

## 2011 Monthly Premium Rates

### Plan One – \$1,000 deductible

Age	Target Weight or Below		Above Target Weight	
	Non Tobacco User	Tobacco User	Non Tobacco User	Tobacco User
< 30	\$410	\$472	\$456	\$524
30 – 39	\$477	\$548	\$530	\$608
40 – 49	\$579	\$666	\$643	\$740
50 – 59	\$688	\$792	\$765	\$880
60 – 64	\$812	\$934	\$902	\$1,038
65+	\$958	\$1,102	\$1,065	\$1,225

### Plan Two – \$3,000 deductible (HSA eligible)

Age	Target Weight or Below		Above Target Weight	
	Non Tobacco User	Tobacco User	Non Tobacco User	Tobacco User
< 30	\$318	\$366	\$353	\$406
30 – 39	\$369	\$425	\$410	\$472
40 – 49	\$449	\$516	\$498	\$573
50 – 59	\$534	\$614	\$593	\$682
60 – 64	\$630	\$724	\$699	\$804
65+	\$743	\$855	\$826	\$950

### Plan Three – \$5,000 deductible

Age	Target Weight or Below		Above Target Weight	
	Non Tobacco User	Tobacco User	Non Tobacco User	Tobacco User
< 30	\$284	\$326	\$315	\$362
30 – 39	\$330	\$379	\$366	\$420
40 – 49	\$399	\$460	\$444	\$511
50 – 59	\$475	\$547	\$528	\$607
60 – 64	\$561	\$645	\$623	\$717
65+	\$662	\$761	\$736	\$847

Please see reverse side for an explanation of calculating Body Mass Index (BMI) and determining target weight.

## Calculating Body Weight

Body Mass Index (BMI) is a number used to determine if people are at a healthy weight, overweight, or obese. To calculate the BMI, AccessTN uses the following formula:

$$\text{BMI} = \frac{\text{Weight in Pounds}}{(\text{height in inches}) \times (\text{height in inches})} \times 703$$

WEIGHT CHART <sup>+</sup>	
Height	Target Weight BMI of 30
4'10"	142
4'11"	147
5'0"	152
5'1"	157
5'2"	163
5'3"	168
5'4"	173
5'5"	179
5'6"	185
5'7"	190
5'8"	196
5'9"	202
5'10"	208
5'11"	214
6'0"	220
6'1"	226
6'2"	232
6'3"	239
6'4"	245
6'5"	252

<sup>+</sup>The weight listed on this chart is considered maximum target weight.

BMI of 30 and Under = Target Weight

BMI Over 30 = Above Target Weight



One Cameron Hill Circle  
Chattanooga, TN 37402

[bcbst.com](http://bcbst.com)