



Rates Effective: October 2011 - December 2011

State: South Dakota

Non-Tobacco Use

Counties: Aurora, Bon Homme, Brookings, Brown, Brule, Buffalo, Charles Mix, Clay, Coddington, Day, Deuel, Douglas, Grant, Gregory, Hamlin, Hand, Hanson, Hutchinson, Hyde, Jerauld, Kingsbury, Lake, Lincoln, Lyman, Marshall, McCook, Miner, Minnehaha, Moody, Roberts, Sanborn, Tripp, Turner, Union, Yankton

Underwritten by Coventry Health and Life Insurance Company

Age of Contract Holder	Spectrum 1500		Spectrum 3500	
	\$1,500 Ded, 90/70		\$3,500 Ded, 90/70	
	Male	Female	Male	Female
0	\$233	\$233	\$186	\$186
1	\$163	\$163	\$131	\$131
2-18	\$121	\$121	\$97	\$97
19	\$85	\$95	\$68	\$76
20	\$94	\$112	\$75	\$89
21	\$100	\$131	\$80	\$104
22	\$109	\$153	\$87	\$122
23	\$117	\$168	\$94	\$134
24	\$126	\$216	\$100	\$173
25	\$128	\$222	\$102	\$177
26	\$131	\$227	\$104	\$181
27	\$133	\$233	\$106	\$186
28	\$134	\$206	\$107	\$164
29	\$139	\$211	\$111	\$169
30	\$137	\$211	\$110	\$168
31	\$140	\$214	\$111	\$171
32	\$142	\$217	\$113	\$173
33	\$146	\$226	\$116	\$181
34	\$152	\$230	\$122	\$184
35	\$153	\$237	\$122	\$189
36	\$157	\$243	\$126	\$194
37	\$161	\$250	\$129	\$199
38	\$169	\$257	\$135	\$205
39	\$205	\$258	\$164	\$206
40	\$213	\$263	\$170	\$210
41	\$220	\$270	\$176	\$215
42	\$228	\$271	\$182	\$217
43	\$234	\$277	\$187	\$221
44	\$213	\$285	\$170	\$228
45	\$216	\$288	\$173	\$230
46	\$226	\$403	\$180	\$322
47	\$229	\$403	\$183	\$322
48	\$236	\$403	\$189	\$322
49	\$243	\$403	\$194	\$322
50	\$250	\$403	\$200	\$322
51	\$257	\$403	\$205	\$322
52	\$263	\$403	\$210	\$322
53	\$272	\$403	\$217	\$322
54	\$284	\$403	\$227	\$322
55	\$290	\$403	\$232	\$322
56	\$403	\$403	\$322	\$322
57	\$403	\$403	\$322	\$322
58	\$403	\$403	\$322	\$322
59	\$403	\$403	\$322	\$322
60	\$403	\$403	\$322	\$322
61	\$403	\$403	\$322	\$322
62	\$403	\$403	\$322	\$322
63	\$403	\$403	\$322	\$322
64	\$403	\$403	\$322	\$322

Note: 10% discount for two or more members on a plan.

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Underwritten by Coventry Health and Life Insurance Company

Age of Contract Holder	Torch 1000		Torch 1500		Torch 2500		Torch 5000	
	\$1,000 Ded, 80/60		\$1,500 Ded, 80/60		\$2,500 Ded, 80/60		\$5,000 Ded, 80/60	
	Male	Female	Male	Female	Male	Female	Male	Female
0	\$213	\$213	\$201	\$201	\$145	\$145	\$108	\$108
1	\$149	\$149	\$141	\$141	\$101	\$101	\$75	\$75
2-18	\$110	\$110	\$104	\$104	\$75	\$75	\$56	\$56
19	\$77	\$87	\$73	\$82	\$53	\$59	\$39	\$44
20	\$86	\$102	\$81	\$96	\$59	\$69	\$44	\$52
21	\$91	\$119	\$86	\$113	\$62	\$81	\$46	\$60
22	\$99	\$139	\$94	\$132	\$68	\$95	\$50	\$70
23	\$107	\$154	\$101	\$145	\$73	\$104	\$54	\$78
24	\$115	\$198	\$108	\$186	\$78	\$134	\$58	\$100
25	\$117	\$203	\$110	\$191	\$80	\$138	\$59	\$102
26	\$119	\$208	\$113	\$196	\$81	\$141	\$60	\$105
27	\$121	\$212	\$115	\$200	\$83	\$144	\$61	\$107
28	\$123	\$188	\$116	\$177	\$83	\$128	\$62	\$95
29	\$127	\$193	\$120	\$182	\$86	\$131	\$64	\$97
30	\$126	\$192	\$118	\$181	\$85	\$131	\$63	\$97
31	\$127	\$196	\$120	\$184	\$87	\$133	\$64	\$99
32	\$130	\$198	\$122	\$187	\$88	\$135	\$65	\$100
33	\$133	\$207	\$125	\$195	\$90	\$141	\$67	\$104
34	\$139	\$210	\$131	\$198	\$94	\$143	\$70	\$106
35	\$140	\$216	\$132	\$204	\$95	\$147	\$71	\$109
36	\$144	\$222	\$136	\$210	\$98	\$151	\$73	\$112
37	\$147	\$228	\$139	\$215	\$100	\$155	\$74	\$115
38	\$154	\$235	\$145	\$221	\$105	\$160	\$78	\$119
39	\$188	\$236	\$177	\$223	\$127	\$160	\$95	\$119
40	\$194	\$240	\$183	\$226	\$132	\$163	\$98	\$121
41	\$201	\$246	\$190	\$232	\$137	\$167	\$102	\$124
42	\$208	\$248	\$196	\$234	\$141	\$168	\$105	\$125
43	\$213	\$253	\$201	\$239	\$145	\$172	\$108	\$128
44	\$195	\$261	\$184	\$246	\$132	\$177	\$98	\$132
45	\$198	\$263	\$186	\$248	\$134	\$179	\$100	\$133
46	\$206	\$368	\$195	\$347	\$140	\$250	\$104	\$186
47	\$209	\$368	\$198	\$347	\$142	\$250	\$106	\$186
48	\$216	\$368	\$203	\$347	\$147	\$250	\$109	\$186
49	\$222	\$368	\$210	\$347	\$151	\$250	\$112	\$186
50	\$229	\$368	\$216	\$347	\$155	\$250	\$115	\$186
51	\$235	\$368	\$221	\$347	\$159	\$250	\$118	\$186
52	\$241	\$368	\$227	\$347	\$163	\$250	\$122	\$186
53	\$249	\$368	\$234	\$347	\$169	\$250	\$126	\$186
54	\$260	\$368	\$245	\$347	\$177	\$250	\$131	\$186
55	\$265	\$368	\$250	\$347	\$180	\$250	\$134	\$186
56	\$368	\$368	\$347	\$347	\$250	\$250	\$186	\$186
57	\$368	\$368	\$347	\$347	\$250	\$250	\$186	\$186
58	\$368	\$368	\$347	\$347	\$250	\$250	\$186	\$186
59	\$368	\$368	\$347	\$347	\$250	\$250	\$186	\$186
60	\$368	\$368	\$347	\$347	\$250	\$250	\$186	\$186
61	\$368	\$368	\$347	\$347	\$250	\$250	\$186	\$186
62	\$368	\$368	\$347	\$347	\$250	\$250	\$186	\$186
63	\$368	\$368	\$347	\$347	\$250	\$250	\$186	\$186
64	\$368	\$368	\$347	\$347	\$250	\$250	\$186	\$186

Note: 10% discount for two or more members on a plan.

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Underwritten by Coventry Health and Life Insurance Company

Age of Contract Holder	Torchlight 2000		Torchlight 3000		Torchlight 5000		Torchlight 10000	
	\$2,000 Ded, 60/50		\$3,000 Ded, 60/50		\$5,000 Ded, 60/50		\$10,000 Ded, 60/50	
	Male	Female	Male	Female	Male	Female	Male	Female
0	\$134	\$134	\$119	\$119	\$93	\$93	\$76	\$76
1	\$94	\$94	\$83	\$83	\$65	\$65	\$53	\$53
2-18	\$69	\$69	\$61	\$61	\$48	\$48	\$39	\$39
19	\$48	\$54	\$43	\$48	\$34	\$38	\$28	\$31
20	\$54	\$64	\$48	\$57	\$38	\$45	\$31	\$36
21	\$57	\$75	\$51	\$66	\$40	\$52	\$33	\$43
22	\$62	\$87	\$55	\$78	\$43	\$61	\$35	\$50
23	\$67	\$96	\$59	\$85	\$47	\$67	\$38	\$55
24	\$72	\$124	\$64	\$110	\$50	\$86	\$41	\$70
25	\$73	\$127	\$65	\$113	\$51	\$89	\$42	\$72
26	\$75	\$130	\$66	\$115	\$52	\$91	\$43	\$74
27	\$76	\$133	\$67	\$118	\$53	\$93	\$43	\$76
28	\$77	\$118	\$68	\$104	\$54	\$82	\$44	\$67
29	\$80	\$121	\$71	\$107	\$56	\$84	\$45	\$69
30	\$79	\$121	\$70	\$107	\$55	\$84	\$45	\$69
31	\$80	\$123	\$71	\$109	\$56	\$86	\$45	\$70
32	\$81	\$124	\$72	\$110	\$57	\$87	\$46	\$71
33	\$83	\$130	\$74	\$115	\$58	\$90	\$47	\$74
34	\$87	\$132	\$77	\$117	\$61	\$92	\$50	\$75
35	\$88	\$136	\$78	\$120	\$61	\$95	\$50	\$77
36	\$90	\$139	\$80	\$124	\$63	\$97	\$51	\$79
37	\$92	\$143	\$82	\$127	\$64	\$100	\$53	\$81
38	\$97	\$147	\$86	\$131	\$67	\$103	\$55	\$84
39	\$118	\$148	\$104	\$131	\$82	\$103	\$67	\$84
40	\$122	\$150	\$108	\$133	\$85	\$105	\$69	\$86
41	\$126	\$155	\$112	\$137	\$88	\$108	\$72	\$88
42	\$130	\$155	\$116	\$138	\$91	\$108	\$74	\$88
43	\$134	\$159	\$119	\$141	\$93	\$111	\$76	\$90
44	\$122	\$163	\$108	\$145	\$85	\$114	\$69	\$93
45	\$124	\$165	\$110	\$146	\$86	\$115	\$70	\$94
46	\$129	\$231	\$115	\$205	\$90	\$161	\$74	\$131
47	\$131	\$231	\$116	\$205	\$92	\$161	\$75	\$131
48	\$135	\$231	\$120	\$205	\$94	\$161	\$77	\$131
49	\$139	\$231	\$124	\$205	\$97	\$161	\$79	\$131
50	\$143	\$231	\$127	\$205	\$100	\$161	\$81	\$131
51	\$147	\$231	\$130	\$205	\$103	\$161	\$84	\$131
52	\$151	\$231	\$134	\$205	\$105	\$161	\$86	\$131
53	\$156	\$231	\$138	\$205	\$109	\$161	\$89	\$131
54	\$163	\$231	\$144	\$205	\$114	\$161	\$93	\$131
55	\$166	\$231	\$147	\$205	\$116	\$161	\$95	\$131
56	\$231	\$231	\$205	\$205	\$161	\$161	\$131	\$131
57	\$231	\$231	\$205	\$205	\$161	\$161	\$131	\$131
58	\$231	\$231	\$205	\$205	\$161	\$161	\$131	\$131
59	\$231	\$231	\$205	\$205	\$161	\$161	\$131	\$131
60	\$231	\$231	\$205	\$205	\$161	\$161	\$131	\$131
61	\$231	\$231	\$205	\$205	\$161	\$161	\$131	\$131
62	\$231	\$231	\$205	\$205	\$161	\$161	\$131	\$131
63	\$231	\$231	\$205	\$205	\$161	\$161	\$131	\$131
64	\$231	\$231	\$205	\$205	\$161	\$161	\$131	\$131

Note: 10% discount for two or more members on a plan.

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Underwritten by Coventry Health and Life Insurance Company

Age of Contract Holder	HealthGear A2500		HealthGear A5000		HealthGear B3500		HealthGear C5000	
	\$2,500 Ded, 80/50		\$5,000 Ded, 80/50		\$3,500 Ded, 70/50		\$5,000 Ded, 60/50	
	Male	Female	Male	Female	Male	Female	Male	Female
0	\$98	\$98	\$73	\$73	\$81	\$81	\$63	\$63
1	\$68	\$68	\$51	\$51	\$57	\$57	\$44	\$44
2-18	\$51	\$51	\$38	\$38	\$42	\$42	\$33	\$33
19	\$35	\$40	\$26	\$30	\$29	\$33	\$23	\$26
20	\$39	\$47	\$29	\$35	\$33	\$39	\$26	\$30
21	\$42	\$55	\$31	\$41	\$35	\$45	\$27	\$35
22	\$45	\$64	\$34	\$48	\$38	\$53	\$29	\$41
23	\$49	\$70	\$36	\$52	\$41	\$58	\$32	\$46
24	\$53	\$90	\$39	\$67	\$43	\$75	\$34	\$59
25	\$54	\$93	\$40	\$69	\$44	\$77	\$35	\$60
26	\$55	\$95	\$41	\$71	\$45	\$79	\$35	\$62
27	\$56	\$97	\$41	\$72	\$46	\$80	\$36	\$63
28	\$56	\$86	\$42	\$64	\$47	\$71	\$36	\$56
29	\$58	\$88	\$43	\$66	\$48	\$73	\$38	\$57
30	\$57	\$88	\$43	\$66	\$48	\$73	\$37	\$57
31	\$58	\$90	\$43	\$67	\$48	\$74	\$38	\$58
32	\$59	\$91	\$44	\$68	\$49	\$75	\$38	\$59
33	\$61	\$95	\$45	\$71	\$50	\$78	\$39	\$61
34	\$64	\$96	\$47	\$72	\$53	\$80	\$41	\$62
35	\$64	\$99	\$48	\$74	\$53	\$82	\$42	\$64
36	\$66	\$102	\$49	\$76	\$54	\$84	\$43	\$66
37	\$68	\$104	\$50	\$78	\$56	\$86	\$44	\$68
38	\$71	\$107	\$53	\$80	\$58	\$89	\$46	\$70
39	\$86	\$108	\$64	\$81	\$71	\$89	\$56	\$70
40	\$89	\$110	\$66	\$82	\$74	\$91	\$58	\$71
41	\$92	\$113	\$69	\$84	\$76	\$93	\$60	\$73
42	\$95	\$113	\$71	\$85	\$79	\$94	\$62	\$73
43	\$98	\$116	\$73	\$86	\$81	\$96	\$63	\$75
44	\$89	\$119	\$66	\$89	\$74	\$99	\$58	\$77
45	\$90	\$120	\$67	\$90	\$75	\$100	\$59	\$78
46	\$94	\$168	\$70	\$126	\$78	\$139	\$61	\$109
47	\$96	\$168	\$71	\$126	\$79	\$139	\$62	\$109
48	\$99	\$168	\$74	\$126	\$82	\$139	\$64	\$109
49	\$102	\$168	\$76	\$126	\$84	\$139	\$66	\$109
50	\$105	\$168	\$78	\$126	\$87	\$139	\$68	\$109
51	\$107	\$168	\$80	\$126	\$89	\$139	\$70	\$109
52	\$110	\$168	\$82	\$126	\$91	\$139	\$71	\$109
53	\$114	\$168	\$85	\$126	\$94	\$139	\$74	\$109
54	\$119	\$168	\$89	\$126	\$98	\$139	\$77	\$109
55	\$121	\$168	\$90	\$126	\$101	\$139	\$79	\$109
56	\$168	\$168	\$126	\$126	\$139	\$139	\$109	\$109
57	\$168	\$168	\$126	\$126	\$139	\$139	\$109	\$109
58	\$168	\$168	\$126	\$126	\$139	\$139	\$109	\$109
59	\$168	\$168	\$126	\$126	\$139	\$139	\$109	\$109
60	\$168	\$168	\$126	\$126	\$139	\$139	\$109	\$109
61	\$168	\$168	\$126	\$126	\$139	\$139	\$109	\$109
62	\$168	\$168	\$126	\$126	\$139	\$139	\$109	\$109
63	\$168	\$168	\$126	\$126	\$139	\$139	\$109	\$109
64	\$168	\$168	\$126	\$126	\$139	\$139	\$109	\$109

Note: 10% discount for two or more members on a plan.

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Underwritten by Coventry Health and Life Insurance Company

Age of Contract Holder	Prism 2500		Prism 3500		Prism 5000	
	\$2,500 Ded, 100/60		\$3,500 Ded, 100/60		\$5,000 Ded, 100/60	
	Male	Female	Male	Female	Male	Female
0	\$113	\$113	\$95	\$95	\$81	\$81
1	\$79	\$79	\$66	\$66	\$57	\$57
2-18	\$59	\$59	\$49	\$49	\$42	\$42
19	\$41	\$46	\$34	\$39	\$29	\$33
20	\$46	\$54	\$38	\$45	\$33	\$39
21	\$49	\$64	\$41	\$53	\$35	\$45
22	\$53	\$74	\$44	\$62	\$38	\$53
23	\$57	\$82	\$48	\$68	\$41	\$58
24	\$61	\$105	\$51	\$88	\$44	\$75
25	\$62	\$108	\$52	\$90	\$44	\$77
26	\$64	\$110	\$53	\$92	\$45	\$79
27	\$65	\$113	\$54	\$94	\$46	\$81
28	\$65	\$100	\$55	\$84	\$47	\$71
29	\$67	\$103	\$56	\$86	\$48	\$73
30	\$67	\$102	\$56	\$86	\$48	\$73
31	\$68	\$104	\$57	\$87	\$48	\$74
32	\$69	\$105	\$58	\$88	\$49	\$75
33	\$71	\$110	\$59	\$92	\$50	\$78
34	\$74	\$112	\$62	\$94	\$53	\$80
35	\$74	\$115	\$62	\$96	\$53	\$82
36	\$76	\$118	\$64	\$99	\$55	\$84
37	\$78	\$121	\$66	\$101	\$56	\$87
38	\$82	\$125	\$69	\$104	\$59	\$89
39	\$100	\$126	\$83	\$105	\$71	\$90
40	\$103	\$128	\$86	\$107	\$74	\$91
41	\$107	\$131	\$89	\$110	\$76	\$94
42	\$111	\$132	\$93	\$110	\$79	\$94
43	\$114	\$135	\$95	\$113	\$81	\$96
44	\$104	\$139	\$87	\$116	\$74	\$99
45	\$105	\$140	\$88	\$117	\$75	\$100
46	\$110	\$196	\$92	\$164	\$78	\$140
47	\$111	\$196	\$93	\$164	\$80	\$140
48	\$115	\$196	\$96	\$164	\$82	\$140
49	\$118	\$196	\$99	\$164	\$84	\$140
50	\$122	\$196	\$102	\$164	\$87	\$140
51	\$125	\$196	\$104	\$164	\$89	\$140
52	\$128	\$196	\$107	\$164	\$91	\$140
53	\$132	\$196	\$111	\$164	\$94	\$140
54	\$138	\$196	\$116	\$164	\$99	\$140
55	\$141	\$196	\$118	\$164	\$101	\$140
56	\$196	\$196	\$164	\$164	\$140	\$140
57	\$196	\$196	\$164	\$164	\$140	\$140
58	\$196	\$196	\$164	\$164	\$140	\$140
59	\$196	\$196	\$164	\$164	\$140	\$140
60	\$196	\$196	\$164	\$164	\$140	\$140
61	\$196	\$196	\$164	\$164	\$140	\$140
62	\$196	\$196	\$164	\$164	\$140	\$140
63	\$196	\$196	\$164	\$164	\$140	\$140
64	\$196	\$196	\$164	\$164	\$140	\$140

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Underwritten by Coventry Health and Life Insurance Company

Age of Contract Holder	Spectrum 1500		Spectrum 3500	
	\$1,500 Ded, 90/70		\$3,500 Ded, 90/70	
	Male	Female	Male	Female
0	\$280	\$280	\$224	\$224
1	\$196	\$196	\$157	\$157
2-18	\$145	\$145	\$116	\$116
19	\$102	\$114	\$81	\$91
20	\$113	\$134	\$90	\$107
21	\$120	\$157	\$96	\$125
22	\$131	\$183	\$104	\$146
23	\$141	\$202	\$112	\$161
24	\$151	\$260	\$120	\$207
25	\$154	\$266	\$123	\$212
26	\$157	\$273	\$125	\$218
27	\$160	\$279	\$127	\$223
28	\$161	\$247	\$129	\$197
29	\$167	\$254	\$133	\$203
30	\$165	\$253	\$132	\$202
31	\$167	\$257	\$134	\$205
32	\$170	\$261	\$136	\$208
33	\$175	\$272	\$139	\$217
34	\$183	\$276	\$146	\$221
35	\$184	\$284	\$147	\$227
36	\$189	\$292	\$151	\$233
37	\$194	\$300	\$155	\$239
38	\$203	\$309	\$162	\$246
39	\$246	\$310	\$197	\$248
40	\$255	\$315	\$204	\$252
41	\$264	\$324	\$211	\$259
42	\$273	\$326	\$218	\$260
43	\$280	\$332	\$224	\$265
44	\$256	\$342	\$204	\$273
45	\$260	\$346	\$207	\$276
46	\$271	\$484	\$217	\$386
47	\$275	\$484	\$220	\$386
48	\$283	\$484	\$226	\$386
49	\$292	\$484	\$233	\$386
50	\$300	\$484	\$240	\$386
51	\$308	\$484	\$246	\$386
52	\$316	\$484	\$252	\$386
53	\$327	\$484	\$261	\$386
54	\$341	\$484	\$273	\$386
55	\$349	\$484	\$278	\$386
56	\$484	\$484	\$386	\$386
57	\$484	\$484	\$386	\$386
58	\$484	\$484	\$386	\$386
59	\$484	\$484	\$386	\$386
60	\$484	\$484	\$386	\$386
61	\$484	\$484	\$386	\$386
62	\$484	\$484	\$386	\$386
63	\$484	\$484	\$386	\$386
64	\$484	\$484	\$386	\$386

Note: 10% discount for two or more members on a plan.

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Underwritten by Coventry Health and Life Insurance Company

Age of Contract Holder	Torch 1000		Torch 1500		Torch 2500		Torch 5000	
	\$1,000 Ded, 80/60		\$1,500 Ded, 80/60		\$2,500 Ded, 80/60		\$5,000 Ded, 80/60	
	Male	Female	Male	Female	Male	Female	Male	Female
0	\$256	\$256	\$241	\$241	\$174	\$174	\$129	\$129
1	\$179	\$179	\$169	\$169	\$122	\$122	\$90	\$90
2-18	\$132	\$132	\$125	\$125	\$90	\$90	\$67	\$67
19	\$93	\$104	\$88	\$98	\$63	\$71	\$47	\$53
20	\$103	\$123	\$98	\$116	\$70	\$83	\$52	\$62
21	\$110	\$143	\$103	\$135	\$75	\$97	\$55	\$72
22	\$119	\$167	\$112	\$158	\$81	\$114	\$60	\$85
23	\$128	\$185	\$121	\$174	\$87	\$125	\$65	\$93
24	\$138	\$237	\$130	\$224	\$94	\$161	\$70	\$120
25	\$140	\$243	\$132	\$229	\$95	\$165	\$71	\$123
26	\$143	\$249	\$135	\$235	\$97	\$169	\$72	\$126
27	\$146	\$255	\$137	\$240	\$99	\$173	\$74	\$129
28	\$147	\$226	\$139	\$213	\$100	\$153	\$74	\$114
29	\$152	\$232	\$144	\$218	\$103	\$157	\$77	\$117
30	\$151	\$231	\$142	\$218	\$102	\$157	\$76	\$117
31	\$153	\$235	\$144	\$221	\$104	\$159	\$77	\$119
32	\$155	\$238	\$147	\$224	\$106	\$162	\$79	\$120
33	\$160	\$248	\$150	\$234	\$108	\$169	\$81	\$125
34	\$167	\$252	\$157	\$238	\$113	\$172	\$84	\$128
35	\$168	\$260	\$158	\$245	\$114	\$176	\$85	\$131
36	\$172	\$267	\$163	\$252	\$117	\$181	\$87	\$135
37	\$177	\$274	\$167	\$258	\$120	\$186	\$89	\$138
38	\$185	\$282	\$175	\$266	\$126	\$191	\$94	\$142
39	\$225	\$283	\$212	\$267	\$153	\$192	\$114	\$143
40	\$233	\$288	\$220	\$272	\$158	\$196	\$118	\$145
41	\$241	\$296	\$228	\$279	\$164	\$201	\$122	\$149
42	\$250	\$297	\$235	\$280	\$170	\$202	\$126	\$150
43	\$256	\$304	\$242	\$286	\$174	\$206	\$129	\$153
44	\$234	\$313	\$220	\$295	\$159	\$213	\$118	\$158
45	\$237	\$316	\$224	\$298	\$161	\$215	\$120	\$159
46	\$248	\$442	\$234	\$416	\$168	\$300	\$125	\$223
47	\$251	\$442	\$237	\$416	\$171	\$300	\$127	\$223
48	\$259	\$442	\$244	\$416	\$176	\$300	\$131	\$223
49	\$267	\$442	\$252	\$416	\$181	\$300	\$135	\$223
50	\$274	\$442	\$259	\$416	\$186	\$300	\$139	\$223
51	\$281	\$442	\$265	\$416	\$191	\$300	\$142	\$223
52	\$289	\$442	\$272	\$416	\$196	\$300	\$146	\$223
53	\$298	\$442	\$281	\$416	\$203	\$300	\$151	\$223
54	\$312	\$442	\$294	\$416	\$212	\$300	\$157	\$223
55	\$318	\$442	\$300	\$416	\$216	\$300	\$161	\$223
56	\$442	\$442	\$416	\$416	\$300	\$300	\$223	\$223
57	\$442	\$442	\$416	\$416	\$300	\$300	\$223	\$223
58	\$442	\$442	\$416	\$416	\$300	\$300	\$223	\$223
59	\$442	\$442	\$416	\$416	\$300	\$300	\$223	\$223
60	\$442	\$442	\$416	\$416	\$300	\$300	\$223	\$223
61	\$442	\$442	\$416	\$416	\$300	\$300	\$223	\$223
62	\$442	\$442	\$416	\$416	\$300	\$300	\$223	\$223
63	\$442	\$442	\$416	\$416	\$300	\$300	\$223	\$223
64	\$442	\$442	\$416	\$416	\$300	\$300	\$223	\$223

Note: 10% discount for two or more members on a plan.

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Rates Effective: October 2011 - December 2011

State: South Dakota

Tobacco Use

Counties: Aurora, Bon Homme, Brookings, Brown, Brule, Buffalo, Charles Mix, Clay, Coddington, Day, Deuel, Douglas, Grant, Gregory, Hamlin, Hand, Hanson, Hutchinson, Hyde, Jerauld, Kingsbury, Lake, Lincoln, Lyman, Marshall, McCook, Miner, Minnehaha, Moody, Roberts, Sanborn, Tripp, Turner, Union, Yankton

Underwritten by Coventry Health and Life Insurance Company

Age of Contract Holder	Torchlight 2000		Torchlight 3000		Torchlight 5000		Torchlight 10000	
	\$2,000 Ded, 60/50		\$3,000 Ded, 60/50		\$5,000 Ded, 60/50		\$10,000 Ded, 60/50	
	Male	Female	Male	Female	Male	Female	Male	Female
0	\$160	\$160	\$142	\$142	\$112	\$112	\$91	\$91
1	\$112	\$112	\$100	\$100	\$78	\$78	\$64	\$64
2-18	\$83	\$83	\$74	\$74	\$58	\$58	\$47	\$47
19	\$58	\$65	\$52	\$58	\$41	\$46	\$33	\$37
20	\$65	\$77	\$57	\$68	\$45	\$54	\$37	\$44
21	\$69	\$90	\$61	\$80	\$48	\$63	\$39	\$51
22	\$75	\$105	\$66	\$93	\$52	\$73	\$43	\$60
23	\$80	\$116	\$71	\$103	\$56	\$81	\$46	\$66
24	\$86	\$149	\$77	\$132	\$60	\$104	\$49	\$85
25	\$88	\$152	\$78	\$135	\$61	\$106	\$50	\$87
26	\$90	\$156	\$80	\$138	\$63	\$109	\$51	\$89
27	\$91	\$160	\$81	\$142	\$64	\$111	\$52	\$91
28	\$92	\$141	\$82	\$125	\$64	\$99	\$53	\$80
29	\$95	\$145	\$85	\$129	\$67	\$101	\$54	\$83
30	\$94	\$145	\$84	\$128	\$66	\$101	\$54	\$82
31	\$96	\$147	\$85	\$130	\$67	\$103	\$55	\$84
32	\$97	\$149	\$86	\$132	\$68	\$104	\$55	\$85
33	\$100	\$156	\$89	\$138	\$70	\$109	\$57	\$88
34	\$105	\$158	\$93	\$140	\$73	\$110	\$59	\$90
35	\$105	\$163	\$93	\$144	\$73	\$113	\$60	\$93
36	\$108	\$167	\$96	\$148	\$75	\$117	\$61	\$95
37	\$111	\$172	\$98	\$152	\$77	\$120	\$63	\$98
38	\$116	\$177	\$103	\$157	\$81	\$123	\$66	\$100
39	\$141	\$178	\$125	\$157	\$98	\$124	\$80	\$101
40	\$146	\$181	\$130	\$160	\$102	\$126	\$83	\$103
41	\$151	\$185	\$134	\$164	\$106	\$129	\$86	\$105
42	\$156	\$186	\$139	\$165	\$109	\$130	\$89	\$106
43	\$161	\$190	\$142	\$169	\$112	\$133	\$91	\$108
44	\$147	\$196	\$130	\$174	\$102	\$137	\$83	\$111
45	\$149	\$198	\$132	\$176	\$104	\$138	\$85	\$113
46	\$155	\$277	\$138	\$245	\$108	\$193	\$88	\$157
47	\$158	\$277	\$140	\$245	\$110	\$193	\$90	\$157
48	\$162	\$277	\$144	\$245	\$113	\$193	\$92	\$157
49	\$167	\$277	\$148	\$245	\$117	\$193	\$95	\$157
50	\$172	\$277	\$152	\$245	\$120	\$193	\$98	\$157
51	\$176	\$277	\$156	\$245	\$123	\$193	\$100	\$157
52	\$181	\$277	\$160	\$245	\$126	\$193	\$103	\$157
53	\$187	\$277	\$166	\$245	\$130	\$193	\$106	\$157
54	\$195	\$277	\$173	\$245	\$136	\$193	\$111	\$157
55	\$200	\$277	\$177	\$245	\$139	\$193	\$113	\$157
56	\$277	\$277	\$245	\$245	\$193	\$193	\$157	\$157
57	\$277	\$277	\$245	\$245	\$193	\$193	\$157	\$157
58	\$277	\$277	\$245	\$245	\$193	\$193	\$157	\$157
59	\$277	\$277	\$245	\$245	\$193	\$193	\$157	\$157
60	\$277	\$277	\$245	\$245	\$193	\$193	\$157	\$157
61	\$277	\$277	\$245	\$245	\$193	\$193	\$157	\$157
62	\$277	\$277	\$245	\$245	\$193	\$193	\$157	\$157
63	\$277	\$277	\$245	\$245	\$193	\$193	\$157	\$157
64	\$277	\$277	\$245	\$245	\$193	\$193	\$157	\$157

Note: 10% discount for two or more members on a plan.

Rates on this card are estimates and may be rounded to the nearest dollar. Rates are subject to adjustment based on underwriting factors and upon renewal, in accordance with state law.



Rates Effective: October 2011 - December 2011

State: South Dakota

Tobacco Use

Counties: Aurora, Bon Homme, Brookings, Brown, Brule, Buffalo, Charles Mix, Clay, Coddington, Day, Deuel, Douglas, Grant, Gregory, Hamlin, Hand, Hanson, Hutchinson, Hyde, Jerauld, Kingsbury, Lake, Lincoln, Lyman, Marshall, McCook, Miner, Minnehaha, Moody, Roberts, Sanborn, Tripp, Turner, Union, Yankton

Underwritten by Coventry Health and Life Insurance Company

Age of Contract Holder	HealthGear A2500		HealthGear A5000		HealthGear B3500		HealthGear C5000	
	\$2,500 Ded, 80/50		\$5,000 Ded, 80/50		\$3,500 Ded, 70/50		\$5,000 Ded, 60/50	
	Male	Female	Male	Female	Male	Female	Male	Female
0	\$117	\$117	\$87	\$87	\$97	\$97	\$76	\$76
1	\$82	\$82	\$61	\$61	\$68	\$68	\$53	\$53
2-18	\$61	\$61	\$45	\$45	\$50	\$50	\$39	\$39
19	\$42	\$48	\$32	\$36	\$35	\$39	\$28	\$31
20	\$47	\$56	\$35	\$42	\$39	\$46	\$31	\$36
21	\$50	\$66	\$37	\$49	\$42	\$54	\$33	\$42
22	\$55	\$77	\$41	\$57	\$45	\$63	\$35	\$50
23	\$59	\$84	\$44	\$63	\$49	\$70	\$38	\$55
24	\$63	\$109	\$47	\$81	\$52	\$90	\$41	\$70
25	\$64	\$111	\$48	\$83	\$53	\$92	\$42	\$72
26	\$66	\$114	\$49	\$85	\$54	\$94	\$42	\$74
27	\$67	\$117	\$50	\$87	\$55	\$97	\$43	\$76
28	\$67	\$103	\$50	\$77	\$56	\$85	\$44	\$67
29	\$70	\$106	\$52	\$79	\$58	\$88	\$45	\$69
30	\$69	\$106	\$51	\$79	\$57	\$87	\$45	\$68
31	\$70	\$107	\$52	\$80	\$58	\$89	\$45	\$70
32	\$71	\$109	\$53	\$81	\$59	\$90	\$46	\$71
33	\$73	\$114	\$54	\$85	\$60	\$94	\$47	\$74
34	\$76	\$116	\$57	\$86	\$63	\$96	\$49	\$75
35	\$77	\$119	\$57	\$89	\$64	\$98	\$50	\$77
36	\$79	\$122	\$59	\$91	\$65	\$101	\$51	\$79
37	\$81	\$125	\$60	\$93	\$67	\$104	\$52	\$81
38	\$85	\$129	\$63	\$96	\$70	\$107	\$55	\$84
39	\$103	\$130	\$77	\$97	\$85	\$107	\$67	\$84
40	\$107	\$132	\$80	\$98	\$88	\$109	\$69	\$85
41	\$110	\$135	\$82	\$101	\$91	\$112	\$72	\$88
42	\$114	\$136	\$85	\$101	\$95	\$113	\$74	\$88
43	\$117	\$139	\$87	\$104	\$97	\$115	\$76	\$90
44	\$107	\$143	\$80	\$107	\$89	\$119	\$69	\$93
45	\$109	\$145	\$81	\$108	\$90	\$120	\$70	\$94
46	\$113	\$202	\$84	\$151	\$94	\$167	\$73	\$131
47	\$115	\$202	\$86	\$151	\$95	\$167	\$75	\$131
48	\$118	\$202	\$88	\$151	\$98	\$167	\$77	\$131
49	\$122	\$202	\$91	\$151	\$101	\$167	\$79	\$131
50	\$126	\$202	\$94	\$151	\$104	\$167	\$81	\$131
51	\$129	\$202	\$96	\$151	\$107	\$167	\$83	\$131
52	\$132	\$202	\$98	\$151	\$109	\$167	\$86	\$131
53	\$137	\$202	\$102	\$151	\$113	\$167	\$88	\$131
54	\$143	\$202	\$106	\$151	\$118	\$167	\$92	\$131
55	\$146	\$202	\$109	\$151	\$121	\$167	\$94	\$131
56	\$202	\$202	\$151	\$151	\$167	\$167	\$131	\$131
57	\$202	\$202	\$151	\$151	\$167	\$167	\$131	\$131
58	\$202	\$202	\$151	\$151	\$167	\$167	\$131	\$131
59	\$202	\$202	\$151	\$151	\$167	\$167	\$131	\$131
60	\$202	\$202	\$151	\$151	\$167	\$167	\$131	\$131
61	\$202	\$202	\$151	\$151	\$167	\$167	\$131	\$131
62	\$202	\$202	\$151	\$151	\$167	\$167	\$131	\$131
63	\$202	\$202	\$151	\$151	\$167	\$167	\$131	\$131
64	\$202	\$202	\$151	\$151	\$167	\$167	\$131	\$131

Note: 10% discount for two or more members on a plan.

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State: South Dakota

Tobacco Use

Counties: Aurora, Bon Homme, Brookings, Brown, Brule, Buffalo, Charles Mix, Clay, Coddington, Day, Deuel, Douglas, Grant, Gregory, Hamlin, Hand, Hanson, Hutchinson, Hyde, Jerauld, Kingsbury, Lake, Lincoln, Lyman, Marshall, McCook, Miner, Minnehaha, Moody, Roberts, Sanborn, Tripp, Turner, Union, Yankton

Underwritten by Coventry Health and Life Insurance Company

Age of Contract Holder	Prism 2500		Prism 3500		Prism 5000	
	\$2,500 Ded, 100/60		\$3,500 Ded, 100/60		\$5,000 Ded, 100/60	
	Male	Female	Male	Female	Male	Female
0	\$136	\$136	\$114	\$114	\$97	\$97
1	\$95	\$95	\$80	\$80	\$68	\$68
2-18	\$70	\$70	\$59	\$59	\$50	\$50
19	\$49	\$55	\$41	\$46	\$35	\$40
20	\$55	\$65	\$46	\$55	\$39	\$47
21	\$58	\$76	\$49	\$64	\$42	\$54
22	\$63	\$89	\$53	\$74	\$45	\$64
23	\$68	\$98	\$57	\$82	\$49	\$70
24	\$73	\$126	\$61	\$106	\$52	\$90
25	\$75	\$129	\$62	\$108	\$53	\$92
26	\$76	\$132	\$64	\$111	\$54	\$95
27	\$77	\$136	\$65	\$113	\$55	\$97
28	\$78	\$120	\$66	\$100	\$56	\$86
29	\$81	\$123	\$68	\$103	\$58	\$88
30	\$80	\$123	\$67	\$103	\$57	\$88
31	\$81	\$125	\$68	\$104	\$58	\$89
32	\$83	\$127	\$69	\$106	\$59	\$90
33	\$85	\$132	\$71	\$110	\$61	\$94
34	\$89	\$134	\$74	\$112	\$63	\$96
35	\$89	\$138	\$75	\$115	\$64	\$99
36	\$92	\$142	\$77	\$119	\$65	\$101
37	\$94	\$146	\$79	\$122	\$67	\$104
38	\$98	\$150	\$82	\$125	\$70	\$107
39	\$120	\$151	\$100	\$126	\$85	\$108
40	\$124	\$153	\$104	\$128	\$89	\$109
41	\$128	\$157	\$107	\$132	\$92	\$112
42	\$133	\$158	\$111	\$132	\$95	\$113
43	\$136	\$161	\$114	\$135	\$97	\$115
44	\$124	\$166	\$104	\$139	\$89	\$119
45	\$126	\$168	\$105	\$140	\$90	\$120
46	\$132	\$235	\$110	\$196	\$94	\$168
47	\$134	\$235	\$112	\$196	\$95	\$168
48	\$138	\$235	\$115	\$196	\$98	\$168
49	\$142	\$235	\$119	\$196	\$101	\$168
50	\$146	\$235	\$122	\$196	\$104	\$168
51	\$150	\$235	\$125	\$196	\$107	\$168
52	\$154	\$235	\$128	\$196	\$110	\$168
53	\$159	\$235	\$133	\$196	\$113	\$168
54	\$166	\$235	\$139	\$196	\$118	\$168
55	\$169	\$235	\$142	\$196	\$121	\$168
56	\$235	\$235	\$196	\$196	\$168	\$168
57	\$235	\$235	\$196	\$196	\$168	\$168
58	\$235	\$235	\$196	\$196	\$168	\$168
59	\$235	\$235	\$196	\$196	\$168	\$168
60	\$235	\$235	\$196	\$196	\$168	\$168
61	\$235	\$235	\$196	\$196	\$168	\$168
62	\$235	\$235	\$196	\$196	\$168	\$168
63	\$235	\$235	\$196	\$196	\$168	\$168
64	\$235	\$235	\$196	\$196	\$168	\$168

Note: 10% discount for two or more members on a plan.

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