

LUMENOS HEALTH SAVINGS ACCOUNTS without Incentives

January - December 2008 Effective Dates

	HSA \$1250/2500 100%/70%				HSA \$2500/5000 80%/60%			
	Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family
Under 30	\$146.10	\$207.16	\$340.32	\$644.02	\$114.90	\$162.90	\$267.62	\$506.46
30-34	\$194.72	\$238.40	\$346.04	\$729.08	\$153.12	\$187.48	\$272.12	\$573.36
35-39	\$194.72	\$238.40	\$346.04	\$729.08	\$153.12	\$187.48	\$272.12	\$573.36
40-44	\$251.42	\$262.70	\$384.32	\$780.88	\$197.72	\$206.58	\$302.22	\$614.08
45-49	\$291.06	\$294.82	\$432.24	\$816.76	\$228.88	\$231.84	\$339.90	\$642.28
50-54	\$396.08	\$407.36	\$625.44	\$966.32	\$311.48	\$320.34	\$491.84	\$759.92
55-59	\$517.88	\$514.42	\$816.82	\$1,170.02	\$407.26	\$404.54	\$642.34	\$920.10
60-64	\$695.82	\$614.22	\$1,036.32	\$1,379.48	\$547.18	\$483.02	\$814.94	\$1,084.82
65+	\$673.24	\$596.58	\$1,026.16	\$1,309.76	\$529.44	\$469.14	\$806.96	\$1,029.98

	HSA \$2500/5000 100%/70%				HSA \$5000/10,000 100%/70%			
	Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family
Under 30	\$123.50	\$175.10	\$287.64	\$544.34	\$99.92	\$141.66	\$232.76	\$440.44
30-34	\$164.58	\$201.50	\$292.48	\$616.24	\$133.16	\$163.04	\$236.66	\$498.60
35-39	\$164.58	\$201.50	\$292.48	\$616.24	\$133.16	\$163.04	\$236.66	\$498.60
40-44	\$212.50	\$222.04	\$324.84	\$660.02	\$171.94	\$179.66	\$262.84	\$534.02
45-49	\$246.00	\$249.18	\$365.34	\$690.34	\$199.04	\$201.62	\$295.62	\$558.56
50-54	\$334.78	\$344.32	\$528.64	\$816.76	\$270.88	\$278.58	\$427.74	\$660.86
55-59	\$437.72	\$434.80	\$690.40	\$988.92	\$354.16	\$351.80	\$558.64	\$800.14
60-64	\$588.12	\$519.16	\$875.92	\$1,165.96	\$475.86	\$420.06	\$708.76	\$943.40
65+	\$569.04	\$504.24	\$867.34	\$1,107.04	\$460.42	\$407.98	\$701.82	\$895.72

**The HSA family deductible must be met in full if there are 2 or more people enrolling on the same policy
The individual deductible then becomes obsolete*

LUMENOS HEALTH INCENTIVE ACCOUNTS

January - December 2008 Effective Dates

	HIA \$2500/5000 80%/60%				HIA \$1500/3000 80%/60%			
	Single		Two - Person	Family	Single		Two - Person	Family
	Male	Female			Male	Female		
Under 30	\$119.20	\$168.22	\$277.04	\$520.96	\$133.30	\$188.22	\$309.90	\$583.10
30-34	\$158.24	\$193.32	\$281.64	\$589.26	\$177.02	\$216.34	\$315.06	\$659.62
35-39	\$158.24	\$193.32	\$281.64	\$589.26	\$177.02	\$216.34	\$315.06	\$659.62
40-44	\$203.78	\$212.84	\$312.38	\$630.86	\$228.04	\$238.20	\$349.48	\$706.22
45-49	\$235.62	\$238.64	\$350.86	\$659.68	\$263.70	\$267.08	\$392.60	\$738.50
50-54	\$319.96	\$329.02	\$506.02	\$779.80	\$358.18	\$368.34	\$566.42	\$873.06
55-59	\$417.78	\$415.00	\$659.72	\$943.38	\$467.76	\$464.64	\$738.60	\$1,056.30
60-64	\$560.68	\$495.16	\$836.02	\$1,111.62	\$627.84	\$554.44	\$936.08	\$1,244.74
65+	\$542.56	\$480.98	\$827.86	\$1,055.62	\$607.54	\$538.56	\$926.94	\$1,182.00

LUMENOS HEALTH INCENTIVE ACCOUNTS PLUS

January - December 2008 Effective Dates

HIAPlus \$2500/5000 80%/60% \$200 Contribution				
	Single		Two - Person	Family
	Male	Female		
Under 30	\$132.58	\$181.60	\$303.80	\$547.72
30-34	\$171.62	\$206.70	\$308.40	\$616.02
35-39	\$171.62	\$206.70	\$308.40	\$616.02
40-44	\$217.16	\$226.22	\$339.14	\$657.62
45-49	\$249.00	\$252.02	\$377.62	\$686.44
50-54	\$333.34	\$342.40	\$532.78	\$806.56
55-59	\$431.16	\$428.38	\$686.48	\$970.14
60-64	\$574.06	\$508.54	\$862.78	\$1,138.38
65+	\$555.94	\$494.36	\$854.62	\$1,082.38

**The HIA family deductible must be met in full if there are 2 or more people enrolling on the same policy. The individual deductible then becomes obsolete*