

**2016  
BC/BS OF KANSAS**

<b>Plan 65 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>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
<b>65**</b>	<b>114.36</b>	107.18	<b>152.65</b>	138.90	<b>108.60</b>	98.82	<b>158.73</b>	144.43	<b>115.43</b>	105.03
<b>66</b>	<b>117.96</b>	110.55	<b>157.77</b>	143.56	<b>112.20</b>	102.09	<b>163.98</b>	149.21	<b>119.24</b>	108.50
<b>67</b>	<b>121.65</b>	114.01	<b>162.98</b>	148.30	<b>115.93</b>	105.49	<b>169.40</b>	154.14	<b>123.24</b>	112.14
<b>68</b>	<b>125.44</b>	117.56	<b>168.34</b>	153.18	<b>119.81</b>	109.02	<b>175.06</b>	159.29	<b>127.30</b>	115.83
<b>69</b>	<b>129.40</b>	121.27	<b>173.95</b>	158.28	<b>123.75</b>	112.60	<b>180.80</b>	164.51	<b>131.50</b>	119.65
<b>70</b>	<b>133.48</b>	125.10	<b>179.74</b>	163.55	<b>127.82</b>	116.31	<b>186.81</b>	169.98	<b>135.84</b>	123.60
<b>71</b>	<b>137.74</b>	129.09	<b>186.65</b>	169.84	<b>132.02</b>	120.13	<b>193.95</b>	176.48	<b>140.39</b>	127.74
<b>72</b>	<b>142.01</b>	133.09	<b>193.86</b>	176.40	<b>137.10</b>	124.75	<b>201.47</b>	183.32	<b>145.74</b>	132.61
<b>73</b>	<b>146.54</b>	137.34	<b>201.33</b>	183.19	<b>142.42</b>	129.59	<b>209.19</b>	190.35	<b>151.40</b>	137.76
<b>74</b>	<b>151.13</b>	141.64	<b>209.03</b>	190.20	<b>147.90</b>	134.58	<b>217.27</b>	197.70	<b>157.22</b>	143.06
<b>75</b>	<b>155.81</b>	146.03	<b>217.11</b>	197.55	<b>153.61</b>	139.77	<b>225.59</b>	205.27	<b>163.31</b>	148.60
<b>76</b>	<b>160.73</b>	150.64	<b>226.19</b>	205.81	<b>159.51</b>	145.14	<b>235.11</b>	213.93	<b>169.56</b>	154.29
<b>77</b>	<b>165.87</b>	155.45	<b>235.67</b>	214.44	<b>166.17</b>	151.20	<b>244.98</b>	222.91	<b>176.66</b>	160.75
<b>78</b>	<b>171.06</b>	160.32	<b>245.55</b>	223.43	<b>173.21</b>	157.61	<b>255.26</b>	232.27	<b>184.07</b>	167.49
<b>79</b>	<b>176.42</b>	165.34	<b>255.84</b>	232.79	<b>180.48</b>	164.22	<b>265.93</b>	241.97	<b>191.75</b>	174.48
<b>80+</b>	<b>181.99</b>	170.56	<b>266.61</b>	242.59	<b>188.01</b>	171.07	<b>277.08</b>	252.12	<b>199.81</b>	181.81

<b>Plan 65 Rates</b>										
<b>Age*</b>	<b>Plan K</b>		<b>Plan K Select</b>		<b>Plan N</b>		<b>Plan G</b>		<b>Plan G Select</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
<b>65**</b>	<b>78.80</b>	73.85	<b>62.29</b>	58.38	<b>114.50</b>	107.31	<b>140.55</b>	N/A	<b>102.21</b>	N/A
<b>66</b>	<b>81.42</b>	76.31	<b>64.38</b>	60.34	<b>118.29</b>	110.86	<b>145.20</b>	N/A	<b>105.58</b>	N/A
<b>67</b>	<b>84.12</b>	78.84	<b>66.51</b>	62.33	<b>122.20</b>	114.53	<b>150.00</b>	N/A	<b>109.12</b>	N/A
<b>68</b>	<b>86.88</b>	81.42	<b>68.70</b>	64.39	<b>126.28</b>	118.35	<b>155.00</b>	N/A	<b>112.71</b>	N/A
<b>69</b>	<b>89.79</b>	84.15	<b>71.00</b>	66.54	<b>130.42</b>	122.23	<b>160.08</b>	N/A	<b>116.44</b>	N/A
<b>70</b>	<b>92.75</b>	86.93	<b>73.35</b>	68.74	<b>134.76</b>	126.30	<b>165.41</b>	N/A	<b>120.27</b>	N/A
<b>71</b>	<b>96.33</b>	90.28	<b>76.15</b>	71.37	<b>139.91</b>	131.12	<b>171.73</b>	N/A	<b>124.31</b>	N/A
<b>72</b>	<b>100.06</b>	93.78	<b>79.10</b>	74.13	<b>145.34</b>	136.21	<b>178.39</b>	N/A	<b>129.04</b>	N/A
<b>73</b>	<b>103.90</b>	97.38	<b>82.14</b>	76.98	<b>150.91</b>	141.43	<b>185.23</b>	N/A	<b>134.05</b>	N/A
<b>74</b>	<b>107.88</b>	101.11	<b>85.30</b>	79.94	<b>156.73</b>	146.89	<b>192.39</b>	N/A	<b>139.22</b>	N/A
<b>75</b>	<b>112.07</b>	105.03	<b>88.59</b>	83.03	<b>162.74</b>	152.52	<b>199.75</b>	N/A	<b>144.61</b>	N/A
<b>76</b>	<b>116.74</b>	109.41	<b>92.31</b>	86.51	<b>169.60</b>	158.95	<b>208.17</b>	N/A	<b>150.14</b>	N/A
<b>77</b>	<b>121.62</b>	113.98	<b>96.17</b>	90.13	<b>176.72</b>	165.62	<b>216.01</b>	N/A	<b>156.43</b>	N/A
<b>78</b>	<b>126.72</b>	118.76	<b>100.20</b>	93.91	<b>184.14</b>	172.58	<b>226.02</b>	N/A	<b>162.98</b>	N/A
<b>79</b>	<b>132.03</b>	123.74	<b>104.37</b>	97.82	<b>191.83</b>	179.78	<b>235.46</b>	N/A	<b>169.79</b>	N/A
<b>80+</b>	<b>137.60</b>	128.96	<b>108.80</b>	101.97	<b>199.88</b>	187.33	<b>245.34</b>	N/A	<b>176.92</b>	N/A

\* 2015 minus the year of birth equals the age the rate is based on.

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

Plan 65 Step Rates					
Traditional Plan	2016	2015	Age at Enrollment	2016	2015
Plan 65	258.27	258.27	66-69	268.60	268.80
(Issued at age 65)	232.00	232.00	70-74	284.10	284.10
State of Kansas Retirees Call KDHE-DHCF 1-866-541-7100			75-79	299.55	299.55
			80-84	307.30	307.30
			85+	317.65	317.65

Optional Riders		
	2016	2015
Dental	27.94	27.94
Dental Plus	42.70	39.97
Cancer	6.50	6.50
Cancer Plus	8.82	N/A
Security Plan	13.56	13.56
Hospital Confinement	7.12	7.12
Hospital Indemnity	12.02	12.02
Secure Hospital Indemnity	19.00	N/A

### 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 \$258.77 in 2015 will have a premium of \$258.77 in 2016.
- B. For Plan A, C, C Select, F, F Select, K, K Select, N, G, and G Select, the new rate is adjusted based on the person's age. The individual's age on 01/01/2016 is used.
  1. To find the age on 01/01/2016, subtract the individual's year of birth from 2015. The 2016 rate will be based on this age.
  2. Determine the current plan type and premium.
  3. Find the premium amount for the same plan using the new age.
  4. This amount is the new premium for 2016.

For example, an individual born in 1936 with coverage under Plan C had a premium in 2015 of \$223.43 based on an age of 78 years old (2014 – 1936 = 78). The new premium is based on the individual's new age of 79 years old (2015 – 1936 = 79). Assuming coverage has not changed, the 2016 premium for this individual will be \$255.84.

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, Cancer, and Cancer Plus optional rider plans are an allowable expense. However, premiums for the Security Plan, Hospital Confinement, Hospital Indemnity, and Secure Hospital Indemnity plans are not allowable as a medical expense because those are indemnity plans.