

Indemnity Standard Risk Rates - January 2012

STANDARD HEALTH BENEFIT PLAN

Age	Male	Female	County	Area Factor
0	\$ 1,822.02	\$ 1,822.02	Alachua	0.74
1	\$ 1,822.02	\$ 1,822.02	Baker	0.68
2	\$ 1,822.02	\$ 1,822.02	Bay	0.84
3	\$ 1,822.02	\$ 1,822.02	Bradford	0.86
4	\$ 1,822.02	\$ 1,822.02	Brevard	0.79
5	\$ 1,822.02	\$ 1,822.02	Broward	1.21
6	\$ 1,822.02	\$ 1,822.02	Calhoun	0.65
7	\$ 1,822.02	\$ 1,822.02	Charlotte	0.81
8	\$ 1,822.02	\$ 1,822.02	Citrus	0.75
9	\$ 1,822.02	\$ 1,822.02	Clay	0.84
10	\$ 1,822.02	\$ 1,822.02	Collier	0.97
11	\$ 1,822.02	\$ 1,822.02	Columbia	0.84
12	\$ 1,822.02	\$ 1,822.02	Dade	1.26
13	\$ 1,822.02	\$ 1,822.02	De Soto	0.83
14	\$ 1,822.02	\$ 1,822.02	Dixie	0.59
15	\$ 1,822.02	\$ 1,822.02	Duval	0.80
16	\$ 1,822.02	\$ 1,822.02	Escambia	0.80
17	\$ 1,822.02	\$ 1,822.02	Flagler	0.74
18	\$ 2,101.12	\$ 2,552.92	Franklin	0.79
19	\$ 2,255.95	\$ 2,584.50	Gadsden	0.79
20	\$ 2,300.62	\$ 2,619.59	Gilchrist	0.64
21	\$ 2,316.27	\$ 2,647.66	Glades	1.02
22	\$ 2,316.90	\$ 2,668.71	Gulf	0.68
23	\$ 2,301.17	\$ 2,678.06	Hamilton	0.69
24	\$ 2,332.06	\$ 2,696.77	Hardee	0.86
25	\$ 2,414.66	\$ 2,749.47	Hendry	0.83
26	\$ 2,516.22	\$ 2,835.26	Hernando	0.73
27	\$ 2,566.94	\$ 2,948.64	Highlands	0.80
28	\$ 2,659.99	\$ 3,066.56	Hillsborough	0.82
29	\$ 2,651.72	\$ 3,189.19	Holmes	0.79
30	\$ 2,685.47	\$ 3,316.73	Indian River	0.96
31	\$ 2,680.12	\$ 3,449.36	Jackson	0.81
32	\$ 2,755.41	\$ 3,587.30	Jefferson	0.79
33	\$ 2,796.00	\$ 3,730.75	Lafayette	0.80
34	\$ 2,862.71	\$ 3,879.95	Lake	0.77
35	\$ 2,953.25	\$ 4,033.04	Lee	0.83
36	\$ 3,115.97	\$ 4,184.69	Leon	0.83
37	\$ 3,271.38	\$ 4,340.13	Levy	0.84
38	\$ 3,380.28	\$ 4,501.34	Liberty	0.79
39	\$ 3,603.36	\$ 4,668.53	Madison	0.83
40	\$ 3,726.65	\$ 4,841.94	Manatee	0.95
41	\$ 3,882.82	\$ 5,021.79	Marion	0.74
42	\$ 4,096.96	\$ 5,208.32	Martin	0.98

43	\$	4,327.54	\$	5,401.78
44	\$	4,757.00	\$	5,602.42
45	\$	4,794.19	\$	5,807.93
46	\$	4,888.06	\$	5,932.01
47	\$	5,016.11	\$	6,057.85
48	\$	5,420.40	\$	6,186.36
49	\$	5,790.08	\$	6,317.59
50	\$	6,172.03	\$	6,451.60
51	\$	6,477.34	\$	6,588.46
52	\$	6,846.16	\$	6,728.22
53	\$	6,851.25	\$	6,870.95
54	\$	7,316.06	\$	7,016.70
55	\$	7,754.30	\$	7,167.98
56	\$	8,431.18	\$	7,324.97
57	\$	8,705.50	\$	7,540.39
58	\$	9,007.96	\$	7,801.00
59	\$	9,201.65	\$	8,138.13
60	\$	9,454.87	\$	8,650.58
61	\$	9,766.36	\$	9,081.34
62	\$	10,150.36	\$	9,464.91
63	\$	10,491.89	\$	9,722.51
64	\$	10,812.40	\$	9,817.07
65	\$	10,994.23	\$	10,297.35
66	\$	11,035.10	\$	10,683.43
67	\$	11,219.49	\$	11,198.18
68	\$	11,507.58	\$	11,399.87
69	\$	11,891.85	\$	11,605.42
70	\$	12,098.11	\$	11,895.75
71	\$	12,325.38	\$	12,122.59
72	\$	12,290.27	\$	12,352.44
73	\$	12,298.46	\$	12,597.73
74	\$	12,353.56	\$	12,845.16
75	\$	12,724.18	\$	13,102.02
76	\$	13,105.90	\$	13,022.71
77	\$	13,499.06	\$	12,980.46
78	\$	13,904.04	\$	12,979.05
79	\$	14,108.51	\$	13,169.89

Monroe	1.12
Nassau	0.73
Okaloosa	0.88
Okeechobee	0.97
Orange	0.77
Osceola	0.77
Palm Beach	1.00
Pasco	0.77
Pinellas	0.84
Polk	0.88
Putnam	0.83
St. Johns	0.80
St. Lucie	0.85
Santa Rosa	0.80
Sarasota	0.79
Seminole	0.78
Sumter	0.69
Suwannee	0.70
Taylor	0.83
Union	0.68
Volusia	0.78
Wakulla	0.68
Walton	0.79
Washington	0.67

HMO Standard Risk Rates - January 2012

STANDARD HEALTH BENEFIT PLAN

Age	Male	Female	County	Area Factor
0	\$ 8,064.37	\$ 8,141.02	Alachua	0.89
1	\$ 3,963.26	\$ 4,000.92	Baker	1.07
2	\$ 3,159.88	\$ 3,187.47	Bay	0.81
3	\$ 2,748.98	\$ 2,764.01	Bradford	0.98
4	\$ 2,730.54	\$ 2,730.54	Brevard	1.00
5	\$ 2,730.54	\$ 2,730.54	Broward	1.10
6	\$ 2,730.54	\$ 2,730.54	Calhoun	0.81
7	\$ 2,668.97	\$ 2,668.97	Charlotte	0.90
8	\$ 2,638.18	\$ 2,638.18	Citrus	1.01
9	\$ 2,638.18	\$ 2,638.18	Clay	0.98
10	\$ 2,638.18	\$ 2,638.18	Collier	0.97
11	\$ 2,638.18	\$ 2,638.18	Columbia	0.94
12	\$ 2,691.75	\$ 2,691.75	Dade	1.00
13	\$ 2,798.90	\$ 2,798.90	De Soto	0.87
14	\$ 2,798.90	\$ 2,798.90	Dixie	0.91
15	\$ 2,798.90	\$ 2,809.46	Duval	1.07
16	\$ 2,798.90	\$ 2,870.52	Escambia	0.93
17	\$ 2,801.81	\$ 2,960.96	Flagler	0.98
18	\$ 2,818.56	\$ 3,150.37	Franklin	0.81
19	\$ 2,816.89	\$ 3,398.80	Gadsden	0.78
20	\$ 2,795.75	\$ 3,502.03	Gilchrist	0.95
21	\$ 2,766.24	\$ 3,622.78	Glades	0.99
22	\$ 2,784.41	\$ 3,761.23	Gulf	0.81
23	\$ 2,848.38	\$ 3,916.58	Hamilton	0.99
24	\$ 2,914.71	\$ 4,076.27	Hardee	0.92
25	\$ 2,988.03	\$ 4,228.30	Hendry	0.88
26	\$ 3,068.35	\$ 4,383.85	Hernando	0.95
27	\$ 3,154.85	\$ 4,548.06	Highlands	0.86
28	\$ 3,265.66	\$ 4,720.92	Hillsborough	1.06
29	\$ 3,400.16	\$ 4,897.92	Holmes	0.84
30	\$ 3,531.81	\$ 5,075.11	Indian River	0.97
31	\$ 3,650.45	\$ 5,252.30	Jackson	0.81
32	\$ 3,775.90	\$ 5,429.88	Jefferson	0.81
33	\$ 3,843.23	\$ 5,541.98	Lafayette	0.81
34	\$ 3,903.18	\$ 5,654.27	Lake	1.00
35	\$ 3,977.32	\$ 5,722.97	Lee	1.05
36	\$ 4,031.06	\$ 5,776.70	Leon	0.77
37	\$ 4,124.36	\$ 5,828.62	Levy	1.08
38	\$ 4,257.22	\$ 5,884.86	Liberty	0.81
39	\$ 4,407.37	\$ 5,945.44	Madison	0.81
40	\$ 4,575.45	\$ 6,001.68	Manatee	1.00
41	\$ 4,718.81	\$ 6,071.72	Marion	0.95
42	\$ 4,930.56	\$ 6,165.02	Martin	0.98

43	\$	5,210.69	\$	6,277.25
44	\$	5,538.86	\$	6,385.37
45	\$	5,866.38	\$	6,489.15
46	\$	6,205.02	\$	6,599.73
47	\$	6,522.02	\$	6,753.17
48	\$	6,722.85	\$	6,947.41
49	\$	6,908.87	\$	7,189.04
50	\$	7,099.90	\$	7,441.99
51	\$	7,301.86	\$	7,673.71
52	\$	7,562.13	\$	7,903.01
53	\$	7,887.49	\$	8,043.67
54	\$	8,266.83	\$	8,197.73
55	\$	8,658.77	\$	8,334.07
56	\$	9,058.29	\$	8,480.07
57	\$	9,474.44	\$	8,762.24
58	\$	9,920.61	\$	9,199.91
59	\$	10,407.91	\$	9,806.27
60	\$	10,916.00	\$	10,426.43
61	\$	11,445.08	\$	11,059.12
62	\$	12,110.32	\$	11,702.93
63	\$	12,913.56	\$	12,245.17
64	\$	14,565.95	\$	13,479.88
65	\$	16,941.20	\$	15,407.06
66	\$	16,941.20	\$	15,407.06
67	\$	16,941.20	\$	15,407.06
68	\$	16,941.20	\$	15,407.06
69	\$	16,941.20	\$	15,407.06
70	\$	16,941.20	\$	15,407.06
71	\$	16,941.20	\$	15,407.06
72	\$	16,941.20	\$	15,407.06
73	\$	16,941.20	\$	15,407.06
74	\$	16,941.20	\$	15,407.06
75	\$	16,941.20	\$	15,407.06
76	\$	16,941.20	\$	15,407.06
77	\$	16,941.20	\$	15,407.06
78	\$	16,941.20	\$	15,407.06
79	\$	16,941.20	\$	15,407.06

Monroe	0.94
Nassau	1.07
Okaloosa	0.99
Okeechobee	0.86
Orange	0.98
Osceola	0.99
Palm Beach	1.11
Pasco	1.03
Pinellas	1.00
Polk	0.98
Putnam	0.91
St. Johns	1.00
St. Lucie	0.93
Santa Rosa	1.03
Sarasota	1.06
Seminole	0.95
Sumter	0.87
Suwannee	0.85
Taylor	0.81
Union	0.99
Volusia	0.97
Wakulla	0.81
Walton	0.96
Washington	0.99

PPO Standard Risk Rates - January 2012

STANDARD HEALTH BENEFIT PLAN

Age	Male	Female	County	Area Factor
0	\$ 2,932.35	\$ 2,850.69	Alachua	0.74
1	\$ 2,932.35	\$ 2,850.69	Baker	0.84
2	\$ 2,463.23	\$ 2,410.10	Bay	0.84
3	\$ 2,130.84	\$ 2,079.00	Bradford	0.83
4	\$ 1,961.08	\$ 1,869.07	Brevard	0.81
5	\$ 1,857.40	\$ 1,699.34	Broward	1.21
6	\$ 1,777.08	\$ 1,555.52	Calhoun	0.79
7	\$ 1,698.05	\$ 1,425.93	Charlotte	0.81
8	\$ 1,633.26	\$ 1,345.58	Citrus	0.75
9	\$ 1,607.36	\$ 1,318.39	Clay	0.84
10	\$ 1,620.31	\$ 1,358.57	Collier	0.90
11	\$ 1,659.17	\$ 1,437.63	Columbia	0.84
12	\$ 1,739.15	\$ 1,588.91	Dade	1.12
13	\$ 1,860.26	\$ 1,798.20	De Soto	0.82
14	\$ 2,019.65	\$ 1,957.57	Dixie	0.73
15	\$ 2,149.20	\$ 2,113.10	Duval	0.80
16	\$ 2,291.73	\$ 2,268.62	Escambia	0.80
17	\$ 2,373.31	\$ 2,393.00	Flagler	0.74
18	\$ 2,268.07	\$ 2,356.70	Franklin	0.79
19	\$ 2,247.63	\$ 2,403.86	Gadsden	0.79
20	\$ 2,322.64	\$ 2,546.66	Gilchrist	0.78
21	\$ 2,409.00	\$ 2,704.12	Glades	0.95
22	\$ 2,478.85	\$ 2,874.94	Gulf	0.79
23	\$ 2,548.80	\$ 3,022.34	Hamilton	0.80
24	\$ 2,616.13	\$ 3,170.52	Hardee	0.82
25	\$ 2,684.77	\$ 3,299.20	Hendry	0.92
26	\$ 2,755.59	\$ 3,378.45	Hernando	0.80
27	\$ 2,838.47	\$ 3,455.83	Highlands	0.66
28	\$ 2,933.43	\$ 3,535.28	Hillsborough	0.74
29	\$ 3,007.97	\$ 3,616.79	Holmes	0.79
30	\$ 3,086.59	\$ 3,699.00	Indian River	0.84
31	\$ 3,171.41	\$ 3,770.25	Jackson	0.81
32	\$ 3,262.41	\$ 3,855.67	Jefferson	0.79
33	\$ 3,420.48	\$ 3,970.68	Lafayette	0.81
34	\$ 3,598.47	\$ 4,117.66	Lake	0.77
35	\$ 3,831.38	\$ 4,276.04	Lee	0.83
36	\$ 4,009.83	\$ 4,386.59	Leon	0.83
37	\$ 4,249.99	\$ 4,498.03	Levy	0.84
38	\$ 4,419.13	\$ 4,565.60	Liberty	0.79
39	\$ 4,582.51	\$ 4,629.35	Madison	0.83
40	\$ 4,745.29	\$ 4,686.32	Manatee	0.77
41	\$ 4,933.18	\$ 4,765.89	Marion	0.80
42	\$ 5,065.48	\$ 4,863.12	Martin	0.98

43	\$ 5,185.93	\$ 4,941.57
44	\$ 5,262.40	\$ 5,063.74
45	\$ 5,468.54	\$ 5,215.75
46	\$ 5,598.01	\$ 5,423.54
47	\$ 5,812.29	\$ 5,624.60
48	\$ 5,945.52	\$ 5,830.76
49	\$ 6,201.25	\$ 6,046.05
50	\$ 6,427.14	\$ 6,269.50
51	\$ 6,624.70	\$ 6,457.27
52	\$ 6,775.56	\$ 6,645.48
53	\$ 7,000.06	\$ 6,806.20
54	\$ 7,385.29	\$ 6,984.83
55	\$ 7,716.19	\$ 7,189.38
56	\$ 8,079.99	\$ 7,417.92
57	\$ 8,437.72	\$ 7,678.23
58	\$ 8,908.82	\$ 7,966.43
59	\$ 9,386.10	\$ 8,281.19
60	\$ 9,731.31	\$ 8,613.77
61	\$ 10,069.94	\$ 8,915.42
62	\$ 10,350.36	\$ 9,217.40
63	\$ 10,602.84	\$ 9,444.50
64	\$ 10,805.95	\$ 9,586.49
65	\$ 10,832.77	\$ 9,610.37
66	\$ 10,860.32	\$ 9,634.81
67	\$ 10,905.87	\$ 9,660.15
68	\$ 10,967.03	\$ 9,691.93
69	\$ 11,028.02	\$ 9,725.72
70	\$ 11,089.18	\$ 9,757.13
71	\$ 11,149.97	\$ 9,789.27
72	\$ 11,214.07	\$ 9,824.72
73	\$ 11,272.11	\$ 9,852.82
74	\$ 11,327.58	\$ 9,882.77
75	\$ 11,385.99	\$ 9,914.72
76	\$ 11,444.03	\$ 9,940.63
77	\$ 11,502.07	\$ 9,971.29
78	\$ 11,531.29	\$ 10,012.07
79	\$ 11,560.47	\$ 10,052.48

Monroe	1.12
Nassau	0.89
Okaloosa	0.88
Okeechobee	0.91
Orange	0.77
Osceola	0.77
Palm Beach	0.95
Pasco	0.81
Pinellas	0.82
Polk	0.72
Putnam	0.85
St. Johns	0.80
St. Lucie	0.92
Santa Rosa	0.80
Sarasota	0.66
Seminole	0.78
Sumter	0.85
Suwannee	0.86
Taylor	0.83
Union	0.83
Volusia	0.78
Wakulla	0.79
Walton	0.79
Washington	0.81