

### Monthly & EFT Base Rates (All rates based on age last birthday)

100% / 75%

80% / 50%

1 Age	\$1,100 Ded.*		\$1,500 Ded.*		\$2,100 Ded.*		\$2,700 Ded.*		\$3,500 Ded.*		\$5,000 Ded.*		Age	\$1,100 Ded.*		\$1,500 Ded.*		\$2,100 Ded.*		\$2,700 Ded.*		\$3,500 Ded.*	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18-24	127.37	174.21	113.72	155.55	95.52	130.66	83.02	113.55	70.51	96.44	59.13	80.88	18-24	117.18	160.28	104.62	143.11	87.88	120.21	76.37	104.47	64.87	88.72
25	131.76	177.14	117.64	158.16	98.82	132.86	85.88	115.46	72.94	98.06	61.17	82.24	25	121.22	162.97	108.23	145.51	90.91	122.23	79.01	106.22	67.10	90.22
26	136.15	180.07	121.56	160.78	102.11	135.05	88.74	117.37	75.37	99.68	63.21	83.60	26	125.26	165.66	111.84	147.92	93.95	124.25	81.64	107.98	69.34	91.71
27	139.08	181.53	124.18	162.09	104.31	136.15	90.65	118.32	76.99	100.49	64.57	84.28	27	127.95	167.01	114.24	149.12	95.97	125.26	83.40	108.86	70.83	92.45
28	142.01	184.46	126.79	164.70	106.50	138.35	92.56	120.23	78.61	102.11	65.93	85.64	28	130.64	169.70	116.65	151.52	97.99	127.28	85.15	110.61	72.32	93.94
29	146.40	187.39	130.71	167.31	109.80	140.54	95.42	122.14	81.04	103.73	67.97	87.00	29	134.69	172.40	120.26	153.93	101.02	129.30	87.79	112.37	74.56	95.44
30	147.86	193.25	132.02	172.54	110.90	144.93	96.38	125.96	81.85	106.98	68.65	89.72	30	136.03	177.79	121.46	158.74	102.03	133.34	88.67	115.88	75.30	98.42
31	152.25	199.10	135.94	177.77	114.19	149.33	99.24	129.77	84.28	110.22	70.69	92.44	31	140.07	183.17	125.07	163.55	105.06	137.38	91.30	119.39	77.54	101.40
32	156.65	203.49	139.86	181.69	117.48	152.62	102.10	132.64	86.72	112.65	72.73	94.48	32	144.11	187.21	128.67	167.16	108.09	140.41	93.93	122.02	79.78	103.64
33	161.04	209.35	143.79	186.92	120.78	157.01	104.96	136.45	89.15	115.89	74.77	97.20	33	148.15	192.60	132.28	171.97	111.12	144.45	96.57	125.54	82.02	106.62
34	166.89	213.74	149.01	190.84	125.17	160.31	108.78	139.32	92.39	118.32	77.49	99.24	34	153.54	196.64	137.09	175.57	115.16	147.48	100.08	128.17	85.00	108.86
35	169.82	219.60	151.63	196.07	127.37	164.70	110.69	143.13	94.01	121.56	78.85	101.96	35	156.24	202.03	139.50	180.39	117.18	151.52	101.83	131.68	86.49	111.84
36	175.68	223.99	156.86	199.99	131.76	167.99	114.50	145.99	97.25	124.00	81.56	103.99	36	161.62	206.07	144.31	183.99	121.22	154.56	105.34	134.31	89.47	114.08
37	183.00	229.84	163.39	205.22	137.25	172.38	119.28	149.81	101.30	127.24	84.96	106.71	37	168.36	211.46	150.32	188.80	126.27	158.60	109.73	137.83	93.20	117.06
38	190.32	238.63	169.93	213.06	142.74	178.97	124.05	155.54	105.36	132.10	88.36	110.79	38	175.09	219.54	156.33	196.02	131.32	164.66	114.12	143.09	96.93	121.53
39	197.64	245.95	176.47	219.60	148.23	184.46	128.82	160.31	109.41	136.15	91.76	114.19	39	181.83	226.27	162.35	202.03	136.37	169.71	118.51	147.48	100.65	125.26
40	203.49	251.81	181.69	224.83	152.62	188.85	132.64	164.12	112.65	139.39	94.48	116.91	40	187.21	231.66	167.16	206.84	140.41	173.75	122.02	150.99	103.64	128.24
41	210.81	260.59	188.23	232.67	158.11	195.44	137.41	169.85	116.70	144.26	97.88	120.99	41	193.95	239.74	173.17	214.06	145.46	179.81	126.41	156.26	107.37	132.72
42	219.60	269.37	196.07	240.51	164.70	202.03	143.13	175.57	121.56	149.12	101.96	125.07	42	202.03	247.82	180.39	221.27	151.52	185.87	131.68	161.53	111.84	137.19
43	231.31	275.23	206.53	245.74	173.48	206.42	150.77	179.39	128.05	152.36	107.39	127.78	43	212.80	253.21	190.01	226.08	159.61	189.91	138.70	165.04	117.80	140.17
44	245.95	282.55	219.60	252.28	184.46	211.91	160.31	184.16	136.15	156.41	114.19	131.18	44	226.27	259.94	202.03	232.09	169.71	194.96	147.48	169.43	125.26	143.90
45	259.13	291.33	231.36	260.12	194.34	218.50	168.90	189.89	143.45	161.28	120.31	135.26	45	238.39	268.02	212.85	239.31	178.80	201.02	155.38	174.70	131.97	148.37
46	275.23	303.04	245.74	270.58	206.42	227.28	179.39	197.52	152.36	167.76	127.78	140.70	46	253.21	278.80	226.08	248.93	189.91	209.10	165.04	181.72	140.17	154.34
47	291.33	314.76	260.12	281.04	218.50	236.07	189.89	205.16	161.28	174.24	135.26	146.14	47	268.02	289.57	239.31	258.55	201.02	217.18	174.70	188.74	148.37	160.30
48	304.51	320.61	271.89	286.26	228.38	240.46	198.48	208.97	168.57	177.48	141.38	148.85	48	280.15	294.96	250.13	263.36	210.11	221.22	182.60	192.25	155.08	163.28
49	317.68	327.93	283.65	292.80	238.26	245.95	207.06	213.74	175.86	181.54	147.50	152.25	49	292.27	301.70	260.96	269.37	219.20	226.28	190.50	196.64	161.79	167.01
50	336.72	342.57	300.64	305.87	252.54	256.93	219.47	223.28	186.40	189.64	156.33	159.05	50	309.78	315.16	276.59	281.40	232.34	236.38	201.91	205.42	171.49	174.47
51	358.68	355.75	320.25	317.64	269.01	266.81	233.78	231.87	198.56	196.93	166.53	165.17	51	329.98	327.29	294.63	292.22	247.49	245.47	215.08	213.32	182.67	181.18
52	379.17	366.00	338.55	326.79	284.38	274.50	247.14	238.55	209.90	202.61	176.04	169.93	52	348.84	336.72	311.46	300.64	261.63	252.54	227.37	219.47	193.11	186.40
53	398.20	373.32	355.54	333.32	298.65	279.99	259.55	243.32	220.44	206.66	184.88	173.32	53	366.35	343.45	327.10	306.65	274.76	257.59	238.78	223.86	202.80	190.13
54	420.16	382.10	375.15	341.16	315.12	286.57	273.86	249.05	232.59	211.52	195.07	177.40	54	386.55	351.53	345.14	313.87	289.92	263.65	251.95	229.12	213.98	194.60
55	440.66	393.81	393.45	351.62	330.49	295.36	287.22	256.68	243.94	218.00	204.59	182.84	55	405.41	362.31	361.97	323.49	304.06	271.73	264.24	236.15	224.42	200.56
56	455.30	402.60	406.52	359.46	341.47	301.95	296.76	262.41	252.04	222.87	211.39	186.92	56	418.87	370.39	374.00	330.70	314.16	277.79	273.02	241.41	231.88	205.04
57	475.80	411.38	424.82	367.31	356.85	308.53	310.12	268.13	263.39	227.73	220.90	191.00	57	437.73	378.47	390.83	337.92	328.30	283.86	285.31	246.68	242.32	209.51
58	500.68	424.56	447.04	379.07	375.51	318.42	326.34	276.72	277.17	235.02	232.46	197.11	58	460.63	390.59	411.28	348.74	345.48	292.95	300.23	254.58	254.99	216.22
59	524.11	439.20	467.96	392.14	393.08	329.40	341.61	286.26	290.13	243.13	243.33	203.91	59	482.18	404.06	430.52	360.77	361.64	303.05	314.28	263.36	266.92	223.68
60	544.60	452.37	486.26	403.91	408.45	339.28	354.97	294.85	301.48	250.42	252.85	210.03	60	501.03	416.18	447.35	371.59	375.78	312.14	326.57	271.26	277.36	230.39
61	568.03	467.01	507.17	416.98	426.02	350.26	370.23	304.39	314.45	258.53	263.72	216.82	61	522.58	429.65	466.59	383.62	391.94	322.24	340.61	280.04	289.29	237.84
62	591.45	481.65	528.09	430.05	443.58	361.24	385.50	313.94	327.41	266.63	274.60	223.62	62	544.13	443.12	485.84	395.64	408.11	332.34	354.66	288.82	301.22	245.30
63	613.41	496.29	547.69	443.12	460.06	372.22	399.81	323.48	339.57	274.73	284.79	230.42	63	564.33	456.59	503.87	407.67	423.26	342.44	367.83	297.60	312.40	252.76
64	633.91	510.93	565.99	456.19	475.43	383.20	413.17	333.02	350.91	282.84	294.31	237.22	64	583.19	470.05	520.71	419.69	437.40	352.55	380.12	306.38	322.84	260.21
Key Child	127.37	127.37	113.72	113.72	95.52	95.52	83.02	83.02	70.51	70.51	59.13	59.13	Key Child	117.18	117.18	104.62	104.62	87.88	87.88	76.37	76.37	64.87	64.87
**Dep. Child	112.73	112.73	100.65	100.65	84.54	84.54	73.47	73.47	62.40	62.40	52.34	52.34	**Dep. Child	103.71	103.71	92.60	92.60	77.78	77.78	67.60	67.60	57.41	57.41

#### Premium Guarantee

American Community guarantees your rate to be level for the first 12 months of coverage under this policy. The premium may be adjusted to reflect requested policy changes which would include an address change.

\* Non-network deductible 2x network deductible shown above.

**Premium Calculations**

	MALE	FEMALE	DEPENDENT 1**	DEPENDENT 2**	DEPENDENT 3**	
<b>1</b> Base Rate	_____	_____	_____	_____	_____	
<b>2</b> Area Factor x	_____	x _____	x _____	x _____	x _____	
Step 1 & 2 Total	_____	_____	_____	_____	_____	
<b>3</b> Network Factor x	_____	x _____	x _____	x _____	x _____	
Step 3 Total	_____	_____	_____	_____	_____	
<b>4</b> Tobacco Factor x	_____	x _____	x _____	x _____	x _____	
Step 4 Total	_____	_____	_____	_____	_____	
<b>5</b> Family Deductible Factor x	_____	x _____	x _____	x _____	x _____	
Step 5 Total	_____	_____	_____	_____	_____	
<b>6</b> Trend Factor x	_____	x _____	x _____	x _____	x _____	
<b>Total Monthly Premium</b>	_____	+ _____	+ _____	+ _____	+ _____	= _____
						AD&D + 1.00
						<b>7</b> Optional Benefits:
						Dental + _____
						Maternity + _____
						<b>Total Monthly Premium with Optional Benefits</b> = _____

**To Calculate Other Modes**

- Annual - Monthly Premium x 12
- Semi-annual - Monthly Premium x 6
- Quarterly - Monthly Premium x 3

**Administrative Charge:** Once approved, an additional billing fee of \$4.75 will be applied for Monthly billing mode (fee is waived for EFT, Quarterly, Semi-Annual, and Annual modes); a \$10 per month billing fee will be charged per List Bill.

\*\* Rates per child (ages 0-18 and full-time students ages 19-21) listed as dependents on the policy are for first 3 children. No charge for additional children at child rate. Non-students ages 19-21 are charged the adult rates.

# Next Generation HSA™ Arizona

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County	Area Factor	Network Factors		
		Foundation	Foundation Plus	Foundation Select
Apache	0.95	1.16	NA	1.10
Cochise	0.86	1.16	NA	1.10
Coconino	0.95	1.16	NA	1.10
Gila	0.86	1.16	NA	1.10
Graham	0.86	1.16	NA	1.10
Greenlee	0.86	1.16	NA	1.10
La Paz	0.86	1.16	NA	1.10
Maricopa	0.86	1.10	0.97	1.04
Mohave	0.95	1.16	NA	1.10
Navajo	0.95	1.16	NA	1.10
Pima	0.78	1.10	0.97	1.04
Pinal	0.95	1.10	NA	1.04
Santa Cruz	0.86	1.16	NA	1.10
Yavapai	0.90	1.16	NA	1.10
Yuma	0.90	1.16	NA	1.10

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Age	Tobacco Factor
	Standard
18-25	1.10
26	1.11
27	1.12
28	1.13
29	1.14
30	1.15
31	1.16
32	1.17
33	1.18
34	1.19
35	1.20
36	1.21
37	1.22
38	1.23
39	1.24
40	1.25
41	1.27
42	1.29
43	1.30
44	1.32
45	1.34
46	1.36
47	1.37
48	1.39
49	1.41
50	1.43
51	1.44
52	1.46
53	1.48
54	1.50
55	1.51
56	1.53
57	1.55
58	1.57
59	1.58
60 & Over	1.60
Key Child	1.00
Dep. Child	1.00

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In Network Deductibles* Single/Family	Common Family Deductible Factor	Embedded Family Deductible Factor
\$1,100/\$2,200	0.8839	NA
\$1,500/\$3,000	0.8800	NA
\$2,100/\$4,200***	0.8571	0.9762
\$2,700/\$5,450	0.8356	0.9863
\$3,500/\$7,000	0.8387	1.0000
\$5,000/\$10,000	0.8077	1.0000

\* Non-network deductible is 2x network deductible.

\*\*\* \$4,400 deductible for Embedded Family only.

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Policy Effective Month	Trend Factors
	Base Rate
July 2008	1.0000
August 2008	1.0100
September 2008	1.0201
October 2008	1.0303
November 2008	1.0406
December 2008	1.0510
January 2009	1.0615
February 2009	1.0721
March 2009	1.0829
April 2009	1.0937
May 2009	1.1046
June 2009	1.1157

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**Optional Benefits**

<b>Dental</b>	
<b>Adult</b>	<b>Child**</b>
\$27.83	\$13.92

<b>Maternity Rates (please calculate)</b>						
Deductible (Indv/Family)	\$1,050/ \$2,100	\$1,500/ \$3,000	\$2,100/ \$4,200	\$2,700/ \$5,450	\$3,500/ \$7,000	\$5,000/ \$10,000
Base Rate	\$536.12	\$495.53	\$459.29	\$421.76	\$382.20	\$334.22
<b>2</b> Area Factor	x _____	_____	_____	_____	_____	_____
	= _____	_____	_____	_____	_____	_____
Total	= _____	_____	_____	_____	_____	_____

\*\* Rates per child (ages 0-18 and full-time students ages 19-21) listed as dependents on the policy are for first 3 children. No charge for additional children at child rate. Non-students ages 19-21 are charged the adult rates.