

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.

** 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 North Carolina page on Cigna.com.*

Medical Rating Area Table

County Name	Rating Area
Alamance	Rating Area # 11
Alexander	Rating Area # 2
Alleghany	Rating Area # 3
Anson	Rating Area # 4
Ashe	Rating Area # 3
Avery	Rating Area # 1
Beaufort	Rating Area # 16

Bertie	Rating Area # 12
Bladen	Rating Area # 9
Brunswick	Rating Area # 15
Buncombe	Rating Area # 1
Burke	Rating Area # 2
Cabarrus	Rating Area # 4
Caldwell	Rating Area # 2
Camden	Rating Area # 12
Carteret	Rating Area # 16
Caswell	Rating Area # 11
Catawba	Rating Area # 2
Chatham	Rating Area # 11
Cherokee	Rating Area # 1
Chowan	Rating Area # 12
Clay	Rating Area # 1
Cleveland	Rating Area # 5
Columbus	Rating Area # 15
Craven	Rating Area # 16
Cumberland	Rating Area # 9
Currituck	Rating Area # 12
Dare	Rating Area # 16
Davidson	Rating Area # 6
Davie	Rating Area # 6
Duplin	Rating Area # 15
Durham	Rating Area # 11
Edgecombe	Rating Area # 14
Forsyth	Rating Area # 6
Franklin	Rating Area # 13
Gaston	Rating Area # 5
Gates	Rating Area # 12
Graham	Rating Area # 1
Granville	Rating Area # 10
Greene	Rating Area # 14
Guilford	Rating Area # 7
Halifax	Rating Area # 12
Harnett	Rating Area # 9
Haywood	Rating Area # 1
Henderson	Rating Area # 1
Hertford	Rating Area # 12
Hoke	Rating Area # 9
Hyde	Rating Area # 16
Iredell	Rating Area # 2
Jackson	Rating Area # 1
Johnston	Rating Area # 13
Jones	Rating Area # 16

Lee	Rating Area # 11
Lenoir	Rating Area # 16
Lincoln	Rating Area # 5
Macon	Rating Area # 1
Madison	Rating Area # 1
Martin	Rating Area # 12
McDowell	Rating Area # 1
Mecklenburg	Rating Area # 4
Mitchell	Rating Area # 1
Montgomery	Rating Area # 8
Moore	Rating Area # 8
Nash	Rating Area # 14
New Hanover	Rating Area # 15
Northampton	Rating Area # 12
Onslow	Rating Area # 15
Orange	Rating Area # 11
Pamlico	Rating Area # 16
Pasquotank	Rating Area # 12
Pender	Rating Area # 15
Perquimans	Rating Area # 12
Person	Rating Area # 11
Pitt	Rating Area # 14
Polk	Rating Area # 1
Randolph	Rating Area # 7
Richmond	Rating Area # 9
Robeson	Rating Area # 9
Rockingham	Rating Area # 7
Rowan	Rating Area # 4
Rutherford	Rating Area # 1
Sampson	Rating Area # 9
Scotland	Rating Area # 9
Stanly	Rating Area # 4
Stokes	Rating Area # 6
Surry	Rating Area # 6
Swain	Rating Area # 1
Transylvania	Rating Area # 1
Tyrrell	Rating Area # 16
Union	Rating Area # 4
Vance	Rating Area # 10
Wake	Rating Area # 13
Warren	Rating Area # 10
Washington	Rating Area # 16
Watauga	Rating Area # 3
Wayne	Rating Area # 14
Wilkes	Rating Area # 3

Wilson	Rating Area # 14
Yadkin	Rating Area # 6
Yancey	Rating Area # 1

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.
3. Add rates below for each child and young adult up to age 19 for plans not sold on the Health Insurance Marketplace.

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.

Pediatric Dental Rating Area Table

Rating Area	Monthly Rate
Area 1	\$20
Area 2	\$20
Area 3	\$20
Area 4	\$27
Area 5	\$27
Area 6	\$22
Area 7	\$22
Area 8	\$18
Area 9	\$18
Area 10	\$27
Area 11	\$27
Area 12	\$18
Area 13	\$27
Area 14	\$18
Area 15	\$22
Area 16	\$18

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400							
0-20	\$217							
21	\$341							
22	\$341							
23	\$341							
24	\$341							
25	\$342							
26	\$349							
27	\$357							
28	\$371							
29	\$382							
30	\$387							
31	\$395							
32	\$403							
33	\$409							
34	\$414							
35	\$417							
36	\$419							
37	\$422							
38	\$425							
39	\$430							
40	\$436							
41	\$444							
42	\$452							
43	\$463							
44	\$476							
45	\$492							
46	\$512							
47	\$533							
48	\$558							
49	\$582							
50	\$609							
51	\$636							
52	\$666							
53	\$696							
54	\$728							
55	\$761							
56	\$796							
57	\$831							
58	\$869							
59	\$888							
60	\$926							
61	\$958							
62	\$980							
63	\$1,007							
64	\$1,023							
65+	\$1,023							

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$232								
21	\$365								
22	\$365								
23	\$365								
24	\$365								
25	\$367								
26	\$374								
27	\$383								
28	\$397								
29	\$409								
30	\$414								
31	\$423								
32	\$432								
33	\$437								
34	\$443								
35	\$446								
36	\$449								
37	\$452								
38	\$455								
39	\$461								
40	\$467								
41	\$475								
42	\$484								
43	\$495								
44	\$510								
45	\$527								
46	\$548								
47	\$571								
48	\$597								
49	\$623								
50	\$652								
51	\$681								
52	\$713								
53	\$745								
54	\$779								
55	\$814								
56	\$852								
57	\$890								
58	\$930								
59	\$950								
60	\$991								
61	\$1,026								
62	\$1,049								
63	\$1,078								
64	\$1,095								
65+	\$1,095								

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$234								
21	\$368								
22	\$368								
23	\$368								
24	\$368								
25	\$370								
26	\$377								
27	\$386								
28	\$400								
29	\$412								
30	\$418								
31	\$427								
32	\$436								
33	\$441								
34	\$447								
35	\$450								
36	\$453								
37	\$456								
38	\$459								
39	\$465								
40	\$471								
41	\$480								
42	\$488								
43	\$500								
44	\$515								
45	\$532								
46	\$553								
47	\$576								
48	\$602								
49	\$629								
50	\$658								
51	\$687								
52	\$719								
53	\$752								
54	\$787								
55	\$822								
56	\$860								
57	\$898								
58	\$939								
59	\$959								
60	\$1,000								
61	\$1,035								
62	\$1,059								
63	\$1,088								
64	\$1,105								
65+	\$1,105								

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$242								
21	\$381								
22	\$381								
23	\$381								
24	\$381								
25	\$383								
26	\$391								
27	\$400								
28	\$415								
29	\$427								
30	\$433								
31	\$442								
32	\$451								
33	\$457								
34	\$463								
35	\$466								
36	\$469								
37	\$472								
38	\$475								
39	\$481								
40	\$488								
41	\$497								
42	\$505								
43	\$518								
44	\$533								
45	\$551								
46	\$572								
47	\$596								
48	\$624								
49	\$651								
50	\$681								
51	\$711								
52	\$745								
53	\$778								
54	\$814								
55	\$851								
56	\$890								
57	\$930								
58	\$972								
59	\$993								
60	\$1,035								
61	\$1,072								
62	\$1,096								
63	\$1,126								
64	\$1,144								
65+	\$1,144								

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$258								
21	\$406								
22	\$406								
23	\$406								
24	\$406								
25	\$408								
26	\$416								
27	\$426								
28	\$442								
29	\$455								
30	\$461								
31	\$471								
32	\$481								
33	\$487								
34	\$493								
35	\$496								
36	\$500								
37	\$503								
38	\$506								
39	\$513								
40	\$519								
41	\$529								
42	\$538								
43	\$551								
44	\$567								
45	\$587								
46	\$609								
47	\$635								
48	\$664								
49	\$693								
50	\$725								
51	\$758								
52	\$793								
53	\$829								
54	\$867								
55	\$906								
56	\$948								
57	\$990								
58	\$1,035								
59	\$1,057								
60	\$1,102								
61	\$1,141								
62	\$1,167								
63	\$1,199								
64	\$1,219								
65+	\$1,219								

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$207								
21	\$326								
22	\$326								
23	\$326								
24	\$326								
25	\$327								
26	\$333								
27	\$341								
28	\$354								
29	\$364								
30	\$370								
31	\$377								
32	\$385								
33	\$390								
34	\$395								
35	\$398								
36	\$400								
37	\$403								
38	\$406								
39	\$411								
40	\$416								
41	\$424								
42	\$431								
43	\$442								
44	\$455								
45	\$470								
46	\$488								
47	\$509								
48	\$532								
49	\$555								
50	\$582								
51	\$607								
52	\$636								
53	\$664								
54	\$695								
55	\$726								
56	\$760								
57	\$793								
58	\$830								
59	\$848								
60	\$884								
61	\$915								
62	\$935								
63	\$961								
64	\$977								
65+	\$977								

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$192								
21	\$303								
22	\$303								
23	\$303								
24	\$303								
25	\$304								
26	\$310								
27	\$318								
28	\$329								
29	\$339								
30	\$344								
31	\$351								
32	\$358								
33	\$363								
34	\$368								
35	\$370								
36	\$373								
37	\$375								
38	\$378								
39	\$382								
40	\$387								
41	\$395								
42	\$402								
43	\$411								
44	\$423								
45	\$438								
46	\$455								
47	\$474								
48	\$495								
49	\$517								
50	\$541								
51	\$565								
52	\$591								
53	\$618								
54	\$647								
55	\$676								
56	\$707								
57	\$738								
58	\$772								
59	\$789								
60	\$822								
61	\$851								
62	\$871								
63	\$895								
64	\$909								
65+	\$909								

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$218								
21	\$343								
22	\$343								
23	\$343								
24	\$343								
25	\$344								
26	\$351								
27	\$359								
28	\$373								
29	\$384								
30	\$389								
31	\$398								
32	\$406								
33	\$411								
34	\$416								
35	\$419								
36	\$422								
37	\$425								
38	\$427								
39	\$433								
40	\$438								
41	\$447								
42	\$454								
43	\$465								
44	\$479								
45	\$495								
46	\$515								
47	\$536								
48	\$561								
49	\$585								
50	\$613								
51	\$640								
52	\$670								
53	\$700								
54	\$732								
55	\$765								
56	\$800								
57	\$836								
58	\$874								
59	\$893								
60	\$931								
61	\$964								
62	\$985								
63	\$1,013								
64	\$1,029								
65+	\$1,029								

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$224								
21	\$353								
22	\$353								
23	\$353								
24	\$353								
25	\$354								
26	\$361								
27	\$370								
28	\$383								
29	\$395								
30	\$400								
31	\$409								
32	\$417								
33	\$422								
34	\$428								
35	\$431								
36	\$434								
37	\$436								
38	\$439								
39	\$445								
40	\$451								
41	\$459								
42	\$467								
43	\$478								
44	\$493								
45	\$509								
46	\$529								
47	\$551								
48	\$576								
49	\$602								
50	\$630								
51	\$658								
52	\$688								
53	\$719								
54	\$753								
55	\$786								
56	\$823								
57	\$859								
58	\$898								
59	\$918								
60	\$957								
61	\$991								
62	\$1,013								
63	\$1,041								
64	\$1,058								
65+	\$1,058								

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400							
0-20	\$197							
21	\$310							
22	\$310							
23	\$310							
24	\$310							
25	\$312							
26	\$318							
27	\$325							
28	\$338							
29	\$347							
30	\$352							
31	\$360							
32	\$367							
33	\$372							
34	\$377							
35	\$379							
36	\$382							
37	\$384							
38	\$387							
39	\$392							
40	\$397							
41	\$404							
42	\$411							
43	\$421							
44	\$434							
45	\$448							
46	\$466							
47	\$485							
48	\$508							
49	\$530							
50	\$555							
51	\$579							
52	\$606							
53	\$633							
54	\$663							
55	\$692							
56	\$724							
57	\$757							
58	\$791							
59	\$808							
60	\$843							
61	\$872							
62	\$892							
63	\$917							
64	\$931							
65+	\$931							

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$211								
21	\$333								
22	\$333								
23	\$333								
24	\$333								
25	\$334								
26	\$341								
27	\$349								
28	\$362								
29	\$373								
30	\$378								
31	\$386								
32	\$394								
33	\$399								
34	\$404								
35	\$407								
36	\$409								
37	\$412								
38	\$415								
39	\$420								
40	\$425								
41	\$433								
42	\$441								
43	\$452								
44	\$465								
45	\$481								
46	\$499								
47	\$520								
48	\$544								
49	\$568								
50	\$595								
51	\$621								
52	\$650								
53	\$679								
54	\$711								
55	\$742								
56	\$777								
57	\$811								
58	\$848								
59	\$867								
60	\$903								
61	\$935								
62	\$956								
63	\$983								
64	\$999								
65+	\$999								

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$237								
21	\$373								
22	\$373								
23	\$373								
24	\$373								
25	\$374								
26	\$382								
27	\$391								
28	\$405								
29	\$417								
30	\$423								
31	\$432								
32	\$441								
33	\$447								
34	\$453								
35	\$456								
36	\$459								
37	\$462								
38	\$465								
39	\$471								
40	\$477								
41	\$486								
42	\$494								
43	\$506								
44	\$521								
45	\$539								
46	\$559								
47	\$583								
48	\$610								
49	\$636								
50	\$666								
51	\$696								
52	\$728								
53	\$761								
54	\$796								
55	\$832								
56	\$870								
57	\$909								
58	\$950								
59	\$971								
60	\$1,012								
61	\$1,048								
62	\$1,072								
63	\$1,101								
64	\$1,119								
65+	\$1,119								

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$211								
21	\$332								
22	\$332								
23	\$332								
24	\$332								
25	\$333								
26	\$340								
27	\$348								
28	\$361								
29	\$371								
30	\$376								
31	\$384								
32	\$392								
33	\$397								
34	\$403								
35	\$405								
36	\$408								
37	\$411								
38	\$413								
39	\$419								
40	\$424								
41	\$432								
42	\$440								
43	\$450								
44	\$463								
45	\$479								
46	\$498								
47	\$518								
48	\$542								
49	\$566								
50	\$592								
51	\$619								
52	\$647								
53	\$677								
54	\$708								
55	\$740								
56	\$774								
57	\$808								
58	\$845								
59	\$863								
60	\$900								
61	\$932								
62	\$953								
63	\$979								
64	\$995								
65+	\$995								

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$217								
21	\$342								
22	\$342								
23	\$342								
24	\$342								
25	\$344								
26	\$351								
27	\$359								
28	\$372								
29	\$383								
30	\$389								
31	\$397								
32	\$405								
33	\$410								
34	\$416								
35	\$419								
36	\$421								
37	\$424								
38	\$427								
39	\$432								
40	\$438								
41	\$446								
42	\$454								
43	\$465								
44	\$478								
45	\$495								
46	\$514								
47	\$535								
48	\$560								
49	\$584								
50	\$612								
51	\$639								
52	\$669								
53	\$699								
54	\$731								
55	\$764								
56	\$799								
57	\$835								
58	\$873								
59	\$891								
60	\$930								
61	\$962								
62	\$984								
63	\$1,011								
64	\$1,027								
65+	\$1,027								

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$214								
21	\$338								
22	\$338								
23	\$338								
24	\$338								
25	\$339								
26	\$346								
27	\$354								
28	\$367								
29	\$378								
30	\$383								
31	\$391								
32	\$399								
33	\$404								
34	\$410								
35	\$413								
36	\$415								
37	\$418								
38	\$421								
39	\$426								
40	\$431								
41	\$440								
42	\$447								
43	\$458								
44	\$472								
45	\$487								
46	\$506								
47	\$528								
48	\$552								
49	\$576								
50	\$603								
51	\$630								
52	\$659								
53	\$689								
54	\$721								
55	\$753								
56	\$788								
57	\$823								
58	\$860								
59	\$879								
60	\$916								
61	\$949								
62	\$970								
63	\$997								
64	\$1,013								
65+	\$1,013								

CIGNA MEDICAL PLAN RATE SHEET

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

AGE	Cigna Access 6400								
0-20	\$230								
21	\$362								
22	\$362								
23	\$362								
24	\$362								
25	\$364								
26	\$371								
27	\$380								
28	\$394								
29	\$406								
30	\$411								
31	\$420								
32	\$429								
33	\$434								
34	\$440								
35	\$443								
36	\$446								
37	\$449								
38	\$452								
39	\$457								
40	\$463								
41	\$472								
42	\$480								
43	\$492								
44	\$506								
45	\$523								
46	\$544								
47	\$566								
48	\$593								
49	\$618								
50	\$647								
51	\$676								
52	\$707								
53	\$739								
54	\$774								
55	\$808								
56	\$845								
57	\$883								
58	\$923								
59	\$943								
60	\$984								
61	\$1,018								
62	\$1,041								
63	\$1,070								
64	\$1,087								
65+	\$1,087								

CIGNA MEDICAL PLAN RATE SHEET

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

Together, all the way.®



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