

Aware CareSM monthly rates



Pay-O-Matic saves time, stamps and checks

There's a convenient, worry-free way to make your monthly Aware Care payment automatically. With Pay-O-Matic, Blue Cross can deduct the payment from your bank account — no checks to write or bills to mail. Look for information about Pay-O-Matic in the pocket of your Aware Care brochure.

Inside, you'll find monthly rates for our ten deductible options, from \$300 to \$10,000. Here's how to use our rate tables.

1. Find the rate table that applies to you.

We offer a lower rate if you haven't used tobacco for 24 months or more, and you can decide if you want chemical dependency coverage.

2. Find your age group on the left side of the table.

3. Choose your deductible. If you choose a \$5,000 deductible, you decide whether you want eligible charges to be covered at 80 percent or 100 percent. Then find your monthly rate in the column below your deductible choice.

4. If you're applying for family coverage, the same deductible will apply for all family members. Find the rate for your spouse based on age and tobacco use. Then find the rate for the number of children you want covered.

5. Add your rate, your spouse's rate and your children's rate to find your total monthly payment.

Please note that your rate will change when you move to a new age category — for example, from age 44 to age 45. Aware Care rates are subject to benefit changes mandated by law.



Tobacco-free/without chemical dependency coverage

Subscriber/ spouse age	DEDUCTIBLE OPTIONS									
	80/20% plans								100% plans	
	\$300	\$500	\$750	\$1,000	\$1,500	\$2,000	\$3,000	\$5,000	\$5,000	\$10,000
90 days - 18 yrs	\$211.50	\$162.50	\$148.00	\$117.50	\$96.50	\$88.50	\$73.50	\$62.00	\$66.00	\$46.00
19 - 29	\$240.50	\$185.00	\$168.50	\$134.00	\$110.00	\$101.00	\$84.00	\$70.50	\$75.00	\$52.00
30 - 34	\$266.50	\$204.50	\$186.50	\$148.00	\$122.00	\$111.50	\$93.00	\$78.00	\$83.50	\$58.00
35 - 39	\$277.00	\$213.00	\$194.00	\$154.00	\$126.50	\$116.00	\$96.50	\$81.50	\$86.50	\$60.00
40 - 44	\$310.50	\$238.50	\$217.50	\$173.00	\$142.00	\$130.50	\$108.00	\$91.00	\$97.00	\$67.50
45 - 49	\$387.50	\$298.00	\$271.50	\$216.00	\$177.50	\$162.50	\$135.00	\$114.00	\$121.00	\$84.00
50 - 54	\$513.50	\$394.50	\$360.00	\$286.00	\$235.00	\$215.50	\$179.00	\$151.00	\$160.50	\$111.50
55 - 59	\$650.50	\$500.00	\$456.00	\$362.00	\$297.50	\$273.00	\$226.50	\$191.00	\$203.50	\$141.00
60 - 64	\$718.50	\$552.00	\$503.50	\$400.00	\$328.50	\$301.50	\$250.00	\$211.00	\$224.50	\$156.00
65+	\$718.50	\$552.00	\$503.50	\$400.00	\$328.50	\$301.50	\$250.00	\$211.00	\$224.50	\$156.00
Children 90 days through 18 years (or up to age 25 if full-time student)										
1 child	\$211.50	\$162.50	\$148.00	\$117.50	\$96.50	\$88.50	\$73.50	\$62.00	\$66.00	\$46.00
2 children	\$423.00	\$325.00	\$296.00	\$235.00	\$193.00	\$177.00	\$147.00	\$124.00	\$132.00	\$92.00
3 or more children	\$634.50	\$487.50	\$444.00	\$352.50	\$289.50	\$265.50	\$220.50	\$186.00	\$198.00	\$138.00

Tobacco-free/with chemical dependency coverage

Subscriber/ spouse age	DEDUCTIBLE OPTIONS									
	80/20% plans								100% plans	
	\$300	\$500	\$750	\$1,000	\$1,500	\$2,000	\$3,000	\$5,000	\$5,000	\$10,000
90 days - 18 yrs	\$217.50	\$167.50	\$152.50	\$121.00	\$99.50	\$91.50	\$76.00	\$64.00	\$68.00	\$47.00
19 - 29	\$248.00	\$190.50	\$173.50	\$138.00	\$113.50	\$104.00	\$86.50	\$72.50	\$77.50	\$54.00
30 - 34	\$274.50	\$211.00	\$192.00	\$152.50	\$125.50	\$115.00	\$95.50	\$80.50	\$86.00	\$59.50
35 - 39	\$285.50	\$219.50	\$200.00	\$159.00	\$130.50	\$119.50	\$99.50	\$83.50	\$89.00	\$62.00
40 - 44	\$320.00	\$246.00	\$224.00	\$178.00	\$146.50	\$134.00	\$111.50	\$94.00	\$100.00	\$69.50
45 - 49	\$399.50	\$307.00	\$280.00	\$222.50	\$182.50	\$167.50	\$139.00	\$117.00	\$125.00	\$86.50
50 - 54	\$529.00	\$406.50	\$371.00	\$294.50	\$242.00	\$222.00	\$184.50	\$155.50	\$165.50	\$115.00
55 - 59	\$670.00	\$515.00	\$469.50	\$373.00	\$306.50	\$281.00	\$233.50	\$196.50	\$209.50	\$145.50
60 - 64	\$740.00	\$568.50	\$518.50	\$412.00	\$338.50	\$310.50	\$257.50	\$217.00	\$231.50	\$160.50
65+	\$740.00	\$568.50	\$518.50	\$412.00	\$338.50	\$310.50	\$257.50	\$217.00	\$231.50	\$160.50
Children 90 days through 18 years (or up to age 25 if full-time student)										
1 child	\$217.50	\$167.50	\$152.50	\$121.00	\$99.50	\$91.50	\$76.00	\$64.00	\$68.00	\$47.00
2 children	\$435.00	\$335.00	\$305.00	\$242.00	\$199.00	\$183.00	\$152.00	\$128.00	\$136.00	\$94.00
3 or more children	\$652.50	\$502.50	\$457.50	\$363.00	\$298.50	\$274.50	\$228.00	\$192.00	\$204.00	\$141.00

*These are individual rates, effective April 1, 2006 through March 31, 2007.
Each adult subscriber must select a rate based on his or her age.*

Tobacco user/without chemical dependency coverage

Subscriber/ spouse age	DEDUCTIBLE OPTIONS									
	80/20% plans								100% plans	
	\$300	\$500	\$750	\$1,000	\$1,500	\$2,000	\$3,000	\$5,000	\$5,000	\$10,000
90 days - 18 yrs	\$211.50	\$162.50	\$148.00	\$117.50	\$96.50	\$88.50	\$73.50	\$62.00	\$66.00	\$46.00
19 - 29	\$313.00	\$240.50	\$219.00	\$174.00	\$143.00	\$131.00	\$109.00	\$92.00	\$98.00	\$68.00
30 - 34	\$346.00	\$266.00	\$242.50	\$192.50	\$158.50	\$145.00	\$120.50	\$101.50	\$108.50	\$75.00
35 - 39	\$360.00	\$276.50	\$252.50	\$200.50	\$164.50	\$151.00	\$125.50	\$105.50	\$112.50	\$78.00
40 - 44	\$404.00	\$310.50	\$283.00	\$224.50	\$184.50	\$169.50	\$140.50	\$118.50	\$126.50	\$87.50
45 - 49	\$504.00	\$387.50	\$353.00	\$280.50	\$230.50	\$211.50	\$175.50	\$148.00	\$157.50	\$109.50
50 - 54	\$668.00	\$513.00	\$468.00	\$371.50	\$305.50	\$280.00	\$232.50	\$196.00	\$209.00	\$145.00
55 - 59	\$845.50	\$650.00	\$592.50	\$470.50	\$387.00	\$354.50	\$294.50	\$248.00	\$264.50	\$183.50
60 - 64	\$934.00	\$717.50	\$654.50	\$519.50	\$427.00	\$391.50	\$325.50	\$274.00	\$292.00	\$202.50
65+	\$934.00	\$717.50	\$654.50	\$519.50	\$427.00	\$391.50	\$325.50	\$274.00	\$292.00	\$202.50
Children 90 days through 18 years (or up to age 25 if full-time student)										
1 child	\$211.50	\$162.50	\$148.00	\$117.50	\$96.50	\$88.50	\$73.50	\$62.00	\$66.00	\$46.00
2 children	\$423.00	\$325.00	\$296.00	\$235.00	\$193.00	\$177.00	\$147.00	\$124.00	\$132.00	\$92.00
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90 days - 18 yrs	\$217.50	\$167.50	\$152.50	\$121.00	\$99.50	\$91.50	\$76.00	\$64.00	\$68.00	\$47.00
19 - 29	\$322.00	\$247.50	\$226.00	\$179.50	\$147.50	\$135.00	\$112.00	\$94.50	\$101.00	\$70.00
30 - 34	\$356.50	\$274.00	\$250.00	\$198.50	\$163.00	\$149.50	\$124.00	\$104.50	\$111.50	\$77.50
35 - 39	\$371.00	\$285.00	\$260.00	\$206.50	\$169.50	\$155.50	\$129.00	\$109.00	\$116.00	\$80.50
40 - 44	\$416.00	\$319.50	\$291.50	\$231.50	\$190.00	\$174.50	\$145.00	\$122.00	\$130.00	\$90.50
45 - 49	\$519.00	\$399.00	\$364.00	\$289.00	\$237.50	\$218.00	\$181.00	\$152.50	\$162.50	\$112.50
50 - 54	\$688.00	\$528.50	\$482.00	\$383.00	\$314.50	\$288.50	\$239.50	\$202.00	\$215.00	\$149.50
55 - 59	\$871.00	\$669.50	\$610.50	\$485.00	\$398.50	\$365.50	\$303.50	\$255.50	\$272.50	\$189.00
60 - 64	\$962.00	\$739.00	\$674.00	\$535.50	\$440.00	\$403.50	\$335.00	\$282.50	\$301.00	\$208.50
65+	\$962.00	\$739.00	\$674.00	\$535.50	\$440.00	\$403.50	\$335.00	\$282.50	\$301.00	\$208.50
Children 90 days through 18 years (or up to age 25 if full-time student)										
1 child	\$217.50	\$167.50	\$152.50	\$121.00	\$99.50	\$91.50	\$76.00	\$64.00	\$68.00	\$47.00
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Each adult subscriber must select a rate based on his or her age.*

Notice concerning policyholders' rights in an insolvency under the Minnesota Life and Health Insurance Guaranty Association Law

If the insurer who issued your life, annuity or health insurance policy becomes impaired or insolvent, you are entitled to compensation for your policy from the assets of that insurer. The amount you recover will depend on the financial condition of the insurer.

In addition, residents of Minnesota who purchase life insurance, annuities or health insurance from insurance companies authorized to do business in Minnesota are protected, **subject to limits and exclusions**, in the event the insurer becomes financially impaired or insolvent. This protection is provided by the Minnesota Life and Health Insurance Guaranty Association.

Minnesota Life & Health Insurance Guaranty Association

4760 White Bear Parkway

Suite 101

White Bear Lake, MN 55110

Telephone: (651) 407-3149

Fax: (651) 407-3150

Executive Director: Gerald C. Backhaus

The **maximum amount** the guaranty association will pay for all policies issued on one life by the same insurer **is limited to \$300,000. Subject to this \$300,000 limit**, the guaranty association will pay up to \$300,000 in life insurance death benefits, \$100,000 in net cash surrender and net cash withdrawal values for life insurance, \$300,000 in health insurance benefits, including any net cash surrender and net cash withdrawal values, \$300,000 in present value of annuity benefits for annuities which are part of a structured settlement for annuities in regard to which periodic annuity benefits, for a period of not less than the annuitant's lifetime or for a period certain of not less than ten years, have begun to be paid on or before the date of impairment or insolvency, or if no coverage limit has been specified for a

covered policy or benefit, the coverage limit shall be \$300,000 in present value. Unallocated annuity contracts issued to retirement plans, other than defined benefit plans, established under section 401, 403(b), or 457 of the Internal Revenue Code of 1986, as amended through December 31, 1992, are covered up to \$100,000 in net cash surrender and net cash withdrawal values, for Minnesota residents covered by the plan provided, however, that the association shall not be responsible for more than \$7,500,000 in claims from all Minnesota residents covered by the plan. If total claims exceed \$7,500,000, the \$7,500,000 shall be prorated among all claimants. These are the maximum claim amounts. Coverage by the guaranty association is also subject to other substantial limitations and exclusions and requires continued residency in Minnesota. If your claim exceeds the guaranty association's limits, you may still recover a part or all of that amount from the proceeds of the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell life and health insurance in Minnesota after the insolvency occurs. Claims are paid from this assessment.

The coverage provided by the Guaranty Association is not a substitute for using care in selecting insurance companies that are well managed and financially stable. In selecting an insurance company or policy you are advised not to rely on coverage by the Guaranty Association.

This notice is required by Minnesota state law to advise policyholders of life, annuity or health insurance policies of their rights in the event their insurance carrier becomes financially impaired or insolvent. This notice in no way implies that the company currently has any type of financial problems. All life, annuity and health insurance policies are required to provide this notice.



**BlueCross BlueShield
of Minnesota**

Blue Cross and Blue Shield of Minnesota is an independent licensee of the Blue Cross and Blue Shield Association

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