

The following monthly rates are effective January 1, 2007 for calendar year 2007 (January through December). If you or your dependents change age bands within the calendar year, your premium will increase to the appropriate age band rate on the first of the month following your birthday. Physicians Plus Insurance Corporation **will not** notify you of age band changes.

All individual policies renew on January 1 of each year (renewal period). We reserve the right to change renewal premium rates and benefits. The same rating schedule will apply to all policies and to all members in the same rate and benefit classification. We will notify you of a **renewal rate change** at least 30 days before any **renewal period**. If the renewal premium rate change is greater than 25%, we will notify you at least 60 days before any renewal period.

The rate table below indicates monthly rates; you have the option (in most cases) to pay monthly or quarterly. If you have questions, please call your agent/broker or Member Service at (608) 282-8900 or (800) 545-5015.

New Business Individual Rate Table (Monthly) January 1, 2007–December 31, 2007

Age Brackets	Tiered Copay \$25:\$50 w/\$500 IP/OP Deductible w/ \$3000 Maternity	Copay 35 w/\$500 IP/OP Deductible w/\$3000 Maternity	HealthShare \$500 Deductible w/\$3000 Maternity	HealthShare \$1000 Deductible w/ \$3000 Maternity	HealthShare \$2000 Deductible w/ \$3000 Maternity	HealthShare \$3000 Deductible w/ \$3000 Maternity	HealthShare \$5000 Deductible W/ \$3000 Maternity
Male							
0–17	\$158	\$164	\$147	\$121	\$111	\$106	\$94
18–24	\$135	\$140	\$125	\$104	\$95	\$91	\$80
25–29	\$150	\$155	\$137	\$115	\$104	\$99	\$89
30–34	\$163	\$169	\$150	\$124	\$114	\$108	\$96
35–39	\$179	\$186	\$165	\$138	\$125	\$120	\$106
40–44	\$204	\$211	\$189	\$156	\$142	\$136	\$120
45–49	\$270	\$277	\$246	\$206	\$187	\$178	\$159
50–54	\$429	\$440	\$388	\$324	\$296	\$282	\$251
55–59	\$512	\$525	\$464	\$387	\$352	\$336	\$298
60+	\$663	\$679	\$603	\$502	\$457	\$436	\$388
Female							
0–17	\$158	\$164	\$147	\$121	\$111	\$106	\$94
18–24	\$253	\$218	\$231	\$172	\$155	\$168	\$128
25–29	\$366	\$338	\$334	\$259	\$235	\$242	\$195
30–34	\$352	\$330	\$322	\$252	\$228	\$232	\$191
35–39	\$318	\$316	\$291	\$236	\$215	\$211	\$181
40–44	\$321	\$329	\$293	\$243	\$222	\$213	\$189
45–49	\$330	\$338	\$301	\$252	\$230	\$219	\$194
50–54	\$441	\$452	\$402	\$335	\$306	\$292	\$258
55–59	\$519	\$531	\$472	\$393	\$359	\$343	\$304
60+	\$636	\$650	\$578	\$482	\$440	\$419	\$372
Child (0 to 17)							
1	\$158	\$164	\$147	\$121	\$111	\$106	\$94
2	\$316	\$328	\$293	\$242	\$222	\$211	\$188
3+	\$474	\$492	\$440	\$363	\$333	\$317	\$282

NOTES: Custom and HealthShare \$250 are CLOSED to new business, meaning they cannot be sold to new customers. Those on these plans can continue or buy down to another benefit.