



ForwardFocus PPO Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

Area 1 - Counties of BARTOW, BUTTS, CHEROKEE, CLAYTON, COBB, COWETA, DEKALB, DOUGLAS, FAYETTE, FORSYTH, FULTON, GWINNETT, HENRY, NEWTON, PAULDING, ROCKDALE, SPALDING, 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	145.92	183.28	292.57	329.93	439.22	476.57	325.99	535.82
24-28	170.29	218.30	316.94	364.95	488.10	540.93	381.00	632.86
29-32	183.86	270.54	330.51	417.19	522.25	611.55	433.67	730.91
33-35	207.79	310.81	354.44	457.46	546.18	651.82	493.21	790.45
36-38	238.73	343.35	385.37	490.00	607.17	693.41	554.79	883.25
39-41	262.95	362.61	409.60	509.26	639.13	725.51	601.92	931.12
42-44	287.17	381.73	433.82	528.38	663.35	744.63	645.55	974.75
45-46	334.74	433.97	481.39	580.62	705.67	773.81	716.90	1,021.88
47-48	366.99	467.97	513.64	614.62	737.92	807.81	780.09	1,085.06
49-50	398.95	480.95	545.59	627.60	765.64	819.05	831.89	1,116.00
51-52	431.05	497.88	577.70	644.53	793.37	834.37	885.88	1,149.12
53-54	471.32	522.39	617.97	669.04	833.64	858.89	945.71	1,208.95
55-56	513.49	546.62	660.14	693.27	880.19	839.92	1,008.16	1,243.09
57-58	556.39	573.17	703.04	719.82	923.09	866.47	1,072.80	1,307.74
59-60	653.43	622.35	800.08	769.00	983.35	915.65	1,193.04	1,416.45
61-64	782.86	689.33	929.51	835.98	1,076.16	982.63	1,383.47	1,595.34

Maternity rider available for an additional \$279.84 (\$3,500 family deductible only)

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	115.83	145.48	232.24	261.89	348.65	378.30	258.76	425.33
24-28	135.17	173.28	251.58	289.69	387.45	429.38	302.43	502.35
29-32	145.95	214.75	262.35	331.16	414.56	485.44	344.25	580.19
33-35	164.94	246.72	281.35	363.13	433.55	517.41	391.51	627.45
36-38	189.50	272.55	305.91	388.96	481.97	550.42	440.39	701.12
39-41	208.73	287.84	325.13	404.25	507.34	575.91	477.80	739.11
42-44	227.95	303.01	344.36	419.42	526.56	591.08	512.43	773.74
45-46	265.71	344.48	382.12	460.89	560.15	614.25	569.07	811.16
47-48	291.31	371.47	407.72	487.88	585.75	641.23	619.23	861.31
49-50	316.68	381.78	433.09	498.18	607.76	650.15	660.35	885.87
51-52	342.16	395.21	458.57	511.62	629.77	662.32	703.20	912.16
53-54	374.13	414.67	490.54	531.08	661.74	681.78	750.69	959.65
55-56	407.61	433.90	524.01	550.31	698.69	666.72	800.27	986.76
57-58	441.66	454.98	558.07	571.39	732.74	687.80	851.58	1,038.07
59-60	518.69	494.01	635.10	610.42	780.58	726.83	947.03	1,124.36
61-64	621.43	547.18	737.84	663.59	854.25	780.00	1,098.18	1,266.37

Maternity rider available for an additional \$279.84

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	105.02	131.91	210.57	237.45	316.11	343.00	234.61	385.63
24-28	122.56	157.11	228.10	262.66	351.29	389.31	274.21	455.47
29-32	132.33	194.71	237.87	300.25	375.87	440.14	312.12	526.05
33-35	149.55	223.69	255.09	329.24	393.09	469.12	354.97	568.89
36-38	171.81	247.11	277.36	352.66	436.99	499.06	399.29	635.69
39-41	189.25	260.97	294.79	366.52	459.99	522.16	433.21	670.13
42-44	206.68	274.73	312.22	380.28	477.42	535.92	464.61	701.53
45-46	240.92	312.33	346.46	417.87	507.88	556.92	515.96	735.46
47-48	264.13	336.80	369.67	442.34	531.09	581.39	561.44	780.93
49-50	287.12	346.15	392.67	451.69	551.04	589.48	598.72	803.19
51-52	310.23	358.33	415.77	463.87	570.99	600.50	637.58	827.03
53-54	339.21	375.97	444.76	481.52	599.98	618.15	680.63	870.09
55-56	369.57	393.40	475.11	498.95	633.48	604.50	725.58	894.67
57-58	400.44	412.52	505.99	518.06	664.36	623.61	772.11	941.19
59-60	470.28	447.91	575.82	553.46	707.73	659.00	858.64	1,019.43
61-64	563.43	496.11	668.98	601.66	774.52	707.20	995.69	1,148.18

Maternity rider available for an additional \$349.80

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	85.44	107.31	171.31	193.18	257.17	279.05	190.87	313.74
24-28	99.71	127.82	185.58	213.69	285.80	316.73	223.08	370.55
29-32	107.65	158.41	193.52	244.27	305.79	358.08	253.93	427.97
33-35	121.67	181.99	207.53	267.85	319.80	381.66	288.79	462.83
36-38	139.78	201.04	225.65	286.91	355.52	406.01	324.84	517.17
39-41	153.96	212.32	239.83	298.19	374.23	424.81	352.44	545.19
42-44	168.15	223.51	254.01	309.38	388.41	436.00	377.99	570.74
45-46	196.00	254.10	281.87	339.97	413.19	453.09	419.77	598.34
47-48	214.88	274.01	300.75	359.87	432.07	473.00	456.76	635.33
49-50	233.59	281.61	319.46	367.48	448.30	479.57	487.09	653.45
51-52	252.39	291.52	338.26	377.39	464.54	488.55	518.71	672.84
53-54	275.97	305.88	361.84	391.74	488.12	502.90	553.74	707.87
55-56	300.66	320.06	386.53	405.93	515.37	491.79	590.30	727.86
57-58	325.78	335.61	411.65	421.48	540.49	507.34	628.15	765.71
59-60	382.60	364.40	468.47	450.27	575.78	536.14	698.56	829.37
61-64	458.39	403.62	544.25	489.49	630.12	575.35	810.06	934.12

Maternity rider available for an additional \$349.80

Initial rates are based on the oldest adult as of the first day of the Quarter of application.



ForwardFocus PPO Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

Area 2 - Counties of BAKER, BANKS, CARROLL, DAWSON, FLOYD, GORDON, HALL, HARALSON, HEARD, LUMPKIN, MITCHELL, MURRAY, PICKENS, POLK, SUMTER, 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	139.91	175.72	280.52	316.33	421.12	456.94	312.55	513.74
24-28	163.27	209.30	303.88	349.91	467.99	518.64	365.30	606.78
29-32	176.28	259.39	316.89	400.00	500.73	586.35	415.81	700.80
33-35	199.23	298.00	339.84	438.61	523.68	624.97	472.89	757.88
36-38	228.89	329.20	369.50	469.81	582.16	664.84	531.93	846.86
39-41	252.11	347.67	392.72	488.28	612.80	695.62	577.12	892.75
42-44	275.34	366.00	415.95	506.61	636.02	713.95	618.95	934.59
45-46	320.95	416.09	461.56	556.69	676.60	741.93	687.37	979.78
47-48	351.87	448.69	492.48	589.29	707.52	774.53	747.95	1,040.36
49-50	382.51	461.14	523.12	601.74	734.10	785.30	797.62	1,070.02
51-52	413.29	477.37	553.90	617.97	760.68	799.99	849.38	1,101.78
53-54	451.90	500.87	592.51	641.48	799.29	823.50	906.74	1,159.14
55-56	492.34	524.10	632.94	664.70	843.93	805.31	966.63	1,191.88
57-58	533.47	549.56	674.08	690.17	885.06	830.77	1,028.60	1,253.86
59-60	626.51	596.71	767.12	737.32	942.84	877.92	1,143.89	1,358.09
61-64	750.61	660.93	891.21	801.53	1,031.82	942.14	1,326.47	1,529.62

Maternity rider available for an additional \$279.84 (\$3,500 family deductible only)

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	111.06	139.49	222.67	251.10	334.28	362.71	248.10	407.80
24-28	129.60	166.14	241.22	277.76	371.49	411.69	289.97	481.66
29-32	139.93	205.90	251.55	317.51	397.48	465.44	330.06	556.29
33-35	158.15	236.55	269.76	348.17	415.69	496.10	375.38	601.60
36-38	181.69	261.32	293.30	372.93	462.11	527.75	422.24	672.23
39-41	200.13	275.98	311.74	387.59	486.43	552.18	458.11	708.66
42-44	218.56	290.53	330.17	402.14	504.87	566.73	491.32	741.87
45-46	254.77	330.29	366.38	441.90	537.08	588.94	545.63	777.74
47-48	279.31	356.16	390.92	467.78	561.62	614.82	593.72	825.83
49-50	303.63	366.05	415.25	477.66	582.72	623.37	633.14	849.37
51-52	328.06	378.93	439.68	490.54	603.82	635.03	674.23	874.58
53-54	358.72	397.59	470.33	509.20	634.47	653.69	719.77	920.11
55-56	390.81	416.02	502.43	527.64	669.90	639.25	767.30	946.10
57-58	423.46	436.24	535.08	547.85	702.55	659.46	816.50	995.30
59-60	497.32	473.66	608.93	585.27	748.42	696.89	908.01	1,078.04
61-64	595.83	524.64	707.44	636.25	819.05	747.86	1,052.94	1,214.19

Maternity rider available for an additional \$279.84

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	100.69	126.47	201.89	227.67	303.09	328.86	224.95	369.75
24-28	117.51	150.64	218.71	251.83	336.82	373.27	262.91	436.71
29-32	126.87	186.69	228.07	287.88	360.38	422.01	299.26	504.37
33-35	143.39	214.48	244.58	315.67	376.89	449.80	340.34	545.45
36-38	164.73	236.93	265.93	338.13	418.98	478.49	382.84	609.50
39-41	181.45	250.22	282.65	351.42	441.04	500.65	415.36	642.52
42-44	198.16	263.41	299.36	364.61	457.75	513.84	445.47	672.63
45-46	230.99	299.46	332.19	400.66	486.95	533.98	494.71	705.15
47-48	253.24	322.92	354.44	424.12	509.21	557.44	538.31	748.75
49-50	275.30	331.88	376.49	433.08	528.34	565.19	574.05	770.10
51-52	297.45	343.57	398.64	444.76	547.47	575.76	611.31	792.96
53-54	325.24	360.48	426.44	461.68	575.26	592.68	652.59	834.24
55-56	354.34	377.20	455.54	478.39	607.38	579.59	695.69	857.81
57-58	383.94	395.52	485.14	496.72	636.99	597.92	740.30	902.41
59-60	450.90	429.46	552.10	530.65	678.57	631.85	823.27	977.43
61-64	540.22	475.67	641.42	576.87	742.61	678.07	954.67	1,100.88

Maternity rider available for an additional \$349.80

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	81.92	102.89	164.25	185.22	246.58	267.55	183.01	300.81
24-28	95.60	122.55	177.93	204.88	274.02	303.68	213.89	355.29
29-32	103.22	151.88	185.55	234.21	293.19	343.33	243.47	410.34
33-35	116.65	174.49	198.98	256.82	306.63	365.94	276.89	443.76
36-38	134.02	192.76	216.35	275.09	340.87	389.28	311.46	495.86
39-41	147.62	203.57	229.95	285.90	358.81	407.31	337.92	522.73
42-44	161.22	214.30	243.55	296.63	372.41	418.04	362.41	547.22
45-46	187.92	243.63	270.25	325.96	396.16	434.42	402.47	573.68
47-48	206.03	262.72	288.36	345.05	414.27	453.51	437.94	609.16
49-50	223.97	270.01	306.30	352.34	429.83	459.82	467.03	626.52
51-52	241.99	279.51	324.32	361.84	445.40	468.42	497.34	645.12
53-54	264.60	293.27	346.93	375.60	468.01	482.18	530.92	678.71
55-56	288.28	306.87	370.61	389.20	494.14	471.53	565.98	697.88
57-58	312.36	321.78	394.69	404.11	518.23	486.44	602.27	734.17
59-60	366.84	349.39	449.17	431.72	552.06	514.05	669.78	795.20
61-64	439.50	386.99	521.83	469.32	604.16	551.65	776.68	895.63

Maternity rider available for an additional \$349.80

Initial rates are based on the oldest adult as of the first day of the Quarter of application.



ForwardFocus PPO Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

Area 3 - Counties of BALDWIN, BARROW, BERRIEN, BIBB, BLECKLEY, BROOKS, BURKE, CLARKE, COLUMBIA, CRAWFORD, DODGE, ELBERT, EMANUEL, GLASCOCK, GRADY, GREENE, HANCOCK, HOUSTON, JACKSON, JASPER, JEFFERSON, JENKINS, JOHNSON, JONES, LANIER, LAURENS, LINCOLN, LOWNDES, MADISON, MCDUFFIE, MONROE, MONTGOMERY, MORGAN, OCONEE, OGLETHORPE, PEACH, PULASKI, PUTNAM, RANDOLPH, RICHMOND, SCREVEN, TALIAFERRO, TELFAIR, THOMAS, TREUTLEN, TWIGGS, WARREN, WASHINGTON, WHEELER, WILCOX, WILKES, WILKINSON

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

Age	Single	Single	Male	Female	Male	Female	Couple	Couple
	Male	Female	+Child	+Child	+Children	+Children		
19-23	137.60	172.83	275.89	311.12	414.18	449.41	307.40	505.28
24-28	160.58	205.85	298.87	344.14	460.28	510.09	359.28	596.78
29-32	173.38	255.12	311.67	393.41	492.48	576.69	408.95	689.25
33-35	195.95	293.09	334.24	431.38	515.05	614.67	465.10	745.39
36-38	225.12	323.78	363.41	462.07	572.56	653.89	523.16	832.91
39-41	247.96	341.94	386.25	480.23	602.70	684.16	567.61	878.04
42-44	270.80	359.97	409.09	498.26	625.54	702.19	608.75	919.19
45-46	315.66	409.23	453.95	547.52	665.45	729.71	676.04	963.63
47-48	346.07	441.29	484.36	579.58	695.86	761.77	735.62	1,023.21
49-50	376.21	453.54	514.50	591.83	722.00	772.36	784.47	1,052.38
51-52	406.48	469.50	544.77	607.79	748.15	786.81	835.39	1,083.62
53-54	444.46	492.62	582.75	630.91	786.12	809.93	891.80	1,140.04
55-56	484.22	515.46	622.51	653.75	830.02	792.04	950.70	1,172.24
57-58	524.68	540.50	662.97	678.79	870.47	817.08	1,011.65	1,233.19
59-60	616.18	586.87	754.47	725.17	927.30	863.46	1,125.04	1,335.71
61-64	738.24	650.03	876.53	788.33	1,014.82	926.62	1,304.61	1,504.41

Maternity rider available for an additional \$279.84 (\$3,500 family deductible only)

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

Age	Single	Single	Male	Female	Male	Female	Couple	Couple
	Male	Female	+Child	+Child	+Children	+Children		
19-23	109.23	137.19	219.00	246.96	328.78	356.74	244.01	401.08
24-28	127.47	163.40	237.24	273.18	365.37	404.91	285.19	473.72
29-32	137.63	202.51	247.40	312.28	390.93	457.77	324.62	547.12
33-35	155.54	232.65	265.31	342.43	408.84	487.92	369.19	591.69
36-38	178.70	257.01	288.47	366.79	454.50	519.05	415.28	661.16
39-41	196.83	271.43	306.60	381.20	478.42	543.08	450.56	696.98
42-44	214.96	285.74	324.73	395.51	496.55	557.39	483.22	729.64
45-46	250.57	324.84	360.34	434.62	528.23	579.23	536.64	764.92
47-48	274.71	350.29	384.48	460.07	552.36	604.68	583.93	812.22
49-50	298.63	360.01	408.40	469.79	573.12	613.10	622.71	835.37
51-52	322.66	372.68	432.43	482.46	593.87	624.56	663.12	860.17
53-54	352.81	391.04	462.58	500.81	624.02	642.91	707.90	904.95
55-56	384.37	409.17	494.15	518.94	658.86	628.71	754.65	930.51
57-58	416.49	429.05	526.26	538.82	690.97	648.59	803.04	978.90
59-60	489.12	465.86	598.90	575.63	736.09	685.40	893.05	1,060.27
61-64	586.01	515.99	695.78	625.77	805.55	735.54	1,035.59	1,194.19

Maternity rider available for an additional \$279.84

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

Age	Single	Single	Male	Female	Male	Female	Couple	Couple
	Male	Female	+Child	+Child	+Children	+Children		
19-23	99.03	124.39	198.56	223.92	298.09	323.44	221.24	363.65
24-28	115.57	148.15	215.10	247.68	331.27	367.12	258.58	429.51
29-32	124.78	183.61	224.31	283.14	354.44	415.05	294.33	496.06
33-35	141.02	210.94	240.55	310.47	370.68	442.38	334.73	536.47
36-38	162.02	233.03	261.55	332.56	412.08	470.61	376.53	599.45
39-41	178.46	246.10	277.99	345.63	433.77	492.40	408.51	631.94
42-44	194.90	259.07	294.43	358.60	450.21	505.37	438.13	661.55
45-46	227.18	294.53	326.71	394.06	478.93	525.18	486.55	693.53
47-48	249.07	317.60	348.60	417.13	500.81	548.25	529.44	736.42
49-50	270.76	326.42	370.29	425.94	519.63	555.88	564.59	757.41
51-52	292.55	337.90	392.08	437.43	538.45	566.28	601.23	779.89
53-54	319.88	354.54	419.41	454.07	565.78	582.91	641.84	820.50
55-56	348.50	370.98	448.03	470.51	597.37	570.04	684.22	843.67
57-58	377.62	389.01	477.15	488.53	626.49	588.06	728.10	887.54
59-60	443.47	422.38	543.00	521.91	667.39	621.44	809.70	961.32
61-64	531.32	467.84	630.85	567.36	730.37	666.89	938.94	1,082.74

Maternity rider available for an additional \$349.80

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

Age	Single	Single	Male	Female	Male	Female	Couple	Couple
	Male	Female	+Child	+Child	+Children	+Children		
19-23	80.57	101.20	161.54	182.17	242.52	263.14	179.99	295.85
24-28	94.03	120.53	175.00	201.51	269.51	298.67	210.37	349.43
29-32	101.52	149.38	182.49	230.35	288.36	337.67	239.45	403.57
33-35	114.73	171.61	195.70	252.59	301.57	359.91	272.33	436.45
36-38	131.81	189.58	212.79	270.55	335.25	382.87	306.33	487.69
39-41	145.19	200.22	226.16	281.19	352.90	400.59	332.35	514.12
42-44	158.56	210.77	239.53	291.74	366.27	411.15	356.44	538.21
45-46	184.83	239.61	265.80	320.59	389.64	427.26	395.84	564.23
47-48	202.63	258.39	283.61	339.36	407.44	446.04	430.73	599.12
49-50	220.28	265.56	301.25	346.53	422.75	452.24	459.33	616.20
51-52	238.00	274.90	318.98	355.88	438.06	460.70	489.14	634.49
53-54	260.24	288.44	341.21	369.41	460.30	474.23	522.17	667.52
55-56	283.53	301.81	364.50	382.79	486.00	463.76	556.66	686.38
57-58	307.21	316.48	388.19	397.45	509.69	478.42	592.35	722.07
59-60	360.79	343.63	441.76	424.60	542.96	505.58	658.74	782.09
61-64	432.26	380.61	513.23	461.59	594.20	542.56	763.88	880.87

Maternity rider available for an additional \$349.80

Initial rates are based on the oldest adult as of the first day of the Quarter of application.



ForwardFocus PPO Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

Area 4 - Counties of APPLING, ATKINSON, BACON, BRANTLEY, BRYAN, BULLOCH, CAMDEN, CANDLER, CATOOSA, CHARLTON, CHATHAM, CHATTAHOOCHEE, CHATTOOGA, CLAY, CLINCH, COFFEE, DADE, DECATUR, DOOLY, EARLY, ECHOLS, EFFINGHAM, EVANS, FANNIN, FRANKLIN, GILMER, GLYNN, HABERSHAM, HARRIS, HART, JEFF DAVIS, LAMAR, LIBERTY, LONG, MACON, MARION, MCINTOSH, MERIWETHER, MILLER, MUSCOGEE, PIERCE, PIKE, QUITMAN, RABUN, SCHLEY, SEMINOLE, STEPHENS, STEWART, TALBOT, TATTNALL, TAYLOR, TOOMBS, TOWNS, TROUP, UPSON, WALKER, WARE, WAYNE, WEBSTER

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

Age	Single	Single	Male	Female	Male	Female	Couple	
	Male	Female	+Child	+Child	+Children	+Children	Couple	+Child(ren)
19-23	132.60	166.54	265.86	299.80	399.12	433.06	296.22	486.90
24-28	154.74	198.37	288.00	331.63	443.54	491.54	346.21	575.08
29-32	167.07	245.84	300.33	379.10	474.57	555.72	394.08	664.18
33-35	188.82	282.43	322.08	415.69	496.31	592.31	448.18	718.28
36-38	216.93	312.00	350.19	445.26	551.74	630.10	504.14	802.61
39-41	238.94	329.50	372.20	462.77	580.78	659.27	546.96	846.10
42-44	260.95	346.88	394.21	480.14	602.79	676.65	586.61	885.75
45-46	304.18	394.34	437.44	527.61	641.24	703.16	651.45	928.58
47-48	333.48	425.24	466.74	558.50	670.55	734.06	708.87	986.00
49-50	362.52	437.04	495.78	570.30	695.74	744.27	755.94	1,014.11
51-52	391.69	452.42	524.95	585.68	720.93	758.19	805.00	1,044.21
53-54	428.29	474.70	561.55	607.96	757.53	780.47	859.36	1,098.57
55-56	466.61	496.71	599.87	629.97	799.83	763.23	916.12	1,129.60
57-58	505.59	520.84	638.85	654.10	838.81	787.36	974.86	1,188.34
59-60	593.77	565.53	727.03	698.79	893.57	832.05	1,084.12	1,287.12
61-64	711.39	626.39	844.65	759.65	977.91	892.91	1,257.16	1,449.69

Maternity rider available for an additional \$279.84 (\$3,500 family deductible only)

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

Age	Single	Single	Male	Female	Male	Female	Couple	
	Male	Female	+Child	+Child	+Children	+Children	Couple	+Child(ren)
19-23	105.25	132.20	211.04	237.98	316.82	343.76	235.14	386.50
24-28	122.83	157.46	228.61	263.24	352.08	390.18	274.82	456.49
29-32	132.62	195.14	238.40	300.92	376.71	441.12	312.82	527.22
33-35	149.88	224.19	255.66	329.97	393.97	470.17	355.76	570.16
36-38	172.20	247.66	277.98	353.45	437.96	500.17	400.18	637.11
39-41	189.67	261.56	295.45	367.34	461.02	523.33	434.18	671.63
42-44	207.14	275.35	312.92	381.13	478.49	537.11	465.65	703.10
45-46	241.45	313.03	347.24	418.81	509.01	558.17	517.12	737.10
47-48	264.72	337.55	370.50	443.33	532.27	582.69	562.69	782.67
49-50	287.77	346.92	393.55	452.70	552.27	590.79	600.06	804.99
51-52	310.92	359.13	416.70	464.91	572.27	601.85	639.00	828.88
53-54	339.97	376.81	445.75	482.59	601.32	619.53	682.16	872.04
55-56	370.39	394.28	476.17	500.07	634.90	605.85	727.20	896.66
57-58	401.34	413.44	507.12	519.22	665.84	625.00	773.83	943.29
59-60	471.33	448.91	577.11	554.69	709.31	660.47	860.56	1,021.71
61-64	564.69	497.22	670.47	603.00	776.25	708.79	997.92	1,150.75

Maternity rider available for an additional \$279.84

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

Age	Single	Single	Male	Female	Male	Female	Couple	
	Male	Female	+Child	+Child	+Children	+Children	Couple	+Child(ren)
19-23	95.43	119.86	191.34	215.77	287.25	311.68	213.19	350.43
24-28	111.37	142.77	207.28	238.67	319.22	353.77	249.17	413.89
29-32	120.24	176.93	216.15	272.84	341.55	399.95	283.62	478.02
33-35	135.89	203.27	231.80	299.18	357.20	426.29	322.56	516.95
36-38	156.13	224.55	252.04	320.46	397.09	453.49	362.83	577.65
39-41	171.97	237.15	267.88	333.06	417.99	474.49	393.66	608.95
42-44	187.81	249.65	283.72	345.56	433.83	486.99	422.19	637.48
45-46	218.92	283.81	314.83	379.72	461.51	506.07	468.86	668.31
47-48	240.01	306.05	335.92	401.96	482.60	528.31	510.18	709.63
49-50	260.91	314.54	356.82	410.45	500.73	535.66	544.06	729.86
51-52	281.91	325.61	377.81	421.52	518.86	545.68	579.37	751.52
53-54	308.24	341.65	404.15	437.55	545.20	561.71	618.49	790.65
55-56	335.82	357.49	431.73	453.40	575.64	549.30	659.34	812.98
57-58	363.88	374.86	459.79	470.76	603.70	566.67	701.61	855.26
59-60	427.34	407.02	523.25	502.92	643.11	598.83	780.25	926.36
61-64	511.99	450.82	607.90	546.73	703.81	642.64	904.79	1,043.35

Maternity rider available for an additional \$349.80

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

Age	Single	Single	Male	Female	Male	Female	Couple	
	Male	Female	+Child	+Child	+Children	+Children	Couple	+Child(ren)
19-23	77.64	97.51	155.67	175.54	233.69	253.57	173.45	285.09
24-28	90.61	116.15	168.63	194.18	259.70	287.81	202.72	336.72
29-32	97.83	143.94	175.85	221.97	277.87	325.39	230.74	388.90
33-35	110.56	165.37	188.59	243.40	290.60	346.81	262.42	420.57
36-38	127.02	182.69	205.05	260.71	323.06	368.94	295.18	469.95
39-41	139.91	192.93	217.93	270.96	340.06	386.02	320.26	495.42
42-44	152.79	203.10	230.82	281.13	352.95	396.19	343.48	518.63
45-46	178.10	230.90	256.13	308.93	375.46	411.72	381.44	543.71
47-48	195.26	248.99	273.29	327.02	392.62	429.81	415.06	577.33
49-50	212.27	255.90	290.29	333.93	407.37	435.79	442.62	593.79
51-52	229.35	264.91	307.37	342.93	422.13	443.94	471.35	611.41
53-54	250.78	277.95	328.80	355.98	443.55	456.99	503.18	643.24
55-56	273.21	290.84	351.24	368.86	468.32	446.89	536.41	661.41
57-58	296.04	304.97	374.07	382.99	491.15	461.02	570.80	695.80
59-60	347.67	331.13	425.70	409.16	523.21	487.19	634.78	753.64
61-64	416.53	366.77	494.56	444.80	572.59	522.82	736.10	848.83

Maternity rider available for an additional \$349.80

Initial rates are based on the oldest adult as of the first day of the Quarter of application.



ForwardFocus PPO Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

Area 5 - Counties of BEN HILL, CALHOUN, COLQUITT, COOK, CRISP, DOUGHERTY, IRWIN, LEE, 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	152.08	191.01	304.92	343.85	457.75	496.69	339.74	558.43
24-28	177.47	227.51	330.31	380.35	508.70	563.75	397.08	659.56
29-32	191.62	281.95	344.46	434.79	544.29	637.36	451.98	761.76
33-35	216.56	323.93	369.40	476.76	569.23	679.33	514.02	823.81
36-38	248.80	357.84	401.64	510.68	632.80	722.67	578.20	920.53
39-41	274.04	377.91	426.88	530.75	666.10	756.13	627.32	970.41
42-44	299.29	397.84	452.13	550.67	691.35	776.05	672.79	1,015.88
45-46	348.87	452.28	501.70	605.12	735.45	806.47	747.16	1,065.00
47-48	382.48	487.71	535.31	640.55	769.06	841.90	813.01	1,130.85
49-50	415.78	501.25	568.62	654.09	797.95	853.61	867.00	1,163.09
51-52	449.24	518.89	602.08	671.73	826.85	869.58	923.26	1,197.61
53-54	491.21	544.44	644.05	697.28	868.82	895.13	985.62	1,259.96
55-56	535.16	569.68	688.00	722.52	917.33	875.36	1,050.71	1,295.55
57-58	579.87	597.36	732.71	750.20	962.04	903.04	1,118.08	1,362.92
59-60	681.00	648.61	833.84	801.45	1,024.85	954.29	1,243.39	1,476.22
61-64	815.90	718.42	968.74	871.25	1,121.57	1,024.09	1,441.85	1,662.67

Maternity rider available for an additional \$279.84 (\$3,500 family deductible only)

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	120.72	151.62	242.04	272.94	363.36	394.27	269.68	443.28
24-28	140.88	180.59	262.20	301.92	403.80	447.50	315.19	523.55
29-32	152.10	223.81	273.43	345.13	432.05	505.93	358.77	604.68
33-35	171.90	257.13	293.22	378.45	451.85	539.25	408.03	653.93
36-38	197.49	284.05	318.82	405.37	502.31	573.65	458.97	730.71
39-41	217.53	299.98	338.86	421.31	528.74	600.21	497.96	770.30
42-44	237.57	315.80	358.89	437.12	548.78	616.02	534.06	806.40
45-46	276.93	359.02	398.25	480.34	583.79	640.17	593.09	845.39
47-48	303.61	387.14	424.93	508.46	610.47	668.29	645.36	897.66
49-50	330.04	397.89	451.36	519.21	633.41	677.59	688.21	923.25
51-52	356.60	411.89	477.92	533.21	656.34	690.27	732.88	950.65
53-54	389.92	432.17	511.24	553.49	689.66	710.55	782.37	1,000.15
55-56	424.81	452.21	546.13	573.53	728.17	694.85	834.04	1,028.40
57-58	460.30	474.18	581.62	595.50	763.66	716.82	887.52	1,081.87
59-60	540.58	514.86	661.90	636.18	813.52	757.51	986.99	1,171.81
61-64	647.65	570.27	768.97	691.59	890.30	812.92	1,144.53	1,319.81

Maternity rider available for an additional \$279.84

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	109.45	137.47	219.45	247.47	329.45	357.47	244.52	401.91
24-28	127.73	163.74	237.73	273.74	366.12	405.74	285.78	474.69
29-32	137.91	202.92	247.91	312.92	391.73	458.71	325.29	548.24
33-35	155.86	233.13	265.86	343.13	409.68	488.92	369.95	592.90
36-38	179.06	257.54	289.06	367.54	455.43	520.12	416.14	662.51
39-41	197.23	271.99	307.23	381.99	479.40	544.19	451.49	698.41
42-44	215.40	286.33	325.40	396.33	497.57	558.53	484.21	731.14
45-46	251.08	325.51	361.08	435.51	529.31	580.42	537.74	766.49
47-48	275.27	351.01	385.27	461.01	553.50	605.93	585.13	813.88
49-50	299.24	360.75	409.24	470.75	574.29	614.35	623.98	837.09
51-52	323.32	373.45	433.32	483.45	595.09	625.85	664.48	861.93
53-54	353.53	391.84	463.53	501.84	625.30	644.23	709.36	906.81
55-56	385.16	410.01	495.16	520.01	660.21	630.00	756.20	932.42
57-58	417.34	429.93	527.34	539.93	692.39	649.93	804.69	980.91
59-60	490.13	466.81	600.12	576.81	737.60	686.81	894.88	1,062.45
61-64	587.21	517.05	697.21	627.05	807.21	737.05	1,037.71	1,196.64

Maternity rider available for an additional \$349.80

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	89.05	111.84	178.54	201.33	268.03	290.82	198.93	326.98
24-28	103.92	133.21	193.41	222.70	297.86	330.09	232.50	386.19
29-32	112.20	165.09	201.69	254.58	318.69	373.19	264.64	446.03
33-35	126.80	189.67	216.29	279.16	333.30	397.77	300.97	482.36
36-38	145.68	209.52	235.17	299.02	370.52	423.14	338.55	538.99
39-41	160.46	221.28	249.95	310.77	390.02	442.73	367.31	568.20
42-44	175.24	232.94	264.73	322.43	404.80	454.40	393.94	594.82
45-46	204.27	264.82	293.76	354.31	430.62	472.21	437.48	623.59
47-48	223.95	285.57	313.44	375.06	450.30	492.96	476.04	662.14
49-50	243.45	293.49	332.94	382.98	467.22	499.81	507.65	681.02
51-52	263.04	303.82	352.53	393.31	484.14	509.16	540.60	701.23
53-54	287.62	318.78	377.11	408.27	508.72	524.12	577.10	737.74
55-56	313.35	333.56	402.84	423.06	537.12	512.55	615.22	758.58
57-58	339.53	349.77	429.02	439.26	563.30	528.75	654.66	798.03
59-60	398.75	379.78	488.24	469.27	600.08	558.76	728.04	864.37
61-64	477.73	420.65	567.22	510.14	656.71	599.63	844.24	973.54

Maternity rider available for an additional \$349.80

Initial rates are based on the oldest adult as of the first day of the Quarter of application.