

**2015  
BC/BS OF KANSAS**

<b>Plan 65 (A/C/F/K/N) Rates</b>																
<b>Age*</b>	<b>Plan A</b>		<b>Plan C</b>		<b>Plan C Select</b>		<b>Plan F</b>		<b>Plan F Select</b>		<b>Plan K</b>		<b>Plan K Select</b>		<b>Plan N</b>	
	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>
<b>65**</b>	<b>107.18</b>	107.18	<b>138.90</b>	138.90	<b>98.82</b>	98.82	<b>144.43</b>	144.43	<b>105.03</b>	105.03	<b>73.85</b>	73.85	<b>58.38</b>	58.38	<b>107.31</b>	107.31
<b>66</b>	<b>110.55</b>	110.55	<b>143.56</b>	143.56	<b>102.09</b>	102.09	<b>149.21</b>	149.21	<b>108.50</b>	108.50	<b>76.31</b>	76.31	<b>60.34</b>	60.34	<b>110.86</b>	110.86
<b>67</b>	<b>114.01</b>	114.01	<b>148.30</b>	148.30	<b>105.49</b>	105.49	<b>154.14</b>	154.14	<b>112.14</b>	112.14	<b>78.84</b>	78.84	<b>62.33</b>	62.33	<b>114.53</b>	114.53
<b>68</b>	<b>117.56</b>	117.56	<b>153.18</b>	153.18	<b>109.02</b>	109.02	<b>159.29</b>	159.29	<b>115.83</b>	115.83	<b>81.42</b>	81.42	<b>64.39</b>	64.39	<b>118.35</b>	118.35
<b>69</b>	<b>121.27</b>	121.27	<b>158.28</b>	158.28	<b>112.60</b>	112.60	<b>164.51</b>	164.51	<b>119.65</b>	119.65	<b>84.15</b>	84.15	<b>66.54</b>	66.54	<b>122.23</b>	122.23
<b>70</b>	<b>125.10</b>	125.10	<b>163.55</b>	163.55	<b>116.31</b>	116.31	<b>169.98</b>	169.98	<b>123.60</b>	123.60	<b>86.93</b>	86.93	<b>68.74</b>	68.74	<b>126.30</b>	126.30
<b>71</b>	<b>129.09</b>	129.09	<b>169.84</b>	169.84	<b>120.13</b>	120.13	<b>176.48</b>	176.48	<b>127.74</b>	127.74	<b>90.28</b>	90.28	<b>71.37</b>	71.37	<b>131.12</b>	131.12
<b>72</b>	<b>133.09</b>	133.09	<b>176.40</b>	176.40	<b>124.75</b>	124.75	<b>183.32</b>	183.32	<b>132.61</b>	132.61	<b>93.78</b>	93.78	<b>74.13</b>	74.13	<b>136.21</b>	136.21
<b>73</b>	<b>137.34</b>	137.34	<b>183.19</b>	183.19	<b>129.59</b>	129.59	<b>190.35</b>	190.35	<b>137.76</b>	137.76	<b>97.38</b>	97.38	<b>76.98</b>	76.98	<b>141.43</b>	141.43
<b>74</b>	<b>141.64</b>	141.64	<b>190.20</b>	190.20	<b>134.58</b>	134.58	<b>197.70</b>	197.70	<b>143.06</b>	143.06	<b>101.11</b>	101.11	<b>79.94</b>	79.94	<b>146.89</b>	146.89
<b>75</b>	<b>146.03</b>	146.03	<b>197.55</b>	197.55	<b>139.77</b>	139.77	<b>205.27</b>	205.27	<b>148.60</b>	148.60	<b>105.03</b>	105.03	<b>83.03</b>	83.03	<b>152.52</b>	152.52
<b>76</b>	<b>150.64</b>	150.64	<b>205.81</b>	205.81	<b>145.14</b>	145.14	<b>213.93</b>	213.93	<b>154.29</b>	154.29	<b>109.41</b>	109.41	<b>86.51</b>	86.51	<b>158.95</b>	158.95
<b>77</b>	<b>155.45</b>	155.45	<b>214.44</b>	214.44	<b>151.20</b>	151.20	<b>222.91</b>	222.91	<b>160.75</b>	160.75	<b>113.98</b>	113.98	<b>90.13</b>	90.13	<b>165.62</b>	165.62
<b>78</b>	<b>160.32</b>	160.32	<b>223.43</b>	223.43	<b>157.61</b>	157.61	<b>232.27</b>	232.27	<b>167.49</b>	167.49	<b>118.76</b>	118.76	<b>93.91</b>	93.91	<b>172.58</b>	172.58
<b>79</b>	<b>165.34</b>	165.34	<b>232.79</b>	232.79	<b>164.22</b>	164.22	<b>241.97</b>	241.97	<b>174.48</b>	174.48	<b>123.74</b>	123.74	<b>97.82</b>	97.82	<b>179.78</b>	179.78
<b>80+</b>	<b>170.56</b>	170.56	<b>242.59</b>	242.59	<b>171.07</b>	171.07	<b>252.12</b>	252.12	<b>181.81</b>	181.81	<b>128.96</b>	128.96	<b>101.97</b>	101.97	<b>187.33</b>	187.33

\* 2014 minus the year of birth equals the age the rate is based on.

\*\* If at least 65 years old and Medicare entitlement date is after 04/28/1996.

<b>Plan 65 Step Rates</b>					
<b>Traditional Plan</b>	<b>2015</b>	<b>2014</b>	<b>Age at Enrollment</b>	<b>2015</b>	<b>2014</b>
<b>Plan 65</b>	<b>258.27</b>	258.27	66-69	<b>268.60</b>	268.60
<b>(Issued at age 65)</b>	<b>232.00</b>	232.00	70-74	<b>284.10</b>	284.10
<b>State of Kansas Retirees</b>			75-79	<b>299.55</b>	299.55
<b>Call KDHE-DHCF</b>			80-84	<b>307.30</b>	307.30
<b>1-866-541-7100</b>			85+	<b>317.65</b>	317.65

<b>Optional Riders</b>		
	<b>2015</b>	<b>2014</b>
<b>Dental</b>	<b>27.94</b>	27.94
<b>Dental Plus</b>	<b>39.97</b>	39.97
<b>Cancer</b>	<b>6.50</b>	6.50
<b>Security Plan</b>	<b>13.56</b>	13.56
<b>Hospital Confinement</b>	<b>7.12</b>	7.12
<b>Hospital Indemnity</b>	<b>12.02</b>	12.02

**BC/BS of Kansas Rates**  
**Instructions for Using the Rate Chart**

Use this chart to determine the new premium.

Do not contact BC/BS of Kansas directly to verify the premium.

If the premium is questionable, contact the recipient to verify the amount.

To determine the new premium amount, follow the steps below:

- A. For traditional BC/BS Plan 65 Coverage, the rate will correspond to the rate from the previous year.

**For Example:** An individual with a premium of \$258.27 in 2014 will have a premium of \$258.27 in 2015.

- B. For Plans A, C, C Select, F, F Select, K, K Select, and N, the new rate is adjusted based on the person's age. The individual's age on 01-01-2015 is used.

1. To find the age on 01-01-2015, subtract the year of birth from 2014. The 2015 rate will be based on this age.
2. Determine the current type of plan and premium.
3. Find the premium amount for the same plan using the new age.
4. This amount is the new premium for 2015.

**For Example:** An individual born in 1936 with coverage under Plan C had a premium in 2014 of \$214.44 based on an age of 77 years old (2013 – 1936 = 77).

The new premium is based on the individual's new age of 78 years old (2014 - 1936 = 78). Assuming coverage is left unchanged, the 2015 premium for this individual will be \$223.43.

Rates for individuals age 80 years or older will be the 80+ rate. All individuals under age 65 will be at the age 65 rate.

- C. Premiums for the Dental, Dental Plus and Cancer optional rider plans are an allowable expense. However, premiums for the Security Plan, Hospital Confinement and Hospital Indemnity optional rider plans are not allowable as an expense because those three are indemnity plans.