# Small Business Rate Tables

Includes rates for standard plans



#### Rate Book 1

**Rating region 1:** Alpine, Del Norte, Siskiyou, Modoc, Lassen, Shasta, Trinity, Humboldt, Tehama, Plumas, Nevada, Sierra, Mendocino, Lake, Butte, Glenn, Sutter, Yuba, Colusa, Amador, Calaveras, Tuolumne



# Blue Shield of California county grouping for Rate Book 1

Blue Shield bases the rating on the employer location by ZIP code for all plans, including medical, dental and vision plans.



<sup>1</sup> Counties where Full network HMO is available.

<sup>2</sup> Counties where Dental HMO is available.

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### Small Business Off Exchange

Rating region definitions and Access+ HMO® and Dental HMO availability Effective January 2023

| Rating<br>Region | County        | Access+ HMO®<br>network<br>availability | Dental HMO<br>availability |
|------------------|---------------|---|----------------------------|
| 1                | Alpine        |   |                            |
|                  | Amador        |   |                            |
|                  | Butte         | •                                       | •                          |
|                  | Calaveras     |   |                            |
|                  | Colusa        |   |                            |
|                  | Del Norte     |   |                            |
|                  | Glenn         |   |                            |
|                  | Humboldt      |   |                            |
|                  | Lake          |   |                            |
|                  | Lassen        |   |                            |
|                  | Mendocino     |   |                            |
|                  | Modoc         |   |                            |
|                  | Nevada        | •                                       |                            |
|                  | Plumas        |   |                            |
|                  | Shasta        |   | •                          |
|                  | Sierra        |   |                            |
|                  | Siskiyou      |   |                            |
|                  | Sutter        |   | •                          |
|                  | Tehama        |   |                            |
|                  | Trinity       |   |                            |
|                  | Tuolumne      |   |                            |
|                  | Yuba          |   |                            |
| 2                | Marin         | •                                       | •                          |
|                  | Napa          |   | •                          |
|                  | Solano        | •                                       | •                          |
|                  | Sonoma        | •                                       | •                          |
| 3                | El Dorado     | •                                       | •                          |
|                  | Placer        | •                                       | •                          |
|                  | Sacramento    | •                                       |                            |
|                  | Yolo          | •                                       | •                          |
| 4                | San Francisco | •                                       | •                          |

| Rating<br>Region | County  | Access+ HMO®<br>network<br>availability | Dental HMO<br>availability |
|------------------|---|---|----------------------------|
| 5                | Contra Costa                                      | •                                       | •                          |
| 6                | Alameda   | •                                       | •                          |
| 7                | Santa Clara                                       |   |                            |
| 8                | San Mateo   | •                                       | •                          |
| 9                | Monterey  |   |                            |
|                  | San Benito  |   |                            |
|                  | Santa Cruz  |   |                            |
| 10               | Mariposa  |   |                            |
|                  | Merced  | •                                       | •                          |
|                  | San Joaquin                                       |   | •                          |
|                  | Stanislaus  | •                                       | •                          |
|                  | Tulare  |   | •                          |
| 11               | Fresno  | •                                       | •                          |
|                  | Kings   | •                                       | •                          |
|                  | Madera  | •                                       | •                          |
| 12               | San Luis Obispo                                   | •                                       |                            |
|                  | Santa Barbara                                     | •                                       | •                          |
|                  | Ventura   | •                                       | •                          |
| 13               | Imperial  | •                                       | •                          |
|                  | Inyo  |   |                            |
|                  | Mono  |   |                            |
| 14               | Kern  |   | •                          |
| 15               | Los Angeles<br>ZIP codes*                         | •                                       | •                          |
| 16               | Los Angeles –<br>except ZIP codes in<br>Region 15 | •                                       | •                          |
| 17               | Riverside   | •                                       | •                          |
|                  | San Bernardino                                    | •                                       | •                          |
| 18               | Orange  | •                                       | •                          |
| 19               | San Diego   | •                                       | •                          |

<sup>\*</sup> Los Angeles Region 15 ZIP codes: 90601-90610, 90612, 90637-90639, 90640, 90650-90652, 90659-90662, 90665, 90670-90671, 90701-90704, 90706-90707, 90710-90717, 90723, 90731-90734, 90744-90749, 90755, 90800-90810, 90813-90815, 90822, 90831-90835, 90840, 90842, 90844-90848, 90853, 90888, 90895, 90899, 91001-91003, 91006-91012, 91016-91017, 91020-91021, 91023-91025, 91030-91031, 91040-91043, 91046, 91050-91051, 91066, 91077, 91100-91110, 91114-91118, 91121, 91123-91126, 91129, 91131, 91175, 91182, 91184-91189, 91191, 91199-91210, 91214, 91221-91222, 91224-91226, 91500-91508, 91510, 91521-91523, 91526, 91702, 91706, 91711, 91714-91716, 91722-91724, 91731-91735, 91740-91741, 91744-91750, 91754-91756, 91765-91773, 91775-91776, 91778, 91780, 91788-91793, 91795, 91797, 91799-91804, 91841, 91896, 91899, 93510, 93532, 93534-93536, 93539, 93543-935544, 93550-93553, 93563, 93584, 93586, 93590-93591 and 93599.

# Small Business Off Exchange Access+ HMO® Network

Rating region definitions and availability Effective January 2023

| Rating |  |
|--------|--|
| Region | County   |
| 1      | Butte County   |
|        | <b>Nevada County</b> in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.  |
| 2      | Marin County   |
|        | Solano County  |
|        | Sonoma County  |
| 3      | Sacramento County  |
|        | Yolo County  |
|        | <b>Placer County</b> in the following ZIP codes: 95602, 95603, 95604, 95631, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95681, 95701, 95703, 95713, 95714, 95715, 95717, 95722, 95736, 95746, 95747, and 95765.  |
|        | <b>El Dorado County</b> in the following ZIP codes: 95613, 95614, 95634, 95635, 95664, 95672, 95682, and 95762.  |
| 4      | San Francisco County   |
| 5      | Contra Costa County  |
| 6      | Alameda County   |
| 7      | Santa Clara County   |
| 8      | San Mateo County   |
| 9      | Santa Cruz County  |
| 10     | Merced County  |
|        | San Joaquin County   |
|        | Stanislaus County  |
|        | Tulare County  |
| 11     | Fresno County  |
|        | Kings County   |
|        | Madera County  |
| 12     | San Luis Obispo County   |
|        | Santa Barbara County   |
|        | Ventura County   |
| 13     | Imperial County in the following ZIP codes: 92004, 92225, 92227, 92231, 92232, 92233, 92243, 92244, 92249, 92250, 92251, 92257, 92259, 92266, 92273, 92274, 92275, and 92281.  |
| 14     | Kern County in the following ZIP codes: 93203, 93205, 93206, 93215, 93216, 93220, 93222, 93224, 93225, 93226, 93238, 93240, 93241, 93243, 93249, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93519, 93523, 93524, 93531, 93558, 93560, 93561, 93581, and 93596. |
| 15     | Los Angeles County   |
| 16     | Los Angeles County   |
| 17     | Riverside County   |
|        | San Bernardino County  |
| 18     | Orange County  |
| 19     | San Diego County   |

# Small Business Off Exchange Local Access+ HMO® Network

#### Rating region definitions and availability

Effective January 2023

| Darling          |  |
|------------------|--|
| Rating<br>Region | County   |
| 1                | None   |
| 2                | Marin County   |
|                  | Sonoma County  |
| 3                | Sacramento County in the following ZIP codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 95611, 95615, 95621, 95624, 95626, 95628, 95630, 95652, 95655, 95660, 95662, 95670, 95673, 95741, 95742, 95757, 95758, 95759, 95763, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95894, and 95899.  |
|                  | Yolo County  |
| 4                | San Francisco County   |
| 5                | Contra Costa County in the following ZIP codes: 994505, 94506, 94507, 94509, 94511, 94513, 94514, 94516, 94517, 94518, 94519, 94520, 94521, 94522, 94523, 94524, 94526, 94527, 94528, 94529, 94531, 94548, 94549, 94553, 94556, 94561, 94563, 94565, 94570, 94575, 94582, 94583, 94595, 94597, and 94598.  |
| 6                | None   |
| 7                | Santa Clara County   |
| 8                | <b>San Mateo County</b> in the following ZIP codes: 94002, 94005, 94010, 94011, 94014, 94015, 94016, 94017, 94025, 94026, 94027, 94030, 94044, 94061, 94062, 94063, 94064, 94065, 94066, 94070, 94080, 94083, 94401, 94402, 94404, and 94497.  |
| 9                | Santa Cruz County  |
| 10               | Stanislaus County  |
| 11               | None   |
| 12               | San Luis Obispo County   |
|                  | <b>Ventura County</b> in the following ZIP codes: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, and 93099.   |
| 13               | None   |
| 14               | <b>Kern County</b> including ZIP codes: 93203, 93215, 93216, 93241, 93250, 93252, 93263, 93276, 93280, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93531, 93561, and 93581.  |
| 15               | Los Angeles County in the following ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91212, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91750, 91803, 91804, 91896, 91899, and 93563.  |
| 16               | Los Angeles County in the following ZIP codes: 90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90090, 90091, 90093, 90094, 90095, 90096, 90099, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 91301, 91302, 91303, 91304, 91302, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91332, 91334, 91335, 91336, 91352, 91353, 91354, 91355, 91356, 91357, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 91395, 91396, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91499, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, and 91618. |

# Small Business Off Exchange Local Access+ HMO® Network

Rating region definitions and availability Effective January 2023

| Rating<br>Region | County  |
|------------------|---|
| 17               | Riverside County in the following ZIP codes: 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92230, 92234, 92235, 92236, 92240, 92241, 92247, 92248, 92253, 92254, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92274, 92276, 92282, 92320, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92536, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92880, 92881, 92882, and 92883.   |
|                  | San Bernardino County in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92301, 92307, 92308, 92311, 92312, 92313, 92316, 92318, 92324, 92329, 92331, 92334, 92335, 92336, 92337, 92339, 92340, 92344, 92345, 92346, 92350, 92354, 92357, 92359, 92369, 92371, 92373, 92374, 92375, 92376, 92377, 92392, 92393, 92394, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92408, 92410, 92411, 92413, 92413, 92418, 92423, and 92427.   |
| 18               | Orange County   |
| 19               | San Diego County in the following ZIP codes: 91901, 91902, 91903, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91962, 91976, 91977, 91978, 91979, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92070, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92140, 92142, 92145, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92163, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92186, 92187, 92191, 92192, 92193, 92195, 92196, 92197, 92198, and 92199. |

# Small Business Off Exchange and Mirror ACO HMO Network

Rating region definitions and availability

Effective January 2023

| Rating<br>Region | County   |
|------------------|--|
| 1                | <b>Nevada County</b> in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.  |
| 2                | Marin County in the following ZIP codes: 94901, 94903, 94904, 94912, 94913, 94914, 94915, 94920, 94924, 94925, 94930, 94933, 94937, 94938, 94939, 94940, 94941, 94942, 94945, 94946, 94947, 94948, 94949, 94950, 94956, 94957, 94960, 94963, 94964, 94965, 94966, 94970, 94971, 94973, 94974, 94976, 94977, 94978, 94979, and 94998.   |
|                  | <b>Solano County</b> in the following ZIP codes: 94503, 94510, 94589, 94592, and 95620.  |
| 3                | El Dorado County in the following ZIP codes: 95664, 95672, 95682, and 95762.   |
|                  | <b>Placer County</b> in the following ZIP codes: 95602, 95603, 95604, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95713, 95746, 95747, 95765.   |
|                  | Sacramento County in the following ZIP codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 95611, 95615, 95621, 95624, 95626, 95628, 95630, 95632, 95638, 95639, 95652, 95655, 95660, 95662, 95670, 95671, 95673, 95683, 95693, 95741, 95742, 95757, 95758, 95759, 95763, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95894, and 95899.   |
|                  | <b>Yolo County</b> in the following ZIP codes: 95605, 95606, 95607, 95612, 95616, 95617, 95618, 95627, 95637, 95645, 95653, 95691, 95694, 95695, 95697, 95698, 95776, 95799, and 95937.  |
| 4                | San Francisco County   |
| 5                | Contra Costa County  |
| 6                | Alameda County   |
| 7                | Santa Clara County   |
| 8                | San Mateo County   |
| 9                | Santa Cruz County  |
| 10               | San Joaquin County   |
|                  | <b>Stanislaus County</b> in the following ZIP codes: 95307, 95313, 95316, 95319, 95323, 95326, 95328, 95329, 95350, 95351, 95352, 95353, 95354, 95355, 95356, 95357, 95358, 95361, 95363, 95368, 95380, 95381, 95382, 95386, 95387, and 95397.   |
|                  | <b>Tulare County</b> in the following ZIP codes: 93212, 93218, 93219, 93221, 93223, 93227, 93235, 93237, 93244, 93247, 93256, 93257, 93260, 93267, 93270, 93271, 93272, 93274, 93277, 93282, 93286, 93291, 93292, 93603, 93615, 93618, 93631, 93647, 93670, and 93673.   |
| 11               | Fresno County in the following Zip codes: 93245, 93618, and 93631.   |
|                  | <b>Kings County</b> in the following Zip codes: 93202, 93212, 93230, 93245, and 93631.   |
| 12               | San Luis Obispo County in the following ZIP codes: 93401, 93402, 93403, 93405, 93406, 93407, 93408, 93409, 93410, 93412, 93420, 93421, 93422, 93423, 93424, 93426, 93428, 93428, 93430, 93432, 93433, 93442, 93443, 93444, 93445, 93446, 93447, 93448, 93449, 93451, 93453, 93461, 93465, 93475, and 93483.  |
|                  | <b>Ventura County</b> in the following ZIP codes: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, and 93099.   |
| 13               | None   |
| 14               | <b>Kern County</b> in the following ZIP codes: 93203, 93205, 93206, 93215, 93216, 93220, 93224, 93225, 93226, 93240, 93241, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93531, 93560, 93561, and 93596.   |
| 15               | Los Angeles County in the following ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91225, 91226, 9129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91755, 91756, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91801, 91802, 91803, 91804, 91896, 91899, 93510, and 93563. |

# Small Business Off Exchange and Mirror ACO HMO Network

Rating region definitions and availability Effective January 2023

| County  |
|---|
| Los Angeles County in the following ZIP codes: 990001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90090, 90091, 90093, 90094, 90095, 90096, 90099, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90233, 90234, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91333, 91334, 91335, 91334, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91361, 91364, 91365, 91360, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91499, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, and 91618. |
| Riverside County in the following ZIP codes: 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92230, 92234, 92235, 92236, 92240, 92241, 92247, 92248, 92253, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92276, 92282, 92320, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92880, 92881, 92882, and 92883.   |
| San Bernardino County in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91759, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92256, 92268, 92284, 92286, 92301, 92305, 92307, 92308, 92313, 92314, 92315, 92316, 92317, 92318, 92321, 92322, 92324, 92325, 92329, 92331, 92333, 92334, 92335, 92336, 92337, 92339, 92340, 92341, 92342, 92344, 92345, 92346, 92350, 92352, 92354, 92356, 92357, 92358, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395, 92397, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92413, 92415, 92418, 92423, and 92427.  |
| Orange County   |
| San Diego County in the following ZIP codes: 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92134, 92145, 92144, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92159, 92160, 92161, 92163, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92186, 92187, 92191, 92192, 92193, 92195, 92196, 92197, 92198, and 92199.   |
|   |

Effective January 2023 9

### Medical Benefits product rates

#### Please note the following about each of our provider networks

The Small Business Off Exchange rating region definitions chart located before this section identifies the applicable counties within each region. Regions may vary by product.

#### **Trio HMO**

Enrolled employees and their dependents must live or work in the Trio HMO plan service area to be eligible for coverage.

#### **Access+ HMO**

The employer must be located in, and all enrolled employees and family members must live or work in, the Blue Shield of California Access+ HMO service area in order to be eligible to purchase coverage.

#### **Local Access+ HMO**

Local Access+ HMO plans are only available to employers that are located in a Local Access+ HMO service area. Employees and their dependents must live or work in the service area to be eligible for coverage. Local Access+ HMO products are only available in designated counties: portions of Contra Costa, Kern, Los Angeles, Riverside, Sacramento, San Bernardino, San Diego, San Mateo and Ventura counties, as well as in all of Marin, Orange, San Francisco, San Luis Obispo, Santa Clara, Santa Cruz, Sonoma, Stanislaus and Yolo counties. The Benefit Summary Guide is no longer used.

#### **Tandem PPO and Tandem PPO Savings**

A high-performing subset of our Small Business Full PPO Network. The Small Business Off Exchange rating region definitions chart located before this section identifies the applicable counties within each region. Regions may vary by product.

#### **Full PPO and Full PPO Savings**

The Small Business Off Exchange rating region definitions chart located before this section identifies the applicable counties within each region. Regions may vary by product.

| Of      | f-Exchan                        | ge Trio HI                      | <b>MO</b>                       |                             |                               |                                |                                |                                  |                                  |                                  |
|---------|---------------------------------|---------------------------------|---------------------------------|-----------------------------|-------------------------------|--------------------------------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|
|         |                                 |                                 |                                 |                             |                               |                                |                                |                                  |                                  |                                  |
| Age     | Platinum Trio<br>HMO 0/20 OffEx | Platinum Trio<br>HMO 0/25 OffEx | Platinum Trio<br>HMO 0/30 OffEx | Gold Trio HMO<br>0/30 OffEx | Gold Trio HMO<br>500/35 OffEx | Gold Trio HMO<br>1000/35 OffEx | Gold Trio HMO<br>1500/35 OffEx | Silver Trio HMO<br>2300/70 OffEx | Silver Trio HMO<br>2750/70 OffEx | Bronze Trio HMO<br>7000/70 OffEx |
| 0 to 14 | \$408.74                        | \$401.98                        | \$397.38                        | \$379.79                    | \$367.26                      | \$357.87                       | \$350.40                       | \$308.35                         | \$303.33                         | \$274.15                         |
| 15      | \$445.08                        | \$437.71                        | \$432.71                        | \$413.55                    | \$399.91                      | \$389.68                       | \$381.55                       | \$335.76                         | \$330.29                         | \$298.52                         |
| 16      | \$458.97                        | \$451.37                        | \$446.21                        | \$426.46                    | \$412.39                      | \$401.84                       | \$393.46                       | \$346.24                         | \$340.60                         | \$307.84                         |
| 17      | \$472.86                        | \$465.04                        | \$459.72                        | \$439.37                    | \$424.87                      | \$414.00                       | \$405.37                       | \$356.72                         | \$350.91                         | \$317.15                         |
| 18      | \$487.82                        | \$479.75                        | \$474.26                        | \$453.27                    | \$438.32                      | \$427.10                       | \$418.19                       | \$368.01                         | \$362.01                         | \$327.19                         |
| 19      | \$502.78                        | \$494.46                        | \$488.81                        | \$467.17                    | \$451.76                      | \$440.20                       | \$431.02                       | \$379.29                         | \$373.11                         | \$337.22                         |
| 20      | \$518.28                        | \$509.70                        | \$503.87                        | \$481.57                    | \$465.68                      | \$453.77                       | \$444.30                       | \$390.98                         | \$384.61                         | \$347.61                         |
| 21      | \$534.30                        | \$525.46                        | \$519.45                        | \$496.46                    | \$480.08                      | \$467.80                       | \$458.04                       | \$403.08                         | \$396.51                         | \$358.37                         |
| 22      | \$534.30                        | \$525.46                        | \$519.45                        | \$496.46                    | \$480.08                      | \$467.80                       | \$458.04                       | \$403.08                         | \$396.51                         | \$358.37                         |
| 23      | \$534.30                        | \$525.46                        | \$519.45                        | \$496.46                    | \$480.08                      | \$467.80                       | \$458.04                       | \$403.08                         | \$396.51                         | \$358.37                         |
| 24      | \$534.30                        | \$525.46                        | \$519.45                        | \$496.46                    | \$480.08                      | \$467.80                       | \$458.04                       | \$403.08                         | \$396.51                         | \$358.37                         |
| 25      | \$536.44                        | \$527.57                        | \$521.53                        | \$498.44                    | \$482.00                      | \$469.67                       | \$459.88                       | \$404.69                         | \$398.09                         | \$359.80                         |
| 26      | \$547.13                        | \$538.07                        | \$531.92                        | \$508.37                    | \$491.61                      | \$479.03                       | \$469.04                       | \$412.75                         | \$406.02                         | \$366.97                         |
| 27      | \$559.95                        | \$550.69                        | \$544.39                        | \$520.29                    | \$503.13                      | \$490.26                       | \$480.03                       | \$422.42                         | \$415.54                         | \$375.57                         |
| 28      | \$580.79                        | \$571.18                        | \$564.65                        | \$539.65                    | \$521.85                      | \$508.50                       | \$497.89                       | \$438.14                         | \$431.00                         | \$389.54                         |
| 29      | \$597.89                        | \$587.99                        | \$581.27                        | \$555.54                    | \$537.21                      | \$523.47                       | \$512.55                       | \$451.04                         | \$443.69                         | \$401.01                         |
| 30      | \$606.44                        | \$596.40                        | \$589.58                        | \$563.48                    | \$544.89                      | \$530.95                       | \$519.88                       | \$457.49                         | \$450.04                         | \$406.74                         |
| 31      | \$619.26                        | \$609.01                        | \$602.05                        | \$575.40                    | \$556.42                      | \$542.18                       | \$530.87                       | \$467.16                         | \$459.55                         | \$415.35                         |
| 32      | \$632.08                        | \$621.62                        | \$614.51                        | \$587.31                    | \$567.94                      | \$553.41                       | \$541.87                       | \$476.84                         | \$469.07                         | \$423.95                         |
| 33      | \$640.10                        | \$629.51                        | \$622.31                        | \$594.76                    | \$575.14                      | \$560.43                       | \$548.74                       | \$482.88                         | \$475.02                         | \$429.32                         |
| 34      | \$648.65                        | \$637.91                        | \$630.62                        | \$602.70                    | \$582.82                      | \$567.91                       | \$556.07                       | \$489.33                         | \$481.36                         | \$435.06                         |
| 35      | \$652.92                        | \$642.12                        | \$634.77                        | \$606.67                    | \$586.66                      | \$571.65                       | \$559.73                       | \$492.56                         | \$484.53                         | \$437.92                         |
| 36      | \$657.19                        | \$646.32                        | \$638.93                        | \$610.64                    | \$590.50                      | \$575.40                       | \$563.40                       | \$495.78                         | \$487.70                         | \$440.79                         |
| 37      | \$661.47                        | \$650.52                        | \$643.08                        | \$614.62                    | \$594.34                      | \$579.14                       | \$567.06                       | \$499.01                         | \$490.88                         | \$443.66                         |
| 38      | \$665.74                        | \$654.73                        | \$647.24                        | \$618.59                    | \$598.18                      | \$582.88                       | \$570.72                       | \$502.23                         | \$494.05                         | \$446.52                         |
| 39      | \$674.29                        | \$663.14                        | \$655.55                        | \$626.53                    | \$605.87                      | \$590.36                       | \$578.05                       | \$508.68                         | \$500.39                         | \$452.26                         |
| 40      | \$682.84                        | \$671.54                        | \$663.86                        | \$634.47                    | \$613.55                      | \$597.85                       | \$585.38                       | \$515.13                         | \$506.74                         | \$457.99                         |
| 41      | \$695.66                        | \$684.15                        | \$676.33                        | \$646.39                    | \$625.07                      | \$609.08                       | \$596.37                       | \$524.80                         | \$516.25                         | \$466.59                         |
| 42      | \$707.95                        | \$696.24                        | \$688.28                        | \$657.81                    | \$636.11                      | \$619.84                       | \$606.91                       | \$534.08                         | \$525.37                         | \$474.83                         |
| 43      | \$725.05                        | \$713.05                        | \$704.90                        | \$673.69                    | \$651.47                      | \$634.81                       | \$621.57                       | \$546.97                         | \$538.06                         | \$486.30                         |
| 44      | \$746.42                        | \$734.07                        | \$725.68                        | \$693.55                    | \$670.68                      | \$653.52                       | \$639.89                       | \$563.10                         | \$553.92                         | \$500.64                         |
| 45      | \$771.54                        | \$758.77                        | \$750.09                        | \$716.89                    | \$693.24                      | \$675.50                       | \$661.42                       | \$582.04                         | \$572.56                         | \$517.48                         |
| 46      | \$801.46                        | \$788.20                        | \$779.18                        | \$744.69                    | \$720.13                      | \$701.70                       | \$687.07                       | \$604.61                         | \$594.76                         | \$537.55                         |
| 47      | \$835.12                        | \$821.30                        | \$811.91                        | \$775.97                    | \$750.37                      | \$731.17                       | \$715.92                       | \$630.01                         | \$619.74                         | \$560.13                         |
| 48      | \$873.59                        | \$859.13                        | \$849.31                        | \$811.71                    | \$784.94                      | \$764.85                       | \$748.90                       | \$659.03                         | \$648.29                         | \$585.93                         |
| 49      | \$911.52                        | \$896.44                        | \$886.19                        | \$846.96                    | \$819.02                      | \$798.07                       | \$781.42                       | \$687.65                         | \$676.44                         | \$611.37                         |
| 50      | \$954.27                        | \$938.48                        | \$927.75                        | \$886.68                    | \$857.43                      | \$835.49                       | \$818.07                       | \$719.89                         | \$708.16                         | \$640.04                         |
| 51      | \$996.48                        | \$979.99                        | \$968.78                        | \$925.90                    | \$895.36                      | \$872.45                       | \$854.25                       | \$751.74                         | \$739.49                         | \$668.35                         |
| 52      | \$1,042.96                      | \$1,025.71                      | \$1,013.97                      | \$969.09                    | \$937.12                      | \$913.15                       | \$894.10                       | \$786.80                         | \$773.98                         | \$699.53                         |
| 53      | \$1,089.98                      | \$1,071.95                      | \$1,059.69                      | \$1,012.78                  | \$979.37                      | \$954.31                       | \$934.41                       | \$822.27                         | \$808.88                         | \$731.07                         |
| 54      | \$1,140.74                      | \$1,121.86                      | \$1,109.04                      | \$1,059.94                  | \$1,024.98                    | \$998.75                       | \$977.93                       | \$860.57                         | \$846.54                         | \$765.11                         |
| 55      | \$1,191.50                      | \$1,171.78                      | \$1,158.38                      | \$1,107.10                  | \$1,070.59                    | \$1,043.20                     | \$1,021.44                     | \$898.86                         | \$884.21                         | \$799.15                         |
| 56      | \$1,246.53                      | \$1,225.91                      | \$1,211.89                      | \$1,158.24                  | \$1,120.04                    | \$1,091.38                     | \$1,068.62                     | \$940.38                         | \$925.05                         | \$836.07                         |
| 57      | \$1,302.10                      | \$1,280.56                      | \$1,265.91                      | \$1,209.87                  | \$1,169.96                    | \$1,140.03                     | \$1,116.26                     | \$982.30                         | \$966.29                         | \$873.34                         |
| 58      | \$1,361.41                      | \$1,338.88                      | \$1,323.57                      | \$1,264.98                  | \$1,223.25                    | \$1,191.96                     | \$1,167.10                     | \$1,027.04                       | \$1,010.30                       | \$913.11                         |
| 59      | \$1,390.79                      | \$1,367.78                      | \$1,352.14                      | \$1,292.28                  | \$1,249.66                    | \$1,217.69                     | \$1,192.29                     | \$1,049.21                       | \$1,032.11                       | \$932.82                         |
| 60      | \$1,450.10                      | \$1,426.11                      | \$1,409.80                      | \$1,347.39                  | \$1,302.95                    | \$1,269.61                     | \$1,243.13                     | \$1,093.95                       | \$1,076.12                       | \$972.60                         |
| 61      | \$1,501.40                      | \$1,476.55                      | \$1,459.67                      | \$1,395.05                  | \$1,349.04                    | \$1,314.52                     | \$1,287.11                     | \$1,132.64                       | \$1,114.19                       | \$1,007.01                       |
| 62      | \$1,535.06                      | \$1,509.66                      | \$1,492.39                      | \$1,426.33                  | \$1,379.28                    | \$1,343.99                     | \$1,315.96                     | \$1,158.04                       | \$1,139.17                       | \$1,029.58                       |
| 63      | \$1,577.27                      | \$1,551.17                      | \$1,533.43                      | \$1,465.55                  | \$1,417.21                    | \$1,380.95                     | \$1,352.15                     | \$1,189.88                       | \$1,170.49                       | \$1,057.89                       |
| 64+     | \$1,602.91                      | \$1,576.39                      | \$1,558.36                      | \$1,489.38                  | \$1,440.25                    | \$1,403.40                     | \$1,374.13                     | \$1,209.23                       | \$1,189.52                       | \$1,075.10                       |

Pending regulatory approval.

| Mir     | ror Trio   | НМО  |   | Off-Exchange Access+ HMO                  |   |   |                                       |  |   |   |   |   |                                  |
|---------|--|--|---|---|---|---|---------------------------------------|--|---|---|---|---|----------------------------------|
| Age     | Blue<br>Shield Trio<br>Platinum 90<br>HMO 0/20 +<br>Child Dental | Blue Shield<br>Trio Gold<br>80 HMO<br>250/35 +<br>Child Dental | Blue Shield<br>Trio Silver<br>70 HMO<br>2500/55 +<br>Child Dental | Platinum<br>Access+<br>HM0® 0/20<br>OffEx | Platinum<br>Access+<br>HM0® 0/25<br>OffEx | Platinum<br>Access+<br>HM0® 0/30<br>OffEx | Gold<br>Access+<br>HMO® 0/30<br>Offex | Gold<br>Access+<br>HMO®<br>500/35<br>Offex | Gold<br>Access+<br>HM0®<br>1000/35<br>Offex | Gold<br>Access+<br>HM0®<br>1500/35<br>Offex | Silver<br>Access+<br>HM0®<br>2300/70<br>OffEx | Silver<br>Access+<br>HM0®<br>2750/70<br>OffEx | Bronze Access+ HM0 7000/70 OffEx |
| 0 to 14 | \$401.01   | \$369.88   | \$303.93  | \$457.59                                  | \$449.90                                  | \$444.68                                  | \$424.63                              | \$410.37                                   | \$399.57                                    | \$391.07                                    | \$342.94                                      | \$337.12                                      | \$303.35                         |
| 15      | \$436.66   | \$402.76   | \$330.94  | \$498.27                                  | \$489.89                                  | \$484.21                                  | \$462.38                              | \$446.85                                   | \$435.09                                    | \$425.83                                    | \$373.43                                      | \$367.08                                      | \$330.31                         |
| 16      | \$450.29   | \$415.33   | \$341.27  | \$513.82                                  | \$505.18                                  | \$499.32                                  | \$476.81                              | \$460.79                                   | \$448.67                                    | \$439.12                                    | \$385.08                                      | \$378.54                                      | \$340.62                         |
| 17      | \$463.92   | \$427.90   | \$351.60  | \$529.37                                  | \$520.47                                  | \$514.44                                  | \$491.24                              | \$474.74                                   | \$462.25                                    | \$452.41                                    | \$396.74                                      | \$390.00                                      | \$350.93                         |
| 18      | \$478.60   | \$441.44   | \$362.73  | \$546.12                                  | \$536.94                                  | \$530.71                                  | \$506.78                              | \$489.76                                   | \$476.88                                    | \$466.72                                    | \$409.29                                      | \$402.34                                      | \$362.04                         |
| 19      | \$493.27   | \$454.98   | \$373.85  | \$562.87                                  | \$553.40                                  | \$546.99                                  | \$522.33                              | \$504.78                                   | \$491.50                                    | \$481.04                                    | \$421.84                                      | \$414.67                                      | \$373.14                         |
| 20      | \$508.48   | \$469.00   | \$385.37  | \$580.21                                  | \$570.46                                  | \$563.85                                  | \$538.42                              | \$520.34                                   | \$506.65                                    | \$495.86                                    | \$434.84                                      | \$427.45                                      | \$384.64                         |
| 21      | \$524.20   | \$483.50   | \$397.29  | \$598.16                                  | \$588.10                                  | \$581.29                                  | \$555.07                              | \$536.43                                   | \$522.32                                    | \$511.20                                    | \$448.29                                      | \$440.67                                      | \$396.53                         |
| 22      | \$524.20   | \$483.50   | \$397.29  | \$598.16                                  | \$588.10                                  | \$581.29                                  | \$555.07                              | \$536.43                                   | \$522.32                                    | \$511.20                                    | \$448.29                                      | \$440.67                                      | \$396.53                         |
| 23      | \$524.20   | \$483.50   | \$397.29  | \$598.16                                  | \$588.10                                  | \$581.29                                  | \$555.07                              | \$536.43                                   | \$522.32                                    | \$511.20                                    | \$448.29                                      | \$440.67                                      | \$396.53                         |
| 24      | \$524.20   | \$483.50   | \$397.29  | \$598.16                                  | \$588.10                                  | \$581.29                                  | \$555.07                              | \$536.43                                   | \$522.32                                    | \$511.20                                    | \$448.29                                      | \$440.67                                      | \$396.53                         |
| 25      | \$526.30   | \$485.44   | \$398.88  | \$600.55                                  | \$590.46                                  | \$583.61                                  | \$557.30                              | \$538.57                                   | \$524.41                                    | \$513.24                                    | \$450.09                                      | \$442.44                                      | \$398.12                         |
| 26      | \$536.78   | \$495.11   | \$406.83  | \$612.51                                  | \$602.22                                  | \$595.24                                  | \$568.40                              | \$549.30                                   | \$534.85                                    | \$523.47                                    | \$459.05                                      | \$451.25                                      | \$406.05                         |
| 27      | \$549.36   | \$506.71   | \$416.36  | \$626.87                                  | \$616.33                                  | \$609.19                                  | \$581.72                              | \$562.18                                   | \$547.39                                    | \$535.74                                    | \$469.81                                      | \$461.83                                      | \$415.57                         |
| 28      | \$569.81   | \$525.57   | \$431.86  | \$650.20                                  | \$639.27                                  | \$631.86                                  | \$603.37                              | \$583.10                                   | \$567.76                                    | \$555.67                                    | \$487.29                                      | \$479.01                                      | \$431.03                         |
| 29      | \$586.58   | \$541.04   | \$444.57  | \$669.34                                  | \$658.09                                  | \$650.46                                  | \$621.13                              | \$600.26                                   | \$584.47                                    | \$572.03                                    | \$501.64                                      | \$493.11                                      | \$443.72                         |
| 30      | \$594.97   | \$548.78   | \$450.93  | \$678.91                                  | \$667.50                                  | \$659.76                                  | \$630.01                              | \$608.85                                   | \$592.83                                    | \$580.21                                    | \$508.81                                      | \$500.17                                      | \$450.07                         |
| 31      | \$607.55   | \$560.38   | \$460.46  | \$693.26                                  | \$681.61                                  | \$673.71                                  | \$643.33                              | \$621.72                                   | \$605.37                                    | \$592.48                                    | \$519.57                                      | \$510.74                                      | \$459.58                         |
| 32      | \$620.13   | \$571.98   | \$470.00  | \$707.62                                  | \$695.73                                  | \$687.66                                  | \$656.65                              | \$634.60                                   | \$617.90                                    | \$604.75                                    | \$530.33                                      | \$521.32                                      | \$469.10                         |
| 33      | \$627.99   | \$579.24   | \$475.96  | \$716.59                                  | \$704.55                                  | \$696.38                                  | \$664.98                              | \$642.64                                   | \$625.74                                    | \$612.42                                    | \$537.05                                      | \$527.93                                      | \$475.05                         |
| 34      | \$636.38   | \$586.97   | \$482.31  | \$726.16                                  | \$713.96                                  | \$705.68                                  | \$673.86                              | \$651.22                                   | \$634.09                                    | \$620.59                                    | \$544.23                                      | \$534.98                                      | \$481.39                         |
| 35      | \$640.57   | \$590.84   | \$485.49  | \$730.95                                  | \$718.66                                  | \$710.33                                  | \$678.30                              | \$655.52                                   | \$638.27                                    | \$624.68                                    | \$547.81                                      | \$538.50                                      | \$484.56                         |
| 36      | \$644.77   | \$594.71   | \$488.67  | \$735.73                                  | \$723.37                                  | \$714.98                                  | \$682.74                              | \$659.81                                   | \$642.45                                    | \$628.77                                    | \$551.40                                      | \$542.03                                      | \$487.74                         |
| 37      | \$648.96   | \$598.58   | \$491.85  | \$740.52                                  | \$728.07                                  | \$719.63                                  | \$687.18                              | \$664.10                                   | \$646.63                                    | \$632.86                                    | \$554.99                                      | \$545.56                                      | \$490.91                         |
| 38      | \$653.15   | \$602.45   | \$495.03  | \$745.30                                  | \$732.78                                  | \$724.28                                  | \$691.62                              | \$668.39                                   | \$650.81                                    | \$636.95                                    | \$558.57                                      | \$549.08                                      | \$494.08                         |
| 39      | \$661.54   | \$610.18   | \$501.38  | \$754.87                                  | \$742.19                                  | \$733.58                                  | \$700.50                              | \$676.97                                   | \$659.17                                    | \$645.13                                    | \$565.75                                      | \$556.13                                      | \$500.43                         |
| 40      | \$669.93   | \$617.92   | \$507.74  | \$764.45                                  | \$751.60                                  | \$742.88                                  | \$709.39                              | \$685.56                                   | \$667.52                                    | \$653.31                                    | \$572.92                                      | \$563.18                                      | \$506.77                         |
| 41      | \$682.51   | \$629.52   | \$517.27  | \$778.80                                  | \$765.71                                  | \$756.83                                  | \$722.71                              | \$698.43                                   | \$680.06                                    | \$665.58                                    | \$583.68                                      | \$573.76                                      | \$516.29                         |
| 42      | \$694.57   | \$640.64   | \$526.41  | \$792.56                                  | \$779.24                                  | \$770.20                                  | \$735.47                              | \$710.77                                   | \$692.07                                    | \$677.34                                    | \$593.99                                      | \$583.89                                      | \$525.41                         |
| 43      | \$711.34   | \$656.11   | \$539.12  | \$811.70                                  | \$798.06                                  | \$788.80                                  | \$753.24                              | \$727.93                                   | \$708.79                                    | \$693.70                                    | \$608.33                                      | \$598.00                                      | \$538.10                         |
| 44      | \$732.31   | \$675.45   | \$555.02  | \$835.63                                  | \$821.58                                  | \$812.06                                  | \$775.44                              | \$749.39                                   | \$729.68                                    | \$714.14                                    | \$626.26                                      | \$615.62                                      | \$553.96                         |
| 45      | \$756.95   | \$698.18   | \$573.69  | \$863.74                                  | \$849.22                                  | \$839.38                                  | \$801.53                              | \$774.60                                   | \$754.23                                    | \$738.17                                    | \$647.33                                      | \$636.33                                      | \$572.60                         |
| 46      | \$786.30   | \$725.26   | \$595.94  | \$897.24                                  | \$882.15                                  | \$871.93                                  | \$832.61                              | \$804.64                                   | \$783.48                                    | \$766.80                                    | \$672.44                                      | \$661.01                                      | \$594.80                         |
| 47      | \$819.33   | \$755.72   | \$620.97  | \$934.92                                  | \$919.21                                  | \$908.55                                  | \$867.58                              | \$838.44                                   | \$816.38                                    | \$799.00                                    | \$700.68                                      | \$688.77                                      | \$619.78                         |
| 48      | \$857.07   | \$790.53   | \$649.57  | \$977.99                                  | \$961.55                                  | \$950.40                                  | \$907.55                              | \$877.06                                   | \$853.99                                    | \$835.81                                    | \$732.96                                      | \$720.50                                      | \$648.33                         |
| 49      | \$894.29   | \$824.86   | \$677.78  | \$1,020.46                                | \$1,003.30                                | \$991.67                                  | \$946.96                              | \$915.15                                   | \$891.07                                    | \$872.10                                    | \$764.79                                      | \$751.79                                      | \$676.49                         |
| 50      | \$936.22   | \$863.54   | \$709.56  | \$1,068.31                                | \$1,050.35                                | \$1,038.18                                | \$991.36                              | \$958.06                                   | \$932.86                                    | \$913.00                                    | \$800.65                                      | \$787.05                                      | \$708.21                         |
| 51      | \$977.64   | \$901.73   | \$740.95  | \$1,115.56                                | \$1,096.81                                | \$1,084.10                                | \$1,035.21                            | \$1,000.44                                 | \$974.12                                    | \$953.39                                    | \$836.07                                      | \$821.86                                      | \$739.54                         |
| 52      | \$1,023.24   | \$943.80   | \$775.51  | \$1,167.60                                | \$1,147.98                                | \$1,134.67                                | \$1,083.51                            | \$1,047.11                                 | \$1,019.56                                  | \$997.86                                    | \$875.07                                      | \$860.20                                      | \$774.03                         |
| 53      | \$1,069.37   | \$986.35   | \$810.48  | \$1,220.24                                | \$1,199.73                                | \$1,185.82                                | \$1,132.35                            | \$1,094.31                                 | \$1,065.53                                  | \$1,042.84                                  | \$914.52                                      | \$898.98                                      | \$808.93                         |
| 54      | \$1,119.17   | \$1,032.28   | \$848.22  | \$1,277.07                                | \$1,255.60                                | \$1,241.04                                | \$1,185.08                            | \$1,145.28                                 | \$1,115.15                                  | \$1,091.41                                  | \$957.10                                      | \$940.84                                      | \$846.60                         |
| 55      | \$1,168.97   | \$1,078.21   | \$885.96  | \$1,333.89                                | \$1,311.47                                | \$1,296.27                                | \$1,237.82                            | \$1,196.24                                 | \$1,164.77                                  | \$1,139.97                                  | \$999.69                                      | \$982.70                                      | \$884.27                         |
| 56      | \$1,222.96   | \$1,128.01   | \$926.88  | \$1,395.50                                | \$1,372.04                                | \$1,356.14                                | \$1,294.99                            | \$1,251.49                                 | \$1,218.57                                  | \$1,192.63                                  | \$1,045.87                                    | \$1,028.09                                    | \$925.11                         |
| 57      | \$1,277.48   | \$1,178.30   | \$968.20  | \$1,457.71                                | \$1,433.21                                | \$1,416.59                                | \$1,352.72                            | \$1,307.28                                 | \$1,272.89                                  | \$1,245.79                                  | \$1,092.49                                    | \$1,073.92                                    | \$966.35                         |
| 58      | \$1,335.66   | \$1,231.97   | \$1,012.30  | \$1,524.11                                | \$1,498.49                                | \$1,481.11                                | \$1,414.33                            | \$1,366.82                                 | \$1,330.87                                  | \$1,302.53                                  | \$1,142.25                                    | \$1,122.84                                    | \$1,010.37                       |
| 59      | \$1,364.50   | \$1,258.56   | \$1,034.15  | \$1,557.00                                | \$1,530.83                                | \$1,513.08                                | \$1,444.86                            | \$1,396.32                                 | \$1,359.59                                  | \$1,330.65                                  | \$1,166.91                                    | \$1,147.08                                    | \$1,032.18                       |
| 60      | \$1,422.68   | \$1,312.23   | \$1,078.25  | \$1,623.40                                | \$1,596.11                                | \$1,577.61                                | \$1,506.47                            | \$1,455.87                                 | \$1,417.57                                  | \$1,387.39                                  | \$1,216.67                                    | \$1,195.99                                    | \$1,076.19                       |
| 61      | \$1,473.01   | \$1,358.65   | \$1,116.39  | \$1,680.82                                | \$1,652.57                                | \$1,633.41                                | \$1,559.76                            | \$1,507.37                                 | \$1,467.71                                  | \$1,436.47                                  | \$1,259.70                                    | \$1,238.30                                    | \$1,114.26                       |
| 62      | \$1,506.03   | \$1,389.11   | \$1,141.42  | \$1,718.51                                | \$1,689.62                                | \$1,670.03                                | \$1,594.73                            | \$1,541.16                                 | \$1,500.62                                  | \$1,468.67                                  | \$1,287.94                                    | \$1,266.06                                    | \$1,139.24                       |
| 63      | \$1,547.44   | \$1,427.30   | \$1,172.81  | \$1,765.76                                | \$1,736.08                                | \$1,715.95                                | \$1,638.58                            | \$1,583.54                                 | \$1,541.88                                  | \$1,509.06                                  | \$1,323.36                                    | \$1,300.87                                    | \$1,170.57                       |
| 64+     | \$1,572.60   | \$1,450.51   | \$1,191.88  | \$1,794.47                                | \$1,764.31                                | \$1,743.86                                | \$1,665.22                            | \$1,609.29                                 | \$1,566.95                                  | \$1,533.60                                  | \$1,344.88                                    | \$1,322.02                                    | \$1,189.60                       |

Pending regulatory approval.

|     | Platinum Tandem  | Platinum Tandem<br>PP0 | Platinum Tandem | Platinum Tandem  | Gold Tandem PPO | Gold Tandem PPO | Gold Tandem PPO | Gold Tandem<br>PPO | Silver Tande |
|-----|------------------|------------------------|-----------------|------------------|-----------------|-----------------|-----------------|--------------------|--------------|
| ge  | PPO 250/10 OffEx | 0/0 OffEx              | PPO 0/10 OffEx  | PPO 250/15 OffEx | 0/25 OffEx      | 500/30 OffEx    | 750/30 OffEx    | 1000/35 OffEx      | 2000/60 Offi |
| 014 | \$454.61         | \$449.51               | \$446.04        | \$436.67         | \$387.81        | \$385.44        | \$381.31        | \$374.67           | \$331.91     |
|     | \$495.02         | \$489.47               | \$485.69        | \$475.48         | \$422.29        | \$419.70        | \$415.21        | \$407.98           | \$361.42     |
|     | \$510.47         | \$504.74               | \$500.85        | \$490.33         | \$435.47        | \$432.80        | \$428.17        | \$420.71           | \$372.70     |
|     | \$525.92         | \$520.02               | \$516.01        | \$505.17         | \$448.65        | \$445.90        | \$441.13        | \$433.45           | \$383.98     |
|     | \$542.56         | \$536.47               | \$532.34        | \$521.15         | \$462.84        | \$460.01        | \$455.08        | \$447.16           | \$396.13     |
|     | \$559.20         | \$552.93               | \$548.66        | \$537.13         | \$477.04        | \$474.11        | \$469.04        | \$460.87           | \$408.27     |
|     | \$576.44         | \$569.97               | \$565.57        | \$553.69         | \$491.74        | \$488.73        | \$483.50        | \$475.08           | \$420.86     |
|     | \$594.26         | \$587.59               | \$583.06        | \$570.81         | \$506.95        | \$503.84        | \$498.45        | \$489.77           | \$433.87     |
|     | \$594.26         | \$587.59               | \$583.06        | \$570.81         | \$506.95        | \$503.84        | \$498.45        | \$489.77           | \$433.87     |
|     | \$594.26         | \$587.59               | \$583.06        | \$570.81         | \$506.95        | \$503.84        | \$498.45        | \$489.77           | \$433.87     |
|     | \$594.26         | \$587.59               | \$583.06        | \$570.81         | \$506.95        | \$503.84        | \$498.45        | \$489.77           | \$433.87     |
|     | \$596.64         | \$589.94               | \$585.40        | \$573.09         | \$508.98        | \$505.86        | \$500.44        | \$491.73           | \$435.61     |
|     | \$608.53         | \$601.70               | \$597.06        | \$584.51         | \$519.11        | \$515.93        | \$510.41        | \$501.52           | \$444.29     |
|     | \$622.79         | \$615.80               | \$611.05        | \$598.21         | \$531.28        | \$528.03        | \$522.38        | \$513.28           | \$454.70     |
|     | \$645.96         | \$638.71               | \$633.79        | \$620.47         | \$551.05        | \$547.68        | \$541.82        | \$532.38           | \$471.62     |
|     | \$664.98         | \$657.52               | \$652.45        | \$638.74         | \$567.27        | \$563.80        | \$557.77        | \$548.05           | \$485.50     |
|     | \$674.49         | \$666.92               | \$661.78        | \$647.87         | \$575.39        | \$571.86        | \$565.74        | \$555.89           | \$492.45     |
|     | \$688.75         | \$681.02               | \$675.77        | \$661.57         | \$587.55        | \$583.95        | \$577.70        | \$567.64           | \$502.86     |
|     | \$703.01         | \$695.12               | \$689.76        | \$675.27         | \$599.72        | \$596.04        | \$589.67        | \$579.40           | \$513.27     |
|     | \$711.93         | \$703.94               | \$698.51        | \$683.83         | \$607.32        | \$603.60        | \$597.14        | \$586.74           | \$519.78     |
|     | \$721.44         | \$713.34               | \$707.84        | \$692.96         | \$615.43        | \$611.66        | \$605.12        | \$594.58           | \$526.72     |
|     | \$726.19         | \$718.04               | \$712.50        | \$697.53         | \$619.49        | \$615.69        | \$609.11        | \$598.50           | \$530.19     |
|     | \$730.94         | \$722.74               | \$717.17        | \$702.10         | \$623.55        | \$619.72        | \$613.09        | \$602.42           | \$533.66     |
|     | \$735.70         | \$727.44               | \$721.83        | \$706.66         | \$627.60        | \$623.76        | \$617.08        | \$606.34           | \$537.13     |
|     | \$740.45         | \$732.14               | \$726.50        | \$711.23         | \$631.66        | \$627.79        | \$621.07        | \$610.25           | \$540.61     |
|     | \$749.96         | \$741.54               | \$735.83        | \$720.36         | \$639.77        | \$635.85        | \$629.04        | \$618.09           | \$547.55     |
|     | \$759.47         | \$750.94               | \$745.16        | \$729.49         | \$647.88        | \$643.91        | \$637.02        | \$625.93           | \$554.49     |
|     | \$773.73         | \$765.05               | \$759.15        | \$743.19         | \$660.05        | \$656.00        | \$648.98        | \$637.68           | \$564.90     |
|     | \$787.40         | \$778.56               | \$772.56        | \$756.32         | \$671.71        | \$667.59        | \$660.45        | \$648.95           | \$574.88     |
|     | \$806.42         | \$797.36               | \$791.22        | \$774.59         | \$687.93        | \$683.71        | \$676.40        | \$664.62           | \$588.77     |
|     | \$830.19         | \$820.87               | \$814.54        | \$797.42         | \$708.21        | \$703.87        | \$696.33        | \$684.21           | \$606.12     |
|     | \$858.12         | \$848.49               | \$841.94        | \$824.25         | \$732.03        | \$727.55        | \$719.76        | \$707.23           | \$626.51     |
|     | \$891.40         | \$881.39               | \$874.60        | \$856.21         | \$760.42        | \$755.76        | \$747.67        | \$734.65           | \$650.81     |
|     | \$928.83         | \$918.41               | \$911.33        | \$892.18         | \$792.36        | \$787.50        | \$779.08        | \$765.51           | \$678.14     |
|     | \$971.62         | \$960.72               | \$953.31        | \$933.27         | \$828.86        | \$823.78        | \$814.97        | \$800.77           | \$709.38     |
|     | \$1,013.81       | \$1,002.43             | \$994.71        | \$973.80         | \$864.85        | \$859.55        | \$850.36        | \$835.55           | \$740.19     |
|     | \$1,061.35       | \$1,049.44             | \$1,041.35      | \$1,019.47       | \$905.41        | \$899.86        | \$890.23        | \$874.73           | \$774.90     |
|     | \$1,108.30       | \$1,095.86             | \$1,087.41      | \$1,064.56       | \$945.46        | \$939.66        | \$929.61        | \$913.42           | \$809.17     |
|     | \$1,160.00       | \$1,146.98             | \$1,138.14      | \$1,114.22       | \$989.56        | \$983.50        | \$972.97        | \$956.03           | \$846.92     |
|     | \$1,212.30       | \$1,198.69             | \$1,189.45      | \$1,164.45       | \$1,034.17      | \$1,027.84      | \$1,016.84      | \$999.13           | \$885.10     |
|     | \$1,268.75       | \$1,254.51             | \$1,244.84      | \$1,218.68       | \$1,082.33      | \$1,075.70      | \$1,064.19      | \$1,045.66         | \$926.32     |
|     | \$1,325.21       | \$1,310.33             | \$1,300.23      | \$1,272.91       | \$1,130.49      | \$1,123.57      | \$1,111.54      | \$1,092.19         | \$967.54     |
|     | \$1,386.42       | \$1,370.86             | \$1,360.29      | \$1,331.70       | \$1,182.71      | \$1,175.46      | \$1,162.88      | \$1,142.63         | \$1,012.22   |
|     | \$1,448.22       | \$1,431.97             | \$1,420.93      | \$1,391.06       | \$1,235.43      | \$1,227.86      | \$1,214.72      | \$1,193.57         | \$1,057.35   |
|     | \$1,514.18       | \$1,497.19             | \$1,485.65      | \$1,454.42       | \$1,291.70      | \$1,283.79      | \$1,270.05      | \$1,247.93         | \$1,105.51   |
|     | \$1,546.87       | \$1,529.51             | \$1,517.72      | \$1,485.82       | \$1,319.58      | \$1,311.50      | \$1,297.47      | \$1,274.87         | \$1,129.37   |
|     | \$1,612.83       | \$1,594.73             | \$1,582.44      | \$1,549.18       | \$1,375.86      | \$1,367.43      | \$1,352.79      | \$1,329.24         | \$1,177.53   |
|     | \$1,669.88       | \$1,651.14             | \$1,638.41      | \$1,603.97       | \$1,424.52      | \$1,415.79      | \$1,400.64      | \$1,376.25         | \$1,219.18   |
|     | \$1,707.32       | \$1,688.16             | \$1,675.14      | \$1,639.94       | \$1,456.46      | \$1,447.54      | \$1,432.05      | \$1,407.11         | \$1,246.52   |
|     | \$1,754.27       | \$1,734.58             | \$1,721.20      | \$1,685.03       | \$1,496.51      | \$1,487.34      | \$1,471.42      | \$1,445.80         | \$1,280.79   |
| +   | \$1,782.79       | \$1,762.78             | \$1,749.19      | \$1,712.43       | \$1,520.84      | \$1,511.52      | \$1,495.35      | \$1,469.31         | \$1,301.62   |

Pending regulatory approval.

| Off  | -Exchange T                        | andem PPO                          | (cont'd)                           |                                    |                                    |                                    |                                    |
|------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
|      |                                    |                                    |                                    |                                    |                                    |                                    |                                    |
| Age  | Silver Tandem PPO<br>2350/65 OffEx | Silver Tandem PPO<br>2550/70 OffEx | Bronze Tandem PPO<br>5500/65 OffEx | Bronze Tandem PPO<br>6500/70 OffEx | Bronze Tandem PPO<br>6850/55 OffEx | Bronze Tandem PPO<br>6250/65 OffEx | Bronze Tandem PPO<br>7500/65 OffEx |
| to14 | \$329.59                           | \$324.54                           | \$292.30                           | \$304.03                           | \$292.95                           | \$287.19                           | \$281.80                           |
| 5    | \$358.89                           | \$353.39                           | \$318.28                           | \$331.06                           | \$318.99                           | \$312.72                           | \$306.85                           |
| 6    | \$370.09                           | \$364.42                           | \$328.22                           | \$341.39                           | \$328.95                           | \$322.48                           | \$316.43                           |
| 7    | \$381.29                           | \$375.45                           | \$338.15                           | \$351.72                           | \$338.90                           | \$332.24                           | \$326.01                           |
| 3    | \$393.35                           | \$387.33                           | \$348.85                           | \$362.85                           | \$349.62                           | \$342.75                           | \$336.32                           |
| )    | \$405.42                           | \$399.20                           | \$359.55                           | \$373.98                           | \$360.35                           | \$353.26                           | \$346.64                           |
| )    | \$417.91                           | \$411.51                           | \$370.63                           | \$385.50                           | \$371.45                           | \$364.15                           | \$357.32                           |
|      | \$430.84                           | \$424.23                           | \$382.09                           | \$397.43                           | \$382.94                           | \$375.41                           | \$368.37                           |
| 2    | \$430.84                           | \$424.23                           | \$382.09                           | \$397.43                           | \$382.94                           | \$375.41                           | \$368.37                           |
| 3    | \$430.84                           | \$424.23                           | \$382.09                           | \$397.43                           | \$382.94                           | \$375.41                           | \$368.37                           |
|      | \$430.84                           | \$424.23                           | \$382.09                           | \$397.43                           | \$382.94                           | \$375.41                           | \$368.37                           |
| j    | \$432.56                           | \$425.93                           | \$383.62                           | \$399.02                           | \$384.47                           | \$376.92                           | \$369.84                           |
| 6    | \$441.18                           | \$434.42                           | \$391.26                           | \$406.96                           | \$392.13                           | \$384.42                           | \$377.21                           |
| 7    | \$451.52                           | \$444.60                           | \$400.43                           | \$416.50                           | \$401.32                           | \$393.43                           | \$386.05                           |
| 3    | \$468.32                           | \$461.14                           | \$415.33                           | \$432.00                           | \$416.26                           | \$408.08                           | \$400.42                           |
| 3    | \$482.11                           | \$474.72                           | \$427.56                           | \$444.72                           | \$428.51                           | \$420.09                           | \$412.21                           |
| )    | \$489.00                           | \$481.51                           | \$433.67                           | \$451.08                           | \$434.64                           | \$426.09                           | \$418.10                           |
|      | \$499.34                           | \$491.69                           | \$442.84                           | \$460.62                           | \$443.83                           | \$435.10                           | \$426.94                           |
| 2    | \$509.68                           | \$501.87                           | \$452.01                           | \$470.15                           | \$453.02                           | \$444.11                           | \$435.78                           |
|      | \$516.14                           | \$508.23                           | \$457.75                           | \$476.12                           | \$458.76                           | \$449.75                           | \$441.31                           |
|      | \$523.04                           | \$515.02                           | \$463.86                           | \$482.47                           | \$464.89                           | \$455.75                           | \$447.20                           |
|      | \$526.48                           | \$518.41                           | \$466.92                           | \$485.65                           | \$467.95                           | \$458.76                           | \$450.15                           |
|      | \$529.93                           | \$521.81                           | \$469.97                           | \$488.83                           | \$471.02                           | \$461.76                           | \$453.10                           |
|      | \$533.38                           | \$525.20                           | \$473.03                           | \$492.01                           | \$474.08                           | \$464.76                           | \$456.04                           |
| 3    | \$536.82                           | \$528.60                           | \$476.09                           | \$495.19                           | \$477.14                           | \$467.77                           | \$458.99                           |
|      | \$543.72                           | \$535.38                           | \$482.20                           | \$501.55                           | \$483.27                           | \$473.77                           | \$464.88                           |
| )    | \$550.61                           | \$542.17                           | \$488.31                           | \$507.91                           | \$489.40                           | \$479.78                           | \$470.78                           |
|      | \$560.95                           | \$552.35                           | \$497.48                           | \$517.45                           | \$498.59                           | \$488.79                           | \$479.62                           |
|      | \$570.86                           | \$562.11                           | \$506.27                           | \$526.59                           | \$507.39                           | \$497.42                           | \$488.09                           |
| }    | \$584.65                           | \$575.69                           | \$518.50                           | \$539.31                           | \$519.65                           | \$509.44                           | \$499.88                           |
|      | \$601.88                           | \$592.66                           | \$533.78                           | \$555.20                           | \$534.97                           | \$524.45                           | \$514.61                           |
| j    | \$622.13                           | \$612.59                           | \$551.74                           | \$573.88                           | \$552.96                           | \$542.10                           | \$531.93                           |
| ;    | \$646.26                           | \$636.35                           | \$573.14                           | \$596.14                           | \$574.41                           | \$563.12                           | \$552.56                           |
| 1    | \$673.40                           | \$663.08                           | \$597.21                           | \$621.18                           | \$598.53                           | \$586.77                           | \$575.76                           |
| 3    | \$704.42                           | \$693.62                           | \$624.72                           | \$649.79                           | \$626.11                           | \$613.80                           | \$602.29                           |
|      | \$735.01                           | \$723.74                           | \$651.85                           | \$678.01                           | \$653.29                           | \$640.46                           | \$628.44                           |
| 1    | \$769.47                           | \$757.68                           | \$682.42                           | \$709.80                           | \$683.93                           | \$670.49                           | \$657.91                           |
|      | \$803.51                           | \$791.20                           | \$712.60                           | \$741.20                           | \$714.18                           | \$700.15                           | \$687.01                           |
|      | \$840.99                           | \$828.11                           | \$745.84                           | \$775.77                           | \$747.50                           | \$732.81                           | \$719.06                           |
| }    | \$878.91                           | \$865.44                           | \$779.47                           | \$810.75                           | \$781.20                           | \$765.84                           | \$751.48                           |
|      | \$919.84                           | \$905.74                           | \$815.77                           | \$848.50                           | \$817.58                           | \$801.51                           | \$786.47                           |
| i    | \$960.77                           | \$946.04                           | \$852.07                           | \$886.26                           | \$853.96                           | \$837.17                           | \$821.47                           |
|      | \$1,005.14                         | \$989.74                           | \$891.42                           | \$927.19                           | \$893.40                           | \$875.84                           | \$859.41                           |
|      | \$1,049.95                         | \$1,033.86                         | \$931.16                           | \$968.53                           | \$933.22                           | \$914.88                           | \$897.72                           |
| 3    | \$1,097.77                         | \$1,080.95                         | \$973.57                           | \$1,012.64                         | \$975.73                           | \$956.55                           | \$938.61                           |
|      | \$1,121.47                         | \$1,104.28                         | \$994.59                           | \$1,034.50                         | \$996.79                           | \$977.20                           | \$958.87                           |
| )    | \$1,169.29                         | \$1,151.37                         | \$1,037.00                         | \$1,078.61                         | \$1,039.30                         | \$1,018.87                         | \$999.76                           |
|      | \$1,210.65                         | \$1,192.10                         | \$1,073.68                         | \$1,116.77                         | \$1,076.06                         | \$1,054.91                         | \$1,035.12                         |
| 2    | \$1,237.79                         | \$1,218.83                         | \$1,097.75                         | \$1,141.80                         | \$1,100.19                         | \$1,078.56                         | \$1,058.33                         |
| 3    | \$1,271.83                         | \$1,252.34                         | \$1,127.94                         | \$1,173.20                         | \$1,130.44                         | \$1,108.22                         | \$1,087.43                         |
| 4+   | \$1,292.51                         | \$1,272.70                         | \$1,146.28                         | \$1,192.28                         | \$1,148.82                         | \$1,126.24                         | \$1,105.11                         |

| Off      | -Exchange Tanden                                      | n PPO Savings              |   |                                   |                           |
|----------|---|----------------------------|---|-----------------------------------|---------------------------|
| Ago      | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings  | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings         | Bronze Tandem PPO Savings |
| Age      | \$384.28  | 2300/25% OffEx<br>\$330.59 | \$316.47  | <b>5700/40% OffEx</b><br>\$296.61 | 7000 OffEx<br>\$294.72    |
| 0 to 14  | \$418.43  | \$350.39                   | \$344.60  | \$322.97                          | \$320.92                  |
|          | \$431.49  |                            |   | \$322.97                          | \$320.92                  |
| 16<br>17 | \$444.55  | \$371.21<br>\$382.45       | \$355.36<br>\$366.12                                    | \$343.13                          | \$340.95                  |
|          |   |                            |   |                                   |                           |
| 18       | \$458.62  | \$394.55                   | \$377.70  | \$353.99                          | \$351.74                  |
| 19       | \$472.68  | \$406.65                   | \$389.28  | \$364.84                          | \$362.53                  |
| 20       | \$487.25  | \$419.18                   | \$401.28  | \$376.09                          | \$373.70                  |
| 21       | \$502.32<br>\$502.32                                  | \$432.14<br>\$432.14       | \$413.69<br>\$413.69                                    | \$387.72<br>\$387.72              | \$385.26<br>\$385.26      |
| 23       | \$502.32  | \$432.14                   | \$413.69  | \$387.72                          | \$385.26                  |
| 24       | \$502.32  | \$432.14                   | \$413.69  | \$387.72                          | \$385.26                  |
|          |   |                            |   |                                   |                           |
| 25       | \$504.33  | \$433.87                   | \$415.35  | \$389.27                          | \$386.80                  |
| 26<br>27 | \$514.38<br>\$526.43                                  | \$442.52                   | \$423.62<br>\$433.55                                    | \$397.03                          | \$394.50                  |
| 28       | \$526.43<br>\$546.02                                  | \$452.89<br>\$469.74       | \$433.55<br>\$449.68                                    | \$406.33<br>\$421.45              | \$403.75<br>\$418.77      |
| 28       | \$546.02<br>\$562.10                                  | \$469.74                   | \$449.68<br>\$462.92                                    | \$421.45                          | \$418.77                  |
| 30       | \$570.14  | \$490.48                   | \$469.54  | \$440.06                          | \$437.27                  |
| 31       | \$582.19  | \$500.86                   | \$479.47  | \$449.37                          | \$437.27                  |
| 32       | \$594.25  | \$511.23                   | \$489.40  | \$458.67                          | \$455.76                  |
| 33       | \$601.78  | \$517.71                   | \$495.60  | \$464.49                          | \$461.54                  |
| 34       | \$609.82  | \$524.62                   | \$502.22  | \$470.69                          | \$467.70                  |
| 35       | \$613.84  | \$528.08                   | \$505.53  | \$473.79                          | \$470.78                  |
| 36       | \$617.86  | \$531.54                   | \$508.84  | \$476.90                          | \$473.87                  |
| 37       | \$621.87  | \$535.00                   | \$512.15  | \$480.00                          | \$476.95                  |
| 38       | \$625.89  | \$538.45                   | \$515.46  | \$483.10                          | \$480.03                  |
| 39       | \$633.93  | \$545.37                   | \$522.08  | \$489.30                          | \$486.19                  |
| 40       | \$641.97  | \$552.28                   | \$528.70  | \$495.51                          | \$492.36                  |
| 41       | \$654.02  | \$562.65                   | \$538.63  | \$504.81                          | \$501.60                  |
| 42       | \$665.58  | \$572.59                   | \$548.14  | \$513.73                          | \$510.47                  |
| 43       | \$681.65  | \$586.42                   | \$561.38  | \$526.14                          | \$522.79                  |
| 44       | \$701.74  | \$603.71                   | \$577.93  | \$541.65                          | \$538.20                  |
| 45       | \$725.35  | \$624.02                   | \$597.37  | \$559.87                          | \$556.31                  |
| 46       | \$753.48  | \$648.22                   | \$620.54  | \$581.58                          | \$577.89                  |
| 47       | \$785.13  | \$675.44                   | \$646.60  | \$606.01                          | \$602.16                  |
| 48       | \$821.30  | \$706.56                   | \$676.39  | \$633.92                          | \$629.90                  |
| 49       | \$856.96  | \$737.24                   | \$705.76  | \$661.45                          | \$657.25                  |
| 50       | \$897.15  | \$771.81                   | \$738.85  | \$692.47                          | \$688.07                  |
| 51       | \$936.83  | \$805.95                   | \$771.53  | \$723.10                          | \$718.50                  |
| 52       | \$980.53  | \$843.55                   | \$807.53  | \$756.83                          | \$752.02                  |
| 53       | \$1,024.74  | \$881.58                   | \$843.93  | \$790.95                          | \$785.92                  |
| 54       | \$1,072.46  | \$922.63                   | \$883.23  | \$827.78                          | \$822.52                  |
| 55       | \$1,120.18  | \$963.68                   | \$922.53  | \$864.62                          | \$859.12                  |
| 56       | \$1,171.92  | \$1,008.19                 | \$965.14  | \$904.55                          | \$898.80                  |
| 57       | \$1,224.16  | \$1,053.14                 | \$1,008.17  | \$944.87                          | \$938.87                  |
| 58       | \$1,279.92  | \$1,101.11                 | \$1,054.09  | \$987.91                          | \$981.63                  |
| 59       | \$1,307.54  | \$1,124.87                 | \$1,076.84  | \$1,009.24                        | \$1,002.82                |
| 60       | \$1,363.30  | \$1,172.84                 | \$1,122.76  | \$1,052.27                        | \$1,045.59                |
| 61       | \$1,411.52  | \$1,214.33                 | \$1,162.47  | \$1,089.49                        | \$1,082.57                |
| 62       | \$1,443.17  | \$1,241.55                 | \$1,188.53  | \$1,113.92                        | \$1,106.84                |
| 63       | \$1,482.85  | \$1,275.69                 | \$1,221.22  | \$1,144.55                        | \$1,137.28                |
| 64+      | \$1,506.97  | \$1,296.43                 | \$1,241.07  | \$1,163.16                        | \$1,155.77                |

Pending regulatory approval.

|       | -Exchange F                       | UII PPO                        |                                 |                                   |                             |                               |                               |
|-------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
|       |                                   |                                |                                 |                                   |                             |                               |                               |
| (e    | Platinum Full PPO<br>250/10 OffEx | Platinum Full PPO<br>0/0 OffEx | Platinum Full PPO<br>0/10 OffEx | Platinum Full PPO<br>250/15 OffEx | Gold Full PPO<br>0/25 OffEx | Gold Full PPO<br>500/30 OffEx | Gold Full PPC<br>750/30 OffEx |
| o14   | \$473.31                          | \$467.73                       | \$464.60                        | \$454.73                          | \$403.42                    | \$400.88                      | \$396.61                      |
|       | \$515.39                          | \$509.30                       | \$505.90                        | \$495.15                          | \$439.28                    | \$436.51                      | \$431.87                      |
|       | \$531.47                          | \$525.20                       | \$521.69                        | \$510.61                          | \$452.99                    | \$450.13                      | \$445.35                      |
|       | \$547.56                          | \$541.10                       | \$537.48                        | \$526.06                          | \$466.70                    | \$463.76                      | \$458.82                      |
|       | \$564.88                          | \$558.22                       | \$554.48                        | \$542.71                          | \$481.46                    | \$478.43                      | \$473.34                      |
|       | \$582.21                          | \$575.34                       | \$571.49                        | \$559.35                          | \$496.23                    | \$493.10                      | \$487.86                      |
| )     | \$600.15                          | \$593.07                       | \$589.10                        | \$576.59                          | \$511.52                    | \$508.30                      | \$502.89                      |
| 1     | \$618.71                          | \$611.41                       | \$607.32                        | \$594.42                          | \$527.34                    | \$524.02                      | \$518.45                      |
| 2     | \$618.71                          | \$611.41                       | \$607.32                        | \$594.42                          | \$527.34                    | \$524.02                      | \$518.45                      |
| 3     | \$618.71                          | \$611.41                       | \$607.32                        | \$594.42                          | \$527.34                    | \$524.02                      | \$518.45                      |
| ,<br> | \$618.71                          | \$611.41                       | \$607.32                        | \$594.42                          | \$527.34                    | \$524.02                      | \$518.45                      |
|       |                                   |                                |                                 |                                   |                             |                               |                               |
| 5     | \$621.19                          | \$613.85                       | \$609.75                        | \$596.80                          | \$529.45                    | \$526.12                      | \$520.52                      |
| 6     | \$633.56                          | \$626.08                       | \$621.89                        | \$608.69                          | \$540.00                    | \$536.60                      | \$530.89                      |
| 7     | \$648.41                          | \$640.76                       | \$636.47                        | \$622.95                          | \$552.65                    | \$549.17                      | \$543.33                      |
| 8     | \$672.54                          | \$664.60                       | \$660.16                        | \$646.14                          | \$573.22                    | \$569.61                      | \$563.55                      |
| 9     | \$692.34                          | \$684.17                       | \$679.59                        | \$665.16                          | \$590.10                    | \$586.38                      | \$580.14                      |
| )     | \$702.24                          | \$693.95                       | \$689.31                        | \$674.67                          | \$598.53                    | \$594.76                      | \$588.44                      |
| 1     | \$717.09                          | \$708.62                       | \$703.88                        | \$688.93                          | \$611.19                    | \$607.34                      | \$600.88                      |
| 2     | \$731.94                          | \$723.30                       | \$718.46                        | \$703.20                          | \$623.85                    | \$619.92                      | \$613.32                      |
| 3     | \$741.22                          | \$732.47                       | \$727.57                        | \$712.12                          | \$631.76                    | \$627.78                      | \$621.10                      |
| 1     | \$751.12                          | \$742.25                       | \$737.28                        | \$721.63                          | \$640.19                    | \$636.16                      | \$629.39                      |
| j     | \$756.07                          | \$747.14                       | \$742.14                        | \$726.38                          | \$644.41                    | \$640.35                      | \$633.54                      |
| 6     | \$761.02                          | \$752.03                       | \$747.00                        | \$731.14                          | \$648.63                    | \$644.55                      | \$637.69                      |
| 7     | \$765.97                          | \$756.92                       | \$751.86                        | \$735.89                          | \$652.85                    | \$648.74                      | \$641.84                      |
| В     | \$770.92                          | \$761.82                       | \$756.72                        | \$740.65                          | \$657.07                    | \$652.93                      | \$645.98                      |
| 9     | \$780.81                          | \$771.60                       | \$766.44                        | \$750.16                          | \$665.51                    | \$661.32                      | \$654.28                      |
| 0     | \$790.71                          | \$781.38                       | \$776.15                        | \$759.67                          | \$673.94                    | \$669.70                      | \$662.57                      |
| 1     | \$805.56                          | \$796.05                       | \$790.73                        | \$773.94                          | \$686.60                    | \$682.28                      | \$675.02                      |
| 2     | \$819.79                          | \$810.12                       | \$804.70                        | \$787.61                          | \$698.73                    | \$694.33                      | \$686.94                      |
| 3     | \$839.59                          | \$829.68                       | \$824.13                        | \$806.63                          | \$715.60                    | \$711.10                      | \$703.53                      |
| 4     | \$864.34                          | \$854.14                       | \$848.42                        | \$830.41                          | \$736.70                    | \$732.06                      | \$724.27                      |
| 5     | \$893.42                          | \$882.87                       | \$876.97                        | \$858.34                          | \$761.48                    | \$756.69                      | \$748.64                      |
| 6     | \$928.07                          | \$917.11                       | \$910.98                        | \$891.63                          | \$791.01                    | \$786.03                      | \$777.67                      |
| 7     | \$967.05                          | \$955.63                       | \$949.24                        | \$929.08                          | \$824.24                    | \$819.05                      | \$810.33                      |
| В     | \$1,011.59                        | \$999.65                       | \$992.97                        | \$971.88                          | \$862.20                    | \$856.78                      | \$847.66                      |
| 3     | \$1,055.52                        | \$1,043.06                     | \$1,036.09                      | \$1,014.08                        | \$899.65                    | \$893.98                      | \$884.47                      |
|       | \$1,105.02                        | \$1,091.98                     | \$1,084.67                      | \$1,061.64                        | \$941.83                    | \$935.90                      | \$925.94                      |
|       | \$1,153.90                        | \$1,140.28                     | \$1,132.65                      | \$1,108.60                        | \$983.49                    | \$977.30                      | \$966.90                      |
| 2     | \$1,207.73                        | \$1,193.47                     | \$1,185.49                      | \$1,160.31                        | \$1,029.37                  | \$1,022.89                    | \$1,012.01                    |
| 3     | \$1,262.17                        | \$1,247.27                     | \$1,238.93                      | \$1,212.62                        | \$1,075.78                  | \$1,069.00                    | \$1,057.63                    |
|       | \$1,320.95                        | \$1,305.36                     | \$1,296.63                      | \$1,269.09                        | \$1,125.88                  | \$1,118.79                    | \$1,106.88                    |
| i     | \$1,379.73                        | \$1,363.44                     | \$1,354.32                      | \$1,325.56                        | \$1,175.97                  | \$1,168.57                    | \$1,156.13                    |
| ;     | \$1,443.46                        | \$1,426.42                     | \$1,416.87                      | \$1,386.79                        | \$1,230.29                  | \$1,222.54                    | \$1,209.53                    |
|       | \$1,507.80                        | \$1,490.00                     | \$1,480.04                      | \$1,448.61                        | \$1,285.13                  | \$1,277.04                    | \$1,263.45                    |
|       | \$1,576.48                        | \$1,557.87                     | \$1,547.45                      | \$1,514.59                        | \$1,343.67                  | \$1,335.21                    | \$1,321.00                    |
| )     | \$1,610.51                        | \$1,591.50                     | \$1,580.85                      | \$1,547.28                        | \$1,372.67                  | \$1,364.03                    | \$1,349.51                    |
| )     | \$1,679.18                        | \$1,659.36                     | \$1,648.26                      | \$1,613.26                        | \$1,431.21                  | \$1,422.19                    | \$1,407.06                    |
| 1     | \$1,738.58                        | \$1,718.06                     | \$1,706.57                      | \$1,670.32                        | \$1,481.83                  | \$1,472.50                    | \$1,456.83                    |
| 2     | \$1,777.56                        | \$1,756.58                     | \$1,744.83                      | \$1,707.77                        | \$1,515.05                  | \$1,505.51                    | \$1,489.50                    |
| 3     | \$1,826.44                        | \$1,804.88                     | \$1,792.80                      | \$1,754.73                        | \$1,556.71                  | \$1,546.91                    | \$1,530.45                    |
| 4+    | \$1,856.14                        | \$1,834.23                     | \$1,821.96                      | \$1,783.26                        | \$1,582.03                  | \$1,572.06                    | \$1,555.34                    |

Pending regulatory approval.

| Off     | -Exchang                       | e Full PPO                       | (cont'd)                         |                                  |                                  |                                  |                                  |                                  |                                  |
|---------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
|         |                                |                                  |                                  |                                  |                                  |                                  |                                  |                                  |                                  |
| Age     | Gold Full PPO<br>1000/35 OffEx | Silver Full PPO<br>2000/60 OffEx | Silver Full PPO<br>2350/65 OffEx | Silver Full PPO<br>2550/70 OffEx | Bronze Full PPO<br>5500/65 OffEx | Bronze Full PPO<br>6500/70 OffEx | Bronze Full PPO<br>6850/55 OffEx | Bronze Full PPO<br>6250/65 OffEx | Bronze Full PPO<br>7500/65 OffEx |
| 0 to 14 | \$389.63                       | \$344.67                         | \$342.25                         | \$336.91                         | \$302.60                         | \$315.39                         | \$303.78                         | \$297.35                         | \$291.60                         |
| 15      | \$424.26                       | \$375.31                         | \$372.67                         | \$366.86                         | \$329.50                         | \$343.42                         | \$330.78                         | \$323.79                         | \$317.52                         |
| 16      | \$437.51                       | \$387.02                         | \$384.31                         | \$378.31                         | \$339.78                         | \$354.14                         | \$341.10                         | \$333.89                         | \$327.43                         |
| 17      | \$450.75                       | \$398.73                         | \$395.94                         | \$389.76                         | \$350.07                         | \$364.86                         | \$351.43                         | \$344.00                         | \$337.34                         |
| 18      | \$465.01                       | \$411.35                         | \$408.47                         | \$402.09                         | \$361.14                         | \$376.40                         | \$362.55                         | \$354.88                         | \$348.01                         |
| 19      | \$479.27                       | \$423.96                         | \$420.99                         | \$414.42                         | \$372.22                         | \$387.95                         | \$373.67                         | \$365.77                         | \$358.69                         |
| 20      | \$494.04                       | \$437.03                         | \$433.97                         | \$427.19                         | \$383.69                         | \$399.90                         | \$385.18                         | \$377.04                         | \$369.74                         |
| 21      | \$509.32                       | \$450.55                         | \$447.39                         | \$440.41                         | \$395.56                         | \$412.27                         | \$397.09                         | \$388.70                         | \$381.18                         |
| 22      | \$509.32                       | \$450.55                         | \$447.39                         | \$440.41                         | \$395.56                         | \$412.27                         | \$397.09                         | \$388.70                         | \$381.18                         |
| 23      | \$509.32                       | \$450.55                         | \$447.39                         | \$440.41                         | \$395.56                         | \$412.27                         | \$397.09                         | \$388.70                         | \$381.18                         |
| 24      | \$509.32                       | \$450.55                         | \$447.39                         | \$440.41                         | \$395.56                         | \$412.27                         | \$397.09                         | \$388.70                         | \$381.18                         |
| 25      | \$511.36                       | \$452.35                         | \$449.18                         | \$442.17                         | \$397.14                         | \$413.92                         | \$398.68                         | \$390.25                         | \$382.70                         |
| 26      | \$521.55                       | \$461.36                         | \$458.13                         | \$450.97                         | \$405.05                         | \$422.16                         | \$406.62                         | \$398.03                         | \$390.32                         |
| 27      | \$533.77                       | \$472.17                         | \$468.86                         | \$461.54                         | \$414.54                         | \$432.06                         | \$416.15                         | \$407.36                         | \$399.47                         |
| 28      | \$553.63                       | \$489.74                         | \$486.31                         | \$478.72                         | \$429.97                         | \$448.14                         | \$431.64                         | \$422.52                         | \$414.34                         |
| 29      | \$569.93                       | \$504.16                         | \$500.63                         | \$492.81                         | \$442.63                         | \$461.33                         | \$444.35                         | \$434.95                         | \$426.53                         |
| 30      | \$578.08                       | \$511.37                         | \$507.79                         | \$499.86                         | \$448.96                         | \$467.93                         | \$450.70                         | \$441.17                         | \$432.63                         |
| 31      | \$590.30                       | \$522.18                         | \$518.52                         | \$510.43                         | \$458.45                         | \$477.82                         | \$460.23                         | \$450.50                         | \$441.78                         |
| 32      | \$602.53                       | \$533.00                         | \$529.26                         | \$521.00                         | \$467.94                         | \$487.71                         | \$469.76                         | \$459.83                         | \$450.93                         |
| 33      | \$610.17                       | \$539.75                         | \$535.97                         | \$527.61                         | \$473.88                         | \$493.90                         | \$475.72                         | \$465.66                         | \$456.65                         |
| 34      | \$618.32                       | \$546.96                         | \$543.13                         | \$534.65                         | \$480.21                         | \$500.49                         | \$482.07                         | \$471.88                         | \$462.75                         |
| 35      | \$622.39                       | \$550.57                         | \$546.71                         | \$538.18                         | \$483.37                         | \$503.79                         | \$485.25                         | \$474.99                         | \$465.80                         |
| 36      | \$626.47                       | \$554.17                         | \$550.29                         | \$541.70                         | \$486.54                         | \$507.09                         | \$488.43                         | \$478.10                         | \$468.85                         |
| 37      | \$630.54                       | \$557.78                         | \$553.87                         | \$545.22                         | \$489.70                         | \$510.39                         | \$491.60                         | \$481.21                         | \$471.89                         |
| 38      | \$634.61                       | \$561.38                         | \$557.45                         | \$548.74                         | \$492.87                         | \$513.69                         | \$494.78                         | \$484.32                         | \$474.94                         |
| 39      | \$642.76                       | \$568.59                         | \$564.60                         | \$555.79                         | \$499.19                         | \$520.28                         | \$501.13                         | \$490.54                         | \$481.04                         |
| 40      | \$650.91                       | \$575.80                         | \$571.76                         | \$562.84                         | \$505.52                         | \$526.88                         | \$507.49                         | \$496.76                         | \$487.14                         |
| 41      | \$663.14                       | \$586.61                         | \$582.50                         | \$573.41                         | \$515.02                         | \$536.77                         | \$517.02                         | \$506.09                         | \$496.29                         |
| 42      | \$674.85                       | \$596.97                         | \$592.79                         | \$583.54                         | \$524.11                         | \$546.26                         | \$526.15                         | \$515.03                         | \$505.06                         |
| 43      | \$691.15                       | \$611.39                         | \$607.11                         | \$597.63                         | \$536.77                         | \$559.45                         | \$538.86                         | \$527.46                         | \$517.25                         |
| 44      | \$711.52                       | \$629.41                         | \$625.00                         | \$615.25                         | \$552.59                         | \$575.94                         | \$554.74                         | \$543.01                         | \$532.50                         |
| 45      | \$735.46                       | \$650.59                         | \$646.03                         | \$635.94                         | \$571.19                         | \$595.32                         | \$573.40                         | \$561.28                         | \$550.42                         |
| 46      | \$763.98                       | \$675.82                         | \$671.08                         | \$660.61                         | \$593.34                         | \$618.40                         | \$595.64                         | \$583.05                         | \$571.76                         |
| 47      | \$796.07                       | \$704.20                         | \$699.27                         | \$688.35                         | \$618.26                         | \$644.38                         | \$620.66                         | \$607.54                         | \$595.78                         |
| 48      | \$832.74                       | \$736.64                         | \$731.48                         | \$720.06                         | \$646.74                         | \$674.06                         | \$649.25                         | \$635.52                         | \$623.22                         |
| 49      | \$868.90                       | \$768.63                         | \$763.24                         | \$751.33                         | \$674.82                         | \$703.33                         | \$677.44                         | \$663.12                         | \$650.28                         |
| 50      | \$909.65                       | \$804.68                         | \$799.04                         | \$786.56                         | \$706.47                         | \$736.31                         | \$709.21                         | \$694.22                         | \$680.78                         |
| 51      | \$949.88                       | \$840.27                         | \$834.38                         | \$821.36                         | \$737.72                         | \$768.88                         | \$740.58                         | \$724.92                         | \$710.89                         |
| 52      | \$994.20                       | \$879.47                         | \$873.30                         | \$859.67                         | \$772.13                         | \$804.75                         | \$775.13                         | \$758.74                         | \$744.05                         |
| 53      | \$1,039.02                     | \$919.11                         | \$912.67                         | \$898.43                         | \$806.94                         | \$841.03                         | \$810.07                         | \$792.95                         | \$777.60                         |
| 54      | \$1,087.40                     | \$961.92                         | \$955.17                         | \$940.26                         | \$844.52                         | \$880.19                         | \$847.80                         | \$829.87                         | \$813.81                         |
| 55      | \$1,135.79                     | \$1,004.72                       | \$997.68                         | \$982.10                         | \$882.09                         | \$919.36                         | \$885.52                         | \$866.80                         | \$850.02                         |
| 56      | \$1,188.25                     | \$1,051.12                       | \$1,043.76                       | \$1,027.47                       | \$922.84                         | \$961.82                         | \$926.42                         | \$906.84                         | \$889.28                         |
| 57      | \$1,241.22                     | \$1,097.98                       | \$1,090.29                       | \$1,073.27                       | \$963.97                         | \$1,004.70                       | \$967.72                         | \$947.26                         | \$928.92                         |
| 58      | \$1,297.75                     | \$1,147.99                       | \$1,139.95                       | \$1,122.15                       | \$1,007.88                       | \$1,050.46                       | \$1,011.80                       | \$990.41                         | \$971.23                         |
| 59      | \$1,325.76                     | \$1,172.77                       | \$1,164.55                       | \$1,146.37                       | \$1,029.64                       | \$1,073.14                       | \$1,033.64                       | \$1,011.78                       | \$992.20                         |
| 60      | \$1,382.30                     | \$1,222.78                       | \$1,214.21                       | \$1,195.26                       | \$1,073.54                       | \$1,118.90                       | \$1,077.71                       | \$1,054.93                       | \$1,034.51                       |
| 61      | \$1,431.19                     | \$1,266.04                       | \$1,257.16                       | \$1,237.54                       | \$1,111.52                       | \$1,158.48                       | \$1,115.84                       | \$1,092.24                       | \$1,071.10                       |
| 62      | \$1,463.28                     | \$1,294.42                       | \$1,285.35                       | \$1,265.28                       | \$1,136.44                       | \$1,184.45                       | \$1,140.85                       | \$1,116.73                       | \$1,095.12                       |
| 63      | \$1,503.52                     | \$1,330.01                       | \$1,320.69                       | \$1,300.08                       | \$1,167.69                       | \$1,217.02                       | \$1,172.22                       | \$1,147.44                       | \$1,125.23                       |
| 64+     | \$1,527.97                     | \$1,351.64                       | \$1,342.17                       | \$1,321.22                       | \$1,186.67                       | \$1,236.81                       | \$1,191.28                       | \$1,166.10                       | \$1,143.53                       |

Pending regulatory approval.

| Off      | -Exchang  | e Full PPO                                   | Savings   |  |  | Mirror Ful   | I PPO   |  |   |
|----------|---|--|---|--|--|--|---|--|---|
| Age      | Gold Full<br>PPO Savings<br>1750/15% HDHP<br>PrevRx OffEx | Silver Full<br>PPO Savings<br>2300/25% OffEx | Silver Full<br>PPO Savings<br>2600/35% HDHP<br>PrevRx OffEx | Bronze Full<br>PPO Savings<br>5700/40% OffEx | Bronze Full PPO<br>Savings<br>7000 OffEx | Blue Shield<br>Platinum 90 PPO<br>0/15 +<br>Child Dental | Blue Shield Gold<br>80 PPO 350/25 +<br>Child Dental | Blue Shield Silver<br>70 PPO 2500/55<br>+ Child Dental | Blue Shield<br>Bronze 60 PPO<br>6300/65 +<br>Child Dental |
| 0 to 14  | \$399.06  | \$343.09                                     | \$332.10  | \$306.97                                     | \$305.00                                 | \$464.58   | \$416.64  | \$363.96   | \$317.46  |
| 15       | \$434.53  | \$373.58                                     | \$361.62  | \$334.26                                     | \$332.11                                 | \$505.88   | \$453.67  | \$396.31   | \$345.68  |
| 16       | \$448.09  | \$385.24                                     | \$372.91  | \$344.69                                     | \$342.48                                 | \$521.67   | \$467.83  | \$408.68   | \$356.47  |
| 17       | \$461.66  | \$396.90                                     | \$384.19  | \$355.12                                     | \$352.84                                 | \$537.46   | \$481.99  | \$421.05   | \$367.26  |
| 18       | \$476.26  | \$409.46                                     | \$396.35  | \$366.36                                     | \$364.01                                 | \$554.46   | \$497.24  | \$434.37   | \$378.87  |
| 19       | \$490.87  | \$422.02                                     | \$408.51  | \$377.60                                     | \$375.17                                 | \$571.47   | \$512.49  | \$447.69   | \$390.49  |
| 20       | \$506.00  | \$435.02                                     | \$421.09  | \$389.23                                     | \$386.73                                 | \$589.08   | \$528.29  | \$461.49   | \$402.53  |
| 21       | \$521.65  | \$448.48                                     | \$434.12  | \$401.27                                     | \$398.69                                 | \$607.30   | \$544.62  | \$475.76   | \$414.98  |
| 22       | \$521.65  | \$448.48                                     | \$434.12  | \$401.27                                     | \$398.69                                 | \$607.30   | \$544.62  | \$475.76   | \$414.98  |
| 23       | \$521.65  | \$448.48                                     | \$434.12  | \$401.27                                     | \$398.69                                 | \$607.30   | \$544.62  | \$475.76   | \$414.98  |
| 24       | \$521.65  | \$448.48                                     | \$434.12  | \$401.27                                     | \$398.69                                 | \$607.30   | \$544.62  | \$475.76   | \$414.98  |
| 25       | \$523.73  | \$450.27                                     | \$435.85  | \$402.88                                     | \$400.29                                 | \$609.73   | \$546.80  | \$477.67   | \$416.64  |
| 26       | \$523.73  | \$459.24                                     | \$444.54  | \$410.90                                     | \$408.26                                 | \$621.87   | \$557.69  | \$487.18   | \$424.94  |
| 27       | \$546.69  | \$470.00                                     | \$454.96  | \$420.53                                     | \$417.83                                 | \$636.45   | \$570.77  | \$498.60   | \$434.90  |
| 28       | \$567.03  | \$487.49                                     | \$471.89  | \$436.18                                     | \$433.38                                 | \$660.13   | \$570.77  | \$517.16   | \$451.08  |
| 29       | \$583.72  | \$501.85                                     | \$485.78  | \$449.02                                     | \$446.14                                 | \$679.57   | \$609.43  | \$532.38   | \$464.36  |
| 30       | \$592.07  | \$509.02                                     | \$492.72  | \$455.44                                     | \$452.51                                 | \$689.28   | \$618.15  | \$539.99   | \$471.00  |
| 31       | \$604.59  | \$519.79                                     | \$503.14  | \$465.07                                     | \$462.08                                 | \$703.86   | \$631.22  | \$551.41   | \$480.96  |
| 32       | \$617.11  | \$530.55                                     | \$513.56  | \$474.70                                     | \$471.65                                 | \$718.43   | \$644.29  | \$562.83   | \$490.92  |
| 33       | \$624.93  | \$537.28                                     | \$520.07  | \$480.72                                     | \$477.63                                 | \$710.43   | \$652.46  | \$569.97   | \$497.14  |
| 34       | \$633.28  | \$537.28                                     | \$520.07  | \$480.72                                     | \$484.01                                 | \$737.26   | \$661.17  | \$577.58   | \$503.78  |
| 35       | \$637.45  | \$548.04                                     | \$527.02  | \$490.35                                     | \$487.20                                 | \$737.20   | \$665.53  | \$581.38   | \$503.76  |
| 36       | \$641.63  | \$551.63                                     | \$533.97  | \$493.56                                     | \$490.39                                 | \$746.98   | \$669.89  | \$585.19   | \$510.42  |
| 37       | \$645.80  | \$555.21                                     | \$535.97  | \$496.77                                     | \$493.58                                 | \$751.84   | \$674.24  | \$589.00   | \$510.42  |
| 38       | \$649.97  | \$558.80                                     | \$540.91  | \$490.77                                     | \$495.56                                 | \$751.64   | \$678.60  | \$592.80   | \$517.06  |
| 39       | \$658.32  | \$565.98                                     | \$547.86  | \$506.40                                     | \$503.15                                 | \$766.41   | \$687.32  | \$600.41   | \$517.00  |
| 40       | \$666.66  | \$573.15                                     | \$554.80  | \$512.82                                     | \$509.53                                 | \$700.41   | \$696.03  | \$608.03   | \$525.70  |
| 41       | \$679.18  | \$583.92                                     | \$565.22  | \$512.62                                     | \$519.10                                 | \$776.13   | \$709.10  | \$619.44   | \$540.30  |
| 42       | \$691.18  | \$594.23                                     | \$575.21  | \$531.68                                     | \$528.27                                 | \$804.67   | \$703.10  | \$630.39   | \$549.85  |
| 43       | \$707.88  | \$608.58                                     | \$589.10  | \$544.52                                     | \$541.02                                 | \$824.10   | \$739.05  | \$645.61   | \$563.12  |
|          |   |  |   |  |  |  |   |  | \$579.72  |
| 44       | \$728.74  | \$626.52                                     | \$606.46  | \$560.57                                     | \$556.97<br>\$575.71                     | \$848.40<br>\$876.94                                     | \$760.84  | \$664.64<br>\$687.00                                   |   |
| 45<br>46 | \$753.26<br>\$782.47                                      | \$647.60<br>\$672.72                         | \$626.87<br>\$651.18  | \$579.43<br>\$601.91                         | \$598.04                                 | \$910.95   | \$786.44<br>\$816.94                                | \$713.65   | \$599.23<br>\$622.47                                      |
| 47       | \$815.33  | \$700.97                                     | \$678.53  | \$627.19                                     | \$623.15                                 | \$910.95   | \$851.25  | \$743.62   | \$648.61  |
| 48       | \$852.89  | \$733.26                                     | \$709.78  | \$656.08                                     | \$651.86                                 | \$992.93   | \$890.46  | \$777.87   | \$678.49  |
| 49       | \$889.93  | \$765.10                                     | \$740.61  | \$684.57                                     | \$680.17                                 | \$1,036.05   | \$929.13  | \$811.65   | \$707.95  |
| 50       | \$931.66  | \$800.98                                     | \$740.61  | \$716.67                                     | \$712.06                                 | \$1,036.03   | \$972.70  | \$849.71   | \$707.95  |
|          | \$972.87  | \$836.41                                     |   | \$748.37                                     | \$743.56                                 |  |   | \$887.30   | \$773.93  |
| 51<br>52 | \$1,018.26  | \$875.43                                     | \$809.63<br>\$847.40  | \$746.37                                     | \$778.25                                 | \$1,132.61<br>\$1,185.45                                 | \$1,015.72<br>\$1,063.11                            | \$928.69   | \$810.04  |
| 53       | \$1,018.26  | \$914.89                                     | \$885.60  | \$818.59                                     | \$813.33                                 | \$1,183.43   | \$1,003.11  | \$970.56   | \$846.55  |
|          |   |  |   |  |  |  |   |  |   |
| 54       | \$1,113.72  | \$957.50                                     | \$926.84  | \$856.71                                     | \$851.21                                 | \$1,296.58   | \$1,162.77  | \$1,015.76   | \$885.98  |
| 55<br>50 | \$1,163.27  | \$1,000.10                                   | \$968.08  | \$894.83                                     | \$889.08                                 | \$1,354.28   | \$1,214.51  | \$1,060.95   | \$925.40  |
| 56<br>57 | \$1,217.00  | \$1,046.30                                   | \$1,012.80  | \$936.16                                     | \$930.15<br>\$971.61                     | \$1,416.83<br>\$1,479.99                                 | \$1,270.61  | \$1,109.96   | \$968.14<br>\$1,011.30                                    |
| 57       | \$1,271.25  | \$1,092.94                                   | \$1,057.95  | \$977.90                                     |  | \$1,479.99   | \$1,327.25  | \$1,159.44   |   |
| 58       | \$1,329.16  | \$1,142.72                                   | \$1,106.13  | \$1,022.44                                   | \$1,015.87                               | \$1,547.40   | \$1,387.70  | \$1,212.25   | \$1,057.36  |
| 59       | \$1,357.85  | \$1,167.39                                   | \$1,130.01  | \$1,044.51                                   | \$1,037.79                               | \$1,580.80   | \$1,417.66  | \$1,238.41   | \$1,080.19  |
| 60       | \$1,415.75  | \$1,217.17                                   | \$1,178.20  | \$1,089.05                                   | \$1,082.05                               | \$1,648.21   | \$1,478.11  | \$1,291.22   | \$1,126.25  |
| 61       | \$1,465.83  | \$1,260.22                                   | \$1,219.87  | \$1,127.57                                   | \$1,120.32                               | \$1,706.51   | \$1,530.39  | \$1,336.90   | \$1,166.09  |
| 62       | \$1,498.69  | \$1,288.48                                   | \$1,247.22  | \$1,152.85                                   | \$1,145.44                               | \$1,744.77   | \$1,564.70  | \$1,366.87   | \$1,192.23  |
| 63       | \$1,539.90  | \$1,323.91                                   | \$1,281.52  | \$1,184.55                                   | \$1,176.94                               | \$1,792.75   | \$1,607.73  | \$1,404.45   | \$1,225.01  |
| 64+      | \$1,564.94  | \$1,345.43                                   | \$1,302.35  | \$1,203.81                                   | \$1,196.07                               | \$1,821.90   | \$1,633.87  | \$1,427.29   | \$1,244.93  |

### Rating Region 1 – Rates are for groups with 1-100 eligible employees

| Infe       | ertility Rates*                          |                                       |                |                                   |
|------------|--|---------------------------------------|----------------|-----------------------------------|
|            |  |                                       |                |                                   |
|            | Off Exchange Full PPO, Off Exchange Full | Off Exchange Tandem PPO, Off Exchange |                |                                   |
| <b>Age</b> | PPO Savings, Mirror Full PPO             | Tandem PPO Savings                    | Access+ HMO    | Off Exchange Trio HMO, Mirror HMO |
| )-14       | \$5.80                                   | \$6.17                                | \$6.93         | \$7.58                            |
| 5          | \$6.31                                   | \$6.72                                | \$7.54         | \$8.25                            |
| 6          | \$6.51                                   | \$6.93                                | \$7.78         | \$8.51                            |
| 7          | \$6.71                                   | \$7.14                                | \$8.01         | \$8.77                            |
| В          | \$6.92                                   | \$7.37                                | \$8.27         | \$9.04                            |
| 9          | \$7.13                                   | \$7.59                                | \$8.52         | \$9.32                            |
| 0          | \$7.35                                   | \$7.83                                | \$8.78         | \$9.61                            |
| 1          | \$7.58                                   | \$8.07                                | \$9.06         | \$9.91                            |
| 2          | \$7.58                                   | \$8.07                                | \$9.06         | \$9.91                            |
| 3          | \$7.58                                   | \$8.07                                | \$9.06         | \$9.91                            |
| 4          | \$7.58                                   | \$8.07                                | \$9.06         | \$9.91                            |
| 5          | \$7.61                                   | \$8.10                                | \$9.09         | \$9.94                            |
| 6          | \$7.76                                   | \$8.26                                | \$9.27         | \$10.14                           |
| 7          | \$7.94                                   | \$8.45                                | \$9.49         | \$10.38                           |
| 8          | \$8.24                                   | \$8.77                                | \$9.84         | \$10.77                           |
| 9          | \$8.48                                   | \$9.03                                | \$10.13        | \$11.08                           |
| 0          | \$8.60                                   | \$9.16                                | \$10.28        | \$11.24                           |
| 1          | \$8.78                                   | \$9.35                                | \$10.49        | \$11.48                           |
| 2          | \$8.97                                   | \$9.54                                | \$10.71        | \$11.72                           |
| 3          | \$9.08                                   | \$9.66                                | \$10.85        | \$11.87                           |
| 4          | \$9.20                                   | \$9.79                                | \$10.99        | \$12.02                           |
| 5          | \$9.26                                   | \$9.86                                | \$11.07        | \$12.10                           |
| 6          | \$9.32                                   | \$9.92                                | \$11.14        | \$12.18                           |
| 7          | \$9.38                                   | \$9.99                                | \$11.21        | \$12.26                           |
| 8          | \$9.44                                   | \$10.05                               | \$11.28        | \$12.34                           |
| 9          | \$9.56                                   | \$10.18                               | \$11.43        | \$12.50                           |
| 0          | \$9.69                                   | \$10.31                               | \$11.57        | \$12.66                           |
| 1          | \$9.87                                   | \$10.50                               | \$11.79        | \$12.90                           |
| 2          | \$10.04                                  | \$10.69                               | \$12.00        | \$13.12                           |
| 3          | \$10.28                                  | \$10.95                               | \$12.29        | \$13.44                           |
| 4          | \$10.59                                  | \$11.27                               | \$12.65        | \$13.84                           |
| 5          | \$10.94                                  | \$11.65                               | \$13.07        | \$14.30                           |
| 6          | \$11.37                                  | \$12.10                               | \$13.58        | \$14.85                           |
| 7          | \$11.84                                  | \$12.61                               | \$14.15        | \$15.48                           |
| 8          | \$12.39                                  | \$13.19                               | \$14.80        | \$16.19                           |
| 9          | \$12.93                                  | \$13.76                               | \$15.45        | \$16.90                           |
| 0          | \$13.53                                  | \$14.41                               | \$16.17        | \$17.69                           |
| 1          | \$14.13                                  | \$15.04                               | \$16.88        | \$18.47                           |
| 2          | \$14.79                                  | \$15.75                               | \$17.67        | \$19.33                           |
| 3          | \$15.46                                  | \$16.45                               | \$18.47        | \$20.20                           |
| 4          | \$16.18                                  | \$17.22                               | \$19.33        | \$21.14                           |
| 5          | \$16.90                                  | \$17.99                               | \$20.19        | \$22.08                           |
| 5<br>6     | \$17.68                                  | \$18.82                               | \$20.19        | \$23.10                           |
| 7          | \$18.46                                  | \$19.66                               | \$22.06        | \$24.13                           |
| 8          | \$19.31                                  | \$20.55                               | \$23.07        | \$25.23                           |
| 9          | \$19.72                                  | \$20.99                               | \$23.56        | \$25.23                           |
| 0          | \$20.56                                  | \$20.99                               | \$25.56        | \$25.78                           |
| i1         | \$20.56                                  | \$22.66                               | \$25.44        | \$27.82                           |
|            | \$21.77                                  | \$23.17                               | \$25.44        | \$27.82                           |
| 3          | \$21.77                                  | \$23.81                               | \$26.72        | \$28.45                           |
| 443        | <b>⊋∠∠.</b> 5/                           | Ş∠3.01                                | <b>⊋∠</b> 0./∠ | 2Z3.Z3                            |

Pending regulatory approval.

# Specialty Benefits product rates

For businesses of 1-100 eligible employees

#### Please note the following concerning specialty plans

Dental, vision and life insurance plans are available alongside medical coverage or on a standalone basis.

This rate manual does not reflect any discount a group may obtain through the Bundled Discount Savings program.

# Specialty Benefits Dental PPO Region 1

Rates are for groups with 1-50 eligible employees

| D694 Bro   | onze DPPO/\$1000/MAC onze DPPO/\$1000/MAC/Child Only Ortho | Employee<br>\$32.80 | + spouse             |                          | + family             |
|------------|--|---------------------|----------------------|--------------------------|----------------------|
| D696 Bro   | onze DPPO/\$1000/MAC/Child Only Ortho                      | \$32.0U             | \$65.60              | + child(ren)<br>\$82.00  | \$111.50             |
|            |  | \$41.80             | \$83.60              | \$104.60                 | \$142.10             |
| D857 Bro   | onze DPPO/\$1500/MAC                                       | \$41.50             | \$83.00              | \$103.80                 | \$141.10             |
| D858 Bro   | onze DPPO/\$1500/MAC/Child Only Ortho                      | \$42.50             | \$85.00              | \$106.30                 | \$144.50             |
| D706 Silv  | ver DPPO/\$1500/MAC  | \$45.10             | \$90.20              | \$112.80                 | \$153.40             |
| D708 Silv  | ver DPPO/\$1500/MAC/Adult+Child Ortho                      | \$46.90             | \$93.80              | \$117.20                 | \$159.40             |
| D710 Silv  | ver DPPO/\$1500/U90  | \$61.70             | \$123.50             | \$154.40                 | \$209.90             |
| D712 Silv  | ver DPPO/\$1500/U90/Adult+Child Ortho                      | \$67.70             | \$135.30             | \$169.10                 | \$230.10             |
| D714 Go    | old DPPO/\$1500/U90  | \$62.70             | \$125.40             | \$156.80                 | \$213.20             |
| D716 Go    | old DPPO/\$1500/U90/Adult+Child Ortho                      | \$69.10             | \$138.20             | \$172.70                 | \$234.90             |
| D863 Go    | old DPPO/\$1500/MAC  | \$46.20             | \$92.40              | \$115.50                 | \$157.10             |
| D864 Go    | old DPPO/\$1500/MAC/Adult+Child Ortho                      | \$51.40             | \$102.80             | \$128.50                 | \$174.80             |
| D865 Go    | old DPPO/\$2000/MAC  | \$54.20             | \$108.40             | \$135.50                 | \$184.30             |
| D866 Go    | old DPPO/\$2000/MAC/Adult+Child Ortho                      | \$59.90             | \$119.80             | \$149.80                 | \$203.70             |
| D718 Go    | old DPPO/\$2000/U90  | \$64.50             | \$129.00             | \$161.20                 | \$219.30             |
| D720 Go    | old DPPO/\$2000/U90/Adult+Child Ortho                      | \$70.50             | \$141.10             | \$176.40                 | \$239.90             |
| D722 Plo   | atinum DPPO/\$2500/U90                                     | \$99.00             | \$197.90             | \$247.40                 | \$336.50             |
| D724 Plo   | atinum DPPO/\$2500/U90/Adult+Child Ortho                   | \$102.60            | \$205.20             | \$256.40                 | \$348.80             |
| D726 Plo   | atinum DPPO/\$3000/U90                                     | \$103.20            | \$206.40             | \$258.00                 | \$350.90             |
| D728 Plo   | atinum DPPO/\$3000/U90/Adult+Child Ortho                   | \$106.50            | \$213.10             | \$266.40                 | \$362.30             |
| D730 Plo   | atinum DPPO/\$5000/U90                                     | \$106.10            | \$212.10             | \$265.20                 | \$360.60             |
| D732 Pla   | atinum DPPO/\$5000/U90/Adult+Child Ortho                   | \$109.20            | \$218.50             | \$273.10                 | \$371.40             |
| D734 Dic   | amond DPPO/\$3000/U95                                      | \$115.90            | \$231.90             | \$289.90                 | \$394.20             |
| D736 Dic   | amond DPPO/\$3000/U95/Adult+Child Ortho                    | \$118.70            | \$237.40             | \$296.80                 | \$403.60             |
| D738 Dic   | amond DPPO/\$5000/U95                                      | \$119.20            | \$238.40             | \$298.00                 | \$405.20             |
| D740 Dic   | amond DPPO/\$5000/U95/Adult+Child Ortho                    | \$121.70            | \$243.50             | \$304.40                 | \$413.90             |
| Plan ID Vo | oluntary DPPO plans*                                       | Employee            | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
| D698 Bro   | onze Voluntary DPPO/\$1000/MAC                             | \$32.30             | \$64.60              | \$80.70                  | \$109.80             |
| D702 Bro   | onze Voluntary DPPO/\$1000/MAC/Child Only Ortho            | \$39.00             | \$78.20              | \$97.70                  | \$132.80             |
| D859 Bro   | onze Voluntary DPPO/\$1500/MAC                             | \$40.80             | \$81.60              | \$102.00                 | \$138.70             |
| D861 Bro   | onze Voluntary DPPO/\$1500/MAC/Child Only Ortho            | \$44.70             | \$89.40              | \$111.80                 | \$152.00             |

<sup>\*</sup> Has a 12-month waiting period for major services. Dental plans also have a 12-month waiting period for orthodontia. For new groups with prior Blue Shield of California coverage including "major" benefits for 12 months or more, the 12-month waiting period will be waived.

# Specialty Benefits Dental PPO Region 1

Rates are for groups with 51-100 eligible employees

| Plan ID | Dental PPO plans                                  | Employee | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
|---------|---|----------|----------------------|--------------------------|----------------------|
| D695    | Bronze DPPO/\$1000/MAC                            | \$30.70  | \$61.30              | \$76.70                  | \$104.30             |
| D697    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$33.80  | \$67.70              | \$84.60                  | \$115.00             |
| D867    | Bronze DPPO/\$1500/MAC                            | \$32.60  | \$65.20              | \$81.50                  | \$110.80             |
| D868    | Bronze DPPO/\$1500/MAC/Child Only Ortho           | \$35.60  | \$71.20              | \$89.00                  | \$121.00             |
| D707    | Silver DPPO/\$1500/MAC                            | \$36.50  | \$73.00              | \$91.20                  | \$124.00             |
| D709    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$40.50  | \$80.90              | \$101.10                 | \$137.50             |
| D711    | Silver DPPO/\$1500/U90                            | \$50.00  | \$99.90              | \$124.90                 | \$169.90             |
| D713    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$54.80  | \$109.50             | \$136.80                 | \$186.10             |
| D873    | Gold DPPO/\$1500/MAC                              | \$36.20  | \$72.40              | \$90.50                  | \$123.10             |
| D874    | Gold DPPO/\$1500/MAC/Adult+Child Ortho            | \$40.30  | \$80.60              | \$100.80                 | \$137.00             |
| D875    | Gold DPPO/\$2000/MAC                              | \$42.60  | \$85.20              | \$106.50                 | \$144.80             |
| D876    | Gold DPPO/\$2000/MAC/Adult+Child Ortho            | \$47.00  | \$94.00              | \$117.50                 | \$159.80             |
| D715    | Gold DPPO/\$1500/U90                              | \$50.70  | \$101.50             | \$126.80                 | \$172.50             |
| D717    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$55.90  | \$111.80             | \$139.70                 | \$190.00             |
| D719    | Gold DPPO/\$2000/U90                              | \$60.30  | \$120.70             | \$150.80                 | \$205.20             |
| D721    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$66.00  | \$132.00             | \$165.00                 | \$224.40             |
| D723    | Platinum DPPO/\$2500/U90                          | \$80.10  | \$160.20             | \$200.10                 | \$272.20             |
| D725    | Platinum DPPO/\$2500/U90/Adult+Child Ortho        | \$88.50  | \$176.90             | \$221.10                 | \$300.80             |
| D727    | Platinum DPPO/\$3000/U90                          | \$83.40  | \$167.00             | \$208.70                 | \$283.80             |
| D729    | Platinum DPPO/\$3000/U90/Adult+Child Ortho        | \$86.20  | \$172.30             | \$215.50                 | \$293.00             |
| D731    | Platinum DPPO/\$5000/U90                          | \$85.80  | \$171.60             | \$214.50                 | \$291.70             |
| D733    | Platinum DPPO/\$5000/U90/Adult+Child Ortho        | \$88.30  | \$176.70             | \$220.90                 | \$300.40             |
| D735    | Diamond DPPO/\$3000/U95                           | \$93.80  | \$187.50             | \$234.50                 | \$318.90             |
| D737    | Diamond DPPO/\$3000/U95/Adult+Child Ortho         | \$96.10  | \$192.00             | \$240.00                 | \$326.50             |
| D739    | Diamond DPPO/\$5000/U95                           | \$96.40  | \$192.90             | \$241.00                 | \$327.80             |
| D741    | Diamond DPPO/\$5000/U95/Adult+Child Ortho         | \$98.40  | \$197.00             | \$246.20                 | \$334.90             |
| Plan ID | Voluntary DPPO plans*                             | Employee | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
| D700    | Bronze Voluntary DPPO/\$1000/MAC                  | \$30.20  | \$60.50              | \$75.50                  | \$102.80             |
| D704    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$31.60  | \$63.20              | \$79.00                  | \$107.40             |
| D869    | Bronze Voluntary DPPO/\$1500/MAC                  | \$32.00  | \$64.00              | \$80.00                  | \$108.80             |
| D871    | Bronze Voluntary DPPO/\$1500/MAC/Child Only Ortho | \$35.10  | \$70.20              | \$87.80                  | \$119.30             |

<sup>\*</sup> Has a 12-month waiting period for major services. Dental plans also have a 12-month waiting period for orthodontia. For new groups with prior Blue Shield of California coverage including "major" benefits for 12 months or more, the 12-month waiting period will be waived.

# Specialty Benefits Dental HMO Region 1

Rates are for groups with 1-50 eligible employees

| Plan ID | Dental HMO plans     | Employee | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
|---------|----------------------|----------|----------------------|--------------------------|----------------------|
| D251    | Dental HMO Basic     | \$15.80  | \$32.90              | \$39.00                  | \$49.80              |
| D252    | Dental HMO Plus      | \$26.30  | \$52.50              | \$61.40                  | \$78.80              |
| D253    | Dental HMO Deluxe    | \$27.90  | \$55.80              | \$65.60                  | \$83.80              |
| D254    | Dental HMO Voluntary | \$22.60  | \$45.20              | \$51.90                  | \$67.70              |
| D523    | Dental HMO Standard  | \$20.60  | \$42.80              | \$50.70                  | \$64.80              |

# Specialty Benefits Dental HMO Region 1

Rates are for groups with 51-100 eligible employees

| Plan ID | Dental HMO plans     | Employee | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
|---------|----------------------|----------|----------------------|--------------------------|----------------------|
| D377    | Dental HMO Basic     | \$13.50  | \$28.20              | \$33.40                  | \$42.60              |
| D378    | Dental HMO Plus      | \$22.60  | \$45.10              | \$52.70                  | \$67.50              |
| D379    | Dental HMO Deluxe    | \$23.90  | \$47.90              | \$56.30                  | \$72.00              |
| D380    | Dental HMO Voluntary | \$19.40  | \$38.70              | \$44.40                  | \$57.90              |
| D524    | Dental HMO Standard  | \$17.60  | \$36.70              | \$43.60                  | \$55.60              |

Enrolled employees and their dependents must live or work in the zip code/service areas where DHMO is eligible for coverage.

Effective January 2023 23

# Specialty Benefits Vision – all regions

### Rates are for groups with 1-50 eligible employees

| Plan ID | Basic Vision for Small Business 12/24/24                | Employee | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
|---------|---|----------|----------------------|--------------------------|----------------------|
| V517    | Basic Vision for Small Business 0/0/120                 | \$9.40   | \$17.90              | \$16.60                  | \$23.50              |
| V518    | Basic Vision for Small Business 0/0/150                 | \$11.10  | \$20.80              | \$19.20                  | \$27.10              |
| V547    | Basic Vision for Small Business 10/25/120               | \$6.80   | \$12.80              | \$11.80                  | \$16.70              |
| V548    | Basic Vision for Small Business 10/25/150               | \$7.90   | \$14.90              | \$13.60                  | \$19.50              |
| V521    | Basic Vision Plus for Small Business 0/0/150/150        | \$13.60  | \$25.90              | \$23.90                  | \$33.80              |
| V549    | Basic Vision Plus for Small Business 10/25/150/150      | \$10.50  | \$19.70              | \$18.00                  | \$25.50              |
| V550    | Basic Vision Voluntary for Small Business 10/25/120     | \$9.60   | \$18.20              | \$16.80                  | \$23.80              |
| Plan ID | Preferred Vision for Small Business 12/12/24            |          |                      |                          |                      |
| V269    | Preferred Vision for Small Business 0/0/120             | \$10.60  | \$20.00              | \$18.30                  | \$26.00              |
| V270    | Preferred Vision for Small Business 0/0/150             | \$12.30  | \$23.20              | \$21.30                  | \$30.10              |
| V531    | Preferred Vision for Small Business 10/25/120           | \$7.30   | \$13.80              | \$12.70                  | \$17.90              |
| V532    | Preferred Vision for Small Business 10/25/150           | \$8.50   | \$16.20              | \$14.90                  | \$21.10              |
| V273    | Preferred Vision Plus for Small Business 0/0/150/150    | \$15.10  | \$28.50              | \$26.20                  | \$37.10              |
| V533    | Preferred Vision Plus for Small Business 10/25/150/150  | \$11.20  | \$21.10              | \$19.40                  | \$27.50              |
| V534    | Preferred Vision Voluntary for Small Business 10/25/120 | \$10.40  | \$19.80              | \$18.10                  | \$25.70              |
| Plan ID | Ultimate Vision for Small Business 12/12/12             |          |                      |                          |                      |
| V276    | Ultimate Vision for Small Business 0/0/120              | \$14.90  | \$28.10              | \$25.70                  | \$36.50              |
| V277    | Ultimate Vision for Small Business 0/0/150              | \$17.20  | \$32.60              | \$29.90                  | \$42.30              |
| V539    | Ultimate Vision for Small Business 10/25/120            | \$10.40  | \$19.80              | \$18.00                  | \$25.60              |
| V542    | Ultimate Vision for Small Business 10/25/150            | \$12.10  | \$22.90              | \$21.10                  | \$29.90              |
| V279    | Ultimate Vision Plus for Small Business 0/0/150/150     | \$21.70  | \$41.10              | \$37.70                  | \$53.40              |
| V540    | Ultimate Vision Plus for Small Business 10/25/150/150   | \$16.20  | \$30.80              | \$28.30                  | \$40.10              |
| V541    | Ultimate Vision Voluntary for Small Business 10/25/150  | \$17.30  | \$32.60              | \$30.10                  | \$42.60              |
|         |   |          |                      |                          |                      |

 $\label{thm:continuous} Underwritten \ by \ Blue \ Shield \ of \ California \ Life \ \& \ Health \ Insurance \ Company.$  Voluntary vision plans require a minimum of one enrolled employee.

# Specialty Benefits Vision – all regions

### Rates are for groups with 51-100 eligible employees

| V524         Basic Vision for Small Business O/O/120         \$7.60         \$14.40         \$13.20         \$18.80           V525         Basic Vision for Small Business O/O/150         \$8.80         \$16.70         \$15.40         \$21.70           V551         Basic Vision for Small Business 10/25/120         \$5.40         \$10.30         \$9.40         \$13.30           V552         Basic Vision for Small Business 10/25/150         \$6.30         \$11.90         \$10.90         \$15.50           V528         Basic Vision Plus for Small Business 10/25/150         \$11.00         \$20.80         \$19.20         \$27.00           V553         Basic Vision Plus for Small Business 10/25/150         \$8.20         \$15.70         \$14.50         \$20.40           V554         Basic Vision Voluntary for Small Business 10/25/120         \$7.80         \$14.70         \$13.40         \$19.10           Preferred Vision for Small Business 10/25/120         \$8.50         \$16.00         \$14.80         \$20.90           V392         Preferred Vision for Small Business 0/0/150         \$9.70         \$18.50         \$17.00         \$24.10           V535         Preferred Vision for Small Business 10/25/120         \$5.80         \$11.10         \$10.10         \$14.50           V536         Preferred Vision For Small Business  | Plan ID | Basic Vision for Small Business 12/24/24                | Employee | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
|--|---------|---|----------|----------------------|--------------------------|----------------------|
| V551   Basic Vision for Small Business 10/25/120   \$5.40   \$10.30   \$9.40   \$13.30     V552   Basic Vision for Small Business 10/25/150   \$6.30   \$11.90   \$10.90   \$15.50     V528   Basic Vision Plus for Small Business 0/0/150/150   \$11.00   \$20.80   \$19.20   \$27.00     V553   Basic Vision Plus for Small Business 10/25/150/150   \$8.20   \$15.70   \$14.50   \$20.40     V554   Basic Vision Voluntary for Small Business 10/25/120   \$7.80   \$14.70   \$13.40   \$19.10     Plan ID   Preferred Vision for Small Business 12/12/24                   V392   Preferred Vision for Small Business 0/0/120   \$8.50   \$16.00   \$14.80   \$20.90     V393   Preferred Vision for Small Business 0/0/150   \$9.70   \$18.50   \$17.00   \$24.10     V535   Preferred Vision for Small Business 10/25/120   \$5.80   \$11.10   \$10.10   \$14.50     V536   Preferred Vision for Small Business 10/25/150   \$6.90   \$12.90   \$12.00   \$16.80     V396   Preferred Vision Plus for Small Business 0/0/150/150   \$8.90   \$16.80   \$15.50   \$21.90     V537   Preferred Vision Plus for Small Business 10/25/150/150   \$8.90   \$16.80   \$15.50   \$21.90     V538   Preferred Vision Voluntary for Small Business 10/25/150/150   \$8.90   \$16.80   \$15.50   \$21.90     V539   Ultimate Vision for Small Business 10/25/120   \$8.30   \$15.80   \$14.60   \$20.60     Plan ID   Ultimate Vision for Small Business 10/25/120   \$8.30   \$15.80   \$14.60   \$20.50     V543   Ultimate Vision for Small Business 10/25/120   \$8.30   \$15.70   \$14.50   \$20.50     V546   Ultimate Vision for Small Business 10/25/150   \$9.60   \$18.30   \$16.90   \$23.90     V402   Ultimate Vision Flus for Small Business 0/0/150/150   \$17.30   \$32.80   \$30.20   \$42.60     V402   Ultimate Vision Flus for Small Business 0/0/150/150   \$17.30   \$32.80   \$30.20   \$42.60     V402   Ultimate Vision Flus for Small Business 0/0/150/150   \$17.30   \$32.80   \$30.20   \$42.60     V402   Ultimate Vision Flus for Small Business 0/0/150/150   \$17.30   \$32.80   \$30.20   \$42.60     V402   Ultimate Vision Flus for Small Business 0/0/150/150   \$17.30   \$3 | V524    | Basic Vision for Small Business 0/0/120                 | \$7.60   | \$14.40              | \$13.20                  | \$18.80              |
| NS52   Basic Vision for Small Business 10/25/150   \$6.30   \$11.90   \$10.90   \$15.50  | V525    | Basic Vision for Small Business 0/0/150                 | \$8.80   | \$16.70              | \$15.40                  | \$21.70              |
| V528   Basic Vision Plus for Small Business 0/0/150/150   \$11.00   \$20.80   \$19.20   \$27.00  | V551    | Basic Vision for Small Business 10/25/120               | \$5.40   | \$10.30              | \$9.40                   | \$13.30              |
| NS53   | V552    | Basic Vision for Small Business 10/25/150               | \$6.30   | \$11.90              | \$10.90                  | \$15.50              |
| No.  | V528    | Basic Vision Plus for Small Business 0/0/150/150        | \$11.00  | \$20.80              | \$19.20                  | \$27.00              |
| Plan ID   Preferred Vision for Small Business 12/12/24   | V553    | Basic Vision Plus for Small Business 10/25/150/150      | \$8.20   | \$15.70              | \$14.50                  | \$20.40              |
| V392         Preferred Vision for Small Business 0/0/120         \$8.50         \$16.00         \$14.80         \$20.90           V393         Preferred Vision for Small Business 0/0/150         \$9.70         \$18.50         \$17.00         \$24.10           V535         Preferred Vision for Small Business 10/25/120         \$5.80         \$11.10         \$10.10         \$14.50           V536         Preferred Vision for Small Business 10/25/150         \$6.90         \$12.90         \$12.00         \$16.80           V396         Preferred Vision Plus for Small Business 0/0/150/150         \$12.00         \$22.80         \$21.00         \$29.70           V537         Preferred Vision Plus for Small Business 10/25/150/150         \$8.90         \$16.80         \$15.50         \$21.90           V538         Preferred Vision Voluntary for Small Business 10/25/120         \$8.30         \$15.80         \$14.60         \$20.60           Plan ID         Ultimate Vision for Small Business 12/12/12         V399         Ultimate Vision for Small Business 0/0/150         \$11.80         \$22.40         \$20.50         \$29.10           V400         Ultimate Vision for Small Business 10/25/120         \$8.30         \$15.70         \$14.50         \$20.50           V546         Ultimate Vision for Small Business 10/25/150         \$9.60         \$18.30   | V554    | Basic Vision Voluntary for Small Business 10/25/120     | \$7.80   | \$14.70              | \$13.40                  | \$19.10              |
| V393         Preferred Vision for Small Business O/O/150         \$9.70         \$18.50         \$17.00         \$24.10           V535         Preferred Vision for Small Business 10/25/120         \$5.80         \$11.10         \$10.10         \$14.50           V536         Preferred Vision for Small Business 10/25/150         \$6.90         \$12.90         \$12.00         \$16.80           V396         Preferred Vision Plus for Small Business 0/0/150/150         \$12.00         \$22.80         \$21.00         \$29.70           V537         Preferred Vision Plus for Small Business 10/25/150/150         \$8.90         \$16.80         \$15.50         \$21.90           V538         Preferred Vision Voluntary for Small Business 10/25/120         \$8.30         \$15.80         \$14.60         \$20.60           Plan ID         Ultimate Vision for Small Business 12/12/12         V399         Ultimate Vision for Small Business 0/0/120         \$11.80         \$22.40         \$20.50         \$29.10           V400         Ultimate Vision for Small Business 10/25/120         \$8.30         \$15.70         \$14.50         \$20.50           V546         Ultimate Vision for Small Business 10/25/150         \$9.60         \$18.30         \$16.90         \$23.90           V402         Ultimate Vision Plus for Small Business 0/0/150/150         \$17.30         \$32.80 <th>Plan ID</th> <th>Preferred Vision for Small Business 12/12/24</th> <th></th> <th></th> <th></th> <th></th>   | Plan ID | Preferred Vision for Small Business 12/12/24            |          |                      |                          |                      |
| V535         Preferred Vision for Small Business 10/25/120         \$5.80         \$11.10         \$10.10         \$14.50           V536         Preferred Vision for Small Business 10/25/150         \$6.90         \$12.90         \$12.00         \$16.80           V396         Preferred Vision Plus for Small Business 0/0/150/150         \$12.00         \$22.80         \$21.00         \$29.70           V537         Preferred Vision Plus for Small Business 10/25/150/150         \$8.90         \$16.80         \$15.50         \$21.90           V538         Preferred Vision Voluntary for Small Business 10/25/120         \$8.30         \$15.80         \$14.60         \$20.60           Plan ID         Ultimate Vision for Small Business 12/12/12         V399         Ultimate Vision for Small Business 0/0/120         \$11.80         \$22.40         \$20.50         \$29.10           V400         Ultimate Vision for Small Business 0/0/150         \$13.70         \$26.10         \$24.00         \$33.90           V543         Ultimate Vision for Small Business 10/25/120         \$8.30         \$15.70         \$14.50         \$20.50           V546         Ultimate Vision For Small Business 0/0/150/150         \$9.60         \$18.30         \$16.90         \$23.90           V402         Ultimate Vision Plus for Small Business 0/0/150/150         \$17.30         \$32.80 </td <td>V392</td> <td>Preferred Vision for Small Business 0/0/120</td> <td>\$8.50</td> <td>\$16.00</td> <td>\$14.80</td> <td>\$20.90</td>   | V392    | Preferred Vision for Small Business 0/0/120             | \$8.50   | \$16.00              | \$14.80                  | \$20.90              |
| V536         Preferred Vision for Small Business 10/25/150         \$6.90         \$12.90         \$12.00         \$16.80           V396         Preferred Vision Plus for Small Business 0/0/150/150         \$12.00         \$22.80         \$21.00         \$29.70           V537         Preferred Vision Plus for Small Business 10/25/150/150         \$8.90         \$16.80         \$15.50         \$21.90           V538         Preferred Vision Voluntary for Small Business 10/25/120         \$8.30         \$15.80         \$14.60         \$20.60           Plan ID         Ultimate Vision for Small Business 12/12/12         V399         Ultimate Vision for Small Business 0/0/120         \$11.80         \$22.40         \$20.50         \$29.10           V400         Ultimate Vision for Small Business 0/0/150         \$13.70         \$26.10         \$24.00         \$33.90           V543         Ultimate Vision for Small Business 10/25/120         \$8.30         \$15.70         \$14.50         \$20.50           V546         Ultimate Vision for Small Business 10/25/150         \$9.60         \$18.30         \$16.90         \$23.90           V402         Ultimate Vision Plus for Small Business 0/0/150/150         \$17.30         \$32.80         \$30.20         \$42.60  | V393    | Preferred Vision for Small Business 0/0/150             | \$9.70   | \$18.50              | \$17.00                  | \$24.10              |
| V396         Preferred Vision Plus for Small Business 0/0/150/150         \$12.00         \$22.80         \$21.00         \$29.70           V537         Preferred Vision Plus for Small Business 10/25/150/150         \$8.90         \$16.80         \$15.50         \$21.90           V538         Preferred Vision Voluntary for Small Business 10/25/120         \$8.30         \$15.80         \$14.60         \$20.60           Plan ID         Ultimate Vision for Small Business 12/12/12         \$22.40         \$20.50         \$29.10           V399         Ultimate Vision for Small Business 0/0/120         \$11.80         \$22.40         \$20.50         \$29.10           V400         Ultimate Vision for Small Business 0/0/150         \$13.70         \$26.10         \$24.00         \$33.90           V543         Ultimate Vision for Small Business 10/25/120         \$8.30         \$15.70         \$14.50         \$20.50           V546         Ultimate Vision for Small Business 10/25/150         \$9.60         \$18.30         \$16.90         \$23.90           V402         Ultimate Vision Plus for Small Business 0/0/150/150         \$17.30         \$32.80         \$30.20         \$42.60  | V535    | Preferred Vision for Small Business 10/25/120           | \$5.80   | \$11.10              | \$10.10                  | \$14.50              |
| V537         Preferred Vision Plus for Small Business 10/25/150/150         \$8.90         \$16.80         \$15.50         \$21.90           V538         Preferred Vision Voluntary for Small Business 10/25/120         \$8.30         \$15.80         \$14.60         \$20.60           Plan ID         Ultimate Vision for Small Business 12/12/12         V399         Ultimate Vision for Small Business 0/0/120         \$11.80         \$22.40         \$20.50         \$29.10           V400         Ultimate Vision for Small Business 0/0/150         \$13.70         \$26.10         \$24.00         \$33.90           V543         Ultimate Vision for Small Business 10/25/120         \$8.30         \$15.70         \$14.50         \$20.50           V546         Ultimate Vision for Small Business 10/25/150         \$9.60         \$18.30         \$16.90         \$23.90           V402         Ultimate Vision Plus for Small Business 0/0/150/150         \$17.30         \$32.80         \$30.20         \$42.60  | V536    | Preferred Vision for Small Business 10/25/150           | \$6.90   | \$12.90              | \$12.00                  | \$16.80              |
| V538         Preferred Vision Voluntary for Small Business 10/25/120         \$8.30         \$15.80         \$14.60         \$20.60           Plan ID         Ultimate Vision for Small Business 12/12/12         V399         Ultimate Vision for Small Business 0/0/120         \$11.80         \$22.40         \$20.50         \$29.10           V400         Ultimate Vision for Small Business 0/0/150         \$13.70         \$26.10         \$24.00         \$33.90           V543         Ultimate Vision for Small Business 10/25/120         \$8.30         \$15.70         \$14.50         \$20.50           V546         Ultimate Vision for Small Business 10/25/150         \$9.60         \$18.30         \$16.90         \$23.90           V402         Ultimate Vision Plus for Small Business 0/0/150/150         \$17.30         \$32.80         \$30.20         \$42.60   | V396    | Preferred Vision Plus for Small Business 0/0/150/150    | \$12.00  | \$22.80              | \$21.00                  | \$29.70              |
| Plan ID         Ultimate Vision for Small Business 12/12/12           V399         Ultimate Vision for Small Business 0/0/120         \$11.80         \$22.40         \$20.50         \$29.10           V400         Ultimate Vision for Small Business 0/0/150         \$13.70         \$26.10         \$24.00         \$33.90           V543         Ultimate Vision for Small Business 10/25/120         \$8.30         \$15.70         \$14.50         \$20.50           V546         Ultimate Vision for Small Business 10/25/150         \$9.60         \$18.30         \$16.90         \$23.90           V402         Ultimate Vision Plus for Small Business 0/0/150/150         \$17.30         \$32.80         \$30.20         \$42.60   | V537    | Preferred Vision Plus for Small Business 10/25/150/150  | \$8.90   | \$16.80              | \$15.50                  | \$21.90              |
| V399         Ultimate Vision for Small Business 0/0/120         \$11.80         \$22.40         \$20.50         \$29.10           V400         Ultimate Vision for Small Business 0/0/150         \$13.70         \$26.10         \$24.00         \$33.90           V543         Ultimate Vision for Small Business 10/25/120         \$8.30         \$15.70         \$14.50         \$20.50           V546         Ultimate Vision for Small Business 10/25/150         \$9.60         \$18.30         \$16.90         \$23.90           V402         Ultimate Vision Plus for Small Business 0/0/150/150         \$17.30         \$32.80         \$30.20         \$42.60   | V538    | Preferred Vision Voluntary for Small Business 10/25/120 | \$8.30   | \$15.80              | \$14.60                  | \$20.60              |
| V400       Ultimate Vision for Small Business 0/0/150       \$13.70       \$26.10       \$24.00       \$33.90         V543       Ultimate Vision for Small Business 10/25/120       \$8.30       \$15.70       \$14.50       \$20.50         V546       Ultimate Vision for Small Business 10/25/150       \$9.60       \$18.30       \$16.90       \$23.90         V402       Ultimate Vision Plus for Small Business 0/0/150/150       \$17.30       \$32.80       \$30.20       \$42.60   | Plan ID | Ultimate Vision for Small Business 12/12/12             |          |                      |                          |                      |
| V543       Ultimate Vision for Small Business 10/25/120       \$8.30       \$15.70       \$14.50       \$20.50         V546       Ultimate Vision for Small Business 10/25/150       \$9.60       \$18.30       \$16.90       \$23.90         V402       Ultimate Vision Plus for Small Business 0/0/150/150       \$17.30       \$32.80       \$30.20       \$42.60   | V399    | Ultimate Vision for Small Business 0/0/120              | \$11.80  | \$22.40              | \$20.50                  | \$29.10              |
| V546         Ultimate Vision for Small Business 10/25/150         \$9.60         \$18.30         \$16.90         \$23.90           V402         Ultimate Vision Plus for Small Business 0/0/150/150         \$17.30         \$32.80         \$30.20         \$42.60  | V400    | Ultimate Vision for Small Business 0/0/150              | \$13.70  | \$26.10              | \$24.00                  | \$33.90              |
| V402 Ultimate Vision Plus for Small Business 0/0/150/150 \$17.30 \$32.80 \$30.20 \$42.60   | V543    | Ultimate Vision for Small Business 10/25/120            | \$8.30   | \$15.70              | \$14.50                  | \$20.50              |
|  | V546    | Ultimate Vision for Small Business 10/25/150            | \$9.60   | \$18.30              | \$16.90                  | \$23.90              |
| VEL 1811 - 1811  | V402    | Ultimate Vision Plus for Small Business 0/0/150/150     | \$17.30  | \$32.80              | \$30.20                  | \$42.60              |
| V544 Ultimate Vision Plus for Small Business 10/25/150/150 \$13.00 \$24.60 \$22.70 \$32.10   | V544    | Ultimate Vision Plus for Small Business 10/25/150/150   | \$13.00  | \$24.60              | \$22.70                  | \$32.10              |
| V545 Ultimate Vision Voluntary for Small Business 10/25/150 \$13.70 \$26.10 \$24.00 \$34.10  | V545    | Ultimate Vision Voluntary for Small Business 10/25/150  | \$13.70  | \$26.10              | \$24.00                  | \$34.10              |

 $\label{thm:condition} Underwritten \ by \ Blue \ Shield \ of \ California \ Life \ \& \ Health \ Insurance \ Company.$  Voluntary vision plans require a minimum of one enrolled employee.

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# Life insurance rates – all regions

Rates are for groups with 2-100 eligible employees

#### Group Plans 2-9 Eligible Employee Rate Table

| Life Insurance Rates*                                     |               |  |  |  |
|---|---------------|--|--|--|
| Age   | Rate/\$1,000  |  |  |  |
| 0-29  | \$ .19        |  |  |  |
| 30-34   | .20           |  |  |  |
| 35-39   | .21           |  |  |  |
| 40-44   | .33           |  |  |  |
| 45-49   | .46           |  |  |  |
| 50-54   | .74           |  |  |  |
| 55-59   | 1.15          |  |  |  |
| 60-64   | 2.25          |  |  |  |
| 65-69 <sup>†</sup>  | 3.75          |  |  |  |
| 70-74 <sup>‡</sup>  | 5.33          |  |  |  |
| 75-79 <sup>‡</sup>  | 8.39          |  |  |  |
| 80-84 <sup>t</sup>  | 12.05         |  |  |  |
| 85+ <sup>‡</sup>  | 18.04         |  |  |  |
| Dependent life insurance rates for 2-9 eligible employees |               |  |  |  |
| All ages  | \$.45/\$1,000 |  |  |  |

<sup>\*</sup> Includes \$.05 Accidental Death & Dismemberment insurance.

 $Basic\ group\ term\ life\ and\ AD\&D\ insurance\ is\ underwritten\ by\ Blue\ Shield\ of\ California\ Life\ \&\ Health\ Insurance\ Company.$ 

Groups with 10-100 eligible employees will be composite rated. Contact your Blue Shield sales representative for a quote. Benefits allowed for new groups of 2-100 eligible employees: Flat, graded or salaried plans.

 $<sup>^\</sup>dagger$   $\;$  Benefit amount is reduced to 65% of the original amount at age 65.

 $<sup>^{\</sup>ddagger}$  Benefit amount is reduced to 50% of the original amount at age 70.

# Closed Specialty Benefits product rates

For businesses of 1-100 eligible employees

#### Please note the following concerning closed specialty plans

Closed plans are not available to new groups; closed plan rates only apply to groups renewing into a closed plan.

This rate manual does not reflect any discount a group may obtain through the Bundled Discount Savings program.

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# Dental In-Network Only (Region 1)\*

### Rates are for groups with 1-50 eligible employees

| ID   | Dental In-Network Only 1-50 (Regions 1, 3, 4, 5, 6, 7, and 9)*                             | Employee | Employee | Employee<br>+ child(ren) | Employee<br>+ family |
|------|--|----------|----------|--------------------------|----------------------|
| D317 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho               | \$39.90  | \$83.40  | \$93.90                  | \$122.30             |
| D318 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho            | \$36.90  | \$77.20  | \$86.90                  | \$113.20             |
| D319 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/<br>Ortho | \$43.20  | \$90.20  | \$101.50                 | \$132.10             |
| D321 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/<br>Ortho | \$43.20  | \$90.20  | \$101.50                 | \$132.10             |

# Dental In-Network Only (Region 1)\*

Rates are for groups with 51-100 eligible employees

| ID   | Dental In-Network Only 51-100 (Regions 1, 3, 4, 5, 6, 7, and 9)*                           | Employee | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
|------|--|----------|----------------------|--------------------------|----------------------|
| D387 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho               | \$29.90  | \$62.60              | \$70.40                  | \$91.70              |
| D388 | Smile <sup>sM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho            | \$27.70  | \$57.90              | \$65.20                  | \$84.90              |
| D389 | Smile $^{\rm SM}$ In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho       | \$32.30  | \$67.70              | \$76.20                  | \$99.10              |
| D391 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/<br>Ortho | \$32.30  | \$67.70              | \$76.20                  | \$99.10              |

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<sup>\*</sup> Underwritten by Blue Shield of California Life & Health Insurance Company.

# Dental PPO (Regions 1, 4, 5, 6, and 9)

### Rates are for groups with 1-50 eligible employees

| ID   | Dental PPO (Regions 1, 4, 5, 6, and 9)                            | Employee | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
|------|---|----------|----------------------|--------------------------|----------------------|
| D067 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$34.90  | \$68.90              | \$85.20                  | \$116.90             |
| D272 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$29.50  | \$59.10              | \$71.20                  | \$103.10             |
| D273 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$37.40  | \$78.30              | \$88.30                  | \$114.70             |
| D274 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$46.60  | \$92.30              | \$105.40                 | \$136.60             |
| D275 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$52.30  | \$104.30             | \$131.00                 | \$153.10             |
| D278 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$55.40  | \$110.90             | \$140.50                 | \$187.30             |
| D280 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$82.50  | \$165.00             | \$208.90                 | \$280.20             |
| D497 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$38.10  | \$75.30              | \$93.20                  | \$111.80             |
| D499 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$25.40  | \$51.00              | \$64.40                  | \$87.20              |
| D501 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$27.40  | \$54.50              | \$68.70                  | \$91.40              |
| D505 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$52.40  | \$105.70             | \$131.50                 | \$178.80             |
| D507 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$46.20  | \$92.80              | \$117.40                 | \$156.60             |
| D509 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$66.90  | \$133.30             | \$167.60                 | \$225.60             |
| D511 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$55.60  | \$111.30             | \$140.10                 | \$188.30             |
| D513 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$44.90  | \$89.80              | \$113.30                 | \$132.20             |
| D515 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$56.00  | \$112.50             | \$141.70                 | \$184.10             |
| D517 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$34.10  | \$68.90              | \$85.60                  | \$102.80             |
| D519 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$54.00  | \$108.10             | \$136.20                 | \$183.20             |
| D521 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$47.90  | \$96.60              | \$120.10                 | \$163.40             |
| D525 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$32.60  | \$64.90              | \$81.60                  | \$108.70             |
| D527 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$70.20  | \$141.20             | \$177.80                 | \$231.10             |
| D529 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$56.00  | \$112.60             | \$141.80                 | \$184.30             |
| D531 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$31.00  | \$62.20              | \$78.40                  | \$106.20             |
| D533 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$54.00  | \$107.40             | \$135.10                 | \$181.90             |
| D535 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$41.80  | \$83.60              | \$105.60                 | \$123.20             |
| D537 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$41.10  | \$82.20              | \$103.60                 | \$121.00             |
| D539 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$62.90  | \$125.20             | \$157.40                 | \$212.00             |
| D541 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$58.10  | \$115.70             | \$145.60                 | \$196.00             |
| D543 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$62.10  | \$123.50             | \$155.40                 | \$209.20             |
| D545 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$62.60  | \$124.50             | \$156.70                 | \$210.90             |
| D572 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$72.00  | \$143.00             | \$179.90                 | \$242.20             |
| D574 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$64.90  | \$128.90             | \$162.30                 | \$218.40             |
| D576 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$84.20  | \$167.40             | \$210.50                 | \$283.40             |
| D578 | Smile <sup>sM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$76.40  | \$151.90             | \$191.10                 | \$257.20             |
| D580 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$79.40  | \$158.00             | \$198.70                 | \$267.50             |
| D582 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$71.60  | \$142.50             | \$179.30                 | \$241.40             |

# Dental PPO (Regions 1, 4, 5, 6, and 9)

### Rates are for groups with 51-100 eligible employees

| ID   | Dental PPO (Regions 1, 4, 5, 6, and 9)                            | Employee | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
|------|---|----------|----------------------|--------------------------|----------------------|
| D364 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$22.20  | \$44.30              | \$53.40                  | \$77.40              |
| D365 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$28.10  | \$58.70              | \$66.20                  | \$86.10              |
| D366 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$35.00  | \$69.20              | \$79.00                  | \$102.50             |
| D367 | Smile <sup>sM</sup> Plus 50/1500/Ortho/Mac                        | \$39.30  | \$78.30              | \$98.20                  | \$114.80             |
| D370 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$41.50  | \$83.10              | \$105.40                 | \$140.50             |
| D372 | Smile <sup>sM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$61.80  | \$123.80             | \$156.60                 | \$210.20             |
| D373 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$26.10  | \$51.80              | \$63.90                  | \$87.60              |
| D498 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$28.60  | \$56.50              | \$69.90                  | \$83.80              |
| D500 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$19.10  | \$38.30              | \$48.30                  | \$65.40              |
| D503 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$20.60  | \$40.90              | \$51.50                  | \$68.60              |
| D506 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$39.40  | \$79.20              | \$98.60                  | \$134.10             |
| D508 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$34.60  | \$69.50              | \$88.00                  | \$117.60             |
| D510 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$50.20  | \$99.90              | \$125.70                 | \$169.20             |
| D512 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$41.70  | \$83.40              | \$105.10                 | \$141.20             |
| D514 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$33.70  | \$67.30              | \$85.00                  | \$99.20              |
| D516 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$41.90  | \$84.50              | \$106.20                 | \$138.10             |
| D518 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$25.60  | \$51.70              | \$64.20                  | \$77.10              |
| D520 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$40.50  | \$81.10              | \$102.20                 | \$137.40             |
| D522 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$35.90  | \$72.50              | \$90.10                  | \$122.50             |
| D526 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$24.50  | \$48.60              | \$61.20                  | \$81.50              |
| D528 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$52.60  | \$106.00             | \$133.40                 | \$173.30             |
| D530 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$41.90  | \$84.60              | \$106.40                 | \$138.30             |
| D532 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$23.30  | \$46.60              | \$58.70                  | \$79.60              |
| D534 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$40.50  | \$80.60              | \$101.40                 | \$136.50             |
| D536 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$31.40  | \$62.70              | \$79.10                  | \$92.40              |
| D538 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$30.80  | \$61.60              | \$77.60                  | \$90.70              |
| D540 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$47.20  | \$93.80              | \$118.10                 | \$159.00             |
| D542 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$43.60  | \$86.80              | \$109.20                 | \$147.00             |
| D544 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$46.50  | \$92.60              | \$116.50                 | \$156.90             |
| D546 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$46.90  | \$93.40              | \$117.60                 | \$158.30             |
| D573 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$53.90  | \$107.20             | \$134.90                 | \$181.70             |
| D575 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$48.60  | \$96.70              | \$121.70                 | \$163.90             |
| D577 | Smile <sup>sM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$63.00  | \$125.40             | \$158.00                 | \$212.60             |
| D579 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$57.20  | \$113.80             | \$143.30                 | \$192.90             |
| D581 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$59.60  | \$118.40             | \$149.10                 | \$200.70             |
| D583 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$53.70  | \$106.80             | \$134.50                 | \$181.10             |

Effective January 2023 30

### Vision 1-50

### Rates are for groups with 1-50 eligible employees

| ID   | Vision 1-50   | Employee | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
|------|---|----------|----------------------|--------------------------|----------------------|
| V519 | Basic Vision for Small Business 15/25/120               | \$7.40   | \$13.90              | \$12.90                  | \$18.20              |
| V520 | Basic Vision for Small Business 15/25/150               | \$8.60   | \$16.20              | \$15.00                  | \$21.30              |
| V522 | Basic Vision Plus for Small Business 15/25/150/150      | \$11.40  | \$21.50              | \$19.80                  | \$28.00              |
| V523 | Basic Vision Voluntary for Small Business 15/25/120     | \$10.60  | \$20.00              | \$18.30                  | \$26.00              |
| V271 | Preferred Vision for Small Business 15/25/120           | \$8.00   | \$15.20              | \$13.90                  | \$19.70              |
| V272 | Preferred Vision for Small Business 15/25/150           | \$9.30   | \$17.70              | \$16.30                  | \$23.20              |
| V274 | Preferred Vision Plus for Small Business 15/25/150/150  | \$12.30  | \$23.20              | \$21.30                  | \$30.10              |
| V275 | Preferred Vision Voluntary for Small Business 15/25/120 | \$11.40  | \$21.70              | \$19.90                  | \$28.20              |
| V278 | Ultimate Vision for Small Business 15/25/120            | \$11.40  | \$21.70              | \$19.90                  | \$28.20              |
| V282 | Ultimate Vision for Small Business 15/25/150            | \$13.30  | \$25.10              | \$23.30                  | \$32.90              |
| V280 | Ultimate Vision Plus for Small Business 15/25/150/150   | \$17.80  | \$33.80              | \$31.20                  | \$44.10              |
| V281 | Ultimate Vision Voluntary for Small Business 15/25/150  | \$19.10  | \$35.90              | \$33.10                  | \$46.80              |

 ${\bf Underwritten\ by\ Blue\ Shield\ of\ California\ Life\ \&\ Health\ Insurance\ Company}.$ 

### Vision 51-100

### Rates are for groups with 51-100 eligible employees

| ID   | Vision 51-100   | Employee | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
|------|---|----------|----------------------|--------------------------|----------------------|
| V526 | Basic Vision for Small Business 15/25/120               | \$5.90   | \$11.20              | \$10.40                  | \$14.70              |
| V527 | Basic Vision for Small Business 15/25/150               | \$6.90   | \$13.00              | \$11.90                  | \$17.00              |
| V529 | Basic Vision Plus for Small Business 15/25/150/150      | \$9.00   | \$17.20              | \$15.80                  | \$22.30              |
| V530 | Basic Vision Voluntary for Small Business 15/25/120     | \$8.50   | \$16.00              | \$14.80                  | \$20.90              |
| V394 | Preferred Vision for Small Business 15/25/120           | \$6.50   | \$12.20              | \$11.20                  | \$15.80              |
| V395 | Preferred Vision for Small Business 15/25/150           | \$7.50   | \$14.10              | \$13.10                  | \$18.50              |
| V397 | Preferred Vision Plus for Small Business 15/25/150/150  | \$9.70   | \$18.50              | \$17.00                  | \$24.10              |
| V398 | Preferred Vision Voluntary for Small Business 15/25/120 | \$9.10   | \$17.30              | \$15.90                  | \$22.60              |
| V401 | Ultimate Vision for Small Business 15/25/120            | \$9.10   | \$17.30              | \$15.90                  | \$22.60              |
| V405 | Ultimate Vision for Small Business 15/25/150            | \$10.70  | \$20.20              | \$18.60                  | \$26.20              |
| V403 | Ultimate Vision Plus for Small Business 15/25/150/150   | \$14.40  | \$27.10              | \$24.90                  | \$35.30              |
| V404 | Ultimate Vision Voluntary for Small Business 15/25/150  | \$15.20  | \$28.80              | \$26.40                  | \$37.50              |

Underwritten by Blue Shield of California Life & Health Insurance Company.

