South Dakota Risk Pool
Monthly Premium Rates Effective July 1, 2008 through June 30, 2009
Based on Average Rates for Three Largest Carriers

To determine what your premiums are, match your age on July 1, 2008 with the corresponding age on the chart below. **Example:** Your 55th birhtday is on July 2, 2008. You will pay the rates of a 54 year old for the entire fiscal year which is July 1 through June 30 because that was your age on July 1, 2008.

Non-Tobacco User Rates

	$1,000 Deductible		$3,000 Deductible		$3,000 Deductible HSA		$10,000 Deductible	
Ages	Male	Female	Male	Female	Male	Female	Male	Female
<20	$ 163.79	$ 196.02	$ 135.50	$ 162.02	$ 128.12	$ 153.29	$ 100.44	$ 120.21
20-24	201.52	256.98	166.58	212.54	157.67	201.02	123.55	157.53
25-29	235.04	397.28	194.32	328.32	183.66	310.80	144.10	243.45
30-34	278.16	417.45	229.71	344.94	217.60	326.42	170.39	255.93
35-39	309.68	415.13	255.99	343.07	242.21	324.70	189.75	254.34
40-44	395.97	458.02	327.24	378.56	309.70	358.15	242.81	280.84
45-49	495.50	538.89	409.67	445.43	387.49	421.31	303.83	330.35
50-54	657.01	641.38	542.98	530.10	513.72	501.57	402.74	393.04
55-59	841.16	759.84	695.06	627.95	657.84	594.17	515.48	465.54
60-64	1,032.26	889.40	853.17	735.23	807.25	695.50	632.65	545.19
65+	1,032.26	968.00	853.17	799.98	807.25	756.86	632.65	593.32

Tobacco User Rates

	$1,000 Deductible		$3,000 Deductible		$3,000 Deductible HSA		$10,000 Deductible	
Ages	Male	Female	Male	Female	Male	Female	Male	Female
<20	$ 221.18	$ 264.77	$ 182.89	$ 218.91	$ 172.98	$ 206.96	$ 135.60	$ 162.30
20-24	272.00	347.03	224.88	286.84	212.79	271.38	166.68	212.73
25-29	317.32	536.39	262.25	443.35	248.12	419.37	194.53	328.67
30-34	375.36	563.65	310.15	465.85	293.69	440.91	230.12	345.40
35-39	417.98	560.57	345.30	463.23	326.93	438.23	256.20	343.63
40-44	534.56	618.50	441.76	511.02	418.00	483.69	327.65	379.04
45-49	668.93	727.54	552.93	601.21	523.08	568.84	410.09	445.83
50-54	886.88	866.17	733.02	715.77	693.49	677.35	543.49	530.91
55-59	1,135.32	1,025.73	938.42	847.79	887.92	802.04	695.94	628.56
60-64	1,393.60	1,200.66	1,151.75	992.17	1,089.85	939.06	854.22	735.84
65+	1,393.60	1,306.76	1,151.75	1,079.85	1,089.85	1,021.93	854.22	800.96