



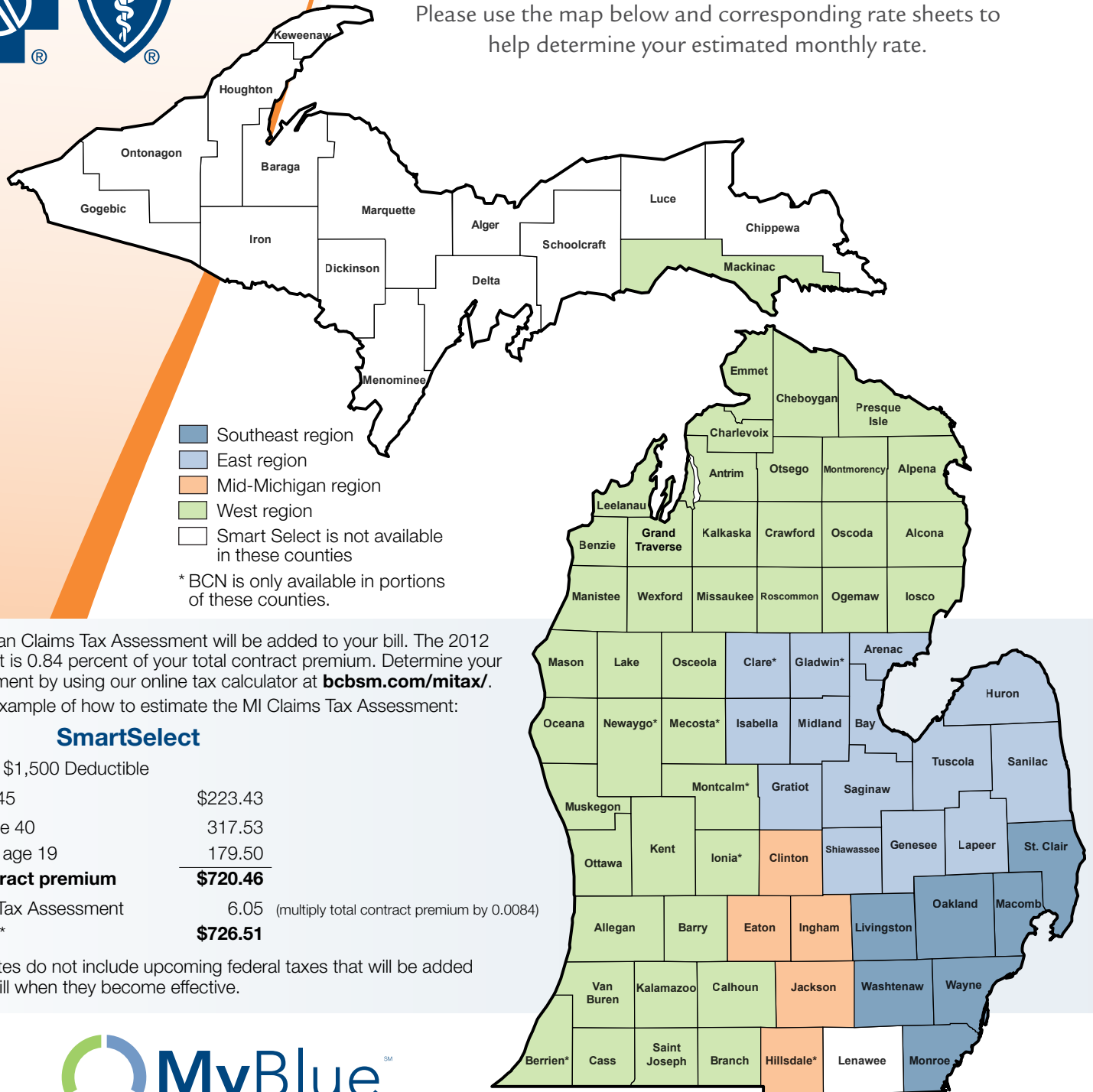
# Smart Select<sup>SM</sup>

A balanced plan from Blue Care Network of Michigan.



## BCN Regional Coverage Map and Monthly Rates

Please use the map below and corresponding rate sheets to help determine your estimated monthly rate.



The Michigan Claims Tax Assessment will be added to your bill. The 2012 assessment is 0.84 percent of your total contract premium. Determine your tax assessment by using our online tax calculator at [bcbsm.com/mitax/](http://bcbsm.com/mitax/). Here's an example of how to estimate the MI Claims Tax Assessment:

### SmartSelect

Southeast, \$1,500 Deductible

Male, age 45	\$223.43
Female, age 40	317.53
Male child, age 19	179.50
<b>Total contract premium</b>	<b>\$720.46</b>
MI Claims Tax Assessment	6.05 (multiply total contract premium by 0.0084)
<b>Total due**</b>	<b>\$726.51</b>

\*\* These rates do not include upcoming federal taxes that will be added to your bill when they become effective.





# Smart Select

## Southeast region monthly rates\*

Age	\$1,500 deductible		\$2,500 deductible		\$5,000 deductible	
	Male	Female	Male	Female	Male	Female
0-25	\$179.50	\$179.50	\$157.41	\$157.41	\$126.03	\$126.03
26	\$114.00	\$310.44	\$101.38	\$269.34	\$83.14	\$204.58
27	\$112.45	\$322.41	\$99.98	\$280.15	\$81.95	\$213.12
28	\$116.92	\$328.05	\$104.02	\$285.70	\$85.37	\$217.98
29	\$121.40	\$333.69	\$108.06	\$291.25	\$88.80	\$222.84
30	\$125.87	\$339.33	\$112.10	\$296.80	\$92.22	\$227.70
31	\$130.34	\$344.97	\$116.14	\$302.35	\$95.65	\$232.56
32	\$134.82	\$350.61	\$120.19	\$307.90	\$99.08	\$237.41
33	\$140.14	\$345.57	\$125.05	\$303.87	\$103.21	\$235.31
34	\$145.46	\$340.53	\$129.92	\$299.83	\$107.34	\$233.22
35	\$150.78	\$335.49	\$134.78	\$295.80	\$111.48	\$231.12
36	\$156.10	\$330.45	\$139.65	\$291.77	\$115.61	\$229.02
37	\$161.42	\$325.41	\$144.52	\$287.73	\$119.75	\$226.92
38	\$165.89	\$322.78	\$148.89	\$285.99	\$123.91	\$227.00
39	\$170.36	\$320.15	\$153.27	\$284.25	\$128.06	\$227.07
40	\$174.83	\$317.53	\$157.65	\$282.51	\$132.22	\$227.15
41	\$179.30	\$314.90	\$162.03	\$280.76	\$136.38	\$227.23
42	\$183.77	\$312.27	\$166.40	\$279.02	\$140.54	\$227.31
43	\$196.99	\$315.66	\$178.76	\$283.00	\$151.49	\$232.26
44	\$210.21	\$319.05	\$191.11	\$286.97	\$162.45	\$237.21
45	\$223.43	\$322.44	\$203.46	\$290.95	\$173.40	\$242.17
46	\$236.65	\$325.83	\$215.82	\$294.92	\$184.35	\$247.12
47	\$249.86	\$329.22	\$228.17	\$298.90	\$195.30	\$252.07
48	\$260.81	\$343.39	\$238.47	\$311.79	\$204.60	\$263.02
49	\$271.76	\$357.56	\$248.77	\$324.68	\$213.91	\$273.96
50	\$282.71	\$371.73	\$259.06	\$337.57	\$223.21	\$284.91
51	\$293.66	\$385.90	\$269.36	\$350.46	\$232.51	\$295.86
52	\$304.61	\$400.08	\$279.66	\$363.35	\$241.81	\$306.81
53	\$337.17	\$417.01	\$310.25	\$379.27	\$269.19	\$321.00
54	\$369.72	\$433.94	\$340.84	\$395.19	\$296.57	\$335.19
55	\$402.27	\$450.88	\$371.44	\$411.12	\$323.94	\$349.39
56	\$434.83	\$467.81	\$402.03	\$427.04	\$351.32	\$363.58
57	\$467.38	\$484.74	\$432.62	\$442.96	\$378.70	\$377.78
58	\$502.04	\$510.87	\$465.35	\$467.72	\$408.22	\$400.12
59	\$536.69	\$536.99	\$498.09	\$492.47	\$437.74	\$422.46
60	\$571.35	\$563.11	\$530.82	\$517.23	\$467.26	\$444.80
61	\$606.00	\$589.23	\$563.55	\$541.98	\$496.79	\$467.14
62	\$640.66	\$615.35	\$596.28	\$566.74	\$526.31	\$489.48
63	\$742.47	\$697.16	\$692.43	\$643.63	\$612.30	\$557.92
64	\$844.29	\$778.97	\$788.57	\$720.53	\$698.30	\$626.37

\*Each member is rated individually. Final rates are subject to change based on medical underwriting. Rates effective Sept. 1, 2011. The rates do not include the Michigan Claims Tax Assessment and other federal taxes under consideration that will be added to your bill.



# Smart Select

## West region monthly rates\*

Age	\$1,500 deductible		\$2,500 deductible		\$5,000 deductible	
	Male	Female	Male	Female	Male	Female
0-25	\$170.92	\$170.92	\$149.89	\$149.89	\$120.01	\$120.01
26	\$108.56	\$295.61	\$96.54	\$256.48	\$79.17	\$194.80
27	\$107.07	\$307.01	\$95.20	\$266.77	\$78.03	\$202.94
28	\$111.34	\$312.38	\$99.05	\$272.05	\$81.29	\$207.56
29	\$115.60	\$317.75	\$102.90	\$277.33	\$84.56	\$212.19
30	\$119.86	\$323.12	\$106.75	\$282.62	\$87.82	\$216.82
31	\$124.12	\$328.49	\$110.60	\$287.90	\$91.08	\$221.44
32	\$128.38	\$333.86	\$114.44	\$293.19	\$94.34	\$226.07
33	\$133.44	\$329.06	\$119.08	\$289.35	\$98.28	\$224.07
34	\$138.51	\$324.26	\$123.71	\$285.51	\$102.22	\$222.07
35	\$143.57	\$319.46	\$128.34	\$281.67	\$106.15	\$220.07
36	\$148.64	\$314.66	\$132.98	\$277.83	\$110.09	\$218.07
37	\$153.70	\$309.86	\$137.61	\$273.99	\$114.03	\$216.08
38	\$157.96	\$307.36	\$141.78	\$272.33	\$117.99	\$216.15
39	\$162.22	\$304.86	\$145.95	\$270.67	\$121.95	\$216.23
40	\$166.48	\$302.36	\$150.12	\$269.01	\$125.91	\$216.30
41	\$170.74	\$299.85	\$154.29	\$267.35	\$129.87	\$216.38
42	\$174.99	\$297.35	\$158.45	\$265.69	\$133.83	\$216.45
43	\$187.58	\$300.58	\$170.22	\$269.48	\$144.26	\$221.17
44	\$200.17	\$303.81	\$181.98	\$273.26	\$154.68	\$225.88
45	\$212.75	\$307.03	\$193.74	\$277.05	\$165.11	\$230.60
46	\$225.34	\$310.26	\$205.51	\$280.83	\$175.54	\$235.31
47	\$237.93	\$313.49	\$217.27	\$284.62	\$185.97	\$240.02
48	\$248.35	\$326.98	\$227.08	\$296.89	\$194.83	\$250.45
49	\$258.78	\$340.48	\$236.88	\$309.17	\$203.69	\$260.87
50	\$269.21	\$353.97	\$246.69	\$321.44	\$212.54	\$271.30
51	\$279.63	\$367.47	\$256.49	\$333.71	\$221.40	\$281.72
52	\$290.06	\$380.96	\$266.29	\$345.99	\$230.26	\$292.15
53	\$321.06	\$397.09	\$295.43	\$361.15	\$256.33	\$305.66
54	\$352.06	\$413.21	\$324.56	\$376.31	\$282.40	\$319.18
55	\$383.06	\$429.34	\$353.69	\$391.48	\$308.47	\$332.70
56	\$414.05	\$445.46	\$382.82	\$406.64	\$334.54	\$346.21
57	\$445.05	\$461.58	\$411.95	\$421.80	\$360.61	\$359.73
58	\$478.05	\$486.46	\$443.12	\$445.37	\$388.72	\$381.00
59	\$511.05	\$511.33	\$474.29	\$468.95	\$416.83	\$402.27
60	\$544.05	\$536.21	\$505.46	\$492.52	\$444.94	\$423.55
61	\$577.05	\$561.08	\$536.63	\$516.09	\$473.05	\$444.82
62	\$610.05	\$585.95	\$567.80	\$539.66	\$501.16	\$466.09
63	\$707.00	\$663.85	\$659.35	\$612.88	\$583.05	\$531.27
64	\$803.95	\$741.76	\$750.89	\$686.10	\$664.94	\$596.44

\*Each member is rated individually. Final rates are subject to change based on medical underwriting. Rates effective Sept. 1, 2011. The rates do not include the Michigan Claims Tax Assessment and other federal taxes under consideration that will be added to your bill.



## Smart Select

### East region monthly rates\*

Age	\$1,500 deductible		\$2,500 deductible		\$5,000 deductible	
	Male	Female	Male	Female	Male	Female
0-25	\$173.41	\$173.41	\$152.06	\$152.06	\$121.75	\$121.75
26	\$110.13	\$299.91	\$97.94	\$260.20	\$80.32	\$197.63
27	\$108.63	\$311.47	\$96.58	\$270.64	\$79.16	\$205.88
28	\$112.95	\$316.92	\$100.49	\$276.00	\$82.47	\$210.58
29	\$117.28	\$322.36	\$104.39	\$281.36	\$85.78	\$215.27
30	\$121.60	\$327.81	\$108.30	\$286.73	\$89.09	\$219.97
31	\$125.92	\$333.26	\$112.20	\$292.09	\$92.40	\$224.66
32	\$130.24	\$338.71	\$116.11	\$297.45	\$95.71	\$229.36
33	\$135.38	\$333.84	\$120.81	\$293.55	\$99.71	\$227.33
34	\$140.52	\$328.97	\$125.51	\$289.66	\$103.70	\$225.30
35	\$145.66	\$324.10	\$130.21	\$285.76	\$107.69	\$223.27
36	\$150.80	\$319.23	\$134.91	\$281.86	\$111.69	\$221.24
37	\$155.94	\$314.36	\$139.61	\$277.97	\$115.68	\$219.21
38	\$160.26	\$311.83	\$143.84	\$276.29	\$119.70	\$219.29
39	\$164.58	\$309.29	\$148.07	\$274.60	\$123.72	\$219.37
40	\$168.90	\$306.75	\$152.30	\$272.92	\$127.74	\$219.44
41	\$173.22	\$304.21	\$156.53	\$271.23	\$131.75	\$219.52
42	\$177.54	\$301.67	\$160.76	\$269.55	\$135.77	\$219.60
43	\$190.31	\$304.95	\$172.69	\$273.39	\$146.35	\$224.38
44	\$203.08	\$308.22	\$184.62	\$277.23	\$156.93	\$229.16
45	\$215.85	\$311.49	\$196.56	\$281.07	\$167.51	\$233.95
46	\$228.61	\$314.77	\$208.49	\$284.91	\$178.09	\$238.73
47	\$241.38	\$318.04	\$220.43	\$288.75	\$188.67	\$243.51
48	\$251.96	\$331.73	\$230.37	\$301.21	\$197.66	\$254.09
49	\$262.54	\$345.42	\$240.32	\$313.66	\$206.65	\$264.66
50	\$273.12	\$359.12	\$250.27	\$326.11	\$215.63	\$275.24
51	\$283.69	\$372.81	\$260.22	\$338.56	\$224.62	\$285.82
52	\$294.27	\$386.50	\$270.16	\$351.01	\$233.60	\$296.39
53	\$325.72	\$402.86	\$299.72	\$366.40	\$260.05	\$310.11
54	\$357.17	\$419.21	\$329.27	\$381.78	\$286.50	\$323.82
55	\$388.62	\$435.57	\$358.83	\$397.16	\$312.95	\$337.53
56	\$420.07	\$451.93	\$388.38	\$412.55	\$339.40	\$351.24
57	\$451.52	\$468.29	\$417.94	\$427.93	\$365.85	\$364.95
58	\$485.00	\$493.53	\$449.56	\$451.84	\$394.37	\$386.54
59	\$518.48	\$518.76	\$481.18	\$475.76	\$422.89	\$408.12
60	\$551.96	\$544.00	\$512.80	\$499.67	\$451.40	\$429.70
61	\$585.44	\$569.23	\$544.42	\$523.59	\$479.92	\$451.28
62	\$618.91	\$594.47	\$576.05	\$547.50	\$508.44	\$472.86
63	\$717.27	\$673.50	\$668.93	\$621.79	\$591.52	\$538.98
64	\$815.63	\$752.53	\$761.80	\$696.07	\$674.60	\$605.11

\*Each member is rated individually. Final rates are subject to change based on medical underwriting. Rates effective Sept. 1, 2011. The rates do not include the Michigan Claims Tax Assessment and other federal taxes under consideration that will be added to your bill.



# Smart Select

## Mid-Michigan region monthly rates\*

Age	\$1,500 deductible		\$2,500 deductible		\$5,000 deductible	
	Male	Female	Male	Female	Male	Female
0-25	\$190.47	\$190.47	\$167.03	\$167.03	\$133.73	\$133.73
26	\$120.97	\$329.42	\$107.57	\$285.80	\$88.22	\$217.08
27	\$119.32	\$342.12	\$106.09	\$297.27	\$86.95	\$226.14
28	\$124.07	\$348.10	\$110.38	\$303.16	\$90.59	\$231.30
29	\$128.81	\$354.08	\$114.66	\$309.05	\$94.22	\$236.45
30	\$133.56	\$360.07	\$118.95	\$314.94	\$97.86	\$241.61
31	\$138.31	\$366.05	\$123.24	\$320.83	\$101.49	\$246.77
32	\$143.06	\$372.03	\$127.53	\$326.71	\$105.13	\$251.92
33	\$148.70	\$366.69	\$132.69	\$322.44	\$109.52	\$249.70
34	\$154.35	\$361.34	\$137.86	\$318.16	\$113.90	\$247.47
35	\$159.99	\$355.99	\$143.02	\$313.88	\$118.29	\$245.24
36	\$165.64	\$350.64	\$148.18	\$309.60	\$122.68	\$243.01
37	\$171.28	\$345.29	\$153.35	\$305.32	\$127.07	\$240.78
38	\$176.03	\$342.51	\$157.99	\$303.47	\$131.48	\$240.87
39	\$180.77	\$339.72	\$162.64	\$301.62	\$135.89	\$240.95
40	\$185.52	\$336.93	\$167.28	\$299.77	\$140.30	\$241.04
41	\$190.26	\$334.14	\$171.93	\$297.92	\$144.72	\$241.12
42	\$195.01	\$331.35	\$176.57	\$296.07	\$149.13	\$241.20
43	\$209.03	\$334.95	\$189.68	\$300.29	\$160.75	\$246.46
44	\$223.06	\$338.55	\$202.79	\$304.51	\$172.37	\$251.71
45	\$237.08	\$342.14	\$215.90	\$308.73	\$183.99	\$256.96
46	\$251.11	\$345.74	\$229.01	\$312.95	\$195.62	\$262.22
47	\$265.13	\$349.34	\$242.12	\$317.16	\$207.24	\$267.47
48	\$276.75	\$364.37	\$253.04	\$330.84	\$217.11	\$279.09
49	\$288.37	\$379.41	\$263.97	\$344.52	\$226.98	\$290.71
50	\$299.99	\$394.45	\$274.89	\$358.20	\$236.85	\$302.32
51	\$311.61	\$409.49	\$285.82	\$371.87	\$246.72	\$313.94
52	\$323.23	\$424.53	\$296.75	\$385.55	\$256.59	\$325.56
53	\$357.77	\$442.49	\$329.21	\$402.45	\$285.64	\$340.62
54	\$392.31	\$460.46	\$361.67	\$419.35	\$314.69	\$355.68
55	\$426.86	\$478.43	\$394.14	\$436.24	\$343.74	\$370.74
56	\$461.40	\$496.40	\$426.60	\$453.14	\$372.79	\$385.80
57	\$495.95	\$514.37	\$459.06	\$470.04	\$401.84	\$400.86
58	\$532.72	\$542.09	\$493.79	\$496.30	\$433.17	\$424.57
59	\$569.49	\$569.80	\$528.53	\$522.57	\$464.49	\$448.27
60	\$606.27	\$597.52	\$563.26	\$548.84	\$495.82	\$471.98
61	\$643.04	\$625.24	\$597.99	\$575.11	\$527.15	\$495.68
62	\$679.81	\$652.96	\$632.72	\$601.37	\$558.47	\$519.39
63	\$787.85	\$739.77	\$734.74	\$682.97	\$649.72	\$592.02
64	\$895.89	\$826.58	\$836.76	\$764.56	\$740.97	\$664.64

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