

2012 Monthly Premium Rates

There will not be an increase in rates for 2012. While you are enrolled in CoverTN, you will pay a premium each month. Your premium will be higher if you are above target weight and/or use tobacco.

If your spouse is eligible, he or she may also enroll. If you receive your CoverTN coverage through a participating employer, your spouse's premium will be included on your employer's billing statement. However, your employer does not have to pay any part of your spouse's premium. Your employer can deduct all or part of your spouse's premium from your paycheck.

The CoverTN program will not reimburse any portion of the premium for employees who live outside of Tennessee.

Premium Amount Chart*				
Age	Target Weight or Below		Above Target Weight*	
	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
< 30	\$111.58	\$133.58	\$122.58	\$144.58
30 - 39	\$136.88	\$158.88	\$151.18	\$173.18
40 - 49	\$168.78	\$190.78	\$185.28	\$207.28
50 - 59	\$206.18	\$228.18	\$227.08	\$249.08
60 - 64	\$235.88	\$257.88	\$260.08	\$282.08
65+	\$276.58	\$298.58	\$304.08	\$326.08

* This is the total premium for CoverTN Plan A or Plan B.

One-Third Share Premium**				
Age	Target Weight or Below		Above Target Weight*	
	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
< 30	\$37.20	\$44.53	\$40.86	\$48.20
30 - 39	\$45.63	\$52.96	\$50.40	\$57.73
40 - 49	\$56.26	\$63.60	\$61.76	\$69.10
50 - 59	\$68.73	\$76.06	\$75.70	\$83.03
60 - 64	\$78.63	\$85.96	\$86.70	\$94.03
65+	\$92.20	\$99.53	\$101.36	\$108.70

** This is the share of the total premium for Plan A or Plan B for employees who work at participating employers. The other two-thirds is shared between the employer and the state of Tennessee.

Two-Third Share Premium***				
Age	Target Weight or Below		Above Target Weight*	
	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
< 30	\$74.39	\$89.06	\$81.73	\$96.39
30 - 39	\$91.26	\$105.93	\$100.79	\$115.46
40 - 49	\$112.53	\$127.19	\$123.53	\$138.19
50 - 59	\$137.46	\$152.13	\$151.39	\$166.06
60 - 64	\$157.26	\$171.93	\$173.39	\$188.06
65+	\$184.39	\$199.06	\$202.73	\$217.39

*** This is the share of the total premium for Plan A or Plan B for:

- Self-employed individuals,
- Employees of non-participating employers,
- Individuals who have had their work hours reduced, and
- Individuals who are between jobs (have lost their job and benefits).

The remaining one-third is paid by the State if the individual is a Tennessee resident.

*Turn sheet over for target weight calculation chart.

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, CoverTN uses the following formula:

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

Weight Chart ⁺	
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

⁺The weight listed on this chart is considered maximum target weight.

BMI of 30 and Under = Target Weight

BMI Over 30 = Above Target Weight



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