

Calculating your potential 2025 Harvard Pilgrim Individual plan Monthly Premium

While the information below is subject to approval by the Maine Bureau of Insurance, it can help you calculate your potential 2025 individual plan monthly premium. Start by finding your Plan and your Rating Area from the lists below to determine your 2025 Area Plan Rate. Then follow the instructions under [How to Calculate Your Rate](#)

Table of Monthly Premium Rates for 2025 Individual Plans

Your 2024 Plan	Your New Plan For 2025	2025 Area 1 Plan Rate	2025 Area 2 Plan Rate	2025 Area 3 Plan Rate	2025 Area 4 Plan Rate	2025 Area 5 Plan Rate
Clear Choice HMO Gold 1500 w/Pedi Dental*	Clear Choice HMO Gold 1500 w/Pedi Dental*	\$ 575.25	\$ 602.35	\$ 614.40	\$ 626.45	\$ 719.03
Clear Choice HMO Gold 1500	Clear Choice HMO Gold 1500	\$ 573.89	\$ 600.93	\$ 612.95	\$ 624.97	\$ 717.33
Clear Choice Maine's Choice Plus HMO Gold 1500 w/Pedi Dental*	Clear Choice Maine's Choice Plus HMO Gold 1500 w/Pedi Dental*	\$ 520.98	\$ 545.53	\$ 556.44	\$ 567.35	\$ 651.20
Clear Choice Maine's Choice Plus HMO Gold 1500 *	Clear Choice Maine's Choice Plus HMO Gold 1500 *	\$ 519.64	\$ 544.13	\$ 555.01	\$ 565.90	\$ 649.53
Clear Choice Maine's Choice Plus HMO Gold 2500 w/Pedi Dental*	Clear Choice Maine's Choice Plus HMO Gold 2500 w/Pedi Dental*	\$ 499.53	\$ 523.06	\$ 533.52	\$ 543.99	\$ 624.38
Clear Choice Maine's Choice Plus HMO Gold 2500	Clear Choice Maine's Choice Plus HMO Gold 2500	\$ 498.17	\$ 521.64	\$ 532.07	\$ 542.51	\$ 622.68
Clear Choice HMO Gold 2500 w/Pedi Dental*	Clear Choice HMO Gold 2500 w/Pedi Dental*	\$ 545.62	\$ 571.33	\$ 582.76	\$ 594.18	\$ 682.00
Clear Choice HMO Gold 2500	Clear Choice HMO Gold 2500	\$ 544.25	\$ 569.89	\$ 581.29	\$ 592.69	\$ 680.28
Clear Choice Maine's Choice Plus HMO Silver 3000 w/Pedi Dental*	Clear Choice Maine's Choice Plus HMO Silver 3500 w/Pedi Dental*	\$ 419.63	\$ 439.40	\$ 448.19	\$ 456.98	\$ 524.51
Clear Choice Maine's Choice Plus HMO Silver 3000	Clear Choice Maine's Choice Plus HMO Silver 3500	\$ 460.27	\$ 481.96	\$ 491.60	\$ 501.24	\$ 575.31
Clear Choice Maine's Choice Plus HMO Silver 3500 w/Pedi Dental*	Clear Choice Maine's Choice Plus HMO Silver 3500 w/Pedi Dental*	\$ 419.63	\$ 439.40	\$ 448.19	\$ 456.98	\$ 524.51
Clear Choice Maine's Choice Plus HMO Silver 3500	Clear Choice Maine's Choice Plus HMO Silver 3500	\$ 460.27	\$ 481.96	\$ 491.60	\$ 501.24	\$ 575.31
Clear Choice HMO Silver 3500 w/Pedi Dental*	Clear Choice HMO Silver 3500 w/Pedi Dental*	\$ 462.44	\$ 484.23	\$ 493.92	\$ 503.60	\$ 578.03
Clear Choice HMO Silver 3500	Clear Choice HMO Silver 3500	\$ 507.94	\$ 531.87	\$ 542.51	\$ 553.15	\$ 634.90
Clear Choice HMO Silver 4200 w/Pedi Dental*	Clear Choice HMO Silver 4200 w/Pedi Dental*	\$ 461.06	\$ 482.78	\$ 492.44	\$ 502.09	\$ 576.30
Clear Choice HMO Silver 4200	Clear Choice HMO Silver 4200	\$ 506.44	\$ 530.30	\$ 540.91	\$ 551.51	\$ 633.02
Clear Choice Maine's Choice Plus HMO Silver 4200 w/Pedi Dental*	Clear Choice Maine's Choice Plus HMO Silver 4200 w/Pedi Dental*	\$ 411.08	\$ 430.45	\$ 439.06	\$ 447.67	\$ 518.82
Clear Choice Maine's Choice Plus HMO Silver 4200	Clear Choice Maine's Choice Plus HMO Silver 4200	\$ 450.70	\$ 471.94	\$ 481.38	\$ 490.81	\$ 563.35
new in 2025	Clear Choice Maine's Choice Plus HMO Silver 4200 w/ Pedi Dental (ON EXCHANGE)	\$ 444.11	\$ 465.03	\$ 474.33	\$ 483.63	\$ 555.11
Clear Choice HMO Silver 5500 w/Pedi Dental*	Clear Choice HMO Silver 5500 w/Pedi Dental*	\$ 453.11	\$ 474.47	\$ 483.95	\$ 493.44	\$ 566.37
Clear Choice HMO Silver 5500	Clear Choice HMO Silver 5500	\$ 497.58	\$ 521.02	\$ 531.44	\$ 541.86	\$ 621.95
Clear Choice Maine's Choice Plus HMO Silver 5500 w/Pedi Dental*	Clear Choice Maine's Choice Plus HMO Silver 5500 w/Pedi Dental*	\$ 407.48	\$ 426.68	\$ 435.21	\$ 443.75	\$ 509.33
Clear Choice Maine's Choice Plus HMO Silver 5500	Clear Choice Maine's Choice Plus HMO Silver 5500	\$ 446.65	\$ 467.70	\$ 477.05	\$ 486.41	\$ 558.29
HMO Silver 6500 w/Pedi Dental*	HMO Silver 5700 w/Pedi Dental*	\$ 446.18	\$ 467.20	\$ 476.55	\$ 485.89	\$ 557.70
HMO Silver 6500*	HMO Silver 5700*	\$ 444.78	\$ 465.74	\$ 475.05	\$ 484.37	\$ 555.95
Maine's Choice Plus HMO Silver 6500 w/Pedi Dental*	Maine's Choice Plus HMO Silver 5700 w/Pedi Dental*	\$ 400.45	\$ 419.32	\$ 427.71	\$ 436.10	\$ 500.54
Maine's Choice Plus HMO Silver 6500 *	Maine's Choice Plus HMO Silver 5700 *	\$ 399.10	\$ 417.90	\$ 426.26	\$ 434.62	\$ 498.85
Virtual Choice HMO Silver 6500 w/Pedi Dental*	HMO Silver 5700 w/Pedi Dental*	\$ 446.18	\$ 467.20	\$ 476.55	\$ 485.89	\$ 557.70
Virtual Choice HMO Silver 6500*	HMO Silver 5700*	\$ 444.78	\$ 465.74	\$ 475.05	\$ 484.37	\$ 555.95
Clear Choice HMO Bronze 7500 w/Pedi Dental*	Clear Choice HMO Bronze 7500 w/Pedi Dental*	\$ 416.22	\$ 435.83	\$ 444.55	\$ 453.26	\$ 520.25
Clear Choice HMO Bronze 7500	Clear Choice HMO Bronze 7500	\$ 414.83	\$ 434.37	\$ 443.06	\$ 451.75	\$ 518.51
Clear Choice Maine's Choice Plus HMO Bronze 7500 w/Pedi Dental*	Clear Choice Maine's Choice Plus HMO Bronze 7500 w/Pedi Dental*	\$ 392.38	\$ 410.87	\$ 419.09	\$ 427.31	\$ 490.46
Clear Choice Maine's Choice Plus HMO Bronze 7500	Clear Choice Maine's Choice Plus HMO Bronze 7500	\$ 391.02	\$ 409.44	\$ 417.63	\$ 425.82	\$ 488.75
Clear Choice HMO Bronze 9450 w/Pedi Dental*	Clear Choice HMO Bronze 9200 w/Pedi Dental*	\$ 404.46	\$ 423.51	\$ 431.98	\$ 440.45	\$ 505.55
Clear Choice HMO Bronze 9450	Clear Choice HMO Bronze 9200	\$ 403.09	\$ 422.08	\$ 430.52	\$ 438.96	\$ 503.84
Clear Choice HMO Catastrophic 9450 w/Pedi Dental*	Clear Choice HMO Catastrophic 9200 w/Pedi Dental*	\$ 272.40	\$ 285.24	\$ 290.94	\$ 296.64	\$ 340.49
Clear Choice HMO Catastrophic 9450	Clear Choice HMO Catastrophic 9200	\$ 271.04	\$ 283.81	\$ 289.48	\$ 295.16	\$ 338.78
HMO HSA Silver 3300 w/Pedi Dental*	Clear Choice HMO HSA Silver 3500 w/Pedi Dental*	\$ 451.49	\$ 472.77	\$ 482.22	\$ 491.68	\$ 564.34
HMO HSA Silver 3300*	Clear Choice HMO HSA Silver 3500 *	\$ 450.15	\$ 471.36	\$ 480.79	\$ 490.21	\$ 562.66
Maine's Choice Plus HMO HSA Silver 3300 w/Pedi Dental*	Clear Choice Maine's Choice Plus HMO HSA Silver 3500 w/Pedi Dental*	\$ 415.22	\$ 434.79	\$ 443.48	\$ 452.18	\$ 519.01
Maine's Choice Plus HMO HSA Silver 3300*	Clear Choice Maine's Choice Plus HMO HSA Silver 3500*	\$ 413.83	\$ 433.33	\$ 442.00	\$ 450.66	\$ 517.27
Clear Choice HMO HSA Silver 4000 w/Pedi Dental*	Clear Choice HMO HSA Silver 4500 w/Pedi Dental*	\$ 431.46	\$ 451.79	\$ 460.83	\$ 469.86	\$ 539.31
Clear Choice HMO HSA Silver 4000*	Clear Choice HMO HSA Silver 4500*	\$ 430.09	\$ 450.35	\$ 459.36	\$ 468.37	\$ 537.59
Clear Choice Maine's Choice Plus HMO HSA Silver 4000 w/Pedi Dental*	Clear Choice Maine's Choice Plus HMO HSA Silver 4500 w/Pedi Dental*	\$ 398.15	\$ 416.91	\$ 425.24	\$ 433.58	\$ 497.66
Clear Choice Maine's Choice Plus HMO HSA Silver 4000*	Clear Choice Maine's Choice Plus HMO HSA Silver 4500*	\$ 396.80	\$ 415.50	\$ 423.81	\$ 432.12	\$ 495.98
Clear Choice HMO HSA Silver 4500 w/Pedi Dental*	Clear Choice HMO HSA Silver 4500 w/Pedi Dental*	\$ 431.46	\$ 451.79	\$ 460.83	\$ 469.86	\$ 539.31
Clear Choice HMO HSA Silver 4500*	Clear Choice HMO HSA Silver 4500*	\$ 430.09	\$ 450.35	\$ 459.36	\$ 468.37	\$ 537.59
Clear Choice Maine's Choice Plus HMO HSA Silver 4500 w/Pedi Dental*	Clear Choice Maine's Choice Plus HMO HSA Silver 4500 w/Pedi Dental*	\$ 398.15	\$ 416.91	\$ 425.24	\$ 433.58	\$ 497.66
Clear Choice Maine's Choice Plus HMO HSA Silver 4500 *	Clear Choice Maine's Choice Plus HMO HSA Silver 4500 *	\$ 396.80	\$ 415.50	\$ 423.81	\$ 432.12	\$ 495.98
HMO HSA Bronze 5400 w/Pedi Dental*	HMO HSA Bronze 5500 w/Pedi Dental*	\$ 409.37	\$ 428.66	\$ 437.23	\$ 445.81	\$ 511.69
HMO HSA Bronze 5400	HMO HSA Bronze 5500	\$ 407.99	\$ 427.21	\$ 435.76	\$ 444.30	\$ 509.96
Maine's Choice Plus HMO HSA Bronze 5400 w/Pedi Dental*	Maine's Choice Plus HMO HSA Bronze 5500 w/Pedi Dental*	\$ 382.00	\$ 400.00	\$ 408.00	\$ 416.00	\$ 477.48
Maine's Choice Plus HMO HSA Bronze 5400	Maine's Choice Plus HMO HSA Bronze 5500	\$ 380.64	\$ 398.57	\$ 406.54	\$ 414.52	\$ 475.78
Clear Choice HMO HSA Bronze 5900 w/Pedi Dental*	Clear Choice HMO HSA Bronze 6300 w/Pedi Dental*	\$ 403.98	\$ 423.02	\$ 431.48	\$ 439.94	\$ 504.96
Clear Choice HMO HSA Bronze 5900	Clear Choice HMO HSA Bronze 6300	\$ 402.61	\$ 421.58	\$ 430.01	\$ 438.45	\$ 503.24
Clear Choice Maine's Choice Plus HMO HSA Bronze 5900 w/Pedi Dental*	Clear Choice Maine's Choice Plus HMO HSA Bronze 6300 w/Pedi Dental*	\$ 379.03	\$ 396.89	\$ 404.83	\$ 412.76	\$ 473.77
Clear Choice Maine's Choice Plus HMO HSA Bronze 5900	Clear Choice Maine's Choice Plus HMO HSA Bronze 6300	\$ 377.66	\$ 395.46	\$ 403.37	\$ 411.28	\$ 472.06
Clear Choice Maine's Choice Plus HMO HSA Bronze 6300 w/Pedi Dental*	Clear Choice Maine's Choice Plus HMO HSA Bronze 6300 w/Pedi Dental*	\$ 379.03	\$ 396.89	\$ 404.83	\$ 412.76	\$ 473.77
Clear Choice Maine's Choice Plus HMO HSA Bronze 6300	Clear Choice Maine's Choice Plus HMO HSA Bronze 6300	\$ 377.66	\$ 395.46	\$ 403.37	\$ 411.28	\$ 472.06
Clear Choice HMO HSA Bronze 7200 w/Pedi Dental*	Clear Choice HMO HSA Bronze 7200 w/Pedi Dental*	\$ 394.58	\$ 413.17	\$ 421.43	\$ 429.70	\$ 493.20
Clear Choice HMO HSA Bronze 7200	Clear Choice HMO HSA Bronze 7200	\$ 393.25	\$ 411.78	\$ 420.02	\$ 428.25	\$ 491.54
new in 2025	Clear Choice Maine's Choice Plus HMO HSA Bronze 7200 w/Pedi Dental*	\$ 376.70	\$ 394.45	\$ 402.34	\$ 410.23	\$ 470.85
new in 2025	Clear Choice Maine's Choice Plus HMO HSA Bronze 7200	\$ 375.33	\$ 393.01	\$ 400.87	\$ 408.73	\$ 469.14
Clear Choice POS Silver 3000 w/Pedi Dental*	Clear Choice POS Silver 3500 w/Pedi Dental*	\$ 466.34	\$ 488.32	\$ 498.08	\$ 507.85	\$ 582.90
Clear Choice POS Silver 3000*	Clear Choice POS Silver 3500*	\$ 464.96	\$ 486.87	\$ 496.61	\$ 506.34	\$ 581.17
new in 2025	Clear Choice POS Silver 4200 w/Pedi Dental*	\$ 464.61	\$ 486.51	\$ 496.24	\$ 505.97	\$ 580.74
new in 2025	Clear Choice POS Silver 4200*	\$ 463.22	\$ 485.04	\$ 494.74	\$ 504.44	\$ 579.00
Clear Choice POS Silver 5500 w/Pedi Dental*	Clear Choice POS Silver 5700 w/Pedi Dental*	\$ 449.62	\$ 470.81	\$ 480.23	\$ 489.64	\$ 562.01
Clear Choice POS Silver 5500*	Clear Choice POS Silver 5700*	\$ 448.23	\$ 469.35	\$ 478.73	\$ 488.12	\$ 560.26
Clear Choice POS HSA Silver 4500 w/Pedi Dental*	Clear Choice POS HSA Silver 4500 w/Pedi Dental*	\$ 434.89	\$ 455.38	\$ 464.49	\$ 473.60	\$ 543.59
Clear Choice POS HSA Silver 4500*	Clear Choice POS HSA Silver 4500*	\$ 433.53	\$ 453.96	\$ 463.04	\$ 472.12	\$ 541.89
Clear Choice POS HSA Bronze 6300 w/Pedi Dental*	Clear Choice POS HSA Bronze 6300 w/Pedi Dental*	\$ 407.30	\$ 426.49	\$ 435.02	\$ 443.55	\$ 509.10
Clear Choice POS HSA Bronze 6300*	Clear Choice POS HSA Bronze 6300*	\$ 405.93	\$ 425.06	\$ 433.56	\$ 442.06	\$ 507.39
Clear Choice POS HSA Bronze 7200 w/Pedi Dental*	Clear Choice POS HSA Bronze 7200 w/Pedi Dental*	\$ 397.89	\$ 416.64	\$ 424.97	\$ 433.30	\$ 497.34
Clear Choice POS HSA Bronze 7200*	Clear Choice POS HSA Bronze 7200*	\$ 396.49	\$ 415.17	\$ 423.48	\$ 431.78	\$ 495.59

* These plans as well as all plans with pediatric dental will not be available on the Maine Marketplace. They will only be available through HPHC's buy direct channel.

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Clear Choice PPO Gold 1500 w/Pedi Dental*	Clear Choice PPO Access Gold 1500 w/Pedi Dental*	\$ 601.40	\$ 629.74	\$ 642.33	\$ 654.93	\$ 751.72
Clear Choice PPO Gold 1500*	Clear Choice PPO Access Gold 1500*	\$ 600.05	\$ 628.33	\$ 640.89	\$ 653.46	\$ 750.03
Clear Choice PPO Gold 2500 w/Pedi Dental*	Clear Choice PPO Access Gold 2500 w/Pedi Dental*	\$ 570.44	\$ 597.32	\$ 609.26	\$ 621.21	\$ 713.02
Clear Choice PPO Gold 2500*	Clear Choice PPO Access Gold 2500*	\$ 569.07	\$ 595.89	\$ 607.81	\$ 619.72	\$ 711.31
Clear Choice PPO Silver 3500 w/Pedi Dental*	Clear Choice PPO Access Silver 3500 w/Pedi Dental*	\$ 483.29	\$ 506.06	\$ 516.18	\$ 526.31	\$ 604.09
Clear Choice PPO Silver 3500*	Clear Choice PPO Access Silver 3500*	\$ 481.91	\$ 504.62	\$ 514.71	\$ 524.80	\$ 602.36
Clear Choice PPO Silver 4200 w/Pedi Dental*	Clear Choice PPO Access Silver 4200 w/Pedi Dental*	\$ 481.91	\$ 504.62	\$ 514.71	\$ 524.80	\$ 602.36
Clear Choice PPO Silver 4200*	Clear Choice PPO Access Silver 4200*	\$ 480.53	\$ 503.18	\$ 513.24	\$ 523.30	\$ 600.64
Clear Choice PPO Silver 5500 w/Pedi Dental*	Clear Choice PPO Access Silver 5700 w/Pedi Dental*	\$ 466.33	\$ 488.30	\$ 498.07	\$ 507.83	\$ 582.88
Clear Choice PPO Silver 5500*	Clear Choice PPO Access Silver 5700*	\$ 464.93	\$ 486.84	\$ 496.58	\$ 506.32	\$ 581.14
PPO Silver 6500 w/Pedi Dental*	PPO Access Silver 5700 w/Pedi Dental*	\$ 466.33	\$ 488.30	\$ 498.07	\$ 507.83	\$ 582.88
PPO Silver 6500*	PPO Access Silver 5700*	\$ 464.93	\$ 486.84	\$ 496.58	\$ 506.32	\$ 581.14
Clear Choice PPO Bronze 7500 w/Pedi Dental*	Clear Choice POS Bronze 7500 w/Pedi Dental*	\$ 419.48	\$ 439.25	\$ 448.03	\$ 456.82	\$ 524.33
Clear Choice PPO Bronze 7500	Clear Choice POS Bronze 7500	\$ 418.09	\$ 437.80	\$ 446.55	\$ 455.31	\$ 522.60
new in 2025	Clear Choice PPO Access Bronze 9200 w/Pedi Dental*	\$ 423.06	\$ 442.99	\$ 451.85	\$ 460.71	\$ 528.80
new in 2025	Clear Choice PPO Access Bronze 9200*	\$ 421.72	\$ 441.59	\$ 450.43	\$ 459.26	\$ 527.13
PPO HSA Silver 3300 w/Pedi Dental*	Clear Choice PPO Access HSA Silver 3500 w/Pedi Dental*	\$ 474.88	\$ 497.26	\$ 507.20	\$ 517.15	\$ 593.57
PPO HSA Silver 3300*	Clear Choice PPO Access HSA Silver 3500 *	\$ 473.48	\$ 495.79	\$ 505.71	\$ 515.62	\$ 591.83
Clear Choice PPO HSA Silver 4000 w/Pedi Dental*	Clear Choice PPO Access HSA Silver 4500 w/Pedi Dental*	\$ 453.77	\$ 475.15	\$ 484.66	\$ 494.16	\$ 567.19
Clear Choice PPO HSA Silver 4000*	Clear Choice PPO Access HSA Silver 4500*	\$ 452.39	\$ 473.71	\$ 483.18	\$ 492.66	\$ 565.46
Clear Choice PPO HSA Silver 4500 w/Pedi Dental*	Clear Choice PPO Access HSA Silver 4500 w/Pedi Dental*	\$ 453.77	\$ 475.15	\$ 484.66	\$ 494.16	\$ 567.19
Clear Choice PPO HSA Silver 4500*	Clear Choice PPO Access HSA Silver 4500*	\$ 452.39	\$ 473.71	\$ 483.18	\$ 492.66	\$ 565.46
new in 2025	PPO Access HSA Bronze 5500 w/Pedi Dental*	\$ 430.69	\$ 450.98	\$ 460.00	\$ 469.02	\$ 538.34
new in 2025	PPO Access HSA Bronze 5500*	\$ 429.36	\$ 449.59	\$ 458.58	\$ 467.57	\$ 536.67
Clear Choice PPO HSA Bronze 5900 w/Pedi Dental*	Clear Choice PPO Access HSA Bronze 6300 w/Pedi Dental*	\$ 425.62	\$ 445.68	\$ 454.59	\$ 463.50	\$ 532.00
Clear Choice PPO HSA Bronze 5900*	Clear Choice PPO Access HSA Bronze 6300*	\$ 424.23	\$ 444.22	\$ 453.10	\$ 461.99	\$ 530.26
Clear Choice PPO HSA Bronze 7200 w/Pedi Dental*	Clear Choice PPO Access HSA Bronze 7200 w/Pedi Dental*	\$ 415.18	\$ 434.74	\$ 443.43	\$ 452.13	\$ 518.95
Clear Choice PPO HSA Bronze 7200*	Clear Choice PPO Access HSA Bronze 7200*	\$ 413.81	\$ 433.31	\$ 441.97	\$ 450.64	\$ 517.24

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Rating Areas

Area	County
1	Cumberland
	Sagadahoc
	York
2	Knox
	Kennebec
	Lincoln
	Oxford
3	Androscoggin
	Waldo
	Franklin
4	Penobscot
	Somerset
	Piscataquis
	Hancock
5	Aroostook
	Washington

Age Factor

Age	Factor	Age	Factor	Age	Factor
0-14	0.765	31	1.159	48	1.635
15	0.833	32	1.183	49	1.706
16	0.859	33	1.198	50	1.786
17	0.885	34	1.214	51	1.865
18	0.913	35	1.222	52	1.952
19	0.941	36	1.230	53	2.040
20	0.970	37	1.238	54	2.135
21	1.000	38	1.246	55	2.230
22	1.000	39	1.262	56	2.333
23	1.000	40	1.278	57	2.437
24	1.000	41	1.302	58	2.548
25	1.004	42	1.325	59	2.603
26	1.024	43	1.357	60	2.714
27	1.048	44	1.397	61	2.810
28	1.087	45	1.444	62	2.873
29	1.119	46	1.500	63	2.952
30	1.135	47	1.563	64 and older	3.000

How to Calculate Your Rate

Your monthly premium will depend on your age. If you qualify for a subsidized premium and/or plan, your premium will be reduced by the level of subsidy.
Calculation:
Monthly Premium = Area Plan Rate x Age Factor

Sample Calculation:

A subscriber age 34 living in Kennebec County purchases the Clear Choice HMO Gold 1500 plan with pedi dental.

Kennebec Rating Area: Area 2

(1) Area 2 Plan Rate: \$ 602.35
(2) Age Factor: x 1.214

Member Rate = (1) x (2): \$ 731.25



Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.