ZCT				
Deductible	\$1000/\$1500			
Coinsurance	80%/60%			
Copay	100% preventive in-network			
Age	Single	Couple	P/C(ren)	Family
<29	\$248.49	\$571.53	\$472.13	\$703.23
30-35	\$271.53	\$624.52	\$515.91	\$768.44
36-38	\$289.15	\$665.05	\$549.39	\$818.31
39-41	\$316.26	\$727.40	\$600.89	\$895.02
42-44	\$381.77	\$878.07	\$725.36	\$1,080.41
45-49	\$443.22	\$1,019.41	\$842.12	\$1,254.32
50-54	\$532.22	\$1,224.11	\$1,011.22	\$1,506.19
55+	\$632.52	\$1,454.80	\$1,201.79	\$1,790.04

ZCO				
Deductible	\$1200/\$1300			
Coinsurance	100%/80%			
Copay	100% preventive in-network			
Age	Single	Couple	P/C(ren)	Family
<29	\$267.30	\$614.79	\$507.87	\$756.46
30-35	\$292.09	\$671.81	\$554.97	\$826.62
36-38	\$311.04	\$715.39	\$590.98	\$880.25
39-41	\$340.20	\$782.46	\$646.38	\$962.77
42-44	\$410.67	\$944.54	\$780.27	\$1,162.20
45-49	\$476.77	\$1,096.57	\$905.86	\$1,349.26
50-54	\$572.51	\$1,316.77	\$1,087.77	\$1,620.21
55+	\$680.40	\$1,564.92	\$1,292.76	\$1,925.54

ZCN				
Deductible	\$1500 combined in/out			
Coinsurance	100%/80%			
Copay	\$15/\$30; \$250 Hosp after deductible			
Age	Single	Couple	P/C(ren)	Family
<29	\$277.04	\$637.19	\$526.38	\$784.03
30-35	\$302.72	\$696.26	\$575.17	\$856.71
36-38	\$322.37	\$741.45	\$612.50	\$912.31
39-41	\$352.59	\$810.96	\$669.92	\$997.84
42-44	\$425.63	\$978.95	\$808.70	\$1,204.54
45-49	\$494.13	\$1,136.50	\$938.85	\$1,398.40
50-54	\$593.36	\$1,364.73	\$1,127.38	\$1,679.21
55+	\$705.18	\$1,621.91	\$1,339.84	\$1,995.66

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
DC Metro/Baltimore



Counties: Anne Arundel, Baltimore City, Baltimore County, Harford, Howard, Montgomery & Prince George's

Insurance Choice Plus/OCI Rx Rates

9R (Comprehensive Standard Plan)				
Available with the following medical plans only: ZBA, GHX and GIX (base plans)				
Benefits: \$2,500 ded, 75% member				
Age	Single	Couple	P/C(ren)	Family
<29	\$1.37	\$3.15	\$2.60	\$3.87
30-35	\$1.50	\$3.45	\$2.85	\$4.25
36-38	\$1.59	\$3.66	\$3.02	\$4.50
39-41	\$1.74	\$4.00	\$3.31	\$4.92
42-44	\$2.10	\$4.83	\$3.99	\$5.94
45-49	\$2.44	\$5.61	\$4.64	\$6.91
50-54	\$2.93	\$6.74	\$5.57	\$8.29
55+	\$3.49	\$8.03	\$6.63	\$9.88

0K				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, GHA, GHB, GHC, GHD, GHE, GHX, GIA, GIB, GIC, GID, GIG, GIH, GII, GIJ, GIX				
Benefits: 15/35/60 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$50.61	\$116.40	\$96.16	\$143.22
30-35	\$55.30	\$127.19	\$105.07	\$156.50
36-38	\$58.89	\$135.45	\$111.89	\$166.66
39-41	\$64.41	\$148.14	\$122.38	\$182.28
42-44	\$77.76	\$178.85	\$147.74	\$220.06
45-49	\$90.27	\$207.62	\$171.51	\$255.46
50-54	\$108.40	\$249.32	\$205.96	\$306.77
55+	\$128.83	\$296.31	\$244.78	\$364.59

9Y				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, GHA, GHB, GHC, GHD, GHE, GHX, GIA, GIB, GIC, GID, GIG, GIH, GII, GIJ, GIX				
Benefits: 10/35/60 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$53.08	\$122.08	\$100.85	\$150.21
30-35	\$58.00	\$133.40	\$110.20	\$164.14
36-38	\$61.76	\$142.05	\$117.34	\$174.78
39-41	\$67.55	\$155.37	\$128.35	\$191.18
42-44	\$81.54	\$187.54	\$154.93	\$230.76
45-49	\$94.67	\$217.74	\$179.87	\$267.91
50-54	\$113.68	\$261.46	\$215.99	\$321.71
55+	\$135.10	\$310.73	\$256.69	\$382.33

0Y				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, ZCN, ZCO, ZCT, ZCU, ZCW GHA, GHB, GHC, GHD, GHE, GHX, GIA, GIB, GIC, GID, GIG, GIH, GII, GIJ, GIX				
Benefits: 10/30/50 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$59.17	\$136.09	\$112.42	\$167.45
30-35	\$64.66	\$148.72	\$122.85	\$182.99
36-38	\$68.85	\$158.36	\$130.82	\$194.85
39-41	\$75.31	\$173.21	\$143.09	\$213.13
42-44	\$90.91	\$209.09	\$172.73	\$257.27
45-49	\$105.54	\$242.74	\$200.53	\$298.68
50-54	\$126.73	\$291.48	\$240.79	\$358.65
55+	\$150.61	\$346.40	\$286.16	\$426.23

9U				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, GHA, GHB, GHC, GHD, GHE, GHX, GIA, GIB, GIC, GID, GIG, GIH, GII, GIJ, GIX				
Benefits: 10/20/40 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$70.84	\$162.93	\$134.60	\$200.48
30-35	\$77.41	\$178.04	\$147.08	\$219.07
36-38	\$82.43	\$189.59	\$156.62	\$233.28
39-41	\$90.16	\$207.37	\$171.30	\$255.15
42-44	\$108.84	\$250.33	\$206.80	\$308.02
45-49	\$126.35	\$290.61	\$240.07	\$357.58
50-54	\$151.73	\$348.98	\$288.29	\$429.40
55+	\$180.32	\$414.74	\$342.61	\$510.31

KD				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, ZCN, ZCO, ZCT, ZCU, ZCW				
Benefits: 0/25/45 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$75.62	\$173.93	\$143.68	\$214.01
30-35	\$82.63	\$190.05	\$157.00	\$233.85
36-38	\$87.99	\$202.38	\$167.18	\$249.01
39-41	\$96.24	\$221.35	\$182.86	\$272.36
42-44	\$116.18	\$267.21	\$220.74	\$328.79
45-49	\$134.88	\$310.22	\$256.27	\$381.71
50-54	\$161.96	\$372.51	\$307.72	\$458.35
55+	\$192.49	\$442.73	\$365.73	\$544.75

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).

OCI HMO products are underwritten by Optimum Choice, Inc.; and OCI Preferred products are underwritten by Optimum Choice, Inc. and by MAMSI Life and Health Insurance Company. Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50

Western MD



Counties: Allegany, Carroll, Garrett, Frederick, Washington

Insurance Choice Plus Medical Rates - Traditional Plans

ZBA (Comprehensive Standard Plan)				
Deductible	\$2500 combined in/out			
Coinsurance	80%/60%			
Copay	>\$40 or 20%			
Age	Single	Couple	P/C(ren)	Family
<29	\$189.30	\$435.39	\$359.67	\$535.72
30-35	\$206.86	\$475.78	\$393.03	\$585.42
36-38	\$220.27	\$506.62	\$418.51	\$623.36
39-41	\$241.02	\$554.35	\$457.94	\$682.09
42-44	\$290.82	\$668.89	\$552.56	\$823.03
45-49	\$337.75	\$776.83	\$641.73	\$955.84
50-54	\$405.42	\$932.47	\$770.30	\$1,147.35
55+	\$446.92	\$1,027.92	\$849.15	\$1,264.79

ZBY				
Deductible	\$2000 combined in/out			
Coinsurance	100%/80%			
Copay	\$20/\$40			
Age	Single	Couple	P/C(ren)	Family
<29	\$276.41	\$635.74	\$525.18	\$782.24
30-35	\$302.05	\$694.72	\$573.90	\$854.81
36-38	\$321.62	\$739.73	\$611.08	\$910.19
39-41	\$351.92	\$809.42	\$668.65	\$995.94
42-44	\$424.64	\$976.67	\$806.82	\$1,201.74
45-49	\$493.15	\$1,134.25	\$936.99	\$1,395.63
50-54	\$591.97	\$1,361.53	\$1,124.74	\$1,675.28
55+	\$652.57	\$1,500.91	\$1,239.88	\$1,846.78

ZBV				
Deductible	\$1000 combined in/out			
Coinsurance	100%/80%			
Copay	\$15/\$30			
Age	Single	Couple	P/C(ren)	Family
<29	\$317.20	\$729.56	\$602.68	\$897.68
30-35	\$346.62	\$797.23	\$658.58	\$980.94
36-38	\$369.09	\$848.91	\$701.27	\$1,044.53
39-41	\$403.86	\$928.88	\$767.33	\$1,142.93
42-44	\$487.30	\$1,120.79	\$925.87	\$1,379.06
45-49	\$565.93	\$1,301.64	\$1,075.27	\$1,601.59
50-54	\$679.34	\$1,562.48	\$1,290.75	\$1,922.54
55+	\$748.87	\$1,722.40	\$1,422.85	\$2,119.31

ZBR				
Deductible	\$500 combined in/out			
Coinsurance	100%/80%			
Copay	\$10/\$20			
Age	Single	Couple	P/C(ren)	Family
<29	\$348.35	\$801.21	\$661.87	\$985.84
30-35	\$380.65	\$875.50	\$723.24	\$1,077.25
36-38	\$405.33	\$932.26	\$770.13	\$1,147.09
39-41	\$443.51	\$1,020.07	\$842.67	\$1,255.14
42-44	\$535.15	\$1,230.85	\$1,016.79	\$1,514.49
45-49	\$621.50	\$1,429.45	\$1,180.85	\$1,758.85
50-54	\$746.04	\$1,715.89	\$1,417.48	\$2,111.30
55+	\$822.40	\$1,891.52	\$1,562.56	\$2,327.40

ZBM				
Deductible	\$0/\$300			
Coinsurance	100%/60%			
Copay	\$20/\$30, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$365.57	\$840.81	\$694.58	\$1,034.56
30-35	\$399.47	\$918.78	\$758.99	\$1,130.50
36-38	\$425.36	\$978.33	\$808.18	\$1,203.77
39-41	\$465.43	\$1,070.49	\$884.32	\$1,317.17
42-44	\$561.60	\$1,291.68	\$1,067.04	\$1,589.33
45-49	\$652.23	\$1,500.13	\$1,239.24	\$1,845.82
50-54	\$782.92	\$1,800.72	\$1,487.55	\$2,215.68
55+	\$863.06	\$1,985.04	\$1,639.81	\$2,442.47

ZBL				
Deductible	\$0/\$300			
Coinsurance	100%/80%			
Copay	\$10/\$20, \$150 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$379.48	\$872.80	\$721.01	\$1,073.93
30-35	\$414.68	\$953.76	\$787.89	\$1,173.54
36-38	\$441.56	\$1,015.59	\$838.96	\$1,249.62
39-41	\$483.15	\$1,111.25	\$917.99	\$1,367.33
42-44	\$582.99	\$1,340.88	\$1,107.68	\$1,649.87
45-49	\$677.06	\$1,557.24	\$1,286.41	\$1,916.09
50-54	\$812.72	\$1,869.26	\$1,544.17	\$2,300.01
55+	\$895.92	\$2,060.62	\$1,702.25	\$2,535.47

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
Western MD



Counties: Allegany, Carroll, Garrett, Frederick, Washington

OCI Preferred Medical Rates

GIX (Comprehensive Standard Plan)				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$30/\$40, \$1000 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$307.45	\$707.14	\$584.16	\$870.09
30-35	\$335.97	\$772.73	\$638.34	\$950.80
36-38	\$357.74	\$822.80	\$679.71	\$1,012.41
39-41	\$391.44	\$900.31	\$743.74	\$1,107.78
42-44	\$472.33	\$1,086.36	\$897.43	\$1,336.70
45-49	\$548.54	\$1,261.64	\$1,042.23	\$1,552.37
50-54	\$658.46	\$1,514.46	\$1,251.07	\$1,863.45
55+	\$725.86	\$1,669.48	\$1,379.13	\$2,054.19

GIJ				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$30/\$40, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$329.70	\$758.31	\$626.43	\$933.05
30-35	\$360.28	\$828.64	\$684.53	\$1,019.59
36-38	\$383.63	\$882.35	\$728.90	\$1,085.68
39-41	\$419.77	\$965.47	\$797.56	\$1,187.95
42-44	\$506.51	\$1,164.97	\$962.37	\$1,433.43
45-49	\$588.24	\$1,352.95	\$1,117.66	\$1,664.73
50-54	\$706.11	\$1,624.05	\$1,341.61	\$1,998.30
55+	\$778.39	\$1,790.30	\$1,478.94	\$2,202.85

GII				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$30/\$40, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$332.95	\$765.79	\$632.61	\$942.26
30-35	\$363.83	\$836.81	\$691.28	\$1,029.65
36-38	\$387.41	\$891.04	\$736.08	\$1,096.37
39-41	\$423.90	\$974.97	\$805.41	\$1,199.64
42-44	\$511.49	\$1,176.43	\$971.83	\$1,447.52
45-49	\$594.02	\$1,366.25	\$1,128.64	\$1,681.09
50-54	\$713.05	\$1,640.02	\$1,354.80	\$2,017.95
55+	\$786.04	\$1,807.89	\$1,493.48	\$2,224.50

GID				
Deductible	\$0/\$250			
Coinsurance	100%/80%			
Copay	\$30/\$40, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$335.77	\$772.27	\$637.96	\$950.23
30-35	\$366.92	\$843.92	\$697.15	\$1,038.39
36-38	\$390.70	\$898.61	\$742.33	\$1,105.68
39-41	\$427.50	\$983.25	\$812.25	\$1,209.83
42-44	\$515.84	\$1,186.43	\$980.10	\$1,459.83
45-49	\$599.07	\$1,377.86	\$1,138.23	\$1,695.37
50-54	\$719.11	\$1,653.95	\$1,366.31	\$2,035.09
55+	\$792.72	\$1,823.26	\$1,506.17	\$2,243.41

GIG				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$20/\$30, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$338.72	\$779.06	\$643.57	\$958.59
30-35	\$370.13	\$851.30	\$703.25	\$1,047.47
36-38	\$394.12	\$906.48	\$748.83	\$1,115.37
39-41	\$431.25	\$991.88	\$819.38	\$1,220.45
42-44	\$520.35	\$1,196.81	\$988.67	\$1,472.60
45-49	\$604.32	\$1,389.94	\$1,148.21	\$1,710.24
50-54	\$725.41	\$1,668.44	\$1,378.28	\$2,052.92
55+	\$799.67	\$1,839.24	\$1,519.37	\$2,263.07

GIB				
Deductible	\$0/\$250			
Coinsurance	100%/80%			
Copay	\$20/\$30, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$341.54	\$785.54	\$648.93	\$966.56
30-35	\$373.22	\$858.41	\$709.12	\$1,056.22
36-38	\$397.41	\$914.04	\$755.08	\$1,124.67
39-41	\$434.85	\$1,000.16	\$826.22	\$1,230.64
42-44	\$524.70	\$1,206.81	\$996.93	\$1,484.91
45-49	\$609.37	\$1,401.55	\$1,157.80	\$1,724.52
50-54	\$731.47	\$1,682.38	\$1,389.79	\$2,070.06
55+	\$806.34	\$1,854.58	\$1,532.05	\$2,281.95

OCI Preferred products are underwritten by Optimum Choice, Inc. and MAMSI Life and Health Insurance Company.

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
Western MD



Counties: Allegany, Carroll, Garrett, Frederick, Washington

OCI Preferred Medical Rates

GIH				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$20/\$30, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$341.92	\$786.42	\$649.65	\$967.64
30-35	\$373.64	\$859.37	\$709.92	\$1,057.41
36-38	\$397.85	\$915.06	\$755.92	\$1,125.93
39-41	\$435.33	\$1,001.26	\$827.13	\$1,231.99
42-44	\$525.28	\$1,208.14	\$998.03	\$1,486.54
45-49	\$610.04	\$1,403.09	\$1,159.08	\$1,726.42
50-54	\$732.28	\$1,684.24	\$1,391.33	\$2,072.35
55+	\$807.24	\$1,856.65	\$1,533.76	\$2,284.50

GIC				
Deductible	\$0/\$250			
Coinsurance	100%/80%			
Copay	\$20/\$30, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$344.75	\$792.93	\$655.03	\$975.65
30-35	\$376.73	\$866.48	\$715.79	\$1,066.15
36-38	\$401.15	\$922.65	\$762.19	\$1,135.27
39-41	\$438.93	\$1,009.54	\$833.97	\$1,242.18
42-44	\$529.63	\$1,218.15	\$1,006.30	\$1,498.86
45-49	\$615.09	\$1,414.71	\$1,168.67	\$1,740.71
50-54	\$738.34	\$1,698.18	\$1,402.85	\$2,089.51
55+	\$813.92	\$1,872.02	\$1,546.45	\$2,303.41

GIA				
Deductible	\$0/\$250			
Coinsurance	100%/80%			
Copay	\$10/\$20, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$353.76	\$813.65	\$672.14	\$1,001.14
30-35	\$386.57	\$889.11	\$734.48	\$1,093.99
36-38	\$411.63	\$946.75	\$782.10	\$1,164.92
39-41	\$450.40	\$1,035.92	\$855.76	\$1,274.64
42-44	\$543.47	\$1,249.98	\$1,032.59	\$1,538.02
45-49	\$631.16	\$1,451.67	\$1,199.20	\$1,786.19
50-54	\$757.63	\$1,742.55	\$1,439.50	\$2,144.10
55+	\$835.18	\$1,920.91	\$1,586.84	\$2,363.56

OCI Preferred products are underwritten by Optimum Choice, Inc. and MAMS Life and Health Insurance Company.

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
Western MD



Counties: Allegany, Carroll, Garrett, Frederick, Washington

OCI HMO Medical Rates

GHX (Comprehensive Standard Plan)				
Deductible	\$0			
Coinsurance	100%			
Copay	\$30/\$40, \$1000 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$259.83	\$597.61	\$493.68	\$735.32
30-35	\$283.93	\$653.04	\$539.47	\$803.53
36-38	\$302.33	\$695.36	\$574.43	\$855.60
39-41	\$330.81	\$760.86	\$628.54	\$936.19
42-44	\$399.16	\$918.07	\$758.40	\$1,129.63
45-49	\$463.57	\$1,066.21	\$880.78	\$1,311.90
50-54	\$556.46	\$1,279.86	\$1,057.27	\$1,574.79
55+	\$613.42	\$1,410.87	\$1,165.50	\$1,735.99

GHE				
Deductible	\$0			
Coinsurance	100%			
Copay	\$30/\$40, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$279.94	\$643.86	\$531.89	\$792.23
30-35	\$305.90	\$703.57	\$581.21	\$865.70
36-38	\$325.73	\$749.18	\$618.89	\$921.82
39-41	\$356.41	\$819.74	\$677.18	\$1,008.64
42-44	\$430.06	\$989.14	\$817.11	\$1,217.07
45-49	\$499.45	\$1,148.74	\$948.96	\$1,413.46
50-54	\$599.53	\$1,378.92	\$1,139.11	\$1,696.68
55+	\$660.90	\$1,520.07	\$1,255.71	\$1,870.35

GHD				
Deductible	\$0			
Coinsurance	100%			
Copay	\$30/\$40, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$283.18	\$651.31	\$538.04	\$801.40
30-35	\$309.44	\$711.71	\$587.94	\$875.72
36-38	\$329.50	\$757.85	\$626.05	\$932.49
39-41	\$360.54	\$829.24	\$685.03	\$1,020.33
42-44	\$435.03	\$1,000.57	\$826.56	\$1,231.14
45-49	\$505.23	\$1,162.03	\$959.94	\$1,429.81
50-54	\$606.46	\$1,394.86	\$1,152.27	\$1,716.29
55+	\$668.54	\$1,537.64	\$1,270.23	\$1,891.98

GHB				
Deductible	\$0			
Coinsurance	100%			
Copay	\$20/\$30, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$288.90	\$664.47	\$548.91	\$817.59
30-35	\$315.70	\$726.11	\$599.83	\$893.43
36-38	\$336.16	\$773.17	\$638.70	\$951.34
39-41	\$367.83	\$846.01	\$698.88	\$1,040.97
42-44	\$443.83	\$1,020.81	\$843.28	\$1,256.05
45-49	\$515.45	\$1,185.54	\$979.36	\$1,458.74
50-54	\$618.73	\$1,423.08	\$1,175.59	\$1,751.01
55+	\$682.07	\$1,568.76	\$1,295.93	\$1,930.26

GHC				
Deductible	\$0			
Coinsurance	100%			
Copay	\$20/\$30, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$292.14	\$671.92	\$555.07	\$826.76
30-35	\$319.24	\$734.25	\$606.56	\$903.45
36-38	\$339.93	\$781.84	\$645.87	\$962.01
39-41	\$371.95	\$855.49	\$706.71	\$1,052.63
42-44	\$448.80	\$1,032.24	\$852.72	\$1,270.11
45-49	\$521.22	\$1,198.81	\$990.32	\$1,475.06
50-54	\$625.67	\$1,439.04	\$1,188.77	\$1,770.65
55+	\$689.71	\$1,586.33	\$1,310.45	\$1,951.88

GHA				
Deductible	\$0			
Coinsurance	100%			
Copay	\$10/\$20, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$301.14	\$692.62	\$572.17	\$852.23
30-35	\$329.07	\$756.86	\$625.23	\$931.27
36-38	\$350.40	\$805.92	\$665.76	\$991.64
39-41	\$383.40	\$881.82	\$728.46	\$1,085.03
42-44	\$462.62	\$1,064.03	\$878.98	\$1,309.22
45-49	\$537.27	\$1,235.72	\$1,020.81	\$1,520.48
50-54	\$644.93	\$1,483.34	\$1,225.37	\$1,825.16
55+	\$710.95	\$1,635.19	\$1,350.81	\$2,012.00

OCI HMO products are underwritten by Optimum Choice, Inc.

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
Western MD



Counties: Allegany, Carroll, Garrett, Frederick, Washington

Insurance Choice Plus Medical + Rx Rates - HSA Plans

ZCL (Comprehensive Standard Plan)				
Deductible	\$2700 combined in/out			
Coinsurance	80%/60%			
Copay	>\$40 or 20%; Rx 75% member coinsurance			
Age	Single	Couple	P/C(ren)	Family
<29	\$225.43	\$518.49	\$428.32	\$637.97
30-35	\$246.34	\$566.58	\$468.05	\$697.15
36-38	\$262.30	\$603.29	\$498.37	\$742.31
39-41	\$287.01	\$660.12	\$545.32	\$812.24
42-44	\$346.32	\$796.54	\$658.01	\$980.09
45-49	\$402.20	\$925.06	\$764.18	\$1,138.23
50-54	\$482.79	\$1,110.42	\$917.30	\$1,366.30
55+	\$532.21	\$1,224.08	\$1,011.20	\$1,506.16

ZCJ				
Deductible	\$2000 combined in/out			
Coinsurance	80%/60%			
Copay	100% preventive in-network; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$274.84	\$632.13	\$522.19	\$777.79
30-35	\$300.33	\$690.76	\$570.63	\$849.94
36-38	\$319.79	\$735.52	\$607.60	\$905.01
39-41	\$349.92	\$804.81	\$664.85	\$990.27
42-44	\$422.22	\$971.11	\$802.21	\$1,194.88
45-49	\$490.35	\$1,127.80	\$931.66	\$1,387.69
50-54	\$588.60	\$1,353.78	\$1,118.34	\$1,665.74
55+	\$648.86	\$1,492.38	\$1,232.84	\$1,836.28

ZCH				
Deductible	\$2500 combined in/out			
Coinsurance	100%/80%			
Copay	100% preventive in-network; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$282.17	\$648.99	\$536.12	\$798.54
30-35	\$308.34	\$709.18	\$585.85	\$872.61
36-38	\$328.31	\$755.12	\$623.79	\$929.13
39-41	\$359.25	\$826.27	\$682.58	\$1,016.68
42-44	\$433.48	\$997.01	\$823.61	\$1,226.76
45-49	\$503.42	\$1,157.86	\$956.50	\$1,424.68
50-54	\$604.29	\$1,389.86	\$1,148.15	\$1,710.13
55+	\$666.15	\$1,532.15	\$1,265.69	\$1,885.22

ZCE				
Deductible	\$1200/\$1500			
Coinsurance	80%/60%			
Copay	100% preventive in-network; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$296.41	\$681.75	\$563.18	\$838.85
30-35	\$323.90	\$744.97	\$615.41	\$916.64
36-38	\$344.89	\$793.25	\$655.29	\$976.04
39-41	\$377.38	\$867.97	\$717.03	\$1,067.99
42-44	\$455.36	\$1,047.33	\$865.18	\$1,288.67
45-49	\$528.83	\$1,216.31	\$1,004.78	\$1,496.60
50-54	\$634.79	\$1,460.01	\$1,206.10	\$1,796.45
55+	\$699.77	\$1,609.47	\$1,329.57	\$1,980.36

ZCC				
Deductible	\$1200 combined in/out			
Coinsurance	90%/70%			
Copay	\$20/\$20; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$325.18	\$747.92	\$617.84	\$920.26
30-35	\$355.33	\$817.26	\$675.13	\$1,005.59
36-38	\$378.36	\$870.23	\$718.88	\$1,070.76
39-41	\$414.01	\$952.22	\$786.62	\$1,171.65
42-44	\$499.55	\$1,148.97	\$949.14	\$1,413.73
45-49	\$580.15	\$1,334.34	\$1,102.28	\$1,641.82
50-54	\$696.40	\$1,601.72	\$1,323.16	\$1,970.81
55+	\$767.69	\$1,765.69	\$1,458.61	\$2,172.57

ZCD				
Deductible	\$1500 combined in/out			
Coinsurance	100%/80%			
Copay	100% preventive in-network; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$336.00	\$772.80	\$638.40	\$950.88
30-35	\$367.16	\$844.47	\$697.61	\$1,039.07
36-38	\$390.95	\$899.19	\$742.80	\$1,106.39
39-41	\$427.79	\$983.92	\$812.81	\$1,210.66
42-44	\$516.18	\$1,187.22	\$980.74	\$1,460.80
45-49	\$599.46	\$1,378.75	\$1,138.97	\$1,696.47
50-54	\$719.58	\$1,655.03	\$1,367.20	\$2,036.41
55+	\$793.24	\$1,824.45	\$1,507.16	\$2,244.87

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
Western MD



Counties: Allegany, Carroll, Garrett, Frederick, Washington

Insurance Choice Plus Medical Rates - HRA Plans

ZCW				
Deductible	\$1800 combined in/out			
Coinsurance	90%/70%			
Copay	100% preventive in-network			
Age	Single	Couple	P/C(ren)	Family
<29	\$254.48	\$585.30	\$483.51	\$720.18
30-35	\$278.08	\$639.58	\$528.35	\$786.96
36-38	\$296.11	\$681.05	\$562.61	\$837.99
39-41	\$324.00	\$745.20	\$615.60	\$916.92
42-44	\$390.95	\$899.19	\$742.81	\$1,106.40
45-49	\$454.03	\$1,044.27	\$862.66	\$1,284.91
50-54	\$545.01	\$1,253.52	\$1,035.52	\$1,542.38
55+	\$600.80	\$1,381.84	\$1,141.52	\$1,700.27

ZCU				
Deductible	\$2000 combined in/out			
Coinsurance	100%/80%			
Copay	100% preventive in-network			
Age	Single	Couple	P/C(ren)	Family
<29	\$266.83	\$613.71	\$506.98	\$755.13
30-35	\$291.58	\$670.63	\$554.00	\$825.17
36-38	\$310.48	\$714.10	\$589.91	\$878.66
39-41	\$339.73	\$781.38	\$645.49	\$961.44
42-44	\$409.92	\$942.82	\$778.85	\$1,160.08
45-49	\$476.07	\$1,094.96	\$904.53	\$1,347.28
50-54	\$571.46	\$1,314.36	\$1,085.77	\$1,617.24
55+	\$629.96	\$1,448.91	\$1,196.92	\$1,782.79

ZCT				
Deductible	\$1000/\$1500			
Coinsurance	80%/60%			
Copay	100% preventive in-network			
Age	Single	Couple	P/C(ren)	Family
<29	\$267.92	\$616.22	\$509.05	\$758.22
30-35	\$292.77	\$673.37	\$556.26	\$828.54
36-38	\$311.74	\$717.00	\$592.31	\$882.23
39-41	\$341.11	\$784.55	\$648.11	\$965.34
42-44	\$411.59	\$946.66	\$782.02	\$1,164.81
45-49	\$478.00	\$1,099.40	\$908.20	\$1,352.74
50-54	\$573.79	\$1,319.72	\$1,090.20	\$1,623.83
55+	\$632.52	\$1,454.80	\$1,201.79	\$1,790.04

ZCO				
Deductible	\$1200/\$1300			
Coinsurance	100%/80%			
Copay	100% preventive in-network			
Age	Single	Couple	P/C(ren)	Family
<29	\$288.20	\$662.86	\$547.58	\$815.61
30-35	\$314.93	\$724.34	\$598.37	\$891.26
36-38	\$335.34	\$771.28	\$637.15	\$949.02
39-41	\$366.93	\$843.94	\$697.17	\$1,038.42
42-44	\$442.75	\$1,018.33	\$841.23	\$1,252.99
45-49	\$514.19	\$1,182.64	\$976.96	\$1,455.17
50-54	\$617.22	\$1,419.61	\$1,172.72	\$1,746.74
55+	\$680.40	\$1,564.92	\$1,292.76	\$1,925.54

ZCN				
Deductible	\$1500 combined in/out			
Coinsurance	100%/80%			
Copay	\$15/\$30; \$250 Hosp after deductible			
Age	Single	Couple	P/C(ren)	Family
<29	\$298.69	\$686.99	\$567.51	\$845.30
30-35	\$326.40	\$750.72	\$620.16	\$923.72
36-38	\$347.55	\$799.37	\$660.35	\$983.58
39-41	\$380.29	\$874.67	\$722.55	\$1,076.23
42-44	\$458.87	\$1,055.40	\$871.85	\$1,298.60
45-49	\$532.91	\$1,225.69	\$1,012.53	\$1,508.14
50-54	\$639.70	\$1,471.31	\$1,215.43	\$1,810.36
55+	\$705.18	\$1,621.91	\$1,339.84	\$1,995.66

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
Western MD



Counties: Allegany, Carroll, Garrett, Frederick, Washington

Insurance Choice Plus/OCI Rx Rates

9R (Comprehensive Standard Plan)				
Available with the following medical plans only: ZBA, GHX and GIX (base plans)				
Benefits: \$2,500 ded, 75% member				
Age	Single	Couple	P/C(ren)	Family
<29	\$1.48	\$3.40	\$2.81	\$4.18
30-35	\$1.61	\$3.70	\$3.06	\$4.55
36-38	\$1.72	\$3.96	\$3.27	\$4.87
39-41	\$1.88	\$4.32	\$3.57	\$5.32
42-44	\$2.27	\$5.22	\$4.31	\$6.42
45-49	\$2.63	\$6.05	\$5.00	\$7.45
50-54	\$3.16	\$7.27	\$6.00	\$8.94
55+	\$3.49	\$8.03	\$6.63	\$9.88

0K				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, GHA, GHB, GHC, GHD, GHE, GHX, GIA, GIB, GIC, GID, GIG, GIH, GII, GIJ, GIX				
Benefits: 15/35/60 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$54.57	\$125.51	\$103.68	\$154.43
30-35	\$59.63	\$137.15	\$113.30	\$168.76
36-38	\$63.49	\$146.03	\$120.63	\$179.68
39-41	\$69.48	\$159.80	\$132.01	\$196.62
42-44	\$83.83	\$192.81	\$159.28	\$237.24
45-49	\$97.36	\$223.93	\$184.98	\$275.53
50-54	\$116.87	\$268.80	\$222.05	\$330.74
55+	\$128.83	\$296.31	\$244.78	\$364.59

9Y				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, GHA, GHB, GHC, GHD, GHE, GHX, GIA, GIB, GIC, GID, GIG, GIH, GII, GIJ, GIX				
Benefits: 10/35/60 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$57.22	\$131.61	\$108.72	\$161.94
30-35	\$62.53	\$143.82	\$118.81	\$176.96
36-38	\$66.59	\$153.16	\$126.52	\$188.45
39-41	\$72.86	\$167.58	\$138.43	\$206.19
42-44	\$87.91	\$202.19	\$167.03	\$248.78
45-49	\$102.10	\$234.83	\$193.99	\$288.94
50-54	\$122.56	\$281.89	\$232.86	\$346.85
55+	\$135.10	\$310.73	\$256.69	\$382.33

0Y				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, ZCN, ZCO, ZCT, ZCU, ZCW GHA, GHB, GHC, GHD, GHE, GHX, GIA, GIB, GIC, GID, GIG, GIH, GII, GIJ, GIX				
Benefits: 10/30/50 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$63.79	\$146.72	\$121.20	\$180.53
30-35	\$69.71	\$160.33	\$132.45	\$197.28
36-38	\$74.23	\$170.73	\$141.04	\$210.07
39-41	\$81.22	\$186.81	\$154.32	\$229.86
42-44	\$98.01	\$225.42	\$186.22	\$277.37
45-49	\$113.82	\$261.79	\$216.26	\$322.12
50-54	\$136.63	\$314.25	\$259.60	\$386.67
55+	\$150.61	\$346.40	\$286.16	\$426.23

9U				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, GHA, GHB, GHC, GHD, GHE, GHX, GIA, GIB, GIC, GID, GIG, GIH, GII, GIJ, GIX				
Benefits: 10/20/40 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$76.38	\$175.67	\$145.12	\$216.15
30-35	\$83.46	\$191.96	\$158.57	\$236.19
36-38	\$88.87	\$204.40	\$168.85	\$251.50
39-41	\$97.24	\$223.65	\$184.76	\$275.19
42-44	\$117.34	\$269.88	\$222.95	\$332.07
45-49	\$136.27	\$313.42	\$258.91	\$385.64
50-54	\$163.58	\$376.23	\$310.80	\$462.93
55+	\$180.32	\$414.74	\$342.61	\$510.31

KD				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, ZCN, ZCO, ZCT, ZCU, ZCW				
Benefits: 0/25/45 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$81.53	\$187.52	\$154.91	\$230.73
30-35	\$89.09	\$204.91	\$169.27	\$252.13
36-38	\$94.87	\$218.20	\$180.25	\$268.48
39-41	\$103.80	\$238.74	\$197.22	\$293.76
42-44	\$125.25	\$288.08	\$237.98	\$354.47
45-49	\$145.46	\$334.56	\$276.37	\$411.65
50-54	\$174.61	\$401.60	\$331.76	\$494.15
55+	\$192.49	\$442.73	\$365.73	\$544.75

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).

OCI HMO products are underwritten by Optimum Choice, Inc.; and OCI Preferred products are underwritten by Optimum Choice, Inc. and by MAMSI Life and Health Insurance Company. Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
Eastern Shore



Counties: Calvert, Caroline, Cecil, Charles, Dorchester, Kent, Queen Anne's, Somerset, St. Mary's, Talbot, Wicomico, Worcester

Insurance Choice Plus Medical Rates - Traditional Plans

ZBA (Comprehensive Standard Plan)				
Deductible	\$2500 combined in/out			
Coinsurance	80%/60%			
Copay	>\$40 or 20%			
Age	Single	Couple	P/C(ren)	Family
<29	\$195.05	\$448.62	\$370.60	\$552.00
30-35	\$213.25	\$490.48	\$405.18	\$603.51
36-38	\$226.97	\$522.03	\$431.24	\$642.32
39-41	\$248.36	\$571.23	\$471.88	\$702.86
42-44	\$299.76	\$689.45	\$569.54	\$848.32
45-49	\$347.96	\$800.31	\$661.12	\$984.73
50-54	\$417.87	\$961.10	\$793.95	\$1,182.57
55+	\$446.92	\$1,027.92	\$849.15	\$1,264.79

ZBY				
Deductible	\$2000 combined in/out			
Coinsurance	100%/80%			
Copay	\$20/\$40			
Age	Single	Couple	P/C(ren)	Family
<29	\$284.80	\$655.04	\$541.12	\$805.99
30-35	\$311.37	\$716.15	\$591.60	\$881.18
36-38	\$331.41	\$762.24	\$629.68	\$937.89
39-41	\$362.64	\$834.07	\$689.02	\$1,026.28
42-44	\$437.69	\$1,006.69	\$831.61	\$1,238.67
45-49	\$508.07	\$1,168.56	\$965.33	\$1,437.84
50-54	\$610.15	\$1,403.35	\$1,159.29	\$1,726.74
55+	\$652.57	\$1,500.91	\$1,239.88	\$1,846.78

ZBV				
Deductible	\$1000 combined in/out			
Coinsurance	100%/80%			
Copay	\$15/\$30			
Age	Single	Couple	P/C(ren)	Family
<29	\$326.83	\$751.71	\$620.98	\$924.93
30-35	\$357.32	\$821.84	\$678.91	\$1,011.22
36-38	\$380.32	\$874.74	\$722.61	\$1,076.31
39-41	\$416.16	\$957.17	\$790.70	\$1,177.74
42-44	\$502.28	\$1,155.24	\$954.33	\$1,421.45
45-49	\$583.05	\$1,341.02	\$1,107.80	\$1,650.05
50-54	\$700.20	\$1,610.46	\$1,330.38	\$1,981.57
55+	\$748.87	\$1,722.40	\$1,422.85	\$2,119.31

ZBR				
Deductible	\$500 combined in/out			
Coinsurance	100%/80%			
Copay	\$10/\$20			
Age	Single	Couple	P/C(ren)	Family
<29	\$358.92	\$825.52	\$681.95	\$1,015.75
30-35	\$392.40	\$902.52	\$745.56	\$1,110.50
36-38	\$417.66	\$960.62	\$793.55	\$1,181.98
39-41	\$457.02	\$1,051.15	\$868.34	\$1,293.38
42-44	\$551.60	\$1,268.68	\$1,048.04	\$1,561.03
45-49	\$640.30	\$1,472.69	\$1,216.57	\$1,812.06
50-54	\$768.95	\$1,768.59	\$1,461.01	\$2,176.14
55+	\$822.40	\$1,891.52	\$1,562.56	\$2,327.40

ZBM				
Deductible	\$0/\$300			
Coinsurance	100%/60%			
Copay	\$20/\$30, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$376.66	\$866.32	\$715.65	\$1,065.95
30-35	\$411.80	\$947.14	\$782.42	\$1,165.40
36-38	\$438.31	\$1,008.11	\$832.79	\$1,240.42
39-41	\$479.61	\$1,103.10	\$911.26	\$1,357.30
42-44	\$578.87	\$1,331.40	\$1,099.85	\$1,638.21
45-49	\$671.95	\$1,545.49	\$1,276.71	\$1,901.63
50-54	\$806.96	\$1,856.01	\$1,533.22	\$2,283.70
55+	\$863.06	\$1,985.04	\$1,639.81	\$2,442.47

ZBL				
Deductible	\$0/\$300			
Coinsurance	100%/80%			
Copay	\$10/\$20, \$150 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$391.00	\$899.30	\$742.90	\$1,106.53
30-35	\$427.48	\$983.20	\$812.21	\$1,209.77
36-38	\$455.00	\$1,046.50	\$864.50	\$1,287.65
39-41	\$497.87	\$1,145.10	\$945.95	\$1,408.97
42-44	\$600.90	\$1,382.07	\$1,141.71	\$1,700.55
45-49	\$697.53	\$1,604.32	\$1,325.31	\$1,974.02
50-54	\$837.68	\$1,926.66	\$1,591.59	\$2,370.64
55+	\$895.92	\$2,060.62	\$1,702.25	\$2,535.47

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
Eastern Shore



Counties: Calvert, Caroline, Cecil, Charles, Dorchester, Kent, Queen Anne's, Somerset, St. Mary's, Talbot, Wicomico, Worcester

OCI Preferred Medical Rates

GIX (Comprehensive Standard Plan)				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$30/\$40, \$1000 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$316.79	\$728.62	\$601.90	\$896.52
30-35	\$346.34	\$796.58	\$658.05	\$980.15
36-38	\$368.63	\$847.85	\$700.40	\$1,043.23
39-41	\$403.37	\$927.75	\$766.40	\$1,141.54
42-44	\$486.84	\$1,119.73	\$925.00	\$1,377.76
45-49	\$565.13	\$1,299.80	\$1,073.75	\$1,599.33
50-54	\$678.68	\$1,560.96	\$1,289.49	\$1,920.67
55+	\$725.86	\$1,669.48	\$1,379.13	\$2,054.19

GIJ				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$30/\$40, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$339.71	\$781.33	\$645.45	\$961.38
30-35	\$371.40	\$854.22	\$705.66	\$1,051.07
36-38	\$395.31	\$909.21	\$751.09	\$1,118.73
39-41	\$432.56	\$994.89	\$821.86	\$1,224.15
42-44	\$522.07	\$1,200.76	\$991.93	\$1,477.46
45-49	\$606.03	\$1,393.87	\$1,151.46	\$1,715.07
50-54	\$727.79	\$1,673.92	\$1,382.80	\$2,059.66
55+	\$778.39	\$1,790.30	\$1,478.94	\$2,202.85

GII				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$30/\$40, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$343.05	\$789.02	\$651.80	\$970.84
30-35	\$375.06	\$862.64	\$712.61	\$1,061.42
36-38	\$399.20	\$918.16	\$758.48	\$1,129.74
39-41	\$436.82	\$1,004.69	\$829.96	\$1,236.21
42-44	\$527.21	\$1,212.58	\$1,001.70	\$1,492.01
45-49	\$611.99	\$1,407.58	\$1,162.78	\$1,731.94
50-54	\$734.95	\$1,690.39	\$1,396.41	\$2,079.92
55+	\$786.04	\$1,807.89	\$1,493.48	\$2,224.50

GID				
Deductible	\$0/\$250			
Coinsurance	100%/80%			
Copay	\$30/\$40, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$345.97	\$795.73	\$657.34	\$979.10
30-35	\$378.24	\$869.95	\$718.66	\$1,070.42
36-38	\$402.59	\$925.96	\$764.92	\$1,139.34
39-41	\$440.53	\$1,013.22	\$837.01	\$1,246.71
42-44	\$531.69	\$1,222.89	\$1,010.21	\$1,504.69
45-49	\$617.19	\$1,419.54	\$1,172.66	\$1,746.66
50-54	\$741.20	\$1,704.76	\$1,408.28	\$2,097.60
55+	\$792.72	\$1,823.26	\$1,506.17	\$2,243.41

GIG				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$20/\$30, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$349.00	\$802.70	\$663.10	\$987.67
30-35	\$381.55	\$877.57	\$724.95	\$1,079.80
36-38	\$406.12	\$934.08	\$771.63	\$1,149.33
39-41	\$444.39	\$1,022.10	\$844.34	\$1,257.63
42-44	\$536.35	\$1,233.61	\$1,019.07	\$1,517.88
45-49	\$622.60	\$1,431.98	\$1,182.94	\$1,761.96
50-54	\$747.69	\$1,719.69	\$1,420.61	\$2,115.97
55+	\$799.67	\$1,839.24	\$1,519.37	\$2,263.07

GIB				
Deductible	\$0/\$250			
Coinsurance	100%/80%			
Copay	\$20/\$30, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$351.91	\$809.39	\$668.63	\$995.91
30-35	\$384.74	\$884.90	\$731.01	\$1,088.82
36-38	\$409.51	\$941.87	\$778.07	\$1,158.91
39-41	\$448.10	\$1,030.63	\$851.39	\$1,268.13
42-44	\$540.83	\$1,243.91	\$1,027.58	\$1,530.56
45-49	\$627.80	\$1,443.94	\$1,192.82	\$1,776.68
50-54	\$753.93	\$1,734.04	\$1,432.47	\$2,133.63
55+	\$806.34	\$1,854.58	\$1,532.05	\$2,281.95

OCI Preferred products are underwritten by Optimum Choice, Inc. and MAMSI Life and Health Insurance Company.

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
Eastern Shore



Counties: Calvert, Caroline, Cecil, Charles, Dorchester, Kent, Queen Anne's, Somerset, St. Mary's, Talbot, Wicomico, Worcester

OCI Preferred Medical Rates

GIH				
Deductible	\$0/\$500			
Coinsurance	100%/80%			
Copay	\$20/\$30, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$352.30	\$810.29	\$669.37	\$997.01
30-35	\$385.17	\$885.89	\$731.82	\$1,090.03
36-38	\$409.96	\$942.91	\$778.92	\$1,160.19
39-41	\$448.59	\$1,031.76	\$852.32	\$1,269.52
42-44	\$541.43	\$1,245.29	\$1,028.72	\$1,532.26
45-49	\$628.49	\$1,445.53	\$1,194.13	\$1,778.64
50-54	\$754.77	\$1,735.97	\$1,434.06	\$2,136.00
55+	\$807.24	\$1,856.65	\$1,533.76	\$2,284.50

GIC				
Deductible	\$0/\$250			
Coinsurance	100%/80%			
Copay	\$20/\$30, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$355.22	\$817.01	\$674.92	\$1,005.28
30-35	\$388.36	\$893.23	\$737.88	\$1,099.06
36-38	\$413.35	\$950.71	\$785.37	\$1,169.79
39-41	\$452.31	\$1,040.31	\$859.39	\$1,280.04
42-44	\$545.91	\$1,255.59	\$1,037.23	\$1,544.93
45-49	\$633.69	\$1,457.49	\$1,204.01	\$1,793.35
50-54	\$761.01	\$1,750.32	\$1,445.92	\$2,153.66
55+	\$813.92	\$1,872.02	\$1,546.45	\$2,303.41

GIA				
Deductible	\$0/\$250			
Coinsurance	100%/80%			
Copay	\$10/\$20, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$364.50	\$838.35	\$692.55	\$1,031.54
30-35	\$398.50	\$916.55	\$757.15	\$1,127.76
36-38	\$424.15	\$975.55	\$805.89	\$1,200.36
39-41	\$464.12	\$1,067.48	\$881.83	\$1,313.47
42-44	\$560.17	\$1,288.39	\$1,064.32	\$1,585.28
45-49	\$650.25	\$1,495.58	\$1,235.48	\$1,840.22
50-54	\$780.90	\$1,796.07	\$1,483.71	\$2,209.95
55+	\$835.18	\$1,920.91	\$1,586.84	\$2,363.56

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Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
Eastern Shore



Counties: Calvert, Caroline, Cecil, Charles, Dorchester, Kent, Queen Anne's, Somerset, St. Mary's, Talbot, Wicomico, Worcester

OCI HMO Medical Rates

GHX (Comprehensive Standard Plan)				
Deductible	\$0			
Coinsurance	100%			
Copay	\$30/\$40, \$1000 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$267.72	\$615.76	\$508.67	\$757.66
30-35	\$292.69	\$673.19	\$556.11	\$828.32
36-38	\$311.53	\$716.52	\$591.91	\$881.64
39-41	\$340.89	\$784.05	\$647.69	\$964.72
42-44	\$411.43	\$946.29	\$781.72	\$1,164.35
45-49	\$477.59	\$1,098.46	\$907.42	\$1,351.59
50-54	\$573.55	\$1,319.17	\$1,089.75	\$1,623.16
55+	\$613.42	\$1,410.87	\$1,165.50	\$1,735.99

GHE				
Deductible	\$0			
Coinsurance	100%			
Copay	\$30/\$40, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$288.43	\$663.39	\$548.02	\$816.26
30-35	\$315.34	\$725.28	\$599.15	\$892.42
36-38	\$335.64	\$771.97	\$637.72	\$949.86
39-41	\$367.27	\$844.72	\$697.81	\$1,039.38
42-44	\$443.27	\$1,019.52	\$842.21	\$1,254.46
45-49	\$514.56	\$1,183.49	\$977.66	\$1,456.21
50-54	\$617.94	\$1,421.26	\$1,174.09	\$1,748.78
55+	\$660.90	\$1,520.07	\$1,255.71	\$1,870.35

GHD				
Deductible	\$0			
Coinsurance	100%			
Copay	\$30/\$40, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$291.77	\$671.07	\$554.36	\$825.71
30-35	\$318.99	\$733.68	\$606.08	\$902.75
36-38	\$339.52	\$780.90	\$645.09	\$960.85
39-41	\$371.52	\$854.50	\$705.89	\$1,051.41
42-44	\$448.40	\$1,031.32	\$851.96	\$1,268.98
45-49	\$520.51	\$1,197.17	\$988.97	\$1,473.05
50-54	\$625.09	\$1,437.71	\$1,187.67	\$1,769.01
55+	\$668.54	\$1,537.64	\$1,270.23	\$1,891.98

GHB				
Deductible	\$0			
Coinsurance	100%			
Copay	\$20/\$30, \$250 Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$297.67	\$684.64	\$565.57	\$842.41
30-35	\$325.44	\$748.51	\$618.34	\$921.00
36-38	\$346.39	\$796.70	\$658.14	\$980.29
39-41	\$379.03	\$871.77	\$720.16	\$1,072.66
42-44	\$457.47	\$1,052.18	\$869.19	\$1,294.64
45-49	\$531.04	\$1,221.39	\$1,008.98	\$1,502.85
50-54	\$637.73	\$1,466.78	\$1,211.69	\$1,804.79
55+	\$682.07	\$1,568.76	\$1,295.93	\$1,930.26

GHC				
Deductible	\$0			
Coinsurance	100%			
Copay	\$20/\$30, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$301.01	\$692.32	\$571.92	\$851.86
30-35	\$329.09	\$756.91	\$625.27	\$931.33
36-38	\$350.27	\$805.62	\$665.51	\$991.26
39-41	\$383.28	\$881.54	\$728.23	\$1,084.68
42-44	\$462.60	\$1,063.98	\$878.94	\$1,309.16
45-49	\$536.99	\$1,235.08	\$1,020.28	\$1,519.69
50-54	\$644.88	\$1,483.22	\$1,225.27	\$1,825.01
55+	\$689.71	\$1,586.33	\$1,310.45	\$1,951.88

GHA				
Deductible	\$0			
Coinsurance	100%			
Copay	\$10/\$20, 100% Hosp			
Age	Single	Couple	P/C(ren)	Family
<29	\$310.28	\$713.64	\$589.53	\$878.09
30-35	\$339.22	\$780.21	\$644.52	\$960.00
36-38	\$361.06	\$830.44	\$686.01	\$1,021.80
39-41	\$395.08	\$908.68	\$750.65	\$1,118.08
42-44	\$476.84	\$1,096.73	\$906.00	\$1,349.46
45-49	\$553.52	\$1,273.10	\$1,051.69	\$1,566.47
50-54	\$664.74	\$1,528.90	\$1,263.01	\$1,881.22
55+	\$710.95	\$1,635.19	\$1,350.81	\$2,012.00

OCI HMO products are underwritten by Optimum Choice, Inc.

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
Eastern Shore



Counties: Calvert, Caroline, Cecil, Charles, Dorchester, Kent, Queen Anne's, Somerset, St. Mary's, Talbot, Wicomico, Worcester

Insurance Choice Plus Medical + Rx Rates - HSA Plans

ZCL (Comprehensive Standard Plan)				
Deductible	\$2700 combined in/out			
Coinsurance	80%/60%			
Copay	>\$40 or 20%; Rx 75% member coinsurance			
Age	Single	Couple	P/C(ren)	Family
<29	\$232.27	\$534.22	\$441.31	\$657.32
30-35	\$253.94	\$584.06	\$482.49	\$718.65
36-38	\$270.29	\$621.67	\$513.55	\$764.93
39-41	\$295.76	\$680.25	\$561.94	\$837.00
42-44	\$356.96	\$821.01	\$678.22	\$1,010.20
45-49	\$414.36	\$953.03	\$787.28	\$1,172.64
50-54	\$497.62	\$1,144.53	\$945.48	\$1,408.27
55+	\$532.21	\$1,224.08	\$1,011.20	\$1,506.16

ZCJ				
Deductible	\$2000 combined in/out			
Coinsurance	80%/60%			
Copay	100% preventive in-network; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$283.18	\$651.31	\$538.05	\$801.40
30-35	\$309.59	\$712.06	\$588.22	\$876.14
36-38	\$329.53	\$757.92	\$626.11	\$932.58
39-41	\$360.58	\$829.33	\$685.10	\$1,020.44
42-44	\$435.20	\$1,000.97	\$826.89	\$1,231.64
45-49	\$505.18	\$1,161.91	\$959.84	\$1,429.66
50-54	\$606.68	\$1,395.37	\$1,152.69	\$1,716.91
55+	\$648.86	\$1,492.38	\$1,232.84	\$1,836.28

ZCH				
Deductible	\$2500 combined in/out			
Coinsurance	100%/80%			
Copay	100% preventive in-network; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$290.72	\$668.65	\$552.37	\$822.73
30-35	\$317.84	\$731.03	\$603.90	\$899.49
36-38	\$338.31	\$778.11	\$642.79	\$957.42
39-41	\$370.19	\$851.43	\$703.36	\$1,047.63
42-44	\$446.80	\$1,027.65	\$848.93	\$1,264.46
45-49	\$518.64	\$1,192.87	\$985.42	\$1,467.76
50-54	\$622.85	\$1,432.56	\$1,183.41	\$1,762.67
55+	\$666.15	\$1,532.15	\$1,265.69	\$1,885.22

ZCE				
Deductible	\$1200/\$1500			
Coinsurance	80%/60%			
Copay	100% preventive in-network; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$305.40	\$702.42	\$580.26	\$864.28
30-35	\$333.89	\$767.95	\$634.39	\$944.91
36-38	\$355.39	\$817.39	\$675.24	\$1,005.75
39-41	\$388.88	\$894.42	\$738.87	\$1,100.53
42-44	\$469.35	\$1,079.51	\$891.77	\$1,328.27
45-49	\$544.82	\$1,253.08	\$1,035.16	\$1,541.85
50-54	\$654.29	\$1,504.87	\$1,243.15	\$1,851.65
55+	\$699.77	\$1,609.47	\$1,329.57	\$1,980.36

ZCC				
Deductible	\$1200 combined in/out			
Coinsurance	90%/70%			
Copay	\$20/\$20; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$335.04	\$770.59	\$636.58	\$948.16
30-35	\$366.29	\$842.47	\$695.95	\$1,036.60
36-38	\$389.88	\$896.72	\$740.77	\$1,103.36
39-41	\$426.62	\$981.22	\$810.58	\$1,207.33
42-44	\$514.90	\$1,184.28	\$978.32	\$1,457.19
45-49	\$597.70	\$1,374.71	\$1,135.63	\$1,691.50
50-54	\$717.79	\$1,650.92	\$1,363.80	\$2,031.35
55+	\$767.69	\$1,765.69	\$1,458.61	\$2,172.57

ZCD				
Deductible	\$1500 combined in/out			
Coinsurance	100%/80%			
Copay	100% preventive in-network; Rx 0/25/45			
Age	Single	Couple	P/C(ren)	Family
<29	\$346.19	\$796.24	\$657.77	\$979.73
30-35	\$378.48	\$870.51	\$719.12	\$1,071.11
36-38	\$402.85	\$926.55	\$765.41	\$1,140.06
39-41	\$440.82	\$1,013.88	\$837.56	\$1,247.52
42-44	\$532.04	\$1,223.70	\$1,010.88	\$1,505.69
45-49	\$617.59	\$1,420.45	\$1,173.42	\$1,747.78
50-54	\$741.68	\$1,705.87	\$1,409.19	\$2,098.96
55+	\$793.24	\$1,824.45	\$1,507.16	\$2,244.87

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
Eastern Shore



Counties: Calvert, Caroline, Cecil, Charles, Dorchester, Kent, Queen Anne's, Somerset, St. Mary's, Talbot, Wicomico, Worcester

Insurance Choice Plus Medical Rates - HRA Plans

ZCW				
Deductible	\$1800 combined in/out			
Coinsurance	90%/70%			
Copay	100% preventive in-network			
Age	Single	Couple	P/C(ren)	Family
<29	\$262.20	\$603.06	\$498.18	\$742.03
30-35	\$286.67	\$659.34	\$544.67	\$811.28
36-38	\$305.12	\$701.78	\$579.73	\$863.50
39-41	\$333.87	\$767.90	\$634.35	\$944.85
42-44	\$402.96	\$926.81	\$765.62	\$1,140.38
45-49	\$467.76	\$1,075.85	\$888.74	\$1,323.77
50-54	\$561.74	\$1,292.00	\$1,067.31	\$1,589.73
55+	\$600.80	\$1,381.84	\$1,141.52	\$1,700.27

ZCU				
Deductible	\$2000 combined in/out			
Coinsurance	100%/80%			
Copay	100% preventive in-network			
Age	Single	Couple	P/C(ren)	Family
<29	\$274.93	\$632.34	\$522.37	\$778.06
30-35	\$300.58	\$691.33	\$571.10	\$850.64
36-38	\$319.93	\$735.84	\$607.87	\$905.41
39-41	\$350.08	\$805.18	\$665.15	\$990.72
42-44	\$422.52	\$971.80	\$802.79	\$1,195.74
45-49	\$490.47	\$1,128.08	\$931.89	\$1,388.03
50-54	\$589.01	\$1,354.72	\$1,119.12	\$1,666.90
55+	\$629.96	\$1,448.91	\$1,196.92	\$1,782.79

ZCT				
Deductible	\$1000/\$1500			
Coinsurance	80%/60%			
Copay	100% preventive in-network			
Age	Single	Couple	P/C(ren)	Family
<29	\$276.05	\$634.92	\$524.50	\$781.23
30-35	\$301.80	\$694.14	\$573.42	\$854.10
36-38	\$321.23	\$738.83	\$610.34	\$909.09
39-41	\$351.50	\$808.45	\$667.85	\$994.75
42-44	\$424.24	\$975.75	\$806.06	\$1,200.60
45-49	\$492.46	\$1,132.66	\$935.67	\$1,393.67
50-54	\$591.41	\$1,360.24	\$1,123.68	\$1,673.69
55+	\$632.52	\$1,454.80	\$1,201.79	\$1,790.04

ZCO				
Deductible	\$1200/\$1300			
Coinsurance	100%/80%			
Copay	100% preventive in-network			
Age	Single	Couple	P/C(ren)	Family
<29	\$296.95	\$682.99	\$564.21	\$840.38
30-35	\$324.65	\$746.70	\$616.84	\$918.77
36-38	\$345.55	\$794.77	\$656.55	\$977.92
39-41	\$378.11	\$869.65	\$718.41	\$1,070.05
42-44	\$456.35	\$1,049.61	\$867.07	\$1,291.48
45-49	\$529.74	\$1,218.40	\$1,006.51	\$1,499.17
50-54	\$636.17	\$1,463.19	\$1,208.72	\$1,800.36
55+	\$680.40	\$1,564.92	\$1,292.76	\$1,925.54

ZCN				
Deductible	\$1500 combined in/out			
Coinsurance	100%/80%			
Copay	\$15/\$30; \$250 Hosp after deductible			
Age	Single	Couple	P/C(ren)	Family
<29	\$307.76	\$707.85	\$584.74	\$870.96
30-35	\$336.47	\$773.88	\$639.29	\$952.21
36-38	\$358.13	\$823.70	\$680.45	\$1,013.51
39-41	\$391.88	\$901.32	\$744.57	\$1,109.02
42-44	\$472.97	\$1,087.83	\$898.64	\$1,338.51
45-49	\$549.03	\$1,262.77	\$1,043.16	\$1,553.76
50-54	\$659.34	\$1,516.48	\$1,252.75	\$1,865.94
55+	\$705.18	\$1,621.91	\$1,339.84	\$1,995.66

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).

Note: Medicare employees and their dependents will receive a rate credit.

UnitedHealthcare 2010 Rates: 2nd Quarter

Maryland 2-50
Eastern Shore



Counties: Calvert, Caroline, Cecil, Charles, Dorchester, Kent, Queen Anne's, Somerset, St. Mary's, Talbot, Wicomico, Worcester

Insurance Choice Plus/OCI Rx Rates

9R (Comprehensive Standard Plan)				
Available with the following medical plans only: ZBA, GHX and GIX (base plans)				
Benefits: \$2,500 ded, 75% member				
Age	Single	Couple	P/C(ren)	Family
<29	\$1.52	\$3.50	\$2.89	\$4.31
30-35	\$1.66	\$3.82	\$3.15	\$4.70
36-38	\$1.77	\$4.07	\$3.36	\$5.01
39-41	\$1.94	\$4.46	\$3.69	\$5.49
42-44	\$2.34	\$5.38	\$4.45	\$6.62
45-49	\$2.71	\$6.23	\$5.15	\$7.67
50-54	\$3.26	\$7.50	\$6.19	\$9.23
55+	\$3.49	\$8.03	\$6.63	\$9.88

0K				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, GHA, GHB, GHC, GHD, GHE, GHX, GIA, GIB, GIC, GID, GIG, GIH, GII, GIJ, GIX				
Benefits: 15/35/60 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$56.22	\$129.31	\$106.82	\$159.11
30-35	\$61.47	\$141.38	\$116.79	\$173.96
36-38	\$65.43	\$150.49	\$124.32	\$185.17
39-41	\$71.59	\$164.66	\$136.02	\$202.60
42-44	\$86.41	\$198.74	\$164.18	\$244.54
45-49	\$100.30	\$230.69	\$190.57	\$283.85
50-54	\$120.45	\$277.04	\$228.86	\$340.88
55+	\$128.83	\$296.31	\$244.78	\$364.59

9Y				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, GHA, GHB, GHC, GHD, GHE, GHX, GIA, GIB, GIC, GID, GIG, GIH, GII, GIJ, GIX				
Benefits: 10/35/60 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$58.96	\$135.61	\$112.02	\$166.86
30-35	\$64.46	\$148.26	\$122.47	\$182.42
36-38	\$68.61	\$157.80	\$130.36	\$194.16
39-41	\$75.08	\$172.68	\$142.65	\$212.47
42-44	\$90.61	\$208.40	\$172.16	\$256.42
45-49	\$105.19	\$241.94	\$199.86	\$297.69
50-54	\$126.32	\$290.54	\$240.01	\$357.49
55+	\$135.10	\$310.73	\$256.69	\$382.33

0Y				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, ZCN, ZCO, ZCT, ZCU, ZCW GHA, GHB, GHC, GHD, GHE, GHX, GIA, GIB, GIC, GID, GIG, GIH, GII, GIJ, GIX				
Benefits: 10/30/50 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$65.73	\$151.18	\$124.89	\$186.02
30-35	\$71.86	\$165.28	\$136.53	\$203.36
36-38	\$76.49	\$175.93	\$145.33	\$216.47
39-41	\$83.70	\$192.51	\$159.03	\$236.87
42-44	\$101.02	\$232.35	\$191.94	\$285.89
45-49	\$117.26	\$269.70	\$222.79	\$331.85
50-54	\$140.82	\$323.89	\$267.56	\$398.53
55+	\$150.61	\$346.40	\$286.16	\$426.23

9U				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, GHA, GHB, GHC, GHD, GHE, GHX, GIA, GIB, GIC, GID, GIG, GIH, GII, GIJ, GIX				
Benefits: 10/20/40 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$78.70	\$181.01	\$149.53	\$222.72
30-35	\$86.04	\$197.89	\$163.48	\$243.49
36-38	\$91.58	\$210.63	\$174.00	\$259.17
39-41	\$100.21	\$230.48	\$190.40	\$283.59
42-44	\$120.94	\$278.16	\$229.79	\$342.26
45-49	\$140.39	\$322.90	\$266.74	\$397.31
50-54	\$168.60	\$387.78	\$320.34	\$477.14
55+	\$180.32	\$414.74	\$342.61	\$510.31

KD				
Available with the following medical plans only: ZBL, ZBM, ZBR, ZBV, ZBY, ZCN, ZCO, ZCT, ZCU, ZCW				
Benefits: 0/25/45 2.5x for 90 day supply of maintenance Rx				
Age	Single	Couple	P/C(ren)	Family
<29	\$84.01	\$193.22	\$159.62	\$237.75
30-35	\$91.84	\$211.23	\$174.50	\$259.91
36-38	\$97.76	\$224.85	\$185.74	\$276.66
39-41	\$106.97	\$246.03	\$203.24	\$302.72
42-44	\$129.10	\$296.93	\$245.29	\$365.35
45-49	\$149.86	\$344.68	\$284.73	\$424.10
50-54	\$179.97	\$413.93	\$341.94	\$509.31
55+	\$192.49	\$442.73	\$365.73	\$544.75

Insurance Choice Plus products are underwritten by MAMSI Life and Health Insurance Company (MLH).

OCI HMO products are underwritten by Optimum Choice, Inc.; and OCI Preferred products are underwritten by Optimum Choice, Inc. and by MAMSI Life and Health Insurance Company. Note: Medicare employees and their dependents will receive a rate credit.