Cigna HealthCare of Arizona, Inc.

#### **Cigna Medical and Pediatric Dental Plan Rate Sheet**

Medical and Pediatric Dental rates applicable for insurance policies with effective dates between January 1, 2017 and December 31, 2017.

#### **How to Determine Your Medical Plan Premium (Rate)**

- 1. In the Medical Rating Area Table, find the county you reside in and the corresponding rating area.
- 2. Find the page that identifies your rating area in the top right corner.
- 3. In the first column of that page, find the age of the policyholder.
- 4. Find the column which identifies the plan you are interested in. That number is the monthly premium for non- tobacco users.
- 5. If there is more than one family member, locate the premium for their age(s), and then add all the premiums together.
- 6. If there are more than three children under the age of 21, see Medical Plan Rating Rules.
- 7. If there are adults age 18 and older that use tobacco, see Medical Plan Rating Rules to calculate the tobacco use rate adjustment.

#### **Medical Plan Rating Rules**

- 1. Medical rates apply to a maximum of 3 children under the age of 21.
- 2. **Tobacco Use Rate Adjustment** (Applicable for customers age 18 and older.) For all plans, applicants who currently use or have used tobacco, except those used for religious or ceremonial purposes, an average of four times per week within the past 6 months will be assigned a 25% rate increase.

#### **Medical Rating Area Table**

County	Rating Area	
Maricopa	Rating Area # 4	

### **How to Determine Your Dental Plan Premium (Rate)**

- 1. Medical plan rate does not include the Pediatric Dental premium.
- 2. In the Pediatric Dental Rate Area Table, find the area you reside and the corresponding monthly rate. That number is the monthly premium for one child or young adult.

<sup>\*</sup> Note that other rating rules (e.g. maximum dependent age, allowable relationships) vary by state. See State Eligibility Requirements located on the left rail of the Arizona page on Cigna.com.

- 3. Add rates below for each child and young adult up to age 19 for plans not sold on the Health Insurance Marketplace.
- 4. If there are more than three children under the age of 19, see Pediatric Dental Plan Rating Rules.

#### Pediatric Dental Plan Rating Rules – for off-marketplace plans only

- 1. Pediatric Dental rates apply to a maximum of 3 children under the age of 19.
- 2. Only children and young adults up to age 18 as of the policy effective date will receive and pay a premium for Pediatric Dental Essential Health Benefits.
- 3. **Max Rating Rule for Pediatric Dental**: The 3 child maximum rating rule will apply to the Pediatric Dental plans. The 3 oldest children under age 19 eligible for pediatric dental benefits will receive a dental rate.

Additional plans are available statewide and can be purchased on the Health Insurance Marketplace.

#### **Pediatric Dental Rating Area Table**

Rating Area	Monthly Rate
Area 4	\$31

Cigna Healthcare of Arizona

# RATE SHEET

Monthly rates for insurance policies with effective dates of January 1, 2017 through December 31, 2017

	Cigna
AGE	Connect 6400
0-20 21	\$168 \$265
22	\$265
23	\$265
24	\$265
25	\$266
26	\$271
27	\$277
28	\$288
29	\$296
30	\$300
31	\$307
32	\$313
33	\$317
34	\$321
35	\$323
36	\$325
37	\$328
38	\$330
39	\$334
40	\$338
41	\$345
42	\$351
43	\$359
44	\$370
45	\$382
46	\$397
47	\$414
48	\$433
49	\$451
50	\$473
51	\$494
52	\$517
53	\$540
54	\$565
55	\$590
56	\$617
57	\$645
58 50	\$674
59	\$689
60	\$718
61 62	\$744 \$760
62 63	<u>\$760</u> \$781
63 64	\$781 \$794
65+	\$794 \$794
05+	Ψ1 34

Together, all the way."

**Cigna** 

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Monthly rates for insurance policies with effective dates of January 1, 2017 through December 31, 2017

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