

Availability of Plans in Massachusetts Counties

Carriers' Availability by County	Type of Plan	Barn	Berk	Bris	Duk	Ess	Frank	Hmpd	Hmpsh	Midd	Nant	Norf	Plym	Suff	Worc
Aetna Life Insurance Company	Medical	No	No	No	All	No	No	No	No	No	All	No	No	No	No
Aetna Life Insurance Company	Pref Prov	All	All	All	No	All	All	All	All	All	No	All	All	All	All
Aetna Health Inc. ¹	HMO	Part	All	All	No	All	All	All	All	All	No	All	All	All	All
Blue Cross and Blue Shield of MA, Inc.	Pref Prov	All	All	All	All	All	All	All	All	All	All	All	All	All	All
Blue Cross and Blue Shield of MA, Inc. (HMO Blue)	HMO	All	All	All	All	All	All	All	All	All	All	All	All	All	All
CIGNA HealthCare of Massachusetts, Inc.	HMO	All	All	All	No	All	Part	Part	All	All	No	All	All	All	All
Fallon Community Health Plan, Inc.	HMO	No	No	Part	No	Part	Part	Part	Part	All	No	All	Part	All	All
The Guardian Life Insurance Company of America	Medical	No	All	No	No	No	No	No	All	No	All	No	No	No	No
The Guardian Life Insurance Company of America	Pref Prov	All	No	All	All	All	All	All	No	All	No	All	All	All	All
Harvard Pilgrim Health Care, Inc.	HMO	All	All	All	All	All	All	All	All	All	No	All	All	All	All
Health New England, Inc.	HMO	No	All	No	No	No	All	All	All	No	No	No	No	No	Part
John Alden Life Insurance Company	Medical	No	No	No	All	No	No	No	No	No	All	No	No	No	No
John Alden Life Insurance Company	Pref Prov	All	All	All	No	All	All	All	All	All	No	All	All	All	All
The MEGA Life and Health Insurance Company	Medical	All	All	All	All	All	All	All	All	All	All	All	All	All	All
New England Life Insurance Company	Medical	No	All	No	All	No	No	No	No	No	All	No	No	No	No
New England Life Insurance Company	Pref Prov	All	No	All	No	All	All	All	All	All	No	All	All	All	All
Tufts Associated Health Maintenance Organization, Inc.	HMO	All	All	All	No	All	All	All	All	All	No	All	All	All	All
United HealthCare Insurance Company	Medical	All	All	All	All	All	All	All	All	All	All	All	All	All	All
United HealthCare Insurance Company	Pref Prov	No	No	All	No	All	All	All	All	All	No	All	All	All	All
UnitedHealthcare of New England, Inc. ²	HMO	All	No	All	No	All	No	No	No	All	No	All	All	All	All

¹ Effective July 22, 2002 Aetna U.S. Healthcare Inc. changed its name to Aetna Health Inc.

² Effective July 17, 2002 United HealthCare of New England, Inc. changed its name to UnitedHealthcare of New England, Inc.

* Please call the carrier directly if you have questions about which plans are specifically available in your area. Phone numbers are listed on the following pages.

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plan Rates for the Period Between December 1, 2003 and November 30, 2004

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

Aetna Life Insurance Company 151 Farmington Avenue Hartford, CT 06156 1 800 435-8742	Pref Prov Plan	Pref Prov Plan {*}	\$765.10	\$765.10	\$2,461.10	\$2,461.10	\$3,037.55	\$3,037.55
			Dukes	Nantucket	Dukes	Nantucket	Dukes	Nantucket
	Medical Plan	Medical Plan {*}	\$1,007.80	\$1,007.80	\$3,241.86	\$3,241.86	\$4,001.13	\$4,001.13
{*} Preferred provider plan is not available in Dukes/Nantucket Counties. Medical Plan is offered instead in these counties only.								

Enhanced Benefits (if any):	No.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only monthly rates available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.

Aetna Health Inc. 1425 Union Meeting Road Blue Bell, PA 19422 1 800 435-8742	HMO Plan	Individual Advantage	\$417.43	\$353.68	\$1,410.22	\$1,194.86	\$1,495.17	\$1,266.84
**** NOTE: TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES; FAMILY RATE MAY BE MORE								

Enhanced Benefits (if any):	No copayment for ambulance services.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only monthly rates available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.

Massachusetts Nongroup Health Insurance

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			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

Blue Cross and Blue Shield including HMO Blue Consumer Sales 401 Park Drive, 01-06 Boston, MA 02215-3326 1 800 422-3545	Pref Prov Plan	\$250 Deductible	\$466.01	\$410.43	\$1,101.18	\$969.85	\$1,665.13	\$1,466.53
			\$5000 Deductible	\$225.50	\$198.61	\$532.86	\$469.30	\$805.74
	HMO Plan	Standard	\$369.51	\$325.44	\$873.15	\$769.02	\$1,320.31	\$1,162.85
		Value	\$294.68	\$259.53	\$696.31	\$613.27	\$1,052.92	\$927.34

Website:	www.bluecrossma.com
Enhanced Benefits (if any):	Mail order drug program.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.

CIGNA HealthCare of Massachusetts, Inc. (d.b.a. Healthsource Massachusetts) 100 Front Street, Suite 300 Worcester, MA 01608 1 800 244-1870	HMO Plan	HMO Plan	\$397.56	\$412.76	\$1,469.91	\$1,526.15	\$1,207.72	\$1,253.92
***** NOTE: FAMILY RATE IS FOR ONE SINGLE COVERAGE AND ONE ADULT WITH CHILDREN COVERAGE TRADITIONAL FAMILY RATE MAY BE MORE; TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES								

Enhanced Benefits (if any):	None.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.

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			Boston	Springfield	Boston	Springfield	Boston	Springfield

Fallon Community Health Plan, Inc. 10 Chestnut Street Worcester, MA 01608 1 800 868-5200	HMO Plan	HMO Plan	\$346.74	\$280.70	\$1,178.98	\$964.62	\$1,146.55	\$938.09
		Low Option	\$239.25	\$195.75	\$786.33	\$643.36	\$890.97	\$728.98
****Fallon is not available in Springfield; rates listed for Springfield are for Worcester instead. **** NOTE: TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES; FAMILY RATE MAY BE MORE								

Enhanced Benefits (if any):	No copayment for ambulances, ambulatory surgery, immunizations, injections and cardiac rehabilitation; preventive dental for children through age 11; vision services once every 12 months; chiropractic services; evaluation and surgery for TMJ.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.

The Guardian Life Insurance Company of America 7 Hanover Sq New York, NY 10004 1 888 243-6586	Pref Prov Plan	Pref Prov Plan {*	\$614.81	\$468.33	\$1,893.24	\$1,442.16	\$2,187.76	\$1,666.52	
	**** NOTE: COMPANY ONLY OFFERS QUARTERLY PREMIUMS; RATES SHOWN ARE AVERAGE COST PER MONTH								
				Nantucket	Pittsfield	Nantucket	Pittsfield	Nantucket	Pittsfield
	Medical Plan	Medical Plan {**}	\$516.06	\$468.27	\$1,584.23	\$1,437.55	\$1,836.36	\$1,666.32	
{*} Preferred provider plan is not available in Berkshire/Hampshire/Nantucket Counties; Medical Plan is offered instead in these counties.									

Enhanced Benefits (if any):	None.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only quarterly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.

Massachusetts Nongroup Health Insurance

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			Boston	Springfield	Boston	Springfield	Boston	Springfield

Harvard Pilgrim Health Care, Inc. 1200 Crown Colony Quincy, MA 02169 1-800-848-9995	HMO Plan	Standard Low Option	\$351.66	\$373.20	\$1,019.82	\$1,082.28	\$1,405.65	\$1,491.73
			\$255.76	\$271.43	\$741.72	\$787.15	\$1,022.34	\$1,084.95
**** NOTE: FAMILY RATE IS FOR ONE SINGLE COVERAGE AND ONE ADULT WITH CHILDREN COVERAGE TRADITIONAL FAMILY RATE MAY BE MORE								

Enhanced Benefits (if any):	None.
Premium by Geographic Area?	No.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.

Health New England, Inc. One Monarch Place Springfield, MA 01144 1-413-787-4000	HMO Plan	HMO Plan	n.a.	\$306.13	n.a.	\$1,040.84	n.a.	\$1,135.34
**** NOTE: TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES; TWO-PERSON RATE MAY BE MORE **** NOTE: FAMILY RATE IS FOR ONE SINGLE COVERAGE AND ONE ADULT WITH CHILDREN COVERAGE TRADITIONAL FAMILY RATE MAY BE MORE								

Enhanced Benefits (if any):	None.
Premium by Geographic Area?	No.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.

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			Boston	Springfield	Boston	Springfield	Boston	Springfield

John Alden Life Insurance Company P.O. Box 20270 Miami, Florida 33102-0270 1-800-234-6762	Pref Prov Plan	Pref Prov Plan {*	\$675.22	\$537.47	\$2,075.55	\$1,652.09	\$2,604.16	\$2,072.88	
	**** NOTE: TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES; TWO-PERSON RATE MAY BE MORE **** NOTE: FAMILY RATE IS FOR ONE SINGLE COVERAGE AND ONE ADULT WITH CHILDREN COVERAGE								
			Dukes	Nantucket	Dukes	Nantucket	Dukes	Nantucket	
	Medical Plan	Medical Plan {*	\$863.12	\$863.12	\$2,653.13	\$2,653.13	\$3,328.86	\$3,328.86	
{*} Preferred provider plan is not available in Dukes/Nantucket Counties; Medical plan is offered instead in these counties only.									

Enhanced Benefits (if any):	None.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.

The MEGA Life Insurance Company P.O. Box 982010 N. Richland Hills, TX 76820 1-800-527-5504	Medical Plan	Medical Plan	\$933.33	\$805.02	\$2,974.16	\$2,565.26	\$3,606.06	\$3,110.29

Enhanced Benefits (if any):	None.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.

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			Boston	Springfield	Boston	Springfield	Boston	Springfield

New England Life Insurance Company 501 Boylston Street Boston, MA 02116 1-800-237-4878	Pref Prov Plan	Pref Prov Plan {*	\$653.96	\$ 629.42	\$ 2,260.21	\$ 2,175.27	\$ 2,533.75	\$ 2,438.52
			Dukes	Pittsfield	Dukes	Pittsfield	Dukes	Pittsfield
	Medical Plan	Medical Plan {*	\$ 758.47	\$ 758.47	\$ 2,622.22	\$ 2,622.22	\$ 2,999.88	\$ 2,999.88
{*} Preferred provider plan is not available in Berkshire/Dukes/Nantucket Counties; Medical Plan is offered instead in these counties only.								

Enhanced Benefits (if any):	None.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.

Tufts Associated Health Maintenance Organization, Inc. (d.b.a. Tufts Health Plan) 333 Wyman St., P.O. Box 9112 Waltham, MA 02254 1-800-462-0224	HMO Plan	Nongroup	\$ 462.24	\$ 462.24	\$ 1,410.45	\$ 1,410.45	\$ 1,600.10	\$ 1,600.10
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Enhanced Benefits (if any):	None.
Premium by Geographic Area?	No.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.

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			Boston	Springfield	Boston	Springfield	Boston	Springfield

United HealthCare Insurance Company 475 Kilvert Street Warwick, RI 02886-1392 1-800-447-1245	Pref Prov Plan	Direct Access{*}	\$ 609.45	\$ 609.45	\$ 1,930.49	\$ 1,930.49	\$ 2,419.58	\$ 2,419.58	
			Boston	Springfield	Boston	Springfield	Boston	Springfield	
	Medical Plan	Medical Plan {**}	\$ 802.16	\$ 802.16	\$ 2,540.93	\$ 2,540.93	\$ 3,184.68	\$ 3,184.68	
{**} Preferred provider plan is not available in Barnstable/Berkshire/Dukes/Nantucket Counties; Medical Plan is offered statewide.									

Enhanced Benefits (if any):	None.
Premium by Geographic Area?	No.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	No waiting periods or pre-existing condition limitations.

UnitedHealthcare of New England, Inc. 475 Kilvert Street Warwick, RI 02886-1392 1-800-447-1245	HMO Plan	Choice HMO	\$ 402.25	n.a.	\$ 1,274.18	n.a.	\$ 1,596.98	n.a.
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Enhanced Benefits (if any):	None.
Premium by Geographic Area?	No.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	No waiting periods or pre-existing condition limitations.