

Indemnity Standard Risk Rates - January 2013

STANDARD HEALTH BENEFIT PLAN

Age	Male	Female	County	Area Factor
0	\$ 2,004.22	\$ 2,004.22	Alachua	0.81
1	\$ 2,004.22	\$ 2,004.22	Baker	0.75
2	\$ 2,004.22	\$ 2,004.22	Bay	0.75
3	\$ 2,004.22	\$ 2,004.22	Bradford	0.77
4	\$ 2,004.22	\$ 2,004.22	Brevard	0.81
5	\$ 2,004.22	\$ 2,004.22	Broward	1.09
6	\$ 2,004.22	\$ 2,004.22	Calhoun	0.71
7	\$ 2,004.22	\$ 2,004.22	Charlotte	0.89
8	\$ 2,004.22	\$ 2,004.22	Citrus	0.67
9	\$ 2,004.22	\$ 2,004.22	Clay	0.75
10	\$ 2,004.22	\$ 2,004.22	Collier	1.06
11	\$ 2,004.22	\$ 2,004.22	Columbia	0.92
12	\$ 2,004.22	\$ 2,004.22	Dade	1.13
13	\$ 2,004.22	\$ 2,004.22	De Soto	0.74
14	\$ 2,004.22	\$ 2,004.22	Dixie	0.65
15	\$ 2,004.22	\$ 2,004.22	Duval	0.80
16	\$ 2,004.22	\$ 2,004.22	Escambia	0.85
17	\$ 2,004.22	\$ 2,004.22	Flagler	0.77
18	\$ 2,265.67	\$ 2,551.79	Franklin	0.71
19	\$ 2,441.15	\$ 2,842.95	Gadsden	0.87
20	\$ 2,520.04	\$ 2,878.97	Gilchrist	0.59
21	\$ 2,542.39	\$ 2,909.85	Glades	1.02
22	\$ 2,542.59	\$ 2,931.29	Gulf	0.61
23	\$ 2,531.29	\$ 2,945.87	Hamilton	0.76
24	\$ 2,565.27	\$ 2,966.45	Hardee	0.77
25	\$ 2,656.13	\$ 3,024.41	Hendry	0.91
26	\$ 2,749.20	\$ 3,118.78	Hernando	0.81
27	\$ 2,823.64	\$ 3,243.50	Highlands	0.77
28	\$ 2,888.84	\$ 3,373.21	Hillsborough	0.82
29	\$ 2,916.89	\$ 3,508.11	Holmes	0.87
30	\$ 2,939.68	\$ 3,648.40	Indian River	0.86
31	\$ 2,948.13	\$ 3,794.29	Jackson	0.73
32	\$ 3,018.22	\$ 3,946.03	Jefferson	0.71
33	\$ 3,075.60	\$ 4,103.83	Lafayette	0.72
34	\$ 3,148.98	\$ 4,267.94	Lake	0.78
35	\$ 3,248.58	\$ 4,435.81	Lee	0.91
36	\$ 3,424.89	\$ 4,603.16	Leon	0.74
37	\$ 3,581.47	\$ 4,774.14	Levy	0.92
38	\$ 3,718.31	\$ 4,951.47	Liberty	0.87
39	\$ 3,927.11	\$ 5,135.39	Madison	0.74
40	\$ 4,099.31	\$ 5,326.14	Manatee	1.04
41	\$ 4,271.11	\$ 5,523.97	Marion	0.66
42	\$ 4,506.66	\$ 5,729.15	Martin	1.08
43	\$ 4,760.29	\$ 5,941.95	Monroe	1.23
44	\$ 5,088.87	\$ 6,162.66	Nassau	0.67
45	\$ 5,273.61	\$ 6,358.87	Okaloosa	0.93
46	\$ 5,376.86	\$ 6,525.22	Okeechobee	0.87
47	\$ 5,517.72	\$ 6,663.64	Orange	0.74
48	\$ 5,949.75	\$ 6,804.99	Osceola	0.85

49	\$	6,369.09	\$	6,949.34
50	\$	6,761.13	\$	7,096.76
51	\$	7,125.07	\$	7,247.30
52	\$	7,397.41	\$	7,401.04
53	\$	7,536.38	\$	7,558.04
54	\$	8,037.92	\$	7,718.37
55	\$	8,529.73	\$	7,884.78
56	\$	9,126.69	\$	8,057.46
57	\$	9,576.05	\$	8,294.43
58	\$	9,868.87	\$	8,581.10
59	\$	10,121.82	\$	8,951.94
60	\$	10,400.36	\$	9,485.68
61	\$	10,742.99	\$	9,972.17
62	\$	11,149.82	\$	10,365.21
63	\$	11,533.37	\$	10,634.98
64	\$	11,842.79	\$	10,798.78
65	\$	12,041.97	\$	11,292.54
66	\$	12,138.61	\$	11,751.77
67	\$	12,341.44	\$	12,203.21
68	\$	12,658.34	\$	12,539.85
69	\$	13,015.76	\$	12,765.96
70	\$	13,307.92	\$	13,062.05
71	\$	13,461.71	\$	13,334.85
72	\$	13,519.30	\$	13,587.68
73	\$	13,528.31	\$	13,857.50
74	\$	13,588.91	\$	14,129.68
75	\$	13,996.59	\$	14,288.96
76	\$	14,416.49	\$	14,324.99
77	\$	14,848.96	\$	14,278.51
78	\$	15,220.92	\$	14,276.95
79	\$	15,406.90	\$	14,381.92

Palm Beach	0.90
Pasco	0.70
Pinellas	0.76
Polk	0.80
Putnam	0.75
St. Johns	0.88
St. Lucie	0.89
Santa Rosa	0.85
Sarasota	0.87
Seminole	0.85
Sumter	0.76
Suwannee	0.63
Taylor	0.91
Union	0.74
Volusia	0.70
Wakulla	0.74
Walton	0.71
Washington	0.64

HMO Standard Risk Rates - January 2013

STANDARD HEALTH BENEFIT PLAN

Age	Male	Female	County	Area Factor
0	\$ 8,870.81	\$ 8,955.12	Alachua	0.80
1	\$ 4,359.58	\$ 4,401.02	Baker	1.07
2	\$ 3,475.87	\$ 3,506.22	Bay	0.73
3	\$ 3,023.88	\$ 3,040.41	Bradford	0.90
4	\$ 3,003.59	\$ 3,003.59	Brevard	1.10
5	\$ 3,003.59	\$ 3,003.59	Broward	0.99
6	\$ 2,979.09	\$ 2,979.09	Calhoun	0.73
7	\$ 2,934.84	\$ 2,934.84	Charlotte	0.98
8	\$ 2,885.02	\$ 2,885.02	Citrus	0.95
9	\$ 2,864.81	\$ 2,864.81	Clay	0.95
10	\$ 2,875.21	\$ 2,875.21	Collier	1.07
11	\$ 2,902.00	\$ 2,902.00	Columbia	0.84
12	\$ 2,960.93	\$ 2,960.93	Dade	1.00
13	\$ 3,039.50	\$ 3,039.50	De Soto	0.96
14	\$ 3,078.79	\$ 3,078.79	Dixie	0.82
15	\$ 3,078.79	\$ 3,090.41	Duval	1.07
16	\$ 3,078.79	\$ 3,157.57	Escambia	0.83
17	\$ 3,081.99	\$ 3,257.06	Flagler	0.88
18	\$ 3,093.66	\$ 3,465.40	Franklin	0.73
19	\$ 3,091.44	\$ 3,685.44	Gadsden	0.70
20	\$ 3,072.25	\$ 3,846.15	Gilchrist	0.85
21	\$ 3,042.87	\$ 3,903.83	Glades	1.09
22	\$ 3,062.85	\$ 3,960.78	Gulf	0.73
23	\$ 3,133.22	\$ 4,027.88	Hamilton	0.89
24	\$ 3,206.18	\$ 4,159.18	Hardee	0.99
25	\$ 3,286.83	\$ 4,301.17	Hendry	0.94
26	\$ 3,375.18	\$ 4,451.45	Hernando	1.04
27	\$ 3,470.34	\$ 4,603.36	Highlands	0.94
28	\$ 3,592.22	\$ 4,758.83	Hillsborough	0.96
29	\$ 3,739.13	\$ 4,909.61	Holmes	0.76
30	\$ 3,865.45	\$ 5,052.05	Indian River	1.06
31	\$ 3,966.06	\$ 5,177.99	Jackson	0.73
32	\$ 4,040.37	\$ 5,289.59	Jefferson	0.73
33	\$ 4,099.87	\$ 5,390.27	Lafayette	0.76
34	\$ 4,159.48	\$ 5,481.04	Lake	1.03
35	\$ 4,215.18	\$ 5,557.22	Lee	1.00
36	\$ 4,282.81	\$ 5,625.80	Leon	0.70
37	\$ 4,364.48	\$ 5,698.40	Levy	0.97
38	\$ 4,468.06	\$ 5,791.20	Liberty	0.73
39	\$ 4,601.90	\$ 5,893.66	Madison	0.73
40	\$ 4,745.12	\$ 6,006.25	Manatee	1.04
41	\$ 4,907.08	\$ 6,125.74	Marion	0.86
42	\$ 5,081.34	\$ 6,262.24	Martin	1.00
43	\$ 5,272.10	\$ 6,413.39	Monroe	1.00
44	\$ 5,471.71	\$ 6,573.81	Nassau	1.18
45	\$ 5,675.33	\$ 6,735.00	Okaloosa	0.89
46	\$ 5,883.50	\$ 6,901.21	Okeechobee	0.83
47	\$ 6,101.54	\$ 7,072.09	Orange	0.88
48	\$ 6,320.40	\$ 7,240.75	Osceola	1.09

49	\$	6,554.72	\$	7,411.70
50	\$	6,797.34	\$	7,574.82
51	\$	7,067.45	\$	7,732.31
52	\$	7,355.96	\$	7,876.49
53	\$	7,687.15	\$	8,030.84
54	\$	8,060.10	\$	8,193.27
55	\$	8,479.64	\$	8,383.45
56	\$	8,919.10	\$	8,583.68
57	\$	9,403.31	\$	8,858.16
58	\$	9,927.16	\$	9,191.36
59	\$	10,496.59	\$	9,611.59
60	\$	11,160.57	\$	10,055.52
61	\$	11,939.37	\$	10,523.86
62	\$	12,851.20	\$	11,005.14
63	\$	13,823.75	\$	11,543.17
64	\$	15,417.08	\$	12,594.91
65	\$	15,896.71	\$	14,149.05
66	\$	16,033.85	\$	13,960.59
67	\$	15,247.08	\$	13,866.36
68	\$	15,247.08	\$	13,866.36
69	\$	15,247.08	\$	13,866.36
70	\$	15,247.08	\$	13,866.36
71	\$	15,247.08	\$	13,866.36
72	\$	15,247.08	\$	13,866.36
73	\$	15,247.08	\$	13,866.36
74	\$	15,247.08	\$	13,866.36
75	\$	15,247.08	\$	13,866.36
76	\$	15,247.08	\$	13,866.36
77	\$	15,247.08	\$	13,866.36
78	\$	15,247.08	\$	13,866.36
79	\$	15,247.08	\$	13,866.36

Palm Beach	1.10
Pasco	1.00
Pinellas	1.06
Polk	1.05
Putnam	1.00
St. Johns	1.10
St. Lucie	0.99
Santa Rosa	0.93
Sarasota	0.97
Seminole	1.04
Sumter	0.95
Suwannee	0.84
Taylor	0.73
Union	0.89
Volusia	0.95
Wakulla	0.73
Walton	0.87
Washington	0.89

PPO Standard Risk Rates - January 2013

STANDARD HEALTH BENEFIT PLAN

Age	Male	Female	County	Area Factor
0	\$ 3,225.59	\$ 3,135.76	Alachua	0.80
1	\$ 3,053.57	\$ 2,974.21	Baker	0.89
2	\$ 2,709.55	\$ 2,651.11	Bay	0.88
3	\$ 2,343.93	\$ 2,286.90	Bradford	0.80
4	\$ 2,157.19	\$ 2,055.98	Brevard	0.84
5	\$ 2,043.14	\$ 1,869.27	Broward	1.09
6	\$ 1,954.79	\$ 1,711.07	Calhoun	0.83
7	\$ 1,867.86	\$ 1,568.53	Charlotte	0.84
8	\$ 1,796.59	\$ 1,480.14	Citrus	0.80
9	\$ 1,768.09	\$ 1,450.23	Clay	0.86
10	\$ 1,782.34	\$ 1,494.42	Collier	0.94
11	\$ 1,825.08	\$ 1,581.39	Columbia	0.87
12	\$ 1,913.07	\$ 1,747.80	Dade	1.00
13	\$ 2,046.29	\$ 1,959.72	De Soto	0.90
14	\$ 2,210.67	\$ 2,151.92	Dixie	0.80
15	\$ 2,364.12	\$ 2,324.41	Duval	0.84
16	\$ 2,498.55	\$ 2,484.07	Escambia	0.84
17	\$ 2,542.14	\$ 2,573.38	Flagler	0.80
18	\$ 2,494.87	\$ 2,592.36	Franklin	0.86
19	\$ 2,472.40	\$ 2,644.25	Gadsden	0.86
20	\$ 2,554.90	\$ 2,801.33	Gilchrist	0.78
21	\$ 2,643.85	\$ 2,974.53	Glades	0.86
22	\$ 2,726.73	\$ 3,153.85	Gulf	0.87
23	\$ 2,802.72	\$ 3,324.57	Hamilton	0.84
24	\$ 2,877.75	\$ 3,480.42	Hardee	0.90
25	\$ 2,953.25	\$ 3,611.00	Hendry	0.89
26	\$ 3,031.15	\$ 3,715.61	Hernando	0.81
27	\$ 3,122.32	\$ 3,801.41	Highlands	0.72
28	\$ 3,219.29	\$ 3,888.80	Hillsborough	0.82
29	\$ 3,308.77	\$ 3,978.46	Holmes	0.82
30	\$ 3,395.25	\$ 4,064.88	Indian River	0.91
31	\$ 3,488.55	\$ 4,147.28	Jackson	0.88
32	\$ 3,588.65	\$ 4,241.24	Jefferson	0.87
33	\$ 3,762.53	\$ 4,367.75	Lafayette	0.86
34	\$ 3,958.32	\$ 4,529.43	Lake	0.85
35	\$ 4,194.55	\$ 4,686.11	Lee	0.88
36	\$ 4,410.82	\$ 4,825.25	Leon	0.83
37	\$ 4,648.95	\$ 4,931.75	Levy	0.78
38	\$ 4,858.93	\$ 5,020.76	Liberty	0.85
39	\$ 5,040.54	\$ 5,089.80	Madison	0.85
40	\$ 5,219.81	\$ 5,154.95	Manatee	0.85
41	\$ 5,406.12	\$ 5,242.48	Marion	0.82
42	\$ 5,567.69	\$ 5,342.55	Martin	0.98
43	\$ 5,688.40	\$ 5,435.72	Monroe	1.00
44	\$ 5,788.65	\$ 5,570.12	Nassau	0.85
45	\$ 5,987.28	\$ 5,737.32	Okaloosa	0.89
46	\$ 6,157.81	\$ 5,963.43	Okeechobee	0.82
47	\$ 6,363.80	\$ 6,187.06	Orange	0.84
48	\$ 6,540.07	\$ 6,413.83	Osceola	0.84

49	\$	6,810.43	\$	6,650.66
50	\$	7,059.47	\$	6,883.37
51	\$	7,270.05	\$	7,103.00
52	\$	7,453.12	\$	7,299.95
53	\$	7,700.06	\$	7,486.82
54	\$	8,103.90	\$	7,683.31
55	\$	8,487.81	\$	7,908.32
56	\$	8,885.76	\$	8,159.72
57	\$	9,281.49	\$	8,446.06
58	\$	9,799.70	\$	8,763.07
59	\$	10,276.28	\$	9,109.30
60	\$	10,702.03	\$	9,463.81
61	\$	11,055.59	\$	9,806.97
62	\$	11,375.15	\$	10,111.69
63	\$	11,645.02	\$	10,357.75
64	\$	11,821.90	\$	10,501.83
65	\$	11,804.35	\$	10,571.41
66	\$	11,712.32	\$	10,598.29
67	\$	11,610.46	\$	10,626.17
68	\$	11,610.46	\$	10,661.12
69	\$	11,610.46	\$	10,697.42
70	\$	11,610.46	\$	10,732.84
71	\$	11,610.46	\$	10,768.20
72	\$	11,610.46	\$	10,804.50
73	\$	11,610.46	\$	10,838.10
74	\$	11,610.46	\$	10,871.04
75	\$	11,610.46	\$	10,903.98
76	\$	11,610.46	\$	10,934.69
77	\$	11,610.46	\$	10,968.42
78	\$	11,610.46	\$	11,013.14
79	\$	11,610.46	\$	11,035.50

Palm Beach	0.98
Pasco	0.84
Pinellas	0.85
Polk	0.79
Putnam	0.81
St. Johns	0.87
St. Lucie	0.83
Santa Rosa	0.88
Sarasota	0.73
Seminole	0.86
Sumter	0.84
Suwannee	0.84
Taylor	0.91
Union	0.91
Volusia	0.86
Wakulla	0.87
Walton	0.87
Washington	0.88