



Health Plan Protector Rates 2017

DEATH/DIS/SIB

| HEALTH PLAN | SMOKER STATUS | 5 YEAR | | | | | |
|--|---------------|--------|-----|-----|-----|-----|------|
| | | M | M+1 | M+2 | M+3 | M+4 | M+5 |
| Executive | Non Smoker | 541 | 626 | 708 | 804 | 860 | 916 |
| | Smoker | 634 | 726 | 816 | 916 | 972 | 1022 |
| Classic Comprehensive | Non Smoker | 433 | 501 | 570 | 643 | 687 | 734 |
| | Smoker | 508 | 580 | 652 | 734 | 778 | 818 |
| Classic Comprehensive Zero MSA | Non Smoker | 433 | 501 | 570 | 643 | 687 | 734 |
| | Smoker | 508 | 580 | 652 | 734 | 778 | 818 |
| Classic Delta Comprehensive | Non Smoker | 433 | 501 | 570 | 643 | 687 | 734 |
| | Smoker | 508 | 580 | 652 | 734 | 778 | 818 |
| Essential Comprehensive | Non Smoker | 433 | 501 | 570 | 643 | 687 | 734 |
| | Smoker | 508 | 580 | 652 | 734 | 778 | 818 |
| Essential Delta Comprehensive | Non Smoker | 433 | 501 | 570 | 643 | 687 | 734 |
| | Smoker | 508 | 580 | 652 | 734 | 778 | 818 |
| Classic Priority | Non Smoker | 433 | 501 | 570 | 643 | 687 | 734 |
| | Smoker | 508 | 580 | 652 | 734 | 778 | 818 |
| Essential Priority | Non Smoker | 433 | 501 | 570 | 643 | 687 | 734 |
| | Smoker | 508 | 580 | 652 | 734 | 778 | 818 |
| Classic Saver | Non Smoker | 366 | 432 | 468 | 510 | 533 | 548 |
| | Smoker | 406 | 448 | 493 | 533 | 548 | 573 |
| Classic Delta Saver | Non Smoker | 345 | 399 | 431 | 468 | 489 | 506 |
| | Smoker | 382 | 414 | 453 | 489 | 506 | 526 |
| Essential Saver | Non Smoker | 345 | 399 | 431 | 468 | 489 | 506 |
| | Smoker | 382 | 414 | 453 | 489 | 506 | 526 |
| Essential Delta Saver | Non Smoker | 345 | 399 | 431 | 468 | 489 | 506 |
| | Smoker | 382 | 414 | 453 | 489 | 506 | 526 |
| Coastal Saver | Non Smoker | 345 | 399 | 431 | 468 | 489 | 506 |
| | Smoker | 382 | 414 | 453 | 489 | 506 | 526 |
| Classic Smart (Previously Called Smart Plan) | Non Smoker | 345 | 399 | 431 | 468 | 489 | 506 |
| | Smoker | 382 | 414 | 453 | 489 | 506 | 526 |
| Essential Smart | Non Smoker | 345 | 399 | 431 | 468 | 489 | 506 |
| | Smoker | 382 | 414 | 453 | 489 | 506 | 526 |
| Classic Core | Non Smoker | 345 | 399 | 431 | 468 | 489 | 506 |
| | Smoker | 382 | 414 | 453 | 489 | 506 | 526 |
| Classic Delta Core | Non Smoker | 313 | 362 | 389 | 421 | 438 | 453 |

| HEALTH PLAN | SMOKER STATUS | 5 YEAR | | | | | |
|----------------------------------|---------------|--------|-----|-----|-----|-----|-----|
| | | M | M+1 | M+2 | M+3 | M+4 | M+5 |
| Essential Core | Smoker | 345 | 376 | 408 | 438 | 453 | 473 |
| | Non Smoker | 312 | 358 | 386 | 419 | 435 | 449 |
| Essential Delta Core | Smoker | 343 | 374 | 403 | 435 | 449 | 470 |
| | Non Smoker | 307 | 357 | 381 | 416 | 434 | 448 |
| Coastal Core | Smoker | 342 | 371 | 401 | 434 | 448 | 467 |
| | Non Smoker | 307 | 357 | 381 | 416 | 434 | 448 |
| KeyCare Plus (R8 801+) | Smoker | 342 | 371 | 401 | 434 | 448 | 467 |
| | Non Smoker | 249 | 281 | 297 | 318 | 330 | 341 |
| KeyCare Plus (R6 651 - R8 800) | Smoker | 276 | 291 | 312 | 330 | 341 | 356 |
| | Non Smoker | 249 | 281 | 297 | 318 | 330 | 341 |
| KeyCare Plus (R0 - R6 650) | Smoker | 276 | 291 | 312 | 330 | 341 | 356 |
| | Non Smoker | 249 | 281 | 297 | 318 | 330 | 341 |
| KeyCare Access (R8 801+) | Smoker | 276 | 291 | 312 | 330 | 341 | 356 |
| | Non Smoker | 220 | 244 | 253 | 265 | 276 | 285 |
| KeyCare Access (R6 651 - R8 800) | Smoker | 244 | 253 | 265 | 276 | 285 | 297 |
| | Non Smoker | 220 | 244 | 253 | 265 | 276 | 285 |
| KeyCare Access (R4 151 - R6 650) | Smoker | 244 | 253 | 265 | 276 | 285 | 297 |
| | Non Smoker | 220 | 244 | 253 | 265 | 276 | 285 |
| KeyCare Access (R0 - R4 150) | Smoker | 244 | 253 | 265 | 276 | 285 | 297 |
| | Non Smoker | 220 | 244 | 253 | 265 | 276 | 285 |
| KeyCare Core (R8 801+) | Smoker | 244 | 253 | 265 | 276 | 285 | 297 |
| | Non Smoker | 214 | 237 | 246 | 258 | 268 | 277 |
| KeyCare Core (R6 651 - R8 800) | Smoker | 237 | 246 | 258 | 268 | 277 | 289 |
| | Non Smoker | 214 | 237 | 246 | 258 | 268 | 277 |
| KeyCare Core (R0 - R6 650) | Smoker | 237 | 246 | 258 | 268 | 277 | 289 |
| | Non Smoker | 214 | 237 | 246 | 258 | 268 | 277 |
| | Smoker | 237 | 246 | 258 | 268 | 277 | 289 |