

Senior Blue Premium Rates - Effective January 1, 2014

| Ages | Plan A | Plan C | Plan F | High Deductible | | Plan N |
|------|--------|--------|--------|-----------------|--------|--------|
| | | | | Plan F | Plan K | |
| 65 | 89.70 | 134.60 | 135.50 | 53.80 | 65.40 | 111.90 |
| 66 | 92.80 | 139.10 | 139.90 | 55.60 | 67.50 | 115.60 |
| 67 | 95.70 | 143.60 | 144.40 | 57.30 | 69.70 | 119.30 |
| 68 | 98.90 | 148.10 | 149.20 | 59.20 | 71.90 | 123.10 |
| 69 | 102.10 | 153.00 | 154.10 | 61.20 | 74.30 | 127.20 |
| 70 | 105.50 | 158.10 | 159.00 | 63.20 | 76.70 | 131.30 |
| 71 | 108.90 | 163.00 | 164.20 | 65.30 | 79.20 | 135.50 |
| 72 | 112.40 | 168.40 | 169.50 | 67.40 | 81.90 | 139.90 |
| 73 | 116.10 | 173.90 | 175.10 | 69.60 | 84.50 | 144.50 |
| 74 | 119.90 | 179.60 | 180.80 | 71.80 | 87.30 | 149.30 |
| 75 | 123.70 | 185.50 | 186.60 | 74.20 | 90.00 | 154.10 |
| 76 | 127.70 | 191.50 | 192.70 | 76.60 | 93.00 | 159.10 |
| 77 | 131.90 | 197.60 | 199.00 | 79.10 | 95.90 | 164.30 |
| 78 | 136.10 | 204.10 | 205.40 | 81.60 | 99.20 | 169.50 |
| 79 | 140.50 | 210.70 | 212.20 | 84.30 | 102.30 | 175.10 |
| 80 | 145.30 | 217.60 | 219.10 | 87.00 | 105.70 | 180.90 |
| 81 | 149.90 | 224.80 | 226.10 | 89.80 | 109.00 | 186.60 |
| 82 | 154.80 | 232.00 | 233.50 | 92.90 | 112.60 | 192.80 |
| 83 | 159.90 | 239.50 | 241.10 | 95.80 | 116.30 | 199.00 |
| 84 | 164.90 | 247.20 | 248.90 | 98.90 | 120.10 | 205.40 |
| 85+ | 170.30 | 255.20 | 257.00 | 102.10 | 124.00 | 212.20 |

Premium Information

Blue Cross Blue Shield of Wyoming can only raise your premium if we raise the premium for all policies like yours in this state. When we change the premium upon our implementation of a new table of rates or a change in Medicare's benefit structure, your new premium will be based upon your age at the effective date of the premium change. If we do change premiums, we will notify you at least 30 days in advance.

Disclosures

Use this outline to compare benefits and premiums among policies.

Read Your Policy Very Carefully

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and Blue Cross Blue Shield of Wyoming.

Right to Return Policy

If you find that you are not satisfied with your policy, you may return it to: Blue Cross Blue Shield of Wyoming, 4000 House Avenue, Cheyenne, WY 82001. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

Policy Replacement

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

Notice

This policy may not fully cover all of your medical costs.

Neither Blue Cross Blue Shield of Wyoming nor its agents are connected with Medicare.

This outline of coverage does not give all the details of Medicare coverage.

Contact your local Social Security Office or consult "Medicare & You" for more details.

Complete Answers Are Very Important

When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history. Blue Cross Blue Shield of Wyoming may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.