



ForwardFocus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling April 1, 2013 through June 30, 2013

Area 1 - Counties of BUTTS, CLAYTON, COBB, DEKALB, DOUGLAS, FULTON, GWINNETT, HENRY, LAMAR, MERIWETHER, NEWTON, PIKE, ROCKDALE, SPALDING, TROUP, WALTON

80% Coinsurance - \$1,750 single / \$3,500 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$127.20	\$159.76	\$255.04	\$287.60	\$382.87	\$415.44	\$284.16	\$467.08
24-28	\$148.44	\$190.29	\$276.28	\$318.13	\$425.48	\$471.53	\$332.12	\$551.67
29-32	\$160.27	\$235.83	\$288.11	\$363.66	\$455.25	\$533.10	\$378.04	\$637.14
33-35	\$181.13	\$270.94	\$308.97	\$398.77	\$476.11	\$568.20	\$429.94	\$689.04
36-38	\$208.10	\$299.30	\$335.94	\$427.14	\$529.28	\$604.45	\$483.61	\$769.94
39-41	\$229.21	\$316.09	\$357.05	\$443.93	\$557.14	\$632.44	\$524.70	\$811.66
42-44	\$250.33	\$332.76	\$378.17	\$460.59	\$578.25	\$649.10	\$562.73	\$849.70
45-46	\$291.80	\$378.29	\$419.63	\$506.13	\$615.14	\$674.54	\$624.93	\$890.78
47-48	\$319.91	\$407.93	\$447.74	\$535.77	\$643.25	\$704.18	\$680.01	\$945.86
49-50	\$347.76	\$419.25	\$475.60	\$547.09	\$667.42	\$713.97	\$725.17	\$972.83
51-52	\$375.75	\$434.01	\$503.58	\$561.84	\$691.59	\$727.33	\$772.23	\$1,001.70
53-54	\$410.86	\$455.38	\$538.69	\$583.21	\$726.69	\$748.70	\$824.38	\$1,053.85
55-56	\$447.62	\$476.49	\$575.45	\$604.33	\$767.27	\$732.16	\$878.82	\$1,083.62
57-58	\$485.01	\$499.64	\$612.85	\$627.48	\$804.67	\$755.31	\$935.17	\$1,139.97
59-60	\$569.60	\$542.51	\$697.44	\$670.34	\$857.20	\$798.18	\$1,039.99	\$1,234.73
61-64	\$682.43	\$600.89	\$810.26	\$728.73	\$938.10	\$856.56	\$1,205.98	\$1,390.68

Maternity rider not available

80% Coinsurance - \$2,500 single / \$5,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$101.00	\$126.86	\$202.51	\$228.36	\$304.01	\$329.87	\$225.63	\$370.87
24-28	\$117.87	\$151.10	\$219.37	\$252.60	\$337.85	\$374.41	\$263.71	\$438.04
29-32	\$127.26	\$187.25	\$228.77	\$288.76	\$361.48	\$423.29	\$300.17	\$505.91
33-35	\$143.82	\$215.13	\$245.33	\$316.64	\$378.04	\$451.17	\$341.38	\$547.12
36-38	\$165.24	\$237.65	\$266.74	\$339.16	\$420.26	\$479.95	\$384.00	\$611.35
39-41	\$182.00	\$250.99	\$283.51	\$352.49	\$442.38	\$502.17	\$416.63	\$644.48
42-44	\$198.77	\$264.22	\$300.27	\$365.72	\$459.15	\$515.40	\$446.82	\$674.68
45-46	\$231.69	\$300.37	\$333.20	\$401.88	\$488.44	\$535.60	\$496.21	\$707.30
47-48	\$254.02	\$323.91	\$355.52	\$425.41	\$510.76	\$559.14	\$539.95	\$751.04
49-50	\$276.13	\$332.90	\$377.64	\$434.40	\$529.95	\$566.91	\$575.80	\$772.45
51-52	\$298.35	\$344.61	\$399.86	\$446.12	\$549.14	\$577.52	\$613.17	\$795.38
53-54	\$326.23	\$361.58	\$427.74	\$463.09	\$577.01	\$594.49	\$654.58	\$836.79
55-56	\$355.42	\$378.35	\$456.92	\$479.85	\$609.23	\$581.36	\$697.81	\$860.42
57-58	\$385.11	\$396.73	\$486.62	\$498.23	\$638.93	\$599.74	\$742.55	\$905.16
59-60	\$452.28	\$430.77	\$553.78	\$532.27	\$680.64	\$633.78	\$825.78	\$980.41
61-64	\$541.87	\$477.12	\$643.37	\$578.63	\$744.88	\$680.13	\$957.58	\$1,104.23

Maternity rider not available

100% Coinsurance - \$3,500 single / \$7,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$93.50	\$117.44	\$187.47	\$211.40	\$281.44	\$305.37	\$208.88	\$343.33
24-28	\$109.11	\$139.88	\$203.08	\$233.84	\$312.76	\$346.60	\$244.13	\$405.51
29-32	\$117.81	\$173.35	\$211.78	\$267.32	\$334.64	\$391.86	\$277.88	\$468.34
33-35	\$133.14	\$199.16	\$227.11	\$293.12	\$349.97	\$417.66	\$316.03	\$506.49
36-38	\$152.97	\$220.01	\$246.93	\$313.97	\$389.05	\$444.31	\$355.49	\$565.96
39-41	\$168.49	\$232.35	\$262.45	\$326.32	\$409.53	\$464.88	\$385.69	\$596.62
42-44	\$184.01	\$244.60	\$277.98	\$338.56	\$425.05	\$477.13	\$413.64	\$624.58
45-46	\$214.49	\$278.07	\$308.46	\$372.04	\$452.17	\$495.83	\$459.37	\$654.78
47-48	\$235.15	\$299.85	\$329.12	\$393.82	\$472.83	\$517.62	\$499.85	\$695.27
49-50	\$255.63	\$308.18	\$349.60	\$402.14	\$490.59	\$524.82	\$533.04	\$715.09
51-52	\$276.20	\$319.02	\$370.17	\$412.99	\$508.36	\$534.63	\$567.64	\$736.31
53-54	\$302.01	\$334.73	\$395.97	\$428.70	\$534.17	\$550.34	\$605.97	\$774.65
55-56	\$329.03	\$350.25	\$422.99	\$444.22	\$563.99	\$538.19	\$645.99	\$796.53
57-58	\$356.52	\$367.27	\$450.48	\$461.24	\$591.48	\$555.20	\$687.41	\$837.95
59-60	\$418.69	\$398.78	\$512.66	\$492.75	\$630.10	\$586.71	\$764.46	\$907.60
61-64	\$501.63	\$441.69	\$595.60	\$535.66	\$689.56	\$629.63	\$886.47	\$1,022.24

Maternity rider not available

100% Coinsurance - \$5,500 single / \$11,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$76.00	\$95.46	\$152.38	\$171.84	\$228.76	\$248.22	\$169.78	\$279.07
24-28	\$88.69	\$113.70	\$165.07	\$190.08	\$254.22	\$281.73	\$198.44	\$329.61
29-32	\$95.76	\$140.90	\$172.14	\$217.28	\$272.00	\$318.52	\$225.87	\$380.68
33-35	\$108.22	\$161.88	\$184.60	\$238.26	\$284.47	\$339.49	\$256.88	\$411.69
36-38	\$124.34	\$178.83	\$200.72	\$255.21	\$316.24	\$361.15	\$288.95	\$460.03
39-41	\$136.95	\$188.86	\$213.33	\$265.24	\$332.88	\$377.87	\$313.50	\$484.96
42-44	\$149.57	\$198.82	\$225.95	\$275.20	\$345.50	\$387.83	\$336.22	\$507.68
45-46	\$174.34	\$226.02	\$250.72	\$302.40	\$367.54	\$403.03	\$373.39	\$532.23
47-48	\$191.14	\$243.73	\$267.52	\$320.11	\$384.33	\$420.74	\$406.30	\$565.14
49-50	\$207.78	\$250.50	\$284.16	\$326.88	\$398.77	\$426.59	\$433.28	\$581.25
51-52	\$224.50	\$259.31	\$300.88	\$335.69	\$413.21	\$434.57	\$461.40	\$598.50
53-54	\$245.48	\$272.08	\$321.86	\$348.46	\$434.19	\$447.34	\$492.56	\$629.66
55-56	\$267.44	\$284.70	\$343.82	\$361.08	\$458.43	\$437.46	\$525.08	\$647.44
57-58	\$289.79	\$298.53	\$366.17	\$374.91	\$480.78	\$451.29	\$558.75	\$681.11
59-60	\$340.33	\$324.14	\$416.71	\$400.52	\$512.16	\$476.90	\$621.38	\$737.73
61-64	\$407.74	\$359.02	\$484.12	\$435.40	\$560.50	\$511.78	\$720.56	\$830.91

Maternity rider not available

*Primary applicant must be at least 19 years of age at the time of enrollment. Initial rates are based on the age of the oldest adult on the first of the effective month.



ForwardFocus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling April 1, 2013 through June 30, 2013

Area 2 - Counties of BAKER, BARROW, BEN HILL, CALHOUN, COLQUITT, COLUMBIA, COOK, COWETA, CRISP, DOUGHERTY, ELBERT, FAYETTE, FORSYTH, GREENE, HEARD, IRWIN, JACKSON, LEE, LINCOLN, MCDUFFIE, MITCHELL, MORGAN, OGLETHORPE, PAULDING, SUMTER, TERRELL, TIFT, TURNER, WORTH

80% Coinsurance - \$1,750 single / \$3,500 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$132.19	\$166.03	\$265.03	\$298.87	\$397.88	\$431.72	\$295.30	\$485.39
24-28	\$154.26	\$197.75	\$287.11	\$330.60	\$442.16	\$490.01	\$345.14	\$573.29
29-32	\$166.55	\$245.07	\$299.40	\$377.92	\$473.09	\$553.99	\$392.86	\$662.12
33-35	\$188.23	\$281.56	\$321.08	\$414.40	\$494.77	\$590.48	\$446.79	\$716.05
36-38	\$216.26	\$311.03	\$349.10	\$443.88	\$550.03	\$628.15	\$502.57	\$800.12
39-41	\$238.20	\$328.48	\$371.05	\$461.33	\$578.98	\$657.23	\$545.27	\$843.48
42-44	\$260.14	\$345.80	\$392.99	\$478.65	\$600.92	\$674.55	\$584.79	\$883.00
45-46	\$303.24	\$393.12	\$436.08	\$525.97	\$639.25	\$700.98	\$649.43	\$925.70
47-48	\$332.45	\$423.92	\$465.30	\$556.77	\$668.47	\$731.78	\$706.67	\$982.94
49-50	\$361.40	\$435.69	\$494.24	\$568.53	\$693.58	\$741.96	\$753.59	\$1,010.96
51-52	\$390.48	\$451.02	\$523.33	\$583.87	\$718.70	\$755.84	\$802.50	\$1,040.97
53-54	\$426.96	\$473.23	\$559.81	\$606.07	\$755.18	\$778.05	\$856.70	\$1,095.16
55-56	\$465.16	\$495.17	\$598.01	\$628.02	\$797.35	\$760.86	\$913.27	\$1,126.09
57-58	\$504.03	\$519.23	\$636.87	\$652.07	\$836.21	\$784.92	\$971.83	\$1,184.65
59-60	\$591.93	\$563.77	\$724.78	\$696.62	\$890.80	\$829.47	\$1,080.75	\$1,283.13
61-64	\$709.18	\$624.45	\$842.03	\$757.29	\$974.87	\$890.14	\$1,253.26	\$1,445.19

Maternity rider not available

80% Coinsurance - \$2,500 single / \$5,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$104.96	\$131.83	\$210.44	\$237.31	\$315.93	\$342.80	\$234.48	\$385.41
24-28	\$122.49	\$157.02	\$227.97	\$262.50	\$351.09	\$389.08	\$274.05	\$455.21
29-32	\$132.25	\$194.59	\$237.73	\$300.08	\$375.65	\$439.88	\$311.94	\$525.74
33-35	\$149.46	\$223.56	\$254.95	\$329.05	\$392.86	\$468.85	\$354.76	\$568.56
36-38	\$171.71	\$246.97	\$277.20	\$352.45	\$436.74	\$498.77	\$399.05	\$635.32
39-41	\$189.14	\$260.82	\$294.62	\$366.31	\$459.72	\$521.86	\$432.96	\$669.74
42-44	\$206.56	\$274.57	\$312.04	\$380.06	\$477.14	\$535.61	\$464.34	\$701.13
45-46	\$240.78	\$312.15	\$346.26	\$417.63	\$507.58	\$556.60	\$515.66	\$735.03
47-48	\$263.97	\$336.60	\$369.46	\$442.09	\$530.78	\$581.05	\$561.11	\$780.48
49-50	\$286.96	\$345.95	\$392.44	\$451.43	\$550.72	\$589.14	\$598.37	\$802.73
51-52	\$310.05	\$358.12	\$415.53	\$463.60	\$570.66	\$600.16	\$637.21	\$826.55
53-54	\$339.02	\$375.75	\$444.50	\$481.24	\$599.63	\$617.79	\$680.24	\$869.59
55-56	\$369.35	\$393.18	\$474.84	\$498.66	\$633.11	\$604.15	\$725.16	\$894.15
57-58	\$400.21	\$412.28	\$505.69	\$517.76	\$663.97	\$623.25	\$771.66	\$940.64
59-60	\$470.01	\$447.65	\$575.49	\$553.13	\$707.32	\$658.62	\$858.15	\$1,018.84
61-64	\$563.11	\$495.83	\$668.59	\$601.31	\$774.07	\$706.80	\$995.12	\$1,147.52

Maternity rider not available

100% Coinsurance - \$3,500 single / \$7,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$97.17	\$122.04	\$194.82	\$219.69	\$292.47	\$317.34	\$217.07	\$356.79
24-28	\$113.39	\$145.36	\$211.04	\$243.01	\$325.02	\$360.19	\$253.70	\$421.41
29-32	\$122.43	\$180.14	\$220.08	\$277.80	\$347.75	\$407.22	\$288.77	\$486.70
33-35	\$138.36	\$206.96	\$236.01	\$304.61	\$363.69	\$434.04	\$328.42	\$526.34
36-38	\$158.96	\$228.63	\$256.61	\$326.28	\$404.30	\$461.73	\$369.42	\$588.14
39-41	\$175.09	\$241.46	\$272.74	\$339.11	\$425.58	\$483.11	\$400.81	\$620.01
42-44	\$191.22	\$254.18	\$288.87	\$351.84	\$441.71	\$495.83	\$429.86	\$649.06
45-46	\$222.90	\$288.97	\$320.55	\$386.62	\$469.89	\$515.27	\$477.37	\$680.45
47-48	\$244.37	\$311.61	\$342.02	\$409.26	\$491.36	\$537.91	\$519.45	\$722.52
49-50	\$265.65	\$320.26	\$363.30	\$417.91	\$509.83	\$545.39	\$553.94	\$743.12
51-52	\$287.03	\$331.53	\$384.68	\$429.18	\$528.29	\$555.59	\$589.89	\$765.18
53-54	\$313.84	\$347.85	\$411.49	\$445.50	\$555.10	\$571.91	\$629.73	\$805.01
55-56	\$341.92	\$363.98	\$439.58	\$461.63	\$586.10	\$559.28	\$671.31	\$827.75
57-58	\$370.49	\$381.66	\$468.14	\$479.32	\$614.67	\$576.97	\$714.36	\$870.79
59-60	\$435.11	\$414.41	\$532.76	\$512.06	\$654.80	\$609.71	\$794.42	\$943.18
61-64	\$521.29	\$459.01	\$618.94	\$556.66	\$716.59	\$654.31	\$921.22	\$1,062.31

Maternity rider not available

100% Coinsurance - \$5,500 single / \$11,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$78.98	\$99.20	\$158.35	\$178.57	\$237.73	\$257.95	\$176.44	\$290.01
24-28	\$92.17	\$118.15	\$171.54	\$197.53	\$264.19	\$292.78	\$206.21	\$342.53
29-32	\$99.51	\$146.43	\$178.89	\$225.80	\$282.67	\$331.00	\$234.73	\$395.61
33-35	\$112.47	\$168.23	\$191.84	\$247.60	\$295.62	\$352.80	\$266.95	\$427.83
36-38	\$129.21	\$185.84	\$208.58	\$265.21	\$328.63	\$375.31	\$300.28	\$478.06
39-41	\$142.32	\$196.26	\$221.69	\$275.64	\$345.93	\$392.68	\$325.79	\$503.97
42-44	\$155.43	\$206.61	\$234.81	\$285.98	\$359.04	\$403.03	\$349.40	\$527.58
45-46	\$181.18	\$234.88	\$260.55	\$314.26	\$381.94	\$418.83	\$388.02	\$553.09
47-48	\$198.63	\$253.29	\$278.01	\$332.66	\$399.40	\$437.23	\$422.22	\$587.29
49-50	\$215.93	\$260.32	\$295.30	\$339.69	\$414.40	\$443.31	\$450.26	\$604.03
51-52	\$233.30	\$269.48	\$312.68	\$348.85	\$429.41	\$451.60	\$479.48	\$621.96
53-54	\$255.10	\$282.75	\$334.48	\$362.12	\$451.21	\$464.87	\$511.86	\$654.34
55-56	\$277.93	\$295.86	\$357.30	\$375.23	\$476.40	\$454.60	\$545.67	\$672.82
57-58	\$301.15	\$310.23	\$380.52	\$389.60	\$499.62	\$468.98	\$580.66	\$707.81
59-60	\$353.67	\$336.85	\$433.04	\$416.22	\$532.24	\$495.59	\$645.73	\$766.65
61-64	\$423.72	\$373.10	\$503.10	\$452.47	\$582.47	\$531.85	\$748.80	\$863.48

Maternity rider not available

*Primary applicant must be at least 19 years of age at the time of enrollment. Initial rates are based on the age of the oldest adult on the first of the effective month.



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Area 3 - Counties of BANKS, BARTOW, BIBB, BRYAN, BULLOCH, CANDLER, CARROLL, CHATHAM, CHEROKEE, DAWSON, EFFINGHAM, EVANS, FLOYD, GORDON, HALL, HARALSON, JONES, LUMPKIN, MONROE, MURRAY, PICKENS, POLK, SCREVEN, TOOMBS, UNION, WHITE, WHITFIELD

80% Coinsurance - \$1,750 single / \$3,500 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$141.01	\$177.11	\$282.73	\$318.83	\$424.45	\$460.55	\$315.03	\$517.80
24-28	\$164.56	\$210.96	\$306.28	\$352.68	\$471.69	\$522.74	\$368.19	\$611.58
29-32	\$177.68	\$261.44	\$319.40	\$403.16	\$504.69	\$590.99	\$419.09	\$706.34
33-35	\$200.80	\$300.36	\$342.52	\$442.08	\$527.82	\$629.91	\$476.63	\$763.87
36-38	\$230.70	\$331.81	\$372.42	\$473.52	\$586.76	\$670.10	\$536.13	\$853.56
39-41	\$254.11	\$350.42	\$395.83	\$492.14	\$617.64	\$701.12	\$581.68	\$899.81
42-44	\$277.52	\$368.89	\$419.23	\$510.61	\$641.05	\$719.59	\$623.85	\$941.97
45-46	\$323.49	\$419.38	\$465.20	\$561.09	\$681.94	\$747.80	\$692.80	\$987.52
47-48	\$354.65	\$452.23	\$496.37	\$593.95	\$713.11	\$780.65	\$753.86	\$1,048.58
49-50	\$385.53	\$464.78	\$527.25	\$606.50	\$739.90	\$791.51	\$803.92	\$1,078.47
51-52	\$416.56	\$481.14	\$558.27	\$622.86	\$766.69	\$806.32	\$856.10	\$1,110.48
53-54	\$455.47	\$504.83	\$597.19	\$646.55	\$805.61	\$830.01	\$913.91	\$1,168.30
55-56	\$496.23	\$528.24	\$637.95	\$669.96	\$850.60	\$811.68	\$974.27	\$1,201.30
57-58	\$537.69	\$553.90	\$679.41	\$695.62	\$892.05	\$837.34	\$1,036.73	\$1,263.77
59-60	\$631.46	\$601.42	\$773.18	\$743.14	\$950.29	\$884.86	\$1,152.93	\$1,368.82
61-64	\$756.54	\$666.15	\$898.26	\$807.87	\$1,039.98	\$949.59	\$1,336.95	\$1,541.71

Maternity rider not available

80% Coinsurance - \$2,500 single / \$5,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$111.97	\$140.63	\$224.50	\$253.16	\$337.03	\$365.69	\$250.14	\$411.15
24-28	\$130.67	\$167.51	\$243.20	\$280.03	\$374.53	\$415.07	\$292.35	\$485.61
29-32	\$141.08	\$207.59	\$253.61	\$320.12	\$400.74	\$469.26	\$332.77	\$560.85
33-35	\$159.44	\$238.49	\$271.97	\$351.02	\$419.10	\$500.16	\$378.45	\$606.53
36-38	\$183.18	\$263.46	\$295.71	\$375.99	\$465.90	\$532.07	\$425.70	\$677.75
39-41	\$201.77	\$278.24	\$314.30	\$390.77	\$490.42	\$556.71	\$461.87	\$714.47
42-44	\$220.35	\$292.91	\$332.88	\$405.44	\$509.01	\$571.38	\$495.35	\$747.95
45-46	\$256.86	\$332.99	\$369.38	\$445.52	\$541.48	\$593.77	\$550.10	\$784.12
47-48	\$281.60	\$359.08	\$394.13	\$471.61	\$566.23	\$619.86	\$598.58	\$832.60
49-50	\$306.12	\$369.05	\$418.65	\$481.58	\$587.50	\$628.48	\$638.33	\$856.34
51-52	\$330.76	\$382.04	\$443.28	\$494.57	\$608.77	\$640.24	\$679.76	\$881.75
53-54	\$361.66	\$400.85	\$474.19	\$513.38	\$639.68	\$659.05	\$725.67	\$927.66
55-56	\$394.02	\$419.43	\$506.55	\$531.96	\$675.39	\$644.49	\$773.59	\$953.86
57-58	\$426.94	\$439.81	\$539.46	\$552.34	\$708.31	\$664.87	\$823.19	\$1,003.46
59-60	\$501.40	\$477.55	\$613.92	\$590.07	\$754.56	\$702.60	\$915.46	\$1,086.88
61-64	\$600.71	\$528.94	\$713.24	\$641.47	\$825.77	\$754.00	\$1,061.57	\$1,224.15

Maternity rider not available

100% Coinsurance - \$3,500 single / \$7,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$103.65	\$130.19	\$207.83	\$234.36	\$312.00	\$338.53	\$231.56	\$380.62
24-28	\$120.96	\$155.07	\$225.14	\$259.24	\$346.72	\$384.25	\$270.64	\$449.55
29-32	\$130.60	\$192.17	\$234.78	\$296.35	\$370.98	\$434.41	\$308.06	\$519.20
33-35	\$147.60	\$220.78	\$251.78	\$324.96	\$387.98	\$463.02	\$350.35	\$561.49
36-38	\$169.58	\$243.90	\$273.75	\$348.07	\$431.30	\$492.56	\$394.09	\$627.42
39-41	\$186.78	\$257.58	\$290.96	\$361.75	\$454.00	\$515.37	\$427.57	\$661.42
42-44	\$203.99	\$271.16	\$308.16	\$375.33	\$471.21	\$528.95	\$458.57	\$692.41
45-46	\$237.78	\$308.27	\$341.95	\$412.44	\$501.27	\$549.68	\$509.25	\$725.89
47-48	\$260.69	\$332.42	\$364.86	\$436.59	\$524.18	\$573.83	\$554.13	\$770.77
49-50	\$283.39	\$341.64	\$387.56	\$445.82	\$543.87	\$581.81	\$590.93	\$792.75
51-52	\$306.19	\$353.67	\$410.37	\$457.84	\$563.57	\$592.69	\$629.28	\$816.28
53-54	\$334.80	\$371.08	\$438.98	\$475.25	\$592.18	\$610.11	\$671.78	\$858.77
55-56	\$364.76	\$388.29	\$468.93	\$492.46	\$625.24	\$596.63	\$716.15	\$883.03
57-58	\$395.23	\$407.15	\$499.41	\$511.33	\$655.72	\$615.50	\$762.06	\$928.95
59-60	\$464.16	\$442.08	\$568.34	\$546.26	\$698.52	\$650.43	\$847.48	\$1,006.17
61-64	\$556.10	\$489.66	\$660.28	\$593.83	\$764.45	\$698.01	\$982.74	\$1,133.25

Maternity rider not available

100% Coinsurance - \$5,500 single / \$11,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$84.25	\$105.82	\$168.93	\$190.50	\$253.60	\$275.17	\$188.22	\$309.38
24-28	\$98.32	\$126.04	\$183.00	\$210.72	\$281.83	\$312.33	\$219.99	\$365.41
29-32	\$106.16	\$156.21	\$190.83	\$240.88	\$301.54	\$353.11	\$250.40	\$422.03
33-35	\$119.98	\$179.46	\$204.65	\$264.14	\$315.36	\$376.36	\$284.78	\$456.40
36-38	\$137.84	\$198.25	\$222.51	\$282.92	\$350.58	\$400.37	\$320.33	\$509.99
39-41	\$151.82	\$209.37	\$236.50	\$294.05	\$369.03	\$418.91	\$347.55	\$537.62
42-44	\$165.81	\$220.41	\$250.49	\$305.08	\$383.02	\$429.95	\$372.74	\$562.81
45-46	\$193.28	\$250.57	\$277.95	\$335.25	\$407.45	\$446.80	\$413.94	\$590.03
47-48	\$211.90	\$270.20	\$296.57	\$354.88	\$426.07	\$466.43	\$450.42	\$626.51
49-50	\$230.35	\$277.70	\$315.02	\$362.37	\$442.08	\$472.92	\$480.33	\$644.37
51-52	\$248.89	\$287.47	\$333.56	\$372.15	\$458.09	\$481.76	\$511.50	\$663.50
53-54	\$272.14	\$301.63	\$356.81	\$386.30	\$481.34	\$495.92	\$546.05	\$698.04
55-56	\$296.49	\$315.61	\$381.16	\$400.29	\$508.22	\$484.96	\$582.11	\$717.76
57-58	\$321.26	\$330.95	\$405.93	\$415.62	\$532.99	\$500.30	\$619.43	\$755.08
59-60	\$377.29	\$359.34	\$461.96	\$444.02	\$567.79	\$528.69	\$688.86	\$817.85
61-64	\$452.02	\$398.01	\$536.70	\$482.69	\$621.37	\$567.36	\$798.81	\$921.14

Maternity rider not available

*Primary applicant must be at least 19 years of age at the time of enrollment. Initial rates are based on the age of the oldest adult on the first of the effective month.



ForwardFocus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling April 1, 2013 through June 30, 2013

Area 4 - Counties of BALDWIN, BLECKLEY, CATOOSA, CHATTAHOOCHEE, CHATTOOGA, CLARKE, CRAWFORD, DADE, DODGE, DOOLY, FANNIN, FRANKLIN, GILMER, HABERSHAM, HARRIS, HART, HOUSTON, JASPER, JOHNSON, LAURENS, MACON, MADISON, MARION, MONTGOMERY, MUSCOGEE, OCONEE, PEACH, PULASKI, PUTNAM, RABUN, SCHLEY, STEPHENS, STEWART, TALBOT, TAYLOR, TELFAIR, TOWNS, TREUTLEN, TWIGGS, UPSON, WALKER, WEBSTER, WHEELER, WILCOX, WILKINSON

80% Coinsurance - \$1,750 single / \$3,500 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$117.52	\$147.61	\$235.63	\$265.71	\$353.74	\$383.82	\$262.54	\$431.53
24-28	\$137.15	\$175.81	\$255.25	\$293.92	\$393.10	\$435.65	\$306.84	\$509.68
29-32	\$148.08	\$217.88	\$266.18	\$335.99	\$420.60	\$492.53	\$349.27	\$588.66
33-35	\$167.35	\$250.32	\$285.46	\$368.43	\$439.88	\$524.96	\$397.22	\$636.61
36-38	\$192.26	\$276.52	\$310.37	\$394.63	\$489.00	\$558.46	\$446.81	\$711.35
39-41	\$211.77	\$292.04	\$329.88	\$410.15	\$514.74	\$584.31	\$484.77	\$749.90
42-44	\$231.28	\$307.43	\$349.39	\$425.54	\$534.25	\$599.70	\$519.91	\$785.03
45-46	\$269.59	\$349.50	\$387.70	\$467.61	\$568.33	\$623.21	\$577.38	\$822.99
47-48	\$295.56	\$376.89	\$413.67	\$494.99	\$594.30	\$650.59	\$628.26	\$873.88
49-50	\$321.30	\$387.35	\$439.41	\$505.45	\$616.63	\$659.64	\$669.98	\$898.79
51-52	\$347.15	\$400.98	\$465.26	\$519.09	\$638.96	\$671.98	\$713.46	\$925.47
53-54	\$379.59	\$420.72	\$497.70	\$538.83	\$671.39	\$691.72	\$761.65	\$973.65
55-56	\$413.55	\$440.23	\$531.66	\$558.34	\$708.88	\$676.45	\$811.95	\$1,001.15
57-58	\$448.10	\$461.62	\$566.21	\$579.73	\$743.43	\$697.83	\$864.01	\$1,053.21
59-60	\$526.25	\$501.22	\$644.36	\$619.33	\$791.97	\$737.44	\$960.84	\$1,140.77
61-64	\$630.50	\$555.16	\$748.60	\$673.27	\$866.71	\$791.38	\$1,114.21	\$1,284.85

Maternity rider not available

80% Coinsurance - \$2,500 single / \$5,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$93.31	\$117.20	\$187.09	\$210.98	\$280.87	\$304.76	\$208.46	\$342.65
24-28	\$108.90	\$139.60	\$202.68	\$233.38	\$312.13	\$345.91	\$243.64	\$404.70
29-32	\$117.58	\$173.00	\$211.36	\$266.78	\$333.97	\$391.08	\$277.33	\$467.41
33-35	\$132.88	\$198.76	\$226.66	\$292.54	\$349.27	\$416.83	\$315.40	\$505.48
36-38	\$152.66	\$219.57	\$246.44	\$313.35	\$388.28	\$443.43	\$354.78	\$564.83
39-41	\$168.15	\$231.89	\$261.93	\$325.67	\$408.71	\$463.96	\$384.92	\$595.44
42-44	\$183.64	\$244.11	\$277.42	\$337.89	\$424.20	\$476.18	\$412.82	\$623.34
45-46	\$214.06	\$277.52	\$307.84	\$371.30	\$451.27	\$494.84	\$458.45	\$653.48
47-48	\$234.68	\$299.26	\$328.46	\$393.04	\$471.89	\$516.59	\$498.86	\$693.88
49-50	\$255.12	\$307.56	\$348.90	\$401.34	\$489.62	\$523.77	\$531.98	\$713.66
51-52	\$275.65	\$318.39	\$369.43	\$412.17	\$507.35	\$533.57	\$566.51	\$734.85
53-54	\$301.40	\$334.06	\$395.18	\$427.84	\$533.10	\$549.25	\$604.77	\$773.11
55-56	\$328.37	\$349.55	\$422.15	\$443.33	\$562.87	\$537.11	\$644.71	\$794.94
57-58	\$355.81	\$366.54	\$449.59	\$460.32	\$590.30	\$554.10	\$686.04	\$836.28
59-60	\$417.86	\$397.98	\$511.64	\$491.76	\$628.84	\$585.54	\$762.93	\$905.80
61-64	\$500.63	\$440.81	\$594.41	\$534.60	\$688.19	\$628.38	\$884.71	\$1,020.20

Maternity rider not available

100% Coinsurance - \$3,500 single / \$7,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$86.38	\$108.50	\$173.20	\$195.32	\$260.02	\$282.13	\$192.98	\$317.20
24-28	\$100.81	\$129.23	\$187.63	\$216.05	\$288.96	\$320.23	\$225.55	\$374.65
29-32	\$108.84	\$160.16	\$195.66	\$246.97	\$309.17	\$362.04	\$256.74	\$432.70
33-35	\$123.01	\$184.00	\$209.83	\$270.82	\$323.34	\$385.88	\$291.98	\$467.95
36-38	\$141.33	\$203.26	\$228.14	\$290.08	\$359.45	\$410.50	\$328.43	\$522.89
39-41	\$155.67	\$214.67	\$242.48	\$301.48	\$378.36	\$429.50	\$356.34	\$551.22
42-44	\$170.00	\$225.98	\$256.82	\$312.80	\$392.70	\$440.82	\$382.17	\$577.05
45-46	\$198.17	\$256.91	\$284.98	\$343.72	\$417.76	\$458.10	\$424.41	\$604.95
47-48	\$217.26	\$277.04	\$304.07	\$363.85	\$436.85	\$478.23	\$461.81	\$642.36
49-50	\$236.18	\$284.72	\$322.99	\$371.54	\$453.26	\$484.88	\$492.48	\$660.67
51-52	\$255.18	\$294.74	\$342.00	\$381.56	\$469.67	\$493.95	\$524.44	\$680.28
53-54	\$279.02	\$309.26	\$365.84	\$396.07	\$493.52	\$508.46	\$559.86	\$715.70
55-56	\$303.99	\$323.60	\$390.80	\$410.41	\$521.07	\$497.23	\$596.83	\$735.91
57-58	\$329.38	\$339.32	\$416.20	\$426.14	\$546.47	\$512.95	\$635.10	\$774.18
59-60	\$386.83	\$368.43	\$473.65	\$455.25	\$582.15	\$542.06	\$706.28	\$838.54
61-64	\$463.45	\$408.08	\$550.27	\$494.90	\$637.09	\$581.71	\$819.01	\$944.44

Maternity rider not available

100% Coinsurance - \$5,500 single / \$11,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$70.22	\$88.19	\$140.78	\$158.76	\$211.35	\$229.33	\$156.86	\$257.83
24-28	\$81.94	\$105.04	\$152.51	\$175.61	\$234.87	\$260.29	\$183.34	\$304.53
29-32	\$88.47	\$130.18	\$159.04	\$200.75	\$251.30	\$294.28	\$208.68	\$351.71
33-35	\$99.99	\$149.56	\$170.56	\$220.13	\$262.82	\$313.66	\$237.33	\$380.36
36-38	\$114.87	\$165.22	\$185.44	\$235.79	\$292.17	\$333.67	\$266.96	\$425.02
39-41	\$126.53	\$174.49	\$197.10	\$245.06	\$307.55	\$349.12	\$289.64	\$448.05
42-44	\$138.19	\$183.69	\$208.75	\$254.25	\$319.20	\$358.31	\$310.64	\$469.05
45-46	\$161.08	\$208.82	\$231.64	\$279.39	\$339.57	\$372.36	\$344.97	\$491.73
47-48	\$176.59	\$225.18	\$247.16	\$295.75	\$355.08	\$388.72	\$375.38	\$522.13
49-50	\$191.97	\$231.43	\$262.54	\$302.00	\$368.43	\$394.12	\$400.30	\$537.02
51-52	\$207.42	\$239.58	\$277.99	\$310.15	\$381.77	\$401.50	\$426.28	\$552.95
53-54	\$226.80	\$251.37	\$297.37	\$321.94	\$401.15	\$413.29	\$455.07	\$581.74
55-56	\$247.09	\$263.03	\$317.66	\$333.60	\$423.55	\$404.17	\$485.13	\$598.17
57-58	\$267.74	\$275.81	\$338.30	\$346.38	\$444.19	\$416.94	\$516.23	\$629.28
59-60	\$314.43	\$299.47	\$385.00	\$370.04	\$473.19	\$440.61	\$574.09	\$681.59
61-64	\$376.71	\$331.70	\$447.28	\$402.27	\$517.85	\$472.84	\$665.72	\$767.68

Maternity rider not available

*Primary applicant must be at least 19 years of age at the time of enrollment. Initial rates are based on the age of the oldest adult on the first of the effective month.



ForwardFocus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling April 1, 2013 through June 30, 2013

Area 5 - Counties of APPLING, ATKINSON, BACON, BERRIEN, BRANTLEY, BROOKS, BURKE, CAMDEN, CHARLTON, CLAY, CLINCH, COFFEE, DECATUR, EARLY, ECHOLS, EMANUEL, GLASCOCK, GLYNN, GRADY, HANCOCK, JEFF DAVIS, JEFFERSON, JENKINS, LANIER, LIBERTY, LONG, LOWNDES, MCINTOSH, MILLER, PIERCE, QUITMAN, RANDOLPH, RICHMOND, SEMINOLE, TALIAFERRO, TATNALL, THOMAS, WARE, WARREN, WASHINGTON, WAYNE, WILKES

80% Coinsurance - \$1,750 single / \$3,500 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$109.16	\$137.11	\$218.87	\$246.82	\$328.58	\$356.53	\$243.87	\$400.85
24-28	\$127.39	\$163.31	\$237.10	\$273.02	\$365.15	\$404.67	\$285.02	\$473.44
29-32	\$137.55	\$202.39	\$247.25	\$312.10	\$390.69	\$457.50	\$324.43	\$546.80
33-35	\$155.45	\$232.52	\$265.16	\$342.23	\$408.60	\$487.63	\$368.97	\$591.34
36-38	\$178.59	\$256.86	\$288.30	\$366.57	\$454.23	\$518.74	\$415.04	\$660.76
39-41	\$196.71	\$271.27	\$306.42	\$380.98	\$478.13	\$542.76	\$450.30	\$696.57
42-44	\$214.83	\$285.57	\$324.54	\$395.28	\$496.26	\$557.06	\$482.94	\$729.21
45-46	\$250.42	\$324.65	\$360.13	\$434.36	\$527.91	\$578.89	\$536.32	\$764.47
47-48	\$274.55	\$350.09	\$384.25	\$459.79	\$552.04	\$604.33	\$583.59	\$811.74
49-50	\$298.45	\$359.80	\$408.16	\$469.51	\$572.78	\$612.73	\$622.34	\$834.88
51-52	\$322.47	\$372.46	\$432.18	\$482.17	\$593.52	\$624.19	\$662.73	\$859.66
53-54	\$352.60	\$390.80	\$462.31	\$500.51	\$623.65	\$642.53	\$707.49	\$904.42
55-56	\$384.14	\$408.92	\$493.85	\$518.63	\$658.47	\$628.34	\$754.21	\$929.96
57-58	\$416.24	\$428.79	\$525.95	\$538.50	\$690.57	\$648.21	\$802.57	\$978.32
59-60	\$488.83	\$465.58	\$598.54	\$575.29	\$735.65	\$685.00	\$892.52	\$1,059.65
61-64	\$585.66	\$515.69	\$695.37	\$625.40	\$805.08	\$735.10	\$1,034.97	\$1,193.48

Maternity rider not available

80% Coinsurance - \$2,500 single / \$5,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$86.68	\$108.87	\$173.79	\$195.98	\$260.90	\$283.09	\$193.64	\$318.28
24-28	\$101.15	\$129.67	\$188.27	\$216.78	\$289.94	\$321.32	\$226.32	\$375.92
29-32	\$109.21	\$160.70	\$196.33	\$247.81	\$310.22	\$363.27	\$257.61	\$434.17
33-35	\$123.43	\$184.62	\$210.54	\$271.74	\$324.44	\$387.19	\$292.97	\$469.54
36-38	\$141.81	\$203.95	\$228.92	\$291.07	\$360.67	\$411.89	\$329.55	\$524.66
39-41	\$156.19	\$215.40	\$243.31	\$302.51	\$379.65	\$430.96	\$357.55	\$553.09
42-44	\$170.58	\$226.75	\$257.69	\$313.86	\$394.04	\$442.32	\$383.46	\$579.01
45-46	\$198.84	\$257.78	\$285.95	\$344.89	\$419.18	\$459.65	\$425.85	\$607.01
47-48	\$218.00	\$277.98	\$305.11	\$365.09	\$438.33	\$479.85	\$463.38	\$644.54
49-50	\$236.98	\$285.69	\$324.09	\$372.80	\$454.80	\$486.52	\$494.15	\$662.91
51-52	\$256.05	\$295.75	\$343.16	\$382.86	\$471.27	\$495.63	\$526.22	\$682.59
53-54	\$279.97	\$310.31	\$367.08	\$397.42	\$495.19	\$510.19	\$561.76	\$718.13
55-56	\$305.02	\$324.70	\$392.13	\$411.81	\$522.84	\$498.92	\$598.86	\$738.41
57-58	\$330.50	\$340.47	\$417.62	\$427.58	\$548.33	\$514.70	\$637.26	\$776.81
59-60	\$388.14	\$369.68	\$475.26	\$456.79	\$584.12	\$543.91	\$708.68	\$841.39
61-64	\$465.03	\$409.47	\$552.14	\$496.58	\$639.25	\$583.69	\$821.80	\$947.65

Maternity rider not available

100% Coinsurance - \$3,500 single / \$7,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$80.24	\$100.78	\$160.88	\$181.43	\$241.53	\$262.07	\$179.26	\$294.65
24-28	\$93.64	\$120.04	\$174.28	\$200.68	\$268.41	\$297.46	\$209.51	\$348.01
29-32	\$101.10	\$148.77	\$181.75	\$229.41	\$287.19	\$336.29	\$238.48	\$401.93
33-35	\$114.26	\$170.91	\$194.91	\$251.56	\$300.34	\$358.44	\$271.22	\$434.67
36-38	\$131.28	\$188.81	\$211.92	\$269.45	\$333.89	\$381.31	\$305.08	\$485.70
39-41	\$144.60	\$199.40	\$225.24	\$280.04	\$351.46	\$398.96	\$331.00	\$512.02
42-44	\$157.92	\$209.91	\$238.56	\$290.56	\$364.78	\$409.47	\$354.99	\$536.01
45-46	\$184.07	\$238.64	\$264.72	\$319.28	\$388.05	\$425.52	\$394.23	\$561.93
47-48	\$201.81	\$257.34	\$282.45	\$337.98	\$405.78	\$444.22	\$428.97	\$596.68
49-50	\$219.38	\$264.48	\$300.02	\$345.12	\$421.03	\$450.40	\$457.46	\$613.69
51-52	\$237.03	\$273.78	\$317.68	\$354.43	\$436.27	\$458.82	\$487.15	\$631.90
53-54	\$259.18	\$287.27	\$339.82	\$367.91	\$458.42	\$472.30	\$520.05	\$664.80
55-56	\$282.37	\$300.59	\$363.01	\$381.23	\$484.02	\$461.87	\$554.39	\$683.58
57-58	\$305.96	\$315.19	\$386.60	\$395.83	\$507.61	\$476.48	\$589.94	\$719.13
59-60	\$359.32	\$342.23	\$439.97	\$422.87	\$540.75	\$503.52	\$656.06	\$778.91
61-64	\$430.50	\$379.06	\$511.14	\$459.70	\$591.78	\$540.35	\$760.77	\$877.28

Maternity rider not available

100% Coinsurance - \$5,500 single / \$11,000 family Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	\$65.22	\$81.92	\$130.77	\$147.47	\$196.32	\$213.02	\$145.71	\$239.50
24-28	\$76.12	\$97.57	\$141.66	\$163.12	\$218.17	\$241.78	\$170.30	\$282.87
29-32	\$82.18	\$120.92	\$147.73	\$186.47	\$233.43	\$273.35	\$193.84	\$326.70
33-35	\$92.88	\$138.93	\$158.43	\$204.47	\$244.13	\$291.35	\$220.45	\$353.31
36-38	\$106.71	\$153.47	\$172.25	\$219.02	\$271.39	\$309.94	\$247.98	\$394.80
39-41	\$117.53	\$162.08	\$183.08	\$227.63	\$285.68	\$324.29	\$269.05	\$416.19
42-44	\$128.36	\$170.62	\$193.91	\$236.17	\$296.50	\$332.83	\$288.55	\$435.69
45-46	\$149.62	\$193.97	\$215.17	\$259.52	\$315.42	\$345.88	\$320.44	\$456.76
47-48	\$164.04	\$209.17	\$229.59	\$274.72	\$329.83	\$361.08	\$348.68	\$485.00
49-50	\$178.32	\$214.98	\$243.87	\$280.52	\$342.23	\$366.10	\$371.84	\$498.83
51-52	\$192.67	\$222.54	\$258.22	\$288.09	\$354.62	\$372.95	\$395.97	\$513.63
53-54	\$210.67	\$233.50	\$276.22	\$299.05	\$372.62	\$383.90	\$422.71	\$540.37
55-56	\$229.52	\$244.33	\$295.07	\$309.88	\$393.43	\$375.42	\$450.63	\$555.64
57-58	\$248.70	\$256.20	\$314.25	\$321.75	\$412.60	\$387.30	\$479.52	\$584.53
59-60	\$292.07	\$278.18	\$357.62	\$343.73	\$439.54	\$409.28	\$533.26	\$633.12
61-64	\$349.92	\$308.11	\$415.47	\$373.66	\$481.02	\$439.21	\$618.38	\$713.09

Maternity rider not available

*Primary applicant must be at least 19 years of age at the time of enrollment. Initial rates are based on the age of the oldest adult on the first of the effective month.