

Cigna Medical and Pediatric Dental Plan Rate Sheet

Medical and Pediatric Dental rates applicable for insurance policies with effective dates between January 1, 2018 and December 31, 2018.

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 children age 18 and under, Pediatric Dental will be added to the plan. See Pediatric Dental Plan Rating Rules to calculate the rate.
8. 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 at <https://www.cigna.com/personal/individual-and-family-plans/policy-disclosures/arizona-policy-disclosures.page>.*

Medical Rating Area Table

County	Rating Area
Maricopa	Rating Area # 4

How to Determine Your Pediatric 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.
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	\$28

CIGNA MEDICAL PLAN RATE SHEET

Monthly rates for insurance policies with effective dates of January 1, 2018 through December 31, 2018

AGE	Cigna Connect 5500
0-14	\$327.32
15	\$356.41
16	\$367.54
17	\$378.66
18	\$390.64
19	\$402.62
20	\$415.03
21	\$427.86
22	\$427.86
23	\$427.86
24	\$427.86
25	\$429.58
26	\$438.13
27	\$448.40
28	\$465.09
29	\$478.78
30	\$485.63
31	\$495.89
32	\$506.16
33	\$512.58
34	\$519.43
35	\$522.85
36	\$526.27
37	\$529.70
38	\$533.12
39	\$539.96
40	\$546.81
41	\$557.08
42	\$566.92
43	\$580.61
44	\$597.73
45	\$617.84
46	\$641.80
47	\$668.75
48	\$699.56
49	\$729.94
50	\$764.17
51	\$797.97
52	\$835.19
53	\$872.84
54	\$913.49
55	\$954.14
56	\$998.21
57	\$1,042.70
58	\$1,090.20
59	\$1,113.73
60	\$1,161.22
61	\$1,202.30
62	\$1,229.25
63	\$1,263.05
64+	\$1,283.58

CIGNA MEDICAL PLAN
RATE SHEET

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Together, all the way.®



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