



**August 2010**

**Current Benefits and Premiums**

Each year we carefully review our benefits and premiums to ensure that we are meeting our members' coverage needs. Part of this process is tracking the cost of prescription medications, hospitalizations and doctors' services that our members received, to ensure we are collecting enough premium to pay their claims.

To reflect the changing demographics of, and rise in medical costs for, the entire pool of individual members, we have filed a premium increase request with Washington State's Office of the Insurance Commissioner and received approval. The premium for your current benefit plan will increase effective October 1, 2010, as illustrated in the enclosed rate sheet filed with Washington State's Office of the Insurance Commissioner.

We realize the difficulty that any premium increase poses for our members. This is why we are reluctant to raise rates, but we are compelled to do so in response to increasing health care costs driven by advances in treatment and medications, increasing chronic illness and an aging population. You can learn more about how we set rates, and how they are reviewed by the state, at [www.asuris.com](http://www.asuris.com).

As a nonprofit, our commitment is to our members – to promoting health and wellness and curbing costs. For example, our benefit plans directly assist members with care and disease management support, health coaching and 24-hour nurse advice. Additionally, our behind-the-scenes support ensures accurate and timely claims processing and payment. We also offer a secure website, [myAsuris.com](http://myAsuris.com), which provides information on care options, health cost comparisons, advice and articles on health issues, the ability to check claims history and locate providers, and a chat room of community discussions about health care. We provide information and tools to help you better understand and manage your individual health care needs and options.

Should you have questions, please visit [www.Asuris.com](http://www.Asuris.com) to review a list of available plans, or contact your producer (agent) or our Customer Service specialists at 888-344-5587.

Our goal at Asuris is to make health care accessible for everyone in our community and to provide our best value to you. Thank you for choosing us as your health insurer.

Sincerely,

A handwritten signature in black ink that reads "Penny Garrett". The signature is written in a cursive, flowing style.

Penny Garrett  
Director, Customer Service

**Enclosure: [Individual Rate Sheet](#)**



Rates are based on the age of each applicant.

To qualify for the non-smoker rate, you must not have smoked cigarettes, cigars, pipes or used chewing tobacco, smokeless tobacco or any other form of tobacco or illegal drug substances within the past 12 months.

Families with one child pay only the one child rate. Families with two or more children pay the two or more children rate.

## Asuris Core Plan

Age Band Category	\$2500 Deductible		\$5000 Deductible	
	Non-Smoker	Smoker	Non-Smoker	Smoker
0-24	\$103	\$118	\$85	\$98
25-29	\$114	\$132	\$94	\$110
30-34	\$135	\$152	\$111	\$126
35-39	\$160	\$181	\$132	\$150
40-44	\$188	\$218	\$156	\$179
45-49	\$229	\$262	\$189	\$219
50-54	\$272	\$312	\$226	\$260
55-59	\$319	\$367	\$266	\$306
60 +	\$376	\$435	\$313	\$362
First Child	\$92	\$92	\$75	\$75
2 or More Children	\$177	\$177	\$146	\$146

Age Band Category	\$7500 Deductible		\$10,000 Deductible	
	Non-Smoker	Smoker	Non-Smoker	Smoker
0-24	\$77	\$88	\$71	\$82
25-29	\$85	\$100	\$79	\$92
30-34	\$101	\$114	\$93	\$105
35-39	\$120	\$135	\$110	\$125
40-44	\$141	\$162	\$130	\$150
45-49	\$171	\$197	\$157	\$181
50-54	\$204	\$235	\$187	\$216
55-59	\$240	\$276	\$221	\$254
60 +	\$283	\$328	\$261	\$301
First Child	\$68	\$68	\$63	\$63
2 or More Children	\$132	\$132	\$122	\$122

Rates Effective October 2010



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To qualify for the non-smoker rate, you must not have smoked cigarettes, cigars, pipes or used chewing tobacco, smokeless tobacco or any other form of tobacco or illegal drug substances within the past 12 months.

Families with one child pay only the one child rate. Families with two or more children pay the two or more children rate.

## Asuris Clarity 50

Age Band Category	\$2,500 Deductible		\$5,000 Deductible	
	Non-Smoker	Smoker	Non-Smoker	Smoker
0-24	\$78	\$89	\$58	\$68
25-29	\$87	\$101	\$66	\$77
30-34	\$103	\$116	\$77	\$88
35-39	\$121	\$137	\$88	\$104
40-44	\$143	\$165	\$106	\$122
45-49	\$173	\$199	\$131	\$151
50-54	\$208	\$239	\$153	\$179
55-59	\$244	\$281	\$182	\$210
60 +	\$287	\$333	\$215	\$251
First Child	\$69	\$69	\$53	\$53
2 or More Children	\$135	\$135	\$101	\$101

Rates Effective October 2010



Rates are based on the age of each applicant.

To qualify for the non-smoker rate, you must not have smoked cigarettes, cigars, pipes or used chewing tobacco, smokeless tobacco or any other form of tobacco or illegal drug substances within the past 12 months.

Families with one child pay only the one child rate. Families with two or more children pay the two or more children rate.

## Asuris Clarity 70

Age Band Category	\$1,000 Deductible		\$3,000 Deductible	
	Non-Smoker	Smoker	Non-Smoker	Smoker
0-24	\$216	\$251	\$140	\$163
25-29	\$250	\$286	\$162	\$186
30-34	\$291	\$334	\$189	\$220
35-39	\$343	\$393	\$223	\$257
40-44	\$404	\$471	\$266	\$308
45-49	\$491	\$567	\$324	\$371
50-54	\$583	\$670	\$377	\$439
55-59	\$685	\$789	\$448	\$516
60 +	\$808	\$939	\$522	\$612
First Child	\$200	\$200	\$134	\$134
2 or More Children	\$379	\$379	\$252	\$252

Rates Effective October 2010



Rates are based on the age of each applicant.

To qualify for the non-smoker rate, you must not have smoked cigarettes, cigars, pipes or used chewing tobacco, smokeless tobacco or any other form of tobacco or illegal drug substances within the past 12 months.

Families with one child pay only the one child rate. Families with two or more children pay the two or more children rate.

## Asuris Clarity 80

Age Band Category	\$500 Deductible		\$1,500 Deductible	
	Non-Smoker	Smoker	Non-Smoker	Smoker
0-24	\$294	\$340	\$229	\$265
25-29	\$335	\$386	\$261	\$302
30-34	\$387	\$452	\$303	\$349
35-39	\$458	\$531	\$354	\$412
40-44	\$547	\$635	\$423	\$490
45-49	\$662	\$762	\$513	\$591
50-54	\$779	\$904	\$606	\$703
55-59	\$920	\$1066	\$714	\$826
60 +	\$1096	\$1268	\$851	\$985
First Child	\$270	\$270	\$209	\$209
2 or More Children	\$517	\$517	\$398	\$398

Rates Effective October 2010



Rates are based on the age of each applicant.

To qualify for the non-smoker rate, you must not have smoked cigarettes, cigars, pipes or used chewing tobacco, smokeless tobacco or any other form of tobacco or illegal drug substances within the past 12 months.

Families with one child pay only the one child rate. Families with two or more children pay the two or more children rate.

## Preferred Plans (PPO)

Age Band Category	Comprehensive Plan	
	\$750 Deductible	
	Non-Smoker	Smoker
0-29	\$301	\$333
30-34	\$367	\$406
35-39	\$434	\$491
40-44	\$543	\$631
45-49	\$631	\$741
50-54	\$721	\$842
55-59	\$876	\$1002
60 +	\$1056	\$1238
First Child	\$266	\$266
2 or More Children	\$506	\$506

Rates Effective October 2010



Rates are based on the age of each applicant.

To qualify for the non-smoker rate, you must not have smoked cigarettes, cigars, pipes or used chewing tobacco, smokeless tobacco or any other form of tobacco or illegal drug substances within the past 12 months.

Families with one child pay only the one child rate. Families with two or more children pay the two or more children rate.

## HSA – Qualified Individual Preferred Catastrophic Plan

Age Band Category	Single		Family	
	\$2,500 Deductible		\$5,000 Deductible	
	Non-Smoker	Smoker	Non-Smoker	Smoker
0-29	\$130	\$142	\$101	\$113
30-34	\$156	\$179	\$122	\$142
35-39	\$188	\$225	\$146	\$179
40-44	\$240	\$273	\$189	\$218
45-49	\$273	\$317	\$218	\$256
50-54	\$317	\$362	\$256	\$291
55-59	\$377	\$438	\$301	\$346
60+	\$444	\$524	\$349	\$416
First Child	N/A	N/A	\$96	\$96
2 or More Children	N/A	N/A	\$191	\$191

Rates Effective October 2010



Rates are based on the age of each applicant.

To qualify for the non-smoker rate, you must not have smoked cigarettes, cigars, pipes or used chewing tobacco, smokeless tobacco or any other form of tobacco or illegal drug substances within the past 12 months.

Families with one child pay only the one child rate. Families with two or more children pay the two or more children rate.

## Asuris HSA HealthPlan

Age Band Category	Single		Family	
	\$2,500 Deductible		\$5,000 Deductible	
	Non-Smoker	Smoker	Non-Smoker	Smoker
0-29	\$126	\$137	\$98	\$111
30-34	\$153	\$173	\$121	\$137
35-39	\$182	\$223	\$143	\$173
40-44	\$234	\$268	\$183	\$214
45-49	\$268	\$309	\$214	\$250
50-54	\$309	\$355	\$250	\$285
55-59	\$371	\$428	\$294	\$340
60 +	\$434	\$515	\$343	\$409
First Child	N/A	N/A	\$95	\$95
2 or more Children	N/A	N/A	\$189	\$189

Age Band Category	Single		Family	
	\$3,500 Deductible		\$7,000 Deductible	
	Non-Smoker	Smoker	Non-Smoker	Smoker
0-29	\$114	\$126	\$89	\$101
30-34	\$140	\$160	\$111	\$126
35-39	\$166	\$200	\$131	\$160
40-44	\$213	\$244	\$169	\$192
45-49	\$244	\$282	\$192	\$229
50-54	\$282	\$324	\$229	\$259
55-59	\$336	\$390	\$268	\$309
60 +	\$395	\$469	\$310	\$372
First Child	N/A	N/A	\$87	\$87
2 or more Children	N/A	N/A	\$172	\$172

Rates Effective October 2010



Rates are based on the age of each applicant.

To qualify for the non-smoker rate, you must not have smoked cigarettes, cigars, pipes or used chewing tobacco, smokeless tobacco or any other form of tobacco or illegal drug substances within the past 12 months.

Families with one child pay only the one child rate. Families with two or more children pay the two or more children rate.

## Asuris HSA – Comprehensive Plan

Age Band Category	Single		Family	
	\$1,500 Deductible		\$3,000 Deductible	
	Non-Smoker	Smoker	Non-Smoker	Smoker
0-29	\$179	\$198	\$140	\$156
30-34	\$221	\$250	\$172	\$198
35-39	\$261	\$317	\$204	\$250
40-44	\$334	\$383	\$266	\$304
45-49	\$383	\$440	\$304	\$355
50-54	\$440	\$506	\$355	\$404
55-59	\$527	\$610	\$419	\$482
60+	\$617	\$732	\$486	\$583
First Child	N/A	N/A	\$135	\$135
2 or more Children	N/A	N/A	\$269	\$269

Rates Effective October 2010



Rates are based on the age of each applicant.

To qualify for the non-smoker rate, you must not have smoked cigarettes, cigars, pipes or used chewing tobacco, smokeless tobacco or any other form of tobacco or illegal drug substances within the past 12 months.

Families with one child pay only the one child rate. Families with two or more children pay the two or more children rate.

## Preferred Plans (PPO)

Age Band Category	Catastrophic Plan	
	\$1,820 Deductible	
	Non-Smoker	Smoker
0-29	\$127	\$142
30-34	\$156	\$179
35-39	\$189	\$226
40-44	\$239	\$276
45-49	\$273	\$318
50-54	\$318	\$365
55-59	\$379	\$437
60 +	\$443	\$523
First Child	\$125	\$125
2 or More Children	\$238	\$238

Rates Effective October 2010