

Health Insurance Plan of Iowa (HIPIOWA)

Exhibit 4-A

2014 Premium Rates (No Rate Increase, Same as 2013 Premium Rates)

Plan	Plan B \$1,000 Deductible		Plan C \$1,500 Deductible		Plan D \$2,500 Deductible		Plan E \$5,000 Deductible		Plan F \$10,000 Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Rate Class	Non Tobacco User									
Age \ Gender	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0 - 17	\$245.31	\$271.01	\$225.20	\$248.79	\$194.78	\$215.18	\$146.45	\$161.79	\$117.75	\$130.08
18	\$257.91	\$307.37	\$236.76	\$282.17	\$204.78	\$244.05	\$153.98	\$183.50	\$123.80	\$147.54
19	\$270.53	\$343.73	\$248.34	\$315.54	\$214.79	\$272.91	\$161.51	\$205.20	\$129.86	\$164.99
20	\$283.61	\$380.09	\$260.36	\$348.92	\$225.18	\$301.79	\$169.32	\$226.91	\$136.14	\$182.45
21	\$296.22	\$416.45	\$271.92	\$382.31	\$235.19	\$330.66	\$176.84	\$248.61	\$142.19	\$199.91
22	\$308.82	\$452.81	\$283.50	\$415.68	\$245.21	\$359.52	\$184.37	\$270.33	\$148.23	\$217.35
23	\$313.67	\$463.95	\$287.94	\$425.91	\$249.05	\$368.39	\$187.26	\$276.98	\$150.57	\$222.71
24	\$319.49	\$477.05	\$293.30	\$437.93	\$253.67	\$378.77	\$190.73	\$284.79	\$153.36	\$228.99
25	\$324.81	\$489.65	\$298.19	\$449.51	\$257.91	\$388.79	\$193.92	\$292.32	\$155.91	\$235.04
26	\$328.70	\$497.40	\$301.74	\$456.62	\$260.99	\$394.94	\$196.23	\$296.96	\$157.77	\$238.76
27	\$330.15	\$497.40	\$303.08	\$456.62	\$262.14	\$394.94	\$197.10	\$296.96	\$158.48	\$238.76
28	\$337.43	\$513.89	\$309.75	\$471.75	\$267.92	\$408.03	\$201.44	\$306.80	\$161.97	\$246.68
29	\$342.75	\$522.62	\$314.66	\$479.76	\$272.15	\$414.96	\$204.63	\$312.00	\$164.52	\$250.86
30	\$346.64	\$526.98	\$318.21	\$483.77	\$275.22	\$418.43	\$206.94	\$314.61	\$166.40	\$252.96
31	\$350.03	\$529.89	\$321.33	\$486.44	\$277.92	\$420.74	\$208.97	\$316.34	\$168.02	\$254.36
32	\$354.39	\$534.74	\$325.34	\$490.89	\$281.39	\$424.58	\$211.58	\$319.23	\$170.12	\$256.68
33	\$362.63	\$549.29	\$332.90	\$504.24	\$287.93	\$436.13	\$216.50	\$327.92	\$174.06	\$263.66
34	\$370.88	\$563.34	\$340.47	\$517.16	\$294.47	\$447.29	\$221.42	\$336.32	\$178.02	\$270.41
35	\$379.11	\$576.92	\$348.03	\$529.61	\$301.02	\$458.07	\$226.34	\$344.42	\$181.98	\$276.93
36	\$388.32	\$591.95	\$356.49	\$543.41	\$308.33	\$470.00	\$231.83	\$353.39	\$186.41	\$284.15
37	\$398.51	\$608.91	\$365.84	\$558.99	\$316.41	\$483.47	\$237.90	\$363.53	\$191.30	\$292.29
38	\$414.02	\$617.64	\$380.07	\$567.00	\$328.73	\$490.40	\$247.17	\$368.73	\$198.74	\$296.48
39	\$429.54	\$628.79	\$394.32	\$577.23	\$341.06	\$499.26	\$256.43	\$375.39	\$206.18	\$301.83
40	\$446.51	\$641.39	\$409.89	\$588.80	\$354.53	\$509.27	\$266.57	\$382.91	\$214.32	\$307.88
41	\$464.45	\$653.03	\$426.36	\$599.48	\$368.76	\$518.51	\$277.28	\$389.85	\$222.93	\$313.46
42	\$484.80	\$663.21	\$445.05	\$608.84	\$384.93	\$526.59	\$289.43	\$395.94	\$232.71	\$318.35
43	\$497.90	\$677.75	\$457.07	\$622.19	\$395.33	\$538.13	\$297.24	\$404.61	\$239.00	\$325.34
44	\$513.89	\$690.84	\$471.75	\$634.20	\$408.03	\$548.52	\$306.80	\$412.43	\$246.68	\$331.61
45	\$530.85	\$703.44	\$487.34	\$645.77	\$421.50	\$558.54	\$316.92	\$419.96	\$254.82	\$337.67
46	\$548.31	\$716.54	\$503.36	\$657.78	\$435.36	\$568.92	\$327.35	\$427.77	\$263.19	\$343.95
47	\$564.30	\$730.59	\$518.04	\$670.70	\$448.07	\$580.10	\$336.89	\$436.17	\$270.87	\$350.70
48	\$583.22	\$738.84	\$535.40	\$678.26	\$463.07	\$586.64	\$348.18	\$441.09	\$279.95	\$354.65
49	\$601.64	\$748.05	\$552.30	\$686.72	\$477.71	\$593.94	\$359.18	\$446.58	\$288.80	\$359.07
50	\$619.58	\$757.74	\$568.77	\$695.61	\$491.94	\$601.65	\$369.89	\$452.37	\$297.41	\$363.72
51	\$638.48	\$766.95	\$586.13	\$704.07	\$506.96	\$608.96	\$381.18	\$457.88	\$306.48	\$368.15
52	\$657.87	\$774.23	\$603.93	\$710.75	\$522.35	\$614.73	\$392.75	\$462.21	\$315.78	\$371.64
53	\$681.63	\$790.23	\$625.74	\$725.43	\$541.22	\$627.44	\$406.94	\$471.77	\$327.20	\$379.32
54	\$705.39	\$804.77	\$647.55	\$738.78	\$560.07	\$638.99	\$421.11	\$480.45	\$338.60	\$386.30
55	\$730.11	\$818.34	\$670.25	\$751.25	\$579.71	\$649.76	\$435.87	\$488.55	\$350.46	\$392.82
56	\$755.81	\$832.89	\$693.84	\$764.60	\$600.11	\$661.31	\$451.22	\$497.24	\$362.79	\$399.80
57	\$782.96	\$849.86	\$718.76	\$780.18	\$621.66	\$674.78	\$467.42	\$507.36	\$375.83	\$407.94
58	\$825.62	\$863.91	\$757.92	\$793.08	\$655.53	\$685.95	\$492.89	\$515.76	\$396.30	\$414.69
59	\$868.76	\$879.92	\$797.54	\$807.77	\$689.79	\$698.66	\$518.66	\$525.30	\$417.02	\$422.37
60	\$913.37	\$896.88	\$838.47	\$823.35	\$725.21	\$712.13	\$545.28	\$535.44	\$438.42	\$430.52
61	\$961.85	\$914.34	\$882.98	\$839.37	\$763.70	\$725.99	\$574.22	\$545.85	\$461.70	\$438.89
62	\$1,015.65	\$931.31	\$932.39	\$854.94	\$806.43	\$739.46	\$606.35	\$555.99	\$487.53	\$447.03
63	\$1,064.63	\$948.27	\$977.33	\$870.53	\$845.31	\$752.93	\$635.58	\$566.12	\$511.04	\$455.18
64	\$1,116.02	\$966.21	\$1,024.50	\$886.98	\$886.11	\$767.16	\$666.26	\$576.83	\$535.70	\$463.79
65+	\$1,169.34	\$983.66	\$1,073.46	\$903.00	\$928.46	\$781.02	\$698.10	\$587.25	\$561.30	\$472.17
Optional Maternity Rider [1]										
All Ages	\$322.83									

Footnotes: [1] At 100% average market rates for optional maternity

Health Insurance Plan of Iowa (HIPIOWA)

Exhibit 4-B

2014 Premium Rates (No Rate Increase, Same as 2013 Premium Rates)										
Plan	Plan B \$1,000 Deductible		Plan C \$1,500 Deductible		Plan D \$2,500 Deductible		Plan E \$5,000 Deductible		Plan F \$10,000 Deductible	
Rate Class	Tobacco User [2]									
Age \ Gender	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0 - 17	\$283.34	\$313.01	\$260.10	\$287.36	\$224.97	\$248.52	\$169.14	\$186.87	\$136.01	\$150.24
18	\$297.89	\$355.01	\$273.47	\$325.91	\$236.52	\$281.88	\$177.84	\$211.94	\$142.98	\$170.42
19	\$312.45	\$397.01	\$286.83	\$364.46	\$248.07	\$315.21	\$186.54	\$237.00	\$149.99	\$190.56
20	\$327.57	\$439.01	\$300.71	\$402.99	\$260.09	\$348.56	\$195.57	\$262.08	\$157.25	\$210.72
21	\$342.14	\$480.99	\$314.07	\$441.56	\$271.64	\$381.92	\$204.24	\$287.15	\$164.22	\$230.90
22	\$356.69	\$522.99	\$327.45	\$480.11	\$283.22	\$415.25	\$212.94	\$312.23	\$171.21	\$251.04
23	\$362.28	\$535.86	\$332.57	\$491.93	\$287.64	\$425.49	\$216.29	\$319.91	\$173.91	\$257.22
24	\$369.00	\$550.98	\$338.76	\$505.80	\$292.98	\$437.48	\$220.29	\$328.94	\$177.14	\$264.48
25	\$375.15	\$565.55	\$344.40	\$519.18	\$297.89	\$449.04	\$223.98	\$337.64	\$180.08	\$271.47
26	\$379.65	\$574.50	\$348.51	\$527.39	\$301.44	\$456.15	\$226.65	\$342.99	\$182.22	\$275.76
27	\$381.33	\$574.50	\$350.06	\$527.39	\$302.78	\$456.15	\$227.66	\$342.99	\$183.05	\$275.76
28	\$390.41	\$594.57	\$358.38	\$545.82	\$309.98	\$472.10	\$233.06	\$354.96	\$187.40	\$285.41
29	\$397.25	\$605.72	\$364.68	\$556.04	\$315.42	\$480.95	\$237.17	\$361.61	\$190.68	\$290.75
30	\$402.45	\$611.82	\$369.44	\$561.65	\$319.53	\$485.79	\$240.26	\$365.27	\$193.19	\$293.69
31	\$407.09	\$616.26	\$373.71	\$565.73	\$323.22	\$489.32	\$243.03	\$367.91	\$195.41	\$295.82
32	\$412.86	\$622.97	\$379.02	\$571.89	\$327.81	\$494.63	\$246.48	\$371.91	\$198.18	\$299.03
33	\$423.18	\$641.01	\$388.49	\$588.45	\$336.02	\$508.97	\$252.65	\$382.68	\$203.13	\$307.68
34	\$433.56	\$658.55	\$398.01	\$604.56	\$344.24	\$522.87	\$258.84	\$393.15	\$208.11	\$316.11
35	\$443.94	\$675.57	\$407.55	\$620.16	\$352.50	\$536.40	\$265.04	\$403.31	\$213.11	\$324.29
36	\$455.51	\$694.35	\$418.17	\$637.41	\$361.67	\$551.31	\$271.94	\$414.53	\$218.66	\$333.30
37	\$468.24	\$715.47	\$429.86	\$656.82	\$371.78	\$568.07	\$279.54	\$427.14	\$224.78	\$343.44
38	\$486.89	\$726.35	\$446.96	\$666.80	\$386.58	\$576.71	\$290.67	\$433.62	\$233.72	\$348.66
39	\$505.58	\$740.09	\$464.12	\$679.40	\$401.42	\$587.63	\$301.82	\$441.84	\$242.67	\$355.26
40	\$525.99	\$755.55	\$482.85	\$693.60	\$417.63	\$599.91	\$314.01	\$451.07	\$252.47	\$362.67
41	\$547.58	\$769.92	\$502.68	\$706.79	\$434.78	\$611.31	\$326.91	\$459.63	\$262.83	\$369.57
42	\$572.07	\$782.60	\$525.17	\$718.43	\$454.22	\$621.38	\$341.52	\$467.21	\$274.61	\$375.65
43	\$588.51	\$801.09	\$540.26	\$735.42	\$467.28	\$636.06	\$351.35	\$478.25	\$282.50	\$384.54
44	\$608.45	\$817.95	\$558.56	\$750.90	\$483.11	\$649.46	\$363.24	\$488.31	\$292.07	\$392.63
45	\$629.60	\$834.29	\$577.98	\$765.87	\$499.91	\$662.43	\$375.87	\$498.06	\$302.22	\$400.47
46	\$651.39	\$851.25	\$597.99	\$781.44	\$517.22	\$675.87	\$388.89	\$508.19	\$312.68	\$408.62
47	\$671.52	\$869.40	\$616.47	\$798.12	\$533.19	\$690.32	\$400.89	\$519.05	\$322.34	\$417.33
48	\$696.36	\$882.18	\$639.26	\$809.84	\$552.90	\$700.44	\$415.73	\$526.67	\$334.26	\$423.45
49	\$720.77	\$896.16	\$661.65	\$822.69	\$572.30	\$711.54	\$430.29	\$535.01	\$345.98	\$430.17
50	\$744.74	\$910.80	\$683.66	\$836.13	\$591.32	\$723.18	\$444.60	\$543.75	\$357.48	\$437.19
51	\$770.00	\$924.95	\$706.86	\$849.11	\$611.39	\$734.40	\$459.71	\$552.20	\$369.62	\$443.99
52	\$796.02	\$936.81	\$730.76	\$860.00	\$632.04	\$743.82	\$475.22	\$559.28	\$382.10	\$449.69
53	\$827.51	\$959.34	\$759.65	\$880.67	\$657.03	\$761.70	\$494.03	\$572.73	\$397.22	\$460.50
54	\$859.17	\$980.21	\$788.72	\$899.84	\$682.17	\$778.29	\$512.91	\$585.20	\$412.41	\$470.51
55	\$892.20	\$1,000.01	\$819.05	\$918.02	\$708.41	\$794.00	\$532.64	\$597.02	\$428.27	\$480.03
56	\$926.61	\$1,021.13	\$850.65	\$937.40	\$735.74	\$810.77	\$553.19	\$609.62	\$444.78	\$490.16
57	\$963.03	\$1,045.32	\$884.07	\$959.63	\$764.64	\$829.98	\$574.92	\$624.06	\$462.27	\$501.77
58	\$1,015.50	\$1,062.62	\$932.24	\$975.50	\$806.30	\$843.72	\$606.26	\$634.38	\$487.46	\$510.08
59	\$1,068.57	\$1,082.30	\$980.97	\$993.56	\$848.45	\$859.35	\$637.95	\$646.13	\$512.93	\$519.51
60	\$1,123.44	\$1,103.16	\$1,031.33	\$1,012.73	\$892.01	\$875.91	\$670.70	\$658.59	\$539.25	\$529.53
61	\$1,183.07	\$1,124.64	\$1,086.06	\$1,032.42	\$939.35	\$892.97	\$706.29	\$671.40	\$567.89	\$539.84
62	\$1,249.25	\$1,145.51	\$1,146.84	\$1,051.58	\$991.91	\$909.53	\$745.80	\$683.87	\$599.66	\$549.84
63	\$1,309.49	\$1,166.37	\$1,202.12	\$1,070.75	\$1,039.73	\$926.10	\$781.77	\$696.32	\$628.58	\$559.86
64	\$1,372.70	\$1,188.44	\$1,260.14	\$1,090.98	\$1,089.92	\$943.61	\$819.50	\$709.50	\$658.91	\$570.45
65+	\$1,438.29	\$1,209.90	\$1,320.36	\$1,110.69	\$1,142.00	\$960.66	\$858.66	\$722.33	\$690.41	\$580.77
<b>Optional Maternity Rider [1]</b>										
All Ages	\$372.87									

Footnotes: [1] At 100% average market rates for optional maternity  
 [2] Tobacco User rates = Percentage of Non-Tobacco User, Varies by Attained Age from 115.5% to 123.0%