

# Small Business Rate Tables

Includes rates for standard plans

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## Rate Book

**Full version:** includes all 19 rating regions

# Rating region standardization

## There are 19 standardized rating regions in California.

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

This map of California breaks out the standardized rating regions applicable to all of our small business plan packages:



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# Small Business Off-Exchange

Rating region definitions and Access+ HMO® and Dental HMO availability

Effective October 2023

| Rating Region | County        | Access+ HMO® network availability | Dental HMO 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 Region | County                                      | Access+ HMO® network availability | Dental HMO 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 ZIP codes*                      | ●                                 | ●                       |
| 16            | Los Angeles – except ZIP codes in Region 15 | ●                                 | ●                       |
| 17            | Riverside                                   | ●                                 | ●                       |
|               | San Bernardino                              | ●                                 | ●                       |
| 18            | Orange                                      | ●                                 | ●                       |
| 19            | San Diego                                   | ●                                 | ●                       |

\* 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, 93543-93544, 93550-93553, 93563, 93584, 93586, 93590-93591 and 93599.

# Small Business Off-Exchange Access+ HMO® Network

Rating region definitions and availability

Effective October 2023

| Rating Region | County  |
|---------------|---|
| 1             | <b>Butte County</b><br><b>Nevada County</b> in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.  |
| 2             | <b>Marin County</b><br><b>Solano County</b><br><b>Sonoma County</b>   |
| 3             | <b>Sacramento County</b><br><b>Yolo County</b><br><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.<br><b>El Dorado County</b> in the following ZIP codes: 95613, 95614, 95634, 95635, 95664, 95672, 95682, and 95762.  |
| 4             | <b>San Francisco County</b>   |
| 5             | <b>Contra Costa County</b>  |
| 6             | <b>Alameda County</b>   |
| 7             | <b>Santa Clara County</b>   |
| 8             | <b>San Mateo County</b>   |
| 9             | <b>Santa Cruz County</b>  |
| 10            | <b>Merced County</b><br><b>San Joaquin County</b><br><b>Stanislaus County</b><br><b>Tulare County</b>   |
| 11            | <b>Fresno County</b><br><b>Kings County</b><br><b>Madera County</b>   |
| 12            | <b>San Luis Obispo County</b><br><b>Santa Barbara County</b><br><b>Ventura County</b>   |
| 13            | <b>Imperial County</b> 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            | <b>Kern County</b> 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            | <b>Los Angeles County</b>   |
| 16            | <b>Los Angeles County</b>   |
| 17            | <b>Riverside County</b><br><b>San Bernardino County</b>   |
| 18            | <b>Orange County</b>  |
| 19            | <b>San Diego County</b>   |

# Small Business Off-Exchange Local Access+ HMO® Network

Rating region definitions and availability

Effective October 2023

| Rating Region | County  |
|---------------|---|
| 1             | None  |
| 2             | Marin County<br>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.<br>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, 94596, 94597, and 94598.  |
| 6             | None  |
| 7             | Santa Clara County  |
| 8             | San Mateo County 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, 94403, 94404, and 94497.   |
| 9             | Santa Cruz County   |
| 10            | Stanislaus County   |
| 11            | None  |
| 12            | San Luis Obispo County<br>Ventura County 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            | Kern County 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, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 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, 91754, 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, 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, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 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 October 2023

| Rating Region | County  |
|---------------|---|
| 17            | <p><b>Riverside County</b> 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, 92543, 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, 92879, 92880, 92881, 92882, and 92883.</p> <p><b>San Bernardino County</b> 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, 92415, 92418, 92423, and 92427.</p>   |
| 18            | <b>Orange County</b>  |
| 19            | <p><b>San Diego County</b> 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, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92163, 92165, 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.</p> |

# Small Business Off-Exchange and Mirror ACO HMO Network

Rating region definitions and availability

Effective October 2023

| Rating Region | County   |
|---------------|--|
| 1             | <b>Nevada County</b> in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.  |
| 2             | <b>Marin County</b> 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.<br><b>Solano County</b> in the following ZIP codes: 94503, 94510, 94589, 94592, and 95620.   |
| 3             | <b>El Dorado County</b> in the following ZIP codes: 95664, 95672, 95682, and 95762.<br><b>Placer County</b> in the following ZIP codes: 95602, 95603, 95604, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95713, 95746, 95747, 95765.<br><b>Sacramento County</b> 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, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95894, and 95899.<br><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, 95798, 95799, and 95937.  |
| 4             | <b>San Francisco County</b>  |
| 5             | <b>Contra Costa County</b>   |
| 6             | <b>Alameda County</b>  |
| 7             | <b>Santa Clara County</b>  |
| 8             | <b>San Mateo County</b>  |
| 9             | <b>Santa Cruz County</b>   |
| 10            | <b>San Joaquin County</b><br><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, 95367, 95368, 95380, 95381, 95382, 95386, 95387, and 95397.<br><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            | <b>Fresno County</b> in the following Zip codes: 93245, 93618, and 93631.<br><b>Kings County</b> in the following Zip codes: 93202, 93212, 93230, 93245, and 93631.  |
| 12            | <b>San Luis Obispo County</b> in the following ZIP codes: 93401, 93402, 93403, 93405, 93406, 93407, 93408, 93409, 93410, 93412, 93420, 93421, 93422, 93423, 93424, 93426, 93428, 93430, 93432, 93433, 93435, 93442, 93443, 93444, 93445, 93446, 93447, 93448, 93449, 93451, 93453, 93461, 93465, 93475, and 93483.<br><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            | <b>None</b>  |
| 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            | <b>Los Angeles County</b> 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, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 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, 91754, 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 October 2023

| Rating Region | County   |
|---------------|--|
| 16            | <p><b>Los Angeles County</b> 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, 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, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 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.</p> |
| 17            | <p><b>Riverside County</b> 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, 92532, 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, 92879, 92880, 92881, 92882, and 92883.</p> <p><b>San Bernardino County</b> 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, 92359, 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.</p>  |
| 18            | <p><b>Orange County</b></p>  |
| 19            | <p><b>San Diego County</b> 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, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92163, 92165, 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.</p>   |

# 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.

# Rating Region 1

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0to14                 | \$430.35                     | \$423.23                     | \$418.39                     | \$399.87                 | \$386.68                   | \$376.79                    | \$368.94                    | \$324.67                      | \$319.38                      | \$288.67                      | \$422.21   | \$389.44   | \$320.02  | \$288.67                                       |
| 15                    | \$468.60                     | \$460.85                     | \$455.58                     | \$435.41                 | \$421.06                   | \$410.29                    | \$401.73                    | \$353.53                      | \$347.77                      | \$314.33                      | \$459.74   | \$424.05   | \$348.46  | \$314.33                                       |
| 16                    | \$483.22                     | \$475.23                     | \$469.80                     | \$449.00                 | \$434.20                   | \$423.09                    | \$414.27                    | \$364.57                      | \$358.63                      | \$324.14                      | \$474.09   | \$437.29   | \$359.34  | \$324.14                                       |
| 17                    | \$497.85                     | \$489.61                     | \$484.02                     | \$462.59                 | \$447.34                   | \$435.90                    | \$426.81                    | \$375.60                      | \$369.48                      | \$333.95                      | \$488.44   | \$450.53   | \$370.21  | \$333.95                                       |
| 18                    | \$513.60                     | \$505.11                     | \$499.33                     | \$477.23                 | \$461.49                   | \$449.69                    | \$440.31                    | \$387.49                      | \$381.17                      | \$344.52                      | \$503.89   | \$464.78   | \$381.93  | \$344.52                                       |
| 19                    | \$529.35                     | \$520.60                     | \$514.64                     | \$491.87                 | \$475.65                   | \$463.48                    | \$453.82                    | \$399.37                      | \$392.86                      | \$355.08                      | \$519.35   | \$479.03   | \$393.64  | \$355.08                                       |
| 20                    | \$545.67                     | \$536.64                     | \$530.50                     | \$507.02                 | \$490.31                   | \$477.76                    | \$467.80                    | \$411.68                      | \$404.97                      | \$366.03                      | \$535.35   | \$493.80   | \$405.77  | \$366.03                                       |
| 21                    | \$562.54                     | \$553.24                     | \$546.91                     | \$522.71                 | \$505.47                   | \$492.54                    | \$482.27                    | \$424.41                      | \$417.50                      | \$377.35                      | \$551.91   | \$509.07   | \$418.32  | \$377.35                                       |
| 22                    | \$562.54                     | \$553.24                     | \$546.91                     | \$522.71                 | \$505.47                   | \$492.54                    | \$482.27                    | \$424.41                      | \$417.50                      | \$377.35                      | \$551.91   | \$509.07   | \$418.32  | \$377.35                                       |
| 23                    | \$562.54                     | \$553.24                     | \$546.91                     | \$522.71                 | \$505.47                   | \$492.54                    | \$482.27                    | \$424.41                      | \$417.50                      | \$377.35                      | \$551.91   | \$509.07   | \$418.32  | \$377.35                                       |
| 24                    | \$562.54                     | \$553.24                     | \$546.91                     | \$522.71                 | \$505.47                   | \$492.54                    | \$482.27                    | \$424.41                      | \$417.50                      | \$377.35                      | \$551.91   | \$509.07   | \$418.32  | \$377.35                                       |
| 25                    | \$564.79                     | \$555.45                     | \$549.10                     | \$524.80                 | \$507.49                   | \$494.51                    | \$484.20                    | \$426.11                      | \$419.17                      | \$378.86                      | \$554.12   | \$511.11   | \$419.99  | \$378.86                                       |
| 26                    | \$576.04                     | \$566.51                     | \$560.04                     | \$535.25                 | \$517.60                   | \$504.36                    | \$493.85                    | \$434.60                      | \$427.52                      | \$386.40                      | \$565.15   | \$521.29   | \$428.36  | \$386.40                                       |
| 27                    | \$589.54                     | \$579.79                     | \$573.16                     | \$547.80                 | \$529.73                   | \$516.18                    | \$505.42                    | \$444.78                      | \$437.54                      | \$395.46                      | \$578.40   | \$533.50   | \$438.40  | \$395.46                                       |
| 28                    | \$611.48                     | \$601.37                     | \$594.49                     | \$568.18                 | \$549.45                   | \$535.39                    | \$524.23                    | \$461.33                      | \$453.82                      | \$410.18                      | \$599.92   | \$553.36   | \$454.71  | \$410.18                                       |
| 29                    | \$629.49                     | \$619.07                     | \$611.99                     | \$584.91                 | \$565.62                   | \$551.15                    | \$539.66                    | \$474.91                      | \$467.18                      | \$422.25                      | \$617.58   | \$569.65   | \$468.10  | \$422.25                                       |
| 30                    | \$638.49                     | \$627.92                     | \$620.74                     | \$593.27                 | \$573.71                   | \$559.03                    | \$547.38                    | \$481.70                      | \$473.86                      | \$428.29                      | \$626.42   | \$577.79   | \$474.79  | \$428.29                                       |
| 31                    | \$651.99                     | \$641.20                     | \$633.87                     | \$605.82                 | \$585.84                   | \$570.85                    | \$558.95                    | \$491.89                      | \$483.88                      | \$437.34                      | \$639.66   | \$590.01   | \$484.83  | \$437.34                                       |
| 32                    | \$665.49                     | \$654.48                     | \$647.00                     | \$618.36                 | \$597.97                   | \$582.68                    | \$570.53                    | \$502.08                      | \$493.90                      | \$446.40                      | \$652.91   | \$602.23   | \$494.87  | \$446.40                                       |
| 33                    | \$673.93                     | \$662.78                     | \$655.20                     | \$626.20                 | \$605.55                   | \$590.06                    | \$577.76                    | \$508.44                      | \$500.16                      | \$452.06                      | \$661.19   | \$609.87   | \$501.15  | \$452.06                                       |
| 34                    | \$682.93                     | \$671.63                     | \$663.95                     | \$634.57                 | \$613.64                   | \$597.94                    | \$585.48                    | \$515.23                      | \$506.84                      | \$458.10                      | \$670.02   | \$618.01   | \$507.84  | \$458.10                                       |
| 35                    | \$687.43                     | \$676.06                     | \$668.33                     | \$638.75                 | \$617.68                   | \$601.88                    | \$589.34                    | \$518.63                      | \$510.18                      | \$461.12                      | \$674.43   | \$622.08   | \$511.19  | \$461.12                                       |
| 36                    | \$691.93                     | \$680.48                     | \$672.70                     | \$642.93                 | \$621.73                   | \$605.82                    | \$593.19                    | \$522.02                      | \$513.52                      | \$464.14                      | \$678.85   | \$626.16   | \$514.53  | \$464.14                                       |
| 37                    | \$696.43                     | \$684.91                     | \$677.08                     | \$647.11                 | \$625.77                   | \$609.76                    | \$597.05                    | \$525.42                      | \$516.86                      | \$467.15                      | \$683.26   | \$630.23   | \$517.88  | \$467.15                                       |
| 38                    | \$700.93                     | \$689.33                     | \$681.45                     | \$651.29                 | \$629.81                   | \$613.71                    | \$600.91                    | \$528.81                      | \$520.20                      | \$470.17                      | \$687.68   | \$634.30   | \$521.23  | \$470.17                                       |
| 39                    | \$709.93                     | \$698.18                     | \$690.20                     | \$659.66                 | \$637.90                   | \$621.59                    | \$608.63                    | \$535.60                      | \$526.88                      | \$476.21                      | \$696.51   | \$642.45   | \$527.92  | \$476.21                                       |
| 40                    | \$718.93                     | \$707.04                     | \$698.95                     | \$668.02                 | \$645.99                   | \$629.47                    | \$616.34                    | \$542.40                      | \$533.56                      | \$482.25                      | \$705.34   | \$650.59   | \$534.61  | \$482.25                                       |
| 41                    | \$732.43                     | \$720.31                     | \$712.08                     | \$680.56                 | \$658.12                   | \$641.29                    | \$627.92                    | \$552.58                      | \$543.58                      | \$491.30                      | \$718.58   | \$662.81   | \$544.65  | \$491.30                                       |
| 42                    | \$745.37                     | \$733.04                     | \$724.66                     | \$692.59                 | \$669.75                   | \$652.62                    | \$639.01                    | \$562.34                      | \$553.18                      | \$499.98                      | \$731.28   | \$674.52   | \$554.28  | \$499.98                                       |
| 43                    | \$763.37                     | \$750.74                     | \$742.16                     | \$709.31                 | \$685.92                   | \$668.38                    | \$654.44                    | \$575.92                      | \$566.54                      | \$512.06                      | \$748.94   | \$690.81   | \$567.66  | \$512.06                                       |
| 44                    | \$785.87                     | \$772.87                     | \$764.04                     | \$730.22                 | \$706.14                   | \$688.08                    | \$673.73                    | \$592.90                      | \$583.24                      | \$527.15                      | \$771.02   | \$711.17   | \$584.39  | \$527.15                                       |
| 45                    | \$812.31                     | \$798.87                     | \$789.74                     | \$754.79                 | \$729.90                   | \$711.23                    | \$696.40                    | \$612.85                      | \$602.86                      | \$544.89                      | \$796.95   | \$735.10   | \$604.06  | \$544.89                                       |
| 46                    | \$843.81                     | \$829.86                     | \$820.37                     | \$784.06                 | \$758.20                   | \$738.81                    | \$723.41                    | \$636.61                      | \$626.24                      | \$566.02                      | \$827.86   | \$763.60   | \$627.48  | \$566.02                                       |
| 47                    | \$879.25                     | \$864.71                     | \$854.82                     | \$816.99                 | \$790.05                   | \$769.84                    | \$753.79                    | \$663.35                      | \$652.55                      | \$589.79                      | \$862.63   | \$795.68   | \$653.84  | \$589.79                                       |
| 48                    | \$919.76                     | \$904.54                     | \$894.20                     | \$854.62                 | \$826.44                   | \$805.30                    | \$788.51                    | \$693.91                      | \$682.61                      | \$616.96                      | \$902.37   | \$832.33   | \$683.95  | \$616.96                                       |
| 49                    | \$959.70                     | \$943.82                     | \$933.03                     | \$891.74                 | \$862.33                   | \$840.27                    | \$822.75                    | \$724.04                      | \$712.25                      | \$643.75                      | \$941.55   | \$868.47   | \$713.66  | \$643.75                                       |
| 50                    | \$1,004.70                   | \$988.08                     | \$976.78                     | \$933.55                 | \$902.77                   | \$879.68                    | \$861.34                    | \$758.00                      | \$745.65                      | \$673.94                      | \$985.71   | \$909.20   | \$747.12  | \$673.94                                       |
| 51                    | \$1,049.14                   | \$1,031.79                   | \$1,019.99                   | \$974.85                 | \$942.70                   | \$918.59                    | \$899.44                    | \$791.52                      | \$778.63                      | \$703.75                      | \$1,029.31   | \$949.41   | \$780.17  | \$703.75                                       |
| 52                    | \$1,098.08                   | \$1,079.92                   | \$1,067.57                   | \$1,020.32               | \$986.68                   | \$961.44                    | \$941.39                    | \$828.45                      | \$814.95                      | \$736.58                      | \$1,077.32   | \$993.70   | \$816.56  | \$736.58                                       |
| 53                    | \$1,147.59                   | \$1,128.60                   | \$1,115.70                   | \$1,066.32               | \$1,031.16                 | \$1,004.78                  | \$983.83                    | \$865.80                      | \$851.69                      | \$769.79                      | \$1,125.89   | \$1,038.50   | \$853.37  | \$769.79                                       |
| 54                    | \$1,201.03                   | \$1,181.16                   | \$1,167.66                   | \$1,115.98               | \$1,079.18                 | \$1,051.57                  | \$1,029.65                  | \$906.11                      | \$891.35                      | \$805.63                      | \$1,178.32   | \$1,086.86   | \$893.12  | \$805.63                                       |
| 55                    | \$1,254.47                   | \$1,233.72                   | \$1,219.61                   | \$1,165.63               | \$1,127.20                 | \$1,098.36                  | \$1,075.46                  | \$946.43                      | \$931.01                      | \$841.48                      | \$1,230.75   | \$1,135.22   | \$932.86  | \$841.48                                       |
| 56                    | \$1,312.41                   | \$1,290.70                   | \$1,275.94                   | \$1,219.47               | \$1,179.26                 | \$1,149.10                  | \$1,125.14                  | \$990.15                      | \$974.02                      | \$880.35                      | \$1,287.60   | \$1,187.66   | \$975.94  | \$880.35                                       |
| 57                    | \$1,370.92                   | \$1,348.24                   | \$1,332.82                   | \$1,273.83               | \$1,231.83                 | \$1,200.32                  | \$1,175.29                  | \$1,034.29                    | \$1,017.44                    | \$919.59                      | \$1,345.00   | \$1,240.60   | \$1,019.45  | \$919.59                                       |
| 58                    | \$1,433.36                   | \$1,409.65                   | \$1,393.53                   | \$1,331.86               | \$1,287.94                 | \$1,254.99                  | \$1,228.83                  | \$1,081.40                    | \$1,063.78                    | \$961.48                      | \$1,406.26   | \$1,297.11   | \$1,065.88  | \$961.48                                       |
| 59                    | \$1,464.30                   | \$1,440.08                   | \$1,423.61                   | \$1,360.60               | \$1,315.74                 | \$1,282.08                  | \$1,255.35                  | \$1,104.74                    | \$1,086.74                    | \$982.23                      | \$1,436.62   | \$1,325.11   | \$1,088.89  | \$982.23                                       |
| 60                    | \$1,526.74                   | \$1,501.48                   | \$1,484.32                   | \$1,418.62               | \$1,371.84                 | \$1,336.75                  | \$1,308.88                  | \$1,151.85                    | \$1,133.08                    | \$1,024.12                    | \$1,497.88   | \$1,381.61   | \$1,135.32  | \$1,024.12                                     |
| 61                    | \$1,580.75                   | \$1,554.60                   | \$1,536.82                   | \$1,468.80               | \$1,420.37                 | \$1,384.04                  | \$1,355.18                  | \$1,192.59                    | \$1,173.16                    | \$1,060.34                    | \$1,550.86   | \$1,430.48   | \$1,175.48  | \$1,060.34                                     |
| 62                    | \$1,616.19                   | \$1,589.45                   | \$1,571.28                   | \$1,501.73               | \$1,452.21                 | \$1,415.07                  | \$1,385.56                  | \$1,219.33                    | \$1,199.46                    | \$1,084.11                    | \$1,585.63   | \$1,462.56   | \$1,201.84  | \$1,084.11                                     |
| 63                    | \$1,660.63                   | \$1,633.16                   | \$1,614.48                   | \$1,543.03               | \$1,492.15                 | \$1,453.98                  | \$1,423.66                  | \$1,252.86                    | \$1,232.45                    | \$1,113.93                    | \$1,629.23   | \$1,502.77   | \$1,234.88  | \$1,113.93                                     |
| 64+                   | \$1,687.63                   | \$1,659.71                   | \$1,640.73                   | \$1,568.12               | \$1,516.41                 | \$1,477.62                  | \$1,446.81                  | \$1,273.23                    | \$1,252.49                    | \$1,132.04                    | \$1,655.72   | \$1,527.21   | \$1,254.96  | \$1,132.04                                     |

Pending regulatory approval.

Effective October 2023

# Rating Region 1

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$481.75                         | \$473.66                         | \$468.17                         | \$447.08                     | \$432.08                       | \$420.73                        | \$411.78                        | \$361.17                          | \$355.04                          | \$319.53                         | \$471.35   | \$434.06   | \$355.06  |
| 15                       | \$524.57                         | \$515.76                         | \$509.79                         | \$486.83                     | \$470.49                       | \$458.13                        | \$448.39                        | \$393.28                          | \$386.60                          | \$347.93                         | \$513.24   | \$472.64   | \$386.63  |
| 16                       | \$540.94                         | \$531.86                         | \$525.70                         | \$502.02                     | \$485.18                       | \$472.43                        | \$462.38                        | \$405.55                          | \$398.67                          | \$358.79                         | \$529.26   | \$487.39   | \$398.69  |
| 17                       | \$557.32                         | \$547.96                         | \$541.61                         | \$517.22                     | \$499.86                       | \$486.73                        | \$476.38                        | \$417.83                          | \$410.74                          | \$369.65                         | \$545.28   | \$502.14   | \$410.76  |
| 18                       | \$574.95                         | \$565.29                         | \$558.75                         | \$533.58                     | \$515.68                       | \$502.13                        | \$491.45                        | \$431.05                          | \$423.73                          | \$381.35                         | \$562.54   | \$518.03   | \$423.76  |
| 19                       | \$592.58                         | \$582.63                         | \$575.88                         | \$549.94                     | \$531.49                       | \$517.53                        | \$506.52                        | \$444.27                          | \$436.73                          | \$393.04                         | \$579.79   | \$533.92   | \$436.75  |
| 20                       | \$610.84                         | \$600.59                         | \$593.63                         | \$566.89                     | \$547.87                       | \$533.48                        | \$522.13                        | \$457.96                          | \$450.19                          | \$405.16                         | \$597.66   | \$550.37   | \$450.21  |
| 21                       | \$629.73                         | \$619.16                         | \$611.99                         | \$584.42                     | \$564.82                       | \$549.97                        | \$538.28                        | \$472.12                          | \$464.11                          | \$417.69                         | \$616.14   | \$567.40   | \$464.14  |
| 22                       | \$629.73                         | \$619.16                         | \$611.99                         | \$584.42                     | \$564.82                       | \$549.97                        | \$538.28                        | \$472.12                          | \$464.11                          | \$417.69                         | \$616.14   | \$567.40   | \$464.14  |
| 23                       | \$629.73                         | \$619.16                         | \$611.99                         | \$584.42                     | \$564.82                       | \$549.97                        | \$538.28                        | \$472.12                          | \$464.11                          | \$417.69                         | \$616.14   | \$567.40   | \$464.14  |
| 24                       | \$629.73                         | \$619.16                         | \$611.99                         | \$584.42                     | \$564.82                       | \$549.97                        | \$538.28                        | \$472.12                          | \$464.11                          | \$417.69                         | \$616.14   | \$567.40   | \$464.14  |
| 25                       | \$632.25                         | \$621.64                         | \$614.44                         | \$586.76                     | \$567.07                       | \$552.17                        | \$540.43                        | \$474.01                          | \$465.97                          | \$419.36                         | \$618.60   | \$569.66   | \$465.99  |
| 26                       | \$644.85                         | \$634.02                         | \$626.68                         | \$598.45                     | \$578.37                       | \$563.17                        | \$551.20                        | \$483.45                          | \$475.25                          | \$427.71                         | \$630.93   | \$581.01   | \$475.28  |
| 27                       | \$659.96                         | \$648.88                         | \$641.37                         | \$612.48                     | \$591.93                       | \$576.37                        | \$564.12                        | \$494.78                          | \$486.39                          | \$437.74                         | \$645.71   | \$594.63   | \$486.42  |
| 28                       | \$684.52                         | \$673.03                         | \$665.23                         | \$635.27                     | \$613.95                       | \$597.82                        | \$585.11                        | \$513.20                          | \$504.49                          | \$454.03                         | \$669.74   | \$616.76   | \$504.52  |
| 29                       | \$704.67                         | \$692.84                         | \$684.82                         | \$653.97                     | \$632.03                       | \$615.42                        | \$602.34                        | \$528.30                          | \$519.34                          | \$467.39                         | \$689.46   | \$634.92   | \$519.37  |
| 30                       | \$714.75                         | \$702.75                         | \$694.61                         | \$663.32                     | \$641.07                       | \$624.22                        | \$610.95                        | \$535.86                          | \$526.77                          | \$474.08                         | \$699.32   | \$643.99   | \$526.80  |
| 31                       | \$729.86                         | \$717.61                         | \$709.30                         | \$677.35                     | \$654.62                       | \$637.42                        | \$623.87                        | \$547.19                          | \$537.90                          | \$484.10                         | \$714.11   | \$657.61   | \$537.93  |
| 32                       | \$744.98                         | \$732.47                         | \$723.98                         | \$691.37                     | \$668.18                       | \$650.62                        | \$636.79                        | \$558.52                          | \$549.04                          | \$494.12                         | \$728.89   | \$671.23   | \$549.07  |
| 33                       | \$754.42                         | \$741.75                         | \$733.16                         | \$700.14                     | \$676.65                       | \$658.87                        | \$644.86                        | \$565.60                          | \$556.00                          | \$500.39                         | \$738.13   | \$679.74   | \$556.04  |
| 34                       | \$764.50                         | \$751.66                         | \$742.96                         | \$709.49                     | \$685.69                       | \$667.67                        | \$653.47                        | \$573.16                          | \$563.43                          | \$507.07                         | \$747.99   | \$688.82   | \$563.46  |
| 35                       | \$769.54                         | \$756.61                         | \$747.85                         | \$714.17                     | \$690.20                       | \$672.07                        | \$657.78                        | \$576.93                          | \$567.14                          | \$510.41                         | \$752.92   | \$693.36   | \$567.17  |
| 36                       | \$774.57                         | \$761.57                         | \$752.75                         | \$718.84                     | \$694.72                       | \$676.47                        | \$662.08                        | \$580.71                          | \$570.86                          | \$513.76                         | \$757.85   | \$697.90   | \$570.89  |
| 37                       | \$779.61                         | \$766.52                         | \$757.64                         | \$723.52                     | \$699.24                       | \$680.87                        | \$666.39                        | \$584.49                          | \$574.57                          | \$517.10                         | \$762.78   | \$702.44   | \$574.60  |
| 38                       | \$784.65                         | \$771.47                         | \$762.54                         | \$728.19                     | \$703.76                       | \$685.27                        | \$670.70                        | \$588.26                          | \$578.28                          | \$520.44                         | \$767.71   | \$706.97   | \$578.31  |
| 39                       | \$794.72                         | \$781.38                         | \$772.33                         | \$737.54                     | \$712.80                       | \$694.07                        | \$679.31                        | \$595.82                          | \$585.71                          | \$527.12                         | \$777.57   | \$716.05   | \$585.74  |
| 40                       | \$804.80                         | \$791.29                         | \$782.12                         | \$746.89                     | \$721.83                       | \$702.87                        | \$687.92                        | \$603.37                          | \$593.13                          | \$533.80                         | \$787.43   | \$725.13   | \$593.17  |
| 41                       | \$819.91                         | \$806.15                         | \$796.81                         | \$760.92                     | \$735.39                       | \$716.07                        | \$700.84                        | \$614.70                          | \$604.27                          | \$543.83                         | \$802.21   | \$738.75   | \$604.31  |
| 42                       | \$834.40                         | \$820.39                         | \$810.89                         | \$774.36                     | \$748.38                       | \$728.72                        | \$713.22                        | \$625.56                          | \$614.95                          | \$553.44                         | \$816.38   | \$751.80   | \$614.98  |
| 43                       | \$854.55                         | \$840.20                         | \$830.47                         | \$793.06                     | \$766.45                       | \$746.32                        | \$730.45                        | \$640.67                          | \$629.80                          | \$566.80                         | \$836.10   | \$769.96   | \$629.83  |
| 44                       | \$879.74                         | \$864.97                         | \$854.95                         | \$816.44                     | \$789.05                       | \$768.31                        | \$751.98                        | \$659.55                          | \$648.36                          | \$583.51                         | \$860.75   | \$792.65   | \$648.40  |
| 45                       | \$909.34                         | \$894.07                         | \$883.71                         | \$843.91                     | \$815.59                       | \$794.16                        | \$777.28                        | \$681.74                          | \$670.18                          | \$603.14                         | \$889.71   | \$819.32   | \$670.21  |
| 46                       | \$944.60                         | \$928.74                         | \$917.98                         | \$876.64                     | \$847.22                       | \$824.96                        | \$807.42                        | \$708.18                          | \$696.17                          | \$626.53                         | \$924.21   | \$851.09   | \$696.20  |
| 47                       | \$984.28                         | \$967.75                         | \$956.54                         | \$913.46                     | \$882.81                       | \$859.61                        | \$841.33                        | \$737.93                          | \$725.40                          | \$652.85                         | \$963.03   | \$886.84   | \$725.45  |
| 48                       | \$1,029.62                       | \$1,012.33                       | \$1,000.60                       | \$955.53                     | \$923.47                       | \$899.21                        | \$880.09                        | \$771.92                          | \$758.82                          | \$682.92                         | \$1,007.39   | \$927.69   | \$758.86  |
| 49                       | \$1,074.33                       | \$1,056.29                       | \$1,044.05                       | \$997.03                     | \$963.57                       | \$938.26                        | \$918.31                        | \$805.44                          | \$791.77                          | \$712.57                         | \$1,051.13   | \$967.98   | \$791.82  |
| 50                       | \$1,124.71                       | \$1,105.82                       | \$1,093.01                       | \$1,043.78                   | \$1,008.76                     | \$982.25                        | \$961.37                        | \$843.21                          | \$828.90                          | \$745.99                         | \$1,100.42   | \$1,013.37   | \$828.95  |
| 51                       | \$1,174.45                       | \$1,154.73                       | \$1,141.36                       | \$1,089.95                   | \$1,053.38                     | \$1,025.70                      | \$1,003.89                      | \$880.51                          | \$865.57                          | \$778.99                         | \$1,149.10   | \$1,058.19   | \$865.61  |
| 52                       | \$1,229.24                       | \$1,208.60                       | \$1,194.60                       | \$1,140.80                   | \$1,102.52                     | \$1,073.55                      | \$1,050.72                      | \$921.58                          | \$905.94                          | \$815.33                         | \$1,202.70   | \$1,107.56   | \$905.99  |
| 53                       | \$1,284.66                       | \$1,263.09                       | \$1,248.46                       | \$1,192.23                   | \$1,152.22                     | \$1,121.95                      | \$1,098.09                      | \$963.13                          | \$946.79                          | \$852.08                         | \$1,256.92   | \$1,157.49   | \$946.84  |
| 54                       | \$1,344.48                       | \$1,321.91                       | \$1,306.60                       | \$1,247.75                   | \$1,205.88                     | \$1,174.20                      | \$1,149.23                      | \$1,007.98                        | \$990.88                          | \$891.76                         | \$1,315.46   | \$1,211.39   | \$990.93  |
| 55                       | \$1,404.31                       | \$1,380.73                       | \$1,364.74                       | \$1,303.27                   | \$1,259.54                     | \$1,226.44                      | \$1,200.36                      | \$1,052.83                        | \$1,034.97                        | \$931.44                         | \$1,373.99   | \$1,265.29   | \$1,035.02  |
| 56                       | \$1,469.17                       | \$1,444.50                       | \$1,427.77                       | \$1,363.46                   | \$1,317.71                     | \$1,283.09                      | \$1,255.81                      | \$1,101.46                        | \$1,082.77                        | \$974.46                         | \$1,437.45   | \$1,323.73   | \$1,082.83  |
| 57                       | \$1,534.66                       | \$1,508.89                       | \$1,491.42                       | \$1,424.24                   | \$1,376.45                     | \$1,340.29                      | \$1,311.79                      | \$1,150.56                        | \$1,131.04                        | \$1,017.90                       | \$1,501.53   | \$1,382.74   | \$1,131.10  |
| 58                       | \$1,604.56                       | \$1,577.62                       | \$1,559.35                       | \$1,489.11                   | \$1,439.15                     | \$1,401.34                      | \$1,371.54                      | \$1,202.97                        | \$1,182.55                        | \$1,064.27                       | \$1,569.92   | \$1,445.72   | \$1,182.62  |
| 59                       | \$1,639.20                       | \$1,611.67                       | \$1,593.01                       | \$1,521.26                   | \$1,470.21                     | \$1,431.58                      | \$1,401.14                      | \$1,228.93                        | \$1,208.08                        | \$1,087.24                       | \$1,603.81   | \$1,476.93   | \$1,208.15  |
| 60                       | \$1,709.10                       | \$1,680.40                       | \$1,660.94                       | \$1,586.13                   | \$1,532.91                     | \$1,492.63                      | \$1,460.89                      | \$1,281.34                        | \$1,259.60                        | \$1,133.60                       | \$1,672.20   | \$1,539.91   | \$1,259.67  |
| 61                       | \$1,769.55                       | \$1,739.84                       | \$1,719.69                       | \$1,642.23                   | \$1,587.13                     | \$1,545.43                      | \$1,512.57                      | \$1,326.66                        | \$1,304.15                        | \$1,173.70                       | \$1,731.35   | \$1,594.38   | \$1,304.22  |
| 62                       | \$1,809.23                       | \$1,778.85                       | \$1,758.25                       | \$1,679.05                   | \$1,622.71                     | \$1,580.08                      | \$1,546.48                      | \$1,356.41                        | \$1,333.39                        | \$1,200.02                       | \$1,770.17   | \$1,630.13   | \$1,333.46  |
| 63                       | \$1,858.98                       | \$1,827.76                       | \$1,806.59                       | \$1,725.22                   | \$1,667.33                     | \$1,623.53                      | \$1,589.00                      | \$1,393.71                        | \$1,370.05                        | \$1,233.01                       | \$1,818.84   | \$1,674.95   | \$1,370.13  |
| 64+                      | \$1,889.20                       | \$1,857.48                       | \$1,835.97                       | \$1,753.27                   | \$1,694.45                     | \$1,649.92                      | \$1,614.84                      | \$1,416.37                        | \$1,392.33                        | \$1,253.06                       | \$1,848.42   | \$1,702.19   | \$1,392.41  |

Pending regulatory approval.

## Rating Region 1

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$478.82                         | \$473.45                      | \$469.80                       | \$459.92                         | \$408.48                   | \$405.98                     | \$401.63                     | \$394.64                      | \$412.77                                   | \$349.61                        |
| 15      | \$521.38                         | \$515.53                      | \$511.56                       | \$500.81                         | \$444.79                   | \$442.06                     | \$437.33                     | \$429.72                      | \$449.46                                   | \$380.69                        |
| 16      | \$537.65                         | \$531.62                      | \$527.52                       | \$516.44                         | \$458.67                   | \$455.86                     | \$450.98                     | \$443.13                      | \$463.48                                   | \$392.57                        |
| 17      | \$553.93                         | \$547.71                      | \$543.49                       | \$532.07                         | \$472.55                   | \$469.66                     | \$464.63                     | \$456.55                      | \$477.51                                   | \$404.45                        |
| 18      | \$571.45                         | \$565.04                      | \$560.68                       | \$548.90                         | \$487.50                   | \$484.52                     | \$479.33                     | \$470.99                      | \$492.62                                   | \$417.25                        |
| 19      | \$588.98                         | \$582.37                      | \$577.88                       | \$565.74                         | \$502.46                   | \$499.38                     | \$494.04                     | \$485.43                      | \$507.73                                   | \$430.04                        |
| 20      | \$607.13                         | \$600.32                      | \$595.69                       | \$583.17                         | \$517.94                   | \$514.77                     | \$509.26                     | \$500.39                      | \$523.38                                   | \$443.30                        |
| 21      | \$625.91                         | \$618.88                      | \$614.11                       | \$601.21                         | \$533.96                   | \$530.69                     | \$525.01                     | \$515.87                      | \$539.56                                   | \$457.01                        |
| 22      | \$625.91                         | \$618.88                      | \$614.11                       | \$601.21                         | \$533.96                   | \$530.69                     | \$525.01                     | \$515.87                      | \$539.56                                   | \$457.01                        |
| 23      | \$625.91                         | \$618.88                      | \$614.11                       | \$601.21                         | \$533.96                   | \$530.69                     | \$525.01                     | \$515.87                      | \$539.56                                   | \$457.01                        |
| 24      | \$625.91                         | \$618.88                      | \$614.11                       | \$601.21                         | \$533.96                   | \$530.69                     | \$525.01                     | \$515.87                      | \$539.56                                   | \$457.01                        |
| 25      | \$628.41                         | \$621.36                      | \$616.57                       | \$603.61                         | \$536.10                   | \$532.81                     | \$527.11                     | \$517.93                      | \$541.72                                   | \$458.84                        |
| 26      | \$640.93                         | \$633.74                      | \$628.85                       | \$615.64                         | \$546.77                   | \$543.42                     | \$537.61                     | \$528.25                      | \$552.51                                   | \$467.98                        |
| 27      | \$655.95                         | \$648.59                      | \$643.59                       | \$630.07                         | \$559.59                   | \$556.16                     | \$550.21                     | \$540.63                      | \$565.46                                   | \$478.94                        |
| 28      | \$680.36                         | \$672.73                      | \$667.54                       | \$653.51                         | \$580.41                   | \$576.86                     | \$570.69                     | \$560.75                      | \$586.50                                   | \$496.77                        |
| 29      | \$700.39                         | \$692.53                      | \$687.19                       | \$672.75                         | \$597.50                   | \$593.84                     | \$587.49                     | \$577.26                      | \$603.77                                   | \$511.39                        |
| 30      | \$710.40                         | \$702.43                      | \$697.02                       | \$682.37                         | \$606.04                   | \$602.33                     | \$595.89                     | \$585.51                      | \$612.40                                   | \$518.70                        |
| 31      | \$725.43                         | \$717.28                      | \$711.76                       | \$696.80                         | \$618.86                   | \$615.07                     | \$608.49                     | \$597.89                      | \$625.35                                   | \$529.67                        |
| 32      | \$740.45                         | \$732.14                      | \$726.50                       | \$711.23                         | \$631.67                   | \$627.80                     | \$621.09                     | \$610.27                      | \$638.30                                   | \$540.64                        |
| 33      | \$749.84                         | \$741.42                      | \$735.71                       | \$720.25                         | \$639.68                   | \$635.76                     | \$628.96                     | \$618.01                      | \$646.40                                   | \$547.50                        |
| 34      | \$759.85                         | \$751.32                      | \$745.53                       | \$729.87                         | \$648.23                   | \$644.26                     | \$637.36                     | \$626.27                      | \$655.03                                   | \$554.81                        |
| 35      | \$764.86                         | \$756.27                      | \$750.45                       | \$734.68                         | \$652.50                   | \$648.50                     | \$641.56                     | \$630.39                      | \$659.35                                   | \$558.46                        |
| 36      | \$769.86                         | \$761.23                      | \$755.36                       | \$739.49                         | \$656.77                   | \$652.75                     | \$645.76                     | \$634.52                      | \$663.66                                   | \$562.12                        |
| 37      | \$774.87                         | \$766.18                      | \$760.27                       | \$744.30                         | \$661.04                   | \$656.99                     | \$649.96                     | \$638.65                      | \$667.98                                   | \$565.78                        |
| 38      | \$779.88                         | \$771.13                      | \$765.18                       | \$749.11                         | \$665.31                   | \$661.24                     | \$654.16                     | \$642.77                      | \$672.30                                   | \$569.43                        |
| 39      | \$789.89                         | \$781.03                      | \$775.01                       | \$758.72                         | \$673.86                   | \$669.73                     | \$662.56                     | \$651.03                      | \$680.93                                   | \$576.74                        |
| 40      | \$799.91                         | \$790.93                      | \$784.84                       | \$768.34                         | \$682.40                   | \$678.22                     | \$670.96                     | \$659.28                      | \$689.56                                   | \$584.06                        |
| 41      | \$814.93                         | \$805.79                      | \$799.57                       | \$782.77                         | \$695.21                   | \$690.96                     | \$683.56                     | \$671.66                      | \$702.51                                   | \$595.03                        |
| 42      | \$829.33                         | \$820.02                      | \$813.70                       | \$796.60                         | \$707.50                   | \$703.16                     | \$695.64                     | \$683.53                      | \$714.92                                   | \$605.54                        |
| 43      | \$849.35                         | \$839.82                      | \$833.35                       | \$815.84                         | \$724.58                   | \$720.14                     | \$712.44                     | \$700.04                      | \$732.19                                   | \$620.16                        |
| 44      | \$874.39                         | \$864.58                      | \$857.92                       | \$839.89                         | \$745.94                   | \$741.37                     | \$733.44                     | \$720.67                      | \$753.77                                   | \$638.44                        |
| 45      | \$903.81                         | \$893.67                      | \$886.78                       | \$868.14                         | \$771.04                   | \$766.31                     | \$758.12                     | \$744.92                      | \$779.13                                   | \$659.92                        |
| 46      | \$938.86                         | \$928.32                      | \$921.17                       | \$901.81                         | \$800.94                   | \$796.03                     | \$787.52                     | \$773.81                      | \$809.34                                   | \$685.51                        |
| 47      | \$978.29                         | \$967.31                      | \$959.86                       | \$939.69                         | \$834.58                   | \$829.47                     | \$820.59                     | \$806.31                      | \$843.34                                   | \$714.30                        |
| 48      | \$1,023.36                       | \$1,011.87                    | \$1,004.07                     | \$982.98                         | \$873.02                   | \$867.67                     | \$858.39                     | \$843.45                      | \$882.19                                   | \$747.21                        |
| 49      | \$1,067.80                       | \$1,055.81                    | \$1,047.68                     | \$1,025.66                       | \$910.93                   | \$905.35                     | \$895.67                     | \$880.07                      | \$920.49                                   | \$779.66                        |
| 50      | \$1,117.87                       | \$1,105.32                    | \$1,096.81                     | \$1,073.76                       | \$953.65                   | \$947.81                     | \$937.67                     | \$921.34                      | \$963.66                                   | \$816.22                        |
| 51      | \$1,167.31                       | \$1,154.22                    | \$1,145.32                     | \$1,121.25                       | \$995.83                   | \$989.73                     | \$979.15                     | \$962.10                      | \$1,006.28                                 | \$852.32                        |
| 52      | \$1,221.77                       | \$1,208.06                    | \$1,198.75                     | \$1,173.56                       | \$1,042.29                 | \$1,035.90                   | \$1,024.82                   | \$1,006.98                    | \$1,053.23                                 | \$892.08                        |
| 53      | \$1,276.85                       | \$1,262.52                    | \$1,252.79                     | \$1,226.46                       | \$1,089.28                 | \$1,082.60                   | \$1,071.02                   | \$1,052.38                    | \$1,100.71                                 | \$932.30                        |
| 54      | \$1,336.31                       | \$1,321.31                    | \$1,311.13                     | \$1,283.58                       | \$1,140.00                 | \$1,133.02                   | \$1,120.90                   | \$1,101.38                    | \$1,151.97                                 | \$975.71                        |
| 55      | \$1,395.77                       | \$1,380.11                    | \$1,369.47                     | \$1,340.69                       | \$1,190.73                 | \$1,183.43                   | \$1,170.77                   | \$1,150.39                    | \$1,203.23                                 | \$1,019.13                      |
| 56      | \$1,460.24                       | \$1,443.85                    | \$1,432.72                     | \$1,402.62                       | \$1,245.73                 | \$1,238.10                   | \$1,224.85                   | \$1,203.53                    | \$1,258.80                                 | \$1,066.20                      |
| 57      | \$1,525.33                       | \$1,508.22                    | \$1,496.59                     | \$1,465.14                       | \$1,301.26                 | \$1,293.29                   | \$1,279.45                   | \$1,257.18                    | \$1,314.91                                 | \$1,113.73                      |
| 58      | \$1,594.81                       | \$1,576.91                    | \$1,564.76                     | \$1,531.88                       | \$1,360.53                 | \$1,352.19                   | \$1,337.73                   | \$1,314.44                    | \$1,374.81                                 | \$1,164.46                      |
| 59      | \$1,629.23                       | \$1,610.95                    | \$1,598.53                     | \$1,564.94                       | \$1,389.90                 | \$1,381.38                   | \$1,366.60                   | \$1,342.81                    | \$1,404.48                                 | \$1,189.59                      |
| 60      | \$1,698.71                       | \$1,679.65                    | \$1,666.70                     | \$1,631.68                       | \$1,449.17                 | \$1,440.29                   | \$1,424.88                   | \$1,400.07                    | \$1,464.37                                 | \$1,240.32                      |
| 61      | \$1,758.80                       | \$1,739.06                    | \$1,725.66                     | \$1,689.39                       | \$1,500.43                 | \$1,491.23                   | \$1,475.28                   | \$1,449.60                    | \$1,516.17                                 | \$1,284.19                      |
| 62      | \$1,798.23                       | \$1,778.05                    | \$1,764.35                     | \$1,727.27                       | \$1,534.06                 | \$1,524.67                   | \$1,508.36                   | \$1,482.10                    | \$1,550.16                                 | \$1,312.99                      |
| 63      | \$1,847.67                       | \$1,826.94                    | \$1,812.86                     | \$1,774.77                       | \$1,576.25                 | \$1,566.59                   | \$1,549.83                   | \$1,522.85                    | \$1,592.79                                 | \$1,349.09                      |
| 64+     | \$1,877.72                       | \$1,856.65                    | \$1,842.34                     | \$1,803.62                       | \$1,601.88                 | \$1,592.06                   | \$1,575.03                   | \$1,547.61                    | \$1,618.69                                 | \$1,371.03                      |

Pending regulatory approval.

Effective October 2023

## Rating Region 1

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO 7500/75<br>OffEx |
|-------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0to14 | \$347.17                           | \$341.85                           | \$307.90                           | \$320.25                           | \$308.58                           | \$302.52                           | \$296.84                           | \$318.20   |
| 15    | \$378.02                           | \$372.23                           | \$335.27                           | \$348.72                           | \$336.01                           | \$329.41                           | \$323.23                           | \$346.48   |
| 16    | \$389.82                           | \$383.85                           | \$345.73                           | \$359.60                           | \$346.50                           | \$339.69                           | \$333.32                           | \$357.30   |
| 17    | \$401.62                           | \$395.47                           | \$356.20                           | \$370.49                           | \$356.99                           | \$349.97                           | \$343.41                           | \$368.11   |
| 18    | \$414.33                           | \$407.98                           | \$367.47                           | \$382.21                           | \$368.28                           | \$361.05                           | \$354.27                           | \$379.76   |
| 19    | \$427.04                           | \$420.49                           | \$378.74                           | \$393.93                           | \$379.57                           | \$372.12                           | \$365.14                           | \$391.41   |
| 20    | \$440.20                           | \$433.45                           | \$390.41                           | \$406.07                           | \$391.27                           | \$383.59                           | \$376.39                           | \$403.47   |
| 21    | \$453.81                           | \$446.86                           | \$402.48                           | \$418.63                           | \$403.37                           | \$395.45                           | \$388.03                           | \$415.95   |
| 22    | \$453.81                           | \$446.86                           | \$402.48                           | \$418.63                           | \$403.37                           | \$395.45                           | \$388.03                           | \$415.95   |
| 23    | \$453.81                           | \$446.86                           | \$402.48                           | \$418.63                           | \$403.37                           | \$395.45                           | \$388.03                           | \$415.95   |
| 24    | \$453.81                           | \$446.86                           | \$402.48                           | \$418.63                           | \$403.37                           | \$395.45                           | \$388.03                           | \$415.95   |
| 25    | \$455.63                           | \$448.65                           | \$404.09                           | \$420.30                           | \$404.99                           | \$397.03                           | \$389.58                           | \$417.61   |
| 26    | \$464.70                           | \$457.58                           | \$412.14                           | \$428.68                           | \$413.05                           | \$404.94                           | \$397.35                           | \$425.93   |
| 27    | \$475.59                           | \$468.31                           | \$421.80                           | \$438.72                           | \$422.74                           | \$414.43                           | \$406.66                           | \$435.91   |
| 28    | \$493.29                           | \$485.74                           | \$437.50                           | \$455.05                           | \$438.47                           | \$429.85                           | \$421.79                           | \$452.13   |
| 29    | \$507.82                           | \$500.04                           | \$450.38                           | \$468.45                           | \$451.38                           | \$442.51                           | \$434.21                           | \$465.44   |
| 30    | \$515.08                           | \$507.19                           | \$456.82                           | \$475.14                           | \$457.83                           | \$448.83                           | \$440.42                           | \$472.10   |
| 31    | \$525.97                           | \$517.91                           | \$466.48                           | \$485.19                           | \$467.51                           | \$458.33                           | \$449.73                           | \$482.08   |
| 32    | \$536.86                           | \$528.63                           | \$476.14                           | \$495.24                           | \$477.19                           | \$467.82                           | \$459.04                           | \$492.06   |
| 33    | \$543.67                           | \$535.34                           | \$482.17                           | \$501.52                           | \$483.24                           | \$473.75                           | \$464.86                           | \$498.30   |
| 34    | \$550.93                           | \$542.49                           | \$488.61                           | \$508.21                           | \$489.70                           | \$480.08                           | \$471.07                           | \$504.96   |
| 35    | \$554.56                           | \$546.06                           | \$491.83                           | \$511.56                           | \$492.92                           | \$483.24                           | \$474.18                           | \$508.29   |
| 36    | \$558.19                           | \$549.64                           | \$495.05                           | \$514.91                           | \$496.15                           | \$486.40                           | \$477.28                           | \$511.61   |
| 37    | \$561.82                           | \$553.21                           | \$498.27                           | \$518.26                           | \$499.38                           | \$489.57                           | \$480.38                           | \$514.94   |
| 38    | \$565.45                           | \$556.79                           | \$501.49                           | \$521.61                           | \$502.60                           | \$492.73                           | \$483.49                           | \$518.27   |
| 39    | \$572.71                           | \$563.94                           | \$507.93                           | \$528.31                           | \$509.06                           | \$499.06                           | \$489.70                           | \$524.92   |
| 40    | \$579.97                           | \$571.09                           | \$514.37                           | \$535.01                           | \$515.51                           | \$505.38                           | \$495.91                           | \$531.58   |
| 41    | \$590.86                           | \$581.81                           | \$524.03                           | \$545.05                           | \$525.19                           | \$514.87                           | \$505.22                           | \$541.56   |
| 42    | \$601.30                           | \$592.09                           | \$533.29                           | \$554.68                           | \$534.47                           | \$523.97                           | \$514.14                           | \$551.13   |
| 43    | \$615.82                           | \$606.39                           | \$546.17                           | \$568.08                           | \$547.38                           | \$536.62                           | \$526.56                           | \$564.44   |
| 44    | \$633.97                           | \$624.26                           | \$562.27                           | \$584.82                           | \$563.51                           | \$552.44                           | \$542.08                           | \$581.08   |
| 45    | \$655.30                           | \$645.26                           | \$581.18                           | \$604.50                           | \$582.47                           | \$571.03                           | \$560.32                           | \$600.63   |
| 46    | \$680.72                           | \$670.29                           | \$603.72                           | \$627.94                           | \$605.06                           | \$593.17                           | \$582.05                           | \$623.92   |
| 47    | \$709.31                           | \$698.44                           | \$629.08                           | \$654.32                           | \$630.47                           | \$618.09                           | \$606.50                           | \$650.12   |
| 48    | \$741.98                           | \$730.61                           | \$658.06                           | \$684.46                           | \$659.52                           | \$646.56                           | \$634.43                           | \$680.07   |
| 49    | \$774.20                           | \$762.34                           | \$686.63                           | \$714.18                           | \$688.16                           | \$674.64                           | \$661.98                           | \$709.60   |
| 50    | \$810.51                           | \$798.09                           | \$718.83                           | \$747.67                           | \$720.43                           | \$706.27                           | \$693.03                           | \$742.88   |
| 51    | \$846.36                           | \$833.39                           | \$750.63                           | \$780.74                           | \$752.29                           | \$737.51                           | \$723.68                           | \$775.74   |
| 52    | \$885.84                           | \$872.27                           | \$785.64                           | \$817.16                           | \$787.39                           | \$771.92                           | \$757.44                           | \$811.93   |
| 53    | \$925.78                           | \$911.59                           | \$821.06                           | \$854.00                           | \$822.88                           | \$806.72                           | \$791.59                           | \$848.53   |
| 54    | \$968.89                           | \$954.04                           | \$859.30                           | \$893.77                           | \$861.20                           | \$844.28                           | \$828.45                           | \$888.05   |
| 55    | \$1,012.00                         | \$996.50                           | \$897.53                           | \$933.54                           | \$899.52                           | \$881.85                           | \$865.31                           | \$927.56   |
| 56    | \$1,058.74                         | \$1,042.52                         | \$938.99                           | \$976.66                           | \$941.07                           | \$922.58                           | \$905.28                           | \$970.40   |
| 57    | \$1,105.94                         | \$1,089.00                         | \$980.85                           | \$1,020.20                         | \$983.02                           | \$963.71                           | \$945.64                           | \$1,013.66   |
| 58    | \$1,156.31                         | \$1,138.60                         | \$1,025.52                         | \$1,066.66                         | \$1,027.80                         | \$1,007.60                         | \$988.71                           | \$1,059.83   |
| 59    | \$1,181.27                         | \$1,163.17                         | \$1,047.66                         | \$1,089.69                         | \$1,049.98                         | \$1,029.35                         | \$1,010.05                         | \$1,082.71   |
| 60    | \$1,231.64                         | \$1,212.78                         | \$1,092.33                         | \$1,136.16                         | \$1,094.76                         | \$1,073.25                         | \$1,053.12                         | \$1,128.88   |
| 61    | \$1,275.21                         | \$1,255.67                         | \$1,130.97                         | \$1,176.35                         | \$1,133.48                         | \$1,111.21                         | \$1,090.37                         | \$1,168.81   |
| 62    | \$1,303.80                         | \$1,283.83                         | \$1,156.33                         | \$1,202.72                         | \$1,158.89                         | \$1,136.13                         | \$1,114.82                         | \$1,195.01   |
| 63    | \$1,339.65                         | \$1,319.13                         | \$1,188.13                         | \$1,235.79                         | \$1,190.76                         | \$1,167.37                         | \$1,145.47                         | \$1,227.87   |
| 64+   | \$1,361.43                         | \$1,340.58                         | \$1,207.44                         | \$1,255.88                         | \$1,210.12                         | \$1,186.35                         | \$1,164.10                         | \$1,247.84   |

## Rating Region 1

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$404.75  | \$348.22                                    | \$333.35  | \$312.43                                    | \$310.45                                |
| 15      | \$440.73  | \$379.17                                    | \$362.99  | \$340.20                                    | \$338.04                                |
| 16      | \$454.49  | \$391.01                                    | \$374.31  | \$350.82                                    | \$348.59                                |
| 17      | \$468.24  | \$402.84                                    | \$385.64  | \$361.44                                    | \$359.15                                |
| 18      | \$483.06  | \$415.59                                    | \$397.85  | \$372.88                                    | \$370.51                                |
| 19      | \$497.87  | \$428.33                                    | \$410.05  | \$384.31                                    | \$381.87                                |
| 20      | \$513.22  | \$441.53                                    | \$422.68  | \$396.16                                    | \$393.64                                |
| 21      | \$529.09  | \$455.19                                    | \$435.76  | \$408.41                                    | \$405.81                                |
| 22      | \$529.09  | \$455.19                                    | \$435.76  | \$408.41                                    | \$405.81                                |
| 23      | \$529.09  | \$455.19                                    | \$435.76  | \$408.41                                    | \$405.81                                |
| 24      | \$529.09  | \$455.19                                    | \$435.76  | \$408.41                                    | \$405.81                                |
| 25      | \$531.20  | \$457.01                                    | \$437.50  | \$410.04                                    | \$407.44                                |
| 26      | \$541.79  | \$466.11                                    | \$446.21  | \$418.21                                    | \$415.55                                |
| 27      | \$554.48  | \$477.04                                    | \$456.67  | \$428.01                                    | \$425.29                                |
| 28      | \$575.12  | \$494.79                                    | \$473.67  | \$443.94                                    | \$441.12                                |
| 29      | \$592.05  | \$509.36                                    | \$487.61  | \$457.01                                    | \$454.11                                |
| 30      | \$600.51  | \$516.64                                    | \$494.58  | \$463.54                                    | \$460.60                                |
| 31      | \$613.21  | \$527.56                                    | \$505.04  | \$473.35                                    | \$470.34                                |
| 32      | \$625.91  | \$538.49                                    | \$515.50  | \$483.15                                    | \$480.08                                |
| 33      | \$633.85  | \$545.32                                    | \$522.04  | \$489.27                                    | \$486.17                                |
| 34      | \$642.31  | \$552.60                                    | \$529.01  | \$495.81                                    | \$492.66                                |
| 35      | \$646.55  | \$556.24                                    | \$532.49  | \$499.08                                    | \$495.90                                |
| 36      | \$650.78  | \$559.88                                    | \$535.98  | \$502.34                                    | \$499.15                                |
| 37      | \$655.01  | \$563.52                                    | \$539.47  | \$505.61                                    | \$502.40                                |
| 38      | \$659.24  | \$567.17                                    | \$542.95  | \$508.88                                    | \$505.64                                |
| 39      | \$667.71  | \$574.45                                    | \$549.92  | \$515.41                                    | \$512.14                                |
| 40      | \$676.17  | \$581.73                                    | \$556.90  | \$521.95                                    | \$518.63                                |
| 41      | \$688.87  | \$592.66                                    | \$567.36  | \$531.75                                    | \$528.37                                |
| 42      | \$701.04  | \$603.13                                    | \$577.38  | \$541.14                                    | \$537.70                                |
| 43      | \$717.97  | \$617.69                                    | \$591.32  | \$554.21                                    | \$550.69                                |
| 44      | \$739.14  | \$635.90                                    | \$608.75  | \$570.55                                    | \$566.92                                |
| 45      | \$764.00  | \$657.29                                    | \$629.23  | \$589.74                                    | \$586.00                                |
| 46      | \$793.63  | \$682.78                                    | \$653.63  | \$612.61                                    | \$608.72                                |
| 47      | \$826.96  | \$711.46                                    | \$681.09  | \$638.34                                    | \$634.29                                |
| 48      | \$865.06  | \$744.23                                    | \$712.46  | \$667.75                                    | \$663.51                                |
| 49      | \$902.62  | \$776.55                                    | \$743.40  | \$696.74                                    | \$692.32                                |
| 50      | \$944.95  | \$812.97                                    | \$778.26  | \$729.42                                    | \$724.78                                |
| 51      | \$986.75  | \$848.93                                    | \$812.69  | \$761.68                                    | \$756.84                                |
| 52      | \$1,032.78  | \$888.53                                    | \$850.60  | \$797.21                                    | \$792.15                                |
| 53      | \$1,079.34  | \$928.59                                    | \$888.94  | \$833.15                                    | \$827.86                                |
| 54      | \$1,129.60  | \$971.83                                    | \$930.34  | \$871.95                                    | \$866.41                                |
| 55      | \$1,179.87  | \$1,015.07                                  | \$971.74  | \$910.75                                    | \$904.97                                |
| 56      | \$1,234.36  | \$1,061.96                                  | \$1,016.62  | \$952.82                                    | \$946.76                                |
| 57      | \$1,289.39  | \$1,109.30                                  | \$1,061.94  | \$995.29                                    | \$988.97                                |
| 58      | \$1,348.12  | \$1,159.82                                  | \$1,110.31  | \$1,040.62                                  | \$1,034.01                              |
| 59      | \$1,377.22  | \$1,184.86                                  | \$1,134.27  | \$1,063.09                                  | \$1,056.33                              |
| 60      | \$1,435.95  | \$1,235.38                                  | \$1,182.64  | \$1,108.42                                  | \$1,101.38                              |
| 61      | \$1,486.74  | \$1,279.08                                  | \$1,224.48  | \$1,147.63                                  | \$1,140.34                              |
| 62      | \$1,520.07  | \$1,307.76                                  | \$1,251.93  | \$1,173.36                                  | \$1,165.90                              |
| 63      | \$1,561.87  | \$1,343.72                                  | \$1,286.35  | \$1,205.62                                  | \$1,197.96                              |
| 64+     | \$1,587.26  | \$1,365.57                                  | \$1,307.27  | \$1,225.23                                  | \$1,217.44                              |

Pending regulatory approval.

Effective October 2023



## Rating Region 1

### Off-Exchange Full PPO

| Age   | 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 PPO<br>750/30 OffEx |
|-------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0to14 | \$498.54                          | \$492.66                       | \$489.36                        | \$478.97                          | \$424.92                    | \$422.25                      | \$417.75                      |
| 15    | \$542.86                          | \$536.45                       | \$532.86                        | \$521.55                          | \$462.69                    | \$459.78                      | \$454.89                      |
| 16    | \$559.80                          | \$553.19                       | \$549.49                        | \$537.82                          | \$477.13                    | \$474.13                      | \$469.09                      |
| 17    | \$576.75                          | \$569.94                       | \$566.13                        | \$554.10                          | \$491.58                    | \$488.48                      | \$483.28                      |
| 18    | \$594.99                          | \$587.97                       | \$584.04                        | \$571.63                          | \$507.13                    | \$503.94                      | \$498.57                      |
| 19    | \$613.24                          | \$606.00                       | \$601.95                        | \$589.17                          | \$522.68                    | \$519.39                      | \$513.86                      |
| 20    | \$632.14                          | \$624.68                       | \$620.50                        | \$607.32                          | \$538.79                    | \$535.40                      | \$529.70                      |
| 21    | \$651.69                          | \$644.00                       | \$639.69                        | \$626.11                          | \$555.45                    | \$551.96                      | \$546.08                      |
| 22    | \$651.69                          | \$644.00                       | \$639.69                        | \$626.11                          | \$555.45                    | \$551.96                      | \$546.08                      |
| 23    | \$651.69                          | \$644.00                       | \$639.69                        | \$626.11                          | \$555.45                    | \$551.96                      | \$546.08                      |
| 24    | \$651.69                          | \$644.00                       | \$639.69                        | \$626.11                          | \$555.45                    | \$551.96                      | \$546.08                      |
| 25    | \$654.30                          | \$646.57                       | \$642.25                        | \$628.61                          | \$557.68                    | \$554.16                      | \$548.27                      |
| 26    | \$667.33                          | \$659.45                       | \$655.04                        | \$641.13                          | \$568.78                    | \$565.20                      | \$559.19                      |
| 27    | \$682.97                          | \$674.91                       | \$670.39                        | \$656.16                          | \$582.12                    | \$578.45                      | \$572.30                      |
| 28    | \$708.39                          | \$700.03                       | \$695.34                        | \$680.58                          | \$603.78                    | \$599.98                      | \$593.59                      |
| 29    | \$729.24                          | \$720.63                       | \$715.81                        | \$700.61                          | \$621.55                    | \$617.64                      | \$611.07                      |
| 30    | \$739.67                          | \$730.94                       | \$726.05                        | \$710.63                          | \$630.44                    | \$626.47                      | \$619.80                      |
| 31    | \$755.31                          | \$746.39                       | \$741.40                        | \$725.66                          | \$643.77                    | \$639.72                      | \$632.91                      |
| 32    | \$770.95                          | \$761.85                       | \$756.75                        | \$740.68                          | \$657.10                    | \$652.96                      | \$646.02                      |
| 33    | \$780.72                          | \$771.51                       | \$766.35                        | \$750.07                          | \$665.43                    | \$661.24                      | \$654.21                      |
| 34    | \$791.15                          | \$781.81                       | \$776.58                        | \$760.09                          | \$674.32                    | \$670.07                      | \$662.95                      |
| 35    | \$796.36                          | \$786.97                       | \$781.70                        | \$765.10                          | \$678.76                    | \$674.49                      | \$667.31                      |
| 36    | \$801.58                          | \$792.12                       | \$786.82                        | \$770.11                          | \$683.21                    | \$678.91                      | \$671.68                      |
| 37    | \$806.79                          | \$797.27                       | \$791.94                        | \$775.12                          | \$687.65                    | \$683.32                      | \$676.05                      |
| 38    | \$812.01                          | \$802.42                       | \$797.05                        | \$780.13                          | \$692.10                    | \$687.74                      | \$680.42                      |
| 39    | \$822.43                          | \$812.73                       | \$807.29                        | \$790.14                          | \$700.98                    | \$696.57                      | \$689.16                      |
| 40    | \$832.86                          | \$823.03                       | \$817.52                        | \$800.16                          | \$709.87                    | \$705.40                      | \$697.89                      |
| 41    | \$848.50                          | \$838.48                       | \$832.88                        | \$815.19                          | \$723.20                    | \$718.65                      | \$711.00                      |
| 42    | \$863.49                          | \$853.30                       | \$847.59                        | \$829.59                          | \$735.98                    | \$731.34                      | \$723.56                      |
| 43    | \$884.34                          | \$873.90                       | \$868.06                        | \$849.62                          | \$753.75                    | \$749.00                      | \$741.03                      |
| 44    | \$910.41                          | \$899.66                       | \$893.65                        | \$874.67                          | \$775.97                    | \$771.08                      | \$762.88                      |
| 45    | \$941.04                          | \$929.93                       | \$923.71                        | \$904.10                          | \$802.07                    | \$797.02                      | \$788.54                      |
| 46    | \$977.53                          | \$966.00                       | \$959.53                        | \$939.16                          | \$833.18                    | \$827.93                      | \$819.12                      |
| 47    | \$1,018.59                        | \$1,006.57                     | \$999.83                        | \$978.60                          | \$868.17                    | \$862.71                      | \$853.53                      |
| 48    | \$1,065.51                        | \$1,052.94                     | \$1,045.89                      | \$1,023.68                        | \$908.17                    | \$902.45                      | \$892.85                      |
| 49    | \$1,111.78                        | \$1,098.66                     | \$1,091.31                      | \$1,068.14                        | \$947.60                    | \$941.64                      | \$931.62                      |
| 50    | \$1,163.92                        | \$1,150.18                     | \$1,142.49                      | \$1,118.22                        | \$992.04                    | \$985.79                      | \$975.30                      |
| 51    | \$1,215.40                        | \$1,201.06                     | \$1,193.02                      | \$1,167.69                        | \$1,035.92                  | \$1,029.40                    | \$1,018.45                    |
| 52    | \$1,272.10                        | \$1,257.08                     | \$1,248.67                      | \$1,222.16                        | \$1,084.25                  | \$1,077.42                    | \$1,065.95                    |
| 53    | \$1,329.45                        | \$1,313.76                     | \$1,304.97                      | \$1,277.25                        | \$1,133.13                  | \$1,125.99                    | \$1,114.01                    |
| 54    | \$1,391.36                        | \$1,374.93                     | \$1,365.74                      | \$1,336.73                        | \$1,185.89                  | \$1,178.43                    | \$1,165.89                    |
| 55    | \$1,453.27                        | \$1,436.11                     | \$1,426.51                      | \$1,396.21                        | \$1,238.66                  | \$1,230.86                    | \$1,217.77                    |
| 56    | \$1,520.39                        | \$1,502.45                     | \$1,492.40                      | \$1,460.70                        | \$1,295.87                  | \$1,287.71                    | \$1,274.01                    |
| 57    | \$1,588.17                        | \$1,569.42                     | \$1,558.92                      | \$1,525.82                        | \$1,353.64                  | \$1,345.12                    | \$1,330.80                    |
| 58    | \$1,660.51                        | \$1,640.91                     | \$1,629.93                      | \$1,595.32                        | \$1,415.30                  | \$1,406.38                    | \$1,391.42                    |
| 59    | \$1,696.35                        | \$1,676.33                     | \$1,665.11                      | \$1,629.75                        | \$1,445.85                  | \$1,436.74                    | \$1,421.45                    |
| 60    | \$1,768.69                        | \$1,747.81                     | \$1,736.12                      | \$1,699.25                        | \$1,507.50                  | \$1,498.01                    | \$1,482.07                    |
| 61    | \$1,831.25                        | \$1,809.63                     | \$1,797.53                      | \$1,759.36                        | \$1,560.82                  | \$1,551.00                    | \$1,534.49                    |
| 62    | \$1,872.30                        | \$1,850.21                     | \$1,837.83                      | \$1,798.80                        | \$1,595.82                  | \$1,585.77                    | \$1,568.90                    |
| 63    | \$1,923.79                        | \$1,901.08                     | \$1,888.36                      | \$1,848.26                        | \$1,639.70                  | \$1,629.37                    | \$1,612.04                    |
| 64+   | \$1,955.07                        | \$1,931.99                     | \$1,919.07                      | \$1,878.32                        | \$1,666.36                  | \$1,655.87                    | \$1,638.25                    |

Pending regulatory approval.



## Rating Region 1

### Off-Exchange 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 |
|-------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| 0to14 | \$410.40                       | \$363.04                         | \$360.50                         | \$354.87                         | \$318.74                         | \$332.20                         | \$319.98                         | \$313.21                         | \$307.15                         |
| 15    | \$446.88                       | \$395.31                         | \$392.54                         | \$386.42                         | \$347.07                         | \$361.73                         | \$348.42                         | \$341.05                         | \$334.45                         |
| 16    | \$460.83                       | \$407.65                         | \$404.80                         | \$398.48                         | \$357.90                         | \$373.02                         | \$359.29                         | \$351.70                         | \$344.89                         |
| 17    | \$474.78                       | \$419.99                         | \$417.05                         | \$410.54                         | \$368.74                         | \$384.31                         | \$370.17                         | \$362.34                         | \$355.33                         |
| 18    | \$489.80                       | \$433.28                         | \$430.24                         | \$423.53                         | \$380.40                         | \$396.47                         | \$381.88                         | \$373.81                         | \$366.57                         |
| 19    | \$504.82                       | \$446.57                         | \$443.44                         | \$436.52                         | \$392.07                         | \$408.63                         | \$393.59                         | \$385.27                         | \$377.81                         |
| 20    | \$520.38                       | \$460.33                         | \$457.10                         | \$449.97                         | \$404.15                         | \$421.22                         | \$405.72                         | \$397.14                         | \$389.46                         |
| 21    | \$536.47                       | \$474.57                         | \$471.24                         | \$463.89                         | \$416.65                         | \$434.25                         | \$418.27                         | \$409.43                         | \$401.50                         |
| 22    | \$536.47                       | \$474.57                         | \$471.24                         | \$463.89                         | \$416.65                         | \$434.25                         | \$418.27                         | \$409.43                         | \$401.50                         |
| 23    | \$536.47                       | \$474.57                         | \$471.24                         | \$463.89                         | \$416.65                         | \$434.25                         | \$418.27                         | \$409.43                         | \$401.50                         |
| 24    | \$536.47                       | \$474.57                         | \$471.24                         | \$463.89                         | \$416.65                         | \$434.25                         | \$418.27                         | \$409.43                         | \$401.50                         |
| 25    | \$538.62                       | \$476.47                         | \$473.13                         | \$465.74                         | \$418.32                         | \$435.99                         | \$419.94                         | \$411.06                         | \$403.11                         |
| 26    | \$549.35                       | \$485.96                         | \$482.55                         | \$475.02                         | \$426.65                         | \$444.67                         | \$428.31                         | \$419.25                         | \$411.14                         |
| 27    | \$562.22                       | \$497.35                         | \$493.86                         | \$486.15                         | \$436.65                         | \$455.10                         | \$438.35                         | \$429.08                         | \$420.77                         |
| 28    | \$583.15                       | \$515.85                         | \$512.24                         | \$504.24                         | \$452.90                         | \$472.03                         | \$454.66                         | \$445.05                         | \$436.43                         |
| 29    | \$600.31                       | \$531.04                         | \$527.32                         | \$519.09                         | \$466.23                         | \$485.93                         | \$468.04                         | \$458.15                         | \$449.28                         |
| 30    | \$608.90                       | \$538.63                         | \$534.86                         | \$526.51                         | \$472.90                         | \$492.88                         | \$474.73                         | \$464.70                         | \$455.70                         |
| 31    | \$621.77                       | \$550.02                         | \$546.17                         | \$537.64                         | \$482.90                         | \$503.30                         | \$484.77                         | \$474.53                         | \$465.34                         |
| 32    | \$634.65                       | \$561.41                         | \$557.48                         | \$548.78                         | \$492.90                         | \$513.72                         | \$494.81                         | \$484.35                         | \$474.98                         |
| 33    | \$642.69                       | \$568.53                         | \$564.55                         | \$555.74                         | \$499.15                         | \$520.23                         | \$501.09                         | \$490.49                         | \$481.00                         |
| 34    | \$651.28                       | \$576.12                         | \$572.09                         | \$563.16                         | \$505.81                         | \$527.18                         | \$507.78                         | \$497.04                         | \$487.42                         |
| 35    | \$655.57                       | \$579.92                         | \$575.86                         | \$566.87                         | \$509.15                         | \$530.66                         | \$511.12                         | \$500.32                         | \$490.63                         |
| 36    | \$659.86                       | \$583.72                         | \$579.63                         | \$570.58                         | \$512.48                         | \$534.13                         | \$514.47                         | \$503.59                         | \$493.85                         |
| 37    | \$664.15                       | \$587.51                         | \$583.40                         | \$574.29                         | \$515.81                         | \$537.60                         | \$517.82                         | \$506.87                         | \$497.06                         |
| 38    | \$668.45                       | \$591.31                         | \$587.17                         | \$578.00                         | \$519.15                         | \$541.08                         | \$521.16                         | \$510.15                         | \$500.27                         |
| 39    | \$677.03                       | \$598.90                         | \$594.71                         | \$585.42                         | \$525.81                         | \$548.03                         | \$527.86                         | \$516.70                         | \$506.69                         |
| 40    | \$685.61                       | \$606.50                         | \$602.25                         | \$592.85                         | \$532.48                         | \$554.97                         | \$534.55                         | \$523.25                         | \$513.12                         |
| 41    | \$698.49                       | \$617.89                         | \$613.56                         | \$603.98                         | \$542.48                         | \$565.40                         | \$544.59                         | \$533.07                         | \$522.75                         |
| 42    | \$710.83                       | \$628.80                         | \$624.39                         | \$614.65                         | \$552.06                         | \$575.38                         | \$554.21                         | \$542.49                         | \$531.99                         |
| 43    | \$727.99                       | \$643.99                         | \$639.47                         | \$629.49                         | \$565.39                         | \$589.28                         | \$567.59                         | \$555.59                         | \$544.84                         |
| 44    | \$749.45                       | \$662.97                         | \$658.32                         | \$648.05                         | \$582.06                         | \$606.65                         | \$584.32                         | \$571.97                         | \$560.90                         |
| 45    | \$774.67                       | \$685.28                         | \$680.47                         | \$669.85                         | \$601.64                         | \$627.06                         | \$603.98                         | \$591.21                         | \$579.77                         |
| 46    | \$804.71                       | \$711.85                         | \$706.86                         | \$695.83                         | \$624.98                         | \$651.38                         | \$627.40                         | \$614.14                         | \$602.25                         |
| 47    | \$838.51                       | \$741.75                         | \$736.55                         | \$725.05                         | \$651.22                         | \$678.74                         | \$653.75                         | \$639.93                         | \$627.55                         |
| 48    | \$877.13                       | \$775.92                         | \$770.48                         | \$758.45                         | \$681.22                         | \$710.00                         | \$683.87                         | \$669.41                         | \$656.46                         |
| 49    | \$915.22                       | \$809.61                         | \$803.94                         | \$791.39                         | \$710.81                         | \$740.83                         | \$713.57                         | \$698.48                         | \$684.96                         |
| 50    | \$958.14                       | \$847.58                         | \$841.64                         | \$828.50                         | \$744.14                         | \$775.57                         | \$747.03                         | \$731.24                         | \$717.08                         |
| 51    | \$1,000.52                     | \$885.07                         | \$878.87                         | \$865.15                         | \$777.05                         | \$809.88                         | \$780.07                         | \$763.58                         | \$748.80                         |
| 52    | \$1,047.20                     | \$926.36                         | \$919.86                         | \$905.51                         | \$813.30                         | \$847.66                         | \$816.46                         | \$799.20                         | \$783.73                         |
| 53    | \$1,094.41                     | \$968.12                         | \$961.33                         | \$946.33                         | \$849.97                         | \$885.87                         | \$853.27                         | \$835.23                         | \$819.06                         |
| 54    | \$1,145.37                     | \$1,013.20                       | \$1,006.10                       | \$990.40                         | \$889.55                         | \$927.13                         | \$893.00                         | \$874.13                         | \$857.21                         |
| 55    | \$1,196.34                     | \$1,058.29                       | \$1,050.87                       | \$1,034.47                       | \$929.13                         | \$968.38                         | \$932.74                         | \$913.02                         | \$895.35                         |
| 56    | \$1,251.59                     | \$1,107.17                       | \$1,099.41                       | \$1,082.25                       | \$972.04                         | \$1,013.11                       | \$975.82                         | \$955.19                         | \$936.70                         |
| 57    | \$1,307.38                     | \$1,156.52                       | \$1,148.42                       | \$1,130.49                       | \$1,015.38                       | \$1,058.27                       | \$1,019.32                       | \$997.77                         | \$978.46                         |
| 58    | \$1,366.93                     | \$1,209.20                       | \$1,200.72                       | \$1,181.98                       | \$1,061.62                       | \$1,106.47                       | \$1,065.75                       | \$1,043.22                       | \$1,023.03                       |
| 59    | \$1,396.44                     | \$1,235.30                       | \$1,226.64                       | \$1,207.50                       | \$1,084.54                       | \$1,130.36                       | \$1,088.75                       | \$1,065.74                       | \$1,045.11                       |
| 60    | \$1,455.99                     | \$1,287.98                       | \$1,278.95                       | \$1,258.99                       | \$1,130.79                       | \$1,178.56                       | \$1,135.18                       | \$1,111.18                       | \$1,089.68                       |
| 61    | \$1,507.49                     | \$1,333.53                       | \$1,324.19                       | \$1,303.52                       | \$1,170.79                       | \$1,220.25                       | \$1,175.33                       | \$1,150.49                       | \$1,128.22                       |
| 62    | \$1,541.29                     | \$1,363.43                       | \$1,353.88                       | \$1,332.74                       | \$1,197.04                       | \$1,247.61                       | \$1,201.69                       | \$1,176.28                       | \$1,153.51                       |
| 63    | \$1,583.67                     | \$1,400.92                       | \$1,391.10                       | \$1,369.39                       | \$1,229.95                       | \$1,281.91                       | \$1,234.73                       | \$1,208.63                       | \$1,185.23                       |
| 64+   | \$1,609.42                     | \$1,423.70                       | \$1,413.72                       | \$1,391.66                       | \$1,249.95                       | \$1,302.76                       | \$1,254.81                       | \$1,228.28                       | \$1,204.50                       |

Pending regulatory approval.

Effective October 2023

# Rating Region 1

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0to14                         | \$420.33   | \$361.38                               | \$349.81   | \$323.34                               | \$321.26                           | \$489.35  | \$438.85                                      | \$383.36   | \$334.38   | \$361.38  | \$321.26  |
| 15                            | \$457.70   | \$393.50                               | \$380.90   | \$352.08                               | \$349.82                           | \$532.84  | \$477.85                                      | \$417.44   | \$364.11   | \$393.50  | \$349.82  |
| 16                            | \$471.98   | \$405.78                               | \$392.79   | \$363.07                               | \$360.74                           | \$549.48  | \$492.77                                      | \$430.47   | \$375.47   | \$405.78  | \$360.74  |
| 17                            | \$486.27   | \$418.06                               | \$404.68   | \$374.06                               | \$371.66                           | \$566.11  | \$507.69                                      | \$443.50   | \$386.84   | \$418.06  | \$371.66  |
| 18                            | \$501.65   | \$431.29                               | \$417.48   | \$385.89                               | \$383.41                           | \$584.02  | \$523.75                                      | \$457.53   | \$399.08   | \$431.29  | \$383.41  |
| 19                            | \$517.04   | \$444.52                               | \$430.29   | \$397.73                               | \$395.17                           | \$601.93  | \$539.81                                      | \$471.56   | \$411.32   | \$444.52  | \$395.17  |
| 20                            | \$532.97   | \$458.22                               | \$443.55   | \$409.99                               | \$407.35                           | \$620.48  | \$556.45                                      | \$486.09   | \$423.99   | \$458.22  | \$407.35  |
| 21                            | \$549.45   | \$472.39                               | \$457.26   | \$422.67                               | \$419.95                           | \$639.67  | \$573.66                                      | \$501.13   | \$437.10   | \$472.39  | \$419.95  |
| 22                            | \$549.45   | \$472.39                               | \$457.26   | \$422.67                               | \$419.95                           | \$639.67  | \$573.66                                      | \$501.13   | \$437.10   | \$472.39  | \$419.95  |
| 23                            | \$549.45   | \$472.39                               | \$457.26   | \$422.67                               | \$419.95                           | \$639.67  | \$573.66                                      | \$501.13   | \$437.10   | \$472.39  | \$419.95  |
| 24                            | \$549.45   | \$472.39                               | \$457.26   | \$422.67                               | \$419.95                           | \$639.67  | \$573.66                                      | \$501.13   | \$437.10   | \$472.39  | \$419.95  |
| 25                            | \$551.65   | \$474.28                               | \$459.09   | \$424.36                               | \$421.63                           | \$642.23  | \$575.95                                      | \$503.13   | \$438.85   | \$474.28  | \$421.63  |
| 26                            | \$562.64   | \$483.73                               | \$468.24   | \$432.81                               | \$430.03                           | \$655.02  | \$587.42                                      | \$513.16   | \$447.60   | \$483.73  | \$430.03  |
| 27                            | \$575.83   | \$495.06                               | \$479.21   | \$442.95                               | \$440.11                           | \$670.37  | \$601.19                                      | \$525.18   | \$458.09   | \$495.06  | \$440.11  |
| 28                            | \$597.26   | \$513.49                               | \$497.05   | \$459.44                               | \$456.49                           | \$695.32  | \$623.56                                      | \$544.73   | \$475.13   | \$513.49  | \$456.49  |
| 29                            | \$614.84   | \$528.60                               | \$511.68   | \$472.96                               | \$469.92                           | \$715.79  | \$641.92                                      | \$560.76   | \$489.12   | \$528.60  | \$469.92  |
| 30                            | \$623.63   | \$536.16                               | \$518.99   | \$479.73                               | \$476.64                           | \$726.02  | \$651.10                                      | \$568.78   | \$496.11   | \$536.16  | \$476.64  |
| 31                            | \$636.82   | \$547.50                               | \$529.97   | \$489.87                               | \$486.72                           | \$741.38  | \$664.87                                      | \$580.81   | \$506.60   | \$547.50  | \$486.72  |
| 32                            | \$650.01   | \$558.84                               | \$540.94   | \$500.01                               | \$496.80                           | \$756.73  | \$678.63                                      | \$592.83   | \$517.09   | \$558.84  | \$496.80  |
| 33                            | \$658.25   | \$565.92                               | \$547.80   | \$506.35                               | \$503.10                           | \$766.32  | \$687.24                                      | \$600.35   | \$523.65   | \$565.92  | \$503.10  |
| 34                            | \$667.04   | \$573.48                               | \$555.12   | \$513.12                               | \$509.82                           | \$776.56  | \$696.42                                      | \$608.37   | \$530.64   | \$573.48  | \$509.82  |
| 35                            | \$671.43   | \$577.26                               | \$558.78   | \$516.50                               | \$513.18                           | \$781.68  | \$701.01                                      | \$612.38   | \$534.14   | \$577.26  | \$513.18  |
| 36                            | \$675.83   | \$581.04                               | \$562.44   | \$519.88                               | \$516.54                           | \$786.79  | \$705.60                                      | \$616.39   | \$537.64   | \$581.04  | \$516.54  |
| 37                            | \$680.23   | \$584.82                               | \$566.09   | \$523.26                               | \$519.90                           | \$791.91  | \$710.19                                      | \$620.40   | \$541.14   | \$584.82  | \$519.90  |
| 38                            | \$684.62   | \$588.60                               | \$569.75   | \$526.64                               | \$523.26                           | \$797.03  | \$714.77                                      | \$624.41   | \$544.63   | \$588.60  | \$523.26  |
| 39                            | \$693.41   | \$596.15                               | \$577.07   | \$533.41                               | \$529.98                           | \$807.26  | \$723.95                                      | \$632.42   | \$551.63   | \$596.15  | \$529.98  |
| 40                            | \$702.20   | \$603.71                               | \$584.38   | \$540.17                               | \$536.70                           | \$817.50  | \$733.13                                      | \$640.44   | \$558.62   | \$603.71  | \$536.70  |
| 41                            | \$715.39   | \$615.05                               | \$595.36   | \$550.31                               | \$546.78                           | \$832.85  | \$746.90                                      | \$652.47   | \$569.11   | \$615.05  | \$546.78  |
| 42                            | \$728.03   | \$625.91                               | \$605.88   | \$560.03                               | \$556.43                           | \$847.56  | \$760.09                                      | \$663.99   | \$579.16   | \$625.91  | \$556.43  |
| 43                            | \$745.61   | \$641.03                               | \$620.51   | \$573.56                               | \$569.87                           | \$868.03  | \$778.45                                      | \$680.03   | \$593.15   | \$641.03  | \$569.87  |
| 44                            | \$767.59   | \$659.93                               | \$638.80   | \$590.47                               | \$586.67                           | \$893.62  | \$801.40                                      | \$700.08   | \$610.64   | \$659.93  | \$586.67  |
| 45                            | \$793.41   | \$682.13                               | \$660.29   | \$610.33                               | \$606.41                           | \$923.68  | \$828.36                                      | \$723.63   | \$631.18   | \$682.13  | \$606.41  |
| 46                            | \$824.18   | \$708.58                               | \$685.90   | \$634.00                               | \$629.93                           | \$959.50  | \$860.48                                      | \$751.69   | \$655.66   | \$708.58  | \$629.93  |
| 47                            | \$858.80   | \$738.34                               | \$714.70   | \$660.63                               | \$656.38                           | \$999.80  | \$896.62                                      | \$783.26   | \$683.19   | \$738.34  | \$656.38  |
| 48                            | \$898.36   | \$772.35                               | \$747.63   | \$691.06                               | \$686.62                           | \$1,045.86                                      | \$937.93                                      | \$819.34   | \$714.67   | \$772.35  | \$686.62  |
| 49                            | \$937.37   | \$805.89                               | \$780.09   | \$721.07                               | \$716.44                           | \$1,091.27                                      | \$978.66                                      | \$854.92   | \$745.70   | \$805.89  | \$716.44  |
| 50                            | \$981.33   | \$843.69                               | \$816.67   | \$754.88                               | \$750.03                           | \$1,142.45                                      | \$1,024.55                                    | \$895.01   | \$780.67   | \$843.69  | \$750.03  |
| 51                            | \$1,024.73                                       | \$881.00                               | \$852.80   | \$788.27                               | \$783.21                           | \$1,192.98                                      | \$1,069.87                                    | \$934.60   | \$815.20   | \$881.00  | \$783.21  |
| 52                            | \$1,072.54                                       | \$922.10                               | \$892.58   | \$825.05                               | \$819.74                           | \$1,248.63                                      | \$1,119.78                                    | \$978.20   | \$853.23   | \$922.10  | \$819.74  |
| 53                            | \$1,120.89                                       | \$963.67                               | \$932.82   | \$862.24                               | \$856.70                           | \$1,304.92                                      | \$1,170.26                                    | \$1,022.30                                       | \$891.69   | \$963.67  | \$856.70  |
| 54                            | \$1,173.09                                       | \$1,008.55                             | \$976.26   | \$902.39                               | \$896.59                           | \$1,365.69                                      | \$1,224.75                                    | \$1,069.91                                       | \$933.22   | \$1,008.55  | \$896.59  |
| 55                            | \$1,225.28                                       | \$1,053.43                             | \$1,019.70   | \$942.55                               | \$936.49                           | \$1,426.46                                      | \$1,279.25                                    | \$1,117.52                                       | \$974.74   | \$1,053.43  | \$936.49  |
| 56                            | \$1,281.88                                       | \$1,102.08                             | \$1,066.80   | \$986.08                               | \$979.74                           | \$1,492.35                                      | \$1,338.34                                    | \$1,169.13                                       | \$1,019.76                                       | \$1,102.08  | \$979.74  |
| 57                            | \$1,339.02                                       | \$1,151.21                             | \$1,114.35   | \$1,030.04                             | \$1,023.42                         | \$1,558.87                                      | \$1,398.00                                    | \$1,221.25                                       | \$1,065.22                                       | \$1,151.21  | \$1,023.42  |
| 58                            | \$1,400.01                                       | \$1,203.65                             | \$1,165.11   | \$1,076.96                             | \$1,070.03                         | \$1,629.88                                      | \$1,461.67                                    | \$1,276.87                                       | \$1,113.74                                       | \$1,203.65  | \$1,070.03  |
| 59                            | \$1,430.23                                       | \$1,229.63                             | \$1,190.26   | \$1,100.20                             | \$1,093.13                         | \$1,665.06                                      | \$1,493.23                                    | \$1,304.44                                       | \$1,137.78                                       | \$1,229.63  | \$1,093.13  |
| 60                            | \$1,491.22                                       | \$1,282.06                             | \$1,241.02   | \$1,147.12                             | \$1,139.75                         | \$1,736.06                                      | \$1,556.90                                    | \$1,360.06                                       | \$1,186.30                                       | \$1,282.06  | \$1,139.75  |
| 61                            | \$1,543.97                                       | \$1,327.41                             | \$1,284.91   | \$1,187.69                             | \$1,180.06                         | \$1,797.47                                      | \$1,611.97                                    | \$1,408.17                                       | \$1,228.26                                       | \$1,327.41  | \$1,180.06  |
| 62                            | \$1,578.58                                       | \$1,357.17                             | \$1,313.72   | \$1,214.32                             | \$1,206.52                         | \$1,837.77                                      | \$1,648.11                                    | \$1,439.74                                       | \$1,255.80                                       | \$1,357.17  | \$1,206.52  |
| 63                            | \$1,621.99                                       | \$1,394.49                             | \$1,349.84   | \$1,247.71                             | \$1,239.69                         | \$1,888.30                                      | \$1,693.43                                    | \$1,479.33                                       | \$1,290.33                                       | \$1,394.49  | \$1,239.69  |
| 64+                           | \$1,648.36                                       | \$1,417.16                             | \$1,371.79   | \$1,268.00                             | \$1,259.85                         | \$1,919.01                                      | \$1,720.97                                    | \$1,503.38                                       | \$1,311.31                                       | \$1,417.16  | \$1,259.85  |

Pending regulatory approval.

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

### Infertility Rates\*

| Age  | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|------|---|---|------------------------------------|---|
| 0-14 | \$5.82  | \$6.22  | \$7.00                             | \$7.68                                    |
| 15   | \$6.34  | \$6.77  | \$7.62                             | \$8.36                                    |
| 16   | \$6.54  | \$6.98  | \$7.85                             | \$8.62                                    |
| 17   | \$6.74  | \$7.19  | \$8.09                             | \$8.88                                    |
| 18   | \$6.95  | \$7.42  | \$8.35                             | \$9.16                                    |
| 19   | \$7.16  | \$7.65  | \$8.60                             | \$9.44                                    |
| 20   | \$7.38  | \$7.88  | \$8.87                             | \$9.74                                    |
| 21   | \$7.61  | \$8.13  | \$9.14                             | \$10.03                                   |
| 22   | \$7.61  | \$8.13  | \$9.14                             | \$10.03                                   |
| 23   | \$7.61  | \$8.13  | \$9.14                             | \$10.03                                   |
| 24   | \$7.61  | \$8.13  | \$9.14                             | \$10.03                                   |
| 25   | \$7.64  | \$8.16  | \$9.18                             | \$10.08                                   |
| 26   | \$7.79  | \$8.32  | \$9.36                             | \$10.28                                   |
| 27   | \$7.98  | \$8.52  | \$9.58                             | \$10.52                                   |
| 28   | \$8.27  | \$8.83  | \$9.94                             | \$10.91                                   |
| 29   | \$8.52  | \$9.09  | \$10.23                            | \$11.23                                   |
| 30   | \$8.64  | \$9.22  | \$10.37                            | \$11.39                                   |
| 31   | \$8.82  | \$9.42  | \$10.59                            | \$11.63                                   |
| 32   | \$9.00  | \$9.61  | \$10.81                            | \$11.87                                   |
| 33   | \$9.12  | \$9.73  | \$10.95                            | \$12.02                                   |
| 34   | \$9.24  | \$9.86  | \$11.10                            | \$12.18                                   |
| 35   | \$9.30  | \$9.93  | \$11.17                            | \$12.26                                   |
| 36   | \$9.36  | \$9.99  | \$11.24                            | \$12.34                                   |
| 37   | \$9.42  | \$10.06   | \$11.32                            | \$12.42                                   |
| 38   | \$9.48  | \$10.12   | \$11.39                            | \$12.50                                   |
| 39   | \$9.61  | \$10.25   | \$11.54                            | \$12.66                                   |
| 40   | \$9.73  | \$10.38   | \$11.68                            | \$12.82                                   |
| 41   | \$9.91  | \$10.58   | \$11.90                            | \$13.06                                   |
| 42   | \$10.08   | \$10.77   | \$12.11                            | \$13.29                                   |
| 43   | \$10.33   | \$11.03   | \$12.40                            | \$13.62                                   |
| 44   | \$10.63   | \$11.35   | \$12.77                            | \$14.02                                   |
| 45   | \$10.99   | \$11.73   | \$13.20                            | \$14.49                                   |
| 46   | \$11.42   | \$12.19   | \$13.71                            | \$15.05                                   |
| 47   | \$11.89   | \$12.70   | \$14.29                            | \$15.68                                   |
| 48   | \$12.44   | \$13.28   | \$14.94                            | \$16.41                                   |
| 49   | \$12.98   | \$13.86   | \$15.59                            | \$17.12                                   |
| 50   | \$13.59   | \$14.51   | \$16.32                            | \$17.92                                   |
| 51   | \$14.19   | \$15.15   | \$17.05                            | \$18.71                                   |
| 52   | \$14.85   | \$15.86   | \$17.84                            | \$19.58                                   |
| 53   | \$15.52   | \$16.57   | \$18.64                            | \$20.47                                   |
| 54   | \$16.25   | \$17.35   | \$19.51                            | \$21.42                                   |
| 55   | \$16.97   | \$18.12   | \$20.38                            | \$22.37                                   |
| 56   | \$17.75   | \$18.95   | \$21.32                            | \$23.41                                   |
| 57   | \$18.54   | \$19.80   | \$22.27                            | \$24.45                                   |
| 58   | \$19.39   | \$20.70   | \$23.29                            | \$25.56                                   |
| 59   | \$19.81   | \$21.15   | \$23.79                            | \$26.11                                   |
| 60   | \$20.65   | \$22.05   | \$24.80                            | \$27.23                                   |
| 61   | \$21.38   | \$22.83   | \$25.68                            | \$28.19                                   |
| 62   | \$21.86   | \$23.34   | \$26.26                            | \$28.82                                   |
| 63   | \$22.46   | \$23.98   | \$26.98                            | \$29.62                                   |
| 64+  | \$22.83   | \$24.37   | \$27.42                            | \$30.10                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023

## Rating Region 2

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0 to 14               | \$470.02                     | \$462.24                     | \$456.96                     | \$436.73                 | \$422.33                   | \$411.53                    | \$402.95                    | \$354.60                      | \$348.83                      | \$315.28                      | \$461.13   | \$425.34   | \$349.52  | \$315.28                                       |
| 15                    | \$511.80                     | \$503.33                     | \$497.58                     | \$475.55                 | \$459.87                   | \$448.11                    | \$438.77                    | \$386.12                      | \$379.83                      | \$343.31                      | \$502.12   | \$463.15   | \$380.59  | \$343.31                                       |
| 16                    | \$527.77                     | \$519.04                     | \$513.11                     | \$490.40                 | \$474.23                   | \$462.10                    | \$452.46                    | \$398.18                      | \$391.69                      | \$354.02                      | \$517.79   | \$477.60   | \$392.46  | \$354.02                                       |
| 17                    | \$543.75                     | \$534.75                     | \$528.64                     | \$505.24                 | \$488.58                   | \$476.08                    | \$466.16                    | \$410.23                      | \$403.55                      | \$364.74                      | \$533.47   | \$492.06   | \$404.34  | \$364.74                                       |
| 18                    | \$560.95                     | \$551.67                     | \$545.36                     | \$521.23                 | \$504.04                   | \$491.15                    | \$480.90                    | \$423.21                      | \$416.31                      | \$376.28                      | \$550.34   | \$507.63   | \$417.14  | \$376.28                                       |
| 19                    | \$578.15                     | \$568.59                     | \$562.09                     | \$537.21                 | \$519.50                   | \$506.21                    | \$495.65                    | \$436.19                      | \$429.08                      | \$387.82                      | \$567.22   | \$523.20   | \$429.93  | \$387.82                                       |
| 20                    | \$595.97                     | \$586.11                     | \$579.41                     | \$553.77                 | \$535.51                   | \$521.81                    | \$510.93                    | \$449.63                      | \$442.30                      | \$399.77                      | \$584.70   | \$539.32   | \$443.18  | \$399.77                                       |
| 21                    | \$614.40                     | \$604.24                     | \$597.33                     | \$570.89                 | \$552.07                   | \$537.95                    | \$526.73                    | \$463.53                      | \$455.98                      | \$412.13                      | \$602.79   | \$556.00   | \$456.88  | \$412.13                                       |
| 22                    | \$614.40                     | \$604.24                     | \$597.33                     | \$570.89                 | \$552.07                   | \$537.95                    | \$526.73                    | \$463.53                      | \$455.98                      | \$412.13                      | \$602.79   | \$556.00   | \$456.88  | \$412.13                                       |
| 23                    | \$614.40                     | \$604.24                     | \$597.33                     | \$570.89                 | \$552.07                   | \$537.95                    | \$526.73                    | \$463.53                      | \$455.98                      | \$412.13                      | \$602.79   | \$556.00   | \$456.88  | \$412.13                                       |
| 24                    | \$614.40                     | \$604.24                     | \$597.33                     | \$570.89                 | \$552.07                   | \$537.95                    | \$526.73                    | \$463.53                      | \$455.98                      | \$412.13                      | \$602.79   | \$556.00   | \$456.88  | \$412.13                                       |
| 25                    | \$616.86                     | \$606.66                     | \$599.72                     | \$573.18                 | \$554.28                   | \$540.10                    | \$528.84                    | \$465.39                      | \$457.81                      | \$413.78                      | \$605.20   | \$558.22   | \$458.71  | \$413.78                                       |
| 26                    | \$629.15                     | \$618.74                     | \$611.67                     | \$584.59                 | \$565.32                   | \$550.86                    | \$539.37                    | \$474.66                      | \$466.93                      | \$422.02                      | \$617.25   | \$569.34   | \$467.85  | \$422.02                                       |
| 27                    | \$643.89                     | \$633.24                     | \$626.00                     | \$598.30                 | \$578.57                   | \$563.77                    | \$552.01                    | \$485.78                      | \$477.87                      | \$431.91                      | \$631.72   | \$582.69   | \$478.82  | \$431.91                                       |
| 28                    | \$667.86                     | \$656.81                     | \$649.30                     | \$620.56                 | \$600.10                   | \$584.75                    | \$572.56                    | \$503.86                      | \$495.65                      | \$447.99                      | \$655.23   | \$604.37   | \$496.63  | \$447.99                                       |
| 29                    | \$687.52                     | \$676.14                     | \$668.41                     | \$638.83                 | \$617.76                   | \$601.96                    | \$589.41                    | \$518.70                      | \$510.25                      | \$461.18                      | \$674.52   | \$622.16   | \$511.25  | \$461.18                                       |
| 30                    | \$697.35                     | \$685.81                     | \$677.97                     | \$647.96                 | \$626.60                   | \$610.57                    | \$597.84                    | \$526.11                      | \$517.54                      | \$467.77                      | \$684.16   | \$631.06   | \$518.56  | \$467.77                                       |
| 31                    | \$712.09                     | \$700.31                     | \$692.31                     | \$661.67                 | \$639.85                   | \$623.48                    | \$610.48                    | \$537.24                      | \$528.48                      | \$477.66                      | \$698.63   | \$644.40   | \$529.53  | \$477.66                                       |
| 32                    | \$726.84                     | \$714.81                     | \$706.64                     | \$675.37                 | \$653.10                   | \$636.39                    | \$623.12                    | \$548.36                      | \$539.43                      | \$487.55                      | \$713.10   | \$657.75   | \$540.49  | \$487.55                                       |
| 33                    | \$736.05                     | \$723.88                     | \$715.60                     | \$683.93                 | \$661.38                   | \$644.46                    | \$631.02                    | \$555.31                      | \$546.27                      | \$493.73                      | \$722.14   | \$666.09   | \$547.35  | \$493.73                                       |
| 34                    | \$745.88                     | \$733.55                     | \$725.16                     | \$693.06                 | \$670.21                   | \$653.07                    | \$639.45                    | \$562.73                      | \$553.56                      | \$500.33                      | \$731.78   | \$674.98   | \$554.66  | \$500.33                                       |
| 35                    | \$750.80                     | \$738.38                     | \$729.94                     | \$697.63                 | \$674.63                   | \$657.37                    | \$643.66                    | \$566.44                      | \$557.21                      | \$503.63                      | \$736.61   | \$679.43   | \$558.31  | \$503.63                                       |
| 36                    | \$755.71                     | \$743.21                     | \$734.72                     | \$702.20                 | \$679.04                   | \$661.67                    | \$647.88                    | \$570.15                      | \$560.86                      | \$506.92                      | \$741.43   | \$683.88   | \$561.97  | \$506.92                                       |
| 37                    | \$760.63                     | \$748.05                     | \$739.49                     | \$706.77                 | \$683.46                   | \$665.98                    | \$652.09                    | \$573.86                      | \$564.51                      | \$510.22                      | \$746.25   | \$688.33   | \$565.62  | \$510.22                                       |
| 38                    | \$765.55                     | \$752.88                     | \$744.27                     | \$711.33                 | \$687.88                   | \$670.28                    | \$656.31                    | \$577.56                      | \$568.16                      | \$513.52                      | \$751.07   | \$692.78   | \$569.28  | \$513.52                                       |
| 39                    | \$775.38                     | \$762.55                     | \$753.83                     | \$720.47                 | \$696.71                   | \$678.89                    | \$664.73                    | \$584.98                      | \$575.45                      | \$520.11                      | \$760.72   | \$701.67   | \$576.59  | \$520.11                                       |
| 40                    | \$785.21                     | \$772.22                     | \$763.39                     | \$729.60                 | \$705.54                   | \$687.50                    | \$673.16                    | \$592.40                      | \$582.75                      | \$526.71                      | \$770.36   | \$710.57   | \$583.90  | \$526.71                                       |
| 41                    | \$799.95                     | \$786.72                     | \$777.72                     | \$743.30                 | \$718.79                   | \$700.41                    | \$685.80                    | \$603.52                      | \$593.69                      | \$536.60                      | \$784.83   | \$723.91   | \$594.86  | \$536.60                                       |
| 42                    | \$814.08                     | \$800.62                     | \$791.46                     | \$756.43                 | \$731.49                   | \$712.78                    | \$697.92                    | \$614.18                      | \$604.18                      | \$546.08                      | \$798.69   | \$736.70   | \$605.37  | \$546.08                                       |
| 43                    | \$833.74                     | \$819.95                     | \$810.58                     | \$774.70                 | \$749.16                   | \$729.99                    | \$714.77                    | \$629.02                      | \$618.77                      | \$559.26                      | \$817.98   | \$754.49   | \$619.99  | \$559.26                                       |
| 44                    | \$858.32                     | \$844.12                     | \$834.47                     | \$797.54                 | \$771.24                   | \$751.51                    | \$735.84                    | \$647.56                      | \$637.01                      | \$575.75                      | \$842.09   | \$776.73   | \$638.27  | \$575.75                                       |
| 45                    | \$887.20                     | \$872.52                     | \$862.54                     | \$824.37                 | \$797.19                   | \$776.79                    | \$760.60                    | \$669.34                      | \$658.44                      | \$595.12                      | \$870.42   | \$802.86   | \$659.74  | \$595.12                                       |
| 46                    | \$921.60                     | \$906.36                     | \$895.99                     | \$856.34                 | \$828.10                   | \$806.92                    | \$790.10                    | \$695.30                      | \$683.98                      | \$618.20                      | \$904.18   | \$834.00   | \$685.33  | \$618.20                                       |
| 47                    | \$960.31                     | \$944.42                     | \$933.63                     | \$892.31                 | \$862.88                   | \$840.81                    | \$823.28                    | \$724.50                      | \$712.70                      | \$644.16                      | \$942.16   | \$869.03   | \$714.11  | \$644.16                                       |
| 48                    | \$1,004.55                   | \$987.93                     | \$976.63                     | \$933.41                 | \$902.63                   | \$879.54                    | \$861.20                    | \$757.88                      | \$745.53                      | \$673.84                      | \$985.56   | \$909.06   | \$747.01  | \$673.84                                       |
| 49                    | \$1,048.17                   | \$1,030.83                   | \$1,019.04                   | \$973.94                 | \$941.83                   | \$917.74                    | \$898.60                    | \$790.79                      | \$777.91                      | \$703.10                      | \$1,028.35   | \$948.53   | \$779.45  | \$703.10                                       |
| 50                    | \$1,097.32                   | \$1,079.17                   | \$1,066.83                   | \$1,019.62               | \$985.99                   | \$960.77                    | \$940.74                    | \$827.87                      | \$814.39                      | \$736.07                      | \$1,076.58   | \$993.01   | \$816.00  | \$736.07                                       |
| 51                    | \$1,145.86                   | \$1,126.90                   | \$1,114.02                   | \$1,064.72               | \$1,029.61                 | \$1,003.27                  | \$982.35                    | \$864.49                      | \$850.41                      | \$768.63                      | \$1,124.20   | \$1,036.94   | \$852.09  | \$768.63                                       |
| 52                    | \$1,199.31                   | \$1,179.47                   | \$1,165.99                   | \$1,114.38               | \$1,077.64                 | \$1,050.07                  | \$1,028.18                  | \$904.82                      | \$890.08                      | \$804.48                      | \$1,176.64   | \$1,085.31   | \$891.84  | \$804.48                                       |
| 53                    | \$1,253.38                   | \$1,232.65                   | \$1,218.55                   | \$1,164.62               | \$1,126.22                 | \$1,097.41                  | \$1,074.53                  | \$945.61                      | \$930.21                      | \$840.75                      | \$1,229.69   | \$1,134.24   | \$932.05  | \$840.75                                       |
| 54                    | \$1,311.75                   | \$1,290.05                   | \$1,275.30                   | \$1,218.86               | \$1,178.66                 | \$1,148.52                  | \$1,124.57                  | \$989.65                      | \$973.52                      | \$879.90                      | \$1,286.95   | \$1,187.06   | \$975.45  | \$879.90                                       |
| 55                    | \$1,370.12                   | \$1,347.45                   | \$1,332.05                   | \$1,273.09               | \$1,231.11                 | \$1,199.62                  | \$1,174.61                  | \$1,033.68                    | \$1,016.84                    | \$919.06                      | \$1,344.22   | \$1,239.88   | \$1,018.85  | \$919.06                                       |
| 56                    | \$1,433.40                   | \$1,409.69                   | \$1,393.57                   | \$1,331.89               | \$1,287.97                 | \$1,255.03                  | \$1,228.86                  | \$1,081.43                    | \$1,063.81                    | \$961.51                      | \$1,406.30   | \$1,297.15   | \$1,065.91  | \$961.51                                       |
| 57                    | \$1,497.30                   | \$1,472.53                   | \$1,455.69                   | \$1,391.27               | \$1,345.39                 | \$1,310.98                  | \$1,283.64                  | \$1,129.63                    | \$1,111.23                    | \$1,004.37                    | \$1,468.99   | \$1,354.97   | \$1,113.43  | \$1,004.37                                     |
| 58                    | \$1,565.50                   | \$1,539.60                   | \$1,522.00                   | \$1,454.64               | \$1,406.67                 | \$1,370.69                  | \$1,342.11                  | \$1,181.09                    | \$1,161.85                    | \$1,050.11                    | \$1,535.90   | \$1,416.69   | \$1,164.14  | \$1,050.11                                     |
| 59                    | \$1,599.29                   | \$1,572.83                   | \$1,554.85                   | \$1,486.03               | \$1,437.03                 | \$1,400.27                  | \$1,371.08                  | \$1,206.58                    | \$1,186.92                    | \$1,072.78                    | \$1,569.05   | \$1,447.27   | \$1,189.27  | \$1,072.78                                     |
| 60                    | \$1,667.49                   | \$1,639.90                   | \$1,621.15                   | \$1,549.40               | \$1,498.31                 | \$1,459.99                  | \$1,429.55                  | \$1,258.03                    | \$1,237.54                    | \$1,118.53                    | \$1,635.96   | \$1,508.98   | \$1,239.99  | \$1,118.53                                     |
| 61                    | \$1,726.47                   | \$1,697.91                   | \$1,678.50                   | \$1,604.21               | \$1,551.31                 | \$1,511.63                  | \$1,480.11                  | \$1,302.53                    | \$1,281.31                    | \$1,158.09                    | \$1,693.83   | \$1,562.36   | \$1,283.85  | \$1,158.09                                     |
| 62                    | \$1,765.18                   | \$1,735.98                   | \$1,716.13                   | \$1,640.18               | \$1,586.09                 | \$1,545.52                  | \$1,513.30                  | \$1,331.74                    | \$1,310.04                    | \$1,184.06                    | \$1,731.81   | \$1,597.39   | \$1,312.63  | \$1,184.06                                     |
| 63                    | \$1,813.72                   | \$1,783.71                   | \$1,763.32                   | \$1,685.28               | \$1,629.70                 | \$1,588.02                  | \$1,554.91                  | \$1,368.35                    | \$1,346.06                    | \$1,216.62                    | \$1,779.43   | \$1,641.31   | \$1,348.72  | \$1,216.62                                     |
| 64+                   | \$1,843.21                   | \$1,812.72                   | \$1,791.99                   | \$1,712.68               | \$1,656.20                 | \$1,613.84                  | \$1,580.19                  | \$1,390.60                    | \$1,367.95                    | \$1,236.40                    | \$1,808.36   | \$1,668.00   | \$1,370.65  | \$1,236.40                                     |

Pending regulatory approval.

## Rating Region 2

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                   | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO® 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$526.49                         | \$517.65                         | \$511.66                         | \$488.61                     | \$472.22                       | \$459.81                        | \$450.03                        | \$394.72                          | \$388.02                          | \$349.21                          | \$515.13   | \$474.38   | \$388.05  |
| 15                       | \$573.29                         | \$563.67                         | \$557.14                         | \$532.05                     | \$514.19                       | \$500.68                        | \$490.04                        | \$429.81                          | \$422.51                          | \$380.25                          | \$560.92   | \$516.54   | \$422.54  |
| 16                       | \$591.19                         | \$581.26                         | \$574.53                         | \$548.65                     | \$530.24                       | \$516.31                        | \$505.33                        | \$443.22                          | \$435.70                          | \$392.12                          | \$578.43   | \$532.66   | \$435.73  |
| 17                       | \$609.08                         | \$598.85                         | \$591.92                         | \$565.26                     | \$546.29                       | \$531.94                        | \$520.63                        | \$456.64                          | \$448.89                          | \$403.99                          | \$595.93   | \$548.79   | \$448.92  |
| 18                       | \$628.35                         | \$617.80                         | \$610.65                         | \$583.14                     | \$563.58                       | \$548.77                        | \$537.10                        | \$471.09                          | \$463.09                          | \$416.77                          | \$614.79   | \$566.15   | \$463.12  |
| 19                       | \$647.62                         | \$636.75                         | \$629.37                         | \$601.03                     | \$580.86                       | \$565.60                        | \$553.57                        | \$485.53                          | \$477.29                          | \$429.55                          | \$633.64   | \$583.51   | \$477.32  |
| 20                       | \$667.58                         | \$656.37                         | \$648.77                         | \$619.55                     | \$598.76                       | \$583.03                        | \$570.63                        | \$500.50                          | \$492.00                          | \$442.79                          | \$653.17   | \$601.50   | \$492.03  |
| 21                       | \$688.23                         | \$676.67                         | \$668.84                         | \$638.71                     | \$617.28                       | \$601.06                        | \$588.28                        | \$515.98                          | \$507.22                          | \$456.49                          | \$673.37   | \$620.10   | \$507.25  |
| 22                       | \$688.23                         | \$676.67                         | \$668.84                         | \$638.71                     | \$617.28                       | \$601.06                        | \$588.28                        | \$515.98                          | \$507.22                          | \$456.49                          | \$673.37   | \$620.10   | \$507.25  |
| 23                       | \$688.23                         | \$676.67                         | \$668.84                         | \$638.71                     | \$617.28                       | \$601.06                        | \$588.28                        | \$515.98                          | \$507.22                          | \$456.49                          | \$673.37   | \$620.10   | \$507.25  |
| 24                       | \$688.23                         | \$676.67                         | \$668.84                         | \$638.71                     | \$617.28                       | \$601.06                        | \$588.28                        | \$515.98                          | \$507.22                          | \$456.49                          | \$673.37   | \$620.10   | \$507.25  |
| 25                       | \$690.98                         | \$679.38                         | \$671.51                         | \$641.27                     | \$619.75                       | \$603.46                        | \$590.63                        | \$518.04                          | \$509.25                          | \$458.31                          | \$676.06   | \$622.58   | \$509.28  |
| 26                       | \$704.75                         | \$692.91                         | \$684.89                         | \$654.04                     | \$632.09                       | \$615.49                        | \$602.40                        | \$528.36                          | \$519.39                          | \$467.44                          | \$689.53   | \$634.98   | \$519.42  |
| 27                       | \$721.26                         | \$709.15                         | \$700.94                         | \$669.37                     | \$646.91                       | \$629.91                        | \$616.52                        | \$540.74                          | \$531.57                          | \$478.40                          | \$705.69   | \$649.86   | \$531.60  |
| 28                       | \$748.10                         | \$735.54                         | \$727.02                         | \$694.28                     | \$670.98                       | \$653.35                        | \$639.46                        | \$560.87                          | \$551.35                          | \$496.20                          | \$731.95   | \$674.05   | \$551.38  |
| 29                       | \$770.13                         | \$757.20                         | \$748.43                         | \$714.72                     | \$690.74                       | \$672.59                        | \$658.28                        | \$577.38                          | \$567.58                          | \$510.81                          | \$753.50   | \$693.89   | \$567.61  |
| 30                       | \$781.14                         | \$768.02                         | \$759.13                         | \$724.94                     | \$700.61                       | \$682.20                        | \$667.70                        | \$585.63                          | \$575.69                          | \$518.11                          | \$764.28   | \$703.81   | \$575.73  |
| 31                       | \$797.66                         | \$784.26                         | \$775.18                         | \$740.27                     | \$715.43                       | \$696.63                        | \$681.82                        | \$598.02                          | \$587.87                          | \$529.07                          | \$780.44   | \$718.69   | \$587.90  |
| 32                       | \$814.17                         | \$800.50                         | \$791.23                         | \$755.59                     | \$730.24                       | \$711.05                        | \$695.93                        | \$610.40                          | \$600.04                          | \$540.02                          | \$796.60   | \$733.58   | \$600.08  |
| 33                       | \$824.50                         | \$810.65                         | \$801.27                         | \$765.17                     | \$739.50                       | \$720.07                        | \$704.76                        | \$618.14                          | \$607.65                          | \$546.87                          | \$806.70   | \$742.88   | \$607.68  |
| 34                       | \$835.51                         | \$821.48                         | \$811.97                         | \$775.39                     | \$749.38                       | \$729.69                        | \$714.17                        | \$626.40                          | \$615.77                          | \$554.17                          | \$817.47   | \$752.80   | \$615.80  |
| 35                       | \$841.02                         | \$826.89                         | \$817.32                         | \$780.50                     | \$754.31                       | \$734.50                        | \$718.88                        | \$630.52                          | \$619.82                          | \$557.82                          | \$822.86   | \$757.76   | \$619.86  |
| 36                       | \$846.52                         | \$832.31                         | \$822.67                         | \$785.61                     | \$759.25                       | \$739.30                        | \$723.58                        | \$634.65                          | \$623.88                          | \$561.48                          | \$828.25   | \$762.72   | \$623.92  |
| 37                       | \$852.03                         | \$837.72                         | \$828.02                         | \$790.72                     | \$764.19                       | \$744.11                        | \$728.29                        | \$638.78                          | \$627.94                          | \$565.13                          | \$833.63   | \$767.68   | \$627.97  |
| 38                       | \$857.53                         | \$843.13                         | \$833.37                         | \$795.83                     | \$769.13                       | \$748.92                        | \$733.00                        | \$642.91                          | \$632.00                          | \$568.78                          | \$839.02   | \$772.64   | \$632.03  |
| 39                       | \$868.54                         | \$853.96                         | \$844.07                         | \$806.05                     | \$779.01                       | \$758.54                        | \$742.41                        | \$651.16                          | \$640.11                          | \$576.08                          | \$849.79   | \$782.56   | \$640.15  |
| 40                       | \$879.56                         | \$864.79                         | \$854.77                         | \$816.27                     | \$788.88                       | \$768.15                        | \$751.82                        | \$659.42                          | \$648.23                          | \$583.39                          | \$860.57   | \$792.49   | \$648.26  |
| 41                       | \$896.07                         | \$881.03                         | \$870.82                         | \$831.60                     | \$803.70                       | \$782.58                        | \$765.94                        | \$671.80                          | \$660.40                          | \$594.34                          | \$876.73   | \$807.37   | \$660.44  |
| 42                       | \$911.90                         | \$896.59                         | \$886.21                         | \$846.29                     | \$817.89                       | \$796.40                        | \$779.47                        | \$683.67                          | \$672.07                          | \$604.84                          | \$892.22   | \$821.63   | \$672.10  |
| 43                       | \$933.93                         | \$918.24                         | \$907.61                         | \$866.73                     | \$837.65                       | \$815.64                        | \$798.30                        | \$700.18                          | \$688.30                          | \$619.45                          | \$913.76   | \$841.47   | \$688.34  |
| 44                       | \$961.46                         | \$945.31                         | \$934.36                         | \$892.28                     | \$862.34                       | \$839.68                        | \$821.83                        | \$720.82                          | \$708.59                          | \$637.71                          | \$940.70   | \$866.28   | \$708.63  |
| 45                       | \$993.80                         | \$977.11                         | \$965.80                         | \$922.30                     | \$891.35                       | \$867.93                        | \$849.48                        | \$745.07                          | \$732.43                          | \$659.16                          | \$972.35   | \$895.42   | \$732.47  |
| 46                       | \$1,032.34                       | \$1,015.01                       | \$1,003.25                       | \$958.07                     | \$925.92                       | \$901.59                        | \$882.42                        | \$773.96                          | \$760.83                          | \$684.73                          | \$1,010.06   | \$930.15   | \$760.87  |
| 47                       | \$1,075.70                       | \$1,057.64                       | \$1,045.39                       | \$998.30                     | \$964.81                       | \$939.46                        | \$919.48                        | \$806.47                          | \$792.79                          | \$713.49                          | \$1,052.48   | \$969.21   | \$792.83  |
| 48                       | \$1,125.25                       | \$1,106.36                       | \$1,093.55                       | \$1,044.29                   | \$1,009.25                     | \$982.73                        | \$961.84                        | \$843.62                          | \$829.31                          | \$746.35                          | \$1,100.96   | \$1,013.86   | \$829.35  |
| 49                       | \$1,174.12                       | \$1,154.40                       | \$1,141.03                       | \$1,089.64                   | \$1,053.08                     | \$1,025.41                      | \$1,003.60                      | \$880.26                          | \$865.32                          | \$778.76                          | \$1,148.77   | \$1,057.89   | \$865.37  |
| 50                       | \$1,229.18                       | \$1,208.54                       | \$1,194.54                       | \$1,140.74                   | \$1,102.46                     | \$1,073.49                      | \$1,050.67                      | \$921.53                          | \$905.90                          | \$815.28                          | \$1,202.64   | \$1,107.50   | \$905.95  |
| 51                       | \$1,283.55                       | \$1,261.99                       | \$1,247.38                       | \$1,191.19                   | \$1,151.23                     | \$1,120.98                      | \$1,097.14                      | \$962.30                          | \$945.97                          | \$851.34                          | \$1,255.84   | \$1,156.48   | \$946.02  |
| 52                       | \$1,343.42                       | \$1,320.86                       | \$1,305.57                       | \$1,246.76                   | \$1,204.93                     | \$1,173.27                      | \$1,148.32                      | \$1,007.19                        | \$990.09                          | \$891.06                          | \$1,314.42   | \$1,210.43   | \$990.15  |
| 53                       | \$1,403.99                       | \$1,380.41                       | \$1,364.42                       | \$1,302.97                   | \$1,259.25                     | \$1,226.16                      | \$1,200.09                      | \$1,052.59                        | \$1,034.73                        | \$931.23                          | \$1,373.68   | \$1,265.00   | \$1,034.79  |
| 54                       | \$1,469.37                       | \$1,444.70                       | \$1,427.96                       | \$1,363.65                   | \$1,317.89                     | \$1,283.26                      | \$1,255.98                      | \$1,101.61                        | \$1,082.92                        | \$974.60                          | \$1,437.65   | \$1,323.91   | \$1,082.98  |
| 55                       | \$1,534.75                       | \$1,508.98                       | \$1,491.50                       | \$1,424.32                   | \$1,376.53                     | \$1,340.36                      | \$1,311.86                      | \$1,150.63                        | \$1,131.10                        | \$1,017.96                        | \$1,501.62   | \$1,382.82   | \$1,131.16  |
| 56                       | \$1,605.64                       | \$1,578.68                       | \$1,560.39                       | \$1,490.11                   | \$1,440.11                     | \$1,402.27                      | \$1,372.46                      | \$1,203.77                        | \$1,183.34                        | \$1,064.98                        | \$1,570.97   | \$1,446.69   | \$1,183.41  |
| 57                       | \$1,677.21                       | \$1,649.05                       | \$1,629.95                       | \$1,556.54                   | \$1,504.31                     | \$1,464.78                      | \$1,433.64                      | \$1,257.43                        | \$1,236.10                        | \$1,112.45                        | \$1,641.00   | \$1,511.18   | \$1,236.17  |
| 58                       | \$1,753.61                       | \$1,724.16                       | \$1,704.19                       | \$1,627.43                   | \$1,572.83                     | \$1,531.50                      | \$1,498.94                      | \$1,314.71                        | \$1,292.40                        | \$1,163.12                        | \$1,715.75   | \$1,580.01   | \$1,292.47  |
| 59                       | \$1,791.46                       | \$1,761.38                       | \$1,740.98                       | \$1,662.56                   | \$1,606.78                     | \$1,564.56                      | \$1,531.29                      | \$1,343.09                        | \$1,320.29                        | \$1,188.23                        | \$1,752.78   | \$1,614.12   | \$1,320.37  |
| 60                       | \$1,867.85                       | \$1,836.49                       | \$1,815.22                       | \$1,733.46                   | \$1,675.30                     | \$1,631.28                      | \$1,596.59                      | \$1,400.36                        | \$1,376.60                        | \$1,238.90                        | \$1,827.53   | \$1,682.95   | \$1,376.67  |
| 61                       | \$1,933.92                       | \$1,901.45                       | \$1,879.43                       | \$1,794.78                   | \$1,734.55                     | \$1,688.98                      | \$1,653.07                      | \$1,449.89                        | \$1,425.29                        | \$1,282.72                        | \$1,892.17   | \$1,742.48   | \$1,425.37  |
| 62                       | \$1,977.28                       | \$1,944.08                       | \$1,921.56                       | \$1,835.01                   | \$1,773.44                     | \$1,726.85                      | \$1,690.13                      | \$1,482.40                        | \$1,457.24                        | \$1,311.48                        | \$1,934.59   | \$1,781.54   | \$1,457.33  |
| 63                       | \$2,031.65                       | \$1,997.54                       | \$1,974.40                       | \$1,885.47                   | \$1,822.21                     | \$1,774.33                      | \$1,736.60                      | \$1,523.16                        | \$1,497.31                        | \$1,347.54                        | \$1,987.79   | \$1,830.53   | \$1,497.40  |
| 64+                      | \$2,064.69                       | \$2,030.02                       | \$2,006.51                       | \$1,916.13                   | \$1,851.84                     | \$1,803.18                      | \$1,764.84                      | \$1,547.93                        | \$1,521.66                        | \$1,369.46                        | \$2,020.11   | \$1,860.30   | \$1,521.75  |

Pending regulatory approval.

Effective October 2023

## Rating Region 2

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$516.39                                  | \$507.74                                  | \$501.88                                  | \$479.34                              | \$463.30                                | \$451.17                                 | \$441.60                                 | \$387.50                                   | \$380.95                                   | \$342.99                              |
| 15      | \$562.29                                  | \$552.88                                  | \$546.49                                  | \$521.95                              | \$504.49                                | \$491.27                                 | \$480.86                                 | \$421.95                                   | \$414.81                                   | \$373.48                              |
| 16      | \$579.84                                  | \$570.13                                  | \$563.55                                  | \$538.24                              | \$520.23                                | \$506.61                                 | \$495.87                                 | \$435.12                                   | \$427.76                                   | \$385.13                              |
| 17      | \$597.39                                  | \$587.39                                  | \$580.61                                  | \$554.53                              | \$535.98                                | \$521.94                                 | \$510.88                                 | \$448.29                                   | \$440.71                                   | \$396.79                              |
| 18      | \$616.30                                  | \$605.98                                  | \$598.98                                  | \$572.07                              | \$552.94                                | \$538.45                                 | \$527.04                                 | \$462.47                                   | \$454.65                                   | \$409.35                              |
| 19      | \$635.20                                  | \$624.56                                  | \$617.35                                  | \$589.62                              | \$569.89                                | \$554.97                                 | \$543.20                                 | \$476.65                                   | \$468.60                                   | \$421.90                              |
| 20      | \$654.77                                  | \$643.81                                  | \$636.37                                  | \$607.79                              | \$587.46                                | \$572.07                                 | \$559.94                                 | \$491.34                                   | \$483.04                                   | \$434.90                              |
| 21      | \$675.02                                  | \$663.72                                  | \$656.05                                  | \$626.59                              | \$605.63                                | \$589.76                                 | \$577.26                                 | \$506.54                                   | \$497.98                                   | \$448.35                              |
| 22      | \$675.02                                  | \$663.72                                  | \$656.05                                  | \$626.59                              | \$605.63                                | \$589.76                                 | \$577.26                                 | \$506.54                                   | \$497.98                                   | \$448.35                              |
| 23      | \$675.02                                  | \$663.72                                  | \$656.05                                  | \$626.59                              | \$605.63                                | \$589.76                                 | \$577.26                                 | \$506.54                                   | \$497.98                                   | \$448.35                              |
| 24      | \$675.02                                  | \$663.72                                  | \$656.05                                  | \$626.59                              | \$605.63                                | \$589.76                                 | \$577.26                                 | \$506.54                                   | \$497.98                                   | \$448.35                              |
| 25      | \$677.72                                  | \$666.37                                  | \$658.68                                  | \$629.09                              | \$608.05                                | \$592.12                                 | \$579.57                                 | \$508.57                                   | \$499.97                                   | \$450.15                              |
| 26      | \$691.22                                  | \$679.65                                  | \$671.80                                  | \$641.63                              | \$620.16                                | \$603.92                                 | \$591.12                                 | \$518.70                                   | \$509.93                                   | \$459.11                              |
| 27      | \$707.42                                  | \$695.58                                  | \$687.54                                  | \$656.66                              | \$634.70                                | \$618.07                                 | \$604.97                                 | \$530.85                                   | \$521.88                                   | \$469.87                              |
| 28      | \$733.75                                  | \$721.46                                  | \$713.13                                  | \$681.10                              | \$658.31                                | \$641.07                                 | \$627.48                                 | \$550.61                                   | \$541.30                                   | \$487.36                              |
| 29      | \$755.35                                  | \$742.70                                  | \$734.12                                  | \$701.15                              | \$677.69                                | \$659.94                                 | \$645.95                                 | \$566.82                                   | \$557.24                                   | \$501.71                              |
| 30      | \$766.15                                  | \$753.32                                  | \$744.62                                  | \$711.18                              | \$687.38                                | \$669.38                                 | \$655.19                                 | \$574.92                                   | \$565.20                                   | \$508.88                              |
| 31      | \$782.35                                  | \$769.25                                  | \$760.37                                  | \$726.22                              | \$701.92                                | \$683.53                                 | \$669.05                                 | \$587.08                                   | \$577.15                                   | \$519.64                              |
| 32      | \$798.55                                  | \$785.18                                  | \$776.11                                  | \$741.25                              | \$716.45                                | \$697.69                                 | \$682.90                                 | \$599.24                                   | \$589.11                                   | \$530.40                              |
| 33      | \$808.68                                  | \$795.13                                  | \$785.95                                  | \$750.65                              | \$725.54                                | \$706.53                                 | \$691.56                                 | \$606.84                                   | \$596.58                                   | \$537.13                              |
| 34      | \$819.48                                  | \$805.75                                  | \$796.45                                  | \$760.68                              | \$735.23                                | \$715.97                                 | \$700.79                                 | \$614.94                                   | \$604.54                                   | \$544.30                              |
| 35      | \$824.88                                  | \$811.06                                  | \$801.70                                  | \$765.69                              | \$740.07                                | \$720.69                                 | \$705.41                                 | \$618.99                                   | \$608.53                                   | \$547.89                              |
| 36      | \$830.28                                  | \$816.37                                  | \$806.95                                  | \$770.70                              | \$744.92                                | \$725.41                                 | \$710.03                                 | \$623.04                                   | \$612.51                                   | \$551.47                              |
| 37      | \$835.68                                  | \$821.68                                  | \$812.19                                  | \$775.72                              | \$749.76                                | \$730.13                                 | \$714.65                                 | \$627.10                                   | \$616.49                                   | \$555.06                              |
| 38      | \$841.08                                  | \$826.99                                  | \$817.44                                  | \$780.73                              | \$754.61                                | \$734.84                                 | \$719.27                                 | \$631.15                                   | \$620.48                                   | \$558.65                              |
| 39      | \$851.88                                  | \$837.61                                  | \$827.94                                  | \$790.75                              | \$764.30                                | \$744.28                                 | \$728.50                                 | \$639.25                                   | \$628.45                                   | \$565.82                              |
| 40      | \$862.68                                  | \$848.23                                  | \$838.44                                  | \$800.78                              | \$773.99                                | \$753.72                                 | \$737.74                                 | \$647.36                                   | \$636.41                                   | \$572.99                              |
| 41      | \$878.88                                  | \$864.16                                  | \$854.18                                  | \$815.82                              | \$788.52                                | \$767.87                                 | \$751.59                                 | \$659.52                                   | \$648.36                                   | \$583.75                              |
| 42      | \$894.40                                  | \$879.43                                  | \$869.27                                  | \$830.23                              | \$802.45                                | \$781.43                                 | \$764.87                                 | \$671.17                                   | \$659.82                                   | \$594.07                              |
| 43      | \$916.00                                  | \$900.67                                  | \$890.26                                  | \$850.28                              | \$821.83                                | \$800.31                                 | \$783.34                                 | \$687.38                                   | \$675.75                                   | \$608.41                              |
| 44      | \$943.01                                  | \$927.21                                  | \$916.51                                  | \$875.34                              | \$846.06                                | \$823.90                                 | \$806.43                                 | \$707.64                                   | \$695.67                                   | \$626.35                              |
| 45      | \$974.73                                  | \$958.41                                  | \$947.34                                  | \$904.79                              | \$874.52                                | \$851.62                                 | \$833.56                                 | \$731.44                                   | \$719.08                                   | \$647.42                              |
| 46      | \$1,012.53                                | \$995.58                                  | \$984.08                                  | \$939.88                              | \$908.44                                | \$884.64                                 | \$865.89                                 | \$759.81                                   | \$746.96                                   | \$672.53                              |
| 47      | \$1,055.06                                | \$1,037.39                                | \$1,025.41                                | \$979.36                              | \$946.59                                | \$921.80                                 | \$902.26                                 | \$791.72                                   | \$778.34                                   | \$700.77                              |
| 48      | \$1,103.66                                | \$1,085.18                                | \$1,072.65                                | \$1,024.47                            | \$990.20                                | \$964.26                                 | \$943.82                                 | \$828.19                                   | \$814.19                                   | \$733.05                              |
| 49      | \$1,151.59                                | \$1,132.30                                | \$1,119.23                                | \$1,068.96                            | \$1,033.20                              | \$1,006.13                               | \$984.81                                 | \$864.16                                   | \$849.55                                   | \$764.89                              |
| 50      | \$1,205.59                                | \$1,185.40                                | \$1,171.71                                | \$1,119.09                            | \$1,081.65                              | \$1,053.31                               | \$1,030.99                               | \$904.68                                   | \$889.39                                   | \$800.76                              |
| 51      | \$1,258.92                                | \$1,237.84                                | \$1,223.54                                | \$1,168.59                            | \$1,129.49                              | \$1,099.91                               | \$1,076.59                               | \$944.70                                   | \$928.73                                   | \$836.18                              |
| 52      | \$1,317.64                                | \$1,295.58                                | \$1,280.62                                | \$1,223.10                            | \$1,182.18                              | \$1,151.21                               | \$1,126.81                               | \$988.77                                   | \$972.05                                   | \$875.18                              |
| 53      | \$1,377.04                                | \$1,353.99                                | \$1,338.35                                | \$1,278.24                            | \$1,235.48                              | \$1,203.11                               | \$1,177.61                               | \$1,033.34                                 | \$1,015.87                                 | \$914.64                              |
| 54      | \$1,441.17                                | \$1,417.04                                | \$1,400.67                                | \$1,337.76                            | \$1,293.01                              | \$1,259.14                               | \$1,232.45                               | \$1,081.46                                 | \$1,063.18                                 | \$957.23                              |
| 55      | \$1,505.30                                | \$1,480.09                                | \$1,463.00                                | \$1,397.29                            | \$1,350.54                              | \$1,315.17                               | \$1,287.29                               | \$1,129.59                                 | \$1,110.49                                 | \$999.82                              |
| 56      | \$1,574.83                                | \$1,548.46                                | \$1,530.57                                | \$1,461.83                            | \$1,412.92                              | \$1,375.91                               | \$1,346.75                               | \$1,181.76                                 | \$1,161.78                                 | \$1,046.00                            |
| 57      | \$1,645.03                                | \$1,617.48                                | \$1,598.80                                | \$1,526.99                            | \$1,475.91                              | \$1,437.25                               | \$1,406.78                               | \$1,234.44                                 | \$1,213.57                                 | \$1,092.63                            |
| 58      | \$1,719.96                                | \$1,691.15                                | \$1,671.62                                | \$1,596.55                            | \$1,543.13                              | \$1,502.71                               | \$1,470.86                               | \$1,290.67                                 | \$1,268.84                                 | \$1,142.40                            |
| 59      | \$1,757.08                                | \$1,727.66                                | \$1,707.71                                | \$1,631.01                            | \$1,576.44                              | \$1,535.15                               | \$1,502.61                               | \$1,318.52                                 | \$1,296.23                                 | \$1,167.06                            |
| 60      | \$1,832.01                                | \$1,801.33                                | \$1,780.53                                | \$1,700.56                            | \$1,643.67                              | \$1,600.61                               | \$1,566.69                               | \$1,374.75                                 | \$1,351.51                                 | \$1,216.83                            |
| 61      | \$1,896.81                                | \$1,865.05                                | \$1,843.51                                | \$1,760.71                            | \$1,701.81                              | \$1,657.23                               | \$1,622.10                               | \$1,423.38                                 | \$1,399.31                                 | \$1,259.87                            |
| 62      | \$1,939.34                                | \$1,906.86                                | \$1,884.84                                | \$1,800.19                            | \$1,739.96                              | \$1,694.39                               | \$1,658.47                               | \$1,455.29                                 | \$1,430.69                                 | \$1,288.11                            |
| 63      | \$1,992.66                                | \$1,959.30                                | \$1,936.67                                | \$1,849.69                            | \$1,787.81                              | \$1,740.98                               | \$1,704.07                               | \$1,495.31                                 | \$1,470.03                                 | \$1,323.53                            |
| 64+     | \$2,025.07                                | \$1,991.16                                | \$1,968.16                                | \$1,879.76                            | \$1,816.88                              | \$1,769.29                               | \$1,731.78                               | \$1,519.62                                 | \$1,493.93                                 | \$1,345.05                            |

Pending regulatory approval.



## Rating Region 2

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$497.63                         | \$492.05                      | \$488.26                       | \$478.00                         | \$424.53                   | \$421.93                     | \$417.42                     | \$410.15                      | \$428.99                                   | \$363.35                        |
| 15      | \$541.87                         | \$535.79                      | \$531.66                       | \$520.49                         | \$462.27                   | \$459.43                     | \$454.52                     | \$446.61                      | \$467.12                                   | \$395.65                        |
| 16      | \$558.78                         | \$552.51                      | \$548.25                       | \$536.73                         | \$476.69                   | \$473.77                     | \$468.71                     | \$460.55                      | \$481.70                                   | \$408.00                        |
| 17      | \$575.69                         | \$569.23                      | \$564.85                       | \$552.98                         | \$491.12                   | \$488.11                     | \$482.89                     | \$474.49                      | \$496.28                                   | \$420.35                        |
| 18      | \$593.91                         | \$587.24                      | \$582.72                       | \$570.47                         | \$506.66                   | \$503.56                     | \$498.17                     | \$489.50                      | \$511.98                                   | \$433.65                        |
| 19      | \$612.12                         | \$605.25                      | \$600.59                       | \$587.97                         | \$522.20                   | \$519.00                     | \$513.45                     | \$504.51                      | \$527.68                                   | \$446.94                        |
| 20      | \$630.99                         | \$623.91                      | \$619.10                       | \$606.09                         | \$538.29                   | \$535.00                     | \$529.27                     | \$520.06                      | \$543.94                                   | \$460.72                        |
| 21      | \$650.50                         | \$643.20                      | \$638.24                       | \$624.83                         | \$554.94                   | \$551.54                     | \$545.64                     | \$536.14                      | \$560.77                                   | \$474.97                        |
| 22      | \$650.50                         | \$643.20                      | \$638.24                       | \$624.83                         | \$554.94                   | \$551.54                     | \$545.64                     | \$536.14                      | \$560.77                                   | \$474.97                        |
| 23      | \$650.50                         | \$643.20                      | \$638.24                       | \$624.83                         | \$554.94                   | \$551.54                     | \$545.64                     | \$536.14                      | \$560.77                                   | \$474.97                        |
| 24      | \$650.50                         | \$643.20                      | \$638.24                       | \$624.83                         | \$554.94                   | \$551.54                     | \$545.64                     | \$536.14                      | \$560.77                                   | \$474.97                        |
| 25      | \$653.10                         | \$645.78                      | \$640.80                       | \$627.33                         | \$557.16                   | \$553.75                     | \$547.82                     | \$538.29                      | \$563.01                                   | \$476.87                        |
| 26      | \$666.11                         | \$658.64                      | \$653.56                       | \$639.83                         | \$568.26                   | \$564.78                     | \$558.74                     | \$549.01                      | \$574.22                                   | \$486.37                        |
| 27      | \$681.73                         | \$674.08                      | \$668.88                       | \$654.83                         | \$581.58                   | \$578.02                     | \$571.83                     | \$561.88                      | \$587.68                                   | \$497.77                        |
| 28      | \$707.10                         | \$699.16                      | \$693.77                       | \$679.19                         | \$603.22                   | \$599.53                     | \$593.11                     | \$582.79                      | \$609.55                                   | \$516.29                        |
| 29      | \$727.91                         | \$719.74                      | \$714.20                       | \$699.19                         | \$620.98                   | \$617.18                     | \$610.57                     | \$599.94                      | \$627.50                                   | \$531.49                        |
| 30      | \$738.32                         | \$730.03                      | \$724.41                       | \$709.19                         | \$629.86                   | \$626.00                     | \$619.30                     | \$608.52                      | \$636.47                                   | \$539.09                        |
| 31      | \$753.93                         | \$745.47                      | \$739.73                       | \$724.18                         | \$643.18                   | \$639.24                     | \$632.40                     | \$621.39                      | \$649.93                                   | \$550.49                        |
| 32      | \$769.54                         | \$760.91                      | \$755.04                       | \$739.18                         | \$656.50                   | \$652.47                     | \$645.49                     | \$634.26                      | \$663.39                                   | \$561.89                        |
| 33      | \$779.30                         | \$770.56                      | \$764.62                       | \$748.55                         | \$664.82                   | \$660.75                     | \$653.68                     | \$642.30                      | \$671.80                                   | \$569.01                        |
| 34      | \$789.71                         | \$780.85                      | \$774.83                       | \$758.55                         | \$673.70                   | \$669.57                     | \$662.41                     | \$650.88                      | \$680.77                                   | \$576.61                        |
| 35      | \$794.91                         | \$785.99                      | \$779.94                       | \$763.55                         | \$678.14                   | \$673.98                     | \$666.77                     | \$655.17                      | \$685.26                                   | \$580.41                        |
| 36      | \$800.12                         | \$791.14                      | \$785.04                       | \$768.55                         | \$682.58                   | \$678.40                     | \$671.14                     | \$659.45                      | \$689.74                                   | \$584.21                        |
| 37      | \$805.32                         | \$796.28                      | \$790.15                       | \$773.54                         | \$687.02                   | \$682.81                     | \$675.50                     | \$663.74                      | \$694.23                                   | \$588.01                        |
| 38      | \$810.53                         | \$801.43                      | \$795.25                       | \$778.54                         | \$691.46                   | \$687.22                     | \$679.87                     | \$668.03                      | \$698.71                                   | \$591.81                        |
| 39      | \$820.93                         | \$811.72                      | \$805.47                       | \$788.54                         | \$700.34                   | \$696.05                     | \$688.60                     | \$676.61                      | \$707.69                                   | \$599.41                        |
| 40      | \$831.34                         | \$822.01                      | \$815.68                       | \$798.54                         | \$709.22                   | \$704.87                     | \$697.33                     | \$685.19                      | \$716.66                                   | \$607.01                        |
| 41      | \$846.95                         | \$837.45                      | \$830.99                       | \$813.53                         | \$722.53                   | \$718.11                     | \$710.43                     | \$698.06                      | \$730.12                                   | \$618.41                        |
| 42      | \$861.91                         | \$852.24                      | \$845.67                       | \$827.90                         | \$735.30                   | \$730.79                     | \$722.98                     | \$710.39                      | \$743.01                                   | \$629.33                        |
| 43      | \$882.73                         | \$872.83                      | \$866.10                       | \$847.90                         | \$753.06                   | \$748.44                     | \$740.44                     | \$727.54                      | \$760.96                                   | \$644.53                        |
| 44      | \$908.75                         | \$898.55                      | \$891.63                       | \$872.89                         | \$775.25                   | \$770.50                     | \$762.26                     | \$748.99                      | \$783.39                                   | \$663.53                        |
| 45      | \$939.32                         | \$928.78                      | \$921.63                       | \$902.26                         | \$801.34                   | \$796.43                     | \$787.91                     | \$774.19                      | \$809.75                                   | \$685.85                        |
| 46      | \$975.75                         | \$964.80                      | \$957.37                       | \$937.25                         | \$832.41                   | \$827.31                     | \$818.46                     | \$804.21                      | \$841.15                                   | \$712.45                        |
| 47      | \$1,016.73                       | \$1,005.33                    | \$997.58                       | \$976.61                         | \$867.37                   | \$862.06                     | \$852.84                     | \$837.99                      | \$876.48                                   | \$742.37                        |
| 48      | \$1,063.57                       | \$1,051.64                    | \$1,043.53                     | \$1,021.60                       | \$907.33                   | \$901.77                     | \$892.12                     | \$876.59                      | \$916.85                                   | \$776.57                        |
| 49      | \$1,109.76                       | \$1,097.30                    | \$1,088.85                     | \$1,065.97                       | \$946.73                   | \$940.93                     | \$930.86                     | \$914.66                      | \$956.67                                   | \$810.29                        |
| 50      | \$1,161.80                       | \$1,148.76                    | \$1,139.91                     | \$1,115.95                       | \$991.13                   | \$985.05                     | \$974.52                     | \$957.55                      | \$1,001.53                                 | \$848.29                        |
| 51      | \$1,213.19                       | \$1,199.57                    | \$1,190.33                     | \$1,165.31                       | \$1,034.97                 | \$1,028.63                   | \$1,017.62                   | \$999.91                      | \$1,045.83                                 | \$885.81                        |
| 52      | \$1,269.78                       | \$1,255.53                    | \$1,245.85                     | \$1,219.67                       | \$1,083.25                 | \$1,076.61                   | \$1,065.09                   | \$1,046.55                    | \$1,094.61                                 | \$927.14                        |
| 53      | \$1,327.02                       | \$1,312.13                    | \$1,302.02                     | \$1,274.66                       | \$1,132.08                 | \$1,125.15                   | \$1,113.11                   | \$1,093.73                    | \$1,143.96                                 | \$968.93                        |
| 54      | \$1,388.82                       | \$1,373.24                    | \$1,362.65                     | \$1,334.02                       | \$1,184.80                 | \$1,177.54                   | \$1,164.95                   | \$1,144.66                    | \$1,197.23                                 | \$1,014.05                      |
| 55      | \$1,450.62                       | \$1,434.34                    | \$1,423.29                     | \$1,393.38                       | \$1,237.52                 | \$1,229.94                   | \$1,216.78                   | \$1,195.60                    | \$1,250.51                                 | \$1,059.18                      |
| 56      | \$1,517.62                       | \$1,500.59                    | \$1,489.03                     | \$1,457.74                       | \$1,294.68                 | \$1,286.75                   | \$1,272.98                   | \$1,250.82                    | \$1,308.27                                 | \$1,108.10                      |
| 57      | \$1,585.27                       | \$1,567.48                    | \$1,555.40                     | \$1,522.72                       | \$1,352.39                 | \$1,344.11                   | \$1,329.73                   | \$1,306.58                    | \$1,366.59                                 | \$1,157.49                      |
| 58      | \$1,657.48                       | \$1,638.88                    | \$1,626.25                     | \$1,592.08                       | \$1,413.99                 | \$1,405.33                   | \$1,390.30                   | \$1,366.09                    | \$1,428.83                                 | \$1,210.22                      |
| 59      | \$1,693.26                       | \$1,674.26                    | \$1,661.35                     | \$1,626.44                       | \$1,444.51                 | \$1,435.66                   | \$1,420.31                   | \$1,395.58                    | \$1,459.67                                 | \$1,236.34                      |
| 60      | \$1,765.46                       | \$1,745.65                    | \$1,732.20                     | \$1,695.80                       | \$1,506.11                 | \$1,496.89                   | \$1,480.87                   | \$1,455.09                    | \$1,521.92                                 | \$1,289.06                      |
| 61      | \$1,827.91                       | \$1,807.40                    | \$1,793.47                     | \$1,755.78                       | \$1,559.39                 | \$1,549.83                   | \$1,533.25                   | \$1,506.56                    | \$1,575.75                                 | \$1,334.66                      |
| 62      | \$1,868.89                       | \$1,847.92                    | \$1,833.68                     | \$1,795.15                       | \$1,594.35                 | \$1,584.58                   | \$1,567.63                   | \$1,540.34                    | \$1,611.08                                 | \$1,364.58                      |
| 63      | \$1,920.28                       | \$1,898.73                    | \$1,884.10                     | \$1,844.51                       | \$1,638.19                 | \$1,628.15                   | \$1,610.73                   | \$1,582.69                    | \$1,655.38                                 | \$1,402.10                      |
| 64+     | \$1,951.51                       | \$1,929.61                    | \$1,914.73                     | \$1,874.50                       | \$1,664.83                 | \$1,654.63                   | \$1,636.93                   | \$1,608.43                    | \$1,682.30                                 | \$1,424.90                      |

Pending regulatory approval.

Effective October 2023

## Rating Region 2

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$360.81                           | \$355.28                           | \$320.00                           | \$332.84                           | \$320.71                           | \$314.41                           | \$308.51                           | \$330.70   |
| 15      | \$392.88                           | \$386.86                           | \$348.44                           | \$362.42                           | \$349.21                           | \$342.35                           | \$335.93                           | \$360.10   |
| 16      | \$405.14                           | \$398.94                           | \$359.32                           | \$373.73                           | \$360.11                           | \$353.04                           | \$346.42                           | \$371.34   |
| 17      | \$417.41                           | \$411.01                           | \$370.19                           | \$385.04                           | \$371.01                           | \$363.73                           | \$356.90                           | \$382.58   |
| 18      | \$430.61                           | \$424.01                           | \$381.91                           | \$397.23                           | \$382.75                           | \$375.23                           | \$368.20                           | \$394.68   |
| 19      | \$443.82                           | \$437.02                           | \$393.62                           | \$409.41                           | \$394.49                           | \$386.74                           | \$379.49                           | \$406.79   |
| 20      | \$457.50                           | \$450.49                           | \$405.75                           | \$422.03                           | \$406.65                           | \$398.66                           | \$391.18                           | \$419.32   |
| 21      | \$471.64                           | \$464.42                           | \$418.30                           | \$435.08                           | \$419.22                           | \$410.99                           | \$403.28                           | \$432.29   |
| 22      | \$471.64                           | \$464.42                           | \$418.30                           | \$435.08                           | \$419.22                           | \$410.99                           | \$403.28                           | \$432.29   |
| 23      | \$471.64                           | \$464.42                           | \$418.30                           | \$435.08                           | \$419.22                           | \$410.99                           | \$403.28                           | \$432.29   |
| 24      | \$471.64                           | \$464.42                           | \$418.30                           | \$435.08                           | \$419.22                           | \$410.99                           | \$403.28                           | \$432.29   |
| 25      | \$473.53                           | \$466.28                           | \$419.97                           | \$436.82                           | \$420.90                           | \$412.63                           | \$404.89                           | \$434.02   |
| 26      | \$482.96                           | \$475.57                           | \$428.34                           | \$445.52                           | \$429.29                           | \$420.85                           | \$412.96                           | \$442.67   |
| 27      | \$494.28                           | \$486.71                           | \$438.38                           | \$455.96                           | \$439.35                           | \$430.72                           | \$422.64                           | \$453.04   |
| 28      | \$512.68                           | \$504.82                           | \$454.69                           | \$472.93                           | \$455.70                           | \$446.74                           | \$438.37                           | \$469.90   |
| 29      | \$527.77                           | \$519.69                           | \$468.07                           | \$486.85                           | \$469.11                           | \$459.90                           | \$451.27                           | \$483.73   |
| 30      | \$535.32                           | \$527.12                           | \$474.77                           | \$493.81                           | \$475.82                           | \$466.47                           | \$457.72                           | \$490.65   |
| 31      | \$546.64                           | \$538.26                           | \$484.81                           | \$504.26                           | \$485.88                           | \$476.34                           | \$467.40                           | \$501.03   |
| 32      | \$557.96                           | \$549.41                           | \$494.85                           | \$514.70                           | \$495.94                           | \$486.20                           | \$477.08                           | \$511.40   |
| 33      | \$565.03                           | \$556.37                           | \$501.12                           | \$521.22                           | \$502.23                           | \$492.36                           | \$483.13                           | \$517.89   |
| 34      | \$572.58                           | \$563.80                           | \$507.81                           | \$528.19                           | \$508.94                           | \$498.94                           | \$489.58                           | \$524.80   |
| 35      | \$576.35                           | \$567.52                           | \$511.16                           | \$531.67                           | \$512.29                           | \$502.23                           | \$492.81                           | \$528.26   |
| 36      | \$580.12                           | \$571.24                           | \$514.51                           | \$535.15                           | \$515.65                           | \$505.52                           | \$496.04                           | \$531.72   |
| 37      | \$583.90                           | \$574.95                           | \$517.85                           | \$538.63                           | \$519.00                           | \$508.80                           | \$499.26                           | \$535.18   |
| 38      | \$587.67                           | \$578.67                           | \$521.20                           | \$542.11                           | \$522.35                           | \$512.09                           | \$502.49                           | \$538.64   |
| 39      | \$595.22                           | \$586.10                           | \$527.89                           | \$549.07                           | \$529.06                           | \$518.67                           | \$508.94                           | \$545.55   |
| 40      | \$602.76                           | \$593.53                           | \$534.58                           | \$556.03                           | \$535.77                           | \$525.24                           | \$515.39                           | \$552.47   |
| 41      | \$614.08                           | \$604.67                           | \$544.62                           | \$566.47                           | \$545.83                           | \$535.11                           | \$525.07                           | \$562.84   |
| 42      | \$624.93                           | \$615.36                           | \$554.24                           | \$576.48                           | \$555.47                           | \$544.56                           | \$534.35                           | \$572.79   |
| 43      | \$640.02                           | \$630.22                           | \$567.63                           | \$590.40                           | \$568.89                           | \$557.71                           | \$547.25                           | \$586.62   |
| 44      | \$658.89                           | \$648.79                           | \$584.36                           | \$607.81                           | \$585.66                           | \$574.15                           | \$563.38                           | \$603.91   |
| 45      | \$681.05                           | \$670.62                           | \$604.02                           | \$628.25                           | \$605.36                           | \$593.47                           | \$582.34                           | \$624.23   |
| 46      | \$707.47                           | \$696.63                           | \$627.45                           | \$652.62                           | \$628.84                           | \$616.48                           | \$604.92                           | \$648.44   |
| 47      | \$737.18                           | \$725.89                           | \$653.80                           | \$680.03                           | \$655.25                           | \$642.38                           | \$630.33                           | \$675.67   |
| 48      | \$771.14                           | \$759.33                           | \$683.92                           | \$711.35                           | \$685.43                           | \$671.97                           | \$659.36                           | \$706.80   |
| 49      | \$804.63                           | \$792.30                           | \$713.62                           | \$742.24                           | \$715.20                           | \$701.15                           | \$688.00                           | \$737.49   |
| 50      | \$842.36                           | \$829.45                           | \$747.08                           | \$777.05                           | \$748.74                           | \$734.03                           | \$720.26                           | \$772.07   |
| 51      | \$879.62                           | \$866.14                           | \$780.12                           | \$811.42                           | \$781.85                           | \$766.49                           | \$752.12                           | \$806.22   |
| 52      | \$920.65                           | \$906.55                           | \$816.52                           | \$849.27                           | \$818.33                           | \$802.25                           | \$787.20                           | \$843.83   |
| 53      | \$962.15                           | \$947.42                           | \$853.33                           | \$887.56                           | \$855.22                           | \$838.42                           | \$822.69                           | \$881.87   |
| 54      | \$1,006.96                         | \$991.53                           | \$893.07                           | \$928.89                           | \$895.05                           | \$877.46                           | \$861.00                           | \$922.94   |
| 55      | \$1,051.77                         | \$1,035.65                         | \$932.80                           | \$970.23                           | \$934.87                           | \$916.51                           | \$899.32                           | \$964.01   |
| 56      | \$1,100.35                         | \$1,083.49                         | \$975.89                           | \$1,015.04                         | \$978.05                           | \$958.84                           | \$940.85                           | \$1,008.54   |
| 57      | \$1,149.40                         | \$1,131.79                         | \$1,019.39                         | \$1,060.29                         | \$1,021.65                         | \$1,001.58                         | \$982.80                           | \$1,053.49   |
| 58      | \$1,201.75                         | \$1,183.34                         | \$1,065.82                         | \$1,108.58                         | \$1,068.19                         | \$1,047.20                         | \$1,027.56                         | \$1,101.48   |
| 59      | \$1,227.69                         | \$1,208.88                         | \$1,088.83                         | \$1,132.51                         | \$1,091.24                         | \$1,069.80                         | \$1,049.74                         | \$1,125.26   |
| 60      | \$1,280.04                         | \$1,260.43                         | \$1,135.26                         | \$1,180.80                         | \$1,137.78                         | \$1,115.42                         | \$1,094.50                         | \$1,173.24   |
| 61      | \$1,325.32                         | \$1,305.02                         | \$1,175.42                         | \$1,222.57                         | \$1,178.02                         | \$1,154.88                         | \$1,133.22                         | \$1,214.74   |
| 62      | \$1,355.03                         | \$1,334.28                         | \$1,201.77                         | \$1,249.98                         | \$1,204.43                         | \$1,180.77                         | \$1,158.63                         | \$1,241.97   |
| 63      | \$1,392.29                         | \$1,370.97                         | \$1,234.81                         | \$1,284.35                         | \$1,237.55                         | \$1,213.24                         | \$1,190.49                         | \$1,276.12   |
| 64+     | \$1,414.93                         | \$1,393.26                         | \$1,254.89                         | \$1,305.24                         | \$1,257.67                         | \$1,232.97                         | \$1,209.84                         | \$1,296.87   |

Pending regulatory approval.



## Rating Region 2

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$420.66  | \$361.90                                    | \$346.45  | \$324.71                                    | \$322.65                                |
| 15      | \$458.05  | \$394.07                                    | \$377.25  | \$353.57                                    | \$351.33                                |
| 16      | \$472.35  | \$406.37                                    | \$389.02  | \$364.61                                    | \$362.29                                |
| 17      | \$486.64  | \$418.67                                    | \$400.80  | \$375.64                                    | \$373.26                                |
| 18      | \$502.04  | \$431.92                                    | \$413.48  | \$387.53                                    | \$385.07                                |
| 19      | \$517.44  | \$445.16                                    | \$426.16  | \$399.41                                    | \$396.88                                |
| 20      | \$533.38  | \$458.88                                    | \$439.29  | \$411.72                                    | \$409.11                                |
| 21      | \$549.88  | \$473.08                                    | \$452.88  | \$424.46                                    | \$421.76                                |
| 22      | \$549.88  | \$473.08                                    | \$452.88  | \$424.46                                    | \$421.76                                |
| 23      | \$549.88  | \$473.08                                    | \$452.88  | \$424.46                                    | \$421.76                                |
| 24      | \$549.88  | \$473.08                                    | \$452.88  | \$424.46                                    | \$421.76                                |
| 25      | \$552.08  | \$474.97                                    | \$454.69  | \$426.16                                    | \$423.45                                |
| 26      | \$563.08  | \$484.43                                    | \$463.75  | \$434.64                                    | \$431.88                                |
| 27      | \$576.27  | \$495.78                                    | \$474.62  | \$444.83                                    | \$442.01                                |
| 28      | \$597.72  | \$514.23                                    | \$492.28  | \$461.39                                    | \$458.45                                |
| 29      | \$615.31  | \$529.37                                    | \$506.77  | \$474.97                                    | \$471.95                                |
| 30      | \$624.11  | \$536.94                                    | \$514.02  | \$481.76                                    | \$478.70                                |
| 31      | \$637.31  | \$548.30                                    | \$524.89  | \$491.95                                    | \$488.82                                |
| 32      | \$650.51  | \$559.65                                    | \$535.76  | \$502.13                                    | \$498.94                                |
| 33      | \$658.76  | \$566.75                                    | \$542.55  | \$508.50                                    | \$505.27                                |
| 34      | \$667.55  | \$574.31                                    | \$549.80  | \$515.29                                    | \$512.02                                |
| 35      | \$671.95  | \$578.10                                    | \$553.42  | \$518.69                                    | \$515.39                                |
| 36      | \$676.35  | \$581.88                                    | \$557.04  | \$522.08                                    | \$518.77                                |
| 37      | \$680.75  | \$585.67                                    | \$560.67  | \$525.48                                    | \$522.14                                |
| 38      | \$685.15  | \$589.45                                    | \$564.29  | \$528.87                                    | \$525.51                                |
| 39      | \$693.95  | \$597.02                                    | \$571.53  | \$535.67                                    | \$532.26                                |
| 40      | \$702.75  | \$604.59                                    | \$578.78  | \$542.46                                    | \$539.01                                |
| 41      | \$715.94  | \$615.95                                    | \$589.65  | \$552.64                                    | \$549.13                                |
| 42      | \$728.59  | \$626.83                                    | \$600.07  | \$562.41                                    | \$558.83                                |
| 43      | \$746.19  | \$641.96                                    | \$614.56  | \$575.99                                    | \$572.33                                |
| 44      | \$768.18  | \$660.89                                    | \$632.67  | \$592.97                                    | \$589.20                                |
| 45      | \$794.03  | \$683.12                                    | \$653.96  | \$612.92                                    | \$609.02                                |
| 46      | \$824.82  | \$709.61                                    | \$679.32  | \$636.69                                    | \$632.64                                |
| 47      | \$859.46  | \$739.42                                    | \$707.85  | \$663.43                                    | \$659.21                                |
| 48      | \$899.05  | \$773.48                                    | \$740.46  | \$693.99                                    | \$689.58                                |
| 49      | \$938.09  | \$807.07                                    | \$772.61  | \$724.12                                    | \$719.52                                |
| 50      | \$982.08  | \$844.91                                    | \$808.84  | \$758.08                                    | \$753.27                                |
| 51      | \$1,025.52  | \$882.29                                    | \$844.62  | \$791.61                                    | \$786.58                                |
| 52      | \$1,073.36  | \$923.44                                    | \$884.02  | \$828.54                                    | \$823.28                                |
| 53      | \$1,121.75  | \$965.08                                    | \$923.88  | \$865.89                                    | \$860.39                                |
| 54      | \$1,173.99  | \$1,010.02                                  | \$966.90  | \$906.22                                    | \$900.46                                |
| 55      | \$1,226.23  | \$1,054.96                                  | \$1,009.92  | \$946.54                                    | \$940.53                                |
| 56      | \$1,282.87  | \$1,103.69                                  | \$1,056.57  | \$990.26                                    | \$983.97                                |
| 57      | \$1,340.06  | \$1,152.89                                  | \$1,103.67  | \$1,034.40                                  | \$1,027.83                              |
| 58      | \$1,401.09  | \$1,205.40                                  | \$1,153.94  | \$1,081.52                                  | \$1,074.65                              |
| 59      | \$1,431.34  | \$1,231.42                                  | \$1,178.85  | \$1,104.86                                  | \$1,097.84                              |
| 60      | \$1,492.37  | \$1,283.93                                  | \$1,229.12  | \$1,151.98                                  | \$1,144.66                              |
| 61      | \$1,545.16  | \$1,329.34                                  | \$1,272.59  | \$1,192.73                                  | \$1,185.15                              |
| 62      | \$1,579.80  | \$1,359.15                                  | \$1,301.12  | \$1,219.47                                  | \$1,211.72                              |
| 63      | \$1,623.24  | \$1,396.52                                  | \$1,336.90  | \$1,253.00                                  | \$1,245.04                              |
| 64+     | \$1,649.64  | \$1,419.23                                  | \$1,358.64  | \$1,273.37                                  | \$1,265.28                              |

Pending regulatory approval.

Effective October 2023

## Rating Region 2

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$536.45                          | \$530.12                       | \$526.57                        | \$515.39                          | \$457.23                    | \$454.35                      | \$449.52                      |
| 15      | \$584.13                          | \$577.24                       | \$573.38                        | \$561.20                          | \$497.87                    | \$494.74                      | \$489.47                      |
| 16      | \$602.36                          | \$595.25                       | \$591.27                        | \$578.72                          | \$513.41                    | \$510.18                      | \$504.75                      |
| 17      | \$620.60                          | \$613.27                       | \$609.17                        | \$596.23                          | \$528.95                    | \$525.62                      | \$520.03                      |
| 18      | \$640.23                          | \$632.67                       | \$628.44                        | \$615.10                          | \$545.69                    | \$542.25                      | \$536.48                      |
| 19      | \$659.87                          | \$652.08                       | \$647.71                        | \$633.96                          | \$562.42                    | \$558.88                      | \$552.93                      |
| 20      | \$680.20                          | \$672.17                       | \$667.68                        | \$653.50                          | \$579.76                    | \$576.10                      | \$569.97                      |
| 21      | \$701.24                          | \$692.96                       | \$688.33                        | \$673.71                          | \$597.69                    | \$593.92                      | \$587.60                      |
| 22      | \$701.24                          | \$692.96                       | \$688.33                        | \$673.71                          | \$597.69                    | \$593.92                      | \$587.60                      |
| 23      | \$701.24                          | \$692.96                       | \$688.33                        | \$673.71                          | \$597.69                    | \$593.92                      | \$587.60                      |
| 24      | \$701.24                          | \$692.96                       | \$688.33                        | \$673.71                          | \$597.69                    | \$593.92                      | \$587.60                      |
| 25      | \$704.04                          | \$695.73                       | \$691.08                        | \$676.40                          | \$600.08                    | \$596.30                      | \$589.95                      |
| 26      | \$718.07                          | \$709.59                       | \$704.85                        | \$689.88                          | \$612.03                    | \$608.18                      | \$601.71                      |
| 27      | \$734.90                          | \$726.22                       | \$721.37                        | \$706.05                          | \$626.37                    | \$622.43                      | \$615.81                      |
| 28      | \$762.25                          | \$753.25                       | \$748.21                        | \$732.32                          | \$649.68                    | \$645.59                      | \$638.72                      |
| 29      | \$784.69                          | \$775.42                       | \$770.24                        | \$753.88                          | \$668.81                    | \$664.60                      | \$657.53                      |
| 30      | \$795.91                          | \$786.51                       | \$781.25                        | \$764.66                          | \$678.37                    | \$674.10                      | \$666.93                      |
| 31      | \$812.74                          | \$803.14                       | \$797.77                        | \$780.83                          | \$692.72                    | \$688.36                      | \$681.03                      |
| 32      | \$829.57                          | \$819.77                       | \$814.29                        | \$797.00                          | \$707.06                    | \$702.61                      | \$695.13                      |
| 33      | \$840.08                          | \$830.17                       | \$824.61                        | \$807.10                          | \$716.03                    | \$711.52                      | \$703.95                      |
| 34      | \$851.30                          | \$841.26                       | \$835.63                        | \$817.88                          | \$725.59                    | \$721.02                      | \$713.35                      |
| 35      | \$856.91                          | \$846.80                       | \$841.13                        | \$823.27                          | \$730.37                    | \$725.77                      | \$718.05                      |
| 36      | \$862.52                          | \$852.34                       | \$846.64                        | \$828.66                          | \$735.15                    | \$730.52                      | \$722.75                      |
| 37      | \$868.13                          | \$857.89                       | \$852.15                        | \$834.05                          | \$739.93                    | \$735.28                      | \$727.45                      |
| 38      | \$873.74                          | \$863.43                       | \$857.65                        | \$839.44                          | \$744.72                    | \$740.03                      | \$732.15                      |
| 39      | \$884.96                          | \$874.52                       | \$868.67                        | \$850.22                          | \$754.28                    | \$749.53                      | \$741.55                      |
| 40      | \$896.18                          | \$885.61                       | \$879.68                        | \$861.00                          | \$763.84                    | \$759.03                      | \$750.96                      |
| 41      | \$913.01                          | \$902.24                       | \$896.20                        | \$877.17                          | \$778.19                    | \$773.29                      | \$765.06                      |
| 42      | \$929.14                          | \$918.17                       | \$912.03                        | \$892.66                          | \$791.93                    | \$786.95                      | \$778.57                      |
| 43      | \$951.58                          | \$940.35                       | \$934.06                        | \$914.22                          | \$811.06                    | \$805.95                      | \$797.38                      |
| 44      | \$979.63                          | \$968.07                       | \$961.59                        | \$941.17                          | \$834.97                    | \$829.71                      | \$820.88                      |
| 45      | \$1,012.59                        | \$1,000.64                     | \$993.94                        | \$972.84                          | \$863.06                    | \$857.62                      | \$848.50                      |
| 46      | \$1,051.86                        | \$1,039.44                     | \$1,032.49                      | \$1,010.56                        | \$896.53                    | \$890.88                      | \$881.40                      |
| 47      | \$1,096.04                        | \$1,083.10                     | \$1,075.85                      | \$1,053.01                        | \$934.18                    | \$928.30                      | \$918.42                      |
| 48      | \$1,146.53                        | \$1,132.99                     | \$1,125.41                      | \$1,101.51                        | \$977.22                    | \$971.06                      | \$960.73                      |
| 49      | \$1,196.31                        | \$1,182.19                     | \$1,174.28                      | \$1,149.35                        | \$1,019.65                  | \$1,013.23                    | \$1,002.45                    |
| 50      | \$1,252.41                        | \$1,237.63                     | \$1,229.35                      | \$1,203.24                        | \$1,067.47                  | \$1,060.75                    | \$1,049.46                    |
| 51      | \$1,307.81                        | \$1,292.37                     | \$1,283.73                      | \$1,256.47                        | \$1,114.68                  | \$1,107.66                    | \$1,095.88                    |
| 52      | \$1,368.82                        | \$1,352.66                     | \$1,343.61                      | \$1,315.08                        | \$1,166.68                  | \$1,159.34                    | \$1,147.00                    |
| 53      | \$1,430.53                        | \$1,413.64                     | \$1,404.19                      | \$1,374.37                        | \$1,219.28                  | \$1,211.60                    | \$1,198.71                    |
| 54      | \$1,497.14                        | \$1,479.47                     | \$1,469.58                      | \$1,438.37                        | \$1,276.06                  | \$1,268.02                    | \$1,254.53                    |
| 55      | \$1,563.76                        | \$1,545.31                     | \$1,534.97                      | \$1,502.37                        | \$1,332.84                  | \$1,324.45                    | \$1,310.35                    |
| 56      | \$1,635.99                        | \$1,616.68                     | \$1,605.86                      | \$1,571.76                        | \$1,394.40                  | \$1,385.62                    | \$1,370.88                    |
| 57      | \$1,708.92                        | \$1,688.75                     | \$1,677.45                      | \$1,641.83                        | \$1,456.56                  | \$1,447.39                    | \$1,431.99                    |
| 58      | \$1,786.76                        | \$1,765.67                     | \$1,753.85                      | \$1,716.61                        | \$1,522.90                  | \$1,513.31                    | \$1,497.21                    |
| 59      | \$1,825.32                        | \$1,803.78                     | \$1,791.71                      | \$1,753.67                        | \$1,555.78                  | \$1,545.98                    | \$1,529.53                    |
| 60      | \$1,903.16                        | \$1,880.70                     | \$1,868.12                      | \$1,828.45                        | \$1,622.12                  | \$1,611.90                    | \$1,594.75                    |
| 61      | \$1,970.48                        | \$1,947.22                     | \$1,934.20                      | \$1,893.12                        | \$1,679.50                  | \$1,668.92                    | \$1,651.16                    |
| 62      | \$2,014.66                        | \$1,990.88                     | \$1,977.56                      | \$1,935.57                        | \$1,717.15                  | \$1,706.34                    | \$1,688.18                    |
| 63      | \$2,070.06                        | \$2,045.62                     | \$2,031.94                      | \$1,988.79                        | \$1,764.37                  | \$1,753.26                    | \$1,734.60                    |
| 64+     | \$2,103.72                        | \$2,078.89                     | \$2,064.98                      | \$2,021.13                        | \$1,793.06                  | \$1,781.77                    | \$1,762.81                    |

Pending regulatory approval.

## Rating Region 2

### Off-Exchange 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 | \$441.61                       | \$390.65                         | \$387.91                         | \$381.85                         | \$342.97                         | \$357.46                         | \$344.30                         | \$337.03                         | \$330.50                         |
| 15      | \$480.86                       | \$425.37                         | \$422.39                         | \$415.80                         | \$373.46                         | \$389.23                         | \$374.91                         | \$366.98                         | \$359.88                         |
| 16      | \$495.87                       | \$438.65                         | \$435.57                         | \$428.78                         | \$385.11                         | \$401.38                         | \$386.61                         | \$378.44                         | \$371.11                         |
| 17      | \$510.88                       | \$451.92                         | \$448.76                         | \$441.75                         | \$396.77                         | \$413.53                         | \$398.31                         | \$389.89                         | \$382.35                         |
| 18      | \$527.04                       | \$466.22                         | \$462.96                         | \$455.73                         | \$409.32                         | \$426.62                         | \$410.91                         | \$402.23                         | \$394.44                         |
| 19      | \$543.20                       | \$480.52                         | \$477.15                         | \$469.71                         | \$421.88                         | \$439.70                         | \$423.52                         | \$414.56                         | \$406.54                         |
| 20      | \$559.94                       | \$495.33                         | \$491.86                         | \$484.18                         | \$434.88                         | \$453.25                         | \$436.57                         | \$427.34                         | \$419.07                         |
| 21      | \$577.26                       | \$510.65                         | \$507.07                         | \$499.16                         | \$448.33                         | \$467.27                         | \$450.07                         | \$440.56                         | \$432.03                         |
| 22      | \$577.26                       | \$510.65                         | \$507.07                         | \$499.16                         | \$448.33                         | \$467.27                         | \$450.07                         | \$440.56                         | \$432.03                         |
| 23      | \$577.26                       | \$510.65                         | \$507.07                         | \$499.16                         | \$448.33                         | \$467.27                         | \$450.07                         | \$440.56                         | \$432.03                         |
| 24      | \$577.26                       | \$510.65                         | \$507.07                         | \$499.16                         | \$448.33                         | \$467.27                         | \$450.07                         | \$440.56                         | \$432.03                         |
| 25      | \$579.57                       | \$512.69                         | \$509.10                         | \$501.15                         | \$450.12                         | \$469.14                         | \$451.87                         | \$442.32                         | \$433.76                         |
| 26      | \$591.12                       | \$522.91                         | \$519.24                         | \$511.14                         | \$459.09                         | \$478.48                         | \$460.87                         | \$451.13                         | \$442.40                         |
| 27      | \$604.97                       | \$535.16                         | \$531.41                         | \$523.12                         | \$469.85                         | \$489.70                         | \$471.67                         | \$461.70                         | \$452.77                         |
| 28      | \$627.48                       | \$555.08                         | \$551.19                         | \$542.58                         | \$487.33                         | \$507.92                         | \$489.23                         | \$478.88                         | \$469.61                         |
| 29      | \$645.96                       | \$571.42                         | \$567.41                         | \$558.56                         | \$501.68                         | \$522.87                         | \$503.63                         | \$492.98                         | \$483.44                         |
| 30      | \$655.19                       | \$579.59                         | \$575.53                         | \$566.54                         | \$508.85                         | \$530.35                         | \$510.83                         | \$500.03                         | \$490.35                         |
| 31      | \$669.05                       | \$591.84                         | \$587.70                         | \$578.52                         | \$519.61                         | \$541.56                         | \$521.63                         | \$510.60                         | \$500.72                         |
| 32      | \$682.90                       | \$604.10                         | \$599.86                         | \$590.50                         | \$530.37                         | \$552.78                         | \$532.43                         | \$521.18                         | \$511.09                         |
| 33      | \$691.56                       | \$611.76                         | \$607.47                         | \$597.99                         | \$537.10                         | \$559.79                         | \$539.18                         | \$527.79                         | \$517.57                         |
| 34      | \$700.80                       | \$619.93                         | \$615.58                         | \$605.98                         | \$544.27                         | \$567.26                         | \$546.39                         | \$534.83                         | \$524.48                         |
| 35      | \$705.41                       | \$624.01                         | \$619.64                         | \$609.97                         | \$547.86                         | \$571.00                         | \$549.99                         | \$538.36                         | \$527.94                         |
| 36      | \$710.03                       | \$628.10                         | \$623.70                         | \$613.96                         | \$551.44                         | \$574.74                         | \$553.59                         | \$541.88                         | \$531.39                         |
| 37      | \$714.65                       | \$632.18                         | \$627.75                         | \$617.96                         | \$555.03                         | \$578.48                         | \$557.19                         | \$545.41                         | \$534.85                         |
| 38      | \$719.27                       | \$636.27                         | \$631.81                         | \$621.95                         | \$558.62                         | \$582.22                         | \$560.79                         | \$548.93                         | \$538.31                         |
| 39      | \$728.50                       | \$644.44                         | \$639.92                         | \$629.94                         | \$565.79                         | \$589.69                         | \$567.99                         | \$555.98                         | \$545.22                         |
| 40      | \$737.74                       | \$652.61                         | \$648.04                         | \$637.92                         | \$572.96                         | \$597.17                         | \$575.19                         | \$563.03                         | \$552.13                         |
| 41      | \$751.60                       | \$664.87                         | \$660.21                         | \$649.90                         | \$583.72                         | \$608.38                         | \$585.99                         | \$573.60                         | \$562.50                         |
| 42      | \$764.87                       | \$676.61                         | \$671.87                         | \$661.38                         | \$594.04                         | \$619.13                         | \$596.34                         | \$583.74                         | \$572.44                         |
| 43      | \$783.34                       | \$692.95                         | \$688.10                         | \$677.35                         | \$608.38                         | \$634.08                         | \$610.75                         | \$597.83                         | \$586.26                         |
| 44      | \$806.44                       | \$713.38                         | \$708.38                         | \$697.32                         | \$626.32                         | \$652.77                         | \$628.75                         | \$615.46                         | \$603.54                         |
| 45      | \$833.57                       | \$737.38                         | \$732.21                         | \$720.78                         | \$647.39                         | \$674.74                         | \$649.90                         | \$636.16                         | \$623.85                         |
| 46      | \$865.89                       | \$765.97                         | \$760.61                         | \$748.73                         | \$672.49                         | \$700.90                         | \$675.11                         | \$660.83                         | \$648.04                         |
| 47      | \$902.26                       | \$798.15                         | \$792.55                         | \$780.18                         | \$700.74                         | \$730.34                         | \$703.46                         | \$688.59                         | \$675.26                         |
| 48      | \$943.82                       | \$834.91                         | \$829.06                         | \$816.12                         | \$733.02                         | \$763.98                         | \$735.87                         | \$720.31                         | \$706.37                         |
| 49      | \$984.81                       | \$871.17                         | \$865.06                         | \$851.56                         | \$764.85                         | \$797.16                         | \$767.82                         | \$751.59                         | \$737.04                         |
| 50      | \$1,030.99                     | \$912.02                         | \$905.63                         | \$891.49                         | \$800.72                         | \$834.54                         | \$803.83                         | \$786.83                         | \$771.60                         |
| 51      | \$1,076.59                     | \$952.36                         | \$945.69                         | \$930.93                         | \$836.13                         | \$871.46                         | \$839.38                         | \$821.64                         | \$805.73                         |
| 52      | \$1,126.82                     | \$996.79                         | \$989.80                         | \$974.35                         | \$875.14                         | \$912.11                         | \$878.54                         | \$859.96                         | \$843.32                         |
| 53      | \$1,177.61                     | \$1,041.73                       | \$1,034.42                       | \$1,018.28                       | \$914.59                         | \$953.23                         | \$918.14                         | \$898.73                         | \$881.34                         |
| 54      | \$1,232.45                     | \$1,090.24                       | \$1,082.60                       | \$1,065.70                       | \$957.18                         | \$997.62                         | \$960.90                         | \$940.59                         | \$922.38                         |
| 55      | \$1,287.29                     | \$1,138.75                       | \$1,130.77                       | \$1,113.12                       | \$999.77                         | \$1,042.01                       | \$1,003.66                       | \$982.44                         | \$963.42                         |
| 56      | \$1,346.75                     | \$1,191.35                       | \$1,183.00                       | \$1,164.53                       | \$1,045.95                       | \$1,090.14                       | \$1,050.01                       | \$1,027.82                       | \$1,007.92                       |
| 57      | \$1,406.79                     | \$1,244.45                       | \$1,235.73                       | \$1,216.44                       | \$1,092.58                       | \$1,138.73                       | \$1,096.82                       | \$1,073.63                       | \$1,052.85                       |
| 58      | \$1,470.86                     | \$1,301.14                       | \$1,292.02                       | \$1,271.85                       | \$1,142.34                       | \$1,190.60                       | \$1,146.78                       | \$1,122.54                       | \$1,100.81                       |
| 59      | \$1,502.61                     | \$1,329.22                       | \$1,319.91                       | \$1,299.30                       | \$1,167.00                       | \$1,216.30                       | \$1,171.53                       | \$1,146.77                       | \$1,124.57                       |
| 60      | \$1,566.69                     | \$1,385.90                       | \$1,376.19                       | \$1,354.71                       | \$1,216.76                       | \$1,268.17                       | \$1,221.49                       | \$1,195.67                       | \$1,172.53                       |
| 61      | \$1,622.11                     | \$1,434.93                       | \$1,424.87                       | \$1,402.63                       | \$1,259.80                       | \$1,313.02                       | \$1,264.70                       | \$1,237.96                       | \$1,214.00                       |
| 62      | \$1,658.47                     | \$1,467.10                       | \$1,456.81                       | \$1,434.08                       | \$1,288.05                       | \$1,342.46                       | \$1,293.05                       | \$1,265.72                       | \$1,241.22                       |
| 63      | \$1,704.08                     | \$1,507.44                       | \$1,496.87                       | \$1,473.51                       | \$1,323.47                       | \$1,379.38                       | \$1,328.61                       | \$1,300.52                       | \$1,275.35                       |
| 64+     | \$1,731.79                     | \$1,531.95                       | \$1,521.21                       | \$1,497.47                       | \$1,344.99                       | \$1,401.81                       | \$1,350.21                       | \$1,321.67                       | \$1,296.09                       |

Pending regulatory approval.

Effective October 2023

## Rating Region 2

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$452.29   | \$388.85                               | \$376.40   | \$347.92                               | \$345.69                           | \$526.55  | \$472.21                                      | \$412.51   | \$359.81   | \$388.85  | \$345.69  |
| 15                            | \$492.50   | \$423.42                               | \$409.86   | \$378.85                               | \$376.42                           | \$573.36  | \$514.19                                      | \$449.18   | \$391.79   | \$423.42  | \$376.42  |
| 16                            | \$507.87   | \$436.63                               | \$422.65   | \$390.68                               | \$388.17                           | \$591.25  | \$530.24                                      | \$463.20   | \$404.02   | \$436.63  | \$388.17  |
| 17                            | \$523.24   | \$449.85                               | \$435.45   | \$402.50                               | \$399.91                           | \$609.15  | \$546.29                                      | \$477.22   | \$416.25   | \$449.85  | \$399.91  |
| 18                            | \$539.79   | \$464.08                               | \$449.22   | \$415.24                               | \$412.57                           | \$628.42  | \$563.57                                      | \$492.32   | \$429.42   | \$464.08  | \$412.57  |
| 19                            | \$556.35   | \$478.31                               | \$463.00   | \$427.97                               | \$425.22                           | \$647.69  | \$580.85                                      | \$507.42   | \$442.59   | \$478.31  | \$425.22  |
| 20                            | \$573.49   | \$493.06                               | \$477.27   | \$441.16                               | \$438.32                           | \$667.65  | \$598.75                                      | \$523.05   | \$456.23   | \$493.06  | \$438.32  |
| 21                            | \$591.23   | \$508.30                               | \$492.03   | \$454.80                               | \$451.88                           | \$688.30  | \$617.27                                      | \$539.23   | \$470.34   | \$508.30  | \$451.88  |
| 22                            | \$591.23   | \$508.30                               | \$492.03   | \$454.80                               | \$451.88                           | \$688.30  | \$617.27                                      | \$539.23   | \$470.34   | \$508.30  | \$451.88  |
| 23                            | \$591.23   | \$508.30                               | \$492.03   | \$454.80                               | \$451.88                           | \$688.30  | \$617.27                                      | \$539.23   | \$470.34   | \$508.30  | \$451.88  |
| 24                            | \$591.23   | \$508.30                               | \$492.03   | \$454.80                               | \$451.88                           | \$688.30  | \$617.27                                      | \$539.23   | \$470.34   | \$508.30  | \$451.88  |
| 25                            | \$593.60   | \$510.34                               | \$494.00   | \$456.62                               | \$453.69                           | \$691.06  | \$619.74                                      | \$541.39   | \$472.22   | \$510.34  | \$453.69  |
| 26                            | \$605.42   | \$520.50                               | \$503.84   | \$465.72                               | \$462.73                           | \$704.82  | \$632.09                                      | \$552.17   | \$481.63   | \$520.50  | \$462.73  |
| 27                            | \$619.61   | \$532.70                               | \$515.65   | \$476.63                               | \$473.57                           | \$721.34  | \$646.90                                      | \$565.11   | \$492.91   | \$532.70  | \$473.57  |
| 28                            | \$642.67   | \$552.53                               | \$534.84   | \$494.37                               | \$491.19                           | \$748.19  | \$670.97                                      | \$586.14   | \$511.26   | \$552.53  | \$491.19  |
| 29                            | \$661.59   | \$568.79                               | \$550.58   | \$508.92                               | \$505.65                           | \$770.21  | \$690.73                                      | \$603.40   | \$526.31   | \$568.79  | \$505.65  |
| 30                            | \$671.05   | \$576.93                               | \$558.46   | \$516.20                               | \$512.88                           | \$781.22  | \$700.60                                      | \$612.03   | \$533.83   | \$576.93  | \$512.88  |
| 31                            | \$685.24   | \$589.13                               | \$570.26   | \$527.12                               | \$523.73                           | \$797.74  | \$715.42                                      | \$624.97   | \$545.12   | \$589.13  | \$523.73  |
| 32                            | \$699.43   | \$601.32                               | \$582.07   | \$538.03                               | \$534.57                           | \$814.26  | \$730.23                                      | \$637.91   | \$556.41   | \$601.32  | \$534.57  |
| 33                            | \$708.29   | \$608.95                               | \$589.45   | \$544.85                               | \$541.35                           | \$824.59  | \$739.49                                      | \$646.00   | \$563.47   | \$608.95  | \$541.35  |
| 34                            | \$717.75   | \$617.08                               | \$597.33   | \$552.13                               | \$548.58                           | \$835.60  | \$749.37                                      | \$654.62   | \$570.99   | \$617.08  | \$548.58  |
| 35                            | \$722.48   | \$621.15                               | \$601.26   | \$555.77                               | \$552.20                           | \$841.11  | \$754.31                                      | \$658.94   | \$574.75   | \$621.15  | \$552.20  |
| 36                            | \$727.21   | \$625.21                               | \$605.20   | \$559.41                               | \$555.81                           | \$846.61  | \$759.24                                      | \$663.25   | \$578.52   | \$625.21  | \$555.81  |
| 37                            | \$731.94   | \$629.28                               | \$609.13   | \$563.05                               | \$559.43                           | \$852.12  | \$764.18                                      | \$667.57   | \$582.28   | \$629.28  | \$559.43  |
| 38                            | \$736.67   | \$633.35                               | \$613.07   | \$566.68                               | \$563.04                           | \$857.63  | \$769.12                                      | \$671.88   | \$586.04   | \$633.35  | \$563.04  |
| 39                            | \$746.13   | \$641.48                               | \$620.94   | \$573.96                               | \$570.27                           | \$868.64  | \$779.00                                      | \$680.51   | \$593.57   | \$641.48  | \$570.27  |
| 40                            | \$755.59   | \$649.61                               | \$628.82   | \$581.24                               | \$577.50                           | \$879.65  | \$788.87                                      | \$689.14   | \$601.09   | \$649.61  | \$577.50  |
| 41                            | \$769.78   | \$661.81                               | \$640.62   | \$592.15                               | \$588.35                           | \$896.17  | \$803.69                                      | \$702.08   | \$612.38   | \$661.81  | \$588.35  |
| 42                            | \$783.38   | \$673.50                               | \$651.94   | \$602.61                               | \$598.74                           | \$912.00  | \$817.88                                      | \$714.48   | \$623.20   | \$673.50  | \$598.74  |
| 43                            | \$802.30   | \$689.77                               | \$667.69   | \$617.17                               | \$613.20                           | \$934.03  | \$837.64                                      | \$731.73   | \$638.25   | \$689.77  | \$613.20  |
| 44                            | \$825.95   | \$710.10                               | \$687.37   | \$635.36                               | \$631.28                           | \$961.56  | \$862.33                                      | \$753.30   | \$657.06   | \$710.10  | \$631.28  |
| 45                            | \$853.74   | \$733.99                               | \$710.49   | \$656.74                               | \$652.51                           | \$993.91  | \$891.34                                      | \$778.65   | \$679.17   | \$733.99  | \$652.51  |
| 46                            | \$886.85   | \$762.46                               | \$738.05   | \$682.20                               | \$677.82                           | \$1,032.46                                      | \$925.91                                      | \$808.84   | \$705.51   | \$762.46  | \$677.82  |
| 47                            | \$924.09   | \$794.48                               | \$769.04   | \$710.86                               | \$706.29                           | \$1,075.82                                      | \$964.80                                      | \$842.82   | \$735.14   | \$794.48  | \$706.29  |
| 48                            | \$966.66   | \$831.08                               | \$804.47   | \$743.60                               | \$738.82                           | \$1,125.38                                      | \$1,009.24                                    | \$881.64   | \$769.00   | \$831.08  | \$738.82  |
| 49                            | \$1,008.64                                       | \$867.17                               | \$839.40   | \$775.89                               | \$770.91                           | \$1,174.25                                      | \$1,053.07                                    | \$919.93   | \$802.40   | \$867.17  | \$770.91  |
| 50                            | \$1,055.94                                       | \$907.83                               | \$878.77   | \$812.28                               | \$807.06                           | \$1,229.31                                      | \$1,102.45                                    | \$963.06   | \$840.02   | \$907.83  | \$807.06  |
| 51                            | \$1,102.65                                       | \$947.99                               | \$917.64   | \$848.21                               | \$842.76                           | \$1,283.69                                      | \$1,151.21                                    | \$1,005.66                                       | \$877.18   | \$947.99  | \$842.76  |
| 52                            | \$1,154.08                                       | \$992.21                               | \$960.44   | \$887.78                               | \$882.07                           | \$1,343.57                                      | \$1,204.91                                    | \$1,052.58                                       | \$918.10   | \$992.21  | \$882.07  |
| 53                            | \$1,206.11                                       | \$1,036.94                             | \$1,003.74   | \$927.80                               | \$921.84                           | \$1,404.14                                      | \$1,259.23                                    | \$1,100.03                                       | \$959.49   | \$1,036.94  | \$921.84  |
| 54                            | \$1,262.28                                       | \$1,085.23                             | \$1,050.49   | \$971.00                               | \$964.76                           | \$1,469.53                                      | \$1,317.87                                    | \$1,151.26                                       | \$1,004.17                                       | \$1,085.23  | \$964.76  |
| 55                            | \$1,318.44                                       | \$1,133.52                             | \$1,097.23   | \$1,014.21                             | \$1,007.69                         | \$1,534.92                                      | \$1,376.52                                    | \$1,202.48                                       | \$1,048.85                                       | \$1,133.52  | \$1,007.69  |
| 56                            | \$1,379.34                                       | \$1,185.88                             | \$1,147.91   | \$1,061.06                             | \$1,054.24                         | \$1,605.81                                      | \$1,440.09                                    | \$1,258.02                                       | \$1,097.30                                       | \$1,185.88  | \$1,054.24  |
| 57                            | \$1,440.83                                       | \$1,238.74                             | \$1,199.08   | \$1,108.35                             | \$1,101.23                         | \$1,677.40                                      | \$1,504.29                                    | \$1,314.10                                       | \$1,146.21                                       | \$1,238.74  | \$1,101.23  |
| 58                            | \$1,506.46                                       | \$1,295.16                             | \$1,253.69   | \$1,158.84                             | \$1,151.39                         | \$1,753.80                                      | \$1,572.81                                    | \$1,373.96                                       | \$1,198.42                                       | \$1,295.16  | \$1,151.39  |
| 59                            | \$1,538.97                                       | \$1,323.12                             | \$1,280.76   | \$1,183.85                             | \$1,176.24                         | \$1,791.65                                      | \$1,606.76                                    | \$1,403.61                                       | \$1,224.29                                       | \$1,323.12  | \$1,176.24  |
| 60                            | \$1,604.60                                       | \$1,379.54                             | \$1,335.37   | \$1,234.34                             | \$1,226.40                         | \$1,868.06                                      | \$1,675.27                                    | \$1,463.47                                       | \$1,276.50                                       | \$1,379.54  | \$1,226.40  |
| 61                            | \$1,661.36                                       | \$1,428.34                             | \$1,382.61   | \$1,278.00                             | \$1,269.78                         | \$1,934.13                                      | \$1,734.53                                    | \$1,515.24                                       | \$1,321.65                                       | \$1,428.34  | \$1,269.78  |
| 62                            | \$1,698.61                                       | \$1,460.36                             | \$1,413.60   | \$1,306.65                             | \$1,298.25                         | \$1,977.50                                      | \$1,773.42                                    | \$1,549.21                                       | \$1,351.28                                       | \$1,460.36  | \$1,298.25  |
| 63                            | \$1,745.31                                       | \$1,500.52                             | \$1,452.48   | \$1,342.58                             | \$1,333.95                         | \$2,031.87                                      | \$1,822.19                                    | \$1,591.81                                       | \$1,388.44                                       | \$1,500.52  | \$1,333.95  |
| 64+                           | \$1,773.69                                       | \$1,524.91                             | \$1,476.09   | \$1,364.41                             | \$1,355.64                         | \$2,064.91                                      | \$1,851.81                                    | \$1,617.69                                       | \$1,411.02                                       | \$1,524.91  | \$1,355.64  |

Pending regulatory approval.

## Rating Region 2 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$6.27  | \$6.46  | \$7.64                             | \$7.73            | \$8.39                                    |
| 15      | \$6.82  | \$7.04  | \$8.32                             | \$8.42            | \$9.13                                    |
| 16      | \$7.04  | \$7.26  | \$8.58                             | \$8.68            | \$9.42                                    |
| 17      | \$7.25  | \$7.48  | \$8.84                             | \$8.94            | \$9.70                                    |
| 18      | \$7.48  | \$7.71  | \$9.12                             | \$9.23            | \$10.01                                   |
| 19      | \$7.71  | \$7.95  | \$9.40                             | \$9.51            | \$10.31                                   |
| 20      | \$7.95  | \$8.19  | \$9.69                             | \$9.80            | \$10.63                                   |
| 21      | \$8.19  | \$8.45  | \$9.99                             | \$10.11           | \$10.96                                   |
| 22      | \$8.19  | \$8.45  | \$9.99                             | \$10.11           | \$10.96                                   |
| 23      | \$8.19  | \$8.45  | \$9.99                             | \$10.11           | \$10.96                                   |
| 24      | \$8.19  | \$8.45  | \$9.99                             | \$10.11           | \$10.96                                   |
| 25      | \$8.22  | \$8.48  | \$10.03                            | \$10.15           | \$11.00                                   |
| 26      | \$8.39  | \$8.65  | \$10.23                            | \$10.35           | \$11.22                                   |
| 27      | \$8.58  | \$8.85  | \$10.47                            | \$10.59           | \$11.49                                   |
| 28      | \$8.90  | \$9.18  | \$10.86                            | \$10.99           | \$11.91                                   |
| 29      | \$9.16  | \$9.45  | \$11.18                            | \$11.31           | \$12.26                                   |
| 30      | \$9.30  | \$9.59  | \$11.34                            | \$11.47           | \$12.44                                   |
| 31      | \$9.49  | \$9.79  | \$11.58                            | \$11.71           | \$12.70                                   |
| 32      | \$9.69  | \$9.99  | \$11.82                            | \$11.96           | \$12.97                                   |
| 33      | \$9.81  | \$10.12   | \$11.97                            | \$12.11           | \$13.13                                   |
| 34      | \$9.94  | \$10.25   | \$12.13                            | \$12.27           | \$13.30                                   |
| 35      | \$10.01   | \$10.32   | \$12.21                            | \$12.35           | \$13.39                                   |
| 36      | \$10.07   | \$10.39   | \$12.29                            | \$12.43           | \$13.48                                   |
| 37      | \$10.14   | \$10.45   | \$12.37                            | \$12.51           | \$13.57                                   |
| 38      | \$10.20   | \$10.52   | \$12.45                            | \$12.59           | \$13.66                                   |
| 39      | \$10.34   | \$10.66   | \$12.61                            | \$12.75           | \$13.83                                   |
| 40      | \$10.47   | \$10.79   | \$12.77                            | \$12.91           | \$14.00                                   |
| 41      | \$10.66   | \$11.00   | \$13.01                            | \$13.16           | \$14.27                                   |
| 42      | \$10.85   | \$11.19   | \$13.24                            | \$13.39           | \$14.52                                   |
| 43      | \$11.11   | \$11.46   | \$13.56                            | \$13.71           | \$14.87                                   |
| 44      | \$11.44   | \$11.80   | \$13.95                            | \$14.12           | \$15.31                                   |
| 45      | \$11.83   | \$12.19   | \$14.42                            | \$14.59           | \$15.83                                   |
| 46      | \$12.28   | \$12.67   | \$14.98                            | \$15.16           | \$16.44                                   |
| 47      | \$12.80   | \$13.20   | \$15.61                            | \$15.79           | \$17.13                                   |
| 48      | \$13.39   | \$13.81   | \$16.33                            | \$16.52           | \$17.92                                   |
| 49      | \$13.97   | \$14.41   | \$17.04                            | \$17.24           | \$18.70                                   |
| 50      | \$14.62   | \$15.08   | \$17.84                            | \$18.05           | \$19.57                                   |
| 51      | \$15.27   | \$15.75   | \$18.63                            | \$18.84           | \$20.44                                   |
| 52      | \$15.98   | \$16.48   | \$19.50                            | \$19.72           | \$21.39                                   |
| 53      | \$16.70   | \$17.23   | \$20.38                            | \$20.61           | \$22.35                                   |
| 54      | \$17.48   | \$18.03   | \$21.32                            | \$21.57           | \$23.40                                   |
| 55      | \$18.26   | \$18.83   | \$22.27                            | \$22.53           | \$24.44                                   |
| 56      | \$19.10   | \$19.70   | \$23.30                            | \$23.57           | \$25.56                                   |
| 57      | \$19.95   | \$20.58   | \$24.34                            | \$24.62           | \$26.70                                   |
| 58      | \$20.86   | \$21.51   | \$25.45                            | \$25.75           | \$27.92                                   |
| 59      | \$21.31   | \$21.98   | \$26.00                            | \$26.30           | \$28.52                                   |
| 60      | \$22.22   | \$22.91   | \$27.11                            | \$27.42           | \$29.74                                   |
| 61      | \$23.01   | \$23.72   | \$28.07                            | \$28.39           | \$30.79                                   |
| 62      | \$23.52   | \$24.26   | \$28.70                            | \$29.03           | \$31.48                                   |
| 63      | \$24.17   | \$24.92   | \$29.48                            | \$29.83           | \$32.35                                   |
| 64+     | \$24.56   | \$25.33   | \$29.96                            | \$30.31           | \$32.87                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023

## Rating Region 3

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0 to 14               | \$349.33                     | \$343.55                     | \$339.62                     | \$324.59                 | \$313.89                   | \$305.86                    | \$299.48                    | \$263.55                      | \$259.26                      | \$234.32                      | \$342.72   | \$316.12   | \$259.77  | \$234.32                                       |
| 15                    | \$380.38                     | \$374.09                     | \$369.81                     | \$353.44                 | \$341.79                   | \$333.05                    | \$326.10                    | \$286.98                      | \$282.30                      | \$255.15                      | \$373.19   | \$344.22   | \$282.86  | \$255.15                                       |
| 16                    | \$392.25                     | \$385.76                     | \$381.35                     | \$364.47                 | \$352.46                   | \$343.44                    | \$336.28                    | \$295.93                      | \$291.11                      | \$263.12                      | \$384.84   | \$354.97   | \$291.69  | \$263.12                                       |
| 17                    | \$404.12                     | \$397.44                     | \$392.89                     | \$375.51                 | \$363.12                   | \$353.84                    | \$346.46                    | \$304.89                      | \$299.92                      | \$271.08                      | \$396.48   | \$365.71   | \$300.52  | \$271.08                                       |
| 18                    | \$416.91                     | \$410.01                     | \$405.33                     | \$387.39                 | \$374.61                   | \$365.03                    | \$357.42                    | \$314.54                      | \$309.41                      | \$279.66                      | \$409.03   | \$377.28   | \$310.02  | \$279.66                                       |
| 19                    | \$429.70                     | \$422.59                     | \$417.76                     | \$399.27                 | \$386.10                   | \$376.22                    | \$368.38                    | \$324.18                      | \$318.90                      | \$288.23                      | \$421.57   | \$388.85   | \$319.53  | \$288.23                                       |
| 20                    | \$442.94                     | \$435.61                     | \$430.63                     | \$411.57                 | \$398.00                   | \$387.82                    | \$379.73                    | \$334.17                      | \$328.73                      | \$297.12                      | \$434.56   | \$400.83   | \$329.38  | \$297.12                                       |
| 21                    | \$456.64                     | \$449.08                     | \$443.95                     | \$424.30                 | \$410.31                   | \$399.81                    | \$391.48                    | \$344.51                      | \$338.90                      | \$306.31                      | \$448.00   | \$413.23   | \$339.57  | \$306.31                                       |
| 22                    | \$456.64                     | \$449.08                     | \$443.95                     | \$424.30                 | \$410.31                   | \$399.81                    | \$391.48                    | \$344.51                      | \$338.90                      | \$306.31                      | \$448.00   | \$413.23   | \$339.57  | \$306.31                                       |
| 23                    | \$456.64                     | \$449.08                     | \$443.95                     | \$424.30                 | \$410.31                   | \$399.81                    | \$391.48                    | \$344.51                      | \$338.90                      | \$306.31                      | \$448.00   | \$413.23   | \$339.57  | \$306.31                                       |
| 24                    | \$456.64                     | \$449.08                     | \$443.95                     | \$424.30                 | \$410.31                   | \$399.81                    | \$391.48                    | \$344.51                      | \$338.90                      | \$306.31                      | \$448.00   | \$413.23   | \$339.57  | \$306.31                                       |
| 25                    | \$458.46                     | \$450.88                     | \$445.72                     | \$426.00                 | \$411.95                   | \$401.41                    | \$393.04                    | \$345.89                      | \$340.25                      | \$307.53                      | \$449.80   | \$414.88   | \$340.93  | \$307.53                                       |
| 26                    | \$467.60                     | \$459.86                     | \$454.60                     | \$434.48                 | \$420.16                   | \$409.41                    | \$400.87                    | \$352.78                      | \$347.03                      | \$313.66                      | \$458.76   | \$423.15   | \$347.72  | \$313.66                                       |
| 27                    | \$478.56                     | \$470.64                     | \$465.26                     | \$444.67                 | \$430.00                   | \$419.01                    | \$410.27                    | \$361.05                      | \$355.16                      | \$321.01                      | \$469.51   | \$433.07   | \$355.87  | \$321.01                                       |
| 28                    | \$496.37                     | \$488.15                     | \$482.57                     | \$461.21                 | \$446.01                   | \$434.60                    | \$425.54                    | \$374.48                      | \$368.38                      | \$332.95                      | \$486.98   | \$449.18   | \$369.11  | \$332.95                                       |
| 29                    | \$510.98                     | \$502.52                     | \$496.78                     | \$474.79                 | \$459.14                   | \$447.39                    | \$438.06                    | \$385.51                      | \$379.23                      | \$342.76                      | \$501.32   | \$462.41   | \$379.98  | \$342.76                                       |
| 30                    | \$518.28                     | \$509.71                     | \$503.88                     | \$481.58                 | \$465.70                   | \$453.79                    | \$444.33                    | \$391.02                      | \$384.65                      | \$347.66                      | \$508.49   | \$469.02   | \$385.41  | \$347.66                                       |
| 31                    | \$529.24                     | \$520.49                     | \$514.54                     | \$491.76                 | \$475.55                   | \$463.38                    | \$453.72                    | \$399.29                      | \$392.78                      | \$355.01                      | \$519.24   | \$478.93   | \$393.56  | \$355.01                                       |
| 32                    | \$540.20                     | \$531.27                     | \$525.19                     | \$501.95                 | \$485.40                   | \$472.98                    | \$463.12                    | \$407.55                      | \$400.92                      | \$362.36                      | \$529.99   | \$488.85   | \$401.71  | \$362.36                                       |
| 33                    | \$547.05                     | \$538.00                     | \$531.85                     | \$508.31                 | \$491.55                   | \$478.98                    | \$468.99                    | \$412.72                      | \$406.00                      | \$366.95                      | \$536.71   | \$495.05   | \$406.80  | \$366.95                                       |
| 34                    | \$554.36                     | \$545.19                     | \$538.95                     | \$515.10                 | \$498.12                   | \$485.37                    | \$475.25                    | \$418.23                      | \$411.42                      | \$371.86                      | \$543.88   | \$501.66   | \$412.23  | \$371.86                                       |
| 35                    | \$558.01                     | \$548.78                     | \$542.51                     | \$518.50                 | \$501.40                   | \$488.57                    | \$478.39                    | \$420.99                      | \$414.13                      | \$374.31                      | \$547.46   | \$504.97   | \$414.95  | \$374.31                                       |
| 36                    | \$561.66                     | \$552.37                     | \$546.06                     | \$521.89                 | \$504.68                   | \$491.77                    | \$481.52                    | \$423.75                      | \$416.84                      | \$376.76                      | \$551.05   | \$508.27   | \$417.67  | \$376.76                                       |
| 37                    | \$565.32                     | \$555.97                     | \$549.61                     | \$525.28                 | \$507.96                   | \$494.97                    | \$484.65                    | \$426.50                      | \$419.55                      | \$379.21                      | \$554.63   | \$511.58   | \$420.38  | \$379.21                                       |
| 38                    | \$568.97                     | \$559.56                     | \$553.16                     | \$528.68                 | \$511.24                   | \$498.17                    | \$487.78                    | \$429.26                      | \$422.27                      | \$381.66                      | \$558.21   | \$514.89   | \$423.10  | \$381.66                                       |
| 39                    | \$576.28                     | \$566.74                     | \$560.26                     | \$535.47                 | \$517.81                   | \$504.57                    | \$494.05                    | \$434.77                      | \$427.69                      | \$386.56                      | \$565.38   | \$521.50   | \$428.53  | \$386.56                                       |
| 40                    | \$583.58                     | \$573.93                     | \$567.37                     | \$542.26                 | \$524.37                   | \$510.96                    | \$500.31                    | \$440.28                      | \$433.11                      | \$391.46                      | \$572.55   | \$528.11   | \$433.97  | \$391.46                                       |
| 41                    | \$594.54                     | \$584.71                     | \$578.02                     | \$552.44                 | \$534.22                   | \$520.56                    | \$509.70                    | \$448.55                      | \$441.24                      | \$398.81                      | \$583.30   | \$538.03   | \$442.12  | \$398.81                                       |
| 42                    | \$605.05                     | \$595.04                     | \$588.23                     | \$562.20                 | \$543.66                   | \$529.75                    | \$518.71                    | \$456.48                      | \$449.04                      | \$405.86                      | \$593.61   | \$547.53   | \$449.93  | \$405.86                                       |
| 43                    | \$619.66                     | \$609.41                     | \$602.44                     | \$575.78                 | \$556.79                   | \$542.55                    | \$531.24                    | \$467.50                      | \$459.88                      | \$415.66                      | \$607.94   | \$560.75   | \$460.79  | \$415.66                                       |
| 44                    | \$637.92                     | \$627.37                     | \$620.20                     | \$592.75                 | \$573.20                   | \$558.54                    | \$546.89                    | \$481.28                      | \$473.44                      | \$427.91                      | \$625.86   | \$577.28   | \$474.38  | \$427.91                                       |
| 45                    | \$659.38                     | \$648.48                     | \$641.06                     | \$612.69                 | \$592.49                   | \$577.33                    | \$565.29                    | \$497.47                      | \$489.37                      | \$442.31                      | \$646.92   | \$596.71   | \$490.34  | \$442.31                                       |
| 46                    | \$684.96                     | \$673.63                     | \$665.92                     | \$636.45                 | \$615.46                   | \$599.72                    | \$587.22                    | \$516.76                      | \$508.35                      | \$459.46                      | \$672.01   | \$619.85   | \$509.35  | \$459.46                                       |
| 47                    | \$713.72                     | \$701.92                     | \$693.89                     | \$663.18                 | \$641.31                   | \$624.91                    | \$611.88                    | \$538.47                      | \$529.70                      | \$478.76                      | \$700.23   | \$645.88   | \$530.74  | \$478.76                                       |
| 48                    | \$746.60                     | \$734.25                     | \$725.86                     | \$693.73                 | \$670.86                   | \$653.70                    | \$640.07                    | \$563.27                      | \$554.10                      | \$500.81                      | \$732.49   | \$675.63   | \$555.19  | \$500.81                                       |
| 49                    | \$779.02                     | \$766.14                     | \$757.38                     | \$723.86                 | \$699.99                   | \$682.08                    | \$667.86                    | \$587.73                      | \$578.16                      | \$522.56                      | \$764.30   | \$704.97   | \$579.30  | \$522.56                                       |
| 50                    | \$815.56                     | \$802.06                     | \$792.89                     | \$757.80                 | \$732.81                   | \$714.07                    | \$699.18                    | \$615.29                      | \$605.27                      | \$547.06                      | \$800.14   | \$738.03   | \$606.47  | \$547.06                                       |
| 51                    | \$851.63                     | \$837.54                     | \$827.97                     | \$791.32                 | \$765.23                   | \$745.65                    | \$730.11                    | \$642.51                      | \$632.04                      | \$571.26                      | \$835.53   | \$770.68   | \$633.29  | \$571.26                                       |
| 52                    | \$891.36                     | \$876.61                     | \$866.59                     | \$828.23                 | \$800.92                   | \$780.44                    | \$764.16                    | \$672.48                      | \$661.53                      | \$597.91                      | \$874.51   | \$806.63   | \$662.84  | \$597.91                                       |
| 53                    | \$931.54                     | \$916.13                     | \$905.66                     | \$865.57                 | \$837.03                   | \$815.62                    | \$798.62                    | \$702.80                      | \$691.35                      | \$624.86                      | \$913.93   | \$842.99   | \$692.72  | \$624.86                                       |
| 54                    | \$974.92                     | \$958.79                     | \$947.83                     | \$905.88                 | \$876.01                   | \$853.60                    | \$835.81                    | \$735.53                      | \$723.55                      | \$653.96                      | \$956.49   | \$882.25   | \$724.98  | \$653.96                                       |
| 55                    | \$1,018.30                   | \$1,001.46                   | \$990.01                     | \$946.19                 | \$914.99                   | \$891.59                    | \$873.00                    | \$768.26                      | \$755.74                      | \$683.06                      | \$999.05   | \$921.51   | \$757.23  | \$683.06                                       |
| 56                    | \$1,065.34                   | \$1,047.71                   | \$1,035.73                   | \$989.89                 | \$957.25                   | \$932.77                    | \$913.32                    | \$803.74                      | \$790.65                      | \$714.61                      | \$1,045.20   | \$964.07   | \$792.21  | \$714.61                                       |
| 57                    | \$1,112.83                   | \$1,094.42                   | \$1,081.90                   | \$1,034.02               | \$999.92                   | \$974.35                    | \$954.03                    | \$839.57                      | \$825.89                      | \$746.47                      | \$1,091.79   | \$1,007.04   | \$827.53  | \$746.47                                       |
| 58                    | \$1,163.51                   | \$1,144.27                   | \$1,131.18                   | \$1,081.12               | \$1,045.47                 | \$1,018.73                  | \$997.49                    | \$877.81                      | \$863.51                      | \$780.47                      | \$1,141.52   | \$1,052.91   | \$865.22  | \$780.47                                       |
| 59                    | \$1,188.63                   | \$1,168.97                   | \$1,155.60                   | \$1,104.45               | \$1,068.03                 | \$1,040.72                  | \$1,019.02                  | \$896.76                      | \$882.15                      | \$797.32                      | \$1,166.16   | \$1,075.64   | \$883.89  | \$797.32                                       |
| 60                    | \$1,239.31                   | \$1,218.81                   | \$1,204.88                   | \$1,151.55               | \$1,113.58                 | \$1,085.10                  | \$1,062.47                  | \$935.00                      | \$919.77                      | \$831.32                      | \$1,215.89   | \$1,121.51   | \$921.59  | \$831.32                                       |
| 61                    | \$1,283.15                   | \$1,261.93                   | \$1,247.50                   | \$1,192.28               | \$1,152.97                 | \$1,123.48                  | \$1,100.05                  | \$968.07                      | \$952.30                      | \$860.72                      | \$1,258.89   | \$1,161.18   | \$954.18  | \$860.72                                       |
| 62                    | \$1,311.92                   | \$1,290.22                   | \$1,275.47                   | \$1,219.02               | \$1,178.82                 | \$1,148.67                  | \$1,124.72                  | \$989.78                      | \$973.65                      | \$880.02                      | \$1,287.12   | \$1,187.21   | \$975.58  | \$880.02                                       |
| 63                    | \$1,347.99                   | \$1,325.70                   | \$1,310.54                   | \$1,252.54               | \$1,211.23                 | \$1,180.25                  | \$1,155.64                  | \$1,016.99                    | \$1,000.42                    | \$904.22                      | \$1,322.51   | \$1,219.86   | \$1,002.40  | \$904.22                                       |
| 64+                   | \$1,369.91                   | \$1,347.25                   | \$1,331.85                   | \$1,272.90               | \$1,230.93                 | \$1,199.44                  | \$1,174.43                  | \$1,033.53                    | \$1,016.69                    | \$918.92                      | \$1,344.01   | \$1,239.69   | \$1,018.70  | \$918.92                                       |

Pending regulatory approval.



# Rating Region 3

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                   | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO® 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$513.23                         | \$504.61                         | \$498.77                         | \$476.30                     | \$460.32                       | \$448.23                        | \$438.70                        | \$384.78                          | \$378.25                          | \$340.41                          | \$502.15   | \$462.43   | \$378.27  |
| 15                       | \$558.85                         | \$549.47                         | \$543.11                         | \$518.64                     | \$501.24                       | \$488.07                        | \$477.69                        | \$418.98                          | \$411.87                          | \$370.67                          | \$546.79   | \$503.53   | \$411.89  |
| 16                       | \$576.30                         | \$566.62                         | \$560.06                         | \$534.83                     | \$516.89                       | \$503.30                        | \$492.60                        | \$432.06                          | \$424.73                          | \$382.24                          | \$563.85   | \$519.25   | \$424.75  |
| 17                       | \$593.74                         | \$583.77                         | \$577.01                         | \$551.02                     | \$532.53                       | \$518.54                        | \$507.51                        | \$445.14                          | \$437.58                          | \$393.81                          | \$580.92   | \$534.96   | \$437.61  |
| 18                       | \$612.52                         | \$602.24                         | \$595.26                         | \$568.45                     | \$549.38                       | \$534.94                        | \$523.57                        | \$459.22                          | \$451.43                          | \$406.27                          | \$599.30   | \$551.89   | \$451.45  |
| 19                       | \$631.31                         | \$620.71                         | \$613.52                         | \$585.89                     | \$566.23                       | \$551.35                        | \$539.63                        | \$473.30                          | \$465.27                          | \$418.73                          | \$617.68   | \$568.81   | \$465.30  |
| 20                       | \$650.77                         | \$639.84                         | \$632.43                         | \$603.94                     | \$583.68                       | \$568.34                        | \$556.26                        | \$487.89                          | \$479.61                          | \$431.64                          | \$636.72   | \$586.34   | \$479.64  |
| 21                       | \$670.89                         | \$659.63                         | \$651.99                         | \$622.62                     | \$601.73                       | \$585.92                        | \$573.46                        | \$502.98                          | \$494.44                          | \$444.99                          | \$656.41   | \$604.48   | \$494.47  |
| 22                       | \$670.89                         | \$659.63                         | \$651.99                         | \$622.62                     | \$601.73                       | \$585.92                        | \$573.46                        | \$502.98                          | \$494.44                          | \$444.99                          | \$656.41   | \$604.48   | \$494.47  |
| 23                       | \$670.89                         | \$659.63                         | \$651.99                         | \$622.62                     | \$601.73                       | \$585.92                        | \$573.46                        | \$502.98                          | \$494.44                          | \$444.99                          | \$656.41   | \$604.48   | \$494.47  |
| 24                       | \$670.89                         | \$659.63                         | \$651.99                         | \$622.62                     | \$601.73                       | \$585.92                        | \$573.46                        | \$502.98                          | \$494.44                          | \$444.99                          | \$656.41   | \$604.48   | \$494.47  |
| 25                       | \$673.58                         | \$662.27                         | \$654.60                         | \$625.11                     | \$604.14                       | \$588.26                        | \$575.75                        | \$504.99                          | \$496.42                          | \$446.77                          | \$659.03   | \$606.90   | \$496.45  |
| 26                       | \$686.99                         | \$675.46                         | \$667.64                         | \$637.56                     | \$616.17                       | \$599.98                        | \$587.22                        | \$515.05                          | \$506.31                          | \$455.67                          | \$672.16   | \$618.99   | \$506.34  |
| 27                       | \$703.09                         | \$691.29                         | \$683.28                         | \$652.51                     | \$630.61                       | \$614.04                        | \$600.99                        | \$527.12                          | \$518.18                          | \$466.35                          | \$687.92   | \$633.49   | \$518.21  |
| 28                       | \$729.26                         | \$717.01                         | \$708.71                         | \$676.79                     | \$654.08                       | \$636.89                        | \$623.35                        | \$546.74                          | \$537.46                          | \$483.70                          | \$713.52   | \$657.07   | \$537.49  |
| 29                       | \$750.73                         | \$738.12                         | \$729.57                         | \$696.71                     | \$673.34                       | \$655.64                        | \$641.70                        | \$562.83                          | \$553.28                          | \$497.94                          | \$734.52   | \$676.41   | \$553.31  |
| 30                       | \$761.46                         | \$748.68                         | \$740.01                         | \$706.67                     | \$682.96                       | \$665.02                        | \$650.88                        | \$570.88                          | \$561.19                          | \$505.06                          | \$745.02   | \$686.08   | \$561.22  |
| 31                       | \$777.56                         | \$764.51                         | \$755.65                         | \$721.62                     | \$697.40                       | \$679.08                        | \$664.64                        | \$582.95                          | \$573.06                          | \$515.74                          | \$760.78   | \$700.59   | \$573.09  |
| 32                       | \$793.67                         | \$780.34                         | \$771.30                         | \$736.56                     | \$711.85                       | \$693.14                        | \$678.40                        | \$595.02                          | \$584.93                          | \$526.42                          | \$776.53   | \$715.10   | \$584.96  |
| 33                       | \$803.73                         | \$790.23                         | \$781.08                         | \$745.90                     | \$720.87                       | \$701.93                        | \$687.01                        | \$602.57                          | \$592.34                          | \$533.09                          | \$786.38   | \$724.16   | \$592.38  |
| 34                       | \$814.46                         | \$800.79                         | \$791.51                         | \$755.86                     | \$730.50                       | \$711.31                        | \$696.18                        | \$610.62                          | \$600.25                          | \$540.21                          | \$796.88   | \$733.84   | \$600.29  |
| 35                       | \$819.83                         | \$806.06                         | \$796.73                         | \$760.84                     | \$735.31                       | \$715.99                        | \$700.77                        | \$614.64                          | \$604.21                          | \$543.77                          | \$802.13   | \$738.67   | \$604.24  |
| 36                       | \$825.20                         | \$811.34                         | \$801.94                         | \$765.82                     | \$740.13                       | \$720.68                        | \$705.36                        | \$618.66                          | \$608.17                          | \$547.33                          | \$807.38   | \$743.51   | \$608.20  |
| 37                       | \$830.56                         | \$816.62                         | \$807.16                         | \$770.80                     | \$744.94                       | \$725.37                        | \$709.94                        | \$622.69                          | \$612.12                          | \$550.89                          | \$812.63   | \$748.34   | \$612.16  |
| 38                       | \$835.93                         | \$821.89                         | \$812.38                         | \$775.79                     | \$749.75                       | \$730.06                        | \$714.53                        | \$626.71                          | \$616.08                          | \$554.45                          | \$817.88   | \$753.18   | \$616.11  |
| 39                       | \$846.67                         | \$832.45                         | \$822.81                         | \$785.75                     | \$759.38                       | \$739.43                        | \$723.71                        | \$634.76                          | \$623.99                          | \$561.57                          | \$828.39   | \$762.85   | \$624.02  |
| 40                       | \$857.40                         | \$843.00                         | \$833.24                         | \$795.71                     | \$769.01                       | \$748.80                        | \$732.88                        | \$642.81                          | \$631.90                          | \$568.69                          | \$838.89   | \$772.52   | \$631.93  |
| 41                       | \$873.50                         | \$858.83                         | \$848.89                         | \$810.65                     | \$783.45                       | \$762.87                        | \$746.65                        | \$654.88                          | \$643.76                          | \$579.37                          | \$854.64   | \$787.03   | \$643.80  |
| 42                       | \$888.93                         | \$874.01                         | \$863.88                         | \$824.97                     | \$797.29                       | \$776.34                        | \$759.84                        | \$666.45                          | \$655.14                          | \$589.61                          | \$869.74   | \$800.93   | \$655.17  |
| 43                       | \$910.40                         | \$895.11                         | \$884.75                         | \$844.90                     | \$816.55                       | \$795.09                        | \$778.19                        | \$682.54                          | \$670.96                          | \$603.85                          | \$890.75   | \$820.28   | \$671.00  |
| 44                       | \$937.24                         | \$921.50                         | \$910.83                         | \$869.80                     | \$840.62                       | \$818.53                        | \$801.12                        | \$702.66                          | \$690.74                          | \$621.65                          | \$917.00   | \$844.46   | \$690.78  |
| 45                       | \$968.77                         | \$952.50                         | \$941.47                         | \$899.06                     | \$868.90                       | \$846.07                        | \$828.08                        | \$726.30                          | \$713.98                          | \$642.56                          | \$947.85   | \$872.87   | \$714.02  |
| 46                       | \$1,006.34                       | \$989.44                         | \$977.98                         | \$933.93                     | \$902.59                       | \$878.88                        | \$860.19                        | \$754.47                          | \$741.66                          | \$667.48                          | \$984.61   | \$906.72   | \$741.71  |
| 47                       | \$1,048.60                       | \$1,031.00                       | \$1,019.06                       | \$973.16                     | \$940.50                       | \$915.79                        | \$896.32                        | \$786.16                          | \$772.81                          | \$695.51                          | \$1,025.97   | \$944.80   | \$772.86  |
| 48                       | \$1,096.91                       | \$1,078.49                       | \$1,066.00                       | \$1,017.99                   | \$983.83                       | \$957.98                        | \$937.61                        | \$822.37                          | \$808.41                          | \$727.55                          | \$1,073.23   | \$988.32   | \$808.46  |
| 49                       | \$1,144.54                       | \$1,125.32                       | \$1,112.29                       | \$1,062.19                   | \$1,026.55                     | \$999.58                        | \$978.32                        | \$858.08                          | \$843.52                          | \$759.15                          | \$1,119.83   | \$1,031.24   | \$843.57  |
| 50                       | \$1,198.21                       | \$1,178.09                       | \$1,164.45                       | \$1,112.00                   | \$1,074.69                     | \$1,046.45                      | \$1,024.20                      | \$898.32                          | \$883.08                          | \$794.75                          | \$1,172.34   | \$1,079.60   | \$883.13  |
| 51                       | \$1,251.21                       | \$1,230.20                       | \$1,215.96                       | \$1,161.19                   | \$1,122.23                     | \$1,092.74                      | \$1,069.50                      | \$938.06                          | \$922.14                          | \$829.90                          | \$1,224.20   | \$1,127.35   | \$922.19  |
| 52                       | \$1,309.58                       | \$1,287.59                       | \$1,272.68                       | \$1,215.36                   | \$1,174.58                     | \$1,143.71                      | \$1,119.39                      | \$981.81                          | \$965.15                          | \$868.61                          | \$1,281.31   | \$1,179.94   | \$965.21  |
| 53                       | \$1,368.62                       | \$1,345.64                       | \$1,330.05                       | \$1,270.15                   | \$1,227.53                     | \$1,195.28                      | \$1,169.86                      | \$1,026.08                        | \$1,008.66                        | \$907.77                          | \$1,339.07   | \$1,233.14   | \$1,008.72  |
| 54                       | \$1,432.35                       | \$1,408.30                       | \$1,391.99                       | \$1,329.30                   | \$1,284.69                     | \$1,250.94                      | \$1,224.34                      | \$1,073.86                        | \$1,055.64                        | \$950.05                          | \$1,401.43   | \$1,290.56   | \$1,055.70  |
| 55                       | \$1,496.09                       | \$1,470.97                       | \$1,453.93                       | \$1,388.44                   | \$1,341.86                     | \$1,306.60                      | \$1,278.82                      | \$1,121.64                        | \$1,102.61                        | \$992.32                          | \$1,463.79   | \$1,347.99   | \$1,102.67  |
| 56                       | \$1,565.19                       | \$1,538.91                       | \$1,521.09                       | \$1,452.57                   | \$1,403.83                     | \$1,366.95                      | \$1,337.88                      | \$1,173.45                        | \$1,153.54                        | \$1,038.15                        | \$1,531.40   | \$1,410.25   | \$1,153.60  |
| 57                       | \$1,634.96                       | \$1,607.51                       | \$1,588.89                       | \$1,517.33                   | \$1,466.41                     | \$1,427.89                      | \$1,397.52                      | \$1,225.76                        | \$1,204.96                        | \$1,084.43                        | \$1,599.67   | \$1,473.11   | \$1,205.03  |
| 58                       | \$1,709.43                       | \$1,680.73                       | \$1,661.26                       | \$1,586.44                   | \$1,533.21                     | \$1,492.92                      | \$1,461.18                      | \$1,281.59                        | \$1,259.84                        | \$1,133.82                        | \$1,672.53   | \$1,540.21   | \$1,259.91  |
| 59                       | \$1,746.33                       | \$1,717.01                       | \$1,697.12                       | \$1,620.68                   | \$1,566.30                     | \$1,525.15                      | \$1,492.72                      | \$1,309.25                        | \$1,287.04                        | \$1,158.30                        | \$1,708.63   | \$1,573.46   | \$1,287.11  |
| 60                       | \$1,820.80                       | \$1,790.23                       | \$1,769.49                       | \$1,689.79                   | \$1,633.09                     | \$1,590.18                      | \$1,556.37                      | \$1,365.08                        | \$1,341.92                        | \$1,207.69                        | \$1,781.49   | \$1,640.55   | \$1,341.99  |
| 61                       | \$1,885.21                       | \$1,853.55                       | \$1,832.08                       | \$1,749.56                   | \$1,690.86                     | \$1,646.43                      | \$1,611.42                      | \$1,413.37                        | \$1,389.39                        | \$1,250.41                        | \$1,844.51   | \$1,698.58   | \$1,389.46  |
| 62                       | \$1,927.47                       | \$1,895.11                       | \$1,873.16                       | \$1,788.79                   | \$1,728.77                     | \$1,683.35                      | \$1,647.55                      | \$1,445.06                        | \$1,420.54                        | \$1,278.45                        | \$1,885.86   | \$1,736.67   | \$1,420.62  |
| 63                       | \$1,980.47                       | \$1,947.22                       | \$1,924.67                       | \$1,837.98                   | \$1,776.31                     | \$1,729.63                      | \$1,692.86                      | \$1,484.79                        | \$1,459.60                        | \$1,313.60                        | \$1,937.72   | \$1,784.42   | \$1,459.68  |
| 64+                      | \$2,012.68                       | \$1,978.88                       | \$1,955.96                       | \$1,867.86                   | \$1,805.19                     | \$1,757.76                      | \$1,720.38                      | \$1,508.94                        | \$1,483.33                        | \$1,334.96                        | \$1,969.22   | \$1,813.43   | \$1,483.41  |

Pending regulatory approval.

Effective October 2023

## Rating Region 3

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$504.81                                  | \$496.36                                  | \$490.63                                  | \$468.59                              | \$452.91                                | \$441.05                                 | \$431.70                                 | \$378.81                                   | \$372.41                                   | \$335.30                              |
| 15      | \$549.68                                  | \$540.48                                  | \$534.24                                  | \$510.24                              | \$493.17                                | \$480.25                                 | \$470.07                                 | \$412.49                                   | \$405.51                                   | \$365.10                              |
| 16      | \$566.84                                  | \$557.35                                  | \$550.91                                  | \$526.17                              | \$508.57                                | \$495.24                                 | \$484.75                                 | \$425.36                                   | \$418.17                                   | \$376.50                              |
| 17      | \$584.00                                  | \$574.22                                  | \$567.59                                  | \$542.09                              | \$523.96                                | \$510.23                                 | \$499.42                                 | \$438.24                                   | \$430.83                                   | \$387.89                              |
| 18      | \$602.47                                  | \$592.39                                  | \$585.54                                  | \$559.25                              | \$540.54                                | \$526.38                                 | \$515.22                                 | \$452.10                                   | \$444.46                                   | \$400.17                              |
| 19      | \$620.95                                  | \$610.55                                  | \$603.50                                  | \$576.40                              | \$557.11                                | \$542.52                                 | \$531.02                                 | \$465.97                                   | \$458.09                                   | \$412.44                              |
| 20      | \$640.09                                  | \$629.37                                  | \$622.10                                  | \$594.16                              | \$574.28                                | \$559.24                                 | \$547.39                                 | \$480.33                                   | \$472.20                                   | \$425.15                              |
| 21      | \$659.88                                  | \$648.83                                  | \$641.34                                  | \$612.54                              | \$592.04                                | \$576.54                                 | \$564.32                                 | \$495.18                                   | \$486.81                                   | \$438.30                              |
| 22      | \$659.88                                  | \$648.83                                  | \$641.34                                  | \$612.54                              | \$592.04                                | \$576.54                                 | \$564.32                                 | \$495.18                                   | \$486.81                                   | \$438.30                              |
| 23      | \$659.88                                  | \$648.83                                  | \$641.34                                  | \$612.54                              | \$592.04                                | \$576.54                                 | \$564.32                                 | \$495.18                                   | \$486.81                                   | \$438.30                              |
| 24      | \$659.88                                  | \$648.83                                  | \$641.34                                  | \$612.54                              | \$592.04                                | \$576.54                                 | \$564.32                                 | \$495.18                                   | \$486.81                                   | \$438.30                              |
| 25      | \$662.52                                  | \$651.43                                  | \$643.91                                  | \$614.99                              | \$594.41                                | \$578.84                                 | \$566.57                                 | \$497.16                                   | \$488.76                                   | \$440.05                              |
| 26      | \$675.72                                  | \$664.41                                  | \$656.73                                  | \$627.24                              | \$606.25                                | \$590.37                                 | \$577.86                                 | \$507.07                                   | \$498.49                                   | \$448.82                              |
| 27      | \$691.56                                  | \$679.98                                  | \$672.13                                  | \$641.94                              | \$620.46                                | \$604.21                                 | \$591.40                                 | \$518.95                                   | \$510.18                                   | \$459.34                              |
| 28      | \$717.29                                  | \$705.28                                  | \$697.14                                  | \$665.83                              | \$643.55                                | \$626.69                                 | \$613.41                                 | \$538.26                                   | \$529.16                                   | \$476.43                              |
| 29      | \$738.41                                  | \$726.05                                  | \$717.66                                  | \$685.43                              | \$662.50                                | \$645.14                                 | \$631.47                                 | \$554.11                                   | \$544.74                                   | \$490.45                              |
| 30      | \$748.97                                  | \$736.43                                  | \$727.92                                  | \$695.23                              | \$671.97                                | \$654.37                                 | \$640.50                                 | \$562.03                                   | \$552.53                                   | \$497.47                              |
| 31      | \$764.81                                  | \$752.00                                  | \$743.31                                  | \$709.93                              | \$686.18                                | \$668.21                                 | \$654.04                                 | \$573.92                                   | \$564.21                                   | \$507.99                              |
| 32      | \$780.64                                  | \$767.57                                  | \$758.71                                  | \$724.63                              | \$700.39                                | \$682.04                                 | \$667.59                                 | \$585.80                                   | \$575.89                                   | \$518.51                              |
| 33      | \$790.54                                  | \$777.30                                  | \$768.33                                  | \$733.82                              | \$709.27                                | \$690.69                                 | \$676.05                                 | \$593.23                                   | \$583.20                                   | \$525.08                              |
| 34      | \$801.10                                  | \$787.69                                  | \$778.59                                  | \$743.62                              | \$718.74                                | \$699.92                                 | \$685.08                                 | \$601.15                                   | \$590.99                                   | \$532.09                              |
| 35      | \$806.38                                  | \$792.88                                  | \$783.72                                  | \$748.52                              | \$723.48                                | \$704.53                                 | \$689.59                                 | \$605.11                                   | \$594.88                                   | \$535.60                              |
| 36      | \$811.66                                  | \$798.07                                  | \$788.85                                  | \$753.42                              | \$728.21                                | \$709.14                                 | \$694.11                                 | \$609.07                                   | \$598.77                                   | \$539.11                              |
| 37      | \$816.94                                  | \$803.26                                  | \$793.98                                  | \$758.32                              | \$732.95                                | \$713.75                                 | \$698.62                                 | \$613.03                                   | \$602.67                                   | \$542.61                              |
| 38      | \$822.22                                  | \$808.45                                  | \$799.11                                  | \$763.22                              | \$737.69                                | \$718.36                                 | \$703.14                                 | \$617.00                                   | \$606.56                                   | \$546.12                              |
| 39      | \$832.77                                  | \$818.83                                  | \$809.37                                  | \$773.02                              | \$747.16                                | \$727.59                                 | \$712.17                                 | \$624.92                                   | \$614.35                                   | \$553.13                              |
| 40      | \$843.33                                  | \$829.21                                  | \$819.63                                  | \$782.82                              | \$756.63                                | \$736.81                                 | \$721.20                                 | \$632.84                                   | \$622.14                                   | \$560.14                              |
| 41      | \$859.17                                  | \$844.78                                  | \$835.03                                  | \$797.52                              | \$770.84                                | \$750.65                                 | \$734.74                                 | \$644.73                                   | \$633.83                                   | \$570.66                              |
| 42      | \$874.35                                  | \$859.71                                  | \$849.78                                  | \$811.61                              | \$784.46                                | \$763.91                                 | \$747.72                                 | \$656.12                                   | \$645.02                                   | \$580.74                              |
| 43      | \$895.46                                  | \$880.47                                  | \$870.30                                  | \$831.21                              | \$803.40                                | \$782.36                                 | \$765.78                                 | \$671.96                                   | \$660.60                                   | \$594.77                              |
| 44      | \$921.86                                  | \$906.42                                  | \$895.95                                  | \$855.71                              | \$827.09                                | \$805.42                                 | \$788.35                                 | \$691.77                                   | \$680.07                                   | \$612.30                              |
| 45      | \$952.87                                  | \$936.92                                  | \$926.10                                  | \$884.50                              | \$854.91                                | \$832.52                                 | \$814.87                                 | \$715.04                                   | \$702.95                                   | \$632.90                              |
| 46      | \$989.83                                  | \$973.25                                  | \$962.01                                  | \$918.80                              | \$888.07                                | \$864.80                                 | \$846.47                                 | \$742.77                                   | \$730.21                                   | \$657.45                              |
| 47      | \$1,031.40                                | \$1,014.13                                | \$1,002.42                                | \$957.39                              | \$925.37                                | \$901.13                                 | \$882.03                                 | \$773.97                                   | \$760.88                                   | \$685.06                              |
| 48      | \$1,078.91                                | \$1,060.84                                | \$1,048.59                                | \$1,001.50                            | \$967.99                                | \$942.64                                 | \$922.66                                 | \$809.62                                   | \$795.93                                   | \$716.62                              |
| 49      | \$1,125.76                                | \$1,106.91                                | \$1,094.13                                | \$1,044.99                            | \$1,010.03                              | \$983.57                                 | \$962.72                                 | \$844.78                                   | \$830.50                                   | \$747.74                              |
| 50      | \$1,178.55                                | \$1,158.82                                | \$1,145.44                                | \$1,093.99                            | \$1,057.39                              | \$1,029.69                               | \$1,007.87                               | \$884.39                                   | \$869.44                                   | \$782.80                              |
| 51      | \$1,230.68                                | \$1,210.08                                | \$1,196.10                                | \$1,142.38                            | \$1,104.16                              | \$1,075.24                               | \$1,052.45                               | \$923.51                                   | \$907.90                                   | \$817.42                              |
| 52      | \$1,288.09                                | \$1,266.53                                | \$1,251.90                                | \$1,195.67                            | \$1,155.67                              | \$1,125.40                               | \$1,101.54                               | \$966.59                                   | \$950.25                                   | \$855.56                              |
| 53      | \$1,346.16                                | \$1,323.62                                | \$1,308.34                                | \$1,249.57                            | \$1,207.77                              | \$1,176.13                               | \$1,151.20                               | \$1,010.17                                 | \$993.09                                   | \$894.13                              |
| 54      | \$1,408.85                                | \$1,385.26                                | \$1,369.26                                | \$1,307.77                            | \$1,264.01                              | \$1,230.91                               | \$1,204.81                               | \$1,057.21                                 | \$1,039.34                                 | \$935.76                              |
| 55      | \$1,471.54                                | \$1,446.90                                | \$1,430.19                                | \$1,365.96                            | \$1,320.26                              | \$1,285.68                               | \$1,258.42                               | \$1,104.25                                 | \$1,085.58                                 | \$977.40                              |
| 56      | \$1,539.51                                | \$1,513.73                                | \$1,496.25                                | \$1,429.05                            | \$1,381.24                              | \$1,345.06                               | \$1,316.55                               | \$1,155.26                                 | \$1,135.73                                 | \$1,022.55                            |
| 57      | \$1,608.14                                | \$1,581.21                                | \$1,562.95                                | \$1,492.75                            | \$1,442.81                              | \$1,405.02                               | \$1,375.24                               | \$1,206.76                                 | \$1,186.35                                 | \$1,068.13                            |
| 58      | \$1,681.39                                | \$1,653.23                                | \$1,634.14                                | \$1,560.74                            | \$1,508.53                              | \$1,469.01                               | \$1,437.88                               | \$1,261.72                                 | \$1,240.39                                 | \$1,116.78                            |
| 59      | \$1,717.68                                | \$1,688.92                                | \$1,669.41                                | \$1,594.43                            | \$1,541.09                              | \$1,500.72                               | \$1,468.91                               | \$1,288.96                                 | \$1,267.16                                 | \$1,140.89                            |
| 60      | \$1,790.93                                | \$1,760.94                                | \$1,740.60                                | \$1,662.42                            | \$1,606.81                              | \$1,564.72                               | \$1,531.55                               | \$1,343.92                                 | \$1,321.20                                 | \$1,189.54                            |
| 61      | \$1,854.28                                | \$1,823.23                                | \$1,802.17                                | \$1,721.23                            | \$1,663.64                              | \$1,620.07                               | \$1,585.73                               | \$1,391.46                                 | \$1,367.93                                 | \$1,231.62                            |
| 62      | \$1,895.85                                | \$1,864.10                                | \$1,842.57                                | \$1,759.82                            | \$1,700.94                              | \$1,656.39                               | \$1,621.28                               | \$1,422.66                                 | \$1,398.60                                 | \$1,259.23                            |
| 63      | \$1,947.98                                | \$1,915.36                                | \$1,893.24                                | \$1,808.21                            | \$1,747.71                              | \$1,701.94                               | \$1,665.86                               | \$1,461.78                                 | \$1,437.06                                 | \$1,293.85                            |
| 64+     | \$1,979.65                                | \$1,946.50                                | \$1,924.02                                | \$1,837.61                            | \$1,776.13                              | \$1,729.61                               | \$1,692.95                               | \$1,485.54                                 | \$1,460.43                                 | \$1,314.89                            |

Pending regulatory approval.



## Rating Region 3

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$486.16                         | \$480.70                      | \$477.00                       | \$466.97                         | \$414.74                   | \$412.20                     | \$407.79                     | \$400.69                      | \$419.09                                   | \$354.97                        |
| 15      | \$529.37                         | \$523.43                      | \$519.40                       | \$508.48                         | \$451.61                   | \$448.84                     | \$444.04                     | \$436.31                      | \$456.35                                   | \$386.52                        |
| 16      | \$545.90                         | \$539.77                      | \$535.61                       | \$524.35                         | \$465.70                   | \$462.85                     | \$457.90                     | \$449.93                      | \$470.59                                   | \$398.59                        |
| 17      | \$562.42                         | \$556.11                      | \$551.82                       | \$540.23                         | \$479.80                   | \$476.86                     | \$471.76                     | \$463.54                      | \$484.83                                   | \$410.65                        |
| 18      | \$580.21                         | \$573.70                      | \$569.28                       | \$557.32                         | \$494.98                   | \$491.95                     | \$486.68                     | \$478.21                      | \$500.17                                   | \$423.64                        |
| 19      | \$598.01                         | \$591.30                      | \$586.74                       | \$574.41                         | \$510.16                   | \$507.03                     | \$501.61                     | \$492.88                      | \$515.51                                   | \$436.64                        |
| 20      | \$616.44                         | \$609.52                      | \$604.82                       | \$592.11                         | \$525.88                   | \$522.66                     | \$517.07                     | \$508.06                      | \$531.40                                   | \$450.09                        |
| 21      | \$635.50                         | \$628.37                      | \$623.53                       | \$610.42                         | \$542.14                   | \$538.82                     | \$533.06                     | \$523.78                      | \$547.83                                   | \$464.01                        |
| 22      | \$635.50                         | \$628.37                      | \$623.53                       | \$610.42                         | \$542.14                   | \$538.82                     | \$533.06                     | \$523.78                      | \$547.83                                   | \$464.01                        |
| 23      | \$635.50                         | \$628.37                      | \$623.53                       | \$610.42                         | \$542.14                   | \$538.82                     | \$533.06                     | \$523.78                      | \$547.83                                   | \$464.01                        |
| 24      | \$635.50                         | \$628.37                      | \$623.53                       | \$610.42                         | \$542.14                   | \$538.82                     | \$533.06                     | \$523.78                      | \$547.83                                   | \$464.01                        |
| 25      | \$638.04                         | \$630.88                      | \$626.02                       | \$612.87                         | \$544.31                   | \$540.98                     | \$535.19                     | \$525.87                      | \$550.03                                   | \$465.87                        |
| 26      | \$650.75                         | \$643.45                      | \$638.49                       | \$625.07                         | \$555.16                   | \$551.75                     | \$545.85                     | \$536.35                      | \$560.98                                   | \$475.15                        |
| 27      | \$666.00                         | \$658.53                      | \$653.46                       | \$639.72                         | \$568.17                   | \$564.69                     | \$558.65                     | \$548.92                      | \$574.13                                   | \$486.29                        |
| 28      | \$690.79                         | \$683.04                      | \$677.77                       | \$663.53                         | \$589.31                   | \$585.70                     | \$579.43                     | \$569.35                      | \$595.50                                   | \$504.38                        |
| 29      | \$711.13                         | \$703.15                      | \$697.73                       | \$683.06                         | \$606.66                   | \$602.94                     | \$596.49                     | \$586.11                      | \$613.03                                   | \$519.23                        |
| 30      | \$721.29                         | \$713.20                      | \$707.70                       | \$692.83                         | \$615.33                   | \$611.56                     | \$605.02                     | \$594.49                      | \$621.79                                   | \$526.66                        |
| 31      | \$736.55                         | \$728.28                      | \$722.67                       | \$707.48                         | \$628.35                   | \$624.50                     | \$617.82                     | \$607.06                      | \$634.94                                   | \$537.79                        |
| 32      | \$751.80                         | \$743.36                      | \$737.63                       | \$722.13                         | \$641.36                   | \$637.43                     | \$630.61                     | \$619.63                      | \$648.09                                   | \$548.93                        |
| 33      | \$761.33                         | \$752.79                      | \$746.98                       | \$731.29                         | \$649.49                   | \$645.51                     | \$638.60                     | \$627.49                      | \$656.30                                   | \$555.89                        |
| 34      | \$771.50                         | \$762.84                      | \$756.96                       | \$741.05                         | \$658.16                   | \$654.13                     | \$647.13                     | \$635.87                      | \$665.07                                   | \$563.31                        |
| 35      | \$776.58                         | \$767.87                      | \$761.95                       | \$745.94                         | \$662.50                   | \$658.44                     | \$651.40                     | \$640.06                      | \$669.45                                   | \$567.03                        |
| 36      | \$781.67                         | \$772.89                      | \$766.94                       | \$750.82                         | \$666.84                   | \$662.75                     | \$655.66                     | \$644.25                      | \$673.84                                   | \$570.74                        |
| 37      | \$786.75                         | \$777.92                      | \$771.93                       | \$755.71                         | \$671.17                   | \$667.06                     | \$659.93                     | \$648.44                      | \$678.22                                   | \$574.45                        |
| 38      | \$791.83                         | \$782.95                      | \$776.91                       | \$760.59                         | \$675.51                   | \$671.37                     | \$664.19                     | \$652.63                      | \$682.60                                   | \$578.16                        |
| 39      | \$802.00                         | \$793.00                      | \$786.89                       | \$770.36                         | \$684.19                   | \$679.99                     | \$672.72                     | \$661.01                      | \$691.37                                   | \$585.59                        |
| 40      | \$812.17                         | \$803.06                      | \$796.87                       | \$780.12                         | \$692.86                   | \$688.62                     | \$681.25                     | \$669.39                      | \$700.13                                   | \$593.01                        |
| 41      | \$827.42                         | \$818.14                      | \$811.83                       | \$794.77                         | \$705.87                   | \$701.55                     | \$694.04                     | \$681.96                      | \$713.28                                   | \$604.15                        |
| 42      | \$842.04                         | \$832.59                      | \$826.17                       | \$808.81                         | \$718.34                   | \$713.94                     | \$706.30                     | \$694.01                      | \$725.88                                   | \$614.82                        |
| 43      | \$862.37                         | \$852.70                      | \$846.13                       | \$828.35                         | \$735.69                   | \$731.18                     | \$723.36                     | \$710.77                      | \$743.41                                   | \$629.67                        |
| 44      | \$887.79                         | \$877.83                      | \$871.07                       | \$852.76                         | \$757.38                   | \$752.74                     | \$744.68                     | \$731.72                      | \$765.32                                   | \$648.23                        |
| 45      | \$917.66                         | \$907.37                      | \$900.37                       | \$881.45                         | \$782.86                   | \$778.06                     | \$769.74                     | \$756.34                      | \$791.07                                   | \$670.04                        |
| 46      | \$953.25                         | \$942.55                      | \$935.29                       | \$915.64                         | \$813.22                   | \$808.23                     | \$799.59                     | \$785.67                      | \$821.75                                   | \$696.02                        |
| 47      | \$993.29                         | \$982.14                      | \$974.57                       | \$954.09                         | \$847.37                   | \$842.18                     | \$833.17                     | \$818.67                      | \$856.26                                   | \$725.25                        |
| 48      | \$1,039.04                       | \$1,027.38                    | \$1,019.47                     | \$998.04                         | \$886.41                   | \$880.98                     | \$871.55                     | \$856.38                      | \$895.71                                   | \$758.66                        |
| 49      | \$1,084.16                       | \$1,072.00                    | \$1,063.74                     | \$1,041.38                       | \$924.90                   | \$919.23                     | \$909.40                     | \$893.57                      | \$934.60                                   | \$791.61                        |
| 50      | \$1,135.00                       | \$1,122.27                    | \$1,113.62                     | \$1,090.22                       | \$968.27                   | \$962.34                     | \$952.04                     | \$935.47                      | \$978.43                                   | \$828.73                        |
| 51      | \$1,185.21                       | \$1,171.91                    | \$1,162.88                     | \$1,138.44                       | \$1,011.10                 | \$1,004.90                   | \$994.15                     | \$976.85                      | \$1,021.71                                 | \$865.39                        |
| 52      | \$1,240.50                       | \$1,226.58                    | \$1,217.12                     | \$1,191.55                       | \$1,058.27                 | \$1,051.78                   | \$1,040.53                   | \$1,022.41                    | \$1,069.37                                 | \$905.76                        |
| 53      | \$1,296.42                       | \$1,281.87                    | \$1,271.99                     | \$1,245.27                       | \$1,105.97                 | \$1,099.20                   | \$1,087.44                   | \$1,068.51                    | \$1,117.58                                 | \$946.59                        |
| 54      | \$1,356.79                       | \$1,341.57                    | \$1,331.23                     | \$1,303.26                       | \$1,157.48                 | \$1,150.39                   | \$1,138.08                   | \$1,118.27                    | \$1,169.63                                 | \$990.67                        |
| 55      | \$1,417.17                       | \$1,401.26                    | \$1,390.46                     | \$1,361.25                       | \$1,208.98                 | \$1,201.58                   | \$1,188.72                   | \$1,168.03                    | \$1,221.67                                 | \$1,034.75                      |
| 56      | \$1,482.62                       | \$1,465.99                    | \$1,454.69                     | \$1,424.12                       | \$1,264.82                 | \$1,257.07                   | \$1,243.63                   | \$1,221.97                    | \$1,278.10                                 | \$1,082.54                      |
| 57      | \$1,548.71                       | \$1,531.34                    | \$1,519.53                     | \$1,487.60                       | \$1,321.21                 | \$1,313.11                   | \$1,299.06                   | \$1,276.45                    | \$1,335.07                                 | \$1,130.80                      |
| 58      | \$1,619.26                       | \$1,601.09                    | \$1,588.75                     | \$1,555.36                       | \$1,381.38                 | \$1,372.92                   | \$1,358.23                   | \$1,334.59                    | \$1,395.88                                 | \$1,182.31                      |
| 59      | \$1,654.21                       | \$1,635.65                    | \$1,623.04                     | \$1,588.93                       | \$1,411.20                 | \$1,402.56                   | \$1,387.55                   | \$1,363.39                    | \$1,426.01                                 | \$1,207.83                      |
| 60      | \$1,724.75                       | \$1,705.39                    | \$1,692.25                     | \$1,656.69                       | \$1,471.38                 | \$1,462.37                   | \$1,446.72                   | \$1,421.53                    | \$1,486.82                                 | \$1,259.33                      |
| 61      | \$1,785.76                       | \$1,765.72                    | \$1,752.11                     | \$1,715.29                       | \$1,523.43                 | \$1,514.09                   | \$1,497.89                   | \$1,471.82                    | \$1,539.41                                 | \$1,303.88                      |
| 62      | \$1,825.79                       | \$1,805.31                    | \$1,791.39                     | \$1,753.75                       | \$1,557.58                 | \$1,548.04                   | \$1,531.48                   | \$1,504.81                    | \$1,573.93                                 | \$1,333.11                      |
| 63      | \$1,876.00                       | \$1,854.95                    | \$1,840.65                     | \$1,801.97                       | \$1,600.41                 | \$1,590.61                   | \$1,573.59                   | \$1,546.19                    | \$1,617.21                                 | \$1,369.77                      |
| 64+     | \$1,906.50                       | \$1,885.11                    | \$1,870.58                     | \$1,831.27                       | \$1,626.43                 | \$1,616.47                   | \$1,599.18                   | \$1,571.33                    | \$1,643.50                                 | \$1,392.04                      |

Pending regulatory approval.

Effective October 2023

## Rating Region 3

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$352.49                           | \$347.09                           | \$312.62                           | \$325.16                           | \$313.31                           | \$307.16                           | \$301.40                           | \$323.08   |
| 15      | \$383.82                           | \$377.94                           | \$340.41                           | \$354.06                           | \$341.16                           | \$334.46                           | \$328.19                           | \$351.79   |
| 16      | \$395.80                           | \$389.74                           | \$351.03                           | \$365.11                           | \$351.81                           | \$344.90                           | \$338.43                           | \$362.78   |
| 17      | \$407.78                           | \$401.53                           | \$361.66                           | \$376.17                           | \$362.46                           | \$355.34                           | \$348.67                           | \$373.76   |
| 18      | \$420.68                           | \$414.24                           | \$373.10                           | \$388.07                           | \$373.93                           | \$366.58                           | \$359.70                           | \$385.58   |
| 19      | \$433.58                           | \$426.94                           | \$384.54                           | \$399.97                           | \$385.39                           | \$377.82                           | \$370.74                           | \$397.41   |
| 20      | \$446.94                           | \$440.10                           | \$396.39                           | \$412.29                           | \$397.27                           | \$389.47                           | \$382.16                           | \$409.65   |
| 21      | \$460.77                           | \$453.71                           | \$408.65                           | \$425.05                           | \$409.56                           | \$401.51                           | \$393.98                           | \$422.32   |
| 22      | \$460.77                           | \$453.71                           | \$408.65                           | \$425.05                           | \$409.56                           | \$401.51                           | \$393.98                           | \$422.32   |
| 23      | \$460.77                           | \$453.71                           | \$408.65                           | \$425.05                           | \$409.56                           | \$401.51                           | \$393.98                           | \$422.32   |
| 24      | \$460.77                           | \$453.71                           | \$408.65                           | \$425.05                           | \$409.56                           | \$401.51                           | \$393.98                           | \$422.32   |
| 25      | \$462.61                           | \$455.52                           | \$410.29                           | \$426.75                           | \$411.20                           | \$403.12                           | \$395.56                           | \$424.01   |
| 26      | \$471.83                           | \$464.60                           | \$418.46                           | \$435.25                           | \$419.39                           | \$411.15                           | \$403.44                           | \$432.46   |
| 27      | \$482.88                           | \$475.49                           | \$428.27                           | \$445.45                           | \$429.22                           | \$420.78                           | \$412.89                           | \$442.59   |
| 28      | \$500.85                           | \$493.18                           | \$444.20                           | \$462.02                           | \$445.19                           | \$436.44                           | \$428.26                           | \$459.06   |
| 29      | \$515.60                           | \$507.70                           | \$457.28                           | \$475.63                           | \$458.29                           | \$449.29                           | \$440.86                           | \$472.58   |
| 30      | \$522.97                           | \$514.96                           | \$463.82                           | \$482.43                           | \$464.85                           | \$455.72                           | \$447.17                           | \$479.34   |
| 31      | \$534.03                           | \$525.85                           | \$473.63                           | \$492.63                           | \$474.68                           | \$465.35                           | \$456.62                           | \$489.47   |
| 32      | \$545.09                           | \$536.74                           | \$483.43                           | \$502.83                           | \$484.51                           | \$474.99                           | \$466.08                           | \$499.61   |
| 33      | \$552.00                           | \$543.54                           | \$489.56                           | \$509.20                           | \$490.65                           | \$481.01                           | \$471.99                           | \$505.94   |
| 34      | \$559.37                           | \$550.80                           | \$496.10                           | \$516.01                           | \$497.20                           | \$487.43                           | \$478.29                           | \$512.70   |
| 35      | \$563.06                           | \$554.43                           | \$499.37                           | \$519.41                           | \$500.48                           | \$490.65                           | \$481.44                           | \$516.08   |
| 36      | \$566.74                           | \$558.06                           | \$502.64                           | \$522.81                           | \$503.76                           | \$493.86                           | \$484.60                           | \$519.46   |
| 37      | \$570.43                           | \$561.69                           | \$505.91                           | \$526.21                           | \$507.03                           | \$497.07                           | \$487.75                           | \$522.84   |
| 38      | \$574.12                           | \$565.32                           | \$509.18                           | \$529.61                           | \$510.31                           | \$500.28                           | \$490.90                           | \$526.21   |
| 39      | \$581.49                           | \$572.58                           | \$515.72                           | \$536.41                           | \$516.86                           | \$506.71                           | \$497.20                           | \$532.97   |
| 40      | \$588.86                           | \$579.84                           | \$522.26                           | \$543.21                           | \$523.41                           | \$513.13                           | \$503.51                           | \$539.73   |
| 41      | \$599.92                           | \$590.73                           | \$532.06                           | \$553.41                           | \$533.24                           | \$522.77                           | \$512.96                           | \$549.86   |
| 42      | \$610.52                           | \$601.16                           | \$541.46                           | \$563.19                           | \$542.66                           | \$532.00                           | \$522.02                           | \$559.58   |
| 43      | \$625.26                           | \$615.68                           | \$554.54                           | \$576.79                           | \$555.77                           | \$544.85                           | \$534.63                           | \$573.09   |
| 44      | \$643.69                           | \$633.83                           | \$570.89                           | \$593.79                           | \$572.15                           | \$560.91                           | \$550.39                           | \$589.98   |
| 45      | \$665.35                           | \$655.16                           | \$590.09                           | \$613.77                           | \$591.40                           | \$579.78                           | \$568.91                           | \$609.83   |
| 46      | \$691.15                           | \$680.56                           | \$612.98                           | \$637.57                           | \$614.34                           | \$602.27                           | \$590.97                           | \$633.48   |
| 47      | \$720.18                           | \$709.15                           | \$638.72                           | \$664.35                           | \$640.14                           | \$627.56                           | \$615.79                           | \$660.09   |
| 48      | \$753.36                           | \$741.81                           | \$668.14                           | \$694.95                           | \$669.63                           | \$656.47                           | \$644.16                           | \$690.50   |
| 49      | \$786.07                           | \$774.03                           | \$697.16                           | \$725.13                           | \$698.70                           | \$684.98                           | \$672.13                           | \$720.48   |
| 50      | \$822.93                           | \$810.32                           | \$729.85                           | \$759.13                           | \$731.47                           | \$717.10                           | \$703.65                           | \$754.27   |
| 51      | \$859.33                           | \$846.17                           | \$762.13                           | \$792.71                           | \$763.82                           | \$748.82                           | \$734.77                           | \$787.63   |
| 52      | \$899.42                           | \$885.64                           | \$797.69                           | \$829.69                           | \$799.46                           | \$783.75                           | \$769.05                           | \$824.37   |
| 53      | \$939.97                           | \$925.57                           | \$833.65                           | \$867.09                           | \$835.50                           | \$819.08                           | \$803.72                           | \$861.54   |
| 54      | \$983.74                           | \$968.67                           | \$872.47                           | \$907.47                           | \$874.40                           | \$857.23                           | \$841.15                           | \$901.66   |
| 55      | \$1,027.51                         | \$1,011.77                         | \$911.29                           | \$947.85                           | \$913.31                           | \$895.37                           | \$878.58                           | \$941.78   |
| 56      | \$1,074.97                         | \$1,058.50                         | \$953.38                           | \$991.63                           | \$955.50                           | \$936.73                           | \$919.16                           | \$985.28   |
| 57      | \$1,122.89                         | \$1,105.69                         | \$995.88                           | \$1,035.84                         | \$998.09                           | \$978.48                           | \$960.13                           | \$1,029.20   |
| 58      | \$1,174.04                         | \$1,156.05                         | \$1,041.24                         | \$1,083.02                         | \$1,043.55                         | \$1,023.05                         | \$1,003.86                         | \$1,076.08   |
| 59      | \$1,199.38                         | \$1,181.01                         | \$1,063.72                         | \$1,106.39                         | \$1,066.08                         | \$1,045.13                         | \$1,025.53                         | \$1,099.31   |
| 60      | \$1,250.52                         | \$1,231.37                         | \$1,109.08                         | \$1,153.57                         | \$1,111.54                         | \$1,089.70                         | \$1,069.26                         | \$1,146.18   |
| 61      | \$1,294.76                         | \$1,274.92                         | \$1,148.31                         | \$1,194.38                         | \$1,150.86                         | \$1,128.25                         | \$1,107.09                         | \$1,186.73   |
| 62      | \$1,323.79                         | \$1,303.51                         | \$1,174.05                         | \$1,221.16                         | \$1,176.66                         | \$1,153.54                         | \$1,131.91                         | \$1,213.33   |
| 63      | \$1,360.19                         | \$1,339.35                         | \$1,206.34                         | \$1,254.73                         | \$1,209.01                         | \$1,185.26                         | \$1,163.03                         | \$1,246.70   |
| 64+     | \$1,382.30                         | \$1,361.13                         | \$1,225.95                         | \$1,275.14                         | \$1,228.67                         | \$1,204.53                         | \$1,181.94                         | \$1,266.97   |

Pending regulatory approval.

## Rating Region 3

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$410.96  | \$353.56                                    | \$338.46  | \$317.22                                    | \$315.21                                |
| 15      | \$447.49  | \$384.98                                    | \$368.55  | \$345.42                                    | \$343.23                                |
| 16      | \$461.45  | \$397.00                                    | \$380.05  | \$356.20                                    | \$353.94                                |
| 17      | \$475.42  | \$409.02                                    | \$391.56  | \$366.98                                    | \$364.65                                |
| 18      | \$490.46  | \$421.96                                    | \$403.94  | \$378.59                                    | \$376.19                                |
| 19      | \$505.50  | \$434.90                                    | \$416.33  | \$390.20                                    | \$387.72                                |
| 20      | \$521.08  | \$448.30                                    | \$429.16  | \$402.23                                    | \$399.67                                |
| 21      | \$537.20  | \$462.17                                    | \$442.44  | \$414.67                                    | \$412.03                                |
| 22      | \$537.20  | \$462.17                                    | \$442.44  | \$414.67                                    | \$412.03                                |
| 23      | \$537.20  | \$462.17                                    | \$442.44  | \$414.67                                    | \$412.03                                |
| 24      | \$537.20  | \$462.17                                    | \$442.44  | \$414.67                                    | \$412.03                                |
| 25      | \$539.35  | \$464.02                                    | \$444.21  | \$416.33                                    | \$413.68                                |
| 26      | \$550.09  | \$473.26                                    | \$453.05  | \$424.62                                    | \$421.92                                |
| 27      | \$562.98  | \$484.35                                    | \$463.67  | \$434.57                                    | \$431.81                                |
| 28      | \$583.93  | \$502.38                                    | \$480.93  | \$450.75                                    | \$447.88                                |
| 29      | \$601.13  | \$517.16                                    | \$495.09  | \$464.01                                    | \$461.07                                |
| 30      | \$609.72  | \$524.56                                    | \$502.17  | \$470.65                                    | \$467.66                                |
| 31      | \$622.61  | \$535.65                                    | \$512.78  | \$480.60                                    | \$477.55                                |
| 32      | \$635.51  | \$546.74                                    | \$523.40  | \$490.55                                    | \$487.44                                |
| 33      | \$643.56  | \$553.68                                    | \$530.04  | \$496.77                                    | \$493.62                                |
| 34      | \$652.16  | \$561.07                                    | \$537.12  | \$503.41                                    | \$500.21                                |
| 35      | \$656.46  | \$564.77                                    | \$540.66  | \$506.73                                    | \$503.51                                |
| 36      | \$660.75  | \$568.46                                    | \$544.20  | \$510.04                                    | \$506.80                                |
| 37      | \$665.05  | \$572.16                                    | \$547.74  | \$513.36                                    | \$510.10                                |
| 38      | \$669.35  | \$575.86                                    | \$551.28  | \$516.68                                    | \$513.40                                |
| 39      | \$677.94  | \$583.25                                    | \$558.35  | \$523.31                                    | \$519.99                                |
| 40      | \$686.54  | \$590.65                                    | \$565.43  | \$529.95                                    | \$526.58                                |
| 41      | \$699.43  | \$601.74                                    | \$576.05  | \$539.90                                    | \$536.47                                |
| 42      | \$711.79  | \$612.37                                    | \$586.23  | \$549.44                                    | \$545.95                                |
| 43      | \$728.98  | \$627.16                                    | \$600.39  | \$562.71                                    | \$559.13                                |
| 44      | \$750.47  | \$645.65                                    | \$618.08  | \$579.29                                    | \$575.61                                |
| 45      | \$775.71  | \$667.37                                    | \$638.88  | \$598.78                                    | \$594.98                                |
| 46      | \$805.80  | \$693.25                                    | \$663.65  | \$622.00                                    | \$618.05                                |
| 47      | \$839.64  | \$722.37                                    | \$691.53  | \$648.13                                    | \$644.01                                |
| 48      | \$878.32  | \$755.64                                    | \$723.38  | \$677.98                                    | \$673.68                                |
| 49      | \$916.46  | \$788.46                                    | \$754.80  | \$707.43                                    | \$702.93                                |
| 50      | \$959.44  | \$825.43                                    | \$790.19  | \$740.60                                    | \$735.89                                |
| 51      | \$1,001.88  | \$861.94                                    | \$825.14  | \$773.36                                    | \$768.45                                |
| 52      | \$1,048.61  | \$902.15                                    | \$863.64  | \$809.43                                    | \$804.29                                |
| 53      | \$1,095.88  | \$942.82                                    | \$902.57  | \$845.92                                    | \$840.55                                |
| 54      | \$1,146.92  | \$986.73                                    | \$944.60  | \$885.32                                    | \$879.69                                |
| 55      | \$1,197.95  | \$1,030.63                                  | \$986.63  | \$924.71                                    | \$918.84                                |
| 56      | \$1,253.28  | \$1,078.23                                  | \$1,032.20  | \$967.42                                    | \$961.28                                |
| 57      | \$1,309.15  | \$1,126.30                                  | \$1,078.22  | \$1,010.55                                  | \$1,004.13                              |
| 58      | \$1,368.78  | \$1,177.60                                  | \$1,127.33  | \$1,056.58                                  | \$1,049.86                              |
| 59      | \$1,398.33  | \$1,203.02                                  | \$1,151.66  | \$1,079.38                                  | \$1,072.53                              |
| 60      | \$1,457.96  | \$1,254.32                                  | \$1,200.77  | \$1,125.41                                  | \$1,118.26                              |
| 61      | \$1,509.53  | \$1,298.69                                  | \$1,243.25  | \$1,165.22                                  | \$1,157.82                              |
| 62      | \$1,543.37  | \$1,327.80                                  | \$1,271.12  | \$1,191.34                                  | \$1,183.78                              |
| 63      | \$1,585.81  | \$1,364.32                                  | \$1,306.07  | \$1,224.10                                  | \$1,216.33                              |
| 64+     | \$1,611.60  | \$1,386.50                                  | \$1,327.31  | \$1,244.01                                  | \$1,236.10                              |

Pending regulatory approval.

Effective October 2023

## Rating Region 3

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$539.58                          | \$533.21                       | \$529.64                        | \$518.39                          | \$459.90                    | \$457.00                      | \$452.14                      |
| 15      | \$587.54                          | \$580.61                       | \$576.72                        | \$564.47                          | \$500.78                    | \$497.62                      | \$492.33                      |
| 16      | \$605.88                          | \$598.73                       | \$594.72                        | \$582.09                          | \$516.41                    | \$513.16                      | \$507.70                      |
| 17      | \$624.22                          | \$616.85                       | \$612.72                        | \$599.71                          | \$532.04                    | \$528.69                      | \$523.06                      |
| 18      | \$643.97                          | \$636.37                       | \$632.11                        | \$618.69                          | \$548.87                    | \$545.41                      | \$539.61                      |
| 19      | \$663.72                          | \$655.88                       | \$651.49                        | \$637.66                          | \$565.70                    | \$562.14                      | \$556.16                      |
| 20      | \$684.17                          | \$676.10                       | \$671.57                        | \$657.31                          | \$583.14                    | \$579.47                      | \$573.30                      |
| 21      | \$705.33                          | \$697.01                       | \$692.34                        | \$677.64                          | \$601.17                    | \$597.39                      | \$591.03                      |
| 22      | \$705.33                          | \$697.01                       | \$692.34                        | \$677.64                          | \$601.17                    | \$597.39                      | \$591.03                      |
| 23      | \$705.33                          | \$697.01                       | \$692.34                        | \$677.64                          | \$601.17                    | \$597.39                      | \$591.03                      |
| 24      | \$705.33                          | \$697.01                       | \$692.34                        | \$677.64                          | \$601.17                    | \$597.39                      | \$591.03                      |
| 25      | \$708.15                          | \$699.79                       | \$695.11                        | \$680.35                          | \$603.58                    | \$599.78                      | \$593.40                      |
| 26      | \$722.26                          | \$713.73                       | \$708.96                        | \$693.90                          | \$615.60                    | \$611.72                      | \$605.22                      |
| 27      | \$739.19                          | \$730.46                       | \$725.57                        | \$710.17                          | \$630.03                    | \$626.06                      | \$619.40                      |
| 28      | \$766.69                          | \$757.64                       | \$752.58                        | \$736.59                          | \$653.48                    | \$649.36                      | \$642.45                      |
| 29      | \$789.26                          | \$779.95                       | \$774.73                        | \$758.28                          | \$672.71                    | \$668.48                      | \$661.36                      |
| 30      | \$800.55                          | \$791.10                       | \$785.81                        | \$769.12                          | \$682.33                    | \$678.03                      | \$670.82                      |
| 31      | \$817.48                          | \$807.83                       | \$802.42                        | \$785.39                          | \$696.76                    | \$692.37                      | \$685.01                      |
| 32      | \$834.41                          | \$824.56                       | \$819.04                        | \$801.65                          | \$711.19                    | \$706.71                      | \$699.19                      |
| 33      | \$844.99                          | \$835.01                       | \$829.43                        | \$811.81                          | \$720.21                    | \$715.67                      | \$708.06                      |
| 34      | \$856.27                          | \$846.16                       | \$840.50                        | \$822.66                          | \$729.82                    | \$725.23                      | \$717.51                      |
| 35      | \$861.91                          | \$851.74                       | \$846.04                        | \$828.08                          | \$734.63                    | \$730.01                      | \$722.24                      |
| 36      | \$867.56                          | \$857.32                       | \$851.58                        | \$833.50                          | \$739.44                    | \$734.79                      | \$726.97                      |
| 37      | \$873.20                          | \$862.89                       | \$857.12                        | \$838.92                          | \$744.25                    | \$739.57                      | \$731.70                      |
| 38      | \$878.84                          | \$868.47                       | \$862.66                        | \$844.34                          | \$749.06                    | \$744.34                      | \$736.43                      |
| 39      | \$890.13                          | \$879.62                       | \$873.74                        | \$855.18                          | \$758.68                    | \$753.90                      | \$745.88                      |
| 40      | \$901.41                          | \$890.77                       | \$884.81                        | \$866.02                          | \$768.30                    | \$763.46                      | \$755.34                      |
| 41      | \$918.34                          | \$907.50                       | \$901.43                        | \$882.29                          | \$782.73                    | \$777.80                      | \$769.52                      |
| 42      | \$934.56                          | \$923.53                       | \$917.35                        | \$897.87                          | \$796.55                    | \$791.54                      | \$783.12                      |
| 43      | \$957.13                          | \$945.84                       | \$939.51                        | \$919.56                          | \$815.79                    | \$810.65                      | \$802.03                      |
| 44      | \$985.35                          | \$973.72                       | \$967.20                        | \$946.66                          | \$839.84                    | \$834.55                      | \$825.67                      |
| 45      | \$1,018.50                        | \$1,006.48                     | \$999.74                        | \$978.51                          | \$868.09                    | \$862.63                      | \$853.45                      |
| 46      | \$1,058.00                        | \$1,045.51                     | \$1,038.51                      | \$1,016.46                        | \$901.76                    | \$896.08                      | \$886.55                      |
| 47      | \$1,102.43                        | \$1,089.42                     | \$1,082.13                      | \$1,059.15                        | \$939.63                    | \$933.72                      | \$923.78                      |
| 48      | \$1,153.22                        | \$1,139.60                     | \$1,131.98                      | \$1,107.94                        | \$982.92                    | \$976.73                      | \$966.34                      |
| 49      | \$1,203.29                        | \$1,189.09                     | \$1,181.14                      | \$1,156.05                        | \$1,025.60                  | \$1,019.14                    | \$1,008.30                    |
| 50      | \$1,259.72                        | \$1,244.85                     | \$1,236.52                      | \$1,210.27                        | \$1,073.70                  | \$1,066.93                    | \$1,055.58                    |
| 51      | \$1,315.44                        | \$1,299.91                     | \$1,291.22                      | \$1,263.80                        | \$1,121.19                  | \$1,114.13                    | \$1,102.27                    |
| 52      | \$1,376.80                        | \$1,360.55                     | \$1,351.45                      | \$1,322.75                        | \$1,173.49                  | \$1,166.10                    | \$1,153.69                    |
| 53      | \$1,438.87                        | \$1,421.89                     | \$1,412.38                      | \$1,382.39                        | \$1,226.39                  | \$1,218.67                    | \$1,205.70                    |
| 54      | \$1,505.88                        | \$1,488.11                     | \$1,478.15                      | \$1,446.76                        | \$1,283.50                  | \$1,275.42                    | \$1,261.85                    |
| 55      | \$1,572.89                        | \$1,554.32                     | \$1,543.92                      | \$1,511.14                        | \$1,340.62                  | \$1,332.17                    | \$1,318.00                    |
| 56      | \$1,645.54                        | \$1,626.11                     | \$1,615.23                      | \$1,580.93                        | \$1,402.54                  | \$1,393.71                    | \$1,378.88                    |
| 57      | \$1,718.89                        | \$1,698.60                     | \$1,687.24                      | \$1,651.41                        | \$1,465.06                  | \$1,455.83                    | \$1,440.34                    |
| 58      | \$1,797.18                        | \$1,775.97                     | \$1,764.09                      | \$1,726.63                        | \$1,531.79                  | \$1,522.14                    | \$1,505.95                    |
| 59      | \$1,835.97                        | \$1,814.30                     | \$1,802.17                      | \$1,763.90                        | \$1,564.85                  | \$1,555.00                    | \$1,538.45                    |
| 60      | \$1,914.27                        | \$1,891.67                     | \$1,879.02                      | \$1,839.12                        | \$1,631.58                  | \$1,621.31                    | \$1,604.06                    |
| 61      | \$1,981.98                        | \$1,958.58                     | \$1,945.48                      | \$1,904.17                        | \$1,689.30                  | \$1,678.66                    | \$1,660.80                    |
| 62      | \$2,026.41                        | \$2,002.50                     | \$1,989.10                      | \$1,946.86                        | \$1,727.17                  | \$1,716.29                    | \$1,698.03                    |
| 63      | \$2,082.14                        | \$2,057.56                     | \$2,043.79                      | \$2,000.39                        | \$1,774.66                  | \$1,763.49                    | \$1,744.72                    |
| 64+     | \$2,115.99                        | \$2,091.02                     | \$2,077.03                      | \$2,032.92                        | \$1,803.52                  | \$1,792.16                    | \$1,773.09                    |

Pending regulatory approval.

## Rating Region 3

### Off-Exchange 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 | \$444.18                       | \$392.93                         | \$390.17                         | \$384.08                         | \$344.97                         | \$359.55                         | \$346.31                         | \$338.99                         | \$332.43                         |
| 15      | \$483.67                       | \$427.85                         | \$424.85                         | \$418.22                         | \$375.64                         | \$391.51                         | \$377.10                         | \$369.12                         | \$361.98                         |
| 16      | \$498.76                       | \$441.21                         | \$438.12                         | \$431.28                         | \$387.36                         | \$403.73                         | \$388.87                         | \$380.65                         | \$373.28                         |
| 17      | \$513.86                       | \$454.56                         | \$451.38                         | \$444.33                         | \$399.09                         | \$415.95                         | \$400.64                         | \$392.17                         | \$384.58                         |
| 18      | \$530.12                       | \$468.94                         | \$465.66                         | \$458.39                         | \$411.71                         | \$429.11                         | \$413.31                         | \$404.57                         | \$396.74                         |
| 19      | \$546.37                       | \$483.33                         | \$479.94                         | \$472.45                         | \$424.34                         | \$442.27                         | \$425.99                         | \$416.98                         | \$408.91                         |
| 20      | \$563.21                       | \$498.22                         | \$494.73                         | \$487.01                         | \$437.42                         | \$455.90                         | \$439.12                         | \$429.83                         | \$421.51                         |
| 21      | \$580.63                       | \$513.63                         | \$510.03                         | \$502.07                         | \$450.94                         | \$470.00                         | \$452.70                         | \$443.13                         | \$434.55                         |
| 22      | \$580.63                       | \$513.63                         | \$510.03                         | \$502.07                         | \$450.94                         | \$470.00                         | \$452.70                         | \$443.13                         | \$434.55                         |
| 23      | \$580.63                       | \$513.63                         | \$510.03                         | \$502.07                         | \$450.94                         | \$470.00                         | \$452.70                         | \$443.13                         | \$434.55                         |
| 24      | \$580.63                       | \$513.63                         | \$510.03                         | \$502.07                         | \$450.94                         | \$470.00                         | \$452.70                         | \$443.13                         | \$434.55                         |
| 25      | \$582.95                       | \$515.68                         | \$512.07                         | \$504.08                         | \$452.75                         | \$471.88                         | \$454.51                         | \$444.90                         | \$436.29                         |
| 26      | \$594.57                       | \$525.96                         | \$522.27                         | \$514.12                         | \$461.77                         | \$481.27                         | \$463.56                         | \$453.76                         | \$444.98                         |
| 27      | \$608.50                       | \$538.28                         | \$534.51                         | \$526.17                         | \$472.59                         | \$492.55                         | \$474.43                         | \$464.40                         | \$455.41                         |
| 28      | \$631.15                       | \$558.31                         | \$554.40                         | \$545.75                         | \$490.18                         | \$510.88                         | \$492.08                         | \$481.68                         | \$472.35                         |
| 29      | \$649.73                       | \$574.75                         | \$570.72                         | \$561.81                         | \$504.61                         | \$525.92                         | \$506.57                         | \$495.86                         | \$486.26                         |
| 30      | \$659.02                       | \$582.97                         | \$578.88                         | \$569.85                         | \$511.82                         | \$533.44                         | \$513.81                         | \$502.95                         | \$493.21                         |
| 31      | \$672.95                       | \$595.30                         | \$591.12                         | \$581.90                         | \$522.65                         | \$544.72                         | \$524.68                         | \$513.58                         | \$503.64                         |
| 32      | \$686.89                       | \$607.62                         | \$603.36                         | \$593.95                         | \$533.47                         | \$556.00                         | \$535.54                         | \$524.22                         | \$514.07                         |
| 33      | \$695.60                       | \$615.33                         | \$611.02                         | \$601.48                         | \$540.23                         | \$563.05                         | \$542.33                         | \$530.87                         | \$520.59                         |
| 34      | \$704.89                       | \$623.55                         | \$619.18                         | \$609.51                         | \$547.45                         | \$570.57                         | \$549.57                         | \$537.96                         | \$527.54                         |
| 35      | \$709.53                       | \$627.65                         | \$623.26                         | \$613.53                         | \$551.05                         | \$574.33                         | \$553.20                         | \$541.50                         | \$531.02                         |
| 36      | \$714.18                       | \$631.76                         | \$627.34                         | \$617.54                         | \$554.66                         | \$578.09                         | \$556.82                         | \$545.05                         | \$534.50                         |
| 37      | \$718.82                       | \$635.87                         | \$631.42                         | \$621.56                         | \$558.27                         | \$581.85                         | \$560.44                         | \$548.59                         | \$537.97                         |
| 38      | \$723.47                       | \$639.98                         | \$635.50                         | \$625.58                         | \$561.88                         | \$585.61                         | \$564.06                         | \$552.14                         | \$541.45                         |
| 39      | \$732.76                       | \$648.20                         | \$643.66                         | \$633.61                         | \$569.09                         | \$593.13                         | \$571.30                         | \$559.23                         | \$548.40                         |
| 40      | \$742.05                       | \$656.42                         | \$651.82                         | \$641.64                         | \$576.31                         | \$600.65                         | \$578.55                         | \$566.32                         | \$555.35                         |
| 41      | \$755.98                       | \$668.75                         | \$664.06                         | \$653.69                         | \$587.13                         | \$611.93                         | \$589.41                         | \$576.95                         | \$565.78                         |
| 42      | \$769.34                       | \$680.56                         | \$675.79                         | \$665.24                         | \$597.50                         | \$622.74                         | \$599.82                         | \$587.14                         | \$575.78                         |
| 43      | \$787.92                       | \$696.99                         | \$692.11                         | \$681.31                         | \$611.93                         | \$637.78                         | \$614.31                         | \$601.32                         | \$589.68                         |
| 44      | \$811.14                       | \$717.54                         | \$712.51                         | \$701.39                         | \$629.97                         | \$656.58                         | \$632.42                         | \$619.05                         | \$607.07                         |
| 45      | \$838.43                       | \$741.68                         | \$736.48                         | \$724.99                         | \$651.16                         | \$678.67                         | \$653.69                         | \$639.87                         | \$627.49                         |
| 46      | \$870.95                       | \$770.44                         | \$765.04                         | \$753.10                         | \$676.42                         | \$704.99                         | \$679.04                         | \$664.69                         | \$651.82                         |
| 47      | \$907.53                       | \$802.80                         | \$797.18                         | \$784.73                         | \$704.83                         | \$734.60                         | \$707.56                         | \$692.61                         | \$679.20                         |
| 48      | \$949.33                       | \$839.78                         | \$833.90                         | \$820.88                         | \$737.29                         | \$768.44                         | \$740.16                         | \$724.51                         | \$710.49                         |
| 49      | \$990.56                       | \$876.25                         | \$870.11                         | \$856.53                         | \$769.31                         | \$801.81                         | \$772.30                         | \$755.97                         | \$741.34                         |
| 50      | \$1,037.01                     | \$917.34                         | \$910.91                         | \$896.69                         | \$805.39                         | \$839.41                         | \$808.52                         | \$791.42                         | \$776.10                         |
| 51      | \$1,082.88                     | \$957.92                         | \$951.21                         | \$936.36                         | \$841.01                         | \$876.54                         | \$844.28                         | \$826.43                         | \$810.43                         |
| 52      | \$1,133.39                     | \$1,002.60                       | \$995.58                         | \$980.04                         | \$880.24                         | \$917.43                         | \$883.66                         | \$864.98                         | \$848.24                         |
| 53      | \$1,184.49                     | \$1,047.80                       | \$1,040.46                       | \$1,024.22                       | \$919.93                         | \$958.79                         | \$923.50                         | \$903.98                         | \$886.48                         |
| 54      | \$1,239.65                     | \$1,096.60                       | \$1,088.91                       | \$1,071.92                       | \$962.77                         | \$1,003.44                       | \$966.51                         | \$946.07                         | \$927.76                         |
| 55      | \$1,294.81                     | \$1,145.39                       | \$1,137.37                       | \$1,119.61                       | \$1,005.61                       | \$1,048.09                       | \$1,009.51                       | \$988.17                         | \$969.04                         |
| 56      | \$1,354.61                     | \$1,198.30                       | \$1,189.90                       | \$1,171.33                       | \$1,052.05                       | \$1,096.50                       | \$1,056.14                       | \$1,033.81                       | \$1,013.80                       |
| 57      | \$1,415.00                     | \$1,251.71                       | \$1,242.94                       | \$1,223.54                       | \$1,098.95                       | \$1,145.38                       | \$1,103.22                       | \$1,079.90                       | \$1,059.00                       |
| 58      | \$1,479.45                     | \$1,308.73                       | \$1,299.56                       | \$1,279.27                       | \$1,149.01                       | \$1,197.55                       | \$1,153.47                       | \$1,129.09                       | \$1,107.23                       |
| 59      | \$1,511.38                     | \$1,336.98                       | \$1,327.61                       | \$1,306.88                       | \$1,173.81                       | \$1,223.40                       | \$1,178.37                       | \$1,153.46                       | \$1,131.13                       |
| 60      | \$1,575.83                     | \$1,393.99                       | \$1,384.22                       | \$1,362.61                       | \$1,223.86                       | \$1,275.57                       | \$1,228.62                       | \$1,202.64                       | \$1,179.37                       |
| 61      | \$1,631.57                     | \$1,443.30                       | \$1,433.18                       | \$1,410.81                       | \$1,267.15                       | \$1,320.69                       | \$1,272.08                       | \$1,245.18                       | \$1,221.08                       |
| 62      | \$1,668.15                     | \$1,475.66                       | \$1,465.31                       | \$1,442.44                       | \$1,295.56                       | \$1,350.30                       | \$1,300.60                       | \$1,273.10                       | \$1,248.46                       |
| 63      | \$1,714.02                     | \$1,516.23                       | \$1,505.61                       | \$1,482.11                       | \$1,331.19                       | \$1,387.43                       | \$1,336.36                       | \$1,308.11                       | \$1,282.79                       |
| 64+     | \$1,741.89                     | \$1,540.89                       | \$1,530.09                       | \$1,506.21                       | \$1,352.83                       | \$1,409.99                       | \$1,358.09                       | \$1,329.38                       | \$1,303.65                       |

Pending regulatory approval.

Effective October 2023

# Rating Region 3

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$454.93   | \$391.12                               | \$378.60   | \$349.95                               | \$347.71                           | \$529.62  | \$474.97                                      | \$414.92   | \$361.91   | \$391.12  | \$347.71  |
| 15                            | \$495.37   | \$425.89                               | \$412.25   | \$381.06                               | \$378.61                           | \$576.70  | \$517.19                                      | \$451.80   | \$394.08   | \$425.89  | \$378.61  |
| 16                            | \$510.83   | \$439.18                               | \$425.12   | \$392.96                               | \$390.43                           | \$594.70  | \$533.33                                      | \$465.90   | \$406.38   | \$439.18  | \$390.43  |
| 17                            | \$526.29   | \$452.47                               | \$437.99   | \$404.85                               | \$402.25                           | \$612.70  | \$549.47                                      | \$480.00   | \$418.68   | \$452.47  | \$402.25  |
| 18                            | \$542.94   | \$466.79                               | \$451.85   | \$417.66                               | \$414.97                           | \$632.09  | \$566.86                                      | \$495.19   | \$431.92   | \$466.79  | \$414.97  |
| 19                            | \$559.59   | \$481.11                               | \$465.70   | \$430.47                               | \$427.70                           | \$651.47  | \$584.24                                      | \$510.38   | \$445.17   | \$481.11  | \$427.70  |
| 20                            | \$576.84   | \$495.93                               | \$480.05   | \$443.73                               | \$440.88                           | \$671.55  | \$602.25                                      | \$526.10   | \$458.89   | \$495.93  | \$440.88  |
| 21                            | \$594.68   | \$511.27                               | \$494.90   | \$457.46                               | \$454.52                           | \$692.32  | \$620.87                                      | \$542.38   | \$473.08   | \$511.27  | \$454.52  |
| 22                            | \$594.68   | \$511.27                               | \$494.90   | \$457.46                               | \$454.52                           | \$692.32  | \$620.87                                      | \$542.38   | \$473.08   | \$511.27  | \$454.52  |
| 23                            | \$594.68   | \$511.27                               | \$494.90   | \$457.46                               | \$454.52                           | \$692.32  | \$620.87                                      | \$542.38   | \$473.08   | \$511.27  | \$454.52  |
| 24                            | \$594.68   | \$511.27                               | \$494.90   | \$457.46                               | \$454.52                           | \$692.32  | \$620.87                                      | \$542.38   | \$473.08   | \$511.27  | \$454.52  |
| 25                            | \$597.06   | \$513.32                               | \$496.88   | \$459.29                               | \$456.33                           | \$695.09  | \$623.36                                      | \$544.55   | \$474.98   | \$513.32  | \$456.33  |
| 26                            | \$608.95   | \$523.54                               | \$506.78   | \$468.44                               | \$465.43                           | \$708.94  | \$635.77                                      | \$555.39   | \$484.44   | \$523.54  | \$465.43  |
| 27                            | \$623.23   | \$535.81                               | \$518.66   | \$479.41                               | \$476.33                           | \$725.55  | \$650.68                                      | \$568.41   | \$495.79   | \$535.81  | \$476.33  |
| 28                            | \$646.42   | \$555.75                               | \$537.96   | \$497.26                               | \$494.06                           | \$752.55  | \$674.89                                      | \$589.56   | \$514.24   | \$555.75  | \$494.06  |
| 29                            | \$665.45   | \$572.11                               | \$553.80   | \$511.89                               | \$508.60                           | \$774.71  | \$694.76                                      | \$606.92   | \$529.38   | \$572.11  | \$508.60  |
| 30                            | \$674.96   | \$580.29                               | \$561.71   | \$519.21                               | \$515.88                           | \$785.78  | \$704.69                                      | \$615.60   | \$536.95   | \$580.29  | \$515.88  |
| 31                            | \$689.23   | \$592.56                               | \$573.59   | \$530.19                               | \$526.78                           | \$802.40  | \$719.59                                      | \$628.61   | \$548.30   | \$592.56  | \$526.78  |
| 32                            | \$703.51   | \$604.83                               | \$585.47   | \$541.17                               | \$537.69                           | \$819.01  | \$734.49                                      | \$641.63   | \$559.66   | \$604.83  | \$537.69  |
| 33                            | \$712.43   | \$612.50                               | \$592.89   | \$548.03                               | \$544.51                           | \$829.40  | \$743.81                                      | \$649.77   | \$566.75   | \$612.50  | \$544.51  |
| 34                            | \$721.94   | \$620.68                               | \$600.81   | \$555.35                               | \$551.78                           | \$840.48  | \$753.74                                      | \$658.44   | \$574.32   | \$620.68  | \$551.78  |
| 35                            | \$726.70   | \$624.77                               | \$604.77   | \$559.01                               | \$555.42                           | \$846.01  | \$758.71                                      | \$662.78   | \$578.11   | \$624.77  | \$555.42  |
| 36                            | \$731.46   | \$628.86                               | \$608.73   | \$562.67                               | \$559.06                           | \$851.55  | \$763.67                                      | \$667.12   | \$581.89   | \$628.86  | \$559.06  |
| 37                            | \$736.21   | \$632.95                               | \$612.69   | \$566.33                               | \$562.69                           | \$857.09  | \$768.64                                      | \$671.46   | \$585.68   | \$632.95  | \$562.69  |
| 38                            | \$740.97   | \$637.04                               | \$616.65   | \$569.99                               | \$566.33                           | \$862.63  | \$773.61                                      | \$675.80   | \$589.46   | \$637.04  | \$566.33  |
| 39                            | \$750.49   | \$645.22                               | \$624.57   | \$577.31                               | \$573.60                           | \$873.71  | \$783.54                                      | \$684.48   | \$597.03   | \$645.22  | \$573.60  |
| 40                            | \$760.00   | \$653.40                               | \$632.48   | \$584.63                               | \$580.87                           | \$884.78  | \$793.48                                      | \$693.16   | \$604.60   | \$653.40  | \$580.87  |
| 41                            | \$774.27   | \$665.67                               | \$644.36   | \$595.61                               | \$591.78                           | \$901.40  | \$808.38                                      | \$706.17   | \$615.95   | \$665.67  | \$591.78  |
| 42                            | \$787.95   | \$677.43                               | \$655.74   | \$606.13                               | \$602.23                           | \$917.32  | \$822.66                                      | \$718.65   | \$626.83   | \$677.43  | \$602.23  |
| 43                            | \$806.98   | \$693.79                               | \$671.58   | \$620.77                               | \$616.78                           | \$939.48  | \$842.52                                      | \$736.00   | \$641.97   | \$693.79  | \$616.78  |
| 44                            | \$830.77   | \$714.25                               | \$691.38   | \$639.07                               | \$634.96                           | \$967.17  | \$867.36                                      | \$757.70   | \$660.90   | \$714.25  | \$634.96  |
| 45                            | \$858.72   | \$738.27                               | \$714.64   | \$660.57                               | \$656.32                           | \$999.71  | \$896.54                                      | \$783.19   | \$683.13   | \$738.27  | \$656.32  |
| 46                            | \$892.02   | \$766.91                               | \$742.35   | \$686.18                               | \$681.78                           | \$1,038.48                                      | \$931.31                                      | \$813.56   | \$709.62   | \$766.91  | \$681.78  |
| 47                            | \$929.49   | \$799.12                               | \$773.53   | \$715.00                               | \$710.41                           | \$1,082.10                                      | \$970.42                                      | \$847.73   | \$739.43   | \$799.12  | \$710.41  |
| 48                            | \$972.30   | \$835.93                               | \$809.16   | \$747.94                               | \$743.13                           | \$1,131.94                                      | \$1,015.13                                    | \$886.78   | \$773.49   | \$835.93  | \$743.13  |
| 49                            | \$1,014.53                                       | \$872.23                               | \$844.30   | \$780.42                               | \$775.41                           | \$1,181.10                                      | \$1,059.21                                    | \$925.29   | \$807.08   | \$872.23  | \$775.41  |
| 50                            | \$1,062.10                                       | \$913.13                               | \$883.89   | \$817.02                               | \$811.77                           | \$1,236.48                                      | \$1,108.88                                    | \$968.68   | \$844.93   | \$913.13  | \$811.77  |
| 51                            | \$1,109.08                                       | \$953.52                               | \$922.99   | \$853.16                               | \$847.67                           | \$1,291.18                                      | \$1,157.93                                    | \$1,011.53                                       | \$882.30   | \$953.52  | \$847.67  |
| 52                            | \$1,160.82                                       | \$998.00                               | \$966.05   | \$892.96                               | \$887.22                           | \$1,351.41                                      | \$1,211.94                                    | \$1,058.72                                       | \$923.46   | \$998.00  | \$887.22  |
| 53                            | \$1,213.15                                       | \$1,042.99                             | \$1,009.60   | \$933.21                               | \$927.21                           | \$1,412.33                                      | \$1,266.58                                    | \$1,106.45                                       | \$965.09   | \$1,042.99  | \$927.21  |
| 54                            | \$1,269.64                                       | \$1,091.56                             | \$1,056.62   | \$976.67                               | \$970.39                           | \$1,478.10                                      | \$1,325.56                                    | \$1,157.97                                       | \$1,010.03                                       | \$1,091.56  | \$970.39  |
| 55                            | \$1,326.14                                       | \$1,140.13                             | \$1,103.63   | \$1,020.13                             | \$1,013.57                         | \$1,543.87                                      | \$1,384.55                                    | \$1,209.50                                       | \$1,054.97                                       | \$1,140.13  | \$1,013.57  |
| 56                            | \$1,387.39                                       | \$1,192.79                             | \$1,154.61   | \$1,067.25                             | \$1,060.39                         | \$1,615.18                                      | \$1,448.50                                    | \$1,265.36                                       | \$1,103.70                                       | \$1,192.79  | \$1,060.39  |
| 57                            | \$1,449.24                                       | \$1,245.97                             | \$1,206.08   | \$1,114.82                             | \$1,107.66                         | \$1,687.18                                      | \$1,513.07                                    | \$1,321.77                                       | \$1,152.90                                       | \$1,245.97  | \$1,107.66  |
| 58                            | \$1,515.25                                       | \$1,302.72                             | \$1,261.01   | \$1,165.60                             | \$1,158.11                         | \$1,764.03                                      | \$1,581.98                                    | \$1,381.97                                       | \$1,205.41                                       | \$1,302.72  | \$1,158.11  |
| 59                            | \$1,547.95                                       | \$1,330.84                             | \$1,288.23   | \$1,190.76                             | \$1,183.11                         | \$1,802.11                                      | \$1,616.13                                    | \$1,411.80                                       | \$1,231.43                                       | \$1,330.84  | \$1,183.11  |
| 60                            | \$1,613.96                                       | \$1,387.59                             | \$1,343.16   | \$1,241.54                             | \$1,233.56                         | \$1,878.96                                      | \$1,685.05                                    | \$1,472.01                                       | \$1,283.95                                       | \$1,387.59  | \$1,233.56  |
| 61                            | \$1,671.05                                       | \$1,436.67                             | \$1,390.67   | \$1,285.45                             | \$1,277.19                         | \$1,945.42                                      | \$1,744.65                                    | \$1,524.08                                       | \$1,329.36                                       | \$1,436.67  | \$1,277.19  |
| 62                            | \$1,708.52                                       | \$1,468.88                             | \$1,421.85   | \$1,314.27                             | \$1,305.83                         | \$1,989.04                                      | \$1,783.77                                    | \$1,558.25                                       | \$1,359.17                                       | \$1,468.88  | \$1,305.83  |
| 63                            | \$1,755.50                                       | \$1,509.27                             | \$1,460.95   | \$1,350.41                             | \$1,341.73                         | \$2,043.73                                      | \$1,832.82                                    | \$1,601.09                                       | \$1,396.54                                       | \$1,509.27  | \$1,341.73  |
| 64+                           | \$1,784.04                                       | \$1,533.81                             | \$1,484.71   | \$1,372.37                             | \$1,363.55                         | \$2,076.96                                      | \$1,862.62                                    | \$1,627.13                                       | \$1,419.25                                       | \$1,533.81  | \$1,363.55  |

Pending regulatory approval.

## Rating Region 3 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$6.30  | \$6.31  | \$7.45                             | \$7.56            | \$6.23                                    |
| 15      | \$6.86  | \$6.87  | \$8.11                             | \$8.23            | \$6.79                                    |
| 16      | \$7.08  | \$7.09  | \$8.37                             | \$8.49            | \$7.00                                    |
| 17      | \$7.29  | \$7.30  | \$8.62                             | \$8.74            | \$7.21                                    |
| 18      | \$7.52  | \$7.53  | \$8.89                             | \$9.02            | \$7.44                                    |
| 19      | \$7.75  | \$7.76  | \$9.16                             | \$9.30            | \$7.67                                    |
| 20      | \$7.99  | \$8.00  | \$9.45                             | \$9.58            | \$7.90                                    |
| 21      | \$8.24  | \$8.25  | \$9.74                             | \$9.88            | \$8.15                                    |
| 22      | \$8.24  | \$8.25  | \$9.74                             | \$9.88            | \$8.15                                    |
| 23      | \$8.24  | \$8.25  | \$9.74                             | \$9.88            | \$8.15                                    |
| 24      | \$8.24  | \$8.25  | \$9.74                             | \$9.88            | \$8.15                                    |
| 25      | \$8.27  | \$8.28  | \$9.78                             | \$9.92            | \$8.18                                    |
| 26      | \$8.44  | \$8.45  | \$9.97                             | \$10.12           | \$8.34                                    |
| 27      | \$8.63  | \$8.65  | \$10.21                            | \$10.35           | \$8.54                                    |
| 28      | \$8.95  | \$8.97  | \$10.59                            | \$10.74           | \$8.86                                    |
| 29      | \$9.22  | \$9.23  | \$10.90                            | \$11.06           | \$9.12                                    |
| 30      | \$9.35  | \$9.36  | \$11.05                            | \$11.21           | \$9.25                                    |
| 31      | \$9.55  | \$9.56  | \$11.29                            | \$11.45           | \$9.44                                    |
| 32      | \$9.75  | \$9.76  | \$11.52                            | \$11.69           | \$9.64                                    |
| 33      | \$9.87  | \$9.88  | \$11.67                            | \$11.83           | \$9.76                                    |
| 34      | \$10.00   | \$10.02   | \$11.82                            | \$11.99           | \$9.89                                    |
| 35      | \$10.07   | \$10.08   | \$11.90                            | \$12.07           | \$9.95                                    |
| 36      | \$10.13   | \$10.15   | \$11.98                            | \$12.15           | \$10.02                                   |
| 37      | \$10.20   | \$10.21   | \$12.06                            | \$12.23           | \$10.09                                   |
| 38      | \$10.26   | \$10.28   | \$12.13                            | \$12.31           | \$10.15                                   |
| 39      | \$10.39   | \$10.41   | \$12.29                            | \$12.47           | \$10.28                                   |
| 40      | \$10.53   | \$10.54   | \$12.45                            | \$12.63           | \$10.41                                   |
| 41      | \$10.72   | \$10.74   | \$12.68                            | \$12.86           | \$10.61                                   |
| 42      | \$10.91   | \$10.93   | \$12.90                            | \$13.09           | \$10.79                                   |
| 43      | \$11.18   | \$11.19   | \$13.21                            | \$13.41           | \$11.05                                   |
| 44      | \$11.51   | \$11.52   | \$13.60                            | \$13.80           | \$11.38                                   |
| 45      | \$11.89   | \$11.91   | \$14.06                            | \$14.26           | \$11.76                                   |
| 46      | \$12.36   | \$12.37   | \$14.61                            | \$14.82           | \$12.22                                   |
| 47      | \$12.87   | \$12.89   | \$15.22                            | \$15.44           | \$12.73                                   |
| 48      | \$13.47   | \$13.49   | \$15.92                            | \$16.15           | \$13.32                                   |
| 49      | \$14.05   | \$14.07   | \$16.61                            | \$16.85           | \$13.90                                   |
| 50      | \$14.71   | \$14.73   | \$17.39                            | \$17.64           | \$14.55                                   |
| 51      | \$15.36   | \$15.38   | \$18.16                            | \$18.42           | \$15.19                                   |
| 52      | \$16.08   | \$16.10   | \$19.01                            | \$19.28           | \$15.90                                   |
| 53      | \$16.80   | \$16.83   | \$19.86                            | \$20.15           | \$16.62                                   |
| 54      | \$17.58   | \$17.61   | \$20.79                            | \$21.09           | \$17.39                                   |
| 55      | \$18.37   | \$18.39   | \$21.71                            | \$22.03           | \$18.16                                   |
| 56      | \$19.21   | \$19.24   | \$22.72                            | \$23.04           | \$19.00                                   |
| 57      | \$20.07   | \$20.10   | \$23.73                            | \$24.07           | \$19.85                                   |
| 58      | \$20.98   | \$21.02   | \$24.81                            | \$25.17           | \$20.75                                   |
| 59      | \$21.44   | \$21.47   | \$25.34                            | \$25.71           | \$21.20                                   |
| 60      | \$22.35   | \$22.39   | \$26.42                            | \$26.81           | \$22.10                                   |
| 61      | \$23.14   | \$23.18   | \$27.36                            | \$27.76           | \$22.89                                   |
| 62      | \$23.66   | \$23.70   | \$27.97                            | \$28.38           | \$23.40                                   |
| 63      | \$24.31   | \$24.35   | \$28.74                            | \$29.16           | \$24.04                                   |
| 64+     | \$24.71   | \$24.74   | \$29.21                            | \$29.63           | \$24.43                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023



# Rating Region 4

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Bronze Trio HMO 7000/70 + Child Dental |
| 0 to 14               | \$438.35                     | \$431.10                     | \$426.17                     | \$407.31                 | \$393.88                   | \$383.80                    | \$375.80                    | \$330.71                      | \$325.33                      | \$294.04                      | \$430.06   | \$396.68   | \$325.97  | \$294.04   |
| 15                    | \$477.32                     | \$469.42                     | \$464.05                     | \$443.51                 | \$428.89                   | \$417.92                    | \$409.20                    | \$360.11                      | \$354.24                      | \$320.18                      | \$468.29   | \$431.94   | \$354.94  | \$320.18   |
| 16                    | \$492.21                     | \$484.07                     | \$478.54                     | \$457.36                 | \$442.28                   | \$430.96                    | \$421.98                    | \$371.35                      | \$365.30                      | \$330.17                      | \$482.91   | \$445.43   | \$366.02  | \$330.17   |
| 17                    | \$507.11                     | \$498.72                     | \$493.02                     | \$471.20                 | \$455.66                   | \$444.01                    | \$434.75                    | \$382.59                      | \$376.36                      | \$340.16                      | \$497.52   | \$458.91   | \$377.10  | \$340.16   |
| 18                    | \$523.16                     | \$514.50                     | \$508.62                     | \$486.11                 | \$470.08                   | \$458.05                    | \$448.50                    | \$394.69                      | \$388.26                      | \$350.93                      | \$513.27   | \$473.43   | \$389.03  | \$350.93   |
| 19                    | \$539.20                     | \$530.28                     | \$524.22                     | \$501.02                 | \$484.49                   | \$472.10                    | \$462.26                    | \$406.80                      | \$400.17                      | \$361.69                      | \$529.01   | \$487.95   | \$400.96  | \$361.69   |
| 20                    | \$555.82                     | \$546.62                     | \$540.37                     | \$516.46                 | \$499.43                   | \$486.65                    | \$476.51                    | \$419.34                      | \$412.50                      | \$372.83                      | \$545.31   | \$502.98   | \$413.32  | \$372.83   |
| 21                    | \$573.01                     | \$563.53                     | \$557.09                     | \$532.43                 | \$514.87                   | \$501.70                    | \$491.24                    | \$432.30                      | \$425.26                      | \$384.37                      | \$562.17   | \$518.54   | \$426.10  | \$384.37   |
| 22                    | \$573.01                     | \$563.53                     | \$557.09                     | \$532.43                 | \$514.87                   | \$501.70                    | \$491.24                    | \$432.30                      | \$425.26                      | \$384.37                      | \$562.17   | \$518.54   | \$426.10  | \$384.37   |
| 23                    | \$573.01                     | \$563.53                     | \$557.09                     | \$532.43                 | \$514.87                   | \$501.70                    | \$491.24                    | \$432.30                      | \$425.26                      | \$384.37                      | \$562.17   | \$518.54   | \$426.10  | \$384.37   |
| 24                    | \$573.01                     | \$563.53                     | \$557.09                     | \$532.43                 | \$514.87                   | \$501.70                    | \$491.24                    | \$432.30                      | \$425.26                      | \$384.37                      | \$562.17   | \$518.54   | \$426.10  | \$384.37   |
| 25                    | \$575.30                     | \$565.78                     | \$559.31                     | \$534.56                 | \$516.93                   | \$503.71                    | \$493.21                    | \$434.03                      | \$426.96                      | \$385.90                      | \$564.42   | \$520.61   | \$427.81  | \$385.90   |
| 26                    | \$586.76                     | \$577.05                     | \$570.46                     | \$545.21                 | \$527.23                   | \$513.74                    | \$503.03                    | \$442.68                      | \$435.47                      | \$393.59                      | \$575.67   | \$530.98   | \$436.33  | \$393.59   |
| 27                    | \$600.51                     | \$590.58                     | \$583.83                     | \$557.99                 | \$539.59                   | \$525.78                    | \$514.82                    | \$453.05                      | \$445.67                      | \$402.81                      | \$589.16   | \$543.43   | \$446.56  | \$402.81   |
| 28                    | \$622.86                     | \$612.56                     | \$605.55                     | \$578.75                 | \$559.67                   | \$545.35                    | \$533.98                    | \$469.91                      | \$462.26                      | \$417.81                      | \$611.08   | \$563.65   | \$463.17  | \$417.81   |
| 29                    | \$641.20                     | \$630.59                     | \$623.38                     | \$595.79                 | \$576.14                   | \$561.41                    | \$549.70                    | \$483.75                      | \$475.87                      | \$430.10                      | \$629.07   | \$580.25   | \$476.81  | \$430.10   |
| 30                    | \$650.36                     | \$639.60                     | \$632.29                     | \$604.31                 | \$584.38                   | \$569.43                    | \$557.56                    | \$490.67                      | \$482.67                      | \$436.25                      | \$638.07   | \$588.54   | \$483.63  | \$436.25   |
| 31                    | \$664.12                     | \$653.13                     | \$645.66                     | \$617.09                 | \$596.74                   | \$581.47                    | \$569.35                    | \$501.04                      | \$492.88                      | \$445.48                      | \$651.56   | \$600.99   | \$493.85  | \$445.48   |
| 32                    | \$677.87                     | \$666.65                     | \$659.03                     | \$629.86                 | \$609.09                   | \$593.51                    | \$581.14                    | \$511.42                      | \$503.08                      | \$454.70                      | \$665.05   | \$613.43   | \$504.08  | \$454.70   |
| 33                    | \$686.46                     | \$675.11                     | \$667.39                     | \$637.85                 | \$616.82                   | \$601.04                    | \$588.51                    | \$517.90                      | \$509.46                      | \$460.47                      | \$673.49   | \$621.21   | \$510.47  | \$460.47   |
| 34                    | \$695.63                     | \$684.12                     | \$676.30                     | \$646.37                 | \$625.05                   | \$609.07                    | \$596.37                    | \$524.82                      | \$516.27                      | \$466.62                      | \$682.48   | \$629.51   | \$517.29  | \$466.62   |
| 35                    | \$700.22                     | \$688.63                     | \$680.76                     | \$650.63                 | \$629.17                   | \$613.08                    | \$600.30                    | \$528.28                      | \$519.67                      | \$469.69                      | \$686.98   | \$633.65   | \$520.70  | \$469.69   |
| 36                    | \$704.80                     | \$693.14                     | \$685.21                     | \$654.89                 | \$633.29                   | \$617.09                    | \$604.23                    | \$531.73                      | \$523.07                      | \$472.77                      | \$691.47   | \$637.80   | \$524.11  | \$472.77   |
| 37                    | \$709.38                     | \$697.65                     | \$689.67                     | \$659.15                 | \$637.41                   | \$621.11                    | \$608.16                    | \$535.19                      | \$526.47                      | \$475.84                      | \$695.97   | \$641.95   | \$527.52  | \$475.84   |
| 38                    | \$713.97                     | \$702.16                     | \$694.13                     | \$663.41                 | \$641.53                   | \$625.12                    | \$612.09                    | \$538.65                      | \$529.88                      | \$478.92                      | \$700.47   | \$646.10   | \$530.92  | \$478.92   |
| 39                    | \$723.14                     | \$711.17                     | \$703.04                     | \$671.93                 | \$649.77                   | \$633.15                    | \$619.95                    | \$545.57                      | \$536.68                      | \$485.07                      | \$709.46   | \$654.40   | \$537.74  | \$485.07   |
| 40                    | \$732.30                     | \$720.19                     | \$711.95                     | \$680.45                 | \$658.01                   | \$641.18                    | \$627.81                    | \$552.48                      | \$543.48                      | \$491.22                      | \$718.46   | \$662.69   | \$544.56  | \$491.22   |
| 41                    | \$746.06                     | \$733.71                     | \$725.32                     | \$693.22                 | \$670.36                   | \$653.22                    | \$639.60                    | \$562.86                      | \$553.69                      | \$500.44                      | \$731.95   | \$675.14   | \$554.79  | \$500.44   |
| 42                    | \$759.23                     | \$746.68                     | \$738.14                     | \$705.47                 | \$682.21                   | \$664.76                    | \$650.90                    | \$572.80                      | \$563.47                      | \$509.28                      | \$744.88   | \$687.06   | \$564.59  | \$509.28   |
| 43                    | \$777.57                     | \$764.71                     | \$755.96                     | \$722.51                 | \$698.68                   | \$680.81                    | \$666.62                    | \$586.64                      | \$577.08                      | \$521.58                      | \$762.87   | \$703.66   | \$578.22  | \$521.58   |
| 44                    | \$800.49                     | \$787.25                     | \$778.25                     | \$743.80                 | \$719.28                   | \$700.88                    | \$686.27                    | \$603.93                      | \$594.09                      | \$536.96                      | \$785.36   | \$724.40   | \$595.27  | \$536.96   |
| 45                    | \$827.42                     | \$813.73                     | \$804.43                     | \$768.83                 | \$743.48                   | \$724.46                    | \$709.35                    | \$624.25                      | \$614.08                      | \$555.02                      | \$811.78   | \$748.77   | \$615.29  | \$555.02   |
| 46                    | \$859.51                     | \$845.29                     | \$835.63                     | \$798.64                 | \$772.31                   | \$752.55                    | \$736.86                    | \$648.46                      | \$637.89                      | \$576.55                      | \$843.26   | \$777.81   | \$639.15  | \$576.55   |
| 47                    | \$895.61                     | \$880.79                     | \$870.72                     | \$832.19                 | \$804.75                   | \$784.16                    | \$767.81                    | \$675.69                      | \$664.68                      | \$600.76                      | \$878.68   | \$810.48   | \$666.00  | \$600.76   |
| 48                    | \$936.87                     | \$921.37                     | \$910.83                     | \$870.52                 | \$841.82                   | \$820.28                    | \$803.18                    | \$706.82                      | \$695.30                      | \$628.44                      | \$919.16   | \$847.81   | \$696.68  | \$628.44   |
| 49                    | \$977.55                     | \$961.38                     | \$950.39                     | \$908.32                 | \$878.37                   | \$855.90                    | \$838.06                    | \$737.51                      | \$725.50                      | \$655.73                      | \$959.07   | \$884.63   | \$726.93  | \$655.73   |
| 50                    | \$1,023.39                   | \$1,006.46                   | \$994.95                     | \$950.92                 | \$919.56                   | \$896.04                    | \$877.36                    | \$772.10                      | \$759.52                      | \$686.48                      | \$1,004.04   | \$926.11   | \$761.02  | \$686.48   |
| 51                    | \$1,068.66                   | \$1,050.98                   | \$1,038.96                   | \$992.98                 | \$960.24                   | \$935.68                    | \$916.17                    | \$806.25                      | \$793.11                      | \$716.84                      | \$1,048.46   | \$967.08   | \$794.68  | \$716.84   |
| 52                    | \$1,118.51                   | \$1,100.01                   | \$1,087.43                   | \$1,039.30               | \$1,005.03                 | \$979.32                    | \$958.90                    | \$843.86                      | \$830.11                      | \$750.28                      | \$1,097.36   | \$1,012.19   | \$831.75  | \$750.28   |
| 53                    | \$1,168.94                   | \$1,149.60                   | \$1,136.45                   | \$1,086.16               | \$1,050.34                 | \$1,023.47                  | \$1,002.13                  | \$881.90                      | \$867.53                      | \$784.11                      | \$1,146.84   | \$1,057.82   | \$869.25  | \$784.11   |
| 54                    | \$1,223.37                   | \$1,203.13                   | \$1,189.38                   | \$1,136.74               | \$1,099.25                 | \$1,071.14                  | \$1,048.80                  | \$922.97                      | \$907.93                      | \$820.62                      | \$1,200.24   | \$1,107.08   | \$909.73  | \$820.62   |
| 55                    | \$1,277.81                   | \$1,256.67                   | \$1,242.30                   | \$1,187.32               | \$1,148.16                 | \$1,118.80                  | \$1,095.47                  | \$964.04                      | \$948.33                      | \$857.13                      | \$1,253.65   | \$1,156.34   | \$950.21  | \$857.13   |
| 56                    | \$1,336.83                   | \$1,314.71                   | \$1,299.68                   | \$1,242.16               | \$1,201.20                 | \$1,170.47                  | \$1,146.07                  | \$1,008.57                    | \$992.14                      | \$896.72                      | \$1,311.55   | \$1,209.75   | \$994.10  | \$896.72   |
| 57                    | \$1,396.42                   | \$1,373.32                   | \$1,357.62                   | \$1,297.53               | \$1,254.74                 | \$1,222.65                  | \$1,197.16                  | \$1,053.53                    | \$1,036.36                    | \$936.70                      | \$1,370.02   | \$1,263.68   | \$1,038.41  | \$936.70   |
| 58                    | \$1,460.02                   | \$1,435.87                   | \$1,419.45                   | \$1,356.63               | \$1,311.89                 | \$1,278.34                  | \$1,251.69                  | \$1,101.51                    | \$1,083.57                    | \$979.36                      | \$1,432.42   | \$1,321.24   | \$1,085.71  | \$979.36   |
| 59                    | \$1,491.54                   | \$1,466.86                   | \$1,450.09                   | \$1,385.91               | \$1,340.21                 | \$1,305.93                  | \$1,278.70                  | \$1,125.29                    | \$1,106.96                    | \$1,000.50                    | \$1,463.34   | \$1,349.76   | \$1,109.15  | \$1,000.50   |
| 60                    | \$1,555.14                   | \$1,529.42                   | \$1,511.93                   | \$1,445.01               | \$1,397.36                 | \$1,361.62                  | \$1,333.23                  | \$1,173.27                    | \$1,154.16                    | \$1,043.17                    | \$1,525.74   | \$1,407.32   | \$1,156.44  | \$1,043.17   |
| 61                    | \$1,610.15                   | \$1,583.51                   | \$1,565.41                   | \$1,496.13               | \$1,446.79                 | \$1,409.78                  | \$1,380.39                  | \$1,214.78                    | \$1,194.99                    | \$1,080.07                    | \$1,579.71   | \$1,457.09   | \$1,197.35  | \$1,080.07   |
| 62                    | \$1,646.25                   | \$1,619.02                   | \$1,600.51                   | \$1,529.67               | \$1,479.23                 | \$1,441.39                  | \$1,411.34                  | \$1,242.01                    | \$1,221.78                    | \$1,104.28                    | \$1,615.13   | \$1,489.76   | \$1,224.19  | \$1,104.28   |
| 63                    | \$1,691.52                   | \$1,663.54                   | \$1,644.52                   | \$1,571.73               | \$1,519.90                 | \$1,481.03                  | \$1,450.15                  | \$1,276.16                    | \$1,255.37                    | \$1,134.65                    | \$1,659.54   | \$1,530.73   | \$1,257.85  | \$1,134.65   |
| 64+                   | \$1,719.02                   | \$1,690.59                   | \$1,671.26                   | \$1,597.29               | \$1,544.62                 | \$1,505.11                  | \$1,473.73                  | \$1,296.91                    | \$1,275.79                    | \$1,153.10                    | \$1,686.52   | \$1,555.62   | \$1,278.31  | \$1,153.10   |

Pending regulatory approval.



# Rating Region 4

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$508.46                         | \$499.92                         | \$494.13                         | \$471.88                     | \$456.04                       | \$444.06                        | \$434.62                        | \$381.20                          | \$374.73                          | \$337.25                         | \$497.48   | \$458.12   | \$374.75  |
| 15                       | \$553.66                         | \$544.36                         | \$538.05                         | \$513.82                     | \$496.58                       | \$483.53                        | \$473.25                        | \$415.08                          | \$408.04                          | \$367.23                         | \$541.70   | \$498.85   | \$408.06  |
| 16                       | \$570.94                         | \$561.35                         | \$554.85                         | \$529.86                     | \$512.08                       | \$498.62                        | \$488.02                        | \$428.04                          | \$420.78                          | \$378.69                         | \$558.61   | \$514.42   | \$420.80  |
| 17                       | \$588.22                         | \$578.34                         | \$571.64                         | \$545.89                     | \$527.58                       | \$513.72                        | \$502.79                        | \$441.00                          | \$433.51                          | \$390.15                         | \$575.52   | \$529.99   | \$433.54  |
| 18                       | \$606.83                         | \$596.64                         | \$589.73                         | \$563.17                     | \$544.27                       | \$529.97                        | \$518.70                        | \$454.95                          | \$447.23                          | \$402.49                         | \$593.73   | \$546.76   | \$447.25  |
| 19                       | \$625.44                         | \$614.94                         | \$607.81                         | \$580.44                     | \$560.96                       | \$546.22                        | \$534.61                        | \$468.90                          | \$460.94                          | \$414.84                         | \$611.94   | \$563.52   | \$460.97  |
| 20                       | \$644.71                         | \$633.89                         | \$626.55                         | \$598.33                     | \$578.25                       | \$563.06                        | \$551.08                        | \$483.35                          | \$475.15                          | \$427.62                         | \$630.79   | \$580.89   | \$475.18  |
| 21                       | \$664.65                         | \$653.49                         | \$645.92                         | \$616.83                     | \$596.13                       | \$580.47                        | \$568.13                        | \$498.30                          | \$489.84                          | \$440.85                         | \$650.30   | \$598.86   | \$489.87  |
| 22                       | \$664.65                         | \$653.49                         | \$645.92                         | \$616.83                     | \$596.13                       | \$580.47                        | \$568.13                        | \$498.30                          | \$489.84                          | \$440.85                         | \$650.30   | \$598.86   | \$489.87  |
| 23                       | \$664.65                         | \$653.49                         | \$645.92                         | \$616.83                     | \$596.13                       | \$580.47                        | \$568.13                        | \$498.30                          | \$489.84                          | \$440.85                         | \$650.30   | \$598.86   | \$489.87  |
| 24                       | \$664.65                         | \$653.49                         | \$645.92                         | \$616.83                     | \$596.13                       | \$580.47                        | \$568.13                        | \$498.30                          | \$489.84                          | \$440.85                         | \$650.30   | \$598.86   | \$489.87  |
| 25                       | \$667.31                         | \$656.11                         | \$648.51                         | \$619.30                     | \$598.52                       | \$582.79                        | \$570.40                        | \$500.29                          | \$491.80                          | \$442.61                         | \$652.90   | \$601.25   | \$491.83  |
| 26                       | \$680.60                         | \$669.18                         | \$661.43                         | \$631.63                     | \$610.44                       | \$594.40                        | \$581.76                        | \$510.26                          | \$501.60                          | \$451.43                         | \$665.91   | \$613.23   | \$501.63  |
| 27                       | \$696.56                         | \$684.86                         | \$676.93                         | \$646.44                     | \$624.75                       | \$608.33                        | \$595.40                        | \$522.22                          | \$513.36                          | \$462.01                         | \$681.52   | \$627.60   | \$513.39  |
| 28                       | \$722.48                         | \$710.35                         | \$702.12                         | \$670.49                     | \$648.00                       | \$630.97                        | \$617.55                        | \$541.65                          | \$532.46                          | \$479.20                         | \$706.88   | \$650.96   | \$532.49  |
| 29                       | \$743.75                         | \$731.26                         | \$722.79                         | \$690.23                     | \$667.07                       | \$649.55                        | \$635.73                        | \$557.60                          | \$548.14                          | \$493.31                         | \$727.69   | \$670.12   | \$548.17  |
| 30                       | \$754.38                         | \$741.71                         | \$733.12                         | \$700.10                     | \$676.61                       | \$658.83                        | \$644.82                        | \$565.57                          | \$555.97                          | \$500.36                         | \$738.09   | \$679.70   | \$556.00  |
| 31                       | \$770.33                         | \$757.40                         | \$748.63                         | \$714.91                     | \$690.92                       | \$672.76                        | \$658.46                        | \$577.53                          | \$567.73                          | \$510.94                         | \$753.70   | \$694.07   | \$567.76  |
| 32                       | \$786.28                         | \$773.08                         | \$764.13                         | \$729.71                     | \$705.23                       | \$686.70                        | \$672.09                        | \$589.49                          | \$579.49                          | \$521.52                         | \$769.31   | \$708.45   | \$579.52  |
| 33                       | \$796.25                         | \$782.88                         | \$773.82                         | \$738.96                     | \$714.17                       | \$695.40                        | \$680.62                        | \$596.96                          | \$586.83                          | \$528.14                         | \$779.06   | \$717.43   | \$586.87  |
| 34                       | \$806.89                         | \$793.34                         | \$784.15                         | \$748.83                     | \$723.71                       | \$704.69                        | \$689.71                        | \$604.94                          | \$594.67                          | \$535.19                         | \$789.47   | \$727.01   | \$594.70  |
| 35                       | \$812.20                         | \$798.57                         | \$789.32                         | \$753.77                     | \$728.47                       | \$709.33                        | \$694.25                        | \$608.92                          | \$598.59                          | \$538.72                         | \$794.67   | \$731.80   | \$598.62  |
| 36                       | \$817.52                         | \$803.79                         | \$794.49                         | \$758.70                     | \$733.24                       | \$713.98                        | \$698.80                        | \$612.91                          | \$602.51                          | \$542.24                         | \$799.87   | \$736.59   | \$602.54  |
| 37                       | \$822.84                         | \$809.02                         | \$799.65                         | \$763.64                     | \$738.01                       | \$718.62                        | \$703.34                        | \$616.90                          | \$606.43                          | \$545.77                         | \$805.08   | \$741.38   | \$606.46  |
| 38                       | \$828.16                         | \$814.25                         | \$804.82                         | \$768.57                     | \$742.78                       | \$723.27                        | \$707.89                        | \$620.88                          | \$610.35                          | \$549.30                         | \$810.28   | \$746.17   | \$610.38  |
| 39                       | \$838.79                         | \$824.71                         | \$815.16                         | \$778.44                     | \$752.32                       | \$732.55                        | \$716.98                        | \$628.86                          | \$618.18                          | \$556.35                         | \$820.68   | \$755.76   | \$618.22  |
| 40                       | \$849.43                         | \$835.16                         | \$825.49                         | \$788.31                     | \$761.86                       | \$741.84                        | \$726.07                        | \$636.83                          | \$626.02                          | \$563.40                         | \$831.09   | \$765.34   | \$626.06  |
| 41                       | \$865.38                         | \$850.85                         | \$840.99                         | \$803.11                     | \$776.17                       | \$755.77                        | \$739.70                        | \$648.79                          | \$637.78                          | \$573.98                         | \$846.69   | \$779.71   | \$637.81  |
| 42                       | \$880.66                         | \$865.88                         | \$855.85                         | \$817.30                     | \$789.88                       | \$769.12                        | \$752.77                        | \$660.25                          | \$649.04                          | \$584.12                         | \$861.65   | \$793.48   | \$649.08  |
| 43                       | \$901.93                         | \$886.79                         | \$876.52                         | \$837.04                     | \$808.95                       | \$787.70                        | \$770.95                        | \$676.19                          | \$664.72                          | \$598.23                         | \$882.46   | \$812.65   | \$664.76  |
| 44                       | \$928.52                         | \$912.93                         | \$902.36                         | \$861.71                     | \$832.80                       | \$810.92                        | \$793.67                        | \$696.13                          | \$684.31                          | \$615.86                         | \$908.47   | \$836.60   | \$684.35  |
| 45                       | \$959.76                         | \$943.64                         | \$932.71                         | \$890.70                     | \$860.82                       | \$838.20                        | \$820.38                        | \$719.55                          | \$707.34                          | \$636.58                         | \$939.04   | \$864.75   | \$707.38  |
| 46                       | \$996.98                         | \$980.24                         | \$968.89                         | \$925.25                     | \$894.20                       | \$870.70                        | \$852.19                        | \$747.45                          | \$734.77                          | \$661.27                         | \$975.45   | \$898.28   | \$734.81  |
| 47                       | \$1,038.85                       | \$1,021.41                       | \$1,009.58                       | \$964.11                     | \$931.76                       | \$907.27                        | \$887.98                        | \$778.84                          | \$765.63                          | \$689.04                         | \$1,016.42   | \$936.01   | \$765.67  |
| 48                       | \$1,086.71                       | \$1,068.46                       | \$1,056.08                       | \$1,008.52                   | \$974.68                       | \$949.07                        | \$928.89                        | \$814.72                          | \$800.90                          | \$720.79                         | \$1,063.25   | \$979.13   | \$800.94  |
| 49                       | \$1,133.90                       | \$1,114.86                       | \$1,101.95                       | \$1,052.31                   | \$1,017.00                     | \$990.28                        | \$969.22                        | \$850.10                          | \$835.67                          | \$752.09                         | \$1,109.42   | \$1,021.65   | \$835.72  |
| 50                       | \$1,187.07                       | \$1,167.14                       | \$1,153.62                       | \$1,101.66                   | \$1,064.69                     | \$1,036.72                      | \$1,014.67                      | \$889.96                          | \$874.86                          | \$787.35                         | \$1,161.44   | \$1,069.56   | \$874.91  |
| 51                       | \$1,239.58                       | \$1,218.76                       | \$1,204.65                       | \$1,150.39                   | \$1,111.79                     | \$1,082.58                      | \$1,059.56                      | \$929.33                          | \$913.56                          | \$822.18                         | \$1,212.82   | \$1,116.87   | \$913.61  |
| 52                       | \$1,297.40                       | \$1,275.62                       | \$1,260.84                       | \$1,204.05                   | \$1,163.65                     | \$1,133.08                      | \$1,108.98                      | \$972.68                          | \$956.18                          | \$860.53                         | \$1,269.39   | \$1,168.97   | \$956.23  |
| 53                       | \$1,355.89                       | \$1,333.12                       | \$1,317.68                       | \$1,258.33                   | \$1,216.11                     | \$1,184.16                      | \$1,158.98                      | \$1,016.53                        | \$999.28                          | \$899.33                         | \$1,326.62   | \$1,221.67   | \$999.34  |
| 54                       | \$1,419.03                       | \$1,395.20                       | \$1,379.05                       | \$1,316.93                   | \$1,272.74                     | \$1,239.30                      | \$1,212.95                      | \$1,063.87                        | \$1,045.82                        | \$941.21                         | \$1,388.40   | \$1,278.56   | \$1,045.88  |
| 55                       | \$1,482.17                       | \$1,457.29                       | \$1,440.41                       | \$1,375.53                   | \$1,329.38                     | \$1,294.45                      | \$1,266.92                      | \$1,111.21                        | \$1,092.35                        | \$983.09                         | \$1,450.18   | \$1,335.45   | \$1,092.41  |
| 56                       | \$1,550.63                       | \$1,524.60                       | \$1,506.94                       | \$1,439.06                   | \$1,390.78                     | \$1,354.24                      | \$1,325.44                      | \$1,162.54                        | \$1,142.81                        | \$1,028.50                       | \$1,517.16   | \$1,397.13   | \$1,142.87  |
| 57                       | \$1,619.76                       | \$1,592.56                       | \$1,574.12                       | \$1,503.22                   | \$1,452.78                     | \$1,414.60                      | \$1,384.53                      | \$1,214.36                        | \$1,193.75                        | \$1,074.35                       | \$1,584.79   | \$1,459.41   | \$1,193.82  |
| 58                       | \$1,693.53                       | \$1,665.10                       | \$1,645.81                       | \$1,571.68                   | \$1,518.95                     | \$1,479.04                      | \$1,447.59                      | \$1,269.67                        | \$1,248.12                        | \$1,123.28                       | \$1,656.97   | \$1,525.89   | \$1,248.19  |
| 59                       | \$1,730.09                       | \$1,701.04                       | \$1,681.34                       | \$1,605.61                   | \$1,551.73                     | \$1,510.96                      | \$1,478.83                      | \$1,297.08                        | \$1,275.07                        | \$1,147.53                       | \$1,692.74   | \$1,558.82   | \$1,275.14  |
| 60                       | \$1,803.87                       | \$1,773.58                       | \$1,753.04                       | \$1,674.08                   | \$1,617.90                     | \$1,575.40                      | \$1,541.90                      | \$1,352.39                        | \$1,329.44                        | \$1,196.46                       | \$1,764.92   | \$1,625.30   | \$1,329.51  |
| 61                       | \$1,867.67                       | \$1,836.31                       | \$1,815.05                       | \$1,733.29                   | \$1,675.13                     | \$1,631.12                      | \$1,596.44                      | \$1,400.22                        | \$1,376.46                        | \$1,238.78                       | \$1,827.35   | \$1,682.79   | \$1,376.54  |
| 62                       | \$1,909.55                       | \$1,877.48                       | \$1,855.74                       | \$1,772.15                   | \$1,712.69                     | \$1,667.69                      | \$1,632.23                      | \$1,431.62                        | \$1,407.32                        | \$1,266.55                       | \$1,868.32   | \$1,720.51   | \$1,407.40  |
| 63                       | \$1,962.05                       | \$1,929.11                       | \$1,906.77                       | \$1,820.88                   | \$1,759.78                     | \$1,713.55                      | \$1,677.11                      | \$1,470.98                        | \$1,446.02                        | \$1,301.38                       | \$1,919.69   | \$1,767.82   | \$1,446.10  |
| 64+                      | \$1,993.96                       | \$1,960.47                       | \$1,937.77                       | \$1,850.49                   | \$1,788.40                     | \$1,741.41                      | \$1,704.38                      | \$1,494.90                        | \$1,469.53                        | \$1,322.54                       | \$1,950.91   | \$1,796.57   | \$1,469.62  |

Pending regulatory approval.

Effective October 2023

## Rating Region 4

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$497.63                                  | \$489.30                                  | \$483.65                                  | \$461.92                              | \$446.47                                | \$434.77                                 | \$425.56                                 | \$373.42                                   | \$367.11                                   | \$330.53                              |
| 15      | \$541.86                                  | \$532.79                                  | \$526.64                                  | \$502.98                              | \$486.16                                | \$473.42                                 | \$463.39                                 | \$406.62                                   | \$399.74                                   | \$359.91                              |
| 16      | \$558.78                                  | \$549.42                                  | \$543.07                                  | \$518.68                              | \$501.33                                | \$488.20                                 | \$477.85                                 | \$419.31                                   | \$412.22                                   | \$371.14                              |
| 17      | \$575.69                                  | \$566.05                                  | \$559.51                                  | \$534.38                              | \$516.50                                | \$502.97                                 | \$492.31                                 | \$432.00                                   | \$424.70                                   | \$382.37                              |
| 18      | \$593.90                                  | \$583.96                                  | \$577.21                                  | \$551.29                              | \$532.85                                | \$518.89                                 | \$507.89                                 | \$445.67                                   | \$438.13                                   | \$394.47                              |
| 19      | \$612.12                                  | \$601.87                                  | \$594.92                                  | \$568.20                              | \$549.19                                | \$534.80                                 | \$523.47                                 | \$459.34                                   | \$451.57                                   | \$406.57                              |
| 20      | \$630.98                                  | \$620.41                                  | \$613.25                                  | \$585.71                              | \$566.11                                | \$551.28                                 | \$539.60                                 | \$473.49                                   | \$465.49                                   | \$419.10                              |
| 21      | \$650.50                                  | \$639.60                                  | \$632.22                                  | \$603.82                              | \$583.62                                | \$568.33                                 | \$556.29                                 | \$488.14                                   | \$479.88                                   | \$432.06                              |
| 22      | \$650.50                                  | \$639.60                                  | \$632.22                                  | \$603.82                              | \$583.62                                | \$568.33                                 | \$556.29                                 | \$488.14                                   | \$479.88                                   | \$432.06                              |
| 23      | \$650.50                                  | \$639.60                                  | \$632.22                                  | \$603.82                              | \$583.62                                | \$568.33                                 | \$556.29                                 | \$488.14                                   | \$479.88                                   | \$432.06                              |
| 24      | \$650.50                                  | \$639.60                                  | \$632.22                                  | \$603.82                              | \$583.62                                | \$568.33                                 | \$556.29                                 | \$488.14                                   | \$479.88                                   | \$432.06                              |
| 25      | \$653.10                                  | \$642.16                                  | \$634.75                                  | \$606.24                              | \$585.96                                | \$570.61                                 | \$558.51                                 | \$490.09                                   | \$481.80                                   | \$433.79                              |
| 26      | \$666.11                                  | \$654.95                                  | \$647.39                                  | \$618.31                              | \$597.63                                | \$581.97                                 | \$569.64                                 | \$499.85                                   | \$491.40                                   | \$442.43                              |
| 27      | \$681.72                                  | \$670.30                                  | \$662.56                                  | \$632.80                              | \$611.63                                | \$595.61                                 | \$582.99                                 | \$511.57                                   | \$502.92                                   | \$452.80                              |
| 28      | \$707.09                                  | \$695.25                                  | \$687.22                                  | \$656.35                              | \$634.40                                | \$617.78                                 | \$604.68                                 | \$530.60                                   | \$521.63                                   | \$469.65                              |
| 29      | \$727.90                                  | \$715.72                                  | \$707.45                                  | \$675.68                              | \$653.07                                | \$635.96                                 | \$622.48                                 | \$546.22                                   | \$536.99                                   | \$483.48                              |
| 30      | \$738.31                                  | \$725.95                                  | \$717.57                                  | \$685.34                              | \$662.41                                | \$645.06                                 | \$631.39                                 | \$554.03                                   | \$544.67                                   | \$490.39                              |
| 31      | \$753.92                                  | \$741.30                                  | \$732.74                                  | \$699.83                              | \$676.42                                | \$658.70                                 | \$644.74                                 | \$565.75                                   | \$556.18                                   | \$500.76                              |
| 32      | \$769.54                                  | \$756.65                                  | \$747.91                                  | \$714.32                              | \$690.42                                | \$672.34                                 | \$658.09                                 | \$577.46                                   | \$567.70                                   | \$511.13                              |
| 33      | \$779.29                                  | \$766.24                                  | \$757.40                                  | \$723.38                              | \$699.18                                | \$680.86                                 | \$666.43                                 | \$584.79                                   | \$574.90                                   | \$517.61                              |
| 34      | \$789.70                                  | \$776.48                                  | \$767.51                                  | \$733.04                              | \$708.52                                | \$689.96                                 | \$675.33                                 | \$592.60                                   | \$582.58                                   | \$524.52                              |
| 35      | \$794.91                                  | \$781.59                                  | \$772.57                                  | \$737.87                              | \$713.18                                | \$694.50                                 | \$679.78                                 | \$596.50                                   | \$586.42                                   | \$527.98                              |
| 36      | \$800.11                                  | \$786.71                                  | \$777.63                                  | \$742.70                              | \$717.85                                | \$699.05                                 | \$684.23                                 | \$600.41                                   | \$590.26                                   | \$531.44                              |
| 37      | \$805.31                                  | \$791.83                                  | \$782.68                                  | \$747.53                              | \$722.52                                | \$703.60                                 | \$688.68                                 | \$604.31                                   | \$594.09                                   | \$534.89                              |
| 38      | \$810.52                                  | \$796.95                                  | \$787.74                                  | \$752.36                              | \$727.19                                | \$708.14                                 | \$693.13                                 | \$608.22                                   | \$597.93                                   | \$538.35                              |
| 39      | \$820.93                                  | \$807.18                                  | \$797.86                                  | \$762.02                              | \$736.53                                | \$717.24                                 | \$702.03                                 | \$616.03                                   | \$605.61                                   | \$545.26                              |
| 40      | \$831.33                                  | \$817.41                                  | \$807.97                                  | \$771.68                              | \$745.87                                | \$726.33                                 | \$710.93                                 | \$623.84                                   | \$613.29                                   | \$552.17                              |
| 41      | \$846.95                                  | \$832.76                                  | \$823.15                                  | \$786.18                              | \$759.87                                | \$739.97                                 | \$724.29                                 | \$635.55                                   | \$624.81                                   | \$562.54                              |
| 42      | \$861.91                                  | \$847.47                                  | \$837.69                                  | \$800.06                              | \$773.30                                | \$753.04                                 | \$737.08                                 | \$646.78                                   | \$635.84                                   | \$572.48                              |
| 43      | \$882.72                                  | \$867.94                                  | \$857.92                                  | \$819.39                              | \$791.97                                | \$771.23                                 | \$754.88                                 | \$662.40                                   | \$651.20                                   | \$586.31                              |
| 44      | \$908.74                                  | \$893.53                                  | \$883.21                                  | \$843.54                              | \$815.32                                | \$793.96                                 | \$777.13                                 | \$681.93                                   | \$670.40                                   | \$603.59                              |
| 45      | \$939.32                                  | \$923.59                                  | \$912.92                                  | \$871.92                              | \$842.75                                | \$820.67                                 | \$803.28                                 | \$704.87                                   | \$692.95                                   | \$623.90                              |
| 46      | \$975.74                                  | \$959.40                                  | \$948.32                                  | \$905.73                              | \$875.43                                | \$852.50                                 | \$834.43                                 | \$732.20                                   | \$719.82                                   | \$648.09                              |
| 47      | \$1,016.72                                | \$999.70                                  | \$988.15                                  | \$943.77                              | \$912.20                                | \$888.30                                 | \$869.48                                 | \$762.96                                   | \$750.06                                   | \$675.31                              |
| 48      | \$1,063.56                                | \$1,045.75                                | \$1,033.67                                | \$987.25                              | \$954.22                                | \$929.22                                 | \$909.53                                 | \$798.10                                   | \$784.61                                   | \$706.42                              |
| 49      | \$1,109.75                                | \$1,091.16                                | \$1,078.56                                | \$1,030.12                            | \$995.66                                | \$969.58                                 | \$949.02                                 | \$832.76                                   | \$818.68                                   | \$737.10                              |
| 50      | \$1,161.79                                | \$1,142.33                                | \$1,129.14                                | \$1,078.42                            | \$1,042.35                              | \$1,015.04                               | \$993.53                                 | \$871.81                                   | \$857.07                                   | \$771.66                              |
| 51      | \$1,213.17                                | \$1,192.86                                | \$1,179.08                                | \$1,126.13                            | \$1,088.45                              | \$1,059.94                               | \$1,037.47                               | \$910.37                                   | \$894.98                                   | \$805.79                              |
| 52      | \$1,269.77                                | \$1,248.50                                | \$1,234.09                                | \$1,178.66                            | \$1,139.23                              | \$1,109.39                               | \$1,085.87                               | \$952.84                                   | \$936.73                                   | \$843.38                              |
| 53      | \$1,327.01                                | \$1,304.79                                | \$1,289.72                                | \$1,231.80                            | \$1,190.59                              | \$1,159.40                               | \$1,134.82                               | \$995.80                                   | \$978.96                                   | \$881.40                              |
| 54      | \$1,388.81                                | \$1,365.55                                | \$1,349.78                                | \$1,289.16                            | \$1,246.03                              | \$1,213.39                               | \$1,187.67                               | \$1,042.17                                 | \$1,024.55                                 | \$922.45                              |
| 55      | \$1,450.61                                | \$1,426.31                                | \$1,409.84                                | \$1,346.52                            | \$1,301.47                              | \$1,267.38                               | \$1,240.52                               | \$1,088.54                                 | \$1,070.14                                 | \$963.50                              |
| 56      | \$1,517.61                                | \$1,492.19                                | \$1,474.96                                | \$1,408.71                            | \$1,361.59                              | \$1,325.92                               | \$1,297.82                               | \$1,138.82                                 | \$1,119.57                                 | \$1,008.00                            |
| 57      | \$1,585.26                                | \$1,558.71                                | \$1,540.71                                | \$1,471.51                            | \$1,422.28                              | \$1,385.03                               | \$1,355.67                               | \$1,189.59                                 | \$1,169.47                                 | \$1,052.93                            |
| 58      | \$1,657.46                                | \$1,629.71                                | \$1,610.89                                | \$1,538.54                            | \$1,487.07                              | \$1,448.11                               | \$1,417.42                               | \$1,243.77                                 | \$1,222.74                                 | \$1,100.89                            |
| 59      | \$1,693.24                                | \$1,664.89                                | \$1,645.66                                | \$1,571.75                            | \$1,519.16                              | \$1,479.37                               | \$1,448.01                               | \$1,270.62                                 | \$1,249.13                                 | \$1,124.66                            |
| 60      | \$1,765.45                                | \$1,735.88                                | \$1,715.84                                | \$1,638.77                            | \$1,583.95                              | \$1,542.46                               | \$1,509.76                               | \$1,324.80                                 | \$1,302.40                                 | \$1,172.61                            |
| 61      | \$1,827.89                                | \$1,797.28                                | \$1,776.53                                | \$1,696.74                            | \$1,639.97                              | \$1,597.02                               | \$1,563.17                               | \$1,371.66                                 | \$1,348.47                                 | \$1,214.09                            |
| 62      | \$1,868.87                                | \$1,837.58                                | \$1,816.36                                | \$1,734.78                            | \$1,676.74                              | \$1,632.82                               | \$1,598.21                               | \$1,402.41                                 | \$1,378.70                                 | \$1,241.31                            |
| 63      | \$1,920.26                                | \$1,888.11                                | \$1,866.30                                | \$1,782.48                            | \$1,722.85                              | \$1,677.72                               | \$1,642.16                               | \$1,440.98                                 | \$1,416.61                                 | \$1,275.44                            |
| 64+     | \$1,951.49                                | \$1,918.81                                | \$1,896.65                                | \$1,811.46                            | \$1,750.86                              | \$1,705.00                               | \$1,668.86                               | \$1,464.41                                 | \$1,439.65                                 | \$1,296.18                            |

Pending regulatory approval.

## Rating Region 4

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$518.41                         | \$512.59                      | \$508.64                       | \$497.95                         | \$442.26                   | \$439.55                     | \$434.84                     | \$427.27                      | \$446.90                                   | \$378.52                        |
| 15      | \$564.49                         | \$558.16                      | \$553.86                       | \$542.22                         | \$481.57                   | \$478.62                     | \$473.50                     | \$465.25                      | \$486.62                                   | \$412.17                        |
| 16      | \$582.11                         | \$575.58                      | \$571.14                       | \$559.14                         | \$496.60                   | \$493.56                     | \$488.28                     | \$479.77                      | \$501.81                                   | \$425.03                        |
| 17      | \$599.73                         | \$593.00                      | \$588.43                       | \$576.06                         | \$511.63                   | \$508.49                     | \$503.05                     | \$494.30                      | \$517.00                                   | \$437.90                        |
| 18      | \$618.70                         | \$611.76                      | \$607.05                       | \$594.29                         | \$527.82                   | \$524.58                     | \$518.97                     | \$509.93                      | \$533.35                                   | \$451.75                        |
| 19      | \$637.68                         | \$630.52                      | \$625.66                       | \$612.52                         | \$544.00                   | \$540.67                     | \$534.89                     | \$525.57                      | \$549.71                                   | \$465.60                        |
| 20      | \$657.33                         | \$649.95                      | \$644.95                       | \$631.39                         | \$560.77                   | \$557.33                     | \$551.37                     | \$541.77                      | \$566.65                                   | \$479.95                        |
| 21      | \$677.66                         | \$670.06                      | \$664.89                       | \$650.92                         | \$578.11                   | \$574.57                     | \$568.42                     | \$558.53                      | \$584.18                                   | \$494.80                        |
| 22      | \$677.66                         | \$670.06                      | \$664.89                       | \$650.92                         | \$578.11                   | \$574.57                     | \$568.42                     | \$558.53                      | \$584.18                                   | \$494.80                        |
| 23      | \$677.66                         | \$670.06                      | \$664.89                       | \$650.92                         | \$578.11                   | \$574.57                     | \$568.42                     | \$558.53                      | \$584.18                                   | \$494.80                        |
| 24      | \$677.66                         | \$670.06                      | \$664.89                       | \$650.92                         | \$578.11                   | \$574.57                     | \$568.42                     | \$558.53                      | \$584.18                                   | \$494.80                        |
| 25      | \$680.37                         | \$672.74                      | \$667.55                       | \$653.52                         | \$580.42                   | \$576.87                     | \$570.70                     | \$560.76                      | \$586.51                                   | \$496.78                        |
| 26      | \$693.92                         | \$686.14                      | \$680.85                       | \$666.54                         | \$591.99                   | \$588.36                     | \$582.06                     | \$571.93                      | \$598.20                                   | \$506.67                        |
| 27      | \$710.19                         | \$702.22                      | \$696.81                       | \$682.17                         | \$605.86                   | \$602.15                     | \$595.71                     | \$585.34                      | \$612.22                                   | \$518.55                        |
| 28      | \$736.62                         | \$728.35                      | \$722.74                       | \$707.55                         | \$628.41                   | \$624.56                     | \$617.88                     | \$607.12                      | \$635.00                                   | \$537.84                        |
| 29      | \$758.30                         | \$749.79                      | \$744.01                       | \$728.38                         | \$646.91                   | \$642.94                     | \$636.07                     | \$624.99                      | \$653.70                                   | \$553.68                        |
| 30      | \$769.15                         | \$760.51                      | \$754.65                       | \$738.80                         | \$656.16                   | \$652.14                     | \$645.16                     | \$633.93                      | \$663.04                                   | \$561.60                        |
| 31      | \$785.41                         | \$776.60                      | \$770.61                       | \$754.42                         | \$670.03                   | \$665.93                     | \$658.80                     | \$647.33                      | \$677.06                                   | \$573.47                        |
| 32      | \$801.67                         | \$792.68                      | \$786.57                       | \$770.04                         | \$683.91                   | \$679.72                     | \$672.44                     | \$660.74                      | \$691.08                                   | \$585.35                        |
| 33      | \$811.84                         | \$802.73                      | \$796.54                       | \$779.80                         | \$692.58                   | \$688.33                     | \$680.97                     | \$669.11                      | \$699.85                                   | \$592.77                        |
| 34      | \$822.68                         | \$813.45                      | \$807.18                       | \$790.22                         | \$701.83                   | \$697.53                     | \$690.07                     | \$678.05                      | \$709.19                                   | \$600.68                        |
| 35      | \$828.10                         | \$818.81                      | \$812.50                       | \$795.43                         | \$706.45                   | \$702.12                     | \$694.61                     | \$682.52                      | \$713.87                                   | \$604.64                        |
| 36      | \$833.52                         | \$824.17                      | \$817.82                       | \$800.63                         | \$711.08                   | \$706.72                     | \$699.16                     | \$686.99                      | \$718.54                                   | \$608.60                        |
| 37      | \$838.94                         | \$829.53                      | \$823.14                       | \$805.84                         | \$715.70                   | \$711.32                     | \$703.71                     | \$691.46                      | \$723.21                                   | \$612.56                        |
| 38      | \$844.37                         | \$834.89                      | \$828.46                       | \$811.05                         | \$720.33                   | \$715.91                     | \$708.25                     | \$695.92                      | \$727.89                                   | \$616.52                        |
| 39      | \$855.21                         | \$845.61                      | \$839.09                       | \$821.46                         | \$729.58                   | \$725.11                     | \$717.35                     | \$704.86                      | \$737.23                                   | \$624.43                        |
| 40      | \$866.05                         | \$856.33                      | \$849.73                       | \$831.88                         | \$738.83                   | \$734.30                     | \$726.44                     | \$713.80                      | \$746.58                                   | \$632.35                        |
| 41      | \$882.31                         | \$872.41                      | \$865.69                       | \$847.50                         | \$752.70                   | \$748.09                     | \$740.09                     | \$727.20                      | \$760.60                                   | \$644.23                        |
| 42      | \$897.90                         | \$887.83                      | \$880.98                       | \$862.47                         | \$766.00                   | \$761.30                     | \$753.16                     | \$740.05                      | \$774.04                                   | \$655.61                        |
| 43      | \$919.59                         | \$909.27                      | \$902.26                       | \$883.30                         | \$784.50                   | \$779.69                     | \$771.35                     | \$757.92                      | \$792.73                                   | \$671.44                        |
| 44      | \$946.69                         | \$936.07                      | \$928.85                       | \$909.34                         | \$807.62                   | \$802.67                     | \$794.09                     | \$780.26                      | \$816.10                                   | \$691.23                        |
| 45      | \$978.54                         | \$967.56                      | \$960.10                       | \$939.93                         | \$834.79                   | \$829.68                     | \$820.80                     | \$806.51                      | \$843.55                                   | \$714.49                        |
| 46      | \$1,016.49                       | \$1,005.09                    | \$997.34                       | \$976.38                         | \$867.17                   | \$861.85                     | \$852.63                     | \$837.79                      | \$876.27                                   | \$742.20                        |
| 47      | \$1,059.18                       | \$1,047.30                    | \$1,039.23                     | \$1,017.39                       | \$903.59                   | \$898.05                     | \$888.44                     | \$872.98                      | \$913.07                                   | \$773.37                        |
| 48      | \$1,107.98                       | \$1,095.54                    | \$1,087.10                     | \$1,064.26                       | \$945.21                   | \$939.42                     | \$929.37                     | \$913.19                      | \$955.13                                   | \$808.99                        |
| 49      | \$1,156.09                       | \$1,143.12                    | \$1,134.31                     | \$1,110.47                       | \$986.26                   | \$980.22                     | \$969.73                     | \$952.85                      | \$996.61                                   | \$844.12                        |
| 50      | \$1,210.30                       | \$1,196.72                    | \$1,187.50                     | \$1,162.54                       | \$1,032.51                 | \$1,026.18                   | \$1,015.20                   | \$997.53                      | \$1,043.34                                 | \$883.71                        |
| 51      | \$1,263.84                       | \$1,249.66                    | \$1,240.02                     | \$1,213.97                       | \$1,078.18                 | \$1,071.57                   | \$1,060.11                   | \$1,041.65                    | \$1,089.49                                 | \$922.80                        |
| 52      | \$1,322.79                       | \$1,307.95                    | \$1,297.87                     | \$1,270.60                       | \$1,128.47                 | \$1,121.56                   | \$1,109.56                   | \$1,090.24                    | \$1,140.32                                 | \$965.84                        |
| 53      | \$1,382.43                       | \$1,366.92                    | \$1,356.38                     | \$1,327.88                       | \$1,179.35                 | \$1,172.12                   | \$1,159.58                   | \$1,139.39                    | \$1,191.72                                 | \$1,009.39                      |
| 54      | \$1,446.81                       | \$1,430.57                    | \$1,419.55                     | \$1,389.72                       | \$1,234.27                 | \$1,226.71                   | \$1,213.58                   | \$1,192.45                    | \$1,247.22                                 | \$1,056.39                      |
| 55      | \$1,511.18                       | \$1,494.23                    | \$1,482.71                     | \$1,451.55                       | \$1,289.19                 | \$1,281.29                   | \$1,267.58                   | \$1,245.51                    | \$1,302.72                                 | \$1,103.40                      |
| 56      | \$1,580.98                       | \$1,563.24                    | \$1,551.19                     | \$1,518.60                       | \$1,348.73                 | \$1,340.47                   | \$1,326.13                   | \$1,303.04                    | \$1,362.89                                 | \$1,154.36                      |
| 57      | \$1,651.46                       | \$1,632.93                    | \$1,620.34                     | \$1,586.29                       | \$1,408.86                 | \$1,400.23                   | \$1,385.25                   | \$1,361.13                    | \$1,423.64                                 | \$1,205.82                      |
| 58      | \$1,726.68                       | \$1,707.30                    | \$1,694.15                     | \$1,658.55                       | \$1,473.03                 | \$1,464.00                   | \$1,448.34                   | \$1,423.13                    | \$1,488.49                                 | \$1,260.74                      |
| 59      | \$1,763.95                       | \$1,744.16                    | \$1,730.71                     | \$1,694.35                       | \$1,504.82                 | \$1,495.60                   | \$1,479.60                   | \$1,453.84                    | \$1,520.62                                 | \$1,287.96                      |
| 60      | \$1,839.17                       | \$1,818.53                    | \$1,804.52                     | \$1,766.60                       | \$1,568.99                 | \$1,559.38                   | \$1,542.70                   | \$1,515.84                    | \$1,585.46                                 | \$1,342.88                      |
| 61      | \$1,904.23                       | \$1,882.86                    | \$1,868.35                     | \$1,829.09                       | \$1,624.49                 | \$1,614.54                   | \$1,597.27                   | \$1,569.46                    | \$1,641.54                                 | \$1,390.38                      |
| 62      | \$1,946.92                       | \$1,925.07                    | \$1,910.24                     | \$1,870.10                       | \$1,660.91                 | \$1,650.74                   | \$1,633.08                   | \$1,604.65                    | \$1,678.34                                 | \$1,421.55                      |
| 63      | \$2,000.46                       | \$1,978.01                    | \$1,962.76                     | \$1,921.52                       | \$1,706.58                 | \$1,696.13                   | \$1,677.98                   | \$1,648.77                    | \$1,724.49                                 | \$1,460.64                      |
| 64+     | \$2,032.98                       | \$2,010.17                    | \$1,994.68                     | \$1,952.76                       | \$1,734.33                 | \$1,723.71                   | \$1,705.27                   | \$1,675.58                    | \$1,752.53                                 | \$1,484.39                      |

Pending regulatory approval.

Effective October 2023

## Rating Region 4

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$375.87                           | \$370.11                           | \$333.36                           | \$346.73                           | \$334.10                           | \$327.53                           | \$321.39                           | \$344.51   |
| 15      | \$409.28                           | \$403.01                           | \$362.99                           | \$377.55                           | \$363.79                           | \$356.65                           | \$349.96                           | \$375.13   |
| 16      | \$422.06                           | \$415.59                           | \$374.32                           | \$389.34                           | \$375.15                           | \$367.78                           | \$360.88                           | \$386.84   |
| 17      | \$434.83                           | \$428.17                           | \$385.65                           | \$401.12                           | \$386.50                           | \$378.91                           | \$371.80                           | \$398.55   |
| 18      | \$448.59                           | \$441.72                           | \$397.85                           | \$413.81                           | \$398.73                           | \$390.90                           | \$383.57                           | \$411.16   |
| 19      | \$462.35                           | \$455.26                           | \$410.05                           | \$426.50                           | \$410.96                           | \$402.89                           | \$395.33                           | \$423.77   |
| 20      | \$476.60                           | \$469.29                           | \$422.69                           | \$439.65                           | \$423.63                           | \$415.30                           | \$407.51                           | \$436.83   |
| 21      | \$491.34                           | \$483.81                           | \$435.76                           | \$453.24                           | \$436.73                           | \$428.15                           | \$420.12                           | \$450.34   |
| 22      | \$491.34                           | \$483.81                           | \$435.76                           | \$453.24                           | \$436.73                           | \$428.15                           | \$420.12                           | \$450.34   |
| 23      | \$491.34                           | \$483.81                           | \$435.76                           | \$453.24                           | \$436.73                           | \$428.15                           | \$420.12                           | \$450.34   |
| 24      | \$491.34                           | \$483.81                           | \$435.76                           | \$453.24                           | \$436.73                           | \$428.15                           | \$420.12                           | \$450.34   |
| 25      | \$493.30                           | \$485.74                           | \$437.50                           | \$455.06                           | \$438.47                           | \$429.86                           | \$421.80                           | \$452.14   |
| 26      | \$503.13                           | \$495.42                           | \$446.22                           | \$464.12                           | \$447.21                           | \$438.42                           | \$430.20                           | \$461.15   |
| 27      | \$514.92                           | \$507.03                           | \$456.68                           | \$475.00                           | \$457.69                           | \$448.70                           | \$440.28                           | \$471.96   |
| 28      | \$534.08                           | \$525.90                           | \$473.67                           | \$492.68                           | \$474.72                           | \$465.40                           | \$456.67                           | \$489.52   |
| 29      | \$549.81                           | \$541.38                           | \$487.62                           | \$507.18                           | \$488.70                           | \$479.10                           | \$470.11                           | \$503.93   |
| 30      | \$557.67                           | \$549.12                           | \$494.59                           | \$514.43                           | \$495.69                           | \$485.95                           | \$476.83                           | \$511.14   |
| 31      | \$569.46                           | \$560.73                           | \$505.05                           | \$525.31                           | \$506.17                           | \$496.22                           | \$486.92                           | \$521.94   |
| 32      | \$581.25                           | \$572.35                           | \$515.51                           | \$536.19                           | \$516.65                           | \$506.50                           | \$497.00                           | \$532.75   |
| 33      | \$588.62                           | \$579.60                           | \$522.04                           | \$542.99                           | \$523.20                           | \$512.92                           | \$503.30                           | \$539.51   |
| 34      | \$596.48                           | \$587.34                           | \$529.01                           | \$550.24                           | \$530.19                           | \$519.77                           | \$510.02                           | \$546.71   |
| 35      | \$600.41                           | \$591.21                           | \$532.50                           | \$553.86                           | \$533.68                           | \$523.20                           | \$513.38                           | \$550.32   |
| 36      | \$604.34                           | \$595.09                           | \$535.99                           | \$557.49                           | \$537.18                           | \$526.62                           | \$516.75                           | \$553.92   |
| 37      | \$608.27                           | \$598.96                           | \$539.47                           | \$561.12                           | \$540.67                           | \$530.05                           | \$520.11                           | \$557.52   |
| 38      | \$612.20                           | \$602.83                           | \$542.96                           | \$564.74                           | \$544.16                           | \$533.47                           | \$523.47                           | \$561.12   |
| 39      | \$620.07                           | \$610.57                           | \$549.93                           | \$571.99                           | \$551.15                           | \$540.32                           | \$530.19                           | \$568.33   |
| 40      | \$627.93                           | \$618.31                           | \$556.90                           | \$579.25                           | \$558.14                           | \$547.17                           | \$536.91                           | \$575.53   |
| 41      | \$639.72                           | \$629.92                           | \$567.36                           | \$590.12                           | \$568.62                           | \$557.45                           | \$546.99                           | \$586.34   |
| 42      | \$651.02                           | \$641.05                           | \$577.38                           | \$600.55                           | \$578.66                           | \$567.30                           | \$556.66                           | \$596.70   |
| 43      | \$666.74                           | \$656.53                           | \$591.33                           | \$615.05                           | \$592.64                           | \$581.00                           | \$570.10                           | \$611.11   |
| 44      | \$686.40                           | \$675.88                           | \$608.76                           | \$633.18                           | \$610.11                           | \$598.12                           | \$586.91                           | \$629.13   |
| 45      | \$709.49                           | \$698.62                           | \$629.24                           | \$654.48                           | \$630.64                           | \$618.25                           | \$606.65                           | \$650.29   |
| 46      | \$737.00                           | \$725.71                           | \$653.64                           | \$679.87                           | \$655.09                           | \$642.22                           | \$630.18                           | \$675.51   |
| 47      | \$767.96                           | \$756.19                           | \$681.10                           | \$708.42                           | \$682.61                           | \$669.20                           | \$656.64                           | \$703.88   |
| 48      | \$803.33                           | \$791.03                           | \$712.47                           | \$741.05                           | \$714.05                           | \$700.02                           | \$686.89                           | \$736.31   |
| 49      | \$838.22                           | \$825.38                           | \$743.41                           | \$773.23                           | \$745.06                           | \$730.42                           | \$716.72                           | \$768.28   |
| 50      | \$877.53                           | \$864.08                           | \$778.27                           | \$809.49                           | \$780.00                           | \$764.67                           | \$750.33                           | \$804.31   |
| 51      | \$916.34                           | \$902.30                           | \$812.70                           | \$845.30                           | \$814.50                           | \$798.50                           | \$783.52                           | \$839.88   |
| 52      | \$959.09                           | \$944.40                           | \$850.61                           | \$884.73                           | \$852.49                           | \$835.75                           | \$820.07                           | \$879.06   |
| 53      | \$1,002.33                         | \$986.97                           | \$888.95                           | \$924.62                           | \$890.93                           | \$873.42                           | \$857.04                           | \$918.69   |
| 54      | \$1,049.00                         | \$1,032.93                         | \$930.35                           | \$967.68                           | \$932.41                           | \$914.10                           | \$896.95                           | \$961.48   |
| 55      | \$1,095.68                         | \$1,078.89                         | \$971.75                           | \$1,010.73                         | \$973.90                           | \$954.77                           | \$936.86                           | \$1,004.26   |
| 56      | \$1,146.29                         | \$1,128.73                         | \$1,016.63                         | \$1,057.42                         | \$1,018.89                         | \$998.87                           | \$980.14                           | \$1,050.64   |
| 57      | \$1,197.39                         | \$1,179.04                         | \$1,061.95                         | \$1,104.56                         | \$1,064.31                         | \$1,043.40                         | \$1,023.83                         | \$1,097.48   |
| 58      | \$1,251.92                         | \$1,232.75                         | \$1,110.32                         | \$1,154.87                         | \$1,112.78                         | \$1,090.92                         | \$1,070.46                         | \$1,147.47   |
| 59      | \$1,278.95                         | \$1,259.36                         | \$1,134.29                         | \$1,179.79                         | \$1,136.80                         | \$1,114.47                         | \$1,093.57                         | \$1,172.24   |
| 60      | \$1,333.49                         | \$1,313.06                         | \$1,182.66                         | \$1,230.10                         | \$1,185.28                         | \$1,161.99                         | \$1,140.20                         | \$1,222.22   |
| 61      | \$1,380.65                         | \$1,359.50                         | \$1,224.49                         | \$1,273.62                         | \$1,227.21                         | \$1,203.10                         | \$1,180.53                         | \$1,265.46   |
| 62      | \$1,411.61                         | \$1,389.98                         | \$1,251.94                         | \$1,302.17                         | \$1,254.72                         | \$1,230.07                         | \$1,207.00                         | \$1,293.83   |
| 63      | \$1,450.42                         | \$1,428.20                         | \$1,286.37                         | \$1,337.98                         | \$1,289.22                         | \$1,263.89                         | \$1,240.19                         | \$1,329.40   |
| 64+     | \$1,474.01                         | \$1,451.43                         | \$1,307.29                         | \$1,359.73                         | \$1,310.18                         | \$1,284.44                         | \$1,260.35                         | \$1,351.02   |

Pending regulatory approval.

## Rating Region 4

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$438.22  | \$377.01                                    | \$360.92  | \$338.27                                    | \$336.12                                |
| 15      | \$477.17  | \$410.53                                    | \$393.00  | \$368.33                                    | \$366.00                                |
| 16      | \$492.07  | \$423.34                                    | \$405.27  | \$379.83                                    | \$377.42                                |
| 17      | \$506.96  | \$436.15                                    | \$417.53  | \$391.33                                    | \$388.84                                |
| 18      | \$523.00  | \$449.95                                    | \$430.74  | \$403.71                                    | \$401.14                                |
| 19      | \$539.04  | \$463.75                                    | \$443.95  | \$416.09                                    | \$413.45                                |
| 20      | \$555.65  | \$478.04                                    | \$457.63  | \$428.91                                    | \$426.19                                |
| 21      | \$572.84  | \$492.83                                    | \$471.79  | \$442.18                                    | \$439.37                                |
| 22      | \$572.84  | \$492.83                                    | \$471.79  | \$442.18                                    | \$439.37                                |
| 23      | \$572.84  | \$492.83                                    | \$471.79  | \$442.18                                    | \$439.37                                |
| 24      | \$572.84  | \$492.83                                    | \$471.79  | \$442.18                                    | \$439.37                                |
| 25      | \$575.13  | \$494.80                                    | \$473.68  | \$443.95                                    | \$441.13                                |
| 26      | \$586.59  | \$504.66                                    | \$483.11  | \$452.79                                    | \$449.92                                |
| 27      | \$600.33  | \$516.48                                    | \$494.43  | \$463.40                                    | \$460.46                                |
| 28      | \$622.67  | \$535.70                                    | \$512.83  | \$480.65                                    | \$477.60                                |
| 29      | \$641.00  | \$551.47                                    | \$527.93  | \$494.80                                    | \$491.66                                |
| 30      | \$650.17  | \$559.36                                    | \$535.48  | \$501.87                                    | \$498.69                                |
| 31      | \$663.92  | \$571.19                                    | \$546.80  | \$512.49                                    | \$509.23                                |
| 32      | \$677.67  | \$583.02                                    | \$558.13  | \$523.10                                    | \$519.77                                |
| 33      | \$686.26  | \$590.41                                    | \$565.20  | \$529.73                                    | \$526.37                                |
| 34      | \$695.42  | \$598.29                                    | \$572.75  | \$536.81                                    | \$533.40                                |
| 35      | \$700.01  | \$602.24                                    | \$576.53  | \$540.34                                    | \$536.91                                |
| 36      | \$704.59  | \$606.18                                    | \$580.30  | \$543.88                                    | \$540.43                                |
| 37      | \$709.17  | \$610.12                                    | \$584.07  | \$547.42                                    | \$543.94                                |
| 38      | \$713.76  | \$614.06                                    | \$587.85  | \$550.95                                    | \$547.46                                |
| 39      | \$722.92  | \$621.95                                    | \$595.40  | \$558.03                                    | \$554.49                                |
| 40      | \$732.09  | \$629.83                                    | \$602.95  | \$565.10                                    | \$561.52                                |
| 41      | \$745.83  | \$641.66                                    | \$614.27  | \$575.72                                    | \$572.06                                |
| 42      | \$759.01  | \$653.00                                    | \$625.12  | \$585.89                                    | \$582.17                                |
| 43      | \$777.34  | \$668.77                                    | \$640.22  | \$600.04                                    | \$596.23                                |
| 44      | \$800.25  | \$688.48                                    | \$659.09  | \$617.72                                    | \$613.80                                |
| 45      | \$827.18  | \$711.64                                    | \$681.26  | \$638.51                                    | \$634.45                                |
| 46      | \$859.26  | \$739.24                                    | \$707.68  | \$663.27                                    | \$659.06                                |
| 47      | \$895.34  | \$770.29                                    | \$737.41  | \$691.13                                    | \$686.74                                |
| 48      | \$936.59  | \$805.77                                    | \$771.37  | \$722.96                                    | \$718.37                                |
| 49      | \$977.26  | \$840.76                                    | \$804.87  | \$754.36                                    | \$749.57                                |
| 50      | \$1,023.09  | \$880.19                                    | \$842.61  | \$789.73                                    | \$784.72                                |
| 51      | \$1,068.34  | \$919.12                                    | \$879.89  | \$824.66                                    | \$819.43                                |
| 52      | \$1,118.18  | \$962.00                                    | \$920.93  | \$863.13                                    | \$857.65                                |
| 53      | \$1,168.59  | \$1,005.37                                  | \$962.45  | \$902.04                                    | \$896.32                                |
| 54      | \$1,223.01  | \$1,052.19                                  | \$1,007.27  | \$944.05                                    | \$938.06                                |
| 55      | \$1,277.43  | \$1,099.01                                  | \$1,052.09  | \$986.06                                    | \$979.80                                |
| 56      | \$1,336.43  | \$1,149.77                                  | \$1,100.68  | \$1,031.60                                  | \$1,025.05                              |
| 57      | \$1,396.00  | \$1,201.02                                  | \$1,149.75  | \$1,077.59                                  | \$1,070.74                              |
| 58      | \$1,459.59  | \$1,255.72                                  | \$1,202.12  | \$1,126.67                                  | \$1,119.52                              |
| 59      | \$1,491.10  | \$1,282.83                                  | \$1,228.07  | \$1,150.99                                  | \$1,143.68                              |
| 60      | \$1,554.68  | \$1,337.53                                  | \$1,280.43  | \$1,200.07                                  | \$1,192.45                              |
| 61      | \$1,609.67  | \$1,384.85                                  | \$1,325.73  | \$1,242.52                                  | \$1,234.63                              |
| 62      | \$1,645.76  | \$1,415.89                                  | \$1,355.45  | \$1,270.38                                  | \$1,262.31                              |
| 63      | \$1,691.02  | \$1,454.83                                  | \$1,392.72  | \$1,305.31                                  | \$1,297.02                              |
| 64+     | \$1,718.51  | \$1,478.48                                  | \$1,415.37  | \$1,326.54                                  | \$1,318.11                              |

Pending regulatory approval.

Effective October 2023

## Rating Region 4

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$576.73                          | \$569.93                       | \$566.11                        | \$554.09                          | \$491.57                    | \$488.47                      | \$483.27                      |
| 15      | \$628.00                          | \$620.59                       | \$616.44                        | \$603.35                          | \$535.26                    | \$531.89                      | \$526.23                      |
| 16      | \$647.60                          | \$639.96                       | \$635.68                        | \$622.18                          | \$551.97                    | \$548.49                      | \$542.66                      |
| 17      | \$667.20                          | \$659.33                       | \$654.92                        | \$641.01                          | \$568.68                    | \$565.10                      | \$559.08                      |
| 18      | \$688.31                          | \$680.19                       | \$675.64                        | \$661.29                          | \$586.67                    | \$582.97                      | \$576.77                      |
| 19      | \$709.42                          | \$701.05                       | \$696.36                        | \$681.57                          | \$604.66                    | \$600.85                      | \$594.46                      |
| 20      | \$731.28                          | \$722.65                       | \$717.82                        | \$702.58                          | \$623.29                    | \$619.37                      | \$612.78                      |
| 21      | \$753.90                          | \$745.00                       | \$740.02                        | \$724.30                          | \$642.57                    | \$638.53                      | \$631.73                      |
| 22      | \$753.90                          | \$745.00                       | \$740.02                        | \$724.30                          | \$642.57                    | \$638.53                      | \$631.73                      |
| 23      | \$753.90                          | \$745.00                       | \$740.02                        | \$724.30                          | \$642.57                    | \$638.53                      | \$631.73                      |
| 24      | \$753.90                          | \$745.00                       | \$740.02                        | \$724.30                          | \$642.57                    | \$638.53                      | \$631.73                      |
| 25      | \$756.92                          | \$747.98                       | \$742.98                        | \$727.20                          | \$645.14                    | \$641.08                      | \$634.26                      |
| 26      | \$772.00                          | \$762.88                       | \$757.78                        | \$741.69                          | \$657.99                    | \$653.85                      | \$646.89                      |
| 27      | \$790.09                          | \$780.76                       | \$775.54                        | \$759.07                          | \$673.42                    | \$669.17                      | \$662.05                      |
| 28      | \$819.49                          | \$809.82                       | \$804.40                        | \$787.32                          | \$698.48                    | \$694.08                      | \$686.69                      |
| 29      | \$843.62                          | \$833.66                       | \$828.08                        | \$810.50                          | \$719.04                    | \$714.51                      | \$706.91                      |
| 30      | \$855.68                          | \$845.58                       | \$839.92                        | \$822.09                          | \$729.32                    | \$724.73                      | \$717.02                      |
| 31      | \$873.77                          | \$863.46                       | \$857.68                        | \$839.47                          | \$744.74                    | \$740.05                      | \$732.18                      |
| 32      | \$891.87                          | \$881.34                       | \$875.44                        | \$856.85                          | \$760.16                    | \$755.38                      | \$747.34                      |
| 33      | \$903.17                          | \$892.51                       | \$886.54                        | \$867.72                          | \$769.80                    | \$764.95                      | \$756.81                      |
| 34      | \$915.24                          | \$904.43                       | \$898.38                        | \$879.31                          | \$780.08                    | \$775.17                      | \$766.92                      |
| 35      | \$921.27                          | \$910.39                       | \$904.30                        | \$885.10                          | \$785.22                    | \$780.28                      | \$771.98                      |
| 36      | \$927.30                          | \$916.35                       | \$910.22                        | \$890.89                          | \$790.36                    | \$785.39                      | \$777.03                      |
| 37      | \$933.33                          | \$922.31                       | \$916.14                        | \$896.69                          | \$795.50                    | \$790.49                      | \$782.08                      |
| 38      | \$939.36                          | \$928.27                       | \$922.06                        | \$902.48                          | \$800.64                    | \$795.60                      | \$787.14                      |
| 39      | \$951.42                          | \$940.19                       | \$933.90                        | \$914.07                          | \$810.93                    | \$805.82                      | \$797.25                      |
| 40      | \$963.49                          | \$952.11                       | \$945.74                        | \$925.66                          | \$821.21                    | \$816.04                      | \$807.35                      |
| 41      | \$981.58                          | \$969.99                       | \$963.50                        | \$943.04                          | \$836.63                    | \$831.36                      | \$822.51                      |
| 42      | \$998.92                          | \$987.13                       | \$980.53                        | \$959.70                          | \$851.41                    | \$846.05                      | \$837.04                      |
| 43      | \$1,023.04                        | \$1,010.97                     | \$1,004.21                      | \$982.88                          | \$871.97                    | \$866.48                      | \$857.26                      |
| 44      | \$1,053.20                        | \$1,040.77                     | \$1,033.81                      | \$1,011.85                        | \$897.67                    | \$892.02                      | \$882.53                      |
| 45      | \$1,088.63                        | \$1,075.78                     | \$1,068.59                      | \$1,045.90                        | \$927.87                    | \$922.03                      | \$912.22                      |
| 46      | \$1,130.85                        | \$1,117.50                     | \$1,110.03                      | \$1,086.46                        | \$963.86                    | \$957.79                      | \$947.60                      |
| 47      | \$1,178.35                        | \$1,164.44                     | \$1,156.65                      | \$1,132.09                        | \$1,004.34                  | \$998.02                      | \$987.40                      |
| 48      | \$1,232.63                        | \$1,218.08                     | \$1,209.93                      | \$1,184.24                        | \$1,050.60                  | \$1,043.99                    | \$1,032.88                    |
| 49      | \$1,286.16                        | \$1,270.98                     | \$1,262.47                      | \$1,235.66                        | \$1,096.23                  | \$1,089.32                    | \$1,077.73                    |
| 50      | \$1,346.47                        | \$1,330.58                     | \$1,321.67                      | \$1,293.61                        | \$1,147.63                  | \$1,140.41                    | \$1,128.27                    |
| 51      | \$1,406.03                        | \$1,389.43                     | \$1,380.14                      | \$1,350.83                        | \$1,198.40                  | \$1,190.85                    | \$1,178.18                    |
| 52      | \$1,471.62                        | \$1,454.25                     | \$1,444.52                      | \$1,413.84                        | \$1,254.30                  | \$1,246.40                    | \$1,233.14                    |
| 53      | \$1,537.96                        | \$1,519.81                     | \$1,509.64                      | \$1,477.58                        | \$1,310.85                  | \$1,302.59                    | \$1,288.73                    |
| 54      | \$1,609.58                        | \$1,590.58                     | \$1,579.94                      | \$1,546.39                        | \$1,371.89                  | \$1,363.25                    | \$1,348.75                    |
| 55      | \$1,681.20                        | \$1,661.36                     | \$1,650.24                      | \$1,615.20                        | \$1,432.94                  | \$1,423.91                    | \$1,408.76                    |
| 56      | \$1,758.85                        | \$1,738.09                     | \$1,726.46                      | \$1,689.80                        | \$1,499.12                  | \$1,489.68                    | \$1,473.83                    |
| 57      | \$1,837.26                        | \$1,815.57                     | \$1,803.43                      | \$1,765.13                        | \$1,565.95                  | \$1,556.09                    | \$1,539.53                    |
| 58      | \$1,920.94                        | \$1,898.27                     | \$1,885.57                      | \$1,845.53                        | \$1,637.27                  | \$1,626.96                    | \$1,609.65                    |
| 59      | \$1,962.41                        | \$1,939.24                     | \$1,926.27                      | \$1,885.37                        | \$1,672.61                  | \$1,662.08                    | \$1,644.40                    |
| 60      | \$2,046.09                        | \$2,021.94                     | \$2,008.41                      | \$1,965.76                        | \$1,743.94                  | \$1,732.96                    | \$1,714.52                    |
| 61      | \$2,118.46                        | \$2,093.46                     | \$2,079.45                      | \$2,035.30                        | \$1,805.63                  | \$1,794.26                    | \$1,775.17                    |
| 62      | \$2,165.96                        | \$2,140.39                     | \$2,126.07                      | \$2,080.93                        | \$1,846.11                  | \$1,834.48                    | \$1,814.97                    |
| 63      | \$2,225.52                        | \$2,199.25                     | \$2,184.54                      | \$2,138.15                        | \$1,896.87                  | \$1,884.93                    | \$1,864.87                    |
| 64+     | \$2,261.70                        | \$2,235.01                     | \$2,220.06                      | \$2,172.91                        | \$1,927.72                  | \$1,915.58                    | \$1,895.20                    |

Pending regulatory approval.



## Rating Region 4

### Off-Exchange 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 | \$474.77                       | \$419.98                         | \$417.04                         | \$410.53                         | \$368.73                         | \$384.31                         | \$370.16                         | \$362.34                         | \$355.32                         |
| 15      | \$516.97                       | \$457.32                         | \$454.11                         | \$447.02                         | \$401.50                         | \$418.47                         | \$403.06                         | \$394.54                         | \$386.91                         |
| 16      | \$533.11                       | \$471.59                         | \$468.29                         | \$460.98                         | \$414.04                         | \$431.53                         | \$415.64                         | \$406.86                         | \$398.98                         |
| 17      | \$549.24                       | \$485.86                         | \$482.46                         | \$474.93                         | \$426.57                         | \$444.59                         | \$428.23                         | \$419.17                         | \$411.06                         |
| 18      | \$566.62                       | \$501.24                         | \$497.72                         | \$489.95                         | \$440.06                         | \$458.66                         | \$441.77                         | \$432.43                         | \$424.06                         |
| 19      | \$584.00                       | \$516.61                         | \$512.99                         | \$504.98                         | \$453.56                         | \$472.72                         | \$455.32                         | \$445.70                         | \$437.07                         |
| 20      | \$602.00                       | \$532.53                         | \$528.80                         | \$520.54                         | \$467.54                         | \$487.29                         | \$469.35                         | \$459.43                         | \$450.54                         |
| 21      | \$620.61                       | \$549.00                         | \$545.15                         | \$536.64                         | \$482.00                         | \$502.36                         | \$483.87                         | \$473.64                         | \$464.47                         |
| 22      | \$620.61                       | \$549.00                         | \$545.15                         | \$536.64                         | \$482.00                         | \$502.36                         | \$483.87                         | \$473.64                         | \$464.47                         |
| 23      | \$620.61                       | \$549.00                         | \$545.15                         | \$536.64                         | \$482.00                         | \$502.36                         | \$483.87                         | \$473.64                         | \$464.47                         |
| 24      | \$620.61                       | \$549.00                         | \$545.15                         | \$536.64                         | \$482.00                         | \$502.36                         | \$483.87                         | \$473.64                         | \$464.47                         |
| 25      | \$623.10                       | \$551.20                         | \$547.33                         | \$538.79                         | \$483.93                         | \$504.37                         | \$485.81                         | \$475.54                         | \$466.33                         |
| 26      | \$635.51                       | \$562.18                         | \$558.24                         | \$549.52                         | \$493.57                         | \$514.42                         | \$495.48                         | \$485.01                         | \$475.62                         |
| 27      | \$650.40                       | \$575.35                         | \$571.32                         | \$562.40                         | \$505.13                         | \$526.47                         | \$507.10                         | \$496.38                         | \$486.77                         |
| 28      | \$674.61                       | \$596.76                         | \$592.58                         | \$583.33                         | \$523.93                         | \$546.07                         | \$525.97                         | \$514.85                         | \$504.88                         |
| 29      | \$694.47                       | \$614.33                         | \$610.02                         | \$600.50                         | \$539.36                         | \$562.14                         | \$541.45                         | \$530.00                         | \$519.75                         |
| 30      | \$704.40                       | \$623.11                         | \$618.75                         | \$609.09                         | \$547.07                         | \$570.18                         | \$549.19                         | \$537.58                         | \$527.18                         |
| 31      | \$719.29                       | \$636.29                         | \$631.83                         | \$621.97                         | \$558.64                         | \$582.24                         | \$560.81                         | \$548.95                         | \$538.32                         |
| 32      | \$734.19                       | \$649.47                         | \$644.91                         | \$634.85                         | \$570.20                         | \$594.29                         | \$572.42                         | \$560.32                         | \$549.47                         |
| 33      | \$743.50                       | \$657.70                         | \$653.09                         | \$642.90                         | \$577.43                         | \$601.83                         | \$579.68                         | \$567.42                         | \$556.44                         |
| 34      | \$753.43                       | \$666.49                         | \$661.81                         | \$651.48                         | \$585.15                         | \$609.87                         | \$587.42                         | \$575.00                         | \$563.87                         |
| 35      | \$758.39                       | \$670.88                         | \$666.18                         | \$655.78                         | \$589.00                         | \$613.88                         | \$591.29                         | \$578.79                         | \$567.59                         |
| 36      | \$763.36                       | \$675.27                         | \$670.54                         | \$660.07                         | \$592.86                         | \$617.90                         | \$595.16                         | \$582.58                         | \$571.30                         |
| 37      | \$768.32                       | \$679.66                         | \$674.90                         | \$664.36                         | \$596.71                         | \$621.92                         | \$599.03                         | \$586.37                         | \$575.02                         |
| 38      | \$773.29                       | \$684.05                         | \$679.26                         | \$668.66                         | \$600.57                         | \$625.94                         | \$602.90                         | \$590.16                         | \$578.73                         |
| 39      | \$783.22                       | \$692.84                         | \$687.98                         | \$677.24                         | \$608.28                         | \$633.98                         | \$610.64                         | \$597.74                         | \$586.17                         |
| 40      | \$793.15                       | \$701.62                         | \$696.70                         | \$685.83                         | \$615.99                         | \$642.02                         | \$618.39                         | \$605.31                         | \$593.60                         |
| 41      | \$808.04                       | \$714.80                         | \$709.79                         | \$698.71                         | \$627.56                         | \$654.07                         | \$630.00                         | \$616.68                         | \$604.74                         |
| 42      | \$822.31                       | \$727.42                         | \$722.33                         | \$711.05                         | \$638.65                         | \$665.63                         | \$641.13                         | \$627.57                         | \$615.43                         |
| 43      | \$842.17                       | \$744.99                         | \$739.77                         | \$728.22                         | \$654.07                         | \$681.70                         | \$656.61                         | \$642.73                         | \$630.29                         |
| 44      | \$867.00                       | \$766.95                         | \$761.58                         | \$749.69                         | \$673.35                         | \$701.80                         | \$675.97                         | \$661.68                         | \$648.87                         |
| 45      | \$896.17                       | \$792.76                         | \$787.20                         | \$774.91                         | \$696.01                         | \$725.41                         | \$698.71                         | \$683.94                         | \$670.70                         |
| 46      | \$930.92                       | \$823.50                         | \$817.73                         | \$804.96                         | \$723.00                         | \$753.54                         | \$725.81                         | \$710.46                         | \$696.71                         |
| 47      | \$970.02                       | \$858.09                         | \$852.07                         | \$838.77                         | \$753.36                         | \$785.19                         | \$756.29                         | \$740.30                         | \$725.97                         |
| 48      | \$1,014.70                     | \$897.61                         | \$891.32                         | \$877.41                         | \$788.07                         | \$821.36                         | \$791.13                         | \$774.40                         | \$759.41                         |
| 49      | \$1,058.77                     | \$936.59                         | \$930.03                         | \$915.51                         | \$822.29                         | \$857.03                         | \$825.48                         | \$808.03                         | \$792.39                         |
| 50      | \$1,108.42                     | \$980.51                         | \$973.64                         | \$958.44                         | \$860.85                         | \$897.22                         | \$864.19                         | \$845.92                         | \$829.55                         |
| 51      | \$1,157.45                     | \$1,023.88                       | \$1,016.71                       | \$1,000.84                       | \$898.93                         | \$936.90                         | \$902.42                         | \$883.34                         | \$866.24                         |
| 52      | \$1,211.44                     | \$1,071.65                       | \$1,064.14                       | \$1,047.53                       | \$940.86                         | \$980.61                         | \$944.52                         | \$924.55                         | \$906.65                         |
| 53      | \$1,266.05                     | \$1,119.96                       | \$1,112.11                       | \$1,094.75                       | \$983.28                         | \$1,024.82                       | \$987.10                         | \$966.23                         | \$947.53                         |
| 54      | \$1,325.01                     | \$1,172.11                       | \$1,163.90                       | \$1,145.73                       | \$1,029.07                       | \$1,072.54                       | \$1,033.06                       | \$1,011.22                       | \$991.65                         |
| 55      | \$1,383.97                     | \$1,224.27                       | \$1,215.69                       | \$1,196.71                       | \$1,074.86                       | \$1,120.26                       | \$1,079.03                       | \$1,056.22                       | \$1,035.78                       |
| 56      | \$1,447.89                     | \$1,280.82                       | \$1,271.84                       | \$1,251.99                       | \$1,124.50                       | \$1,172.01                       | \$1,128.87                       | \$1,105.01                       | \$1,083.62                       |
| 57      | \$1,512.44                     | \$1,337.91                       | \$1,328.53                       | \$1,307.80                       | \$1,174.63                       | \$1,224.25                       | \$1,179.19                       | \$1,154.26                       | \$1,131.92                       |
| 58      | \$1,581.33                     | \$1,398.85                       | \$1,389.05                       | \$1,367.37                       | \$1,228.13                       | \$1,280.01                       | \$1,232.90                       | \$1,206.84                       | \$1,183.48                       |
| 59      | \$1,615.46                     | \$1,429.05                       | \$1,419.03                       | \$1,396.88                       | \$1,254.64                       | \$1,307.64                       | \$1,259.52                       | \$1,232.89                       | \$1,209.02                       |
| 60      | \$1,684.35                     | \$1,489.98                       | \$1,479.54                       | \$1,456.45                       | \$1,308.14                       | \$1,363.41                       | \$1,313.22                       | \$1,285.46                       | \$1,260.58                       |
| 61      | \$1,743.93                     | \$1,542.69                       | \$1,531.88                       | \$1,507.97                       | \$1,354.42                       | \$1,411.63                       | \$1,359.68                       | \$1,330.93                       | \$1,305.17                       |
| 62      | \$1,783.03                     | \$1,577.28                       | \$1,566.22                       | \$1,541.77                       | \$1,384.78                       | \$1,443.28                       | \$1,390.16                       | \$1,360.77                       | \$1,334.43                       |
| 63      | \$1,832.05                     | \$1,620.65                       | \$1,609.29                       | \$1,584.17                       | \$1,422.86                       | \$1,482.97                       | \$1,428.39                       | \$1,398.19                       | \$1,371.13                       |
| 64+     | \$1,861.84                     | \$1,647.00                       | \$1,635.46                       | \$1,609.93                       | \$1,445.99                       | \$1,507.08                       | \$1,451.61                       | \$1,420.92                       | \$1,393.42                       |

Pending regulatory approval.

Effective October 2023



## Rating Region 4

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$486.26   | \$418.06                               | \$404.67   | \$374.05                               | \$371.65                           | \$566.10  | \$507.68                                      | \$443.49   | \$386.83   | \$418.06  | \$371.65  |
| 15                            | \$529.48   | \$455.22                               | \$440.64   | \$407.30                               | \$404.68                           | \$616.42  | \$552.80                                      | \$482.91   | \$421.22   | \$455.22  | \$404.68  |
| 16                            | \$546.01   | \$469.42                               | \$454.40   | \$420.02                               | \$417.32                           | \$635.66  | \$570.06                                      | \$497.98   | \$434.36   | \$469.42  | \$417.32  |
| 17                            | \$562.53   | \$483.63                               | \$468.15   | \$432.73                               | \$429.95                           | \$654.90  | \$587.31                                      | \$513.06   | \$447.51   | \$483.63  | \$429.95  |
| 18                            | \$580.33   | \$498.93                               | \$482.96   | \$446.42                               | \$443.55                           | \$675.62  | \$605.89                                      | \$529.29   | \$461.67   | \$498.93  | \$443.55  |
| 19                            | \$598.13   | \$514.24                               | \$497.77   | \$460.11                               | \$457.15                           | \$696.34  | \$624.47                                      | \$545.52   | \$475.83   | \$514.24  | \$457.15  |
| 20                            | \$616.56   | \$530.08                               | \$513.11   | \$474.29                               | \$471.24                           | \$717.80  | \$643.72                                      | \$562.33   | \$490.49   | \$530.08  | \$471.24  |
| 21                            | \$635.63   | \$546.48                               | \$528.98   | \$488.96                               | \$485.82                           | \$740.00  | \$663.63                                      | \$579.73   | \$505.66   | \$546.48  | \$485.82  |
| 22                            | \$635.63   | \$546.48                               | \$528.98   | \$488.96                               | \$485.82                           | \$740.00  | \$663.63                                      | \$579.73   | \$505.66   | \$546.48  | \$485.82  |
| 23                            | \$635.63   | \$546.48                               | \$528.98   | \$488.96                               | \$485.82                           | \$740.00  | \$663.63                                      | \$579.73   | \$505.66   | \$546.48  | \$485.82  |
| 24                            | \$635.63   | \$546.48                               | \$528.98   | \$488.96                               | \$485.82                           | \$740.00  | \$663.63                                      | \$579.73   | \$505.66   | \$546.48  | \$485.82  |
| 25                            | \$638.17   | \$548.66                               | \$531.10   | \$490.91                               | \$487.76                           | \$742.96  | \$666.28                                      | \$582.04   | \$507.68   | \$548.66  | \$487.76  |
| 26                            | \$650.89   | \$559.59                               | \$541.68   | \$500.69                               | \$497.48                           | \$757.76  | \$679.56                                      | \$593.64   | \$517.80   | \$559.59  | \$497.48  |
| 27                            | \$666.14   | \$572.71                               | \$554.37   | \$512.43                               | \$509.14                           | \$775.52  | \$695.48                                      | \$607.55   | \$529.93   | \$572.71  | \$509.14  |
| 28                            | \$690.93   | \$594.02                               | \$575.00   | \$531.50                               | \$528.08                           | \$804.37  | \$721.36                                      | \$630.16   | \$549.65   | \$594.02  | \$528.08  |
| 29                            | \$711.27   | \$611.51                               | \$591.93   | \$547.14                               | \$543.63                           | \$828.05  | \$742.60                                      | \$648.71   | \$565.83   | \$611.51  | \$543.63  |
| 30                            | \$721.44   | \$620.25                               | \$600.39   | \$554.97                               | \$551.40                           | \$839.89  | \$753.22                                      | \$657.99   | \$573.92   | \$620.25  | \$551.40  |
| 31                            | \$736.70   | \$633.37                               | \$613.09   | \$566.70                               | \$563.06                           | \$857.65  | \$769.15                                      | \$671.90   | \$586.06   | \$633.37  | \$563.06  |
| 32                            | \$751.95   | \$646.48                               | \$625.79   | \$578.44                               | \$574.72                           | \$875.41  | \$785.07                                      | \$685.82   | \$598.20   | \$646.48  | \$574.72  |
| 33                            | \$761.49   | \$654.68                               | \$633.72   | \$585.77                               | \$582.01                           | \$886.51  | \$795.03                                      | \$694.51   | \$605.78   | \$654.68  | \$582.01  |
| 34                            | \$771.66   | \$663.42                               | \$642.18   | \$593.60                               | \$589.78                           | \$898.35  | \$805.64                                      | \$703.79   | \$613.87   | \$663.42  | \$589.78  |
| 35                            | \$776.74   | \$667.80                               | \$646.42   | \$597.51                               | \$593.67                           | \$904.27  | \$810.95                                      | \$708.42   | \$617.92   | \$667.80  | \$593.67  |
| 36                            | \$781.83   | \$672.17                               | \$650.65   | \$601.42                               | \$597.55                           | \$910.19  | \$816.26                                      | \$713.06   | \$621.96   | \$672.17  | \$597.55  |
| 37                            | \$786.91   | \$676.54                               | \$654.88   | \$605.33                               | \$601.44                           | \$916.11  | \$821.57                                      | \$717.70   | \$626.01   | \$676.54  | \$601.44  |
| 38                            | \$792.00   | \$680.91                               | \$659.11   | \$609.24                               | \$605.33                           | \$922.03  | \$826.88                                      | \$722.34   | \$630.05   | \$680.91  | \$605.33  |
| 39                            | \$802.17   | \$689.66                               | \$667.58   | \$617.07                               | \$613.10                           | \$933.87  | \$837.50                                      | \$731.61   | \$638.14   | \$689.66  | \$613.10  |
| 40                            | \$812.34   | \$698.40                               | \$676.04   | \$624.89                               | \$620.87                           | \$945.71  | \$848.12                                      | \$740.89   | \$646.23   | \$698.40  | \$620.87  |
| 41                            | \$827.59   | \$711.51                               | \$688.73   | \$636.62                               | \$632.53                           | \$963.47  | \$864.04                                      | \$754.80   | \$658.37   | \$711.51  | \$632.53  |
| 42                            | \$842.21   | \$724.08                               | \$700.90   | \$647.87                               | \$643.71                           | \$980.49  | \$879.31                                      | \$768.14   | \$670.00   | \$724.08  | \$643.71  |
| 43                            | \$862.55   | \$741.57                               | \$717.83   | \$663.52                               | \$659.25                           | \$1,004.17                                      | \$900.54                                      | \$786.69   | \$686.18   | \$741.57  | \$659.25  |
| 44                            | \$887.98   | \$763.43                               | \$738.99   | \$683.08                               | \$678.69                           | \$1,033.77                                      | \$927.09                                      | \$809.88   | \$706.41   | \$763.43  | \$678.69  |
| 45                            | \$917.85   | \$789.11                               | \$763.85   | \$706.06                               | \$701.52                           | \$1,068.55                                      | \$958.28                                      | \$837.12   | \$730.17   | \$789.11  | \$701.52  |
| 46                            | \$953.45   | \$819.72                               | \$793.47   | \$733.44                               | \$728.72                           | \$1,109.99                                      | \$995.44                                      | \$869.59   | \$758.49   | \$819.72  | \$728.72  |
| 47                            | \$993.49   | \$854.15                               | \$826.80   | \$764.24                               | \$759.33                           | \$1,156.61                                      | \$1,037.25                                    | \$906.11   | \$790.35   | \$854.15  | \$759.33  |
| 48                            | \$1,039.26                                       | \$893.49                               | \$864.89   | \$799.45                               | \$794.31                           | \$1,209.89                                      | \$1,085.03                                    | \$947.85   | \$826.76   | \$893.49  | \$794.31  |
| 49                            | \$1,084.39                                       | \$932.29                               | \$902.44   | \$834.16                               | \$828.80                           | \$1,262.43                                      | \$1,132.15                                    | \$989.01   | \$862.66   | \$932.29  | \$828.80  |
| 50                            | \$1,135.24                                       | \$976.01                               | \$944.76   | \$873.28                               | \$867.67                           | \$1,321.63                                      | \$1,185.24                                    | \$1,035.39                                       | \$903.11   | \$976.01  | \$867.67  |
| 51                            | \$1,185.45                                       | \$1,019.18                             | \$986.55   | \$911.91                               | \$906.05                           | \$1,380.09                                      | \$1,237.67                                    | \$1,081.19                                       | \$943.06   | \$1,019.18  | \$906.05  |
| 52                            | \$1,240.75                                       | \$1,066.73                             | \$1,032.57   | \$954.45                               | \$948.31                           | \$1,444.47                                      | \$1,295.40                                    | \$1,131.62                                       | \$987.05   | \$1,066.73  | \$948.31  |
| 53                            | \$1,296.69                                       | \$1,114.82                             | \$1,079.12   | \$997.48                               | \$991.06                           | \$1,509.59                                      | \$1,353.80                                    | \$1,182.64                                       | \$1,031.55                                       | \$1,114.82  | \$991.06  |
| 54                            | \$1,357.07                                       | \$1,166.73                             | \$1,129.38   | \$1,043.93                             | \$1,037.22                         | \$1,579.89                                      | \$1,416.85                                    | \$1,237.71                                       | \$1,079.59                                       | \$1,166.73  | \$1,037.22  |
| 55                            | \$1,417.46                                       | \$1,218.65                             | \$1,179.63   | \$1,090.38                             | \$1,083.37                         | \$1,650.19                                      | \$1,479.89                                    | \$1,292.79                                       | \$1,127.62                                       | \$1,218.65  | \$1,083.37  |
| 56                            | \$1,482.93                                       | \$1,274.93                             | \$1,234.12   | \$1,140.74                             | \$1,133.41                         | \$1,726.41                                      | \$1,548.25                                    | \$1,352.50                                       | \$1,179.71                                       | \$1,274.93  | \$1,133.41  |
| 57                            | \$1,549.04                                       | \$1,331.77                             | \$1,289.13   | \$1,191.59                             | \$1,183.93                         | \$1,803.37                                      | \$1,617.26                                    | \$1,412.79                                       | \$1,232.30                                       | \$1,331.77  | \$1,183.93  |
| 58                            | \$1,619.59                                       | \$1,392.43                             | \$1,347.85   | \$1,245.87                             | \$1,237.86                         | \$1,885.51                                      | \$1,690.93                                    | \$1,477.14                                       | \$1,288.42                                       | \$1,392.43  | \$1,237.86  |
| 59                            | \$1,654.55                                       | \$1,422.48                             | \$1,376.94   | \$1,272.76                             | \$1,264.58                         | \$1,926.21                                      | \$1,727.42                                    | \$1,509.03                                       | \$1,316.23                                       | \$1,422.48  | \$1,264.58  |
| 60                            | \$1,725.11                                       | \$1,483.14                             | \$1,435.66   | \$1,327.03                             | \$1,318.51                         | \$2,008.35                                      | \$1,801.09                                    | \$1,573.38                                       | \$1,372.36                                       | \$1,483.14  | \$1,318.51  |
| 61                            | \$1,786.13                                       | \$1,535.60                             | \$1,486.44   | \$1,373.97                             | \$1,365.14                         | \$2,079.39                                      | \$1,864.80                                    | \$1,629.03                                       | \$1,420.91                                       | \$1,535.60  | \$1,365.14  |
| 62                            | \$1,826.17                                       | \$1,570.03                             | \$1,519.77   | \$1,404.78                             | \$1,395.75                         | \$2,126.01                                      | \$1,906.60                                    | \$1,665.55                                       | \$1,452.76                                       | \$1,570.03  | \$1,395.75  |
| 63                            | \$1,876.39                                       | \$1,613.20                             | \$1,561.56   | \$1,443.41                             | \$1,434.13                         | \$2,184.47                                      | \$1,959.03                                    | \$1,711.35                                       | \$1,492.71                                       | \$1,613.20  | \$1,434.13  |
| 64+                           | \$1,906.90                                       | \$1,639.43                             | \$1,586.95   | \$1,466.88                             | \$1,457.45                         | \$2,219.99                                      | \$1,990.89                                    | \$1,739.18                                       | \$1,516.98                                       | \$1,639.43  | \$1,457.45  |

Pending regulatory approval.

## Rating Region 4 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$6.74  | \$6.73  | \$7.38                             | \$7.45            | \$7.82                                    |
| 15      | \$7.34  | \$7.33  | \$8.04                             | \$8.11            | \$8.52                                    |
| 16      | \$7.56  | \$7.56  | \$8.29                             | \$8.37            | \$8.78                                    |
| 17      | \$7.79  | \$7.79  | \$8.54                             | \$8.62            | \$9.05                                    |
| 18      | \$8.04  | \$8.03  | \$8.81                             | \$8.89            | \$9.33                                    |
| 19      | \$8.29  | \$8.28  | \$9.08                             | \$9.16            | \$9.62                                    |
| 20      | \$8.54  | \$8.53  | \$9.36                             | \$9.45            | \$9.92                                    |
| 21      | \$8.81  | \$8.80  | \$9.65                             | \$9.74            | \$10.22                                   |
| 22      | \$8.81  | \$8.80  | \$9.65                             | \$9.74            | \$10.22                                   |
| 23      | \$8.81  | \$8.80  | \$9.65                             | \$9.74            | \$10.22                                   |
| 24      | \$8.81  | \$8.80  | \$9.65                             | \$9.74            | \$10.22                                   |
| 25      | \$8.84  | \$8.83  | \$9.69                             | \$9.78            | \$10.26                                   |
| 26      | \$9.02  | \$9.01  | \$9.88                             | \$9.97            | \$10.47                                   |
| 27      | \$9.23  | \$9.22  | \$10.11                            | \$10.21           | \$10.71                                   |
| 28      | \$9.57  | \$9.56  | \$10.49                            | \$10.59           | \$11.11                                   |
| 29      | \$9.85  | \$9.85  | \$10.80                            | \$10.90           | \$11.44                                   |
| 30      | \$9.99  | \$9.99  | \$10.95                            | \$11.05           | \$11.60                                   |
| 31      | \$10.20   | \$10.20   | \$11.18                            | \$11.29           | \$11.85                                   |
| 32      | \$10.42   | \$10.41   | \$11.41                            | \$11.52           | \$12.09                                   |
| 33      | \$10.55   | \$10.54   | \$11.56                            | \$11.67           | \$12.24                                   |
| 34      | \$10.69   | \$10.68   | \$11.71                            | \$11.82           | \$12.41                                   |
| 35      | \$10.76   | \$10.75   | \$11.79                            | \$11.90           | \$12.49                                   |
| 36      | \$10.83   | \$10.82   | \$11.87                            | \$11.98           | \$12.57                                   |
| 37      | \$10.90   | \$10.89   | \$11.94                            | \$12.06           | \$12.65                                   |
| 38      | \$10.97   | \$10.96   | \$12.02                            | \$12.13           | \$12.74                                   |
| 39      | \$11.11   | \$11.10   | \$12.17                            | \$12.29           | \$12.90                                   |
| 40      | \$11.25   | \$11.24   | \$12.33                            | \$12.45           | \$13.06                                   |
| 41      | \$11.46   | \$11.45   | \$12.56                            | \$12.68           | \$13.31                                   |
| 42      | \$11.67   | \$11.66   | \$12.78                            | \$12.90           | \$13.54                                   |
| 43      | \$11.95   | \$11.94   | \$13.09                            | \$13.21           | \$13.87                                   |
| 44      | \$12.30   | \$12.29   | \$13.48                            | \$13.60           | \$14.28                                   |
| 45      | \$12.71   | \$12.70   | \$13.93                            | \$14.06           | \$14.76                                   |
| 46      | \$13.21   | \$13.19   | \$14.47                            | \$14.61           | \$15.33                                   |
| 47      | \$13.76   | \$13.75   | \$15.08                            | \$15.22           | \$15.98                                   |
| 48      | \$14.39   | \$14.38   | \$15.77                            | \$15.92           | \$16.71                                   |
| 49      | \$15.02   | \$15.01   | \$16.46                            | \$16.61           | \$17.44                                   |
| 50      | \$15.72   | \$15.71   | \$17.23                            | \$17.39           | \$18.25                                   |
| 51      | \$16.42   | \$16.40   | \$17.99                            | \$18.16           | \$19.06                                   |
| 52      | \$17.18   | \$17.17   | \$18.83                            | \$19.01           | \$19.95                                   |
| 53      | \$17.96   | \$17.94   | \$19.68                            | \$19.86           | \$20.85                                   |
| 54      | \$18.79   | \$18.78   | \$20.59                            | \$20.79           | \$21.82                                   |
| 55      | \$19.63   | \$19.61   | \$21.51                            | \$21.71           | \$22.79                                   |
| 56      | \$20.54   | \$20.52   | \$22.50                            | \$22.72           | \$23.84                                   |
| 57      | \$21.45   | \$21.44   | \$23.51                            | \$23.73           | \$24.90                                   |
| 58      | \$22.43   | \$22.41   | \$24.58                            | \$24.81           | \$26.04                                   |
| 59      | \$22.91   | \$22.89   | \$25.11                            | \$25.34           | \$26.60                                   |
| 60      | \$23.89   | \$23.87   | \$26.18                            | \$26.43           | \$27.73                                   |
| 61      | \$24.73   | \$24.71   | \$27.10                            | \$27.36           | \$28.72                                   |
| 62      | \$25.29   | \$25.27   | \$27.71                            | \$27.97           | \$29.36                                   |
| 63      | \$25.98   | \$25.96   | \$28.47                            | \$28.74           | \$30.17                                   |
| 64+     | \$26.41   | \$26.39   | \$28.94                            | \$29.21           | \$30.66                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023

# Rating Region 5

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |   |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|---|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze Trio HMO 7000/70 + Child Dental |
| 0 to 14               | \$486.87                     | \$478.82                     | \$473.34                     | \$452.39                 | \$437.47                   | \$426.28                    | \$417.40                    | \$367.32                      | \$361.33                      | \$326.59                      | \$477.66   | \$440.59   | \$362.05  | \$326.59  |
| 15                    | \$530.15                     | \$521.38                     | \$515.42                     | \$492.60                 | \$476.36                   | \$464.18                    | \$454.50                    | \$399.97                      | \$393.45                      | \$355.61                      | \$520.12   | \$479.75   | \$394.23  | \$355.61  |
| 16                    | \$546.69                     | \$537.65                     | \$531.50                     | \$507.98                 | \$491.23                   | \$478.66                    | \$468.68                    | \$412.45                      | \$405.73                      | \$366.71                      | \$536.36   | \$494.73   | \$406.54  | \$366.71  |
| 17                    | \$563.24                     | \$553.92                     | \$547.59                     | \$523.35                 | \$506.10                   | \$493.15                    | \$482.87                    | \$424.94                      | \$418.01                      | \$377.81                      | \$552.59   | \$509.70   | \$418.84  | \$377.81  |
| 18                    | \$581.06                     | \$571.45                     | \$564.91                     | \$539.91                 | \$522.11                   | \$508.75                    | \$498.15                    | \$438.38                      | \$431.24                      | \$389.77                      | \$570.08   | \$525.83   | \$432.09  | \$389.77  |
| 19                    | \$598.88                     | \$588.97                     | \$582.24                     | \$556.47                 | \$538.12                   | \$524.36                    | \$513.42                    | \$451.82                      | \$444.46                      | \$401.72                      | \$587.56   | \$541.95   | \$445.34  | \$401.72  |
| 20                    | \$617.34                     | \$607.13                     | \$600.18                     | \$573.62                 | \$554.70                   | \$540.52                    | \$529.25                    | \$465.75                      | \$458.16                      | \$414.10                      | \$605.67   | \$558.66   | \$459.07  | \$414.10  |
| 21                    | \$636.43                     | \$625.90                     | \$618.75                     | \$591.36                 | \$571.86                   | \$557.23                    | \$545.62                    | \$480.15                      | \$472.33                      | \$426.91                      | \$624.40   | \$575.93   | \$473.27  | \$426.91  |
| 22                    | \$636.43                     | \$625.90                     | \$618.75                     | \$591.36                 | \$571.86                   | \$557.23                    | \$545.62                    | \$480.15                      | \$472.33                      | \$426.91                      | \$624.40   | \$575.93   | \$473.27  | \$426.91  |
| 23                    | \$636.43                     | \$625.90                     | \$618.75                     | \$591.36                 | \$571.86                   | \$557.23                    | \$545.62                    | \$480.15                      | \$472.33                      | \$426.91                      | \$624.40   | \$575.93   | \$473.27  | \$426.91  |
| 24                    | \$636.43                     | \$625.90                     | \$618.75                     | \$591.36                 | \$571.86                   | \$557.23                    | \$545.62                    | \$480.15                      | \$472.33                      | \$426.91                      | \$624.40   | \$575.93   | \$473.27  | \$426.91  |
| 25                    | \$638.98                     | \$628.41                     | \$621.22                     | \$593.73                 | \$574.15                   | \$559.46                    | \$547.80                    | \$482.07                      | \$474.22                      | \$428.62                      | \$626.90   | \$578.24   | \$475.16  | \$428.62  |
| 26                    | \$651.70                     | \$640.92                     | \$633.60                     | \$605.55                 | \$585.59                   | \$570.61                    | \$558.71                    | \$491.68                      | \$483.67                      | \$437.15                      | \$639.38   | \$589.76   | \$484.62  | \$437.15  |
| 27                    | \$666.98                     | \$655.95                     | \$648.45                     | \$619.75                 | \$599.31                   | \$583.98                    | \$571.80                    | \$503.20                      | \$495.00                      | \$447.40                      | \$654.37   | \$603.58   | \$495.98  | \$447.40  |
| 28                    | \$691.80                     | \$680.36                     | \$672.58                     | \$642.81                 | \$621.61                   | \$605.71                    | \$593.08                    | \$521.93                      | \$513.42                      | \$464.05                      | \$678.72   | \$626.04   | \$514.44  | \$464.05  |
| 29                    | \$712.17                     | \$700.38                     | \$692.38                     | \$661.73                 | \$639.91                   | \$623.54                    | \$610.54                    | \$537.29                      | \$528.54                      | \$477.71                      | \$698.70   | \$644.47   | \$529.58  | \$477.71  |
| 30                    | \$722.35                     | \$710.40                     | \$702.28                     | \$671.19                 | \$649.06                   | \$632.46                    | \$619.27                    | \$544.97                      | \$536.10                      | \$484.54                      | \$708.69   | \$653.68   | \$537.16  | \$484.54  |
| 31                    | \$737.62                     | \$725.42                     | \$717.13                     | \$685.39                 | \$662.79                   | \$645.83                    | \$632.37                    | \$556.50                      | \$547.43                      | \$494.79                      | \$723.68   | \$667.51   | \$548.51  | \$494.79  |
| 32                    | \$752.90                     | \$740.44                     | \$731.98                     | \$699.58                 | \$676.51                   | \$659.21                    | \$645.46                    | \$568.02                      | \$558.77                      | \$505.03                      | \$738.66   | \$681.33   | \$559.87  | \$505.03  |
| 33                    | \$762.44                     | \$749.83                     | \$741.26                     | \$708.45                 | \$685.09                   | \$667.57                    | \$653.65                    | \$575.22                      | \$565.85                      | \$511.44                      | \$748.03   | \$689.97   | \$566.97  | \$511.44  |
| 34                    | \$772.63                     | \$759.85                     | \$751.16                     | \$717.91                 | \$694.24                   | \$676.48                    | \$662.38                    | \$582.91                      | \$573.41                      | \$518.27                      | \$758.02   | \$699.18   | \$574.54  | \$518.27  |
| 35                    | \$777.72                     | \$764.85                     | \$756.11                     | \$722.64                 | \$698.81                   | \$680.94                    | \$666.74                    | \$586.75                      | \$577.19                      | \$521.68                      | \$763.01   | \$703.79   | \$578.33  | \$521.68  |
| 36                    | \$782.81                     | \$769.86                     | \$761.06                     | \$727.37                 | \$703.39                   | \$685.40                    | \$671.11                    | \$590.59                      | \$580.97                      | \$525.10                      | \$768.01   | \$708.40   | \$582.12  | \$525.10  |
| 37                    | \$787.90                     | \$774.87                     | \$766.01                     | \$732.11                 | \$707.96                   | \$689.85                    | \$675.47                    | \$594.43                      | \$584.75                      | \$528.51                      | \$773.01   | \$713.01   | \$585.90  | \$528.51  |
| 38                    | \$792.99                     | \$779.87                     | \$770.96                     | \$736.84                 | \$712.54                   | \$694.31                    | \$679.84                    | \$598.27                      | \$588.53                      | \$531.93                      | \$778.00   | \$717.61   | \$589.69  | \$531.93  |
| 39                    | \$803.18                     | \$789.89                     | \$780.86                     | \$746.30                 | \$721.69                   | \$703.23                    | \$688.57                    | \$605.95                      | \$596.08                      | \$538.76                      | \$787.99   | \$726.83   | \$597.26  | \$538.76  |
| 40                    | \$813.36                     | \$799.90                     | \$790.76                     | \$755.76                 | \$730.84                   | \$712.14                    | \$697.30                    | \$613.64                      | \$603.64                      | \$545.59                      | \$797.98   | \$736.04   | \$604.83  | \$545.59  |
| 41                    | \$828.63                     | \$814.92                     | \$805.61                     | \$769.95                 | \$744.56                   | \$725.52                    | \$710.39                    | \$625.16                      | \$614.98                      | \$555.84                      | \$812.97   | \$749.87   | \$616.19  | \$555.84  |
| 42                    | \$843.27                     | \$829.32                     | \$819.84                     | \$783.55                 | \$757.72                   | \$738.33                    | \$722.94                    | \$636.20                      | \$625.84                      | \$565.65                      | \$827.33   | \$763.11   | \$627.08  | \$565.65  |
| 43                    | \$863.64                     | \$849.35                     | \$839.64                     | \$802.48                 | \$776.01                   | \$756.17                    | \$740.40                    | \$651.57                      | \$640.95                      | \$579.31                      | \$847.31   | \$781.54   | \$642.22  | \$579.31  |
| 44                    | \$889.09                     | \$874.39                     | \$864.39                     | \$826.13                 | \$798.89                   | \$778.45                    | \$762.22                    | \$670.77                      | \$659.85                      | \$596.39                      | \$872.28   | \$804.58   | \$661.15  | \$596.39  |
| 45                    | \$919.01                     | \$903.80                     | \$893.47                     | \$853.93                 | \$825.77                   | \$804.64                    | \$787.87                    | \$693.34                      | \$682.05                      | \$616.46                      | \$901.63   | \$831.65   | \$683.40  | \$616.46  |
| 46                    | \$954.65                     | \$938.85                     | \$928.12                     | \$887.04                 | \$857.79                   | \$835.85                    | \$818.42                    | \$720.23                      | \$708.50                      | \$640.36                      | \$936.60   | \$863.90   | \$709.90  | \$640.36  |
| 47                    | \$994.74                     | \$978.28                     | \$967.10                     | \$924.30                 | \$893.82                   | \$870.96                    | \$852.80                    | \$750.48                      | \$738.25                      | \$667.26                      | \$975.93   | \$900.18   | \$739.71  | \$667.26  |
| 48                    | \$1,040.56                   | \$1,023.35                   | \$1,011.65                   | \$966.88                 | \$934.99                   | \$911.08                    | \$892.08                    | \$785.05                      | \$772.26                      | \$698.00                      | \$1,020.89   | \$941.65   | \$773.79  | \$698.00  |
| 49                    | \$1,085.75                   | \$1,067.79                   | \$1,055.58                   | \$1,008.86               | \$975.59                   | \$950.64                    | \$930.82                    | \$819.14                      | \$805.80                      | \$728.31                      | \$1,065.22   | \$982.54   | \$807.39  | \$728.31  |
| 50                    | \$1,136.66                   | \$1,117.86                   | \$1,105.08                   | \$1,056.17               | \$1,021.34                 | \$995.22                    | \$974.47                    | \$857.55                      | \$843.58                      | \$762.46                      | \$1,115.18   | \$1,028.62   | \$845.25  | \$762.46  |
| 51                    | \$1,186.94                   | \$1,167.31                   | \$1,153.96                   | \$1,102.89               | \$1,066.52                 | \$1,039.24                  | \$1,017.57                  | \$895.49                      | \$880.90                      | \$796.18                      | \$1,164.50   | \$1,074.12   | \$882.64  | \$796.18  |
| 52                    | \$1,242.31                   | \$1,221.76                   | \$1,207.79                   | \$1,154.34               | \$1,116.27                 | \$1,087.72                  | \$1,065.04                  | \$937.26                      | \$921.99                      | \$833.33                      | \$1,218.83   | \$1,124.22   | \$923.81  | \$833.33  |
| 53                    | \$1,298.32                   | \$1,276.84                   | \$1,262.24                   | \$1,206.38               | \$1,166.60                 | \$1,136.76                  | \$1,113.05                  | \$979.51                      | \$963.56                      | \$870.89                      | \$1,273.77   | \$1,174.90   | \$965.46  | \$870.89  |
| 54                    | \$1,358.78                   | \$1,336.30                   | \$1,321.02                   | \$1,262.56               | \$1,220.92                 | \$1,189.69                  | \$1,164.89                  | \$1,025.13                    | \$1,008.43                    | \$911.45                      | \$1,333.09   | \$1,229.62   | \$1,010.42  | \$911.45  |
| 55                    | \$1,419.24                   | \$1,395.76                   | \$1,379.80                   | \$1,318.74               | \$1,275.25                 | \$1,242.63                  | \$1,216.72                  | \$1,070.74                    | \$1,053.30                    | \$952.01                      | \$1,392.41   | \$1,284.33   | \$1,055.38  | \$952.01  |
| 56                    | \$1,484.79                   | \$1,460.23                   | \$1,443.53                   | \$1,379.65               | \$1,334.15                 | \$1,300.03                  | \$1,272.92                  | \$1,120.20                    | \$1,101.95                    | \$995.98                      | \$1,456.72   | \$1,343.65   | \$1,104.13  | \$995.98  |
| 57                    | \$1,550.98                   | \$1,525.32                   | \$1,507.88                   | \$1,441.15               | \$1,393.62                 | \$1,357.98                  | \$1,329.66                  | \$1,170.13                    | \$1,151.07                    | \$1,040.38                    | \$1,521.66   | \$1,403.55   | \$1,153.35  | \$1,040.38  |
| 58                    | \$1,621.62                   | \$1,594.80                   | \$1,576.56                   | \$1,506.79               | \$1,457.10                 | \$1,419.83                  | \$1,390.23                  | \$1,223.43                    | \$1,203.50                    | \$1,087.76                    | \$1,590.97   | \$1,467.48   | \$1,205.88  | \$1,087.76  |
| 59                    | \$1,656.63                   | \$1,629.22                   | \$1,610.60                   | \$1,539.31               | \$1,488.55                 | \$1,450.48                  | \$1,420.24                  | \$1,249.84                    | \$1,229.48                    | \$1,111.24                    | \$1,625.31   | \$1,499.15   | \$1,231.91  | \$1,111.24  |
| 60                    | \$1,727.27                   | \$1,698.70                   | \$1,679.28                   | \$1,604.95               | \$1,552.03                 | \$1,512.33                  | \$1,480.80                  | \$1,303.14                    | \$1,281.91                    | \$1,158.63                    | \$1,694.62   | \$1,563.08   | \$1,284.44  | \$1,158.63  |
| 61                    | \$1,788.37                   | \$1,758.78                   | \$1,738.68                   | \$1,661.72               | \$1,606.93                 | \$1,565.83                  | \$1,533.18                  | \$1,349.23                    | \$1,327.25                    | \$1,199.61                    | \$1,754.56   | \$1,618.37   | \$1,329.88  | \$1,199.61  |
| 62                    | \$1,828.46                   | \$1,798.22                   | \$1,777.66                   | \$1,698.98               | \$1,642.96                 | \$1,600.93                  | \$1,567.55                  | \$1,379.48                    | \$1,357.01                    | \$1,226.51                    | \$1,793.90   | \$1,654.66   | \$1,359.69  | \$1,226.51  |
| 63                    | \$1,878.74                   | \$1,847.66                   | \$1,826.54                   | \$1,745.70               | \$1,688.13                 | \$1,644.95                  | \$1,610.66                  | \$1,417.41                    | \$1,394.32                    | \$1,260.23                    | \$1,843.22   | \$1,700.15   | \$1,397.08  | \$1,260.23  |
| 64+                   | \$1,909.29                   | \$1,877.71                   | \$1,856.24                   | \$1,774.08               | \$1,715.58                 | \$1,671.70                  | \$1,636.85                  | \$1,440.46                    | \$1,416.99                    | \$1,280.73                    | \$1,873.20   | \$1,727.80   | \$1,419.80  | \$1,280.73  |

Pending regulatory approval.

# Rating Region 5

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$545.50                         | \$536.34                         | \$530.13                         | \$506.25                     | \$489.27                       | \$476.41                        | \$466.28                        | \$408.97                          | \$402.03                          | \$361.82                         | \$533.73   | \$491.50   | \$402.05  |
| 15                       | \$593.99                         | \$584.02                         | \$577.25                         | \$551.25                     | \$532.76                       | \$518.76                        | \$507.73                        | \$445.32                          | \$437.77                          | \$393.98                         | \$581.17   | \$535.19   | \$437.79  |
| 16                       | \$612.53                         | \$602.25                         | \$595.27                         | \$568.46                     | \$549.39                       | \$534.95                        | \$523.58                        | \$459.22                          | \$451.43                          | \$406.28                         | \$599.31   | \$551.89   | \$451.46  |
| 17                       | \$631.07                         | \$620.47                         | \$613.29                         | \$585.67                     | \$566.01                       | \$551.14                        | \$539.42                        | \$473.12                          | \$465.10                          | \$418.57                         | \$617.45   | \$568.60   | \$465.12  |
| 18                       | \$651.04                         | \$640.11                         | \$632.69                         | \$604.19                     | \$583.92                       | \$568.58                        | \$556.49                        | \$488.09                          | \$479.81                          | \$431.82                         | \$636.98   | \$586.59   | \$479.84  |
| 19                       | \$671.00                         | \$659.74                         | \$652.10                         | \$622.72                     | \$601.83                       | \$586.02                        | \$573.56                        | \$503.06                          | \$494.53                          | \$445.06                         | \$656.52   | \$604.58   | \$494.55  |
| 20                       | \$691.68                         | \$680.07                         | \$672.19                         | \$641.92                     | \$620.38                       | \$604.08                        | \$591.23                        | \$518.57                          | \$509.77                          | \$458.78                         | \$676.75   | \$623.21   | \$509.79  |
| 21                       | \$713.07                         | \$701.10                         | \$692.98                         | \$661.77                     | \$639.56                       | \$622.76                        | \$609.52                        | \$534.60                          | \$525.53                          | \$472.96                         | \$697.68   | \$642.49   | \$525.56  |
| 22                       | \$713.07                         | \$701.10                         | \$692.98                         | \$661.77                     | \$639.56                       | \$622.76                        | \$609.52                        | \$534.60                          | \$525.53                          | \$472.96                         | \$697.68   | \$642.49   | \$525.56  |
| 23                       | \$713.07                         | \$701.10                         | \$692.98                         | \$661.77                     | \$639.56                       | \$622.76                        | \$609.52                        | \$534.60                          | \$525.53                          | \$472.96                         | \$697.68   | \$642.49   | \$525.56  |
| 24                       | \$713.07                         | \$701.10                         | \$692.98                         | \$661.77                     | \$639.56                       | \$622.76                        | \$609.52                        | \$534.60                          | \$525.53                          | \$472.96                         | \$697.68   | \$642.49   | \$525.56  |
| 25                       | \$715.93                         | \$703.91                         | \$695.75                         | \$664.42                     | \$642.12                       | \$625.25                        | \$611.96                        | \$536.74                          | \$527.63                          | \$474.86                         | \$700.47   | \$645.06   | \$527.66  |
| 26                       | \$730.19                         | \$717.93                         | \$709.61                         | \$677.65                     | \$654.91                       | \$637.71                        | \$624.15                        | \$547.43                          | \$538.14                          | \$484.32                         | \$714.42   | \$657.90   | \$538.17  |
| 27                       | \$747.30                         | \$734.75                         | \$726.24                         | \$693.53                     | \$670.26                       | \$652.65                        | \$638.77                        | \$560.26                          | \$550.76                          | \$495.67                         | \$731.17   | \$673.32   | \$550.79  |
| 28                       | \$775.11                         | \$762.10                         | \$753.27                         | \$719.34                     | \$695.21                       | \$676.94                        | \$662.55                        | \$581.11                          | \$571.25                          | \$514.11                         | \$758.38   | \$698.38   | \$571.28  |
| 29                       | \$797.93                         | \$784.53                         | \$775.45                         | \$740.52                     | \$715.67                       | \$696.87                        | \$682.05                        | \$598.22                          | \$588.07                          | \$529.25                         | \$780.70   | \$718.94   | \$588.10  |
| 30                       | \$809.34                         | \$795.75                         | \$786.53                         | \$751.11                     | \$725.90                       | \$706.83                        | \$691.80                        | \$606.78                          | \$596.48                          | \$536.82                         | \$791.87   | \$729.22   | \$596.51  |
| 31                       | \$826.45                         | \$812.58                         | \$803.17                         | \$766.99                     | \$741.25                       | \$721.78                        | \$706.43                        | \$619.61                          | \$609.09                          | \$548.17                         | \$808.61   | \$744.64   | \$609.13  |
| 32                       | \$843.57                         | \$829.40                         | \$819.80                         | \$782.87                     | \$756.60                       | \$736.72                        | \$721.06                        | \$632.44                          | \$621.70                          | \$559.52                         | \$825.36   | \$760.06   | \$621.74  |
| 33                       | \$854.26                         | \$839.92                         | \$830.19                         | \$792.80                     | \$766.20                       | \$746.07                        | \$730.20                        | \$640.46                          | \$629.59                          | \$566.61                         | \$835.82   | \$769.70   | \$629.62  |
| 34                       | \$865.67                         | \$851.14                         | \$841.28                         | \$803.39                     | \$776.43                       | \$756.03                        | \$739.95                        | \$649.01                          | \$638.00                          | \$574.18                         | \$846.98   | \$779.98   | \$638.03  |
| 35                       | \$871.38                         | \$856.75                         | \$846.82                         | \$808.68                     | \$781.55                       | \$761.01                        | \$744.83                        | \$653.29                          | \$642.20                          | \$577.96                         | \$852.57   | \$785.12   | \$642.24  |
| 36                       | \$877.08                         | \$862.35                         | \$852.37                         | \$813.98                     | \$786.66                       | \$765.99                        | \$749.71                        | \$657.56                          | \$646.40                          | \$581.75                         | \$858.15   | \$790.26   | \$646.44  |
| 37                       | \$882.79                         | \$867.96                         | \$857.91                         | \$819.27                     | \$791.78                       | \$770.98                        | \$754.58                        | \$661.84                          | \$650.61                          | \$585.53                         | \$863.73   | \$795.40   | \$650.64  |
| 38                       | \$888.49                         | \$873.57                         | \$863.45                         | \$824.56                     | \$796.90                       | \$775.96                        | \$759.46                        | \$666.12                          | \$654.81                          | \$589.31                         | \$869.31   | \$800.54   | \$654.85  |
| 39                       | \$899.90                         | \$884.79                         | \$874.54                         | \$835.15                     | \$807.13                       | \$785.92                        | \$769.21                        | \$674.67                          | \$663.22                          | \$596.88                         | \$880.47   | \$810.82   | \$663.26  |
| 40                       | \$911.31                         | \$896.01                         | \$885.63                         | \$845.74                     | \$817.36                       | \$795.89                        | \$778.96                        | \$683.22                          | \$671.63                          | \$604.45                         | \$891.64   | \$821.10   | \$671.67  |
| 41                       | \$928.42                         | \$912.83                         | \$902.26                         | \$861.62                     | \$832.71                       | \$810.83                        | \$793.59                        | \$696.05                          | \$684.24                          | \$615.80                         | \$908.38   | \$836.52   | \$684.28  |
| 42                       | \$944.82                         | \$928.96                         | \$918.20                         | \$876.84                     | \$847.42                       | \$825.16                        | \$807.61                        | \$708.35                          | \$696.33                          | \$626.68                         | \$924.43   | \$851.29   | \$696.37  |
| 43                       | \$967.64                         | \$951.39                         | \$940.38                         | \$898.02                     | \$867.89                       | \$845.08                        | \$827.11                        | \$725.46                          | \$713.15                          | \$641.81                         | \$946.75   | \$871.85   | \$713.19  |
| 44                       | \$996.17                         | \$979.44                         | \$968.10                         | \$924.49                     | \$893.47                       | \$869.99                        | \$851.50                        | \$746.84                          | \$734.17                          | \$660.73                         | \$974.66   | \$897.55   | \$734.21  |
| 45                       | \$1,029.68                       | \$1,012.39                       | \$1,000.67                       | \$955.59                     | \$923.53                       | \$899.26                        | \$880.14                        | \$771.97                          | \$758.87                          | \$682.96                         | \$1,007.45   | \$927.75   | \$758.91  |
| 46                       | \$1,069.61                       | \$1,051.65                       | \$1,039.47                       | \$992.65                     | \$959.35                       | \$934.14                        | \$914.28                        | \$801.91                          | \$788.30                          | \$709.45                         | \$1,046.52   | \$963.73   | \$788.34  |
| 47                       | \$1,114.54                       | \$1,095.82                       | \$1,083.13                       | \$1,034.34                   | \$999.64                       | \$973.37                        | \$952.68                        | \$835.59                          | \$821.41                          | \$739.24                         | \$1,090.47   | \$1,004.20   | \$821.45  |
| 48                       | \$1,165.88                       | \$1,146.30                       | \$1,133.02                       | \$1,081.99                   | \$1,045.69                     | \$1,018.21                      | \$996.56                        | \$874.08                          | \$859.24                          | \$773.30                         | \$1,140.71   | \$1,050.46   | \$859.29  |
| 49                       | \$1,216.51                       | \$1,196.08                       | \$1,182.23                       | \$1,128.98                   | \$1,091.10                     | \$1,062.43                      | \$1,039.84                      | \$912.03                          | \$896.56                          | \$806.88                         | \$1,190.24   | \$1,096.08   | \$896.61  |
| 50                       | \$1,273.55                       | \$1,252.17                       | \$1,237.67                       | \$1,181.92                   | \$1,142.26                     | \$1,112.25                      | \$1,088.60                      | \$954.80                          | \$938.60                          | \$844.72                         | \$1,246.06   | \$1,147.48   | \$938.65  |
| 51                       | \$1,329.88                       | \$1,307.55                       | \$1,292.41                       | \$1,234.20                   | \$1,192.79                     | \$1,161.45                      | \$1,136.75                      | \$997.04                          | \$980.12                          | \$882.08                         | \$1,301.17   | \$1,198.23   | \$980.17  |
| 52                       | \$1,391.92                       | \$1,368.55                       | \$1,352.70                       | \$1,291.77                   | \$1,248.43                     | \$1,215.63                      | \$1,189.78                      | \$1,043.55                        | \$1,025.84                        | \$923.23                         | \$1,361.87   | \$1,254.13   | \$1,025.90  |
| 53                       | \$1,454.67                       | \$1,430.25                       | \$1,413.68                       | \$1,350.01                   | \$1,304.71                     | \$1,270.43                      | \$1,243.41                      | \$1,090.59                        | \$1,072.08                        | \$964.85                         | \$1,423.27   | \$1,310.67   | \$1,072.14  |
| 54                       | \$1,522.41                       | \$1,496.85                       | \$1,479.52                       | \$1,412.88                   | \$1,365.47                     | \$1,329.59                      | \$1,301.32                      | \$1,141.38                        | \$1,122.01                        | \$1,009.78                       | \$1,489.55   | \$1,371.71   | \$1,122.07  |
| 55                       | \$1,590.16                       | \$1,563.46                       | \$1,545.35                       | \$1,475.74                   | \$1,426.23                     | \$1,388.75                      | \$1,359.22                      | \$1,192.17                        | \$1,171.94                        | \$1,054.71                       | \$1,555.83   | \$1,432.74   | \$1,172.00  |
| 56                       | \$1,663.60                       | \$1,635.67                       | \$1,616.73                       | \$1,543.91                   | \$1,492.10                     | \$1,452.90                      | \$1,422.00                      | \$1,247.23                        | \$1,226.07                        | \$1,103.43                       | \$1,627.69   | \$1,498.92   | \$1,226.13  |
| 57                       | \$1,737.76                       | \$1,708.58                       | \$1,688.80                       | \$1,612.73                   | \$1,558.62                     | \$1,517.66                      | \$1,485.39                      | \$1,302.83                        | \$1,280.72                        | \$1,152.62                       | \$1,700.25   | \$1,565.74   | \$1,280.79  |
| 58                       | \$1,816.91                       | \$1,786.41                       | \$1,765.72                       | \$1,686.19                   | \$1,629.61                     | \$1,586.79                      | \$1,553.05                      | \$1,362.17                        | \$1,339.05                        | \$1,205.11                       | \$1,777.69   | \$1,637.05   | \$1,339.13  |
| 59                       | \$1,856.13                       | \$1,824.97                       | \$1,803.83                       | \$1,722.58                   | \$1,664.78                     | \$1,621.04                      | \$1,586.57                      | \$1,391.57                        | \$1,367.96                        | \$1,231.13                       | \$1,816.06   | \$1,672.39   | \$1,368.04  |
| 60                       | \$1,935.28                       | \$1,902.79                       | \$1,880.75                       | \$1,796.04                   | \$1,735.78                     | \$1,690.17                      | \$1,654.23                      | \$1,450.91                        | \$1,426.29                        | \$1,283.63                       | \$1,893.50   | \$1,743.70   | \$1,426.37  |
| 61                       | \$2,003.74                       | \$1,970.09                       | \$1,947.28                       | \$1,859.57                   | \$1,797.17                     | \$1,749.95                      | \$1,712.74                      | \$1,502.24                        | \$1,476.74                        | \$1,329.03                       | \$1,960.48   | \$1,805.38   | \$1,476.83  |
| 62                       | \$2,048.66                       | \$2,014.26                       | \$1,990.94                       | \$1,901.26                   | \$1,837.47                     | \$1,789.19                      | \$1,751.14                      | \$1,535.92                        | \$1,509.85                        | \$1,358.83                       | \$2,004.43   | \$1,845.86   | \$1,509.94  |
| 63                       | \$2,105.00                       | \$2,069.65                       | \$2,045.68                       | \$1,953.54                   | \$1,887.99                     | \$1,838.39                      | \$1,799.29                      | \$1,578.15                        | \$1,551.37                        | \$1,396.19                       | \$2,059.55   | \$1,896.62   | \$1,551.46  |
| 64+                      | \$2,139.22                       | \$2,103.30                       | \$2,078.94                       | \$1,985.31                   | \$1,918.69                     | \$1,868.28                      | \$1,828.55                      | \$1,603.81                        | \$1,576.59                        | \$1,418.89                       | \$2,093.04   | \$1,927.46   | \$1,576.68  |

Pending regulatory approval.

Effective October 2023

## Rating Region 5

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$537.44                                  | \$528.44                                  | \$522.34                                  | \$498.88                              | \$482.19                                | \$469.56                                 | \$459.60                                 | \$403.30                                   | \$396.48                                   | \$356.97                              |
| 15      | \$585.21                                  | \$575.41                                  | \$568.77                                  | \$543.22                              | \$525.05                                | \$511.30                                 | \$500.46                                 | \$439.15                                   | \$431.72                                   | \$388.70                              |
| 16      | \$603.48                                  | \$593.37                                  | \$586.52                                  | \$560.18                              | \$541.44                                | \$527.25                                 | \$516.08                                 | \$452.85                                   | \$445.20                                   | \$400.83                              |
| 17      | \$621.74                                  | \$611.33                                  | \$604.27                                  | \$577.13                              | \$557.83                                | \$543.21                                 | \$531.70                                 | \$466.56                                   | \$458.67                                   | \$412.96                              |
| 18      | \$641.42                                  | \$630.67                                  | \$623.39                                  | \$595.39                              | \$575.47                                | \$560.40                                 | \$548.52                                 | \$481.32                                   | \$473.18                                   | \$426.03                              |
| 19      | \$661.09                                  | \$650.02                                  | \$642.51                                  | \$613.65                              | \$593.12                                | \$577.59                                 | \$565.34                                 | \$496.08                                   | \$487.70                                   | \$439.10                              |
| 20      | \$681.46                                  | \$670.05                                  | \$662.31                                  | \$632.56                              | \$611.40                                | \$595.39                                 | \$582.77                                 | \$511.37                                   | \$502.73                                   | \$452.63                              |
| 21      | \$702.54                                  | \$690.77                                  | \$682.79                                  | \$652.13                              | \$630.31                                | \$613.80                                 | \$600.79                                 | \$527.19                                   | \$518.27                                   | \$466.63                              |
| 22      | \$702.54                                  | \$690.77                                  | \$682.79                                  | \$652.13                              | \$630.31                                | \$613.80                                 | \$600.79                                 | \$527.19                                   | \$518.27                                   | \$466.63                              |
| 23      | \$702.54                                  | \$690.77                                  | \$682.79                                  | \$652.13                              | \$630.31                                | \$613.80                                 | \$600.79                                 | \$527.19                                   | \$518.27                                   | \$466.63                              |
| 24      | \$702.54                                  | \$690.77                                  | \$682.79                                  | \$652.13                              | \$630.31                                | \$613.80                                 | \$600.79                                 | \$527.19                                   | \$518.27                                   | \$466.63                              |
| 25      | \$705.35                                  | \$693.53                                  | \$685.53                                  | \$654.74                              | \$632.83                                | \$616.26                                 | \$603.19                                 | \$529.30                                   | \$520.35                                   | \$468.49                              |
| 26      | \$719.40                                  | \$707.35                                  | \$699.18                                  | \$667.78                              | \$645.44                                | \$628.53                                 | \$615.21                                 | \$539.84                                   | \$530.71                                   | \$477.83                              |
| 27      | \$736.26                                  | \$723.93                                  | \$715.57                                  | \$683.43                              | \$660.57                                | \$643.26                                 | \$629.63                                 | \$552.49                                   | \$543.15                                   | \$489.02                              |
| 28      | \$763.66                                  | \$750.87                                  | \$742.20                                  | \$708.86                              | \$685.15                                | \$667.20                                 | \$653.06                                 | \$573.05                                   | \$563.36                                   | \$507.22                              |
| 29      | \$786.14                                  | \$772.97                                  | \$764.05                                  | \$729.73                              | \$705.32                                | \$686.84                                 | \$672.28                                 | \$589.92                                   | \$579.95                                   | \$522.16                              |
| 30      | \$797.38                                  | \$784.03                                  | \$774.97                                  | \$740.16                              | \$715.40                                | \$696.66                                 | \$681.90                                 | \$598.36                                   | \$588.24                                   | \$529.62                              |
| 31      | \$814.24                                  | \$800.60                                  | \$791.36                                  | \$755.82                              | \$730.53                                | \$711.39                                 | \$696.32                                 | \$611.01                                   | \$600.68                                   | \$540.82                              |
| 32      | \$831.10                                  | \$817.18                                  | \$807.75                                  | \$771.47                              | \$745.66                                | \$726.13                                 | \$710.73                                 | \$623.66                                   | \$613.12                                   | \$552.02                              |
| 33      | \$841.64                                  | \$827.54                                  | \$817.99                                  | \$781.25                              | \$755.11                                | \$735.33                                 | \$719.75                                 | \$631.57                                   | \$620.89                                   | \$559.02                              |
| 34      | \$852.88                                  | \$838.60                                  | \$828.91                                  | \$791.68                              | \$765.20                                | \$745.15                                 | \$729.36                                 | \$640.01                                   | \$629.18                                   | \$566.48                              |
| 35      | \$858.50                                  | \$844.12                                  | \$834.37                                  | \$796.90                              | \$770.24                                | \$750.06                                 | \$734.17                                 | \$644.22                                   | \$633.33                                   | \$570.22                              |
| 36      | \$864.12                                  | \$849.65                                  | \$839.84                                  | \$802.12                              | \$775.28                                | \$754.97                                 | \$738.97                                 | \$648.44                                   | \$637.48                                   | \$573.95                              |
| 37      | \$869.74                                  | \$855.18                                  | \$845.30                                  | \$807.33                              | \$780.32                                | \$759.88                                 | \$743.78                                 | \$652.66                                   | \$641.62                                   | \$577.68                              |
| 38      | \$875.36                                  | \$860.70                                  | \$850.76                                  | \$812.55                              | \$785.37                                | \$764.80                                 | \$748.58                                 | \$656.88                                   | \$645.77                                   | \$581.42                              |
| 39      | \$886.60                                  | \$871.75                                  | \$861.69                                  | \$822.98                              | \$795.45                                | \$774.62                                 | \$758.20                                 | \$665.31                                   | \$654.06                                   | \$588.88                              |
| 40      | \$897.84                                  | \$882.81                                  | \$872.61                                  | \$833.42                              | \$805.54                                | \$784.44                                 | \$767.81                                 | \$673.75                                   | \$662.35                                   | \$596.35                              |
| 41      | \$914.70                                  | \$899.38                                  | \$889.00                                  | \$849.07                              | \$820.66                                | \$799.17                                 | \$782.23                                 | \$686.40                                   | \$674.79                                   | \$607.55                              |
| 42      | \$930.86                                  | \$915.27                                  | \$904.70                                  | \$864.07                              | \$835.16                                | \$813.29                                 | \$796.05                                 | \$698.52                                   | \$686.71                                   | \$618.28                              |
| 43      | \$953.34                                  | \$937.38                                  | \$926.55                                  | \$884.94                              | \$855.33                                | \$832.93                                 | \$815.27                                 | \$715.39                                   | \$703.30                                   | \$633.21                              |
| 44      | \$981.44                                  | \$965.01                                  | \$953.86                                  | \$911.02                              | \$880.54                                | \$857.48                                 | \$839.30                                 | \$736.48                                   | \$724.03                                   | \$651.88                              |
| 45      | \$1,014.46                                | \$997.47                                  | \$985.96                                  | \$941.67                              | \$910.17                                | \$886.33                                 | \$867.54                                 | \$761.26                                   | \$748.39                                   | \$673.81                              |
| 46      | \$1,053.80                                | \$1,036.16                                | \$1,024.19                                | \$978.19                              | \$945.47                                | \$920.70                                 | \$901.18                                 | \$790.78                                   | \$777.41                                   | \$699.94                              |
| 47      | \$1,098.06                                | \$1,079.68                                | \$1,067.21                                | \$1,019.28                            | \$985.18                                | \$959.37                                 | \$939.03                                 | \$823.99                                   | \$810.06                                   | \$729.34                              |
| 48      | \$1,148.65                                | \$1,129.41                                | \$1,116.37                                | \$1,066.23                            | \$1,030.56                              | \$1,003.56                               | \$982.29                                 | \$861.95                                   | \$847.38                                   | \$762.93                              |
| 49      | \$1,198.53                                | \$1,178.46                                | \$1,164.85                                | \$1,112.53                            | \$1,075.31                              | \$1,047.14                               | \$1,024.95                               | \$899.38                                   | \$884.17                                   | \$796.06                              |
| 50      | \$1,254.73                                | \$1,233.72                                | \$1,219.47                                | \$1,164.70                            | \$1,125.74                              | \$1,096.25                               | \$1,073.01                               | \$941.56                                   | \$925.64                                   | \$833.39                              |
| 51      | \$1,310.23                                | \$1,288.29                                | \$1,273.41                                | \$1,216.22                            | \$1,175.53                              | \$1,144.74                               | \$1,120.47                               | \$983.20                                   | \$966.58                                   | \$870.26                              |
| 52      | \$1,371.35                                | \$1,348.39                                | \$1,332.81                                | \$1,272.95                            | \$1,230.37                              | \$1,198.14                               | \$1,172.74                               | \$1,029.07                                 | \$1,011.67                                 | \$910.85                              |
| 53      | \$1,433.17                                | \$1,409.17                                | \$1,392.90                                | \$1,330.34                            | \$1,285.83                              | \$1,252.15                               | \$1,225.61                               | \$1,075.46                                 | \$1,057.28                                 | \$951.92                              |
| 54      | \$1,499.91                                | \$1,474.80                                | \$1,457.77                                | \$1,392.29                            | \$1,345.71                              | \$1,310.46                               | \$1,282.69                               | \$1,125.54                                 | \$1,106.51                                 | \$996.25                              |
| 55      | \$1,566.66                                | \$1,540.42                                | \$1,522.63                                | \$1,454.24                            | \$1,405.59                              | \$1,368.78                               | \$1,339.76                               | \$1,175.63                                 | \$1,155.75                                 | \$1,040.58                            |
| 56      | \$1,639.02                                | \$1,611.57                                | \$1,592.96                                | \$1,521.41                            | \$1,470.52                              | \$1,432.00                               | \$1,401.64                               | \$1,229.93                                 | \$1,209.13                                 | \$1,088.64                            |
| 57      | \$1,712.08                                | \$1,683.41                                | \$1,663.97                                | \$1,589.23                            | \$1,536.07                              | \$1,495.83                               | \$1,464.13                               | \$1,284.75                                 | \$1,263.03                                 | \$1,137.17                            |
| 58      | \$1,790.06                                | \$1,760.09                                | \$1,739.76                                | \$1,661.62                            | \$1,606.03                              | \$1,563.96                               | \$1,530.81                               | \$1,343.27                                 | \$1,320.56                                 | \$1,188.96                            |
| 59      | \$1,828.70                                | \$1,798.08                                | \$1,777.31                                | \$1,697.49                            | \$1,640.70                              | \$1,597.72                               | \$1,563.86                               | \$1,372.27                                 | \$1,349.07                                 | \$1,214.63                            |
| 60      | \$1,906.68                                | \$1,874.75                                | \$1,853.10                                | \$1,769.87                            | \$1,710.66                              | \$1,665.85                               | \$1,630.54                               | \$1,430.79                                 | \$1,406.59                                 | \$1,266.42                            |
| 61      | \$1,974.13                                | \$1,941.07                                | \$1,918.65                                | \$1,832.48                            | \$1,771.17                              | \$1,724.78                               | \$1,688.22                               | \$1,481.40                                 | \$1,456.35                                 | \$1,311.22                            |
| 62      | \$2,018.39                                | \$1,984.59                                | \$1,961.67                                | \$1,873.56                            | \$1,810.88                              | \$1,763.45                               | \$1,726.07                               | \$1,514.61                                 | \$1,489.00                                 | \$1,340.62                            |
| 63      | \$2,073.89                                | \$2,039.16                                | \$2,015.61                                | \$1,925.08                            | \$1,860.68                              | \$1,811.94                               | \$1,773.53                               | \$1,556.26                                 | \$1,529.94                                 | \$1,377.48                            |
| 64+     | \$2,107.61                                | \$2,072.32                                | \$2,048.38                                | \$1,956.38                            | \$1,890.93                              | \$1,841.40                               | \$1,802.37                               | \$1,581.56                                 | \$1,554.82                                 | \$1,399.88                            |

Pending regulatory approval.

## Rating Region 5

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$508.83                         | \$503.12                      | \$499.25                       | \$488.76                         | \$434.09                   | \$431.43                     | \$426.81                     | \$419.38                      | \$438.64                                   | \$371.53                        |
| 15      | \$554.06                         | \$547.85                      | \$543.62                       | \$532.20                         | \$472.67                   | \$469.78                     | \$464.75                     | \$456.66                      | \$477.63                                   | \$404.55                        |
| 16      | \$571.36                         | \$564.95                      | \$560.59                       | \$548.81                         | \$487.42                   | \$484.44                     | \$479.26                     | \$470.91                      | \$492.54                                   | \$417.18                        |
| 17      | \$588.65                         | \$582.05                      | \$577.56                       | \$565.42                         | \$502.18                   | \$499.10                     | \$493.76                     | \$485.17                      | \$507.45                                   | \$429.81                        |
| 18      | \$607.28                         | \$600.46                      | \$595.83                       | \$583.31                         | \$518.07                   | \$514.89                     | \$509.38                     | \$500.51                      | \$523.50                                   | \$443.41                        |
| 19      | \$625.90                         | \$618.88                      | \$614.11                       | \$601.20                         | \$533.95                   | \$530.68                     | \$525.01                     | \$515.86                      | \$539.56                                   | \$457.00                        |
| 20      | \$645.19                         | \$637.95                      | \$633.03                       | \$619.73                         | \$550.41                   | \$547.04                     | \$541.18                     | \$531.76                      | \$556.19                                   | \$471.09                        |
| 21      | \$665.14                         | \$657.68                      | \$652.61                       | \$638.90                         | \$567.43                   | \$563.96                     | \$557.92                     | \$548.21                      | \$573.39                                   | \$485.66                        |
| 22      | \$665.14                         | \$657.68                      | \$652.61                       | \$638.90                         | \$567.43                   | \$563.96                     | \$557.92                     | \$548.21                      | \$573.39                                   | \$485.66                        |
| 23      | \$665.14                         | \$657.68                      | \$652.61                       | \$638.90                         | \$567.43                   | \$563.96                     | \$557.92                     | \$548.21                      | \$573.39                                   | \$485.66                        |
| 24      | \$665.14                         | \$657.68                      | \$652.61                       | \$638.90                         | \$567.43                   | \$563.96                     | \$557.92                     | \$548.21                      | \$573.39                                   | \$485.66                        |
| 25      | \$667.80                         | \$660.31                      | \$655.22                       | \$641.45                         | \$569.70                   | \$566.21                     | \$560.15                     | \$550.40                      | \$575.68                                   | \$487.60                        |
| 26      | \$681.11                         | \$673.46                      | \$668.27                       | \$654.23                         | \$581.05                   | \$577.49                     | \$571.31                     | \$561.37                      | \$587.15                                   | \$497.31                        |
| 27      | \$697.07                         | \$689.25                      | \$683.94                       | \$669.56                         | \$594.67                   | \$591.03                     | \$584.70                     | \$574.52                      | \$600.91                                   | \$508.97                        |
| 28      | \$723.01                         | \$714.90                      | \$709.39                       | \$694.48                         | \$616.80                   | \$613.02                     | \$606.46                     | \$595.90                      | \$623.27                                   | \$527.91                        |
| 29      | \$744.29                         | \$735.94                      | \$730.27                       | \$714.93                         | \$634.96                   | \$631.07                     | \$624.32                     | \$613.45                      | \$641.62                                   | \$543.45                        |
| 30      | \$754.94                         | \$746.47                      | \$740.71                       | \$725.15                         | \$644.04                   | \$640.09                     | \$633.24                     | \$622.22                      | \$650.79                                   | \$551.22                        |
| 31      | \$770.90                         | \$762.25                      | \$756.37                       | \$740.48                         | \$657.65                   | \$653.62                     | \$646.63                     | \$635.37                      | \$664.56                                   | \$562.88                        |
| 32      | \$786.86                         | \$778.03                      | \$772.04                       | \$755.81                         | \$671.27                   | \$667.16                     | \$660.02                     | \$648.53                      | \$678.32                                   | \$574.53                        |
| 33      | \$796.84                         | \$787.90                      | \$781.83                       | \$765.40                         | \$679.78                   | \$675.62                     | \$668.39                     | \$656.75                      | \$686.92                                   | \$581.82                        |
| 34      | \$807.48                         | \$798.42                      | \$792.27                       | \$775.62                         | \$688.86                   | \$684.64                     | \$677.32                     | \$665.53                      | \$696.09                                   | \$589.59                        |
| 35      | \$812.80                         | \$803.68                      | \$797.49                       | \$780.73                         | \$693.40                   | \$689.15                     | \$681.78                     | \$669.91                      | \$700.68                                   | \$593.47                        |
| 36      | \$818.13                         | \$808.95                      | \$802.71                       | \$785.84                         | \$697.94                   | \$693.67                     | \$686.24                     | \$674.30                      | \$705.27                                   | \$597.36                        |
| 37      | \$823.45                         | \$814.21                      | \$807.93                       | \$790.95                         | \$702.48                   | \$698.18                     | \$690.71                     | \$678.68                      | \$709.85                                   | \$601.24                        |
| 38      | \$828.77                         | \$819.47                      | \$813.15                       | \$796.07                         | \$707.02                   | \$702.69                     | \$695.17                     | \$683.07                      | \$714.44                                   | \$605.13                        |
| 39      | \$839.41                         | \$829.99                      | \$823.59                       | \$806.29                         | \$716.10                   | \$711.71                     | \$704.10                     | \$691.84                      | \$723.61                                   | \$612.90                        |
| 40      | \$850.05                         | \$840.51                      | \$834.04                       | \$816.51                         | \$725.18                   | \$720.74                     | \$713.03                     | \$700.61                      | \$732.79                                   | \$620.67                        |
| 41      | \$866.02                         | \$856.30                      | \$849.70                       | \$831.84                         | \$738.80                   | \$734.27                     | \$726.42                     | \$713.77                      | \$746.55                                   | \$632.33                        |
| 42      | \$881.31                         | \$871.42                      | \$864.71                       | \$846.54                         | \$751.85                   | \$747.24                     | \$739.25                     | \$726.38                      | \$759.74                                   | \$643.50                        |
| 43      | \$902.60                         | \$892.47                      | \$885.59                       | \$866.98                         | \$770.01                   | \$765.29                     | \$757.10                     | \$743.92                      | \$778.09                                   | \$659.04                        |
| 44      | \$929.20                         | \$918.78                      | \$911.70                       | \$892.54                         | \$792.70                   | \$787.85                     | \$779.42                     | \$765.85                      | \$801.02                                   | \$678.46                        |
| 45      | \$960.47                         | \$949.69                      | \$942.37                       | \$922.57                         | \$819.37                   | \$814.35                     | \$805.64                     | \$791.61                      | \$827.97                                   | \$701.29                        |
| 46      | \$997.71                         | \$986.52                      | \$978.91                       | \$958.34                         | \$851.15                   | \$845.93                     | \$836.88                     | \$822.31                      | \$860.08                                   | \$728.49                        |
| 47      | \$1,039.62                       | \$1,027.95                    | \$1,020.03                     | \$998.60                         | \$886.90                   | \$881.46                     | \$872.03                     | \$856.85                      | \$896.20                                   | \$759.08                        |
| 48      | \$1,087.51                       | \$1,075.31                    | \$1,067.02                     | \$1,044.60                       | \$927.75                   | \$922.07                     | \$912.20                     | \$896.32                      | \$937.49                                   | \$794.05                        |
| 49      | \$1,134.73                       | \$1,122.00                    | \$1,113.35                     | \$1,089.96                       | \$968.04                   | \$962.11                     | \$951.82                     | \$935.24                      | \$978.20                                   | \$828.53                        |
| 50      | \$1,187.94                       | \$1,174.61                    | \$1,165.56                     | \$1,141.07                       | \$1,013.43                 | \$1,007.22                   | \$996.45                     | \$979.10                      | \$1,024.07                                 | \$867.38                        |
| 51      | \$1,240.49                       | \$1,226.57                    | \$1,217.12                     | \$1,191.54                       | \$1,058.26                 | \$1,051.78                   | \$1,040.53                   | \$1,022.41                    | \$1,069.37                                 | \$905.75                        |
| 52      | \$1,298.36                       | \$1,283.79                    | \$1,273.89                     | \$1,247.13                       | \$1,107.63                 | \$1,100.84                   | \$1,089.06                   | \$1,070.10                    | \$1,119.25                                 | \$948.00                        |
| 53      | \$1,356.89                       | \$1,341.66                    | \$1,331.32                     | \$1,303.35                       | \$1,157.56                 | \$1,150.47                   | \$1,138.16                   | \$1,118.35                    | \$1,169.71                                 | \$990.74                        |
| 54      | \$1,420.08                       | \$1,404.14                    | \$1,393.32                     | \$1,364.04                       | \$1,211.47                 | \$1,204.05                   | \$1,191.16                   | \$1,170.43                    | \$1,224.18                                 | \$1,036.88                      |
| 55      | \$1,483.27                       | \$1,466.62                    | \$1,455.32                     | \$1,424.74                       | \$1,265.37                 | \$1,257.62                   | \$1,244.17                   | \$1,222.51                    | \$1,278.65                                 | \$1,083.02                      |
| 56      | \$1,551.78                       | \$1,534.36                    | \$1,522.54                     | \$1,490.55                       | \$1,323.82                 | \$1,315.71                   | \$1,301.63                   | \$1,278.97                    | \$1,337.71                                 | \$1,133.04                      |
| 57      | \$1,620.95                       | \$1,602.76                    | \$1,590.41                     | \$1,556.99                       | \$1,382.83                 | \$1,374.36                   | \$1,359.66                   | \$1,335.99                    | \$1,397.34                                 | \$1,183.55                      |
| 58      | \$1,694.78                       | \$1,675.77                    | \$1,662.85                     | \$1,627.91                       | \$1,445.82                 | \$1,436.96                   | \$1,421.59                   | \$1,396.84                    | \$1,460.99                                 | \$1,237.45                      |
| 59      | \$1,731.37                       | \$1,711.94                    | \$1,698.74                     | \$1,663.05                       | \$1,477.03                 | \$1,467.98                   | \$1,452.27                   | \$1,426.99                    | \$1,492.53                                 | \$1,264.17                      |
| 60      | \$1,805.20                       | \$1,784.94                    | \$1,771.18                     | \$1,733.97                       | \$1,540.01                 | \$1,530.58                   | \$1,514.20                   | \$1,487.84                    | \$1,556.17                                 | \$1,318.07                      |
| 61      | \$1,869.05                       | \$1,848.08                    | \$1,833.83                     | \$1,795.30                       | \$1,594.48                 | \$1,584.72                   | \$1,567.76                   | \$1,540.47                    | \$1,611.22                                 | \$1,364.70                      |
| 62      | \$1,910.96                       | \$1,889.51                    | \$1,874.95                     | \$1,835.55                       | \$1,630.23                 | \$1,620.24                   | \$1,602.91                   | \$1,575.00                    | \$1,647.34                                 | \$1,395.29                      |
| 63      | \$1,963.50                       | \$1,941.47                    | \$1,926.50                     | \$1,886.02                       | \$1,675.06                 | \$1,664.80                   | \$1,646.99                   | \$1,618.31                    | \$1,692.64                                 | \$1,433.66                      |
| 64+     | \$1,995.43                       | \$1,973.04                    | \$1,957.83                     | \$1,916.69                       | \$1,702.30                 | \$1,691.87                   | \$1,673.77                   | \$1,644.63                    | \$1,720.16                                 | \$1,456.97                      |

Pending regulatory approval.

Effective October 2023



## Rating Region 5

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$368.93                           | \$363.28                           | \$327.20                           | \$340.33                           | \$327.93                           | \$321.48                           | \$315.45                           | \$338.15   |
| 15      | \$401.72                           | \$395.57                           | \$356.28                           | \$370.58                           | \$357.07                           | \$350.06                           | \$343.49                           | \$368.20   |
| 16      | \$414.26                           | \$407.91                           | \$367.40                           | \$382.14                           | \$368.22                           | \$360.99                           | \$354.22                           | \$379.70   |
| 17      | \$426.80                           | \$420.26                           | \$378.53                           | \$393.71                           | \$379.36                           | \$371.91                           | \$364.94                           | \$391.19   |
| 18      | \$440.30                           | \$433.56                           | \$390.50                           | \$406.17                           | \$391.37                           | \$383.68                           | \$376.48                           | \$403.57   |
| 19      | \$453.81                           | \$446.85                           | \$402.48                           | \$418.62                           | \$403.37                           | \$395.44                           | \$388.03                           | \$415.94   |
| 20      | \$467.79                           | \$460.63                           | \$414.88                           | \$431.53                           | \$415.80                           | \$407.63                           | \$399.99                           | \$428.76   |
| 21      | \$482.26                           | \$474.87                           | \$427.71                           | \$444.87                           | \$428.66                           | \$420.24                           | \$412.36                           | \$442.02   |
| 22      | \$482.26                           | \$474.87                           | \$427.71                           | \$444.87                           | \$428.66                           | \$420.24                           | \$412.36                           | \$442.02   |
| 23      | \$482.26                           | \$474.87                           | \$427.71                           | \$444.87                           | \$428.66                           | \$420.24                           | \$412.36                           | \$442.02   |
| 24      | \$482.26                           | \$474.87                           | \$427.71                           | \$444.87                           | \$428.66                           | \$420.24                           | \$412.36                           | \$442.02   |
| 25      | \$484.19                           | \$476.77                           | \$429.42                           | \$446.65                           | \$430.38                           | \$421.92                           | \$414.01                           | \$443.79   |
| 26      | \$493.83                           | \$486.27                           | \$437.98                           | \$455.55                           | \$438.95                           | \$430.32                           | \$422.25                           | \$452.63   |
| 27      | \$505.41                           | \$497.67                           | \$448.24                           | \$466.23                           | \$449.24                           | \$440.41                           | \$432.15                           | \$463.24   |
| 28      | \$524.22                           | \$516.19                           | \$464.92                           | \$483.57                           | \$465.95                           | \$456.80                           | \$448.23                           | \$480.48   |
| 29      | \$539.65                           | \$531.38                           | \$478.61                           | \$497.81                           | \$479.67                           | \$470.25                           | \$461.43                           | \$494.62   |
| 30      | \$547.37                           | \$538.98                           | \$485.45                           | \$504.93                           | \$486.53                           | \$476.97                           | \$468.03                           | \$501.69   |
| 31      | \$558.94                           | \$550.38                           | \$495.72                           | \$515.61                           | \$496.82                           | \$487.06                           | \$477.92                           | \$512.30   |
| 32      | \$570.51                           | \$561.77                           | \$505.98                           | \$526.28                           | \$507.11                           | \$497.14                           | \$487.82                           | \$522.91   |
| 33      | \$577.75                           | \$568.90                           | \$512.40                           | \$532.96                           | \$513.54                           | \$503.45                           | \$494.00                           | \$529.54   |
| 34      | \$585.46                           | \$576.49                           | \$519.24                           | \$540.07                           | \$520.39                           | \$510.17                           | \$500.60                           | \$536.61   |
| 35      | \$589.32                           | \$580.29                           | \$522.66                           | \$543.63                           | \$523.82                           | \$513.53                           | \$503.90                           | \$540.15   |
| 36      | \$593.18                           | \$584.09                           | \$526.09                           | \$547.19                           | \$527.25                           | \$516.89                           | \$507.20                           | \$543.69   |
| 37      | \$597.04                           | \$587.89                           | \$529.51                           | \$550.75                           | \$530.68                           | \$520.26                           | \$510.50                           | \$547.22   |
| 38      | \$600.90                           | \$591.69                           | \$532.93                           | \$554.31                           | \$534.11                           | \$523.62                           | \$513.80                           | \$550.76   |
| 39      | \$608.61                           | \$599.29                           | \$539.77                           | \$561.43                           | \$540.97                           | \$530.34                           | \$520.40                           | \$557.83   |
| 40      | \$616.33                           | \$606.89                           | \$546.62                           | \$568.55                           | \$547.83                           | \$537.07                           | \$526.99                           | \$564.90   |
| 41      | \$627.90                           | \$618.28                           | \$556.88                           | \$579.22                           | \$558.12                           | \$547.15                           | \$536.89                           | \$575.51   |
| 42      | \$638.99                           | \$629.21                           | \$566.72                           | \$589.45                           | \$567.98                           | \$556.82                           | \$546.37                           | \$585.68   |
| 43      | \$654.43                           | \$644.40                           | \$580.41                           | \$603.69                           | \$581.69                           | \$570.26                           | \$559.57                           | \$599.82   |
| 44      | \$673.72                           | \$663.40                           | \$597.51                           | \$621.49                           | \$598.84                           | \$587.07                           | \$576.06                           | \$617.50   |
| 45      | \$696.38                           | \$685.71                           | \$617.62                           | \$642.39                           | \$618.99                           | \$606.83                           | \$595.44                           | \$638.28   |
| 46      | \$723.39                           | \$712.31                           | \$641.57                           | \$667.31                           | \$642.99                           | \$630.36                           | \$618.54                           | \$663.03   |
| 47      | \$753.77                           | \$742.22                           | \$668.51                           | \$695.33                           | \$670.00                           | \$656.83                           | \$644.51                           | \$690.88   |
| 48      | \$788.50                           | \$776.42                           | \$699.31                           | \$727.36                           | \$700.86                           | \$687.09                           | \$674.20                           | \$722.70   |
| 49      | \$822.74                           | \$810.13                           | \$729.68                           | \$758.95                           | \$731.29                           | \$716.93                           | \$703.48                           | \$754.09   |
| 50      | \$861.32                           | \$848.12                           | \$763.89                           | \$794.54                           | \$765.59                           | \$750.55                           | \$736.47                           | \$789.45   |
| 51      | \$899.41                           | \$885.64                           | \$797.68                           | \$829.68                           | \$799.45                           | \$783.75                           | \$769.05                           | \$824.37   |
| 52      | \$941.37                           | \$926.95                           | \$834.89                           | \$868.39                           | \$836.75                           | \$820.31                           | \$804.92                           | \$862.83   |
| 53      | \$983.81                           | \$968.74                           | \$872.53                           | \$907.54                           | \$874.47                           | \$857.29                           | \$841.21                           | \$901.72   |
| 54      | \$1,029.62                         | \$1,013.85                         | \$913.17                           | \$949.80                           | \$915.19                           | \$897.21                           | \$880.38                           | \$943.72   |
| 55      | \$1,075.44                         | \$1,058.96                         | \$953.80                           | \$992.06                           | \$955.91                           | \$937.13                           | \$919.56                           | \$985.71   |
| 56      | \$1,125.11                         | \$1,107.88                         | \$997.85                           | \$1,037.88                         | \$1,000.06                         | \$980.42                           | \$962.03                           | \$1,031.24   |
| 57      | \$1,175.27                         | \$1,157.26                         | \$1,042.33                         | \$1,084.15                         | \$1,044.65                         | \$1,024.12                         | \$1,004.92                         | \$1,077.21   |
| 58      | \$1,228.80                         | \$1,209.97                         | \$1,089.81                         | \$1,133.53                         | \$1,092.23                         | \$1,070.77                         | \$1,050.69                         | \$1,126.27   |
| 59      | \$1,255.32                         | \$1,236.09                         | \$1,113.33                         | \$1,158.00                         | \$1,115.80                         | \$1,093.88                         | \$1,073.37                         | \$1,150.58   |
| 60      | \$1,308.85                         | \$1,288.80                         | \$1,160.81                         | \$1,207.38                         | \$1,163.38                         | \$1,140.53                         | \$1,119.14                         | \$1,199.65   |
| 61      | \$1,355.15                         | \$1,334.39                         | \$1,201.87                         | \$1,250.09                         | \$1,204.54                         | \$1,180.87                         | \$1,158.72                         | \$1,242.08   |
| 62      | \$1,385.53                         | \$1,364.31                         | \$1,228.82                         | \$1,278.11                         | \$1,231.54                         | \$1,207.35                         | \$1,184.70                         | \$1,269.93   |
| 63      | \$1,423.63                         | \$1,401.82                         | \$1,262.61                         | \$1,313.26                         | \$1,265.41                         | \$1,240.55                         | \$1,217.28                         | \$1,304.85   |
| 64+     | \$1,446.78                         | \$1,424.62                         | \$1,283.14                         | \$1,334.61                         | \$1,285.98                         | \$1,260.72                         | \$1,237.07                         | \$1,326.06   |

Pending regulatory approval.



## Rating Region 5

### Off-Exchange Tandem PPO Savings

| Age   | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|-------|---|---|---|---|---|
| 0to14 | \$430.13  | \$370.05                                    | \$354.25  | \$332.02                                    | \$329.91                                |
| 15    | \$468.36  | \$402.94                                    | \$385.74  | \$361.53                                    | \$359.23                                |
| 16    | \$482.98  | \$415.52                                    | \$397.78  | \$372.82                                    | \$370.45                                |
| 17    | \$497.60  | \$428.10                                    | \$409.82  | \$384.10                                    | \$381.66                                |
| 18    | \$513.34  | \$441.64                                    | \$422.79  | \$396.25                                    | \$393.73                                |
| 19    | \$529.08  | \$455.18                                    | \$435.75  | \$408.40                                    | \$405.81                                |
| 20    | \$545.39  | \$469.21                                    | \$449.18  | \$420.99                                    | \$418.32                                |
| 21    | \$562.26  | \$483.72                                    | \$463.07  | \$434.01                                    | \$431.25                                |
| 22    | \$562.26  | \$483.72                                    | \$463.07  | \$434.01                                    | \$431.25                                |
| 23    | \$562.26  | \$483.72                                    | \$463.07  | \$434.01                                    | \$431.25                                |
| 24    | \$562.26  | \$483.72                                    | \$463.07  | \$434.01                                    | \$431.25                                |
| 25    | \$564.50  | \$485.66                                    | \$464.93  | \$435.75                                    | \$432.98                                |
| 26    | \$575.75  | \$495.33                                    | \$474.19  | \$444.43                                    | \$441.60                                |
| 27    | \$589.24  | \$506.94                                    | \$485.30  | \$454.84                                    | \$451.95                                |
| 28    | \$611.17  | \$525.81                                    | \$503.36  | \$471.77                                    | \$468.77                                |
| 29    | \$629.16  | \$541.29                                    | \$518.18  | \$485.66                                    | \$482.57                                |
| 30    | \$638.16  | \$549.03                                    | \$525.59  | \$492.60                                    | \$489.47                                |
| 31    | \$651.65  | \$560.64                                    | \$536.70  | \$503.02                                    | \$499.82                                |
| 32    | \$665.15  | \$572.25                                    | \$547.82  | \$513.43                                    | \$510.17                                |
| 33    | \$673.58  | \$579.50                                    | \$554.76  | \$519.94                                    | \$516.64                                |
| 34    | \$682.58  | \$587.24                                    | \$562.17  | \$526.89                                    | \$523.54                                |
| 35    | \$687.08  | \$591.11                                    | \$565.88  | \$530.36                                    | \$526.99                                |
| 36    | \$691.57  | \$594.98                                    | \$569.58  | \$533.83                                    | \$530.44                                |
| 37    | \$696.07  | \$598.85                                    | \$573.28  | \$537.31                                    | \$533.89                                |
| 38    | \$700.57  | \$602.72                                    | \$576.99  | \$540.78                                    | \$537.34                                |
| 39    | \$709.57  | \$610.46                                    | \$584.40  | \$547.72                                    | \$544.24                                |
| 40    | \$718.56  | \$618.20                                    | \$591.81  | \$554.67                                    | \$551.14                                |
| 41    | \$732.06  | \$629.81                                    | \$602.92  | \$565.08                                    | \$561.49                                |
| 42    | \$744.99  | \$640.93                                    | \$613.57  | \$575.06                                    | \$571.41                                |
| 43    | \$762.98  | \$656.41                                    | \$628.39  | \$588.95                                    | \$585.21                                |
| 44    | \$785.47  | \$675.76                                    | \$646.91  | \$606.31                                    | \$602.46                                |
| 45    | \$811.90  | \$698.50                                    | \$668.68  | \$626.71                                    | \$622.73                                |
| 46    | \$843.38  | \$725.59                                    | \$694.61  | \$651.02                                    | \$646.88                                |
| 47    | \$878.81  | \$756.06                                    | \$723.78  | \$678.36                                    | \$674.05                                |
| 48    | \$919.29  | \$790.89                                    | \$757.12  | \$709.61                                    | \$705.10                                |
| 49    | \$959.21  | \$825.23                                    | \$790.00  | \$740.42                                    | \$735.72                                |
| 50    | \$1,004.19  | \$863.93                                    | \$827.05  | \$775.14                                    | \$770.22                                |
| 51    | \$1,048.61  | \$902.14                                    | \$863.63  | \$809.43                                    | \$804.29                                |
| 52    | \$1,097.52  | \$944.23                                    | \$903.92  | \$847.19                                    | \$841.81                                |
| 53    | \$1,147.00  | \$986.80                                    | \$944.67  | \$885.38                                    | \$879.76                                |
| 54    | \$1,200.42  | \$1,032.75                                  | \$988.66  | \$926.61                                    | \$920.73                                |
| 55    | \$1,253.83  | \$1,078.70                                  | \$1,032.65  | \$967.84                                    | \$961.70                                |
| 56    | \$1,311.74  | \$1,128.53                                  | \$1,080.35  | \$1,012.55                                  | \$1,006.12                              |
| 57    | \$1,370.22  | \$1,178.83                                  | \$1,128.51  | \$1,057.68                                  | \$1,050.97                              |
| 58    | \$1,432.63  | \$1,232.53                                  | \$1,179.91  | \$1,105.86                                  | \$1,098.83                              |
| 59    | \$1,463.55  | \$1,259.13                                  | \$1,205.38  | \$1,129.73                                  | \$1,122.55                              |
| 60    | \$1,525.96  | \$1,312.83                                  | \$1,256.78  | \$1,177.90                                  | \$1,170.42                              |
| 61    | \$1,579.94  | \$1,359.26                                  | \$1,301.24  | \$1,219.57                                  | \$1,211.82                              |
| 62    | \$1,615.36  | \$1,389.74                                  | \$1,330.41  | \$1,246.91                                  | \$1,238.99                              |
| 63    | \$1,659.78  | \$1,427.95                                  | \$1,366.99  | \$1,281.20                                  | \$1,273.06                              |
| 64+   | \$1,686.77  | \$1,451.17                                  | \$1,389.22  | \$1,302.03                                  | \$1,293.76                              |

Pending regulatory approval.

Effective October 2023

## Rating Region 5

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$559.95                          | \$553.35                       | \$549.64                        | \$537.97                          | \$477.26                    | \$474.26                      | \$469.21                      |
| 15      | \$609.73                          | \$602.53                       | \$598.50                        | \$585.79                          | \$519.69                    | \$516.42                      | \$510.92                      |
| 16      | \$628.76                          | \$621.34                       | \$617.18                        | \$604.08                          | \$535.91                    | \$532.53                      | \$526.87                      |
| 17      | \$647.79                          | \$640.14                       | \$635.86                        | \$622.36                          | \$552.13                    | \$548.65                      | \$542.82                      |
| 18      | \$668.29                          | \$660.40                       | \$655.98                        | \$642.05                          | \$569.60                    | \$566.01                      | \$559.99                      |
| 19      | \$688.78                          | \$680.65                       | \$676.10                        | \$661.74                          | \$587.07                    | \$583.37                      | \$577.16                      |
| 20      | \$710.01                          | \$701.63                       | \$696.93                        | \$682.13                          | \$605.16                    | \$601.35                      | \$594.95                      |
| 21      | \$731.97                          | \$723.33                       | \$718.49                        | \$703.23                          | \$623.88                    | \$619.95                      | \$613.35                      |
| 22      | \$731.97                          | \$723.33                       | \$718.49                        | \$703.23                          | \$623.88                    | \$619.95                      | \$613.35                      |
| 23      | \$731.97                          | \$723.33                       | \$718.49                        | \$703.23                          | \$623.88                    | \$619.95                      | \$613.35                      |
| 24      | \$731.97                          | \$723.33                       | \$718.49                        | \$703.23                          | \$623.88                    | \$619.95                      | \$613.35                      |
| 25      | \$734.89                          | \$726.22                       | \$721.36                        | \$706.04                          | \$626.37                    | \$622.43                      | \$615.80                      |
| 26      | \$749.53                          | \$740.69                       | \$735.73                        | \$720.11                          | \$638.85                    | \$634.83                      | \$628.07                      |
| 27      | \$767.10                          | \$758.05                       | \$752.98                        | \$736.99                          | \$653.82                    | \$649.70                      | \$642.79                      |
| 28      | \$795.65                          | \$786.26                       | \$781.00                        | \$764.41                          | \$678.15                    | \$673.88                      | \$666.71                      |
| 29      | \$819.07                          | \$809.40                       | \$803.99                        | \$786.91                          | \$698.12                    | \$693.72                      | \$686.34                      |
| 30      | \$830.78                          | \$820.98                       | \$815.48                        | \$798.17                          | \$708.10                    | \$703.64                      | \$696.15                      |
| 31      | \$848.35                          | \$838.34                       | \$832.73                        | \$815.04                          | \$723.07                    | \$718.52                      | \$710.87                      |
| 32      | \$865.92                          | \$855.70                       | \$849.97                        | \$831.92                          | \$738.04                    | \$733.40                      | \$725.59                      |
| 33      | \$876.90                          | \$866.55                       | \$860.75                        | \$842.47                          | \$747.40                    | \$742.70                      | \$734.79                      |
| 34      | \$888.61                          | \$878.12                       | \$872.24                        | \$853.72                          | \$757.39                    | \$752.62                      | \$744.61                      |
| 35      | \$894.46                          | \$883.91                       | \$877.99                        | \$859.35                          | \$762.38                    | \$757.58                      | \$749.52                      |
| 36      | \$900.32                          | \$889.69                       | \$883.74                        | \$864.97                          | \$767.37                    | \$762.54                      | \$754.42                      |
| 37      | \$906.17                          | \$895.48                       | \$889.49                        | \$870.60                          | \$772.36                    | \$767.49                      | \$759.33                      |
| 38      | \$912.03                          | \$901.27                       | \$895.24                        | \$876.23                          | \$777.35                    | \$772.45                      | \$764.24                      |
| 39      | \$923.74                          | \$912.84                       | \$906.73                        | \$887.48                          | \$787.33                    | \$782.37                      | \$774.05                      |
| 40      | \$935.45                          | \$924.41                       | \$918.23                        | \$898.73                          | \$797.31                    | \$792.29                      | \$783.86                      |
| 41      | \$953.02                          | \$941.77                       | \$935.47                        | \$915.61                          | \$812.29                    | \$807.17                      | \$798.58                      |
| 42      | \$969.86                          | \$958.41                       | \$952.00                        | \$931.78                          | \$826.64                    | \$821.43                      | \$812.69                      |
| 43      | \$993.28                          | \$981.55                       | \$974.99                        | \$954.28                          | \$846.60                    | \$841.27                      | \$832.32                      |
| 44      | \$1,022.56                        | \$1,010.49                     | \$1,003.73                      | \$982.41                          | \$871.55                    | \$866.07                      | \$856.85                      |
| 45      | \$1,056.96                        | \$1,044.48                     | \$1,037.50                      | \$1,015.46                        | \$900.88                    | \$895.20                      | \$885.68                      |
| 46      | \$1,097.95                        | \$1,084.99                     | \$1,077.73                      | \$1,054.85                        | \$935.81                    | \$929.92                      | \$920.03                      |
| 47      | \$1,144.06                        | \$1,130.56                     | \$1,123.00                      | \$1,099.15                        | \$975.12                    | \$968.98                      | \$958.67                      |
| 48      | \$1,196.77                        | \$1,182.64                     | \$1,174.73                      | \$1,149.78                        | \$1,020.04                  | \$1,013.61                    | \$1,002.83                    |
| 49      | \$1,248.73                        | \$1,234.00                     | \$1,225.74                      | \$1,199.71                        | \$1,064.33                  | \$1,057.63                    | \$1,046.38                    |
| 50      | \$1,307.29                        | \$1,291.86                     | \$1,283.22                      | \$1,255.97                        | \$1,114.24                  | \$1,107.23                    | \$1,095.45                    |
| 51      | \$1,365.12                        | \$1,349.00                     | \$1,339.98                      | \$1,311.52                        | \$1,163.53                  | \$1,156.20                    | \$1,143.90                    |
| 52      | \$1,428.80                        | \$1,411.93                     | \$1,402.49                      | \$1,372.71                        | \$1,217.81                  | \$1,210.14                    | \$1,197.26                    |
| 53      | \$1,493.21                        | \$1,475.59                     | \$1,465.72                      | \$1,434.59                        | \$1,272.71                  | \$1,264.69                    | \$1,251.24                    |
| 54      | \$1,562.75                        | \$1,544.30                     | \$1,533.97                      | \$1,501.40                        | \$1,331.97                  | \$1,323.59                    | \$1,309.50                    |
| 55      | \$1,632.28                        | \$1,613.02                     | \$1,602.23                      | \$1,568.20                        | \$1,391.24                  | \$1,382.48                    | \$1,367.77                    |
| 56      | \$1,707.68                        | \$1,687.52                     | \$1,676.23                      | \$1,640.64                        | \$1,455.50                  | \$1,446.34                    | \$1,430.95                    |
| 57      | \$1,783.80                        | \$1,762.75                     | \$1,750.95                      | \$1,713.77                        | \$1,520.39                  | \$1,510.81                    | \$1,494.74                    |
| 58      | \$1,865.05                        | \$1,843.04                     | \$1,830.71                      | \$1,791.83                        | \$1,589.64                  | \$1,579.63                    | \$1,562.82                    |
| 59      | \$1,905.31                        | \$1,882.82                     | \$1,870.22                      | \$1,830.51                        | \$1,623.95                  | \$1,613.72                    | \$1,596.55                    |
| 60      | \$1,986.56                        | \$1,963.11                     | \$1,949.98                      | \$1,908.57                        | \$1,693.20                  | \$1,682.54                    | \$1,664.63                    |
| 61      | \$2,056.83                        | \$2,032.55                     | \$2,018.95                      | \$1,976.08                        | \$1,753.09                  | \$1,742.05                    | \$1,723.52                    |
| 62      | \$2,102.94                        | \$2,078.12                     | \$2,064.22                      | \$2,020.38                        | \$1,792.39                  | \$1,781.11                    | \$1,762.16                    |
| 63      | \$2,160.76                        | \$2,135.26                     | \$2,120.98                      | \$2,075.94                        | \$1,841.68                  | \$1,830.08                    | \$1,810.61                    |
| 64+     | \$2,195.90                        | \$2,169.98                     | \$2,155.46                      | \$2,109.69                        | \$1,871.63                  | \$1,859.84                    | \$1,840.05                    |

Pending regulatory approval.

## Rating Region 5

### Off-Exchange 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 | \$460.96                       | \$407.76                         | \$404.91                         | \$398.59                         | \$358.00                         | \$373.12                         | \$359.39                         | \$351.79                         | \$344.98                         |
| 15      | \$501.93                       | \$444.01                         | \$440.90                         | \$434.02                         | \$389.82                         | \$406.29                         | \$391.34                         | \$383.06                         | \$375.65                         |
| 16      | \$517.60                       | \$457.87                         | \$454.66                         | \$447.56                         | \$401.99                         | \$418.97                         | \$403.55                         | \$395.02                         | \$387.37                         |
| 17      | \$533.26                       | \$471.73                         | \$468.42                         | \$461.11                         | \$414.16                         | \$431.65                         | \$415.77                         | \$406.98                         | \$399.10                         |
| 18      | \$550.13                       | \$486.65                         | \$483.24                         | \$475.70                         | \$427.26                         | \$445.31                         | \$428.92                         | \$419.85                         | \$411.73                         |
| 19      | \$567.01                       | \$501.58                         | \$498.06                         | \$490.29                         | \$440.36                         | \$458.97                         | \$442.07                         | \$432.73                         | \$424.35                         |
| 20      | \$584.48                       | \$517.04                         | \$513.41                         | \$505.40                         | \$453.93                         | \$473.11                         | \$455.70                         | \$446.06                         | \$437.43                         |
| 21      | \$602.56                       | \$533.03                         | \$529.29                         | \$521.03                         | \$467.97                         | \$487.74                         | \$469.79                         | \$459.86                         | \$450.96                         |
| 22      | \$602.56                       | \$533.03                         | \$529.29                         | \$521.03                         | \$467.97                         | \$487.74                         | \$469.79                         | \$459.86                         | \$450.96                         |
| 23      | \$602.56                       | \$533.03                         | \$529.29                         | \$521.03                         | \$467.97                         | \$487.74                         | \$469.79                         | \$459.86                         | \$450.96                         |
| 24      | \$602.56                       | \$533.03                         | \$529.29                         | \$521.03                         | \$467.97                         | \$487.74                         | \$469.79                         | \$459.86                         | \$450.96                         |
| 25      | \$604.97                       | \$535.16                         | \$531.41                         | \$523.11                         | \$469.85                         | \$489.69                         | \$471.67                         | \$461.70                         | \$452.76                         |
| 26      | \$617.02                       | \$545.82                         | \$541.99                         | \$533.53                         | \$479.21                         | \$499.45                         | \$481.07                         | \$470.90                         | \$461.78                         |
| 27      | \$631.48                       | \$558.61                         | \$554.70                         | \$546.04                         | \$490.44                         | \$511.16                         | \$492.34                         | \$481.93                         | \$472.61                         |
| 28      | \$654.98                       | \$579.40                         | \$575.34                         | \$566.36                         | \$508.69                         | \$530.18                         | \$510.66                         | \$499.87                         | \$490.19                         |
| 29      | \$674.26                       | \$596.46                         | \$592.28                         | \$583.03                         | \$523.66                         | \$545.79                         | \$525.70                         | \$514.58                         | \$504.62                         |
| 30      | \$683.90                       | \$604.98                         | \$600.74                         | \$591.37                         | \$531.15                         | \$553.59                         | \$533.21                         | \$521.94                         | \$511.84                         |
| 31      | \$698.36                       | \$617.78                         | \$613.45                         | \$603.87                         | \$542.38                         | \$565.30                         | \$544.49                         | \$532.98                         | \$522.66                         |
| 32      | \$712.83                       | \$630.57                         | \$626.15                         | \$616.38                         | \$553.61                         | \$577.00                         | \$555.76                         | \$544.01                         | \$533.49                         |
| 33      | \$721.86                       | \$638.56                         | \$634.09                         | \$624.19                         | \$560.63                         | \$584.32                         | \$562.81                         | \$550.91                         | \$540.25                         |
| 34      | \$731.50                       | \$647.09                         | \$642.56                         | \$632.53                         | \$568.12                         | \$592.12                         | \$570.33                         | \$558.27                         | \$547.46                         |
| 35      | \$736.32                       | \$651.36                         | \$646.79                         | \$636.70                         | \$571.86                         | \$596.02                         | \$574.09                         | \$561.95                         | \$551.07                         |
| 36      | \$741.15                       | \$655.62                         | \$651.03                         | \$640.87                         | \$575.61                         | \$599.93                         | \$577.84                         | \$565.63                         | \$554.68                         |
| 37      | \$745.97                       | \$659.89                         | \$655.26                         | \$645.03                         | \$579.35                         | \$603.83                         | \$581.60                         | \$569.31                         | \$558.29                         |
| 38      | \$750.79                       | \$664.15                         | \$659.50                         | \$649.20                         | \$583.10                         | \$607.73                         | \$585.36                         | \$572.99                         | \$561.90                         |
| 39      | \$760.43                       | \$672.68                         | \$667.96                         | \$657.54                         | \$590.58                         | \$615.53                         | \$592.88                         | \$580.34                         | \$569.11                         |
| 40      | \$770.07                       | \$681.21                         | \$676.43                         | \$665.87                         | \$598.07                         | \$623.34                         | \$600.39                         | \$587.70                         | \$576.33                         |
| 41      | \$784.53                       | \$694.00                         | \$689.14                         | \$678.38                         | \$609.30                         | \$635.04                         | \$611.67                         | \$598.74                         | \$587.15                         |
| 42      | \$798.39                       | \$706.26                         | \$701.31                         | \$690.36                         | \$620.07                         | \$646.26                         | \$622.47                         | \$609.32                         | \$597.52                         |
| 43      | \$817.67                       | \$723.32                         | \$718.25                         | \$707.04                         | \$635.04                         | \$661.87                         | \$637.51                         | \$624.03                         | \$611.95                         |
| 44      | \$841.77                       | \$744.64                         | \$739.42                         | \$727.88                         | \$653.76                         | \$681.38                         | \$656.30                         | \$642.43                         | \$629.99                         |
| 45      | \$870.09                       | \$769.69                         | \$764.30                         | \$752.37                         | \$675.75                         | \$704.30                         | \$678.38                         | \$664.04                         | \$651.19                         |
| 46      | \$903.84                       | \$799.54                         | \$793.94                         | \$781.54                         | \$701.96                         | \$731.62                         | \$704.69                         | \$689.79                         | \$676.44                         |
| 47      | \$941.80                       | \$833.12                         | \$827.28                         | \$814.37                         | \$731.44                         | \$762.34                         | \$734.28                         | \$718.76                         | \$704.85                         |
| 48      | \$985.18                       | \$871.50                         | \$865.39                         | \$851.88                         | \$765.14                         | \$797.46                         | \$768.11                         | \$751.87                         | \$737.32                         |
| 49      | \$1,027.96                     | \$909.34                         | \$902.97                         | \$888.87                         | \$798.36                         | \$832.09                         | \$801.47                         | \$784.52                         | \$769.34                         |
| 50      | \$1,076.17                     | \$951.98                         | \$945.31                         | \$930.56                         | \$835.80                         | \$871.11                         | \$839.05                         | \$821.31                         | \$805.41                         |
| 51      | \$1,123.77                     | \$994.09                         | \$987.13                         | \$971.72                         | \$872.77                         | \$909.64                         | \$876.16                         | \$857.64                         | \$841.04                         |
| 52      | \$1,176.19                     | \$1,040.47                       | \$1,033.17                       | \$1,017.05                       | \$913.49                         | \$952.08                         | \$917.03                         | \$897.65                         | \$880.27                         |
| 53      | \$1,229.22                     | \$1,087.37                       | \$1,079.75                       | \$1,062.90                       | \$954.67                         | \$995.00                         | \$958.38                         | \$938.12                         | \$919.96                         |
| 54      | \$1,286.46                     | \$1,138.01                       | \$1,130.03                       | \$1,112.40                       | \$999.12                         | \$1,041.33                       | \$1,003.01                       | \$981.80                         | \$962.80                         |
| 55      | \$1,343.70                     | \$1,188.65                       | \$1,180.32                       | \$1,161.89                       | \$1,043.58                       | \$1,087.67                       | \$1,047.64                       | \$1,025.49                       | \$1,005.64                       |
| 56      | \$1,405.77                     | \$1,243.55                       | \$1,234.83                       | \$1,215.56                       | \$1,091.78                       | \$1,137.91                       | \$1,096.02                       | \$1,072.85                       | \$1,052.09                       |
| 57      | \$1,468.43                     | \$1,298.98                       | \$1,289.88                       | \$1,269.75                       | \$1,140.45                       | \$1,188.63                       | \$1,144.88                       | \$1,120.68                       | \$1,098.99                       |
| 58      | \$1,535.32                     | \$1,358.15                       | \$1,348.63                       | \$1,327.58                       | \$1,192.40                       | \$1,242.77                       | \$1,197.03                       | \$1,171.72                       | \$1,149.04                       |
| 59      | \$1,568.46                     | \$1,387.47                       | \$1,377.74                       | \$1,356.24                       | \$1,218.14                       | \$1,269.60                       | \$1,222.87                       | \$1,197.02                       | \$1,173.85                       |
| 60      | \$1,635.34                     | \$1,446.63                       | \$1,436.49                       | \$1,414.07                       | \$1,270.08                       | \$1,323.74                       | \$1,275.02                       | \$1,248.06                       | \$1,223.90                       |
| 61      | \$1,693.19                     | \$1,497.80                       | \$1,487.31                       | \$1,464.09                       | \$1,315.01                       | \$1,370.56                       | \$1,320.12                       | \$1,292.21                       | \$1,267.20                       |
| 62      | \$1,731.15                     | \$1,531.38                       | \$1,520.65                       | \$1,496.92                       | \$1,344.49                       | \$1,401.29                       | \$1,349.71                       | \$1,321.18                       | \$1,295.61                       |
| 63      | \$1,778.75                     | \$1,573.49                       | \$1,562.46                       | \$1,538.08                       | \$1,381.46                       | \$1,439.82                       | \$1,386.83                       | \$1,357.51                       | \$1,331.23                       |
| 64+     | \$1,807.67                     | \$1,599.08                       | \$1,587.87                       | \$1,563.09                       | \$1,403.92                       | \$1,463.23                       | \$1,409.38                       | \$1,379.58                       | \$1,352.88                       |

Pending regulatory approval.

Effective October 2023

# Rating Region 5

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$472.11   | \$405.89                               | \$392.90   | \$363.17                               | \$360.84                           | \$549.63  | \$492.90                                      | \$430.59   | \$375.58   | \$405.89  | \$360.84  |
| 15                            | \$514.08   | \$441.97                               | \$427.82   | \$395.45                               | \$392.91                           | \$598.48  | \$536.72                                      | \$468.86   | \$408.96   | \$441.97  | \$392.91  |
| 16                            | \$530.12   | \$455.77                               | \$441.17   | \$407.79                               | \$405.17                           | \$617.16  | \$553.47                                      | \$483.50   | \$421.72   | \$455.77  | \$405.17  |
| 17                            | \$546.17   | \$469.56                               | \$454.53   | \$420.14                               | \$417.44                           | \$635.84  | \$570.22                                      | \$498.13   | \$434.49   | \$469.56  | \$417.44  |
| 18                            | \$563.45   | \$484.42                               | \$468.91   | \$433.43                               | \$430.64                           | \$655.96  | \$588.26                                      | \$513.89   | \$448.24   | \$484.42  | \$430.64  |
| 19                            | \$580.73   | \$499.27                               | \$483.29   | \$446.72                               | \$443.85                           | \$676.08  | \$606.30                                      | \$529.65   | \$461.98   | \$499.27  | \$443.85  |
| 20                            | \$598.62   | \$514.66                               | \$498.18   | \$460.49                               | \$457.53                           | \$696.91  | \$624.99                                      | \$545.97   | \$476.22   | \$514.66  | \$457.53  |
| 21                            | \$617.14   | \$530.58                               | \$513.59   | \$474.73                               | \$471.68                           | \$718.46  | \$644.32                                      | \$562.86   | \$490.95   | \$530.58  | \$471.68  |
| 22                            | \$617.14   | \$530.58                               | \$513.59   | \$474.73                               | \$471.68                           | \$718.46  | \$644.32                                      | \$562.86   | \$490.95   | \$530.58  | \$471.68  |
| 23                            | \$617.14   | \$530.58                               | \$513.59   | \$474.73                               | \$471.68                           | \$718.46  | \$644.32                                      | \$562.86   | \$490.95   | \$530.58  | \$471.68  |
| 24                            | \$617.14   | \$530.58                               | \$513.59   | \$474.73                               | \$471.68                           | \$718.46  | \$644.32                                      | \$562.86   | \$490.95   | \$530.58  | \$471.68  |
| 25                            | \$619.61   | \$532.70                               | \$515.65   | \$476.63                               | \$473.57                           | \$721.34  | \$646.90                                      | \$565.11   | \$492.91   | \$532.70  | \$473.57  |
| 26                            | \$631.95   | \$543.31                               | \$525.92   | \$486.13                               | \$483.00                           | \$735.71  | \$659.78                                      | \$576.37   | \$502.73   | \$543.31  | \$483.00  |
| 27                            | \$646.76   | \$556.05                               | \$538.24   | \$497.52                               | \$494.32                           | \$752.95  | \$675.25                                      | \$589.88   | \$514.51   | \$556.05  | \$494.32  |
| 28                            | \$670.83   | \$576.74                               | \$558.27   | \$516.03                               | \$512.72                           | \$780.97  | \$700.38                                      | \$611.83   | \$533.66   | \$576.74  | \$512.72  |
| 29                            | \$690.58   | \$593.72                               | \$574.71   | \$531.23                               | \$527.81                           | \$803.96  | \$720.99                                      | \$629.84   | \$549.37   | \$593.72  | \$527.81  |
| 30                            | \$700.45   | \$602.21                               | \$582.93   | \$538.82                               | \$535.36                           | \$815.46  | \$731.30                                      | \$638.84   | \$557.23   | \$602.21  | \$535.36  |
| 31                            | \$715.26   | \$614.94                               | \$595.25   | \$550.21                               | \$546.68                           | \$832.70  | \$746.77                                      | \$652.35   | \$569.01   | \$614.94  | \$546.68  |
| 32                            | \$730.07   | \$627.67                               | \$607.58   | \$561.61                               | \$558.00                           | \$849.94  | \$762.23                                      | \$665.86   | \$580.79   | \$627.67  | \$558.00  |
| 33                            | \$739.33   | \$635.63                               | \$615.28   | \$568.73                               | \$565.07                           | \$860.72  | \$771.90                                      | \$674.30   | \$588.16   | \$635.63  | \$565.07  |
| 34                            | \$749.21   | \$644.12                               | \$623.50   | \$576.32                               | \$572.62                           | \$872.22  | \$782.20                                      | \$683.31   | \$596.01   | \$644.12  | \$572.62  |
| 35                            | \$754.14   | \$648.37                               | \$627.61   | \$580.12                               | \$576.39                           | \$877.96  | \$787.36                                      | \$687.81   | \$599.94   | \$648.37  | \$576.39  |
| 36                            | \$759.08   | \$652.61                               | \$631.72   | \$583.92                               | \$580.17                           | \$883.71  | \$792.51                                      | \$692.32   | \$603.87   | \$652.61  | \$580.17  |
| 37                            | \$764.02   | \$656.86                               | \$635.83   | \$587.72                               | \$583.94                           | \$889.46  | \$797.67                                      | \$696.82   | \$607.79   | \$656.86  | \$583.94  |
| 38                            | \$768.95   | \$661.10                               | \$639.93   | \$591.52                               | \$587.71                           | \$895.21  | \$802.82                                      | \$701.32   | \$611.72   | \$661.10  | \$587.71  |
| 39                            | \$778.83   | \$669.59                               | \$648.15   | \$599.11                               | \$595.26                           | \$906.70  | \$813.13                                      | \$710.33   | \$619.58   | \$669.59  | \$595.26  |
| 40                            | \$788.70   | \$678.08                               | \$656.37   | \$606.71                               | \$602.81                           | \$918.20  | \$823.44                                      | \$719.33   | \$627.43   | \$678.08  | \$602.81  |
| 41                            | \$803.51   | \$690.81                               | \$668.70   | \$618.10                               | \$614.13                           | \$935.44  | \$838.90                                      | \$732.84   | \$639.21   | \$690.81  | \$614.13  |
| 42                            | \$817.71   | \$703.02                               | \$680.51   | \$629.02                               | \$624.98                           | \$951.97  | \$853.72                                      | \$745.79   | \$650.51   | \$703.02  | \$624.98  |
| 43                            | \$837.46   | \$719.99                               | \$696.94   | \$644.21                               | \$640.07                           | \$974.96  | \$874.34                                      | \$763.80   | \$666.22   | \$719.99  | \$640.07  |
| 44                            | \$862.14   | \$741.22                               | \$717.49   | \$663.20                               | \$658.94                           | \$1,003.70                                      | \$900.11                                      | \$786.31   | \$685.85   | \$741.22  | \$658.94  |
| 45                            | \$891.15   | \$766.15                               | \$741.63   | \$685.51                               | \$681.11                           | \$1,037.46                                      | \$930.40                                      | \$812.77   | \$708.93   | \$766.15  | \$681.11  |
| 46                            | \$925.71   | \$795.87                               | \$770.39   | \$712.10                               | \$707.52                           | \$1,077.70                                      | \$966.48                                      | \$844.29   | \$736.42   | \$795.87  | \$707.52  |
| 47                            | \$964.59   | \$829.29                               | \$802.74   | \$742.01                               | \$737.24                           | \$1,122.96                                      | \$1,007.07                                    | \$879.75   | \$767.35   | \$829.29  | \$737.24  |
| 48                            | \$1,009.02                                       | \$867.50                               | \$839.72   | \$776.19                               | \$771.20                           | \$1,174.69                                      | \$1,053.46                                    | \$920.27   | \$802.70   | \$867.50  | \$771.20  |
| 49                            | \$1,052.84                                       | \$905.17                               | \$876.19   | \$809.89                               | \$804.69                           | \$1,225.70                                      | \$1,099.21                                    | \$960.24   | \$837.56   | \$905.17  | \$804.69  |
| 50                            | \$1,102.21                                       | \$947.61                               | \$917.27   | \$847.87                               | \$842.42                           | \$1,283.18                                      | \$1,150.76                                    | \$1,005.26                                       | \$876.83   | \$947.61  | \$842.42  |
| 51                            | \$1,150.96                                       | \$989.53                               | \$957.85   | \$885.38                               | \$879.69                           | \$1,339.94                                      | \$1,201.66                                    | \$1,049.73                                       | \$915.62   | \$989.53  | \$879.69  |
| 52                            | \$1,204.65                                       | \$1,035.69                             | \$1,002.53   | \$926.68                               | \$920.72                           | \$1,402.44                                      | \$1,257.71                                    | \$1,098.70                                       | \$958.33   | \$1,035.69  | \$920.72  |
| 53                            | \$1,258.96                                       | \$1,082.38                             | \$1,047.73   | \$968.45                               | \$962.23                           | \$1,465.67                                      | \$1,314.41                                    | \$1,148.23                                       | \$1,001.53                                       | \$1,082.38  | \$962.23  |
| 54                            | \$1,317.59                                       | \$1,132.78                             | \$1,096.52   | \$1,013.55                             | \$1,007.04                         | \$1,533.92                                      | \$1,375.62                                    | \$1,201.70                                       | \$1,048.17                                       | \$1,132.78  | \$1,007.04  |
| 55                            | \$1,376.22                                       | \$1,183.19                             | \$1,145.31   | \$1,058.65                             | \$1,051.85                         | \$1,602.18                                      | \$1,436.83                                    | \$1,255.17                                       | \$1,094.81                                       | \$1,183.19  | \$1,051.85  |
| 56                            | \$1,439.78                                       | \$1,237.84                             | \$1,198.21   | \$1,107.55                             | \$1,100.43                         | \$1,676.18                                      | \$1,503.20                                    | \$1,313.15                                       | \$1,145.38                                       | \$1,237.84  | \$1,100.43  |
| 57                            | \$1,503.97                                       | \$1,293.02                             | \$1,251.62   | \$1,156.92                             | \$1,149.49                         | \$1,750.90                                      | \$1,570.21                                    | \$1,371.69                                       | \$1,196.44                                       | \$1,293.02  | \$1,149.49  |
| 58                            | \$1,572.47                                       | \$1,351.91                             | \$1,308.63   | \$1,209.62                             | \$1,201.84                         | \$1,830.65                                      | \$1,641.73                                    | \$1,434.16                                       | \$1,250.94                                       | \$1,351.91  | \$1,201.84  |
| 59                            | \$1,606.41                                       | \$1,381.09                             | \$1,336.88   | \$1,235.73                             | \$1,227.79                         | \$1,870.16                                      | \$1,677.16                                    | \$1,465.12                                       | \$1,277.94                                       | \$1,381.09  | \$1,227.79  |
| 60                            | \$1,674.91                                       | \$1,439.99                             | \$1,393.89   | \$1,288.42                             | \$1,280.14                         | \$1,949.91                                      | \$1,748.68                                    | \$1,527.60                                       | \$1,332.43                                       | \$1,439.99  | \$1,280.14  |
| 61                            | \$1,734.16                                       | \$1,490.92                             | \$1,443.19   | \$1,334.00                             | \$1,325.42                         | \$2,018.89                                      | \$1,810.54                                    | \$1,581.63                                       | \$1,379.56                                       | \$1,490.92  | \$1,325.42  |
| 62                            | \$1,773.04                                       | \$1,524.35                             | \$1,475.55   | \$1,363.91                             | \$1,355.14                         | \$2,064.15                                      | \$1,851.13                                    | \$1,617.09                                       | \$1,410.49                                       | \$1,524.35  | \$1,355.14  |
| 63                            | \$1,821.79                                       | \$1,566.27                             | \$1,516.12   | \$1,401.41                             | \$1,392.40                         | \$2,120.91                                      | \$1,902.03                                    | \$1,661.56                                       | \$1,449.28                                       | \$1,566.27  | \$1,392.40  |
| 64+                           | \$1,851.41                                       | \$1,591.73                             | \$1,540.77   | \$1,424.20                             | \$1,415.04                         | \$2,155.39                                      | \$1,932.96                                    | \$1,688.57                                       | \$1,472.84                                       | \$1,591.73  | \$1,415.04  |

Pending regulatory approval.

## Rating Region 5 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$6.54  | \$6.61  | \$7.92                             | \$8.05            | \$8.69                                    |
| 15      | \$7.12  | \$7.19  | \$8.62                             | \$8.76            | \$9.46                                    |
| 16      | \$7.34  | \$7.42  | \$8.89                             | \$9.04            | \$9.75                                    |
| 17      | \$7.57  | \$7.64  | \$9.16                             | \$9.31            | \$10.05                                   |
| 18      | \$7.81  | \$7.89  | \$9.45                             | \$9.60            | \$10.37                                   |
| 19      | \$8.05  | \$8.13  | \$9.74                             | \$9.90            | \$10.68                                   |
| 20      | \$8.29  | \$8.38  | \$10.04                            | \$10.20           | \$11.01                                   |
| 21      | \$8.55  | \$8.63  | \$10.35                            | \$10.52           | \$11.35                                   |
| 22      | \$8.55  | \$8.63  | \$10.35                            | \$10.52           | \$11.35                                   |
| 23      | \$8.55  | \$8.63  | \$10.35                            | \$10.52           | \$11.35                                   |
| 24      | \$8.55  | \$8.63  | \$10.35                            | \$10.52           | \$11.35                                   |
| 25      | \$8.58  | \$8.67  | \$10.39                            | \$10.56           | \$11.40                                   |
| 26      | \$8.75  | \$8.84  | \$10.60                            | \$10.77           | \$11.63                                   |
| 27      | \$8.96  | \$9.05  | \$10.85                            | \$11.02           | \$11.90                                   |
| 28      | \$9.29  | \$9.39  | \$11.25                            | \$11.43           | \$12.34                                   |
| 29      | \$9.57  | \$9.66  | \$11.58                            | \$11.77           | \$12.70                                   |
| 30      | \$9.70  | \$9.80  | \$11.75                            | \$11.94           | \$12.89                                   |
| 31      | \$9.91  | \$10.01   | \$12.00                            | \$12.19           | \$13.16                                   |
| 32      | \$10.11   | \$10.22   | \$12.24                            | \$12.44           | \$13.43                                   |
| 33      | \$10.24   | \$10.34   | \$12.40                            | \$12.60           | \$13.60                                   |
| 34      | \$10.38   | \$10.48   | \$12.56                            | \$12.77           | \$13.78                                   |
| 35      | \$10.45   | \$10.55   | \$12.65                            | \$12.85           | \$13.87                                   |
| 36      | \$10.51   | \$10.62   | \$12.73                            | \$12.94           | \$13.96                                   |
| 37      | \$10.58   | \$10.69   | \$12.81                            | \$13.02           | \$14.05                                   |
| 38      | \$10.65   | \$10.76   | \$12.90                            | \$13.10           | \$14.14                                   |
| 39      | \$10.79   | \$10.90   | \$13.06                            | \$13.27           | \$14.33                                   |
| 40      | \$10.92   | \$11.03   | \$13.23                            | \$13.44           | \$14.51                                   |
| 41      | \$11.13   | \$11.24   | \$13.48                            | \$13.69           | \$14.78                                   |
| 42      | \$11.33   | \$11.44   | \$13.71                            | \$13.93           | \$15.04                                   |
| 43      | \$11.60   | \$11.72   | \$14.05                            | \$14.27           | \$15.41                                   |
| 44      | \$11.94   | \$12.06   | \$14.46                            | \$14.69           | \$15.86                                   |
| 45      | \$12.34   | \$12.47   | \$14.95                            | \$15.19           | \$16.39                                   |
| 46      | \$12.82   | \$12.95   | \$15.52                            | \$15.78           | \$17.03                                   |
| 47      | \$13.36   | \$13.50   | \$16.18                            | \$16.44           | \$17.74                                   |
| 48      | \$13.97   | \$14.12   | \$16.92                            | \$17.19           | \$18.56                                   |
| 49      | \$14.58   | \$14.73   | \$17.66                            | \$17.94           | \$19.36                                   |
| 50      | \$15.27   | \$15.42   | \$18.48                            | \$18.78           | \$20.27                                   |
| 51      | \$15.94   | \$16.10   | \$19.30                            | \$19.61           | \$21.17                                   |
| 52      | \$16.68   | \$16.85   | \$20.20                            | \$20.53           | \$22.16                                   |
| 53      | \$17.44   | \$17.61   | \$21.11                            | \$21.45           | \$23.16                                   |
| 54      | \$18.25   | \$18.43   | \$22.09                            | \$22.45           | \$24.23                                   |
| 55      | \$19.06   | \$19.25   | \$23.08                            | \$23.45           | \$25.31                                   |
| 56      | \$19.94   | \$20.14   | \$24.14                            | \$24.53           | \$26.48                                   |
| 57      | \$20.83   | \$21.04   | \$25.22                            | \$25.63           | \$27.66                                   |
| 58      | \$21.78   | \$22.00   | \$26.37                            | \$26.79           | \$28.92                                   |
| 59      | \$22.25   | \$22.47   | \$26.94                            | \$27.37           | \$29.54                                   |
| 60      | \$23.19   | \$23.43   | \$28.09                            | \$28.54           | \$30.80                                   |
| 61      | \$24.01   | \$24.26   | \$29.08                            | \$29.55           | \$31.89                                   |
| 62      | \$24.55   | \$24.80   | \$29.73                            | \$30.21           | \$32.61                                   |
| 63      | \$25.23   | \$25.48   | \$30.55                            | \$31.04           | \$33.51                                   |
| 64+     | \$25.64   | \$25.90   | \$31.04                            | \$31.54           | \$34.05                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023

## Rating Region 6

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0 to 14               | \$426.00                     | \$418.95                     | \$414.16                     | \$395.83                 | \$382.78                   | \$372.99                    | \$365.21                    | \$321.39                      | \$316.16                      | \$285.75                      | \$417.94   | \$385.50   | \$316.78  | \$285.75                                       |
| 15                    | \$463.86                     | \$456.19                     | \$450.97                     | \$431.01                 | \$416.80                   | \$406.14                    | \$397.67                    | \$349.96                      | \$344.26                      | \$311.15                      | \$455.09   | \$419.77   | \$344.94  | \$311.15                                       |
| 16                    | \$478.34                     | \$470.43                     | \$465.05                     | \$444.47                 | \$429.81                   | \$418.82                    | \$410.08                    | \$360.88                      | \$355.00                      | \$320.86                      | \$469.30   | \$432.87   | \$355.71  | \$320.86                                       |
| 17                    | \$492.82                     | \$484.67                     | \$479.12                     | \$457.92                 | \$442.82                   | \$431.49                    | \$422.50                    | \$371.81                      | \$365.75                      | \$330.58                      | \$483.50   | \$445.97   | \$366.47  | \$330.58                                       |
| 18                    | \$508.41                     | \$500.00                     | \$494.28                     | \$472.41                 | \$456.83                   | \$445.14                    | \$435.86                    | \$383.57                      | \$377.32                      | \$341.03                      | \$498.80   | \$460.08   | \$378.07  | \$341.03                                       |
| 19                    | \$524.00                     | \$515.33                     | \$509.44                     | \$486.90                 | \$470.84                   | \$458.80                    | \$449.23                    | \$395.33                      | \$388.89                      | \$351.49                      | \$514.10   | \$474.19   | \$389.66  | \$351.49                                       |
| 20                    | \$540.15                     | \$531.22                     | \$525.14                     | \$501.90                 | \$485.35                   | \$472.94                    | \$463.08                    | \$407.52                      | \$400.88                      | \$362.33                      | \$529.94   | \$488.81   | \$401.67  | \$362.33                                       |
| 21                    | \$556.86                     | \$547.65                     | \$541.38                     | \$517.42                 | \$500.36                   | \$487.56                    | \$477.40                    | \$420.12                      | \$413.28                      | \$373.53                      | \$546.33   | \$503.92   | \$414.09  | \$373.53                                       |
| 22                    | \$556.86                     | \$547.65                     | \$541.38                     | \$517.42                 | \$500.36                   | \$487.56                    | \$477.40                    | \$420.12                      | \$413.28                      | \$373.53                      | \$546.33   | \$503.92   | \$414.09  | \$373.53                                       |
| 23                    | \$556.86                     | \$547.65                     | \$541.38                     | \$517.42                 | \$500.36                   | \$487.56                    | \$477.40                    | \$420.12                      | \$413.28                      | \$373.53                      | \$546.33   | \$503.92   | \$414.09  | \$373.53                                       |
| 24                    | \$556.86                     | \$547.65                     | \$541.38                     | \$517.42                 | \$500.36                   | \$487.56                    | \$477.40                    | \$420.12                      | \$413.28                      | \$373.53                      | \$546.33   | \$503.92   | \$414.09  | \$373.53                                       |
| 25                    | \$559.08                     | \$549.84                     | \$543.55                     | \$519.49                 | \$502.36                   | \$489.51                    | \$479.31                    | \$421.80                      | \$414.93                      | \$375.03                      | \$548.52   | \$505.94   | \$415.75  | \$375.03                                       |
| 26                    | \$570.22                     | \$560.79                     | \$554.38                     | \$529.84                 | \$512.37                   | \$499.26                    | \$488.85                    | \$430.20                      | \$423.19                      | \$382.50                      | \$559.44   | \$516.02   | \$424.03  | \$382.50                                       |
| 27                    | \$583.59                     | \$573.93                     | \$567.37                     | \$542.26                 | \$524.38                   | \$510.97                    | \$500.31                    | \$440.29                      | \$433.11                      | \$391.46                      | \$572.55   | \$528.11   | \$433.97  | \$391.46                                       |
| 28                    | \$605.30                     | \$595.29                     | \$588.48                     | \$562.44                 | \$543.89                   | \$529.98                    | \$518.93                    | \$456.67                      | \$449.23                      | \$406.03                      | \$593.86   | \$547.77   | \$450.12  | \$406.03                                       |
| 29                    | \$623.12                     | \$612.82                     | \$605.81                     | \$579.00                 | \$559.90                   | \$545.58                    | \$534.21                    | \$470.11                      | \$462.46                      | \$417.98                      | \$611.34   | \$563.89   | \$463.37  | \$417.98                                       |
| 30                    | \$632.03                     | \$621.58                     | \$614.47                     | \$587.28                 | \$567.91                   | \$553.38                    | \$541.85                    | \$476.84                      | \$469.07                      | \$423.96                      | \$620.08   | \$571.95   | \$470.00  | \$423.96                                       |
| 31                    | \$645.40                     | \$634.72                     | \$627.46                     | \$599.69                 | \$579.92                   | \$565.08                    | \$553.30                    | \$486.92                      | \$478.99                      | \$432.92                      | \$633.20   | \$584.05   | \$479.93  | \$432.92                                       |
| 32                    | \$658.76                     | \$647.86                     | \$640.46                     | \$612.11                 | \$591.93                   | \$576.79                    | \$564.76                    | \$497.00                      | \$488.91                      | \$441.89                      | \$646.31   | \$596.14   | \$489.87  | \$441.89                                       |
| 33                    | \$667.12                     | \$656.08                     | \$648.58                     | \$619.87                 | \$599.43                   | \$584.10                    | \$571.92                    | \$503.30                      | \$495.10                      | \$447.49                      | \$654.50   | \$603.70   | \$496.08  | \$447.49                                       |
| 34                    | \$676.03                     | \$664.84                     | \$657.24                     | \$628.15                 | \$607.44                   | \$591.90                    | \$579.56                    | \$510.03                      | \$501.72                      | \$453.47                      | \$663.24   | \$611.76   | \$502.71  | \$453.47                                       |
| 35                    | \$680.48                     | \$669.22                     | \$661.57                     | \$632.29                 | \$611.44                   | \$595.80                    | \$583.38                    | \$513.39                      | \$505.02                      | \$456.46                      | \$667.62   | \$615.80   | \$506.02  | \$456.46                                       |
| 36                    | \$684.93                     | \$673.60                     | \$665.90                     | \$636.43                 | \$615.44                   | \$599.70                    | \$587.20                    | \$516.75                      | \$508.33                      | \$459.44                      | \$671.99   | \$619.83   | \$509.33  | \$459.44                                       |
| 37                    | \$689.39                     | \$677.99                     | \$670.23                     | \$640.57                 | \$619.45                   | \$603.60                    | \$591.02                    | \$520.11                      | \$511.64                      | \$462.43                      | \$676.36   | \$623.86   | \$512.65  | \$462.43                                       |
| 38                    | \$693.84                     | \$682.37                     | \$674.56                     | \$644.71                 | \$623.45                   | \$607.50                    | \$594.84                    | \$523.47                      | \$514.94                      | \$465.42                      | \$680.73   | \$627.89   | \$515.96  | \$465.42                                       |
| 39                    | \$702.75                     | \$691.13                     | \$683.23                     | \$652.99                 | \$631.46                   | \$615.30                    | \$602.47                    | \$530.19                      | \$521.55                      | \$471.40                      | \$689.47   | \$635.95   | \$522.59  | \$471.40                                       |
| 40                    | \$711.66                     | \$699.89                     | \$691.89                     | \$661.27                 | \$639.46                   | \$623.10                    | \$610.11                    | \$536.91                      | \$528.17                      | \$477.37                      | \$698.21   | \$644.02   | \$529.21  | \$477.37                                       |
| 41                    | \$725.03                     | \$713.03                     | \$704.88                     | \$673.69                 | \$651.47                   | \$634.81                    | \$621.57                    | \$547.00                      | \$538.09                      | \$486.34                      | \$711.32   | \$656.11   | \$539.15  | \$486.34                                       |
| 42                    | \$737.84                     | \$725.63                     | \$717.33                     | \$685.59                 | \$662.98                   | \$646.02                    | \$632.55                    | \$556.66                      | \$547.59                      | \$494.93                      | \$723.89   | \$667.70   | \$548.67  | \$494.93                                       |
| 43                    | \$755.66                     | \$743.16                     | \$734.66                     | \$702.14                 | \$678.99                   | \$661.62                    | \$647.83                    | \$570.10                      | \$560.82                      | \$506.88                      | \$741.37   | \$683.83   | \$561.92  | \$506.88                                       |
| 44                    | \$777.93                     | \$765.06                     | \$756.31                     | \$722.84                 | \$699.00                   | \$681.12                    | \$666.92                    | \$586.91                      | \$577.35                      | \$521.82                      | \$763.22   | \$703.98   | \$578.49  | \$521.82                                       |
| 45                    | \$804.10                     | \$790.80                     | \$781.76                     | \$747.16                 | \$722.52                   | \$704.04                    | \$689.36                    | \$606.65                      | \$596.77                      | \$539.38                      | \$788.90   | \$727.67   | \$597.95  | \$539.38                                       |
| 46                    | \$835.29                     | \$821.47                     | \$812.08                     | \$776.14                 | \$750.54                   | \$731.34                    | \$716.10                    | \$630.18                      | \$619.91                      | \$560.30                      | \$819.50   | \$755.89   | \$621.14  | \$560.30                                       |
| 47                    | \$870.37                     | \$855.97                     | \$846.18                     | \$808.73                 | \$782.06                   | \$762.06                    | \$746.17                    | \$656.65                      | \$645.95                      | \$583.83                      | \$853.91   | \$787.63   | \$647.23  | \$583.83                                       |
| 48                    | \$910.46                     | \$895.40                     | \$885.16                     | \$845.99                 | \$818.09                   | \$797.16                    | \$780.54                    | \$686.90                      | \$675.71                      | \$610.73                      | \$893.25   | \$823.92   | \$677.04  | \$610.73                                       |
| 49                    | \$950.00                     | \$934.28                     | \$923.60                     | \$882.72                 | \$853.62                   | \$831.78                    | \$814.44                    | \$716.72                      | \$705.05                      | \$637.25                      | \$932.04   | \$859.70   | \$706.44  | \$637.25                                       |
| 50                    | \$994.55                     | \$978.10                     | \$966.91                     | \$924.12                 | \$893.64                   | \$870.79                    | \$852.63                    | \$750.33                      | \$738.11                      | \$667.13                      | \$975.75   | \$900.01   | \$739.57  | \$667.13                                       |
| 51                    | \$1,038.54                   | \$1,021.36                   | \$1,009.68                   | \$964.99                 | \$933.17                   | \$909.30                    | \$890.35                    | \$783.52                      | \$770.76                      | \$696.64                      | \$1,018.91   | \$939.82   | \$772.28  | \$696.64                                       |
| 52                    | \$1,086.99                   | \$1,069.00                   | \$1,056.78                   | \$1,010.01               | \$976.70                   | \$951.72                    | \$931.88                    | \$820.07                      | \$806.71                      | \$729.14                      | \$1,066.44   | \$983.66   | \$808.31  | \$729.14                                       |
| 53                    | \$1,135.99                   | \$1,117.20                   | \$1,104.42                   | \$1,055.54               | \$1,020.74                 | \$994.63                    | \$973.89                    | \$857.05                      | \$843.08                      | \$762.01                      | \$1,114.51   | \$1,028.01   | \$844.75  | \$762.01                                       |
| 54                    | \$1,188.89                   | \$1,169.22                   | \$1,155.86                   | \$1,104.70               | \$1,068.27                 | \$1,040.95                  | \$1,019.24                  | \$896.96                      | \$882.34                      | \$797.49                      | \$1,166.41   | \$1,075.88   | \$884.09  | \$797.49                                       |
| 55                    | \$1,241.79                   | \$1,221.25                   | \$1,207.29                   | \$1,153.85               | \$1,115.80                 | \$1,087.26                  | \$1,064.60                  | \$936.87                      | \$921.61                      | \$832.98                      | \$1,218.32   | \$1,123.75   | \$923.43  | \$832.98                                       |
| 56                    | \$1,299.15                   | \$1,277.66                   | \$1,263.05                   | \$1,207.15               | \$1,167.34                 | \$1,137.48                  | \$1,113.77                  | \$980.14                      | \$964.17                      | \$871.45                      | \$1,274.59   | \$1,175.66   | \$966.08  | \$871.45                                       |
| 57                    | \$1,357.06                   | \$1,334.61                   | \$1,319.35                   | \$1,260.96               | \$1,219.38                 | \$1,188.19                  | \$1,163.42                  | \$1,023.83                    | \$1,007.15                    | \$910.30                      | \$1,331.41   | \$1,228.06   | \$1,009.15  | \$910.30                                       |
| 58                    | \$1,418.87                   | \$1,395.40                   | \$1,379.45                   | \$1,318.39               | \$1,274.92                 | \$1,242.31                  | \$1,216.41                  | \$1,070.47                    | \$1,053.03                    | \$951.76                      | \$1,392.05   | \$1,284.00   | \$1,055.11  | \$951.76                                       |
| 59                    | \$1,449.50                   | \$1,425.52                   | \$1,409.22                   | \$1,346.85               | \$1,302.44                 | \$1,269.13                  | \$1,242.66                  | \$1,093.57                    | \$1,075.76                    | \$972.30                      | \$1,422.10   | \$1,311.72   | \$1,077.88  | \$972.30                                       |
| 60                    | \$1,511.31                   | \$1,486.31                   | \$1,469.32                   | \$1,404.29               | \$1,357.98                 | \$1,323.24                  | \$1,295.66                  | \$1,140.21                    | \$1,121.63                    | \$1,013.77                    | \$1,482.74   | \$1,367.65   | \$1,123.85  | \$1,013.77                                     |
| 61                    | \$1,564.77                   | \$1,538.88                   | \$1,521.29                   | \$1,453.96               | \$1,406.01                 | \$1,370.05                  | \$1,341.49                  | \$1,180.54                    | \$1,161.31                    | \$1,049.63                    | \$1,535.19   | \$1,416.03   | \$1,163.60  | \$1,049.63                                     |
| 62                    | \$1,599.85                   | \$1,573.39                   | \$1,555.40                   | \$1,486.56               | \$1,437.54                 | \$1,400.77                  | \$1,371.56                  | \$1,207.01                    | \$1,187.34                    | \$1,073.16                    | \$1,569.61   | \$1,447.77   | \$1,189.69  | \$1,073.16                                     |
| 63                    | \$1,643.84                   | \$1,616.65                   | \$1,598.17                   | \$1,527.43               | \$1,477.07                 | \$1,439.28                  | \$1,409.28                  | \$1,240.19                    | \$1,219.99                    | \$1,102.67                    | \$1,612.77   | \$1,487.58   | \$1,222.40  | \$1,102.67                                     |
| 64+                   | \$1,670.57                   | \$1,642.94                   | \$1,624.15                   | \$1,552.27               | \$1,501.08                 | \$1,462.69                  | \$1,432.19                  | \$1,260.36                    | \$1,239.83                    | \$1,120.60                    | \$1,638.99   | \$1,511.77   | \$1,242.28  | \$1,120.60                                     |

Pending regulatory approval.



## Rating Region 6

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$476.84                         | \$468.83                         | \$463.40                         | \$442.53                     | \$427.68                       | \$416.45                        | \$407.59                        | \$357.50                          | \$351.43                          | \$316.28                         | \$466.55   | \$429.64   | \$351.45  |
| 15                       | \$519.23                         | \$510.51                         | \$504.60                         | \$481.87                     | \$465.70                       | \$453.46                        | \$443.82                        | \$389.27                          | \$382.67                          | \$344.39                         | \$508.02   | \$467.83   | \$382.69  |
| 16                       | \$535.43                         | \$526.44                         | \$520.35                         | \$496.91                     | \$480.24                       | \$467.62                        | \$457.67                        | \$401.42                          | \$394.61                          | \$355.14                         | \$523.87   | \$482.43   | \$394.63  |
| 17                       | \$551.64                         | \$542.38                         | \$536.10                         | \$511.95                     | \$494.77                       | \$481.77                        | \$471.53                        | \$413.57                          | \$406.56                          | \$365.89                         | \$539.73   | \$497.03   | \$406.58  |
| 18                       | \$569.09                         | \$559.54                         | \$553.06                         | \$528.15                     | \$510.42                       | \$497.01                        | \$486.45                        | \$426.66                          | \$419.42                          | \$377.47                         | \$556.81   | \$512.76   | \$419.44  |
| 19                       | \$586.55                         | \$576.70                         | \$570.02                         | \$544.34                     | \$526.08                       | \$512.26                        | \$501.36                        | \$439.74                          | \$432.28                          | \$389.04                         | \$573.88   | \$528.48   | \$432.31  |
| 20                       | \$604.62                         | \$594.47                         | \$587.59                         | \$561.12                     | \$542.29                       | \$528.04                        | \$516.81                        | \$453.30                          | \$445.60                          | \$401.03                         | \$591.57   | \$544.77   | \$445.63  |
| 21                       | \$623.32                         | \$612.86                         | \$605.76                         | \$578.47                     | \$559.06                       | \$544.37                        | \$532.80                        | \$467.31                          | \$459.38                          | \$413.43                         | \$609.87   | \$561.62   | \$459.41  |
| 22                       | \$623.32                         | \$612.86                         | \$605.76                         | \$578.47                     | \$559.06                       | \$544.37                        | \$532.80                        | \$467.31                          | \$459.38                          | \$413.43                         | \$609.87   | \$561.62   | \$459.41  |
| 23                       | \$623.32                         | \$612.86                         | \$605.76                         | \$578.47                     | \$559.06                       | \$544.37                        | \$532.80                        | \$467.31                          | \$459.38                          | \$413.43                         | \$609.87   | \$561.62   | \$459.41  |
| 24                       | \$623.32                         | \$612.86                         | \$605.76                         | \$578.47                     | \$559.06                       | \$544.37                        | \$532.80                        | \$467.31                          | \$459.38                          | \$413.43                         | \$609.87   | \$561.62   | \$459.41  |
| 25                       | \$625.82                         | \$615.31                         | \$608.18                         | \$580.79                     | \$561.30                       | \$546.55                        | \$534.93                        | \$469.18                          | \$461.22                          | \$415.09                         | \$612.30   | \$563.86   | \$461.25  |
| 26                       | \$638.28                         | \$627.56                         | \$620.30                         | \$592.36                     | \$572.48                       | \$557.44                        | \$545.59                        | \$478.53                          | \$470.41                          | \$423.36                         | \$624.50   | \$575.10   | \$470.44  |
| 27                       | \$653.24                         | \$642.27                         | \$634.83                         | \$606.24                     | \$585.90                       | \$570.50                        | \$558.37                        | \$489.75                          | \$481.43                          | \$433.28                         | \$639.14   | \$588.57   | \$481.46  |
| 28                       | \$677.55                         | \$666.17                         | \$658.46                         | \$628.80                     | \$607.70                       | \$591.73                        | \$579.15                        | \$507.97                          | \$499.35                          | \$449.40                         | \$662.92   | \$610.48   | \$499.38  |
| 29                       | \$697.50                         | \$685.79                         | \$677.84                         | \$647.31                     | \$625.59                       | \$609.15                        | \$596.20                        | \$522.93                          | \$514.05                          | \$462.63                         | \$682.44   | \$628.45   | \$514.08  |
| 30                       | \$707.47                         | \$695.59                         | \$687.54                         | \$656.57                     | \$634.54                       | \$617.86                        | \$604.73                        | \$530.40                          | \$521.40                          | \$469.25                         | \$692.20   | \$637.44   | \$521.43  |
| 31                       | \$722.43                         | \$710.30                         | \$702.07                         | \$670.45                     | \$647.95                       | \$630.93                        | \$617.51                        | \$541.62                          | \$532.43                          | \$479.17                         | \$706.83   | \$650.91   | \$532.46  |
| 32                       | \$737.39                         | \$725.01                         | \$716.61                         | \$684.33                     | \$661.37                       | \$643.99                        | \$630.30                        | \$552.83                          | \$543.45                          | \$489.09                         | \$721.47   | \$664.39   | \$543.48  |
| 33                       | \$746.74                         | \$734.20                         | \$725.70                         | \$693.01                     | \$669.76                       | \$652.16                        | \$638.29                        | \$559.84                          | \$550.34                          | \$495.29                         | \$730.62   | \$672.82   | \$550.37  |
| 34                       | \$756.71                         | \$744.01                         | \$735.39                         | \$702.27                     | \$678.70                       | \$660.87                        | \$646.82                        | \$567.32                          | \$557.69                          | \$501.91                         | \$740.38   | \$681.80   | \$557.72  |
| 35                       | \$761.70                         | \$748.91                         | \$740.24                         | \$706.89                     | \$683.18                       | \$665.23                        | \$651.08                        | \$571.06                          | \$561.37                          | \$505.22                         | \$745.26   | \$686.30   | \$561.40  |
| 36                       | \$766.69                         | \$753.81                         | \$745.08                         | \$711.52                     | \$687.65                       | \$669.58                        | \$655.34                        | \$574.80                          | \$565.04                          | \$508.52                         | \$750.13   | \$690.79   | \$565.07  |
| 37                       | \$771.67                         | \$758.71                         | \$749.93                         | \$716.15                     | \$692.12                       | \$673.94                        | \$659.60                        | \$578.54                          | \$568.72                          | \$511.83                         | \$755.01   | \$695.28   | \$568.75  |
| 38                       | \$776.66                         | \$763.62                         | \$754.77                         | \$720.78                     | \$696.59                       | \$678.29                        | \$663.87                        | \$582.27                          | \$572.39                          | \$515.14                         | \$759.89   | \$699.78   | \$572.43  |
| 39                       | \$786.63                         | \$773.42                         | \$764.47                         | \$730.03                     | \$705.54                       | \$687.00                        | \$672.39                        | \$589.75                          | \$579.74                          | \$521.75                         | \$769.65   | \$708.76   | \$579.78  |
| 40                       | \$796.61                         | \$783.23                         | \$774.16                         | \$739.29                     | \$714.48                       | \$695.71                        | \$680.92                        | \$597.23                          | \$587.09                          | \$528.37                         | \$779.41   | \$717.75   | \$587.13  |
| 41                       | \$811.57                         | \$797.94                         | \$788.70                         | \$753.17                     | \$727.90                       | \$708.78                        | \$693.70                        | \$608.44                          | \$598.12                          | \$538.29                         | \$794.04   | \$731.23   | \$598.15  |
| 42                       | \$825.90                         | \$812.03                         | \$802.63                         | \$766.48                     | \$740.76                       | \$721.30                        | \$705.96                        | \$619.19                          | \$608.68                          | \$547.80                         | \$808.07   | \$744.14   | \$608.72  |
| 43                       | \$845.85                         | \$831.64                         | \$822.01                         | \$784.99                     | \$758.65                       | \$738.72                        | \$723.01                        | \$634.15                          | \$623.38                          | \$561.03                         | \$827.59   | \$762.11   | \$623.42  |
| 44                       | \$870.78                         | \$856.16                         | \$846.24                         | \$808.13                     | \$781.01                       | \$760.49                        | \$744.32                        | \$652.84                          | \$641.76                          | \$577.57                         | \$851.98   | \$784.58   | \$641.80  |
| 45                       | \$900.08                         | \$884.96                         | \$874.71                         | \$835.32                     | \$807.29                       | \$786.08                        | \$769.36                        | \$674.80                          | \$663.35                          | \$597.00                         | \$880.65   | \$810.98   | \$663.39  |
| 46                       | \$934.98                         | \$919.28                         | \$908.64                         | \$867.71                     | \$838.60                       | \$816.56                        | \$799.20                        | \$700.97                          | \$689.08                          | \$620.15                         | \$914.80   | \$842.43   | \$689.12  |
| 47                       | \$974.25                         | \$957.89                         | \$946.80                         | \$904.15                     | \$873.82                       | \$850.86                        | \$832.76                        | \$730.41                          | \$718.02                          | \$646.20                         | \$953.22   | \$877.81   | \$718.06  |
| 48                       | \$1,019.13                       | \$1,002.02                       | \$990.41                         | \$945.80                     | \$914.07                       | \$890.05                        | \$871.13                        | \$764.06                          | \$751.09                          | \$675.96                         | \$997.13   | \$918.24   | \$751.14  |
| 49                       | \$1,063.39                       | \$1,045.53                       | \$1,033.42                       | \$986.88                     | \$953.76                       | \$928.70                        | \$908.95                        | \$797.24                          | \$783.71                          | \$705.32                         | \$1,040.43   | \$958.12   | \$783.75  |
| 50                       | \$1,113.25                       | \$1,094.56                       | \$1,081.88                       | \$1,033.15                   | \$998.49                       | \$972.25                        | \$951.58                        | \$834.62                          | \$820.46                          | \$738.39                         | \$1,089.22   | \$1,003.05   | \$820.51  |
| 51                       | \$1,162.50                       | \$1,142.98                       | \$1,129.74                       | \$1,078.85                   | \$1,042.65                     | \$1,015.26                      | \$993.67                        | \$871.54                          | \$856.75                          | \$771.05                         | \$1,137.40   | \$1,047.42   | \$856.80  |
| 52                       | \$1,216.72                       | \$1,196.29                       | \$1,182.44                       | \$1,129.18                   | \$1,091.29                     | \$1,062.62                      | \$1,040.02                      | \$912.20                          | \$896.72                          | \$807.02                         | \$1,190.46   | \$1,096.28   | \$896.77  |
| 53                       | \$1,271.58                       | \$1,250.22                       | \$1,235.75                       | \$1,180.09                   | \$1,140.49                     | \$1,110.52                      | \$1,086.91                      | \$953.32                          | \$937.14                          | \$843.41                         | \$1,244.12   | \$1,145.70   | \$937.20  |
| 54                       | \$1,330.79                       | \$1,308.45                       | \$1,293.29                       | \$1,235.04                   | \$1,193.60                     | \$1,162.24                      | \$1,137.53                      | \$997.72                          | \$980.79                          | \$882.68                         | \$1,302.06   | \$1,199.05   | \$980.84  |
| 55                       | \$1,390.01                       | \$1,366.67                       | \$1,350.84                       | \$1,290.00                   | \$1,246.71                     | \$1,213.95                      | \$1,188.14                      | \$1,042.11                        | \$1,024.43                        | \$921.96                         | \$1,360.00   | \$1,252.41   | \$1,024.48  |
| 56                       | \$1,454.21                       | \$1,429.79                       | \$1,413.23                       | \$1,349.58                   | \$1,304.30                     | \$1,270.03                      | \$1,243.02                      | \$1,090.25                        | \$1,071.74                        | \$964.54                         | \$1,422.82   | \$1,310.25   | \$1,071.80  |
| 57                       | \$1,519.04                       | \$1,493.53                       | \$1,476.23                       | \$1,409.74                   | \$1,362.44                     | \$1,326.64                      | \$1,298.43                      | \$1,138.85                        | \$1,119.52                        | \$1,007.54                       | \$1,486.24   | \$1,368.66   | \$1,119.58  |
| 58                       | \$1,588.22                       | \$1,561.56                       | \$1,543.47                       | \$1,473.95                   | \$1,424.49                     | \$1,387.07                      | \$1,357.57                      | \$1,190.72                        | \$1,170.51                        | \$1,053.43                       | \$1,553.94   | \$1,431.00   | \$1,170.58  |
| 59                       | \$1,622.51                       | \$1,595.26                       | \$1,576.79                       | \$1,505.77                   | \$1,455.24                     | \$1,417.01                      | \$1,386.88                      | \$1,216.42                        | \$1,195.78                        | \$1,076.17                       | \$1,587.48   | \$1,461.89   | \$1,195.84  |
| 60                       | \$1,691.70                       | \$1,663.29                       | \$1,644.03                       | \$1,569.98                   | \$1,517.30                     | \$1,477.43                      | \$1,446.02                      | \$1,268.29                        | \$1,246.77                        | \$1,122.06                       | \$1,655.17   | \$1,524.23   | \$1,246.84  |
| 61                       | \$1,751.53                       | \$1,722.12                       | \$1,702.18                       | \$1,625.51                   | \$1,570.97                     | \$1,529.69                      | \$1,497.16                      | \$1,313.15                        | \$1,290.87                        | \$1,161.75                       | \$1,713.72   | \$1,578.14   | \$1,290.94  |
| 62                       | \$1,790.80                       | \$1,760.73                       | \$1,740.34                       | \$1,661.95                   | \$1,606.19                     | \$1,563.99                      | \$1,530.73                      | \$1,342.59                        | \$1,319.81                        | \$1,187.80                       | \$1,752.14   | \$1,613.53   | \$1,319.89  |
| 63                       | \$1,840.05                       | \$1,809.15                       | \$1,788.20                       | \$1,707.65                   | \$1,650.36                     | \$1,606.99                      | \$1,572.82                      | \$1,379.51                        | \$1,356.10                        | \$1,220.46                       | \$1,800.32   | \$1,657.89   | \$1,356.18  |
| 64+                      | \$1,869.97                       | \$1,838.57                       | \$1,817.27                       | \$1,735.42                   | \$1,677.19                     | \$1,633.12                      | \$1,598.40                      | \$1,401.94                        | \$1,378.15                        | \$1,240.30                       | \$1,829.60   | \$1,684.85   | \$1,378.23  |

Pending regulatory approval.

Effective October 2023



## Rating Region 6

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$477.11                         | \$471.76                      | \$468.12                       | \$458.29                         | \$407.02                   | \$404.53                     | \$400.20                     | \$393.24                      | \$411.30                                   | \$348.37                        |
| 15      | \$519.52                         | \$513.69                      | \$509.73                       | \$499.02                         | \$443.20                   | \$440.49                     | \$435.78                     | \$428.19                      | \$447.86                                   | \$379.33                        |
| 16      | \$535.74                         | \$529.73                      | \$525.64                       | \$514.60                         | \$457.04                   | \$454.24                     | \$449.38                     | \$441.55                      | \$461.83                                   | \$391.17                        |
| 17      | \$551.95                         | \$545.76                      | \$541.55                       | \$530.17                         | \$470.87                   | \$467.99                     | \$462.98                     | \$454.92                      | \$475.81                                   | \$403.01                        |
| 18      | \$569.42                         | \$563.03                      | \$558.69                       | \$546.95                         | \$485.77                   | \$482.79                     | \$477.63                     | \$469.31                      | \$490.87                                   | \$415.76                        |
| 19      | \$586.88                         | \$580.29                      | \$575.82                       | \$563.72                         | \$500.67                   | \$497.60                     | \$492.28                     | \$483.71                      | \$505.92                                   | \$428.51                        |
| 20      | \$604.97                         | \$598.18                      | \$593.57                       | \$581.10                         | \$516.10                   | \$512.93                     | \$507.45                     | \$498.61                      | \$521.51                                   | \$441.72                        |
| 21      | \$623.68                         | \$616.68                      | \$611.93                       | \$599.07                         | \$532.06                   | \$528.80                     | \$523.14                     | \$514.03                      | \$537.64                                   | \$455.38                        |
| 22      | \$623.68                         | \$616.68                      | \$611.93                       | \$599.07                         | \$532.06                   | \$528.80                     | \$523.14                     | \$514.03                      | \$537.64                                   | \$455.38                        |
| 23      | \$623.68                         | \$616.68                      | \$611.93                       | \$599.07                         | \$532.06                   | \$528.80                     | \$523.14                     | \$514.03                      | \$537.64                                   | \$455.38                        |
| 24      | \$623.68                         | \$616.68                      | \$611.93                       | \$599.07                         | \$532.06                   | \$528.80                     | \$523.14                     | \$514.03                      | \$537.64                                   | \$455.38                        |
| 25      | \$626.17                         | \$619.15                      | \$614.37                       | \$601.46                         | \$534.19                   | \$530.91                     | \$525.23                     | \$516.09                      | \$539.79                                   | \$457.20                        |
| 26      | \$638.65                         | \$631.48                      | \$626.61                       | \$613.44                         | \$544.83                   | \$541.49                     | \$535.70                     | \$526.37                      | \$550.54                                   | \$466.31                        |
| 27      | \$653.61                         | \$646.28                      | \$641.30                       | \$627.82                         | \$557.60                   | \$554.18                     | \$548.25                     | \$538.71                      | \$563.45                                   | \$477.24                        |
| 28      | \$677.94                         | \$670.33                      | \$665.16                       | \$651.19                         | \$578.35                   | \$574.80                     | \$568.65                     | \$558.75                      | \$584.42                                   | \$495.00                        |
| 29      | \$697.89                         | \$690.06                      | \$684.74                       | \$670.36                         | \$595.37                   | \$591.73                     | \$585.39                     | \$575.20                      | \$601.62                                   | \$509.57                        |
| 30      | \$707.87                         | \$699.93                      | \$694.54                       | \$679.94                         | \$603.89                   | \$600.19                     | \$593.77                     | \$583.43                      | \$610.22                                   | \$516.86                        |
| 31      | \$722.84                         | \$714.73                      | \$709.22                       | \$694.32                         | \$616.65                   | \$612.88                     | \$606.32                     | \$595.76                      | \$623.13                                   | \$527.79                        |
| 32      | \$737.81                         | \$729.53                      | \$723.91                       | \$708.70                         | \$629.42                   | \$625.57                     | \$618.88                     | \$608.10                      | \$636.03                                   | \$538.72                        |
| 33      | \$747.17                         | \$738.78                      | \$733.09                       | \$717.68                         | \$637.41                   | \$633.50                     | \$626.72                     | \$615.81                      | \$644.09                                   | \$545.55                        |
| 34      | \$757.14                         | \$748.65                      | \$742.88                       | \$727.27                         | \$645.92                   | \$641.96                     | \$635.09                     | \$624.04                      | \$652.70                                   | \$552.83                        |
| 35      | \$762.13                         | \$753.58                      | \$747.77                       | \$732.06                         | \$650.17                   | \$646.19                     | \$639.28                     | \$628.15                      | \$657.00                                   | \$556.48                        |
| 36      | \$767.12                         | \$758.51                      | \$752.67                       | \$736.85                         | \$654.43                   | \$650.42                     | \$643.46                     | \$632.26                      | \$661.30                                   | \$560.12                        |
| 37      | \$772.11                         | \$763.45                      | \$757.56                       | \$741.65                         | \$658.69                   | \$654.65                     | \$647.65                     | \$636.37                      | \$665.60                                   | \$563.76                        |
| 38      | \$777.10                         | \$768.38                      | \$762.46                       | \$746.44                         | \$662.94                   | \$658.88                     | \$651.83                     | \$640.49                      | \$669.90                                   | \$567.40                        |
| 39      | \$787.08                         | \$778.25                      | \$772.25                       | \$756.02                         | \$671.46                   | \$667.34                     | \$660.20                     | \$648.71                      | \$678.50                                   | \$574.69                        |
| 40      | \$797.06                         | \$788.12                      | \$782.04                       | \$765.61                         | \$679.97                   | \$675.80                     | \$668.57                     | \$656.93                      | \$687.11                                   | \$581.98                        |
| 41      | \$812.03                         | \$802.92                      | \$796.73                       | \$779.99                         | \$692.74                   | \$688.50                     | \$681.13                     | \$669.27                      | \$700.01                                   | \$592.91                        |
| 42      | \$826.37                         | \$817.10                      | \$810.80                       | \$793.76                         | \$704.98                   | \$700.66                     | \$693.16                     | \$681.09                      | \$712.37                                   | \$603.38                        |
| 43      | \$846.33                         | \$836.83                      | \$830.38                       | \$812.93                         | \$722.00                   | \$717.58                     | \$709.90                     | \$697.54                      | \$729.58                                   | \$617.95                        |
| 44      | \$871.28                         | \$861.50                      | \$854.86                       | \$836.90                         | \$743.28                   | \$738.73                     | \$730.83                     | \$718.10                      | \$751.09                                   | \$636.17                        |
| 45      | \$900.59                         | \$890.48                      | \$883.62                       | \$865.05                         | \$768.29                   | \$763.58                     | \$755.42                     | \$742.26                      | \$776.35                                   | \$657.57                        |
| 46      | \$935.52                         | \$925.02                      | \$917.89                       | \$898.60                         | \$798.09                   | \$793.20                     | \$784.71                     | \$771.05                      | \$806.46                                   | \$683.07                        |
| 47      | \$974.81                         | \$963.87                      | \$956.44                       | \$936.34                         | \$831.61                   | \$826.51                     | \$817.67                     | \$803.43                      | \$840.33                                   | \$711.76                        |
| 48      | \$1,019.71                       | \$1,008.27                    | \$1,000.50                     | \$979.47                         | \$869.91                   | \$864.59                     | \$855.34                     | \$840.44                      | \$879.04                                   | \$744.55                        |
| 49      | \$1,063.99                       | \$1,052.05                    | \$1,043.95                     | \$1,022.01                       | \$907.69                   | \$902.13                     | \$892.48                     | \$876.94                      | \$917.22                                   | \$776.88                        |
| 50      | \$1,113.89                       | \$1,101.39                    | \$1,092.90                     | \$1,069.93                       | \$950.26                   | \$944.43                     | \$934.33                     | \$918.06                      | \$960.23                                   | \$813.31                        |
| 51      | \$1,163.16                       | \$1,150.11                    | \$1,141.24                     | \$1,117.26                       | \$992.29                   | \$986.21                     | \$975.66                     | \$958.67                      | \$1,002.70                                 | \$849.29                        |
| 52      | \$1,217.42                       | \$1,203.76                    | \$1,194.48                     | \$1,169.38                       | \$1,038.58                 | \$1,032.21                   | \$1,021.17                   | \$1,003.39                    | \$1,049.48                                 | \$888.90                        |
| 53      | \$1,272.30                       | \$1,258.02                    | \$1,248.33                     | \$1,222.10                       | \$1,085.40                 | \$1,078.75                   | \$1,067.21                   | \$1,048.63                    | \$1,096.79                                 | \$928.98                        |
| 54      | \$1,331.55                       | \$1,316.61                    | \$1,306.46                     | \$1,279.01                       | \$1,135.94                 | \$1,128.98                   | \$1,116.91                   | \$1,097.46                    | \$1,147.86                                 | \$972.24                        |
| 55      | \$1,390.80                       | \$1,375.19                    | \$1,364.59                     | \$1,335.92                       | \$1,186.49                 | \$1,179.22                   | \$1,166.60                   | \$1,146.29                    | \$1,198.94                                 | \$1,015.50                      |
| 56      | \$1,455.04                       | \$1,438.71                    | \$1,427.62                     | \$1,397.62                       | \$1,241.29                 | \$1,233.69                   | \$1,220.49                   | \$1,199.24                    | \$1,254.32                                 | \$1,062.40                      |
| 57      | \$1,519.90                       | \$1,502.85                    | \$1,491.26                     | \$1,459.93                       | \$1,296.62                 | \$1,288.68                   | \$1,274.90                   | \$1,252.70                    | \$1,310.23                                 | \$1,109.76                      |
| 58      | \$1,589.13                       | \$1,571.30                    | \$1,559.19                     | \$1,526.42                       | \$1,355.68                 | \$1,347.38                   | \$1,332.96                   | \$1,309.76                    | \$1,369.91                                 | \$1,160.31                      |
| 59      | \$1,623.43                       | \$1,605.21                    | \$1,592.84                     | \$1,559.37                       | \$1,384.95                 | \$1,376.46                   | \$1,361.74                   | \$1,338.03                    | \$1,399.48                                 | \$1,185.36                      |
| 60      | \$1,692.66                       | \$1,673.67                    | \$1,660.77                     | \$1,625.87                       | \$1,444.00                 | \$1,435.16                   | \$1,419.81                   | \$1,395.09                    | \$1,459.16                                 | \$1,235.90                      |
| 61      | \$1,752.53                       | \$1,732.87                    | \$1,719.51                     | \$1,683.38                       | \$1,495.08                 | \$1,485.92                   | \$1,470.03                   | \$1,444.43                    | \$1,510.77                                 | \$1,279.62                      |
| 62      | \$1,791.82                       | \$1,771.72                    | \$1,758.06                     | \$1,721.12                       | \$1,528.60                 | \$1,519.24                   | \$1,502.98                   | \$1,476.82                    | \$1,544.64                                 | \$1,308.31                      |
| 63      | \$1,841.09                       | \$1,820.44                    | \$1,806.40                     | \$1,768.45                       | \$1,570.63                 | \$1,561.01                   | \$1,544.31                   | \$1,517.43                    | \$1,587.12                                 | \$1,344.28                      |
| 64+     | \$1,871.03                       | \$1,850.04                    | \$1,835.78                     | \$1,797.20                       | \$1,596.17                 | \$1,586.39                   | \$1,569.42                   | \$1,542.10                    | \$1,612.92                                 | \$1,366.14                      |

Pending regulatory approval.

## Rating Region 6

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$345.93                           | \$340.63                           | \$306.80                           | \$319.11                           | \$307.48                           | \$301.44                           | \$295.79                           | \$317.07   |
| 15      | \$376.68                           | \$370.91                           | \$334.07                           | \$347.48                           | \$334.81                           | \$328.24                           | \$322.08                           | \$345.25   |
| 16      | \$388.44                           | \$382.49                           | \$344.50                           | \$358.32                           | \$345.26                           | \$338.48                           | \$332.13                           | \$356.03   |
| 17      | \$400.19                           | \$394.06                           | \$354.93                           | \$369.17                           | \$355.71                           | \$348.73                           | \$342.19                           | \$366.80   |
| 18      | \$412.85                           | \$406.53                           | \$366.16                           | \$380.85                           | \$366.97                           | \$359.76                           | \$353.01                           | \$378.41   |
| 19      | \$425.52                           | \$419.00                           | \$377.39                           | \$392.53                           | \$378.22                           | \$370.79                           | \$363.84                           | \$390.01   |
| 20      | \$438.63                           | \$431.91                           | \$389.02                           | \$404.62                           | \$389.88                           | \$382.22                           | \$375.05                           | \$402.03   |
| 21      | \$452.20                           | \$445.27                           | \$401.05                           | \$417.14                           | \$401.94                           | \$394.04                           | \$386.65                           | \$414.47   |
| 22      | \$452.20                           | \$445.27                           | \$401.05                           | \$417.14                           | \$401.94                           | \$394.04                           | \$386.65                           | \$414.47   |
| 23      | \$452.20                           | \$445.27                           | \$401.05                           | \$417.14                           | \$401.94                           | \$394.04                           | \$386.65                           | \$414.47   |
| 24      | \$452.20                           | \$445.27                           | \$401.05                           | \$417.14                           | \$401.94                           | \$394.04                           | \$386.65                           | \$414.47   |
| 25      | \$454.00                           | \$447.05                           | \$402.65                           | \$418.81                           | \$403.55                           | \$395.62                           | \$388.20                           | \$416.12   |
| 26      | \$463.05                           | \$455.95                           | \$410.67                           | \$427.15                           | \$411.58                           | \$403.50                           | \$395.93                           | \$424.41   |
| 27      | \$473.90                           | \$466.64                           | \$420.30                           | \$437.16                           | \$421.23                           | \$412.96                           | \$405.21                           | \$434.36   |
| 28      | \$491.54                           | \$484.01                           | \$435.94                           | \$453.43                           | \$436.91                           | \$428.32                           | \$420.29                           | \$450.52   |
| 29      | \$506.01                           | \$498.25                           | \$448.77                           | \$466.78                           | \$449.77                           | \$440.93                           | \$432.66                           | \$463.79   |
| 30      | \$513.24                           | \$505.38                           | \$455.19                           | \$473.45                           | \$456.20                           | \$447.24                           | \$438.85                           | \$470.42   |
| 31      | \$524.09                           | \$516.07                           | \$464.81                           | \$483.46                           | \$465.85                           | \$456.69                           | \$448.13                           | \$480.37   |
| 32      | \$534.95                           | \$526.75                           | \$474.44                           | \$493.47                           | \$475.49                           | \$466.15                           | \$457.41                           | \$490.31   |
| 33      | \$541.73                           | \$533.43                           | \$480.46                           | \$499.73                           | \$481.52                           | \$472.06                           | \$463.21                           | \$496.53   |
| 34      | \$548.97                           | \$540.56                           | \$486.87                           | \$506.40                           | \$487.95                           | \$478.37                           | \$469.39                           | \$503.16   |
| 35      | \$552.58                           | \$544.12                           | \$490.08                           | \$509.74                           | \$491.17                           | \$481.52                           | \$472.49                           | \$506.48   |
| 36      | \$556.20                           | \$547.68                           | \$493.29                           | \$513.08                           | \$494.38                           | \$484.67                           | \$475.58                           | \$509.79   |
| 37      | \$559.82                           | \$551.24                           | \$496.50                           | \$516.42                           | \$497.60                           | \$487.82                           | \$478.67                           | \$513.11   |
| 38      | \$563.44                           | \$554.80                           | \$499.71                           | \$519.75                           | \$500.81                           | \$490.98                           | \$481.77                           | \$516.42   |
| 39      | \$570.67                           | \$561.93                           | \$506.12                           | \$526.43                           | \$507.25                           | \$497.28                           | \$487.95                           | \$523.06   |
| 40      | \$577.91                           | \$569.05                           | \$512.54                           | \$533.10                           | \$513.68                           | \$503.58                           | \$494.14                           | \$529.69   |
| 41      | \$588.76                           | \$579.74                           | \$522.16                           | \$543.11                           | \$523.32                           | \$513.04                           | \$503.42                           | \$539.63   |
| 42      | \$599.16                           | \$589.98                           | \$531.39                           | \$552.71                           | \$532.57                           | \$522.10                           | \$512.31                           | \$549.17   |
| 43      | \$613.63                           | \$604.23                           | \$544.22                           | \$566.06                           | \$545.43                           | \$534.71                           | \$524.69                           | \$562.43   |
| 44      | \$631.72                           | \$622.04                           | \$560.26                           | \$582.74                           | \$561.51                           | \$550.48                           | \$540.15                           | \$579.01   |
| 45      | \$652.97                           | \$642.97                           | \$579.11                           | \$602.35                           | \$580.40                           | \$569.00                           | \$558.32                           | \$598.49   |
| 46      | \$678.29                           | \$667.90                           | \$601.57                           | \$625.71                           | \$602.91                           | \$591.06                           | \$579.98                           | \$621.70   |
| 47      | \$706.78                           | \$695.95                           | \$626.84                           | \$651.99                           | \$628.23                           | \$615.89                           | \$604.34                           | \$647.81   |
| 48      | \$739.34                           | \$728.01                           | \$655.71                           | \$682.02                           | \$657.17                           | \$644.26                           | \$632.17                           | \$677.65   |
| 49      | \$771.45                           | \$759.63                           | \$684.19                           | \$711.64                           | \$685.71                           | \$672.23                           | \$659.63                           | \$707.08   |
| 50      | \$807.62                           | \$795.25                           | \$716.27                           | \$745.01                           | \$717.86                           | \$703.76                           | \$690.56                           | \$740.23   |
| 51      | \$843.34                           | \$830.42                           | \$747.95                           | \$777.96                           | \$749.61                           | \$734.89                           | \$721.10                           | \$772.98   |
| 52      | \$882.69                           | \$869.16                           | \$782.85                           | \$814.25                           | \$784.58                           | \$769.17                           | \$754.74                           | \$809.04   |
| 53      | \$922.48                           | \$908.35                           | \$818.14                           | \$850.96                           | \$819.95                           | \$803.84                           | \$788.77                           | \$845.51   |
| 54      | \$965.44                           | \$950.65                           | \$856.24                           | \$890.59                           | \$858.14                           | \$841.28                           | \$825.50                           | \$884.88   |
| 55      | \$1,008.40                         | \$992.95                           | \$894.34                           | \$930.22                           | \$896.32                           | \$878.71                           | \$862.23                           | \$924.26   |
| 56      | \$1,054.97                         | \$1,038.81                         | \$935.65                           | \$973.18                           | \$937.72                           | \$919.30                           | \$902.06                           | \$966.95   |
| 57      | \$1,102.00                         | \$1,085.12                         | \$977.35                           | \$1,016.56                         | \$979.52                           | \$960.28                           | \$942.27                           | \$1,010.05   |
| 58      | \$1,152.19                         | \$1,134.54                         | \$1,021.87                         | \$1,062.87                         | \$1,024.14                         | \$1,004.02                         | \$985.19                           | \$1,056.06   |
| 59      | \$1,177.06                         | \$1,159.03                         | \$1,043.93                         | \$1,085.81                         | \$1,046.24                         | \$1,025.69                         | \$1,006.45                         | \$1,078.85   |
| 60      | \$1,227.26                         | \$1,208.46                         | \$1,088.44                         | \$1,132.11                         | \$1,090.86                         | \$1,069.43                         | \$1,049.37                         | \$1,124.86   |
| 61      | \$1,270.67                         | \$1,251.20                         | \$1,126.95                         | \$1,172.16                         | \$1,129.44                         | \$1,107.26                         | \$1,086.49                         | \$1,164.65   |
| 62      | \$1,299.16                         | \$1,279.25                         | \$1,152.21                         | \$1,198.44                         | \$1,154.77                         | \$1,132.08                         | \$1,110.85                         | \$1,190.76   |
| 63      | \$1,334.88                         | \$1,314.43                         | \$1,183.89                         | \$1,231.39                         | \$1,186.52                         | \$1,163.21                         | \$1,141.39                         | \$1,223.50   |
| 64+     | \$1,356.59                         | \$1,335.80                         | \$1,203.14                         | \$1,251.41                         | \$1,205.81                         | \$1,182.12                         | \$1,159.95                         | \$1,243.40   |

Pending regulatory approval.

Effective October 2023

## Rating Region 6

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$403.31  | \$346.98                                    | \$332.17  | \$311.32                                    | \$309.34                                |
| 15      | \$439.16  | \$377.82                                    | \$361.69  | \$338.99                                    | \$336.84                                |
| 16      | \$452.87  | \$389.61                                    | \$372.98  | \$349.57                                    | \$347.35                                |
| 17      | \$466.58  | \$401.41                                    | \$384.27  | \$360.15                                    | \$357.87                                |
| 18      | \$481.34  | \$414.11                                    | \$396.43  | \$371.55                                    | \$369.19                                |
| 19      | \$496.10  | \$426.81                                    | \$408.59  | \$382.94                                    | \$380.51                                |
| 20      | \$511.39  | \$439.96                                    | \$421.18  | \$394.75                                    | \$392.24                                |
| 21      | \$527.20  | \$453.57                                    | \$434.20  | \$406.95                                    | \$404.37                                |
| 22      | \$527.20  | \$453.57                                    | \$434.20  | \$406.95                                    | \$404.37                                |
| 23      | \$527.20  | \$453.57                                    | \$434.20  | \$406.95                                    | \$404.37                                |
| 24      | \$527.20  | \$453.57                                    | \$434.20  | \$406.95                                    | \$404.37                                |
| 25      | \$529.31  | \$455.38                                    | \$435.94  | \$408.58                                    | \$405.99                                |
| 26      | \$539.86  | \$464.45                                    | \$444.63  | \$416.72                                    | \$414.07                                |
| 27      | \$552.51  | \$475.34                                    | \$455.05  | \$426.49                                    | \$423.78                                |
| 28      | \$573.07  | \$493.03                                    | \$471.98  | \$442.36                                    | \$439.55                                |
| 29      | \$589.94  | \$507.54                                    | \$485.88  | \$455.38                                    | \$452.49                                |
| 30      | \$598.38  | \$514.80                                    | \$492.82  | \$461.89                                    | \$458.96                                |
| 31      | \$611.03  | \$525.69                                    | \$503.24  | \$471.66                                    | \$468.66                                |
| 32      | \$623.68  | \$536.57                                    | \$513.66  | \$481.43                                    | \$478.37                                |
| 33      | \$631.59  | \$543.37                                    | \$520.18  | \$487.53                                    | \$484.43                                |
| 34      | \$640.03  | \$550.63                                    | \$527.12  | \$494.04                                    | \$490.90                                |
| 35      | \$644.24  | \$554.26                                    | \$530.60  | \$497.30                                    | \$494.14                                |
| 36      | \$648.46  | \$557.89                                    | \$534.07  | \$500.55                                    | \$497.37                                |
| 37      | \$652.68  | \$561.52                                    | \$537.55  | \$503.81                                    | \$500.61                                |
| 38      | \$656.90  | \$565.15                                    | \$541.02  | \$507.06                                    | \$503.84                                |
| 39      | \$665.33  | \$572.40                                    | \$547.97  | \$513.58                                    | \$510.31                                |
| 40      | \$673.77  | \$579.66                                    | \$554.91  | \$520.09                                    | \$516.78                                |
| 41      | \$686.42  | \$590.55                                    | \$565.33  | \$529.85                                    | \$526.49                                |
| 42      | \$698.55  | \$600.98                                    | \$575.32  | \$539.21                                    | \$535.79                                |
| 43      | \$715.42  | \$615.49                                    | \$589.22  | \$552.24                                    | \$548.73                                |
| 44      | \$736.50  | \$633.63                                    | \$606.58  | \$568.51                                    | \$564.90                                |
| 45      | \$761.28  | \$654.95                                    | \$626.99  | \$587.64                                    | \$583.91                                |
| 46      | \$790.81  | \$680.35                                    | \$651.31  | \$610.43                                    | \$606.55                                |
| 47      | \$824.02  | \$708.93                                    | \$678.66  | \$636.07                                    | \$632.03                                |
| 48      | \$861.98  | \$741.58                                    | \$709.92  | \$665.37                                    | \$661.14                                |
| 49      | \$899.41  | \$773.79                                    | \$740.75  | \$694.26                                    | \$689.85                                |
| 50      | \$941.59  | \$810.07                                    | \$775.49  | \$726.82                                    | \$722.20                                |
| 51      | \$983.24  | \$845.90                                    | \$809.79  | \$758.97                                    | \$754.15                                |
| 52      | \$1,029.10  | \$885.36                                    | \$847.57  | \$794.37                                    | \$789.33                                |
| 53      | \$1,075.50  | \$925.28                                    | \$885.78  | \$830.19                                    | \$824.91                                |
| 54      | \$1,125.58  | \$968.37                                    | \$927.03  | \$868.85                                    | \$863.33                                |
| 55      | \$1,175.66  | \$1,011.46                                  | \$968.28  | \$907.51                                    | \$901.74                                |
| 56      | \$1,229.97  | \$1,058.17                                  | \$1,013.00  | \$949.42                                    | \$943.39                                |
| 57      | \$1,284.80  | \$1,105.35                                  | \$1,058.16  | \$991.75                                    | \$985.45                                |
| 58      | \$1,343.32  | \$1,155.69                                  | \$1,106.35  | \$1,036.92                                  | \$1,030.33                              |
| 59      | \$1,372.31  | \$1,180.64                                  | \$1,130.24  | \$1,059.30                                  | \$1,052.57                              |
| 60      | \$1,430.83  | \$1,230.98                                  | \$1,178.43  | \$1,104.47                                  | \$1,097.46                              |
| 61      | \$1,481.44  | \$1,274.53                                  | \$1,220.12  | \$1,143.54                                  | \$1,136.28                              |
| 62      | \$1,514.66  | \$1,303.10                                  | \$1,247.47  | \$1,169.18                                  | \$1,161.75                              |
| 63      | \$1,556.31  | \$1,338.93                                  | \$1,281.77  | \$1,201.33                                  | \$1,193.70                              |
| 64+     | \$1,581.61  | \$1,360.70                                  | \$1,302.61  | \$1,220.86                                  | \$1,213.11                              |

Pending regulatory approval.

## Rating Region 6

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$537.04                          | \$530.70                       | \$527.15                        | \$515.96                          | \$457.74                    | \$454.86                      | \$450.02                      |
| 15      | \$584.78                          | \$577.88                       | \$574.01                        | \$561.82                          | \$498.43                    | \$495.29                      | \$490.02                      |
| 16      | \$603.03                          | \$595.92                       | \$591.93                        | \$579.36                          | \$513.98                    | \$510.75                      | \$505.31                      |
| 17      | \$621.29                          | \$613.95                       | \$609.85                        | \$596.90                          | \$529.54                    | \$526.21                      | \$520.61                      |
| 18      | \$640.94                          | \$633.38                       | \$629.14                        | \$615.78                          | \$546.29                    | \$542.85                      | \$537.08                      |
| 19      | \$660.60                          | \$652.80                       | \$648.43                        | \$634.66                          | \$563.05                    | \$559.50                      | \$553.55                      |
| 20      | \$680.96                          | \$672.92                       | \$668.42                        | \$654.22                          | \$580.40                    | \$576.74                      | \$570.61                      |
| 21      | \$702.02                          | \$693.73                       | \$689.09                        | \$674.46                          | \$598.35                    | \$594.58                      | \$588.26                      |
| 22      | \$702.02                          | \$693.73                       | \$689.09                        | \$674.46                          | \$598.35                    | \$594.58                      | \$588.26                      |
| 23      | \$702.02                          | \$693.73                       | \$689.09                        | \$674.46                          | \$598.35                    | \$594.58                      | \$588.26                      |
| 24      | \$702.02                          | \$693.73                       | \$689.09                        | \$674.46                          | \$598.35                    | \$594.58                      | \$588.26                      |
| 25      | \$704.83                          | \$696.51                       | \$691.85                        | \$677.16                          | \$600.74                    | \$596.96                      | \$590.61                      |
| 26      | \$718.87                          | \$710.38                       | \$705.63                        | \$690.64                          | \$612.71                    | \$608.85                      | \$602.37                      |
| 27      | \$735.71                          | \$727.03                       | \$722.17                        | \$706.83                          | \$627.07                    | \$623.12                      | \$616.49                      |
| 28      | \$763.09                          | \$754.09                       | \$749.04                        | \$733.14                          | \$650.41                    | \$646.31                      | \$639.43                      |
| 29      | \$785.56                          | \$776.29                       | \$771.09                        | \$754.72                          | \$669.55                    | \$665.34                      | \$658.26                      |
| 30      | \$796.79                          | \$787.39                       | \$782.12                        | \$765.51                          | \$679.13                    | \$674.85                      | \$667.67                      |
| 31      | \$813.64                          | \$804.04                       | \$798.66                        | \$781.70                          | \$693.49                    | \$689.12                      | \$681.79                      |
| 32      | \$830.49                          | \$820.68                       | \$815.19                        | \$797.88                          | \$707.85                    | \$703.39                      | \$695.91                      |
| 33      | \$841.02                          | \$831.09                       | \$825.53                        | \$808.00                          | \$716.82                    | \$712.31                      | \$704.73                      |
| 34      | \$852.25                          | \$842.19                       | \$836.56                        | \$818.79                          | \$726.40                    | \$721.82                      | \$714.14                      |
| 35      | \$857.87                          | \$847.74                       | \$842.07                        | \$824.19                          | \$731.18                    | \$726.58                      | \$718.85                      |
| 36      | \$863.48                          | \$853.29                       | \$847.58                        | \$829.58                          | \$735.97                    | \$731.34                      | \$723.55                      |
| 37      | \$869.10                          | \$858.84                       | \$853.09                        | \$834.98                          | \$740.76                    | \$736.09                      | \$728.26                      |
| 38      | \$874.71                          | \$864.39                       | \$858.61                        | \$840.37                          | \$745.54                    | \$740.85                      | \$732.97                      |
| 39      | \$885.95                          | \$875.49                       | \$869.63                        | \$851.17                          | \$755.12                    | \$750.36                      | \$742.38                      |
| 40      | \$897.18                          | \$886.59                       | \$880.66                        | \$861.96                          | \$764.69                    | \$759.88                      | \$751.79                      |
| 41      | \$914.03                          | \$903.24                       | \$897.20                        | \$878.14                          | \$779.05                    | \$774.15                      | \$765.91                      |
| 42      | \$930.17                          | \$919.19                       | \$913.05                        | \$893.66                          | \$792.81                    | \$787.82                      | \$779.44                      |
| 43      | \$952.64                          | \$941.39                       | \$935.10                        | \$915.24                          | \$811.96                    | \$806.85                      | \$798.26                      |
| 44      | \$980.72                          | \$969.14                       | \$962.66                        | \$942.22                          | \$835.89                    | \$830.63                      | \$821.79                      |
| 45      | \$1,013.71                        | \$1,001.75                     | \$995.05                        | \$973.92                          | \$864.02                    | \$858.58                      | \$849.44                      |
| 46      | \$1,053.03                        | \$1,040.60                     | \$1,033.64                      | \$1,011.69                        | \$897.52                    | \$891.87                      | \$882.38                      |
| 47      | \$1,097.25                        | \$1,084.30                     | \$1,077.05                      | \$1,054.18                        | \$935.22                    | \$929.33                      | \$919.44                      |
| 48      | \$1,147.80                        | \$1,134.25                     | \$1,126.66                      | \$1,102.74                        | \$978.30                    | \$972.14                      | \$961.80                      |
| 49      | \$1,197.64                        | \$1,183.51                     | \$1,175.59                      | \$1,150.63                        | \$1,020.78                  | \$1,014.36                    | \$1,003.56                    |
| 50      | \$1,253.80                        | \$1,239.01                     | \$1,230.72                      | \$1,204.58                        | \$1,068.65                  | \$1,061.92                    | \$1,050.62                    |
| 51      | \$1,309.26                        | \$1,293.81                     | \$1,285.15                      | \$1,257.86                        | \$1,115.92                  | \$1,108.90                    | \$1,097.10                    |
| 52      | \$1,370.34                        | \$1,354.16                     | \$1,345.11                      | \$1,316.54                        | \$1,167.98                  | \$1,160.62                    | \$1,148.28                    |
| 53      | \$1,432.12                        | \$1,415.21                     | \$1,405.75                      | \$1,375.89                        | \$1,220.63                  | \$1,212.95                    | \$1,200.04                    |
| 54      | \$1,498.81                        | \$1,481.12                     | \$1,471.21                      | \$1,439.97                        | \$1,277.48                  | \$1,269.43                    | \$1,255.93                    |
| 55      | \$1,565.50                        | \$1,547.02                     | \$1,536.67                      | \$1,504.04                        | \$1,334.32                  | \$1,325.92                    | \$1,311.81                    |
| 56      | \$1,637.81                        | \$1,618.48                     | \$1,607.65                      | \$1,573.51                        | \$1,395.95                  | \$1,387.16                    | \$1,372.40                    |
| 57      | \$1,710.82                        | \$1,690.62                     | \$1,679.31                      | \$1,643.65                        | \$1,458.18                  | \$1,449.00                    | \$1,433.58                    |
| 58      | \$1,788.74                        | \$1,767.63                     | \$1,755.80                      | \$1,718.52                        | \$1,524.60                  | \$1,515.00                    | \$1,498.88                    |
| 59      | \$1,827.35                        | \$1,805.78                     | \$1,793.70                      | \$1,755.61                        | \$1,557.50                  | \$1,547.70                    | \$1,531.23                    |
| 60      | \$1,905.28                        | \$1,882.79                     | \$1,870.19                      | \$1,830.48                        | \$1,623.92                  | \$1,613.70                    | \$1,596.53                    |
| 61      | \$1,972.67                        | \$1,949.39                     | \$1,936.35                      | \$1,895.23                        | \$1,681.36                  | \$1,670.78                    | \$1,653.00                    |
| 62      | \$2,016.90                        | \$1,993.09                     | \$1,979.76                      | \$1,937.72                        | \$1,719.06                  | \$1,708.23                    | \$1,690.06                    |
| 63      | \$2,072.36                        | \$2,047.90                     | \$2,034.20                      | \$1,991.00                        | \$1,766.33                  | \$1,755.21                    | \$1,736.53                    |
| 64+     | \$2,106.05                        | \$2,081.20                     | \$2,067.27                      | \$2,023.37                        | \$1,795.05                  | \$1,783.75                    | \$1,764.77                    |

Pending regulatory approval.

Effective October 2023

## Rating Region 6

### Off-Exchange 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 | \$442.10                       | \$391.08                         | \$388.34                         | \$382.28                         | \$343.35                         | \$357.86                         | \$344.69                         | \$337.40                         | \$330.87                         |
| 15      | \$481.39                       | \$425.84                         | \$422.86                         | \$416.26                         | \$373.87                         | \$389.67                         | \$375.33                         | \$367.39                         | \$360.28                         |
| 16      | \$496.42                       | \$439.14                         | \$436.06                         | \$429.25                         | \$385.54                         | \$401.83                         | \$387.04                         | \$378.86                         | \$371.52                         |
| 17      | \$511.44                       | \$452.43                         | \$449.26                         | \$442.24                         | \$397.21                         | \$413.99                         | \$398.75                         | \$390.33                         | \$382.77                         |
| 18      | \$527.63                       | \$466.74                         | \$463.47                         | \$456.24                         | \$409.78                         | \$427.09                         | \$411.37                         | \$402.67                         | \$394.88                         |
| 19      | \$543.81                       | \$481.06                         | \$477.68                         | \$470.23                         | \$422.35                         | \$440.19                         | \$423.99                         | \$415.02                         | \$406.99                         |
| 20      | \$560.57                       | \$495.88                         | \$492.41                         | \$484.72                         | \$435.36                         | \$453.75                         | \$437.05                         | \$427.81                         | \$419.53                         |
| 21      | \$577.90                       | \$511.22                         | \$507.63                         | \$499.71                         | \$448.83                         | \$467.79                         | \$450.57                         | \$441.05                         | \$432.51                         |
| 22      | \$577.90                       | \$511.22                         | \$507.63                         | \$499.71                         | \$448.83                         | \$467.79                         | \$450.57                         | \$441.05                         | \$432.51                         |
| 23      | \$577.90                       | \$511.22                         | \$507.63                         | \$499.71                         | \$448.83                         | \$467.79                         | \$450.57                         | \$441.05                         | \$432.51                         |
| 24      | \$577.90                       | \$511.22                         | \$507.63                         | \$499.71                         | \$448.83                         | \$467.79                         | \$450.57                         | \$441.05                         | \$432.51                         |
| 25      | \$580.22                       | \$513.26                         | \$509.66                         | \$501.71                         | \$450.62                         | \$469.66                         | \$452.37                         | \$442.81                         | \$434.24                         |
| 26      | \$591.77                       | \$523.49                         | \$519.82                         | \$511.70                         | \$459.60                         | \$479.01                         | \$461.38                         | \$451.63                         | \$442.89                         |
| 27      | \$605.64                       | \$535.76                         | \$532.00                         | \$523.70                         | \$470.37                         | \$490.24                         | \$472.20                         | \$462.22                         | \$453.27                         |
| 28      | \$628.18                       | \$555.69                         | \$551.80                         | \$543.19                         | \$487.87                         | \$508.49                         | \$489.77                         | \$479.42                         | \$470.14                         |
| 29      | \$646.67                       | \$572.05                         | \$568.04                         | \$559.18                         | \$502.24                         | \$523.45                         | \$504.19                         | \$493.53                         | \$483.98                         |
| 30      | \$655.92                       | \$580.23                         | \$576.16                         | \$567.17                         | \$509.42                         | \$530.94                         | \$511.40                         | \$500.59                         | \$490.90                         |
| 31      | \$669.79                       | \$592.50                         | \$588.35                         | \$579.16                         | \$520.19                         | \$542.17                         | \$522.21                         | \$511.17                         | \$501.28                         |
| 32      | \$683.66                       | \$604.77                         | \$600.53                         | \$591.16                         | \$530.96                         | \$553.39                         | \$533.02                         | \$521.76                         | \$511.66                         |
| 33      | \$692.33                       | \$612.44                         | \$608.15                         | \$598.65                         | \$537.69                         | \$560.41                         | \$539.78                         | \$528.37                         | \$518.15                         |
| 34      | \$701.57                       | \$620.62                         | \$616.27                         | \$606.65                         | \$544.88                         | \$567.89                         | \$546.99                         | \$535.43                         | \$525.07                         |
| 35      | \$706.20                       | \$624.71                         | \$620.33                         | \$610.65                         | \$548.47                         | \$571.64                         | \$550.60                         | \$538.96                         | \$528.53                         |
| 36      | \$710.82                       | \$628.80                         | \$624.39                         | \$614.64                         | \$552.06                         | \$575.38                         | \$554.20                         | \$542.49                         | \$531.99                         |
| 37      | \$715.44                       | \$632.89                         | \$628.45                         | \$618.64                         | \$555.65                         | \$579.12                         | \$557.81                         | \$546.01                         | \$535.45                         |
| 38      | \$720.07                       | \$636.98                         | \$632.51                         | \$622.64                         | \$559.24                         | \$582.86                         | \$561.41                         | \$549.54                         | \$538.91                         |
| 39      | \$729.31                       | \$645.16                         | \$640.63                         | \$630.63                         | \$566.42                         | \$590.35                         | \$568.62                         | \$556.60                         | \$545.83                         |
| 40      | \$738.56                       | \$653.34                         | \$648.76                         | \$638.63                         | \$573.60                         | \$597.83                         | \$575.83                         | \$563.66                         | \$552.75                         |
| 41      | \$752.43                       | \$665.60                         | \$660.94                         | \$650.62                         | \$584.37                         | \$609.06                         | \$586.64                         | \$574.24                         | \$563.13                         |
| 42      | \$765.72                       | \$677.36                         | \$672.62                         | \$662.12                         | \$594.70                         | \$619.82                         | \$597.01                         | \$584.38                         | \$573.07                         |
| 43      | \$784.22                       | \$693.72                         | \$688.86                         | \$678.11                         | \$609.06                         | \$634.79                         | \$611.42                         | \$598.50                         | \$586.91                         |
| 44      | \$807.33                       | \$714.17                         | \$709.17                         | \$698.10                         | \$627.01                         | \$653.50                         | \$629.45                         | \$616.14                         | \$604.21                         |
| 45      | \$834.49                       | \$738.20                         | \$733.02                         | \$721.58                         | \$648.11                         | \$675.49                         | \$650.62                         | \$636.87                         | \$624.54                         |
| 46      | \$866.86                       | \$766.83                         | \$761.45                         | \$749.57                         | \$673.24                         | \$701.68                         | \$675.86                         | \$661.57                         | \$648.76                         |
| 47      | \$903.26                       | \$799.03                         | \$793.43                         | \$781.05                         | \$701.52                         | \$731.15                         | \$704.24                         | \$689.35                         | \$676.01                         |
| 48      | \$944.87                       | \$835.84                         | \$829.98                         | \$817.03                         | \$733.83                         | \$764.83                         | \$736.68                         | \$721.11                         | \$707.15                         |
| 49      | \$985.90                       | \$872.14                         | \$866.02                         | \$852.51                         | \$765.70                         | \$798.05                         | \$768.67                         | \$752.42                         | \$737.86                         |
| 50      | \$1,032.14                     | \$913.03                         | \$906.63                         | \$892.48                         | \$801.61                         | \$835.47                         | \$804.72                         | \$787.71                         | \$772.46                         |
| 51      | \$1,077.79                     | \$953.42                         | \$946.74                         | \$931.96                         | \$837.06                         | \$872.42                         | \$840.31                         | \$822.55                         | \$806.63                         |
| 52      | \$1,128.07                     | \$997.90                         | \$990.90                         | \$975.44                         | \$876.11                         | \$913.12                         | \$879.51                         | \$860.92                         | \$844.26                         |
| 53      | \$1,178.92                     | \$1,042.88                       | \$1,035.57                       | \$1,019.41                       | \$915.61                         | \$954.29                         | \$919.16                         | \$899.73                         | \$882.32                         |
| 54      | \$1,233.82                     | \$1,091.45                       | \$1,083.80                       | \$1,066.88                       | \$958.25                         | \$998.73                         | \$961.97                         | \$941.63                         | \$923.41                         |
| 55      | \$1,288.72                     | \$1,140.01                       | \$1,132.02                       | \$1,114.35                       | \$1,000.88                       | \$1,043.17                       | \$1,004.77                       | \$983.53                         | \$964.49                         |
| 56      | \$1,348.25                     | \$1,192.67                       | \$1,184.31                       | \$1,165.83                       | \$1,047.11                       | \$1,091.35                       | \$1,051.18                       | \$1,028.96                       | \$1,009.04                       |
| 57      | \$1,408.35                     | \$1,245.84                       | \$1,237.10                       | \$1,217.80                       | \$1,093.79                       | \$1,140.00                       | \$1,098.04                       | \$1,074.83                       | \$1,054.02                       |
| 58      | \$1,472.50                     | \$1,302.58                       | \$1,293.45                       | \$1,273.26                       | \$1,143.61                       | \$1,191.92                       | \$1,148.05                       | \$1,123.78                       | \$1,102.03                       |
| 59      | \$1,504.28                     | \$1,330.70                       | \$1,321.37                       | \$1,300.75                       | \$1,168.30                       | \$1,217.65                       | \$1,172.83                       | \$1,148.04                       | \$1,125.82                       |
| 60      | \$1,568.43                     | \$1,387.44                       | \$1,377.72                       | \$1,356.21                       | \$1,218.12                       | \$1,269.58                       | \$1,222.85                       | \$1,197.00                       | \$1,173.83                       |
| 61      | \$1,623.91                     | \$1,436.52                       | \$1,426.45                       | \$1,404.19                       | \$1,261.20                       | \$1,314.48                       | \$1,266.10                       | \$1,239.34                       | \$1,215.35                       |
| 62      | \$1,660.32                     | \$1,468.73                       | \$1,458.43                       | \$1,435.67                       | \$1,289.48                       | \$1,343.95                       | \$1,294.49                       | \$1,267.12                       | \$1,242.60                       |
| 63      | \$1,705.97                     | \$1,509.11                       | \$1,498.54                       | \$1,475.15                       | \$1,324.94                       | \$1,380.91                       | \$1,330.08                       | \$1,301.97                       | \$1,276.76                       |
| 64+     | \$1,733.71                     | \$1,533.65                       | \$1,522.90                       | \$1,499.13                       | \$1,346.48                       | \$1,403.36                       | \$1,351.71                       | \$1,323.14                       | \$1,297.53                       |

Pending regulatory approval.

## Rating Region 6

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$452.79   | \$389.29                               | \$376.82   | \$348.31                               | \$346.07                           | \$52714   | \$472.74                                      | \$412.97   | \$360.21   | \$389.29  | \$346.07  |
| 15                            | \$493.04   | \$423.89                               | \$410.32   | \$379.27                               | \$376.83                           | \$573.99  | \$514.76                                      | \$449.68   | \$392.23   | \$423.89  | \$376.83  |
| 16                            | \$508.43   | \$437.12                               | \$423.12   | \$391.11                               | \$388.60                           | \$591.91  | \$530.83                                      | \$463.71   | \$404.47   | \$437.12  | \$388.60  |
| 17                            | \$523.82   | \$450.35                               | \$435.93   | \$402.95                               | \$400.36                           | \$609.83  | \$546.89                                      | \$477.75   | \$416.71   | \$450.35  | \$400.36  |
| 18                            | \$540.39   | \$464.60                               | \$449.72   | \$415.70                               | \$413.02                           | \$629.12  | \$564.20                                      | \$492.86   | \$429.90   | \$464.60  | \$413.02  |
| 19                            | \$556.97   | \$478.85                               | \$463.52   | \$428.45                               | \$425.69                           | \$648.41  | \$581.50                                      | \$507.98   | \$443.08   | \$478.85  | \$425.69  |
| 20                            | \$574.13   | \$493.60                               | \$477.80   | \$441.65                               | \$438.81                           | \$668.40  | \$599.42                                      | \$523.63   | \$456.74   | \$493.60  | \$438.81  |
| 21                            | \$591.89   | \$508.87                               | \$492.58   | \$455.31                               | \$452.38                           | \$689.07  | \$617.96                                      | \$539.83   | \$470.86   | \$508.87  | \$452.38  |
| 22                            | \$591.89   | \$508.87                               | \$492.58   | \$455.31                               | \$452.38                           | \$689.07  | \$617.96                                      | \$539.83   | \$470.86   | \$508.87  | \$452.38  |
| 23                            | \$591.89   | \$508.87                               | \$492.58   | \$455.31                               | \$452.38                           | \$689.07  | \$617.96                                      | \$539.83   | \$470.86   | \$508.87  | \$452.38  |
| 24                            | \$591.89   | \$508.87                               | \$492.58   | \$455.31                               | \$452.38                           | \$689.07  | \$617.96                                      | \$539.83   | \$470.86   | \$508.87  | \$452.38  |
| 25                            | \$594.26   | \$510.90                               | \$494.55   | \$457.13                               | \$454.19                           | \$691.82  | \$620.43                                      | \$541.99   | \$472.74   | \$510.90  | \$454.19  |
| 26                            | \$606.09   | \$521.08                               | \$504.40   | \$466.24                               | \$463.24                           | \$705.61  | \$632.79                                      | \$552.78   | \$482.16   | \$521.08  | \$463.24  |
| 27                            | \$620.30   | \$533.30                               | \$516.22   | \$477.16                               | \$474.10                           | \$722.14  | \$647.62                                      | \$565.74   | \$493.46   | \$533.30  | \$474.10  |
| 28                            | \$643.38   | \$553.14                               | \$535.43   | \$494.92                               | \$491.74                           | \$749.02  | \$671.72                                      | \$586.79   | \$511.83   | \$553.14  | \$491.74  |
| 29                            | \$662.32   | \$569.42                               | \$551.19   | \$509.49                               | \$506.22                           | \$771.07  | \$691.49                                      | \$604.07   | \$526.89   | \$569.42  | \$506.22  |
| 30                            | \$671.79   | \$577.57                               | \$559.08   | \$516.77                               | \$513.45                           | \$782.09  | \$701.38                                      | \$612.71   | \$534.43   | \$577.57  | \$513.45  |
| 31                            | \$686.00   | \$589.78                               | \$570.90   | \$527.70                               | \$524.31                           | \$798.63  | \$716.21                                      | \$625.66   | \$545.73   | \$589.78  | \$524.31  |
| 32                            | \$700.20   | \$601.99                               | \$582.72   | \$538.63                               | \$535.17                           | \$815.17  | \$731.04                                      | \$638.62   | \$557.03   | \$601.99  | \$535.17  |
| 33                            | \$709.08   | \$609.63                               | \$590.11   | \$545.46                               | \$541.95                           | \$825.50  | \$740.31                                      | \$646.71   | \$564.09   | \$609.63  | \$541.95  |
| 34                            | \$718.55   | \$617.77                               | \$597.99   | \$552.74                               | \$549.19                           | \$836.53  | \$750.20                                      | \$655.35   | \$571.63   | \$617.77  | \$549.19  |
| 35                            | \$723.29   | \$621.84                               | \$601.93   | \$556.39                               | \$552.81                           | \$842.04  | \$755.14                                      | \$659.67   | \$575.39   | \$621.84  | \$552.81  |
| 36                            | \$728.02   | \$625.91                               | \$605.87   | \$560.03                               | \$556.43                           | \$847.55  | \$760.09                                      | \$663.99   | \$579.16   | \$625.91  | \$556.43  |
| 37                            | \$732.76   | \$629.98                               | \$609.81   | \$563.67                               | \$560.05                           | \$853.07  | \$765.03                                      | \$668.31   | \$582.93   | \$629.98  | \$560.05  |
| 38                            | \$737.49   | \$634.05                               | \$613.75   | \$567.31                               | \$563.67                           | \$858.58  | \$769.97                                      | \$672.63   | \$586.69   | \$634.05  | \$563.67  |
| 39                            | \$746.96   | \$642.19                               | \$621.63   | \$574.60                               | \$570.91                           | \$869.60  | \$779.86                                      | \$681.26   | \$594.23   | \$642.19  | \$570.91  |
| 40                            | \$756.43   | \$650.34                               | \$629.51   | \$581.88                               | \$578.14                           | \$880.63  | \$789.75                                      | \$689.90   | \$601.76   | \$650.34  | \$578.14  |
| 41                            | \$770.64   | \$662.55                               | \$641.34   | \$592.81                               | \$589.00                           | \$897.17  | \$804.58                                      | \$702.86   | \$613.06   | \$662.55  | \$589.00  |
| 42                            | \$784.25   | \$674.25                               | \$652.67   | \$603.28                               | \$599.41                           | \$913.02  | \$818.79                                      | \$715.27   | \$623.89   | \$674.25  | \$599.41  |
| 43                            | \$803.19   | \$690.54                               | \$668.43   | \$617.85                               | \$613.88                           | \$935.07  | \$838.57                                      | \$732.55   | \$638.96   | \$690.54  | \$613.88  |
| 44                            | \$826.87   | \$710.89                               | \$688.13   | \$636.07                               | \$631.98                           | \$962.63  | \$863.29                                      | \$754.14   | \$657.79   | \$710.89  | \$631.98  |
| 45                            | \$854.69   | \$734.81                               | \$711.28   | \$657.47                               | \$653.24                           | \$995.02  | \$892.33                                      | \$779.51   | \$679.92   | \$734.81  | \$653.24  |
| 46                            | \$887.83   | \$763.30                               | \$738.87   | \$682.96                               | \$678.57                           | \$1,033.60                                      | \$926.94                                      | \$809.74   | \$706.29   | \$763.30  | \$678.57  |
| 47                            | \$925.12   | \$795.36                               | \$769.90   | \$711.65                               | \$707.07                           | \$1,077.01                                      | \$965.87                                      | \$843.75   | \$735.96   | \$795.36  | \$707.07  |
| 48                            | \$967.74   | \$832.00                               | \$805.36   | \$744.43                               | \$739.64                           | \$1,126.63                                      | \$1,010.36                                    | \$882.62   | \$769.86   | \$832.00  | \$739.64  |
| 49                            | \$1,009.76                                       | \$868.13                               | \$840.34   | \$776.76                               | \$771.76                           | \$1,175.55                                      | \$1,054.24                                    | \$920.95   | \$803.29   | \$868.13  | \$771.76  |
| 50                            | \$1,057.11                                       | \$908.84                               | \$879.74   | \$813.18                               | \$807.95                           | \$1,230.68                                      | \$1,103.67                                    | \$964.13   | \$840.96   | \$908.84  | \$807.95  |
| 51                            | \$1,103.87                                       | \$949.04                               | \$918.66   | \$849.15                               | \$843.69                           | \$1,285.11                                      | \$1,152.49                                    | \$1,006.78                                       | \$878.16   | \$949.04  | \$843.69  |
| 52                            | \$1,155.37                                       | \$993.31                               | \$961.51   | \$888.76                               | \$883.05                           | \$1,345.06                                      | \$1,206.25                                    | \$1,053.75                                       | \$919.12   | \$993.31  | \$883.05  |
| 53                            | \$1,207.45                                       | \$1,038.09                             | \$1,004.86   | \$928.83                               | \$922.86                           | \$1,405.70                                      | \$1,260.63                                    | \$1,101.25                                       | \$960.56   | \$1,038.09  | \$922.86  |
| 54                            | \$1,263.68                                       | \$1,086.44                             | \$1,051.65   | \$972.08                               | \$965.84                           | \$1,471.16                                      | \$1,319.34                                    | \$1,152.53                                       | \$1,005.29                                       | \$1,086.44  | \$965.84  |
| 55                            | \$1,319.91                                       | \$1,134.78                             | \$1,098.45   | \$1,015.34                             | \$1,008.81                         | \$1,536.62                                      | \$1,378.04                                    | \$1,203.82                                       | \$1,050.02                                       | \$1,134.78  | \$1,008.81  |
| 56                            | \$1,380.87                                       | \$1,187.19                             | \$1,149.18   | \$1,062.23                             | \$1,055.41                         | \$1,607.60                                      | \$1,441.69                                    | \$1,259.42                                       | \$1,098.52                                       | \$1,187.19  | \$1,055.41  |
| 57                            | \$1,442.43                                       | \$1,240.12                             | \$1,200.41   | \$1,109.59                             | \$1,102.46                         | \$1,679.26                                      | \$1,505.96                                    | \$1,315.56                                       | \$1,147.49                                       | \$1,240.12  | \$1,102.46  |
| 58                            | \$1,508.13                                       | \$1,296.60                             | \$1,255.09   | \$1,160.13                             | \$1,152.67                         | \$1,755.75                                      | \$1,574.56                                    | \$1,375.48                                       | \$1,199.75                                       | \$1,296.60  | \$1,152.67  |
| 59                            | \$1,540.68                                       | \$1,324.59                             | \$1,282.18   | \$1,185.17                             | \$1,177.55                         | \$1,793.65                                      | \$1,608.54                                    | \$1,405.17                                       | \$1,225.65                                       | \$1,324.59  | \$1,177.55  |
| 60                            | \$1,606.38                                       | \$1,381.07                             | \$1,336.86   | \$1,235.71                             | \$1,227.77                         | \$1,870.13                                      | \$1,677.14                                    | \$1,465.10                                       | \$1,277.92                                       | \$1,381.07  | \$1,227.77  |
| 61                            | \$1,663.20                                       | \$1,429.92                             | \$1,384.14   | \$1,279.42                             | \$1,271.19                         | \$1,936.28                                      | \$1,736.46                                    | \$1,516.92                                       | \$1,323.12                                       | \$1,429.92  | \$1,271.19  |
| 62                            | \$1,700.49                                       | \$1,461.98                             | \$1,415.18   | \$1,308.10                             | \$1,299.69                         | \$1,979.69                                      | \$1,775.39                                    | \$1,550.93                                       | \$1,352.78                                       | \$1,461.98  | \$1,299.69  |
| 63                            | \$1,747.25                                       | \$1,502.18                             | \$1,454.09   | \$1,344.07                             | \$1,335.43                         | \$2,034.13                                      | \$1,824.21                                    | \$1,593.57                                       | \$1,389.98                                       | \$1,502.18  | \$1,335.43  |
| 64+                           | \$1,775.66                                       | \$1,526.61                             | \$1,477.73   | \$1,365.92                             | \$1,357.15                         | \$2,067.21                                      | \$1,853.87                                    | \$1,619.49                                       | \$1,412.58                                       | \$1,526.61  | \$1,357.15  |

Pending regulatory approval.

Effective October 2023

Rating Region 6 – Rates are for groups with 1-100 eligible employees

Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|---|
| 0 to 14 | \$6.27  | \$6.20  | \$6.92                             | \$7.60                                    |
| 15      | \$6.83  | \$6.75  | \$7.54                             | \$8.28                                    |
| 16      | \$7.04  | \$6.96  | \$7.77                             | \$8.53                                    |
| 17      | \$7.26  | \$7.17  | \$8.01                             | \$8.79                                    |
| 18      | \$7.49  | \$7.39  | \$8.26                             | \$9.07                                    |
| 19      | \$7.72  | \$7.62  | \$8.51                             | \$9.35                                    |
| 20      | \$7.95  | \$7.85  | \$8.78                             | \$9.63                                    |
| 21      | \$8.20  | \$8.10  | \$9.05                             | \$9.93                                    |
| 22      | \$8.20  | \$8.10  | \$9.05                             | \$9.93                                    |
| 23      | \$8.20  | \$8.10  | \$9.05                             | \$9.93                                    |
| 24      | \$8.20  | \$8.10  | \$9.05                             | \$9.93                                    |
| 25      | \$8.23  | \$8.13  | \$9.09                             | \$9.97                                    |
| 26      | \$8.40  | \$8.29  | \$9.27                             | \$10.17                                   |
| 27      | \$8.59  | \$8.49  | \$9.48                             | \$10.41                                   |
| 28      | \$8.91  | \$8.80  | \$9.84                             | \$10.80                                   |
| 29      | \$9.18  | \$9.06  | \$10.13                            | \$11.12                                   |
| 30      | \$9.31  | \$9.19  | \$10.27                            | \$11.27                                   |
| 31      | \$9.50  | \$9.38  | \$10.49                            | \$11.51                                   |
| 32      | \$9.70  | \$9.58  | \$10.70                            | \$11.75                                   |
| 33      | \$9.82  | \$9.70  | \$10.84                            | \$11.90                                   |
| 34      | \$9.95  | \$9.83  | \$10.98                            | \$12.06                                   |
| 35      | \$10.02   | \$9.89  | \$11.06                            | \$12.14                                   |
| 36      | \$10.08   | \$9.96  | \$11.13                            | \$12.22                                   |
| 37      | \$10.15   | \$10.02   | \$11.20                            | \$12.30                                   |
| 38      | \$10.22   | \$10.09   | \$11.27                            | \$12.38                                   |
| 39      | \$10.35   | \$10.22   | \$11.42                            | \$12.54                                   |
| 40      | \$10.48   | \$10.35   | \$11.56                            | \$12.70                                   |
| 41      | \$10.67   | \$10.54   | \$11.78                            | \$12.93                                   |
| 42      | \$10.86   | \$10.73   | \$11.99                            | \$13.16                                   |
| 43      | \$11.12   | \$10.99   | \$12.28                            | \$13.48                                   |
| 44      | \$11.45   | \$11.31   | \$12.64                            | \$13.88                                   |
| 45      | \$11.84   | \$11.69   | \$13.06                            | \$14.34                                   |
| 46      | \$12.30   | \$12.14   | \$13.57                            | \$14.90                                   |
| 47      | \$12.81   | \$12.65   | \$14.14                            | \$15.52                                   |
| 48      | \$13.40   | \$13.24   | \$14.79                            | \$16.24                                   |
| 49      | \$13.99   | \$13.81   | \$15.43                            | \$16.95                                   |
| 50      | \$14.64   | \$14.46   | \$16.16                            | \$17.74                                   |
| 51      | \$15.29   | \$15.10   | \$16.87                            | \$18.52                                   |
| 52      | \$16.00   | \$15.80   | \$17.66                            | \$19.39                                   |
| 53      | \$16.72   | \$16.51   | \$18.46                            | \$20.26                                   |
| 54      | \$17.50   | \$17.28   | \$19.31                            | \$21.20                                   |
| 55      | \$18.28   | \$18.05   | \$20.17                            | \$22.15                                   |
| 56      | \$19.12   | \$18.89   | \$21.10                            | \$23.17                                   |
| 57      | \$19.98   | \$19.73   | \$22.04                            | \$24.20                                   |
| 58      | \$20.88   | \$20.63   | \$23.05                            | \$25.31                                   |
| 59      | \$21.34   | \$21.07   | \$23.55                            | \$25.85                                   |
| 60      | \$22.25   | \$21.97   | \$24.55                            | \$26.95                                   |
| 61      | \$23.03   | \$22.75   | \$25.42                            | \$27.91                                   |
| 62      | \$23.55   | \$23.26   | \$25.99                            | \$28.53                                   |
| 63      | \$24.20   | \$23.90   | \$26.70                            | \$29.32                                   |
| 64+     | \$24.59   | \$24.28   | \$27.14                            | \$29.79                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.



## Rating Region 7

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |   |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|---|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze Trio HMO 7000/70 + Child Dental |
| 0 to 14               | \$409.16                     | \$402.40                     | \$397.80                     | \$380.19                 | \$367.65                   | \$358.25                    | \$350.78                    | \$308.69                      | \$303.66                      | \$274.46                      | \$401.43   | \$370.27   | \$304.27  | \$274.46  |
| 15                    | \$445.53                     | \$438.16                     | \$433.15                     | \$413.98                 | \$400.33                   | \$390.09                    | \$381.96                    | \$336.13                      | \$330.66                      | \$298.86                      | \$437.11   | \$403.18   | \$331.31  | \$298.86  |
| 16                    | \$459.44                     | \$451.84                     | \$446.67                     | \$426.91                 | \$412.83                   | \$402.27                    | \$393.88                    | \$346.62                      | \$340.98                      | \$308.19                      | \$450.76   | \$415.77   | \$341.65  | \$308.19  |
| 17                    | \$473.35                     | \$465.52                     | \$460.19                     | \$439.83                 | \$425.32                   | \$414.44                    | \$405.80                    | \$357.12                      | \$351.30                      | \$317.51                      | \$464.40   | \$428.35   | \$351.99  | \$317.51  |
| 18                    | \$488.32                     | \$480.25                     | \$474.75                     | \$453.74                 | \$438.78                   | \$427.56                    | \$418.64                    | \$368.41                      | \$362.41                      | \$327.56                      | \$479.09   | \$441.90   | \$363.13  | \$327.56  |
| 19                    | \$503.30                     | \$494.97                     | \$489.31                     | \$467.66                 | \$452.24                   | \$440.67                    | \$431.48                    | \$379.71                      | \$373.53                      | \$337.61                      | \$493.78   | \$455.46   | \$374.27  | \$337.61  |
| 20                    | \$518.81                     | \$510.23                     | \$504.39                     | \$482.07                 | \$466.17                   | \$454.25                    | \$444.78                    | \$391.42                      | \$385.04                      | \$348.01                      | \$509.00   | \$469.49   | \$385.80  | \$348.01  |
| 21                    | \$534.86                     | \$526.01                     | \$519.99                     | \$496.98                 | \$480.59                   | \$468.30                    | \$458.53                    | \$403.52                      | \$396.95                      | \$358.77                      | \$524.74   | \$484.01   | \$397.73  | \$358.77  |
| 22                    | \$534.86                     | \$526.01                     | \$519.99                     | \$496.98                 | \$480.59                   | \$468.30                    | \$458.53                    | \$403.52                      | \$396.95                      | \$358.77                      | \$524.74   | \$484.01   | \$397.73  | \$358.77  |
| 23                    | \$534.86                     | \$526.01                     | \$519.99                     | \$496.98                 | \$480.59                   | \$468.30                    | \$458.53                    | \$403.52                      | \$396.95                      | \$358.77                      | \$524.74   | \$484.01   | \$397.73  | \$358.77  |
| 24                    | \$534.86                     | \$526.01                     | \$519.99                     | \$496.98                 | \$480.59                   | \$468.30                    | \$458.53                    | \$403.52                      | \$396.95                      | \$358.77                      | \$524.74   | \$484.01   | \$397.73  | \$358.77  |
| 25                    | \$537.00                     | \$528.11                     | \$522.07                     | \$498.97                 | \$482.51                   | \$470.17                    | \$460.37                    | \$405.14                      | \$398.54                      | \$360.21                      | \$526.84   | \$485.95   | \$399.32  | \$360.21  |
| 26                    | \$547.69                     | \$538.63                     | \$532.47                     | \$508.91                 | \$492.13                   | \$479.54                    | \$469.54                    | \$413.21                      | \$406.47                      | \$367.38                      | \$537.34   | \$495.63   | \$407.28  | \$367.38  |
| 27                    | \$560.53                     | \$551.26                     | \$544.95                     | \$520.83                 | \$503.66                   | \$490.78                    | \$480.54                    | \$422.89                      | \$416.00                      | \$376.00                      | \$549.93   | \$507.25   | \$416.82  | \$376.00  |
| 28                    | \$581.39                     | \$571.77                     | \$565.23                     | \$540.22                 | \$522.40                   | \$509.04                    | \$498.43                    | \$438.63                      | \$431.48                      | \$389.99                      | \$570.40   | \$526.12   | \$432.33  | \$389.99  |
| 29                    | \$598.50                     | \$588.60                     | \$581.87                     | \$556.12                 | \$537.78                   | \$524.03                    | \$513.10                    | \$451.54                      | \$444.18                      | \$401.47                      | \$587.19   | \$541.61   | \$445.06  | \$401.47  |
| 30                    | \$607.06                     | \$597.02                     | \$590.19                     | \$564.07                 | \$545.47                   | \$531.52                    | \$520.44                    | \$458.00                      | \$450.54                      | \$407.21                      | \$595.58   | \$549.36   | \$451.43  | \$407.21  |
| 31                    | \$619.90                     | \$609.64                     | \$602.67                     | \$576.00                 | \$557.01                   | \$542.76                    | \$531.44                    | \$467.68                      | \$460.06                      | \$415.82                      | \$608.18   | \$560.97   | \$460.97  | \$415.82  |
| 32                    | \$632.73                     | \$622.27                     | \$615.15                     | \$587.93                 | \$568.54                   | \$554.00                    | \$542.45                    | \$477.37                      | \$469.59                      | \$424.43                      | \$620.77   | \$572.59   | \$470.52  | \$424.43  |
| 33                    | \$640.76                     | \$630.16                     | \$622.95                     | \$595.38                 | \$575.75                   | \$561.02                    | \$549.32                    | \$483.42                      | \$475.54                      | \$429.81                      | \$628.64   | \$579.85   | \$476.48  | \$429.81  |
| 34                    | \$649.32                     | \$638.57                     | \$631.27                     | \$603.33                 | \$583.44                   | \$568.51                    | \$556.66                    | \$489.87                      | \$481.89                      | \$435.55                      | \$637.04   | \$587.59   | \$482.85  | \$435.55  |
| 35                    | \$653.59                     | \$642.78                     | \$635.43                     | \$607.31                 | \$587.28                   | \$572.26                    | \$560.33                    | \$493.10                      | \$485.07                      | \$438.42                      | \$641.24   | \$591.47   | \$486.03  | \$438.42  |
| 36                    | \$657.87                     | \$646.99                     | \$639.59                     | \$611.29                 | \$591.13                   | \$576.01                    | \$564.00                    | \$496.33                      | \$488.25                      | \$441.29                      | \$645.44   | \$595.34   | \$489.21  | \$441.29  |
| 37                    | \$662.15                     | \$651.20                     | \$643.75                     | \$615.26                 | \$594.97                   | \$579.75                    | \$567.67                    | \$499.56                      | \$491.42                      | \$444.16                      | \$649.63   | \$599.21   | \$492.39  | \$444.16  |
| 38                    | \$666.43                     | \$655.41                     | \$647.91                     | \$619.24                 | \$598.82                   | \$583.50                    | \$571.33                    | \$502.79                      | \$494.60                      | \$447.03                      | \$653.83   | \$603.08   | \$495.57  | \$447.03  |
| 39                    | \$674.99                     | \$663.82                     | \$656.23                     | \$627.19                 | \$606.51                   | \$590.99                    | \$578.67                    | \$509.24                      | \$500.95                      | \$452.77                      | \$662.23   | \$610.83   | \$501.94  | \$452.77  |
| 40                    | \$683.55                     | \$672.24                     | \$664.55                     | \$635.14                 | \$614.20                   | \$598.49                    | \$586.01                    | \$515.70                      | \$507.30                      | \$458.51                      | \$670.62   | \$618.57   | \$508.30  | \$458.51  |
| 41                    | \$696.38                     | \$684.86                     | \$677.03                     | \$647.07                 | \$625.73                   | \$609.72                    | \$597.01                    | \$525.38                      | \$516.83                      | \$467.12                      | \$683.22   | \$630.19   | \$517.85  | \$467.12  |
| 42                    | \$708.68                     | \$696.96                     | \$688.99                     | \$658.50                 | \$636.78                   | \$620.50                    | \$607.56                    | \$534.67                      | \$525.96                      | \$475.38                      | \$695.29   | \$641.32   | \$527.00  | \$475.38  |
| 43                    | \$725.80                     | \$713.79                     | \$705.63                     | \$674.40                 | \$652.16                   | \$635.48                    | \$622.23                    | \$547.58                      | \$538.66                      | \$486.86                      | \$712.08   | \$656.81   | \$539.72  | \$486.86  |
| 44                    | \$747.19                     | \$734.83                     | \$726.43                     | \$694.28                 | \$671.39                   | \$654.21                    | \$640.57                    | \$563.72                      | \$554.54                      | \$501.21                      | \$733.07   | \$676.17   | \$555.63  | \$501.21  |
| 45                    | \$772.33                     | \$759.56                     | \$750.87                     | \$717.64                 | \$693.97                   | \$676.22                    | \$662.12                    | \$582.68                      | \$573.19                      | \$518.07                      | \$757.73   | \$698.92   | \$574.33  | \$518.07  |
| 46                    | \$802.28                     | \$789.01                     | \$779.99                     | \$745.47                 | \$720.89                   | \$702.45                    | \$687.80                    | \$605.28                      | \$595.42                      | \$538.16                      | \$787.12   | \$726.02   | \$596.60  | \$538.16  |
| 47                    | \$835.98                     | \$822.15                     | \$812.75                     | \$776.78                 | \$751.16                   | \$731.95                    | \$716.69                    | \$630.70                      | \$620.43                      | \$560.76                      | \$820.18   | \$756.51   | \$621.66  | \$560.76  |
| 48                    | \$874.49                     | \$860.02                     | \$850.19                     | \$812.56                 | \$785.77                   | \$765.67                    | \$749.70                    | \$659.76                      | \$649.01                      | \$586.60                      | \$857.96   | \$791.36   | \$650.29  | \$586.60  |
| 49                    | \$912.46                     | \$897.37                     | \$887.11                     | \$847.85                 | \$819.89                   | \$798.92                    | \$782.26                    | \$688.41                      | \$677.19                      | \$612.07                      | \$895.21   | \$825.73   | \$678.53  | \$612.07  |
| 50                    | \$955.25                     | \$939.45                     | \$928.71                     | \$887.61                 | \$858.34                   | \$836.38                    | \$818.94                    | \$720.69                      | \$708.95                      | \$640.77                      | \$937.19   | \$864.45   | \$710.35  | \$640.77  |
| 51                    | \$997.51                     | \$981.00                     | \$969.79                     | \$926.87                 | \$896.30                   | \$873.38                    | \$855.17                    | \$752.57                      | \$740.31                      | \$669.11                      | \$978.65   | \$902.69   | \$741.77  | \$669.11  |
| 52                    | \$1,044.04                   | \$1,026.77                   | \$1,015.03                   | \$970.10                 | \$938.11                   | \$914.12                    | \$895.06                    | \$787.67                      | \$774.84                      | \$700.33                      | \$1,024.30   | \$944.80   | \$776.37  | \$700.33  |
| 53                    | \$1,091.11                   | \$1,073.06                   | \$1,060.79                   | \$1,013.84               | \$980.41                   | \$955.33                    | \$935.41                    | \$823.18                      | \$809.77                      | \$731.90                      | \$1,070.48   | \$987.39   | \$811.37  | \$731.90  |
| 54                    | \$1,141.92                   | \$1,123.03                   | \$1,110.19                   | \$1,061.05               | \$1,026.06                 | \$999.82                    | \$978.97                    | \$861.52                      | \$847.48                      | \$765.98                      | \$1,120.33   | \$1,033.37   | \$849.16  | \$765.98  |
| 55                    | \$1,192.73                   | \$1,173.00                   | \$1,159.59                   | \$1,108.26               | \$1,071.72                 | \$1,044.31                  | \$1,022.53                  | \$899.85                      | \$885.19                      | \$800.07                      | \$1,170.18   | \$1,079.35   | \$886.94  | \$800.07  |
| 56                    | \$1,247.82                   | \$1,227.18                   | \$1,213.15                   | \$1,159.45               | \$1,121.22                 | \$1,092.54                  | \$1,069.76                  | \$941.41                      | \$926.08                      | \$837.02                      | \$1,224.23   | \$1,129.21   | \$927.91  | \$837.02  |
| 57                    | \$1,303.44                   | \$1,281.88                   | \$1,267.22                   | \$1,211.14               | \$1,171.20                 | \$1,141.24                  | \$1,117.45                  | \$983.38                      | \$967.36                      | \$874.33                      | \$1,278.80   | \$1,179.54   | \$969.27  | \$874.33  |
| 58                    | \$1,362.81                   | \$1,340.27                   | \$1,324.94                   | \$1,266.30               | \$1,224.55                 | \$1,193.23                  | \$1,168.35                  | \$1,028.17                    | \$1,011.42                    | \$914.16                      | \$1,337.05   | \$1,233.27   | \$1,013.42  | \$914.16  |
| 59                    | \$1,392.23                   | \$1,369.20                   | \$1,353.54                   | \$1,293.64               | \$1,250.98                 | \$1,218.98                  | \$1,193.57                  | \$1,050.37                    | \$1,033.25                    | \$933.89                      | \$1,365.91   | \$1,259.89   | \$1,035.30  | \$933.89  |
| 60                    | \$1,451.60                   | \$1,427.59                   | \$1,411.26                   | \$1,348.80               | \$1,304.33                 | \$1,270.96                  | \$1,244.46                  | \$1,095.16                    | \$1,077.32                    | \$973.71                      | \$1,424.16   | \$1,313.61   | \$1,079.45  | \$973.71  |
| 61                    | \$1,502.95                   | \$1,478.08                   | \$1,461.18                   | \$1,396.51               | \$1,350.46                 | \$1,315.92                  | \$1,288.48                  | \$1,133.89                    | \$1,115.42                    | \$1,008.15                    | \$1,474.53   | \$1,360.08   | \$1,117.63  | \$1,008.15  |
| 62                    | \$1,536.64                   | \$1,511.22                   | \$1,493.94                   | \$1,427.82               | \$1,380.74                 | \$1,345.42                  | \$1,317.37                  | \$1,159.32                    | \$1,140.43                    | \$1,030.76                    | \$1,507.59   | \$1,390.57   | \$1,142.68  | \$1,030.76  |
| 63                    | \$1,578.89                   | \$1,552.78                   | \$1,535.02                   | \$1,467.08               | \$1,418.71                 | \$1,382.42                  | \$1,353.59                  | \$1,191.19                    | \$1,171.79                    | \$1,059.10                    | \$1,549.05   | \$1,428.81   | \$1,174.11  | \$1,059.10  |
| 64+                   | \$1,604.57                   | \$1,578.02                   | \$1,559.98                   | \$1,490.94               | \$1,441.77                 | \$1,404.90                  | \$1,375.60                  | \$1,210.56                    | \$1,190.84                    | \$1,076.32                    | \$1,574.23   | \$1,452.04   | \$1,193.20  | \$1,076.32  |

Pending regulatory approval.

Effective October 2023

# Rating Region 7

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$457.13                         | \$449.45                         | \$444.25                         | \$424.24                     | \$410.00                       | \$399.23                        | \$390.74                        | \$342.72                          | \$336.90                          | \$303.20                         | \$447.26   | \$411.88   | \$336.92  |
| 15                       | \$497.76                         | \$489.40                         | \$483.74                         | \$461.95                     | \$446.45                       | \$434.72                        | \$425.47                        | \$373.18                          | \$366.85                          | \$330.15                         | \$487.02   | \$448.49   | \$366.87  |
| 16                       | \$513.30                         | \$504.68                         | \$498.84                         | \$476.37                     | \$460.38                       | \$448.29                        | \$438.75                        | \$384.83                          | \$378.30                          | \$340.46                         | \$502.22   | \$462.49   | \$378.32  |
| 17                       | \$528.84                         | \$519.96                         | \$513.93                         | \$490.79                     | \$474.32                       | \$461.86                        | \$452.03                        | \$396.48                          | \$389.75                          | \$350.76                         | \$517.42   | \$476.48   | \$389.77  |
| 18                       | \$545.57                         | \$536.41                         | \$530.19                         | \$506.31                     | \$489.32                       | \$476.47                        | \$466.34                        | \$409.02                          | \$402.08                          | \$361.86                         | \$533.79   | \$491.56   | \$402.10  |
| 19                       | \$562.30                         | \$552.86                         | \$546.45                         | \$521.84                     | \$504.33                       | \$491.08                        | \$480.64                        | \$421.56                          | \$414.41                          | \$372.96                         | \$550.16   | \$506.63   | \$414.43  |
| 20                       | \$579.63                         | \$569.89                         | \$563.29                         | \$537.92                     | \$519.87                       | \$506.21                        | \$495.45                        | \$434.56                          | \$427.18                          | \$384.45                         | \$567.11   | \$522.25   | \$427.21  |
| 21                       | \$597.55                         | \$587.52                         | \$580.72                         | \$554.56                     | \$535.95                       | \$521.87                        | \$510.77                        | \$448.00                          | \$440.39                          | \$396.34                         | \$584.65   | \$538.40   | \$440.42  |
| 22                       | \$597.55                         | \$587.52                         | \$580.72                         | \$554.56                     | \$535.95                       | \$521.87                        | \$510.77                        | \$448.00                          | \$440.39                          | \$396.34                         | \$584.65   | \$538.40   | \$440.42  |
| 23                       | \$597.55                         | \$587.52                         | \$580.72                         | \$554.56                     | \$535.95                       | \$521.87                        | \$510.77                        | \$448.00                          | \$440.39                          | \$396.34                         | \$584.65   | \$538.40   | \$440.42  |
| 24                       | \$597.55                         | \$587.52                         | \$580.72                         | \$554.56                     | \$535.95                       | \$521.87                        | \$510.77                        | \$448.00                          | \$440.39                          | \$396.34                         | \$584.65   | \$538.40   | \$440.42  |
| 25                       | \$599.94                         | \$589.87                         | \$583.04                         | \$556.78                     | \$538.10                       | \$523.96                        | \$512.82                        | \$449.79                          | \$442.16                          | \$397.93                         | \$586.99   | \$540.55   | \$442.18  |
| 26                       | \$611.90                         | \$601.62                         | \$594.65                         | \$567.87                     | \$548.81                       | \$534.40                        | \$523.03                        | \$458.75                          | \$450.96                          | \$405.86                         | \$598.69   | \$551.32   | \$450.99  |
| 27                       | \$626.24                         | \$615.72                         | \$608.59                         | \$581.18                     | \$561.68                       | \$546.92                        | \$535.29                        | \$469.50                          | \$461.53                          | \$415.37                         | \$612.72   | \$564.24   | \$461.56  |
| 28                       | \$649.54                         | \$638.63                         | \$631.24                         | \$602.81                     | \$582.58                       | \$567.27                        | \$555.21                        | \$486.97                          | \$478.71                          | \$430.82                         | \$635.52   | \$585.24   | \$478.73  |
| 29                       | \$668.66                         | \$657.44                         | \$649.82                         | \$620.55                     | \$599.73                       | \$583.97                        | \$571.56                        | \$501.31                          | \$492.80                          | \$443.51                         | \$654.23   | \$602.47   | \$492.83  |
| 30                       | \$678.22                         | \$666.84                         | \$659.11                         | \$629.43                     | \$608.31                       | \$592.32                        | \$579.73                        | \$508.48                          | \$499.85                          | \$449.85                         | \$663.58   | \$611.08   | \$499.87  |
| 31                       | \$692.57                         | \$680.94                         | \$673.05                         | \$642.73                     | \$621.17                       | \$604.85                        | \$591.99                        | \$519.23                          | \$510.42                          | \$459.36                         | \$677.61   | \$624.01   | \$510.45  |
| 32                       | \$706.91                         | \$695.04                         | \$686.99                         | \$656.04                     | \$634.03                       | \$617.37                        | \$604.24                        | \$529.98                          | \$520.99                          | \$468.87                         | \$691.65   | \$636.93   | \$521.02  |
| 33                       | \$715.87                         | \$703.85                         | \$695.70                         | \$664.36                     | \$642.07                       | \$625.20                        | \$611.91                        | \$536.70                          | \$527.59                          | \$474.82                         | \$700.41   | \$645.00   | \$527.62  |
| 34                       | \$725.43                         | \$713.25                         | \$704.99                         | \$673.24                     | \$650.65                       | \$633.55                        | \$620.08                        | \$543.87                          | \$534.64                          | \$481.16                         | \$709.77   | \$653.62   | \$534.67  |
| 35                       | \$730.21                         | \$717.95                         | \$709.64                         | \$677.67                     | \$654.93                       | \$637.73                        | \$624.16                        | \$547.45                          | \$538.16                          | \$484.33                         | \$714.45   | \$657.93   | \$538.19  |
| 36                       | \$734.99                         | \$722.65                         | \$714.28                         | \$682.11                     | \$659.22                       | \$641.90                        | \$628.25                        | \$551.04                          | \$541.68                          | \$487.50                         | \$719.12   | \$662.23   | \$541.71  |
| 37                       | \$739.77                         | \$727.35                         | \$718.93                         | \$686.55                     | \$663.51                       | \$646.08                        | \$632.34                        | \$554.62                          | \$545.21                          | \$490.67                         | \$723.80   | \$666.54   | \$545.24  |
| 38                       | \$744.55                         | \$732.05                         | \$723.57                         | \$690.98                     | \$667.80                       | \$650.25                        | \$636.42                        | \$558.20                          | \$548.73                          | \$493.84                         | \$728.48   | \$670.85   | \$548.76  |
| 39                       | \$754.11                         | \$741.45                         | \$732.86                         | \$699.85                     | \$676.37                       | \$658.60                        | \$644.60                        | \$565.37                          | \$555.78                          | \$500.18                         | \$737.83   | \$679.46   | \$555.81  |
| 40                       | \$763.67                         | \$750.85                         | \$742.16                         | \$708.73                     | \$684.95                       | \$666.95                        | \$652.77                        | \$572.54                          | \$562.82                          | \$506.53                         | \$747.19   | \$688.08   | \$562.85  |
| 41                       | \$778.02                         | \$764.95                         | \$756.09                         | \$722.04                     | \$697.81                       | \$679.47                        | \$665.03                        | \$583.29                          | \$573.39                          | \$516.04                         | \$761.22   | \$701.00   | \$573.42  |
| 42                       | \$791.76                         | \$778.46                         | \$769.45                         | \$734.79                     | \$710.14                       | \$691.48                        | \$676.77                        | \$593.59                          | \$583.52                          | \$525.15                         | \$774.67   | \$713.38   | \$583.55  |
| 43                       | \$810.88                         | \$797.26                         | \$788.03                         | \$752.54                     | \$727.29                       | \$708.18                        | \$693.12                        | \$607.93                          | \$597.61                          | \$537.84                         | \$793.37   | \$730.61   | \$597.65  |
| 44                       | \$834.78                         | \$820.77                         | \$811.26                         | \$774.72                     | \$748.73                       | \$729.05                        | \$713.55                        | \$625.85                          | \$615.23                          | \$553.69                         | \$816.76   | \$752.15   | \$615.26  |
| 45                       | \$862.87                         | \$848.38                         | \$838.55                         | \$800.78                     | \$773.91                       | \$753.58                        | \$737.56                        | \$646.91                          | \$635.93                          | \$572.32                         | \$844.24   | \$777.45   | \$635.96  |
| 46                       | \$896.33                         | \$881.28                         | \$871.07                         | \$831.84                     | \$803.93                       | \$782.81                        | \$766.16                        | \$671.99                          | \$660.59                          | \$594.51                         | \$876.98   | \$807.60   | \$660.63  |
| 47                       | \$933.98                         | \$918.29                         | \$907.66                         | \$866.78                     | \$837.69                       | \$815.68                        | \$798.34                        | \$700.22                          | \$688.34                          | \$619.48                         | \$913.81   | \$841.52   | \$688.37  |
| 48                       | \$977.00                         | \$960.60                         | \$949.47                         | \$906.71                     | \$876.28                       | \$853.26                        | \$835.11                        | \$732.47                          | \$720.04                          | \$648.02                         | \$955.91   | \$880.28   | \$720.08  |
| 49                       | \$1,019.43                       | \$1,002.31                       | \$990.70                         | \$946.08                     | \$914.33                       | \$890.31                        | \$871.38                        | \$764.28                          | \$751.31                          | \$676.16                         | \$997.42   | \$918.51   | \$751.35  |
| 50                       | \$1,067.23                       | \$1,049.31                       | \$1,037.16                       | \$990.44                     | \$957.21                       | \$932.06                        | \$912.24                        | \$800.12                          | \$786.54                          | \$707.87                         | \$1,044.19   | \$961.58   | \$786.59  |
| 51                       | \$1,114.44                       | \$1,095.73                       | \$1,083.04                       | \$1,034.25                   | \$999.55                       | \$973.29                        | \$952.59                        | \$835.51                          | \$821.33                          | \$739.18                         | \$1,090.38   | \$1,004.12   | \$821.38  |
| 52                       | \$1,166.43                       | \$1,146.84                       | \$1,133.56                       | \$1,082.50                   | \$1,046.18                     | \$1,018.69                      | \$997.03                        | \$874.49                          | \$859.65                          | \$773.66                         | \$1,141.24   | \$1,050.96   | \$859.70  |
| 53                       | \$1,219.01                       | \$1,198.54                       | \$1,184.66                       | \$1,131.30                   | \$1,093.34                     | \$1,064.62                      | \$1,041.98                      | \$913.91                          | \$898.40                          | \$808.54                         | \$1,192.69   | \$1,098.34   | \$898.45  |
| 54                       | \$1,275.78                       | \$1,254.36                       | \$1,239.83                       | \$1,183.99                   | \$1,144.26                     | \$1,114.19                      | \$1,090.50                      | \$956.47                          | \$940.24                          | \$846.19                         | \$1,248.24   | \$1,149.48   | \$940.29  |
| 55                       | \$1,332.55                       | \$1,310.17                       | \$1,295.00                       | \$1,236.67                   | \$1,195.17                     | \$1,163.77                      | \$1,139.02                      | \$999.03                          | \$982.08                          | \$883.84                         | \$1,303.78   | \$1,200.63   | \$982.13  |
| 56                       | \$1,394.09                       | \$1,370.68                       | \$1,354.81                       | \$1,293.79                   | \$1,250.38                     | \$1,217.52                      | \$1,191.63                      | \$1,045.17                        | \$1,027.44                        | \$924.67                         | \$1,364.00   | \$1,256.09   | \$1,027.50  |
| 57                       | \$1,456.24                       | \$1,431.79                       | \$1,415.21                       | \$1,351.46                   | \$1,306.12                     | \$1,271.80                      | \$1,244.75                      | \$1,091.77                        | \$1,073.24                        | \$965.89                         | \$1,424.80   | \$1,312.08   | \$1,073.30  |
| 58                       | \$1,522.57                       | \$1,497.00                       | \$1,479.66                       | \$1,413.02                   | \$1,365.61                     | \$1,329.73                      | \$1,301.45                      | \$1,141.49                        | \$1,122.12                        | \$1,009.88                       | \$1,489.70   | \$1,371.84   | \$1,122.19  |
| 59                       | \$1,555.43                       | \$1,529.32                       | \$1,511.60                       | \$1,443.52                   | \$1,395.08                     | \$1,358.43                      | \$1,329.54                      | \$1,166.13                        | \$1,146.34                        | \$1,031.68                       | \$1,521.85   | \$1,401.46   | \$1,146.41  |
| 60                       | \$1,621.76                       | \$1,594.53                       | \$1,576.06                       | \$1,505.08                   | \$1,454.57                     | \$1,416.36                      | \$1,386.24                      | \$1,215.86                        | \$1,195.23                        | \$1,075.67                       | \$1,586.75   | \$1,461.22   | \$1,195.30  |
| 61                       | \$1,679.13                       | \$1,650.93                       | \$1,631.81                       | \$1,558.31                   | \$1,506.03                     | \$1,466.46                      | \$1,435.27                      | \$1,258.87                        | \$1,237.51                        | \$1,113.72                       | \$1,642.88   | \$1,512.90   | \$1,237.58  |
| 62                       | \$1,716.77                       | \$1,687.95                       | \$1,668.40                       | \$1,593.25                   | \$1,539.79                     | \$1,499.33                      | \$1,467.45                      | \$1,287.09                        | \$1,265.25                        | \$1,138.69                       | \$1,679.71   | \$1,546.82   | \$1,265.32  |
| 63                       | \$1,763.98                       | \$1,734.36                       | \$1,714.27                       | \$1,637.06                   | \$1,582.13                     | \$1,540.56                      | \$1,507.80                      | \$1,322.48                        | \$1,300.04                        | \$1,170.00                       | \$1,725.90   | \$1,589.36   | \$1,300.12  |
| 64+                      | \$1,792.66                       | \$1,762.56                       | \$1,742.15                       | \$1,663.68                   | \$1,607.86                     | \$1,565.61                      | \$1,532.32                      | \$1,343.99                        | \$1,321.18                        | \$1,189.03                       | \$1,753.96   | \$1,615.20   | \$1,321.26  |

Pending regulatory approval.

## Rating Region 7

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$432.82                                  | \$425.57                                  | \$420.66                                  | \$401.77                              | \$388.33                                | \$378.15                                 | \$370.14                                 | \$324.79                                   | \$319.30                                   | \$287.48                              |
| 15      | \$471.30                                  | \$463.40                                  | \$458.05                                  | \$437.48                              | \$422.84                                | \$411.77                                 | \$403.04                                 | \$353.66                                   | \$347.68                                   | \$313.04                              |
| 16      | \$486.01                                  | \$477.87                                  | \$472.35                                  | \$451.13                              | \$436.04                                | \$424.62                                 | \$415.62                                 | \$364.70                                   | \$358.54                                   | \$322.81                              |
| 17      | \$500.72                                  | \$492.33                                  | \$486.65                                  | \$464.79                              | \$449.24                                | \$437.47                                 | \$428.20                                 | \$375.74                                   | \$369.39                                   | \$332.58                              |
| 18      | \$516.56                                  | \$507.91                                  | \$502.04                                  | \$479.49                              | \$463.45                                | \$451.31                                 | \$441.75                                 | \$387.63                                   | \$381.07                                   | \$343.10                              |
| 19      | \$532.40                                  | \$523.48                                  | \$517.44                                  | \$494.20                              | \$477.67                                | \$465.15                                 | \$455.29                                 | \$399.52                                   | \$392.76                                   | \$353.62                              |
| 20      | \$548.81                                  | \$539.62                                  | \$533.39                                  | \$509.43                              | \$492.39                                | \$479.49                                 | \$469.33                                 | \$411.83                                   | \$404.87                                   | \$364.52                              |
| 21      | \$565.78                                  | \$556.31                                  | \$549.88                                  | \$525.18                              | \$507.61                                | \$494.32                                 | \$483.84                                 | \$424.57                                   | \$417.39                                   | \$375.79                              |
| 22      | \$565.78                                  | \$556.31                                  | \$549.88                                  | \$525.18                              | \$507.61                                | \$494.32                                 | \$483.84                                 | \$424.57                                   | \$417.39                                   | \$375.79                              |
| 23      | \$565.78                                  | \$556.31                                  | \$549.88                                  | \$525.18                              | \$507.61                                | \$494.32                                 | \$483.84                                 | \$424.57                                   | \$417.39                                   | \$375.79                              |
| 24      | \$565.78                                  | \$556.31                                  | \$549.88                                  | \$525.18                              | \$507.61                                | \$494.32                                 | \$483.84                                 | \$424.57                                   | \$417.39                                   | \$375.79                              |
| 25      | \$568.04                                  | \$558.53                                  | \$552.08                                  | \$527.29                              | \$509.65                                | \$496.30                                 | \$485.78                                 | \$426.26                                   | \$419.06                                   | \$377.30                              |
| 26      | \$579.36                                  | \$569.66                                  | \$563.08                                  | \$537.79                              | \$519.80                                | \$506.18                                 | \$495.45                                 | \$434.75                                   | \$427.40                                   | \$384.81                              |
| 27      | \$592.94                                  | \$583.01                                  | \$576.28                                  | \$550.39                              | \$531.98                                | \$518.05                                 | \$507.06                                 | \$444.94                                   | \$437.42                                   | \$393.83                              |
| 28      | \$615.00                                  | \$604.71                                  | \$597.72                                  | \$570.88                              | \$551.78                                | \$537.32                                 | \$525.93                                 | \$461.50                                   | \$453.70                                   | \$408.49                              |
| 29      | \$633.11                                  | \$622.51                                  | \$615.32                                  | \$587.68                              | \$568.02                                | \$553.14                                 | \$541.42                                 | \$475.09                                   | \$467.06                                   | \$420.51                              |
| 30      | \$642.16                                  | \$631.41                                  | \$624.12                                  | \$596.08                              | \$576.14                                | \$561.05                                 | \$549.16                                 | \$481.88                                   | \$473.73                                   | \$426.53                              |
| 31      | \$655.74                                  | \$644.76                                  | \$637.31                                  | \$608.69                              | \$588.33                                | \$572.92                                 | \$560.77                                 | \$492.07                                   | \$483.75                                   | \$435.54                              |
| 32      | \$669.32                                  | \$658.11                                  | \$650.51                                  | \$621.29                              | \$600.51                                | \$584.78                                 | \$572.38                                 | \$502.26                                   | \$493.77                                   | \$444.56                              |
| 33      | \$677.81                                  | \$666.46                                  | \$658.76                                  | \$629.17                              | \$608.12                                | \$592.19                                 | \$579.64                                 | \$508.63                                   | \$500.03                                   | \$450.20                              |
| 34      | \$686.86                                  | \$675.36                                  | \$667.56                                  | \$637.57                              | \$616.24                                | \$600.10                                 | \$587.38                                 | \$515.42                                   | \$506.71                                   | \$456.21                              |
| 35      | \$691.38                                  | \$679.81                                  | \$671.96                                  | \$641.78                              | \$620.31                                | \$604.06                                 | \$591.25                                 | \$518.82                                   | \$510.05                                   | \$459.22                              |
| 36      | \$695.91                                  | \$684.26                                  | \$676.35                                  | \$645.98                              | \$624.37                                | \$608.01                                 | \$595.12                                 | \$522.22                                   | \$513.39                                   | \$462.23                              |
| 37      | \$700.44                                  | \$688.71                                  | \$680.75                                  | \$650.18                              | \$628.43                                | \$611.97                                 | \$598.99                                 | \$525.61                                   | \$516.72                                   | \$465.23                              |
| 38      | \$704.96                                  | \$693.16                                  | \$685.15                                  | \$654.38                              | \$632.49                                | \$615.92                                 | \$602.87                                 | \$529.01                                   | \$520.06                                   | \$468.24                              |
| 39      | \$714.02                                  | \$702.06                                  | \$693.95                                  | \$662.78                              | \$640.61                                | \$623.83                                 | \$610.61                                 | \$535.80                                   | \$526.74                                   | \$474.25                              |
| 40      | \$723.07                                  | \$710.96                                  | \$702.75                                  | \$671.19                              | \$648.73                                | \$631.74                                 | \$618.35                                 | \$542.59                                   | \$533.42                                   | \$480.26                              |
| 41      | \$736.65                                  | \$724.31                                  | \$715.95                                  | \$683.79                              | \$660.91                                | \$643.60                                 | \$629.96                                 | \$552.78                                   | \$543.44                                   | \$489.28                              |
| 42      | \$749.66                                  | \$737.11                                  | \$728.59                                  | \$695.87                              | \$672.59                                | \$654.97                                 | \$641.09                                 | \$562.55                                   | \$553.04                                   | \$497.93                              |
| 43      | \$767.76                                  | \$754.91                                  | \$746.19                                  | \$712.68                              | \$688.83                                | \$670.79                                 | \$656.57                                 | \$576.13                                   | \$566.39                                   | \$509.95                              |
| 44      | \$790.40                                  | \$777.16                                  | \$768.19                                  | \$733.68                              | \$709.14                                | \$690.56                                 | \$675.93                                 | \$593.12                                   | \$583.09                                   | \$524.98                              |
| 45      | \$816.99                                  | \$803.31                                  | \$794.03                                  | \$758.37                              | \$733.00                                | \$713.80                                 | \$698.67                                 | \$613.07                                   | \$602.71                                   | \$542.65                              |
| 46      | \$848.67                                  | \$834.46                                  | \$824.82                                  | \$787.78                              | \$761.42                                | \$741.48                                 | \$725.76                                 | \$636.85                                   | \$626.08                                   | \$563.69                              |
| 47      | \$884.32                                  | \$869.51                                  | \$859.47                                  | \$820.86                              | \$793.40                                | \$772.62                                 | \$756.24                                 | \$663.60                                   | \$652.38                                   | \$587.36                              |
| 48      | \$925.05                                  | \$909.56                                  | \$899.06                                  | \$858.68                              | \$829.95                                | \$808.21                                 | \$791.08                                 | \$694.16                                   | \$682.43                                   | \$614.42                              |
| 49      | \$965.22                                  | \$949.06                                  | \$938.10                                  | \$895.97                              | \$865.99                                | \$843.31                                 | \$825.43                                 | \$724.31                                   | \$712.06                                   | \$641.10                              |
| 50      | \$1,010.48                                | \$993.56                                  | \$982.09                                  | \$937.98                              | \$906.60                                | \$882.85                                 | \$864.14                                 | \$758.27                                   | \$745.45                                   | \$671.17                              |
| 51      | \$1,055.18                                | \$1,037.51                                | \$1,025.53                                | \$979.47                              | \$946.70                                | \$921.90                                 | \$902.36                                 | \$791.81                                   | \$778.43                                   | \$700.85                              |
| 52      | \$1,104.40                                | \$1,085.91                                | \$1,073.37                                | \$1,025.16                            | \$990.86                                | \$964.91                                 | \$944.46                                 | \$828.75                                   | \$814.74                                   | \$733.55                              |
| 53      | \$1,154.19                                | \$1,134.87                                | \$1,121.76                                | \$1,071.38                            | \$1,035.53                              | \$1,008.41                               | \$987.03                                 | \$866.11                                   | \$851.47                                   | \$766.62                              |
| 54      | \$1,207.94                                | \$1,187.71                                | \$1,174.00                                | \$1,121.27                            | \$1,083.76                              | \$1,055.37                               | \$1,033.00                               | \$906.45                                   | \$891.12                                   | \$802.32                              |
| 55      | \$1,261.69                                | \$1,240.56                                | \$1,226.24                                | \$1,171.16                            | \$1,131.98                              | \$1,102.33                               | \$1,078.96                               | \$946.78                                   | \$930.77                                   | \$838.02                              |
| 56      | \$1,319.97                                | \$1,297.86                                | \$1,282.87                                | \$1,225.26                            | \$1,184.27                              | \$1,153.24                               | \$1,128.80                               | \$990.51                                   | \$973.76                                   | \$876.73                              |
| 57      | \$1,378.81                                | \$1,355.72                                | \$1,340.06                                | \$1,279.88                            | \$1,237.06                              | \$1,204.65                               | \$1,179.12                               | \$1,034.67                                 | \$1,017.17                                 | \$915.81                              |
| 58      | \$1,441.61                                | \$1,417.47                                | \$1,401.10                                | \$1,338.17                            | \$1,293.40                              | \$1,259.52                               | \$1,232.83                               | \$1,081.79                                 | \$1,063.50                                 | \$957.52                              |
| 59      | \$1,472.73                                | \$1,448.07                                | \$1,431.34                                | \$1,367.06                            | \$1,321.32                              | \$1,286.71                               | \$1,259.44                               | \$1,105.14                                 | \$1,086.46                                 | \$978.19                              |
| 60      | \$1,535.53                                | \$1,509.82                                | \$1,492.38                                | \$1,425.35                            | \$1,377.67                              | \$1,341.58                               | \$1,313.14                               | \$1,152.27                                 | \$1,132.79                                 | \$1,019.90                            |
| 61      | \$1,589.84                                | \$1,563.22                                | \$1,545.17                                | \$1,475.77                            | \$1,426.40                              | \$1,389.03                               | \$1,359.59                               | \$1,193.03                                 | \$1,172.86                                 | \$1,055.98                            |
| 62      | \$1,625.49                                | \$1,598.27                                | \$1,579.81                                | \$1,508.86                            | \$1,458.38                              | \$1,420.18                               | \$1,390.07                               | \$1,219.78                                 | \$1,199.15                                 | \$1,079.65                            |
| 63      | \$1,670.18                                | \$1,642.22                                | \$1,623.25                                | \$1,550.35                            | \$1,498.48                              | \$1,459.23                               | \$1,428.30                               | \$1,253.32                                 | \$1,232.13                                 | \$1,109.34                            |
| 64+     | \$1,697.34                                | \$1,668.92                                | \$1,649.65                                | \$1,575.55                            | \$1,522.84                              | \$1,482.96                               | \$1,451.52                               | \$1,273.70                                 | \$1,252.16                                 | \$1,127.38                            |

Pending regulatory approval.

Effective October 2023

## Rating Region 7

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$484.80                         | \$479.36                      | \$475.67                       | \$465.67                         | \$413.58                   | \$411.05                     | \$406.65                     | \$399.57                      | \$417.92                                   | \$353.98                        |
| 15      | \$527.89                         | \$521.97                      | \$517.95                       | \$507.06                         | \$450.35                   | \$447.59                     | \$442.80                     | \$435.09                      | \$455.07                                   | \$385.44                        |
| 16      | \$544.37                         | \$538.26                      | \$534.11                       | \$522.89                         | \$464.40                   | \$461.56                     | \$456.62                     | \$448.67                      | \$469.28                                   | \$397.48                        |
| 17      | \$560.85                         | \$554.55                      | \$550.28                       | \$538.72                         | \$478.46                   | \$475.53                     | \$470.44                     | \$462.25                      | \$483.48                                   | \$409.51                        |
| 18      | \$578.59                         | \$572.10                      | \$567.69                       | \$555.76                         | \$493.60                   | \$490.57                     | \$485.32                     | \$476.87                      | \$498.78                                   | \$422.46                        |
| 19      | \$596.34                         | \$589.64                      | \$585.10                       | \$572.81                         | \$508.73                   | \$505.62                     | \$500.21                     | \$491.50                      | \$514.07                                   | \$435.42                        |
| 20      | \$614.71                         | \$607.82                      | \$603.13                       | \$590.46                         | \$524.41                   | \$521.20                     | \$515.62                     | \$506.65                      | \$529.92                                   | \$448.84                        |
| 21      | \$633.73                         | \$626.61                      | \$621.79                       | \$608.72                         | \$540.63                   | \$537.32                     | \$531.57                     | \$522.32                      | \$546.30                                   | \$462.72                        |
| 22      | \$633.73                         | \$626.61                      | \$621.79                       | \$608.72                         | \$540.63                   | \$537.32                     | \$531.57                     | \$522.32                      | \$546.30                                   | \$462.72                        |
| 23      | \$633.73                         | \$626.61                      | \$621.79                       | \$608.72                         | \$540.63                   | \$537.32                     | \$531.57                     | \$522.32                      | \$546.30                                   | \$462.72                        |
| 24      | \$633.73                         | \$626.61                      | \$621.79                       | \$608.72                         | \$540.63                   | \$537.32                     | \$531.57                     | \$522.32                      | \$546.30                                   | \$462.72                        |
| 25      | \$636.26                         | \$629.12                      | \$624.27                       | \$611.15                         | \$542.79                   | \$539.47                     | \$533.70                     | \$524.40                      | \$548.49                                   | \$464.57                        |
| 26      | \$648.94                         | \$641.65                      | \$636.71                       | \$623.33                         | \$553.61                   | \$550.21                     | \$544.33                     | \$534.85                      | \$559.42                                   | \$473.82                        |
| 27      | \$664.15                         | \$656.69                      | \$651.63                       | \$637.94                         | \$566.58                   | \$563.11                     | \$557.09                     | \$547.39                      | \$572.53                                   | \$484.93                        |
| 28      | \$688.86                         | \$681.13                      | \$675.88                       | \$661.68                         | \$587.67                   | \$584.07                     | \$577.82                     | \$567.76                      | \$593.83                                   | \$502.97                        |
| 29      | \$709.14                         | \$701.18                      | \$695.78                       | \$681.16                         | \$604.97                   | \$601.26                     | \$594.83                     | \$584.47                      | \$611.31                                   | \$517.78                        |
| 30      | \$719.28                         | \$711.21                      | \$705.73                       | \$690.90                         | \$613.62                   | \$609.86                     | \$603.33                     | \$592.83                      | \$620.06                                   | \$525.19                        |
| 31      | \$734.49                         | \$726.25                      | \$720.65                       | \$705.51                         | \$626.59                   | \$622.75                     | \$616.09                     | \$605.36                      | \$633.17                                   | \$536.29                        |
| 32      | \$749.70                         | \$741.29                      | \$735.57                       | \$720.12                         | \$639.57                   | \$635.65                     | \$628.85                     | \$617.90                      | \$646.28                                   | \$547.40                        |
| 33      | \$759.20                         | \$750.68                      | \$744.90                       | \$729.25                         | \$647.68                   | \$643.71                     | \$636.82                     | \$625.73                      | \$654.47                                   | \$554.34                        |
| 34      | \$769.34                         | \$760.71                      | \$754.85                       | \$738.99                         | \$656.33                   | \$652.30                     | \$645.33                     | \$634.09                      | \$663.21                                   | \$561.74                        |
| 35      | \$774.41                         | \$765.72                      | \$759.82                       | \$743.86                         | \$660.65                   | \$656.60                     | \$649.58                     | \$638.27                      | \$667.58                                   | \$565.44                        |
| 36      | \$779.48                         | \$770.74                      | \$764.80                       | \$748.73                         | \$664.98                   | \$660.90                     | \$653.83                     | \$642.45                      | \$671.95                                   | \$569.14                        |
| 37      | \$784.55                         | \$775.75                      | \$769.77                       | \$753.60                         | \$669.30                   | \$665.20                     | \$658.08                     | \$646.63                      | \$676.32                                   | \$572.85                        |
| 38      | \$789.62                         | \$780.76                      | \$774.74                       | \$758.46                         | \$673.63                   | \$669.50                     | \$662.34                     | \$650.81                      | \$680.70                                   | \$576.55                        |
| 39      | \$799.76                         | \$790.79                      | \$784.69                       | \$768.20                         | \$682.28                   | \$678.10                     | \$670.84                     | \$659.16                      | \$689.44                                   | \$583.95                        |
| 40      | \$809.90                         | \$800.81                      | \$794.64                       | \$777.94                         | \$690.93                   | \$686.69                     | \$679.35                     | \$667.52                      | \$698.18                                   | \$591.35                        |
| 41      | \$825.11                         | \$815.85                      | \$809.56                       | \$792.55                         | \$703.90                   | \$699.59                     | \$692.10                     | \$680.06                      | \$711.29                                   | \$602.46                        |
| 42      | \$839.69                         | \$830.26                      | \$823.87                       | \$806.55                         | \$716.34                   | \$711.95                     | \$704.33                     | \$692.07                      | \$723.85                                   | \$613.10                        |
| 43      | \$859.97                         | \$850.32                      | \$843.76                       | \$826.03                         | \$733.64                   | \$729.14                     | \$721.34                     | \$708.78                      | \$741.33                                   | \$627.91                        |
| 44      | \$885.32                         | \$875.38                      | \$868.63                       | \$850.38                         | \$755.26                   | \$750.63                     | \$742.60                     | \$729.68                      | \$763.19                                   | \$646.42                        |
| 45      | \$915.10                         | \$904.83                      | \$897.86                       | \$878.99                         | \$780.67                   | \$775.89                     | \$767.59                     | \$754.22                      | \$788.86                                   | \$668.17                        |
| 46      | \$950.59                         | \$939.92                      | \$932.68                       | \$913.08                         | \$810.95                   | \$805.98                     | \$797.36                     | \$783.47                      | \$819.46                                   | \$694.08                        |
| 47      | \$990.51                         | \$979.40                      | \$971.85                       | \$951.43                         | \$845.01                   | \$839.83                     | \$830.84                     | \$816.38                      | \$853.87                                   | \$723.23                        |
| 48      | \$1,036.14                       | \$1,024.52                    | \$1,016.62                     | \$995.26                         | \$883.93                   | \$878.52                     | \$869.12                     | \$853.99                      | \$893.21                                   | \$756.54                        |
| 49      | \$1,081.14                       | \$1,069.01                    | \$1,060.77                     | \$1,038.48                       | \$922.32                   | \$916.67                     | \$906.86                     | \$891.07                      | \$931.99                                   | \$789.40                        |
| 50      | \$1,131.84                       | \$1,119.13                    | \$1,110.51                     | \$1,087.17                       | \$965.57                   | \$959.65                     | \$949.38                     | \$932.86                      | \$975.70                                   | \$826.42                        |
| 51      | \$1,181.90                       | \$1,168.64                    | \$1,159.63                     | \$1,135.26                       | \$1,008.28                 | \$1,002.10                   | \$991.38                     | \$974.12                      | \$1,018.86                                 | \$862.97                        |
| 52      | \$1,237.03                       | \$1,223.15                    | \$1,213.73                     | \$1,188.22                       | \$1,055.31                 | \$1,048.85                   | \$1,037.63                   | \$1,019.56                    | \$1,066.39                                 | \$903.23                        |
| 53      | \$1,292.80                       | \$1,278.29                    | \$1,268.44                     | \$1,241.79                       | \$1,102.89                 | \$1,096.13                   | \$1,084.40                   | \$1,065.52                    | \$1,114.46                                 | \$943.95                        |
| 54      | \$1,353.01                       | \$1,337.82                    | \$1,327.51                     | \$1,299.62                       | \$1,154.25                 | \$1,147.18                   | \$1,134.90                   | \$1,115.14                    | \$1,166.36                                 | \$987.90                        |
| 55      | \$1,413.21                       | \$1,397.35                    | \$1,386.58                     | \$1,357.45                       | \$1,205.61                 | \$1,198.22                   | \$1,185.40                   | \$1,164.76                    | \$1,218.26                                 | \$1,031.86                      |
| 56      | \$1,478.48                       | \$1,461.89                    | \$1,450.63                     | \$1,420.14                       | \$1,261.29                 | \$1,253.56                   | \$1,240.15                   | \$1,218.56                    | \$1,274.53                                 | \$1,079.52                      |
| 57      | \$1,544.39                       | \$1,527.06                    | \$1,515.29                     | \$1,483.45                       | \$1,317.52                 | \$1,309.45                   | \$1,295.44                   | \$1,272.88                    | \$1,331.34                                 | \$1,127.64                      |
| 58      | \$1,614.73                       | \$1,596.61                    | \$1,584.31                     | \$1,551.02                       | \$1,377.53                 | \$1,369.09                   | \$1,354.44                   | \$1,330.86                    | \$1,391.98                                 | \$1,179.01                      |
| 59      | \$1,649.59                       | \$1,631.08                    | \$1,618.51                     | \$1,584.50                       | \$1,407.26                 | \$1,398.64                   | \$1,383.68                   | \$1,359.59                    | \$1,422.03                                 | \$1,204.46                      |
| 60      | \$1,719.93                       | \$1,700.63                    | \$1,687.53                     | \$1,652.07                       | \$1,467.27                 | \$1,458.28                   | \$1,442.68                   | \$1,417.56                    | \$1,482.67                                 | \$1,255.82                      |
| 61      | \$1,780.77                       | \$1,760.79                    | \$1,747.22                     | \$1,710.50                       | \$1,519.17                 | \$1,509.86                   | \$1,493.71                   | \$1,467.71                    | \$1,535.11                                 | \$1,300.24                      |
| 62      | \$1,820.70                       | \$1,800.26                    | \$1,786.39                     | \$1,748.85                       | \$1,553.23                 | \$1,543.72                   | \$1,527.20                   | \$1,500.61                    | \$1,569.53                                 | \$1,329.39                      |
| 63      | \$1,870.76                       | \$1,849.77                    | \$1,835.51                     | \$1,796.94                       | \$1,595.94                 | \$1,586.16                   | \$1,569.20                   | \$1,541.88                    | \$1,612.69                                 | \$1,365.94                      |
| 64+     | \$1,901.18                       | \$1,879.84                    | \$1,865.36                     | \$1,826.16                       | \$1,621.89                 | \$1,611.96                   | \$1,594.71                   | \$1,566.95                    | \$1,638.91                                 | \$1,388.16                      |

Pending regulatory approval.

## Rating Region 7

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$351.50                           | \$346.12                           | \$311.75                           | \$324.25                           | \$312.44                           | \$306.30                           | \$300.55                           | \$322.17   |
| 15      | \$382.75                           | \$376.88                           | \$339.46                           | \$353.07                           | \$340.21                           | \$333.52                           | \$327.27                           | \$350.81   |
| 16      | \$394.69                           | \$388.65                           | \$350.05                           | \$364.09                           | \$350.83                           | \$343.94                           | \$337.48                           | \$361.76   |
| 17      | \$406.64                           | \$400.41                           | \$360.65                           | \$375.11                           | \$361.45                           | \$354.35                           | \$347.70                           | \$372.71   |
| 18      | \$419.51                           | \$413.08                           | \$372.06                           | \$386.98                           | \$372.88                           | \$365.56                           | \$358.70                           | \$384.50   |
| 19      | \$432.37                           | \$425.75                           | \$383.47                           | \$398.85                           | \$384.32                           | \$376.77                           | \$369.70                           | \$396.30   |
| 20      | \$445.70                           | \$438.87                           | \$395.28                           | \$411.14                           | \$396.16                           | \$388.38                           | \$381.09                           | \$408.51   |
| 21      | \$459.48                           | \$452.44                           | \$407.51                           | \$423.86                           | \$408.41                           | \$400.39                           | \$392.88                           | \$421.14   |
| 22      | \$459.48                           | \$452.44                           | \$407.51                           | \$423.86                           | \$408.41                           | \$400.39                           | \$392.88                           | \$421.14   |
| 23      | \$459.48                           | \$452.44                           | \$407.51                           | \$423.86                           | \$408.41                           | \$400.39                           | \$392.88                           | \$421.14   |
| 24      | \$459.48                           | \$452.44                           | \$407.51                           | \$423.86                           | \$408.41                           | \$400.39                           | \$392.88                           | \$421.14   |
| 25      | \$461.32                           | \$454.25                           | \$409.14                           | \$425.55                           | \$410.05                           | \$401.99                           | \$394.45                           | \$422.83   |
| 26      | \$470.51                           | \$463.30                           | \$417.29                           | \$434.03                           | \$418.22                           | \$410.00                           | \$402.31                           | \$431.25   |
| 27      | \$481.54                           | \$474.16                           | \$427.07                           | \$444.20                           | \$428.02                           | \$419.61                           | \$411.74                           | \$441.36   |
| 28      | \$499.46                           | \$491.80                           | \$442.96                           | \$460.73                           | \$443.95                           | \$435.22                           | \$427.06                           | \$457.78   |
| 29      | \$514.16                           | \$506.28                           | \$456.00                           | \$474.30                           | \$457.01                           | \$448.04                           | \$439.63                           | \$471.26   |
| 30      | \$521.51                           | \$513.52                           | \$462.52                           | \$481.08                           | \$463.55                           | \$454.44                           | \$445.92                           | \$478.00   |
| 31      | \$532.54                           | \$524.38                           | \$472.30                           | \$491.25                           | \$473.35                           | \$464.05                           | \$455.35                           | \$488.11   |
| 32      | \$543.57                           | \$535.24                           | \$482.08                           | \$501.42                           | \$483.15                           | \$473.66                           | \$464.78                           | \$498.21   |
| 33      | \$550.46                           | \$542.03                           | \$488.20                           | \$507.78                           | \$489.28                           | \$479.67                           | \$470.67                           | \$504.53   |
| 34      | \$557.81                           | \$549.27                           | \$494.72                           | \$514.56                           | \$495.81                           | \$486.07                           | \$476.96                           | \$511.27   |
| 35      | \$561.49                           | \$552.88                           | \$497.98                           | \$517.96                           | \$499.08                           | \$489.28                           | \$480.10                           | \$514.64   |
| 36      | \$565.16                           | \$556.50                           | \$501.24                           | \$521.35                           | \$502.35                           | \$492.48                           | \$483.24                           | \$518.01   |
| 37      | \$568.84                           | \$560.12                           | \$504.50                           | \$524.74                           | \$505.62                           | \$495.68                           | \$486.39                           | \$521.38   |
| 38      | \$572.51                           | \$563.74                           | \$507.76                           | \$528.13                           | \$508.88                           | \$498.89                           | \$489.53                           | \$524.74   |
| 39      | \$579.87                           | \$570.98                           | \$514.28                           | \$534.91                           | \$515.42                           | \$505.29                           | \$495.82                           | \$531.48   |
| 40      | \$587.22                           | \$578.22                           | \$520.80                           | \$541.69                           | \$521.95                           | \$511.70                           | \$502.10                           | \$538.22   |
| 41      | \$598.24                           | \$589.08                           | \$530.58                           | \$551.86                           | \$531.75                           | \$521.31                           | \$511.53                           | \$548.33   |
| 42      | \$608.81                           | \$599.49                           | \$539.95                           | \$561.61                           | \$541.15                           | \$530.52                           | \$520.57                           | \$558.01   |
| 43      | \$623.52                           | \$613.96                           | \$552.99                           | \$575.18                           | \$554.22                           | \$543.33                           | \$533.14                           | \$571.49   |
| 44      | \$641.90                           | \$632.06                           | \$569.29                           | \$592.13                           | \$570.55                           | \$559.34                           | \$548.85                           | \$588.34   |
| 45      | \$663.49                           | \$653.33                           | \$588.44                           | \$612.05                           | \$589.75                           | \$578.16                           | \$567.32                           | \$608.13   |
| 46      | \$689.22                           | \$678.66                           | \$611.27                           | \$635.79                           | \$612.62                           | \$600.59                           | \$589.32                           | \$631.72   |
| 47      | \$718.17                           | \$707.17                           | \$636.94                           | \$662.49                           | \$638.35                           | \$625.81                           | \$614.07                           | \$658.25   |
| 48      | \$751.25                           | \$739.74                           | \$666.28                           | \$693.01                           | \$667.76                           | \$654.64                           | \$642.36                           | \$688.57   |
| 49      | \$783.88                           | \$771.87                           | \$695.21                           | \$723.10                           | \$696.75                           | \$683.07                           | \$670.25                           | \$718.47   |
| 50      | \$820.63                           | \$808.06                           | \$727.81                           | \$757.01                           | \$729.43                           | \$715.10                           | \$701.69                           | \$752.16   |
| 51      | \$856.93                           | \$843.81                           | \$760.01                           | \$790.50                           | \$761.69                           | \$746.73                           | \$732.72                           | \$785.43   |
| 52      | \$896.91                           | \$883.17                           | \$795.46                           | \$827.37                           | \$797.22                           | \$781.56                           | \$766.90                           | \$822.07   |
| 53      | \$937.34                           | \$922.98                           | \$831.32                           | \$864.67                           | \$833.16                           | \$816.80                           | \$801.48                           | \$859.13   |
| 54      | \$980.99                           | \$965.96                           | \$870.03                           | \$904.94                           | \$871.96                           | \$854.83                           | \$838.80                           | \$899.14   |
| 55      | \$1,024.64                         | \$1,008.95                         | \$908.75                           | \$945.20                           | \$910.76                           | \$892.87                           | \$876.12                           | \$939.15   |
| 56      | \$1,071.97                         | \$1,055.55                         | \$950.72                           | \$988.86                           | \$952.83                           | \$934.11                           | \$916.59                           | \$982.53   |
| 57      | \$1,119.76                         | \$1,102.60                         | \$993.10                           | \$1,032.94                         | \$995.30                           | \$975.75                           | \$957.45                           | \$1,026.33   |
| 58      | \$1,170.76                         | \$1,152.82                         | \$1,038.34                         | \$1,079.99                         | \$1,040.64                         | \$1,020.19                         | \$1,001.06                         | \$1,073.07   |
| 59      | \$1,196.03                         | \$1,177.71                         | \$1,060.75                         | \$1,103.30                         | \$1,063.10                         | \$1,042.22                         | \$1,022.67                         | \$1,096.24   |
| 60      | \$1,247.03                         | \$1,227.93                         | \$1,105.98                         | \$1,150.35                         | \$1,108.43                         | \$1,086.66                         | \$1,066.28                         | \$1,142.98   |
| 61      | \$1,291.14                         | \$1,271.36                         | \$1,145.10                         | \$1,191.04                         | \$1,147.64                         | \$1,125.10                         | \$1,104.00                         | \$1,183.41   |
| 62      | \$1,320.09                         | \$1,299.87                         | \$1,170.78                         | \$1,217.75                         | \$1,173.37                         | \$1,150.32                         | \$1,128.75                         | \$1,209.94   |
| 63      | \$1,356.39                         | \$1,335.61                         | \$1,202.97                         | \$1,251.23                         | \$1,205.64                         | \$1,181.95                         | \$1,159.78                         | \$1,243.22   |
| 64+     | \$1,378.44                         | \$1,357.33                         | \$1,222.53                         | \$1,271.58                         | \$1,225.24                         | \$1,201.17                         | \$1,178.64                         | \$1,263.43   |

Pending regulatory approval.

Effective October 2023

## Rating Region 7

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$409.81  | \$352.57                                    | \$337.52  | \$316.34                                    | \$314.33                                |
| 15      | \$446.24  | \$383.91                                    | \$367.52  | \$344.45                                    | \$342.27                                |
| 16      | \$460.17  | \$395.89                                    | \$378.99  | \$355.21                                    | \$352.95                                |
| 17      | \$474.09  | \$407.88                                    | \$390.46  | \$365.96                                    | \$363.63                                |
| 18      | \$489.09  | \$420.78                                    | \$402.82  | \$377.54                                    | \$375.14                                |
| 19      | \$504.09  | \$433.68                                    | \$415.17  | \$389.11                                    | \$386.64                                |
| 20      | \$519.63  | \$447.05                                    | \$427.96  | \$401.11                                    | \$398.56                                |
| 21      | \$535.70  | \$460.88                                    | \$441.20  | \$413.51                                    | \$410.88                                |
| 22      | \$535.70  | \$460.88                                    | \$441.20  | \$413.51                                    | \$410.88                                |
| 23      | \$535.70  | \$460.88                                    | \$441.20  | \$413.51                                    | \$410.88                                |
| 24      | \$535.70  | \$460.88                                    | \$441.20  | \$413.51                                    | \$410.88                                |
| 25      | \$537.84  | \$462.72                                    | \$442.97  | \$415.17                                    | \$412.53                                |
| 26      | \$548.56  | \$471.94                                    | \$451.79  | \$423.44                                    | \$420.75                                |
| 27      | \$561.41  | \$483.00                                    | \$462.38  | \$433.36                                    | \$430.61                                |
| 28      | \$582.30  | \$500.97                                    | \$479.59  | \$449.49                                    | \$446.63                                |
| 29      | \$599.45  | \$515.72                                    | \$493.70  | \$462.72                                    | \$459.78                                |
| 30      | \$608.02  | \$523.09                                    | \$500.76  | \$469.34                                    | \$466.35                                |
| 31      | \$620.87  | \$534.16                                    | \$511.35  | \$479.26                                    | \$476.22                                |
| 32      | \$633.73  | \$545.22                                    | \$521.94  | \$489.18                                    | \$486.08                                |
| 33      | \$641.77  | \$552.13                                    | \$528.56  | \$495.39                                    | \$492.24                                |
| 34      | \$650.34  | \$559.50                                    | \$535.62  | \$502.00                                    | \$498.81                                |
| 35      | \$654.62  | \$563.19                                    | \$539.15  | \$505.31                                    | \$502.10                                |
| 36      | \$658.91  | \$566.88                                    | \$542.68  | \$508.62                                    | \$505.39                                |
| 37      | \$663.19  | \$570.56                                    | \$546.21  | \$511.93                                    | \$508.67                                |
| 38      | \$667.48  | \$574.25                                    | \$549.74  | \$515.23                                    | \$511.96                                |
| 39      | \$676.05  | \$581.63                                    | \$556.80  | \$521.85                                    | \$518.54                                |
| 40      | \$684.62  | \$589.00                                    | \$563.85  | \$528.47                                    | \$525.11                                |
| 41      | \$697.48  | \$600.06                                    | \$574.44  | \$538.39                                    | \$534.97                                |
| 42      | \$709.80  | \$610.66                                    | \$584.59  | \$547.90                                    | \$544.42                                |
| 43      | \$726.94  | \$625.41                                    | \$598.71  | \$561.13                                    | \$557.57                                |
| 44      | \$748.37  | \$643.84                                    | \$616.36  | \$577.68                                    | \$574.01                                |
| 45      | \$773.55  | \$665.51                                    | \$637.09  | \$597.11                                    | \$593.32                                |
| 46      | \$803.55  | \$691.31                                    | \$661.80  | \$620.27                                    | \$616.33                                |
| 47      | \$837.30  | \$720.35                                    | \$689.60  | \$646.32                                    | \$642.21                                |
| 48      | \$875.87  | \$753.53                                    | \$721.36  | \$676.09                                    | \$671.80                                |
| 49      | \$913.90  | \$786.25                                    | \$752.69  | \$705.45                                    | \$700.97                                |
| 50      | \$956.76  | \$823.12                                    | \$787.98  | \$738.53                                    | \$733.84                                |
| 51      | \$999.08  | \$859.53                                    | \$822.84  | \$771.20                                    | \$766.30                                |
| 52      | \$1,045.68  | \$899.63                                    | \$861.22  | \$807.17                                    | \$802.05                                |
| 53      | \$1,092.83  | \$940.19                                    | \$900.05  | \$843.56                                    | \$838.20                                |
| 54      | \$1,143.72  | \$983.97                                    | \$941.96  | \$882.85                                    | \$877.24                                |
| 55      | \$1,194.61  | \$1,027.75                                  | \$983.88  | \$922.13                                    | \$916.27                                |
| 56      | \$1,249.78  | \$1,075.22                                  | \$1,029.32  | \$964.72                                    | \$958.59                                |
| 57      | \$1,305.50  | \$1,123.16                                  | \$1,075.21  | \$1,007.73                                  | \$1,001.33                              |
| 58      | \$1,364.96  | \$1,174.31                                  | \$1,124.18  | \$1,053.63                                  | \$1,046.93                              |
| 59      | \$1,394.42  | \$1,199.66                                  | \$1,148.45  | \$1,076.37                                  | \$1,069.53                              |
| 60      | \$1,453.89  | \$1,250.82                                  | \$1,197.42  | \$1,122.27                                  | \$1,115.14                              |
| 61      | \$1,505.31  | \$1,295.06                                  | \$1,239.77  | \$1,161.97                                  | \$1,154.59                              |
| 62      | \$1,539.06  | \$1,324.10                                  | \$1,267.57  | \$1,188.02                                  | \$1,180.47                              |
| 63      | \$1,581.38  | \$1,360.51                                  | \$1,302.43  | \$1,220.68                                  | \$1,212.93                              |
| 64+     | \$1,607.10  | \$1,382.63                                  | \$1,323.60  | \$1,240.53                                  | \$1,232.65                              |

Pending regulatory approval.



## Rating Region 7

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$563.67                          | \$557.02                       | \$553.29                        | \$541.54                          | \$480.43                    | \$477.41                      | \$472.33                      |
| 15      | \$613.78                          | \$606.53                       | \$602.47                        | \$589.68                          | \$523.14                    | \$519.84                      | \$514.31                      |
| 16      | \$632.93                          | \$625.46                       | \$621.28                        | \$608.09                          | \$539.47                    | \$536.07                      | \$530.37                      |
| 17      | \$652.09                          | \$644.39                       | \$640.08                        | \$626.49                          | \$555.80                    | \$552.30                      | \$546.42                      |
| 18      | \$672.72                          | \$664.78                       | \$660.33                        | \$646.31                          | \$573.38                    | \$569.77                      | \$563.71                      |
| 19      | \$693.35                          | \$685.17                       | \$680.59                        | \$666.13                          | \$590.96                    | \$587.24                      | \$581.00                      |
| 20      | \$714.72                          | \$706.29                       | \$701.56                        | \$686.66                          | \$609.18                    | \$605.34                      | \$598.90                      |
| 21      | \$736.83                          | \$728.13                       | \$723.26                        | \$707.90                          | \$628.02                    | \$624.06                      | \$617.42                      |
| 22      | \$736.83                          | \$728.13                       | \$723.26                        | \$707.90                          | \$628.02                    | \$624.06                      | \$617.42                      |
| 23      | \$736.83                          | \$728.13                       | \$723.26                        | \$707.90                          | \$628.02                    | \$624.06                      | \$617.42                      |
| 24      | \$736.83                          | \$728.13                       | \$723.26                        | \$707.90                          | \$628.02                    | \$624.06                      | \$617.42                      |
| 25      | \$739.77                          | \$731.04                       | \$726.15                        | \$710.73                          | \$630.53                    | \$626.56                      | \$619.89                      |
| 26      | \$754.51                          | \$745.60                       | \$740.62                        | \$724.89                          | \$643.09                    | \$639.04                      | \$632.24                      |
| 27      | \$772.19                          | \$763.08                       | \$757.97                        | \$741.88                          | \$658.16                    | \$654.02                      | \$647.06                      |
| 28      | \$800.93                          | \$791.48                       | \$786.18                        | \$769.49                          | \$682.66                    | \$678.36                      | \$671.14                      |
| 29      | \$824.51                          | \$814.78                       | \$809.33                        | \$792.14                          | \$702.75                    | \$698.33                      | \$690.90                      |
| 30      | \$836.30                          | \$826.43                       | \$820.90                        | \$803.47                          | \$712.80                    | \$708.31                      | \$700.78                      |
| 31      | \$853.98                          | \$843.90                       | \$838.26                        | \$820.46                          | \$727.87                    | \$723.29                      | \$715.59                      |
| 32      | \$871.66                          | \$861.38                       | \$855.61                        | \$837.44                          | \$742.94                    | \$738.27                      | \$730.41                      |
| 33      | \$882.72                          | \$872.30                       | \$866.46                        | \$848.06                          | \$752.37                    | \$747.63                      | \$739.67                      |
| 34      | \$894.51                          | \$883.95                       | \$878.03                        | \$859.39                          | \$762.41                    | \$757.61                      | \$749.55                      |
| 35      | \$900.40                          | \$889.77                       | \$883.82                        | \$865.05                          | \$767.44                    | \$762.61                      | \$754.49                      |
| 36      | \$906.30                          | \$895.60                       | \$889.61                        | \$870.72                          | \$772.46                    | \$767.60                      | \$759.43                      |
| 37      | \$912.19                          | \$901.42                       | \$895.39                        | \$876.38                          | \$777.49                    | \$772.59                      | \$764.37                      |
| 38      | \$918.08                          | \$907.25                       | \$901.18                        | \$882.04                          | \$782.51                    | \$777.58                      | \$769.31                      |
| 39      | \$929.87                          | \$918.90                       | \$912.75                        | \$893.37                          | \$792.56                    | \$787.57                      | \$779.19                      |
| 40      | \$941.66                          | \$930.55                       | \$924.32                        | \$904.70                          | \$802.61                    | \$797.55                      | \$789.07                      |
| 41      | \$959.35                          | \$948.02                       | \$941.68                        | \$921.68                          | \$817.68                    | \$812.53                      | \$803.88                      |
| 42      | \$976.29                          | \$964.77                       | \$958.32                        | \$937.97                          | \$832.12                    | \$826.88                      | \$818.09                      |
| 43      | \$999.87                          | \$988.07                       | \$981.46                        | \$960.62                          | \$852.22                    | \$846.85                      | \$837.84                      |
| 44      | \$1,029.35                        | \$1,017.20                     | \$1,010.39                      | \$988.94                          | \$877.34                    | \$871.82                      | \$862.54                      |
| 45      | \$1,063.98                        | \$1,051.42                     | \$1,044.38                      | \$1,022.21                        | \$906.86                    | \$901.15                      | \$891.56                      |
| 46      | \$1,105.24                        | \$1,092.19                     | \$1,084.89                      | \$1,061.85                        | \$942.03                    | \$936.09                      | \$926.13                      |
| 47      | \$1,151.66                        | \$1,138.07                     | \$1,130.45                      | \$1,106.45                        | \$981.59                    | \$975.41                      | \$965.03                      |
| 48      | \$1,204.71                        | \$1,190.49                     | \$1,182.53                      | \$1,157.42                        | \$1,026.81                  | \$1,020.34                    | \$1,009.49                    |
| 49      | \$1,257.02                        | \$1,242.19                     | \$1,233.88                      | \$1,207.68                        | \$1,071.40                  | \$1,064.65                    | \$1,053.32                    |
| 50      | \$1,315.97                        | \$1,300.44                     | \$1,291.74                      | \$1,264.31                        | \$1,121.64                  | \$1,114.58                    | \$1,102.72                    |
| 51      | \$1,374.18                        | \$1,357.96                     | \$1,348.88                      | \$1,320.23                        | \$1,171.25                  | \$1,163.88                    | \$1,151.49                    |
| 52      | \$1,438.28                        | \$1,421.31                     | \$1,411.80                      | \$1,381.82                        | \$1,225.89                  | \$1,218.17                    | \$1,205.21                    |
| 53      | \$1,503.12                        | \$1,485.38                     | \$1,475.45                      | \$1,444.11                        | \$1,281.16                  | \$1,273.09                    | \$1,259.54                    |
| 54      | \$1,573.12                        | \$1,554.56                     | \$1,544.16                      | \$1,511.36                        | \$1,340.82                  | \$1,332.37                    | \$1,318.20                    |
| 55      | \$1,643.12                        | \$1,623.73                     | \$1,612.86                      | \$1,578.62                        | \$1,400.48                  | \$1,391.66                    | \$1,376.85                    |
| 56      | \$1,719.01                        | \$1,698.72                     | \$1,687.36                      | \$1,651.53                        | \$1,465.17                  | \$1,455.94                    | \$1,440.45                    |
| 57      | \$1,795.64                        | \$1,774.45                     | \$1,762.58                      | \$1,725.15                        | \$1,530.48                  | \$1,520.84                    | \$1,504.66                    |
| 58      | \$1,877.43                        | \$1,855.27                     | \$1,842.86                      | \$1,803.73                        | \$1,600.19                  | \$1,590.11                    | \$1,573.19                    |
| 59      | \$1,917.96                        | \$1,895.32                     | \$1,882.64                      | \$1,842.66                        | \$1,634.73                  | \$1,624.44                    | \$1,607.15                    |
| 60      | \$1,999.75                        | \$1,976.14                     | \$1,962.92                      | \$1,921.24                        | \$1,704.44                  | \$1,693.71                    | \$1,675.69                    |
| 61      | \$2,070.48                        | \$2,046.04                     | \$2,032.35                      | \$1,989.20                        | \$1,764.73                  | \$1,753.62                    | \$1,734.96                    |
| 62      | \$2,116.90                        | \$2,091.91                     | \$2,077.92                      | \$2,033.79                        | \$1,804.29                  | \$1,792.93                    | \$1,773.86                    |
| 63      | \$2,175.11                        | \$2,149.44                     | \$2,135.06                      | \$2,089.72                        | \$1,853.91                  | \$1,842.23                    | \$1,822.63                    |
| 64+     | \$2,210.48                        | \$2,184.39                     | \$2,169.77                      | \$2,123.70                        | \$1,884.05                  | \$1,872.19                    | \$1,852.27                    |

Pending regulatory approval.

Effective October 2023



## Rating Region 7

### Off-Exchange 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 | \$464.02                       | \$410.47                         | \$407.60                         | \$401.23                         | \$360.38                         | \$375.60                         | \$361.78                         | \$354.13                         | \$347.27                         |
| 15      | \$505.26                       | \$446.96                         | \$443.83                         | \$436.90                         | \$392.41                         | \$408.99                         | \$393.93                         | \$385.61                         | \$378.14                         |
| 16      | \$521.03                       | \$460.91                         | \$457.68                         | \$450.53                         | \$404.66                         | \$421.75                         | \$406.23                         | \$397.64                         | \$389.95                         |
| 17      | \$536.80                       | \$474.86                         | \$471.53                         | \$464.17                         | \$416.91                         | \$434.52                         | \$418.53                         | \$409.68                         | \$401.75                         |
| 18      | \$553.79                       | \$489.88                         | \$486.45                         | \$478.86                         | \$430.10                         | \$448.27                         | \$431.77                         | \$422.64                         | \$414.46                         |
| 19      | \$570.77                       | \$504.91                         | \$501.37                         | \$493.54                         | \$443.29                         | \$462.01                         | \$445.01                         | \$435.60                         | \$427.17                         |
| 20      | \$588.36                       | \$520.47                         | \$516.82                         | \$508.75                         | \$456.95                         | \$476.25                         | \$458.72                         | \$449.03                         | \$440.33                         |
| 21      | \$606.56                       | \$536.56                         | \$532.80                         | \$524.49                         | \$471.08                         | \$490.98                         | \$472.91                         | \$462.91                         | \$453.95                         |
| 22      | \$606.56                       | \$536.56                         | \$532.80                         | \$524.49                         | \$471.08                         | \$490.98                         | \$472.91                         | \$462.91                         | \$453.95                         |
| 23      | \$606.56                       | \$536.56                         | \$532.80                         | \$524.49                         | \$471.08                         | \$490.98                         | \$472.91                         | \$462.91                         | \$453.95                         |
| 24      | \$606.56                       | \$536.56                         | \$532.80                         | \$524.49                         | \$471.08                         | \$490.98                         | \$472.91                         | \$462.91                         | \$453.95                         |
| 25      | \$608.98                       | \$538.71                         | \$534.94                         | \$526.59                         | \$472.97                         | \$492.95                         | \$474.80                         | \$464.77                         | \$455.77                         |
| 26      | \$621.11                       | \$549.44                         | \$545.59                         | \$537.08                         | \$482.39                         | \$502.77                         | \$484.26                         | \$474.02                         | \$464.85                         |
| 27      | \$635.67                       | \$562.32                         | \$558.38                         | \$549.66                         | \$493.69                         | \$514.55                         | \$495.61                         | \$485.13                         | \$475.74                         |
| 28      | \$659.33                       | \$583.25                         | \$579.16                         | \$570.12                         | \$512.07                         | \$533.70                         | \$514.05                         | \$503.19                         | \$493.45                         |
| 29      | \$678.74                       | \$600.42                         | \$596.21                         | \$586.90                         | \$527.14                         | \$549.41                         | \$529.19                         | \$518.00                         | \$507.97                         |
| 30      | \$688.44                       | \$609.00                         | \$604.73                         | \$595.29                         | \$534.68                         | \$557.26                         | \$536.75                         | \$525.41                         | \$515.24                         |
| 31      | \$703.00                       | \$621.88                         | \$617.52                         | \$607.88                         | \$545.98                         | \$569.05                         | \$548.10                         | \$536.52                         | \$526.13                         |
| 32      | \$717.56                       | \$634.76                         | \$630.31                         | \$620.47                         | \$557.29                         | \$580.83                         | \$559.45                         | \$547.63                         | \$537.03                         |
| 33      | \$726.66                       | \$642.80                         | \$638.30                         | \$628.34                         | \$564.36                         | \$588.20                         | \$566.55                         | \$554.57                         | \$543.84                         |
| 34      | \$736.36                       | \$651.39                         | \$646.82                         | \$636.73                         | \$571.89                         | \$596.05                         | \$574.11                         | \$561.98                         | \$551.10                         |
| 35      | \$741.21                       | \$655.68                         | \$651.09                         | \$640.92                         | \$575.66                         | \$599.98                         | \$577.90                         | \$565.68                         | \$554.73                         |
| 36      | \$746.07                       | \$659.97                         | \$655.35                         | \$645.12                         | \$579.43                         | \$603.91                         | \$581.68                         | \$569.38                         | \$558.36                         |
| 37      | \$750.92                       | \$664.27                         | \$659.61                         | \$649.32                         | \$583.20                         | \$607.84                         | \$585.46                         | \$573.09                         | \$561.99                         |
| 38      | \$755.77                       | \$668.56                         | \$663.87                         | \$653.51                         | \$586.97                         | \$611.76                         | \$589.25                         | \$576.79                         | \$565.63                         |
| 39      | \$765.48                       | \$677.14                         | \$672.40                         | \$661.90                         | \$594.50                         | \$619.62                         | \$596.81                         | \$584.20                         | \$572.89                         |
| 40      | \$775.18                       | \$685.73                         | \$680.92                         | \$670.30                         | \$602.04                         | \$627.47                         | \$604.38                         | \$591.60                         | \$580.15                         |
| 41      | \$789.74                       | \$698.61                         | \$693.71                         | \$682.88                         | \$613.35                         | \$639.26                         | \$615.73                         | \$602.71                         | \$591.05                         |
| 42      | \$803.69                       | \$710.95                         | \$705.97                         | \$694.95                         | \$624.18                         | \$650.55                         | \$626.61                         | \$613.36                         | \$601.49                         |
| 43      | \$823.10                       | \$728.12                         | \$723.02                         | \$711.73                         | \$639.26                         | \$666.26                         | \$641.74                         | \$628.17                         | \$616.01                         |
| 44      | \$847.36                       | \$749.58                         | \$744.33                         | \$732.71                         | \$658.10                         | \$685.90                         | \$660.66                         | \$646.69                         | \$634.17                         |
| 45      | \$875.87                       | \$774.80                         | \$769.37                         | \$757.36                         | \$680.24                         | \$708.98                         | \$682.88                         | \$668.45                         | \$655.51                         |
| 46      | \$909.84                       | \$804.85                         | \$799.21                         | \$786.73                         | \$706.62                         | \$736.47                         | \$709.37                         | \$694.37                         | \$680.93                         |
| 47      | \$948.05                       | \$838.65                         | \$832.77                         | \$819.77                         | \$736.30                         | \$767.40                         | \$739.16                         | \$723.53                         | \$709.53                         |
| 48      | \$991.72                       | \$877.28                         | \$871.13                         | \$857.54                         | \$770.22                         | \$802.76                         | \$773.21                         | \$756.86                         | \$742.21                         |
| 49      | \$1,034.79                     | \$915.38                         | \$908.96                         | \$894.78                         | \$803.66                         | \$837.62                         | \$806.79                         | \$789.73                         | \$774.44                         |
| 50      | \$1,083.31                     | \$958.30                         | \$951.59                         | \$936.74                         | \$841.35                         | \$876.89                         | \$844.62                         | \$826.76                         | \$810.76                         |
| 51      | \$1,131.23                     | \$1,000.69                       | \$993.68                         | \$978.17                         | \$878.57                         | \$915.68                         | \$881.98                         | \$863.33                         | \$846.62                         |
| 52      | \$1,184.00                     | \$1,047.37                       | \$1,040.03                       | \$1,023.80                       | \$919.55                         | \$958.40                         | \$923.12                         | \$903.61                         | \$886.12                         |
| 53      | \$1,237.38                     | \$1,094.59                       | \$1,086.92                       | \$1,069.95                       | \$961.01                         | \$1,001.60                       | \$964.74                         | \$944.34                         | \$926.06                         |
| 54      | \$1,295.00                     | \$1,145.57                       | \$1,137.54                       | \$1,119.78                       | \$1,005.76                       | \$1,048.25                       | \$1,009.66                       | \$988.32                         | \$969.19                         |
| 55      | \$1,352.62                     | \$1,196.54                       | \$1,188.15                       | \$1,169.61                       | \$1,050.51                       | \$1,094.89                       | \$1,054.59                       | \$1,032.30                       | \$1,012.32                       |
| 56      | \$1,415.10                     | \$1,251.81                       | \$1,243.03                       | \$1,223.63                       | \$1,099.03                       | \$1,145.46                       | \$1,103.30                       | \$1,079.98                       | \$1,059.07                       |
| 57      | \$1,478.18                     | \$1,307.61                       | \$1,298.44                       | \$1,278.18                       | \$1,148.02                       | \$1,196.52                       | \$1,152.48                       | \$1,128.12                       | \$1,106.28                       |
| 58      | \$1,545.51                     | \$1,367.17                       | \$1,357.58                       | \$1,336.39                       | \$1,200.31                       | \$1,251.02                       | \$1,204.98                       | \$1,179.50                       | \$1,156.67                       |
| 59      | \$1,578.87                     | \$1,396.68                       | \$1,386.89                       | \$1,365.24                       | \$1,226.22                       | \$1,278.03                       | \$1,230.99                       | \$1,204.96                       | \$1,181.64                       |
| 60      | \$1,646.20                     | \$1,456.24                       | \$1,446.03                       | \$1,423.46                       | \$1,278.51                       | \$1,332.53                       | \$1,283.48                       | \$1,256.35                       | \$1,232.03                       |
| 61      | \$1,704.43                     | \$1,507.75                       | \$1,497.18                       | \$1,473.81                       | \$1,323.74                       | \$1,379.66                       | \$1,328.88                       | \$1,300.79                       | \$1,275.61                       |
| 62      | \$1,742.64                     | \$1,541.55                       | \$1,530.75                       | \$1,506.85                       | \$1,353.42                       | \$1,410.59                       | \$1,358.67                       | \$1,329.95                       | \$1,304.21                       |
| 63      | \$1,790.56                     | \$1,583.94                       | \$1,572.84                       | \$1,548.29                       | \$1,390.63                       | \$1,449.38                       | \$1,396.03                       | \$1,366.52                       | \$1,340.07                       |
| 64+     | \$1,819.67                     | \$1,609.69                       | \$1,598.41                       | \$1,573.46                       | \$1,413.24                       | \$1,472.95                       | \$1,418.73                       | \$1,388.74                       | \$1,361.86                       |

Pending regulatory approval.

# Rating Region 7

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$475.24   | \$408.59                               | \$395.51   | \$365.58                               | \$363.23                           | \$553.27  | \$496.18                                      | \$433.45   | \$378.07   | \$408.59  | \$363.23  |
| 15                            | \$517.49   | \$444.91                               | \$430.66   | \$398.08                               | \$395.52                           | \$602.45  | \$540.28                                      | \$471.97   | \$411.67   | \$444.91  | \$395.52  |
| 16                            | \$533.64   | \$458.79                               | \$444.10   | \$410.50                               | \$407.86                           | \$621.26  | \$557.15                                      | \$486.71   | \$424.52   | \$458.79  | \$407.86  |
| 17                            | \$549.79   | \$472.68                               | \$457.55   | \$422.93                               | \$420.21                           | \$640.06  | \$574.01                                      | \$501.44   | \$437.37   | \$472.68  | \$420.21  |
| 18                            | \$567.19   | \$487.63                               | \$472.02   | \$436.31                               | \$433.50                           | \$660.31  | \$592.17                                      | \$517.30   | \$451.21   | \$487.63  | \$433.50  |
| 19                            | \$584.58   | \$502.59                               | \$486.50   | \$449.69                               | \$446.80                           | \$680.56  | \$610.33                                      | \$533.17   | \$465.05   | \$502.59  | \$446.80  |
| 20                            | \$602.60   | \$518.08                               | \$501.49   | \$463.55                               | \$460.57                           | \$701.54  | \$629.14                                      | \$549.60   | \$479.38   | \$518.08  | \$460.57  |
| 21                            | \$621.24   | \$534.10                               | \$517.00   | \$477.88                               | \$474.81                           | \$723.23  | \$648.60                                      | \$566.59   | \$494.21   | \$534.10  | \$474.81  |
| 22                            | \$621.24   | \$534.10                               | \$517.00   | \$477.88                               | \$474.81                           | \$723.23  | \$648.60                                      | \$566.59   | \$494.21   | \$534.10  | \$474.81  |
| 23                            | \$621.24   | \$534.10                               | \$517.00   | \$477.88                               | \$474.81                           | \$723.23  | \$648.60                                      | \$566.59   | \$494.21   | \$534.10  | \$474.81  |
| 24                            | \$621.24   | \$534.10                               | \$517.00   | \$477.88                               | \$474.81                           | \$723.23  | \$648.60                                      | \$566.59   | \$494.21   | \$534.10  | \$474.81  |
| 25                            | \$623.72   | \$536.24                               | \$519.07   | \$479.80                               | \$476.71                           | \$726.13  | \$651.19                                      | \$568.86   | \$496.18   | \$536.24  | \$476.71  |
| 26                            | \$636.14   | \$546.92                               | \$529.41   | \$489.35                               | \$486.21                           | \$740.59  | \$664.16                                      | \$580.19   | \$506.07   | \$546.92  | \$486.21  |
| 27                            | \$651.05   | \$559.74                               | \$541.82   | \$500.82                               | \$497.60                           | \$757.95  | \$679.73                                      | \$593.79   | \$517.93   | \$559.74  | \$497.60  |
| 28                            | \$675.28   | \$580.57                               | \$561.98   | \$519.46                               | \$516.12                           | \$786.16  | \$705.03                                      | \$615.89   | \$537.20   | \$580.57  | \$516.12  |
| 29                            | \$695.16   | \$597.66                               | \$578.52   | \$534.75                               | \$531.32                           | \$809.30  | \$725.78                                      | \$634.02   | \$553.02   | \$597.66  | \$531.32  |
| 30                            | \$705.10   | \$606.20                               | \$586.80   | \$542.40                               | \$538.91                           | \$820.87  | \$736.16                                      | \$643.09   | \$560.93   | \$606.20  | \$538.91  |
| 31                            | \$720.01   | \$619.02                               | \$599.20   | \$553.87                               | \$550.31                           | \$838.23  | \$751.72                                      | \$656.68   | \$572.79   | \$619.02  | \$550.31  |
| 32                            | \$734.92   | \$631.84                               | \$611.61   | \$565.34                               | \$561.70                           | \$855.59  | \$767.29                                      | \$670.28   | \$584.65   | \$631.84  | \$561.70  |
| 33                            | \$744.24   | \$639.85                               | \$619.37   | \$572.50                               | \$568.83                           | \$866.43  | \$777.02                                      | \$678.78   | \$592.06   | \$639.85  | \$568.83  |
| 34                            | \$754.18   | \$648.40                               | \$627.64   | \$580.15                               | \$576.42                           | \$878.01  | \$787.40                                      | \$687.85   | \$599.97   | \$648.40  | \$576.42  |
| 35                            | \$759.15   | \$652.67                               | \$631.78   | \$583.97                               | \$580.22                           | \$883.79  | \$792.59                                      | \$692.38   | \$603.92   | \$652.67  | \$580.22  |
| 36                            | \$764.12   | \$656.94                               | \$635.91   | \$587.80                               | \$584.02                           | \$889.58  | \$797.77                                      | \$696.91   | \$607.88   | \$656.94  | \$584.02  |
| 37                            | \$769.09   | \$661.22                               | \$640.05   | \$591.62                               | \$587.82                           | \$895.36  | \$802.96                                      | \$701.44   | \$611.83   | \$661.22  | \$587.82  |
| 38                            | \$774.06   | \$665.49                               | \$644.18   | \$595.44                               | \$591.62                           | \$901.15  | \$808.15                                      | \$705.98   | \$615.78   | \$665.49  | \$591.62  |
| 39                            | \$784.00   | \$674.04                               | \$652.46   | \$603.09                               | \$599.21                           | \$912.72  | \$818.53                                      | \$715.04   | \$623.69   | \$674.04  | \$599.21  |
| 40                            | \$793.94   | \$682.58                               | \$660.73   | \$610.74                               | \$606.81                           | \$924.29  | \$828.91                                      | \$724.11   | \$631.60   | \$682.58  | \$606.81  |
| 41                            | \$808.85   | \$695.40                               | \$673.14   | \$622.20                               | \$618.21                           | \$941.65  | \$844.47                                      | \$737.71   | \$643.46   | \$695.40  | \$618.21  |
| 42                            | \$823.14   | \$707.68                               | \$685.03   | \$633.20                               | \$629.13                           | \$958.29  | \$859.39                                      | \$750.74   | \$654.82   | \$707.68  | \$629.13  |
| 43                            | \$843.02   | \$724.77                               | \$701.57   | \$648.49                               | \$644.32                           | \$981.43  | \$880.15                                      | \$768.87   | \$670.64   | \$724.77  | \$644.32  |
| 44                            | \$867.87   | \$746.14                               | \$722.25   | \$667.60                               | \$663.31                           | \$1,010.36                                      | \$906.09                                      | \$791.53   | \$690.41   | \$746.14  | \$663.31  |
| 45                            | \$897.06   | \$771.24                               | \$746.55   | \$690.06                               | \$685.63                           | \$1,044.35                                      | \$936.57                                      | \$818.16   | \$713.64   | \$771.24  | \$685.63  |
| 46                            | \$931.85   | \$801.15                               | \$775.50   | \$716.83                               | \$712.22                           | \$1,084.85                                      | \$972.90                                      | \$849.89   | \$741.31   | \$801.15  | \$712.22  |
| 47                            | \$970.99   | \$834.80                               | \$808.07   | \$746.93                               | \$742.13                           | \$1,130.42                                      | \$1,013.76                                    | \$885.59   | \$772.45   | \$834.80  | \$742.13  |
| 48                            | \$1,015.72                                       | \$873.25                               | \$845.30   | \$781.34                               | \$776.32                           | \$1,182.49                                      | \$1,060.46                                    | \$926.38   | \$808.03   | \$873.25  | \$776.32  |
| 49                            | \$1,059.83                                       | \$911.18                               | \$882.00   | \$815.27                               | \$810.03                           | \$1,233.84                                      | \$1,106.51                                    | \$966.61   | \$843.12   | \$911.18  | \$810.03  |
| 50                            | \$1,109.53                                       | \$953.90                               | \$923.36   | \$853.50                               | \$848.02                           | \$1,291.70                                      | \$1,158.39                                    | \$1,011.94                                       | \$882.65   | \$953.90  | \$848.02  |
| 51                            | \$1,158.60                                       | \$996.10                               | \$964.21   | \$891.25                               | \$885.53                           | \$1,348.83                                      | \$1,209.63                                    | \$1,056.70                                       | \$921.70   | \$996.10  | \$885.53  |
| 52                            | \$1,212.65                                       | \$1,042.56                             | \$1,009.19   | \$932.83                               | \$926.83                           | \$1,411.75                                      | \$1,266.06                                    | \$1,105.99                                       | \$964.69   | \$1,042.56  | \$926.83  |
| 53                            | \$1,267.32                                       | \$1,089.57                             | \$1,054.68   | \$974.88                               | \$968.62                           | \$1,475.40                                      | \$1,323.14                                    | \$1,155.85                                       | \$1,008.18                                       | \$1,089.57  | \$968.62  |
| 54                            | \$1,326.34                                       | \$1,140.30                             | \$1,103.80   | \$1,020.28                             | \$1,013.72                         | \$1,544.11                                      | \$1,384.76                                    | \$1,209.68                                       | \$1,055.13                                       | \$1,140.30  | \$1,013.72  |
| 55                            | \$1,385.35                                       | \$1,191.04                             | \$1,152.91   | \$1,065.68                             | \$1,058.83                         | \$1,612.81                                      | \$1,446.37                                    | \$1,263.51                                       | \$1,102.08                                       | \$1,191.04  | \$1,058.83  |
| 56                            | \$1,449.34                                       | \$1,246.06                             | \$1,206.16   | \$1,114.90                             | \$1,107.74                         | \$1,687.31                                      | \$1,513.18                                    | \$1,321.87                                       | \$1,152.99                                       | \$1,246.06  | \$1,107.74  |
| 57                            | \$1,513.95                                       | \$1,301.60                             | \$1,259.93   | \$1,164.60                             | \$1,157.12                         | \$1,762.52                                      | \$1,580.63                                    | \$1,380.79                                       | \$1,204.38                                       | \$1,301.60  | \$1,157.12  |
| 58                            | \$1,582.91                                       | \$1,360.89                             | \$1,317.32   | \$1,217.65                             | \$1,209.82                         | \$1,842.80                                      | \$1,652.63                                    | \$1,443.68                                       | \$1,259.24                                       | \$1,360.89  | \$1,209.82  |
| 59                            | \$1,617.08                                       | \$1,390.26                             | \$1,345.75   | \$1,243.93                             | \$1,235.94                         | \$1,882.58                                      | \$1,688.30                                    | \$1,474.85                                       | \$1,286.42                                       | \$1,390.26  | \$1,235.94  |
| 60                            | \$1,686.03                                       | \$1,449.55                             | \$1,403.14   | \$1,296.98                             | \$1,288.64                         | \$1,962.86                                      | \$1,760.29                                    | \$1,537.74                                       | \$1,341.28                                       | \$1,449.55  | \$1,288.64  |
| 61                            | \$1,745.67                                       | \$1,500.82                             | \$1,452.77   | \$1,342.85                             | \$1,334.22                         | \$2,032.29                                      | \$1,822.56                                    | \$1,592.13                                       | \$1,388.72                                       | \$1,500.82  | \$1,334.22  |
| 62                            | \$1,784.81                                       | \$1,534.47                             | \$1,485.34   | \$1,372.96                             | \$1,364.14                         | \$2,077.85                                      | \$1,863.42                                    | \$1,627.83                                       | \$1,419.86                                       | \$1,534.47  | \$1,364.14  |
| 63                            | \$1,833.89                                       | \$1,576.67                             | \$1,526.19   | \$1,410.71                             | \$1,401.65                         | \$2,134.99                                      | \$1,914.66                                    | \$1,672.59                                       | \$1,458.90                                       | \$1,576.67  | \$1,401.65  |
| 64+                           | \$1,863.71                                       | \$1,602.30                             | \$1,551.00   | \$1,433.65                             | \$1,424.44                         | \$2,169.70                                      | \$1,945.79                                    | \$1,699.78                                       | \$1,482.62                                       | \$1,602.30  | \$1,424.44  |

Pending regulatory approval.

Effective October 2023

## Rating Region 7 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$6.58  | \$6.30  | \$6.64                             | \$6.48            | \$7.30                                    |
| 15      | \$7.17  | \$6.86  | \$7.23                             | \$7.06            | \$7.95                                    |
| 16      | \$7.39  | \$7.07  | \$7.45                             | \$7.28            | \$8.20                                    |
| 17      | \$7.62  | \$7.28  | \$7.68                             | \$7.50            | \$8.45                                    |
| 18      | \$7.86  | \$7.51  | \$7.92                             | \$7.73            | \$8.71                                    |
| 19      | \$8.10  | \$7.74  | \$8.16                             | \$7.97            | \$8.98                                    |
| 20      | \$8.35  | \$7.98  | \$8.42                             | \$8.21            | \$9.26                                    |
| 21      | \$8.61  | \$8.23  | \$8.67                             | \$8.47            | \$9.54                                    |
| 22      | \$8.61  | \$8.23  | \$8.67                             | \$8.47            | \$9.54                                    |
| 23      | \$8.61  | \$8.23  | \$8.67                             | \$8.47            | \$9.54                                    |
| 24      | \$8.61  | \$8.23  | \$8.67                             | \$8.47            | \$9.54                                    |
| 25      | \$8.64  | \$8.26  | \$8.71                             | \$8.50            | \$9.58                                    |
| 26      | \$8.81  | \$8.43  | \$8.88                             | \$8.68            | \$9.77                                    |
| 27      | \$9.02  | \$8.62  | \$9.09                             | \$8.88            | \$10.00                                   |
| 28      | \$9.35  | \$8.94  | \$9.43                             | \$9.21            | \$10.37                                   |
| 29      | \$9.63  | \$9.21  | \$9.71                             | \$9.48            | \$10.68                                   |
| 30      | \$9.77  | \$9.34  | \$9.85                             | \$9.61            | \$10.83                                   |
| 31      | \$9.97  | \$9.54  | \$10.05                            | \$9.82            | \$11.06                                   |
| 32      | \$10.18   | \$9.73  | \$10.26                            | \$10.02           | \$11.29                                   |
| 33      | \$10.31   | \$9.86  | \$10.39                            | \$10.15           | \$11.43                                   |
| 34      | \$10.45   | \$9.99  | \$10.53                            | \$10.28           | \$11.58                                   |
| 35      | \$10.51   | \$10.05   | \$10.60                            | \$10.35           | \$11.66                                   |
| 36      | \$10.58   | \$10.12   | \$10.67                            | \$10.42           | \$11.73                                   |
| 37      | \$10.65   | \$10.19   | \$10.74                            | \$10.49           | \$11.81                                   |
| 38      | \$10.72   | \$10.25   | \$10.81                            | \$10.55           | \$11.89                                   |
| 39      | \$10.86   | \$10.38   | \$10.95                            | \$10.69           | \$12.04                                   |
| 40      | \$11.00   | \$10.51   | \$11.09                            | \$10.83           | \$12.19                                   |
| 41      | \$11.20   | \$10.71   | \$11.29                            | \$11.03           | \$12.42                                   |
| 42      | \$11.40   | \$10.90   | \$11.49                            | \$11.22           | \$12.64                                   |
| 43      | \$11.68   | \$11.16   | \$11.77                            | \$11.50           | \$12.95                                   |
| 44      | \$12.02   | \$11.49   | \$12.12                            | \$11.83           | \$13.33                                   |
| 45      | \$12.42   | \$11.88   | \$12.53                            | \$12.23           | \$13.78                                   |
| 46      | \$12.91   | \$12.34   | \$13.01                            | \$12.70           | \$14.31                                   |
| 47      | \$13.45   | \$12.86   | \$13.56                            | \$13.24           | \$14.91                                   |
| 48      | \$14.07   | \$13.45   | \$14.18                            | \$13.85           | \$15.60                                   |
| 49      | \$14.68   | \$14.03   | \$14.80                            | \$14.45           | \$16.27                                   |
| 50      | \$15.37   | \$14.69   | \$15.49                            | \$15.13           | \$17.04                                   |
| 51      | \$16.05   | \$15.34   | \$16.17                            | \$15.80           | \$17.79                                   |
| 52      | \$16.79   | \$16.06   | \$16.93                            | \$16.53           | \$18.62                                   |
| 53      | \$17.55   | \$16.78   | \$17.69                            | \$17.28           | \$19.46                                   |
| 54      | \$18.37   | \$17.56   | \$18.52                            | \$18.08           | \$20.37                                   |
| 55      | \$19.19   | \$18.34   | \$19.34                            | \$18.89           | \$21.27                                   |
| 56      | \$20.07   | \$19.19   | \$20.23                            | \$19.76           | \$22.26                                   |
| 57      | \$20.97   | \$20.05   | \$21.13                            | \$20.64           | \$23.25                                   |
| 58      | \$21.92   | \$20.96   | \$22.10                            | \$21.58           | \$24.31                                   |
| 59      | \$22.39   | \$21.41   | \$22.57                            | \$22.04           | \$24.83                                   |
| 60      | \$23.35   | \$22.32   | \$23.54                            | \$22.98           | \$25.89                                   |
| 61      | \$24.17   | \$23.11   | \$24.37                            | \$23.80           | \$26.80                                   |
| 62      | \$24.72   | \$23.63   | \$24.91                            | \$24.33           | \$27.41                                   |
| 63      | \$25.39   | \$24.28   | \$25.60                            | \$25.00           | \$28.16                                   |
| 64+     | \$25.81   | \$24.68   | \$26.01                            | \$25.41           | \$28.62                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO, HSA, HMO plans from the Blue Shield of California Mirror Package for Small Business.

# Rating Region 8

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0 to 14               | \$434.83                     | \$427.64                     | \$422.75                     | \$404.04                 | \$390.72                   | \$380.72                    | \$372.78                    | \$328.06                      | \$322.71                      | \$291.68                      | \$426.61   | \$393.50   | \$323.35  | \$291.68                                       |
| 15                    | \$473.48                     | \$465.65                     | \$460.33                     | \$439.95                 | \$425.45                   | \$414.56                    | \$405.92                    | \$357.22                      | \$351.40                      | \$317.61                      | \$464.53   | \$428.48   | \$352.09  | \$317.61                                       |
| 16                    | \$488.26                     | \$480.18                     | \$474.69                     | \$453.69                 | \$438.72                   | \$427.50                    | \$418.59                    | \$368.37                      | \$362.37                      | \$327.52                      | \$479.03   | \$441.85   | \$363.08  | \$327.52                                       |
| 17                    | \$503.04                     | \$494.72                     | \$489.06                     | \$467.42                 | \$452.00                   | \$440.44                    | \$431.26                    | \$379.52                      | \$373.34                      | \$337.43                      | \$493.53   | \$455.22   | \$374.07  | \$337.43                                       |
| 18                    | \$518.96                     | \$510.37                     | \$504.54                     | \$482.21                 | \$466.30                   | \$454.38                    | \$444.90                    | \$391.53                      | \$385.15                      | \$348.11                      | \$509.14   | \$469.63   | \$385.91  | \$348.11                                       |
| 19                    | \$534.87                     | \$526.02                     | \$520.01                     | \$496.99                 | \$480.61                   | \$468.31                    | \$458.55                    | \$403.53                      | \$396.96                      | \$358.78                      | \$524.76   | \$484.03   | \$397.74  | \$358.78                                       |
| 20                    | \$551.36                     | \$542.23                     | \$536.03                     | \$512.31                 | \$495.42                   | \$482.74                    | \$472.68                    | \$415.97                      | \$409.19                      | \$369.84                      | \$540.93   | \$498.94   | \$410.00  | \$369.84                                       |
| 21                    | \$568.41                     | \$559.00                     | \$552.61                     | \$528.16                 | \$510.74                   | \$497.67                    | \$487.30                    | \$428.83                      | \$421.85                      | \$381.28                      | \$557.66   | \$514.38   | \$422.68  | \$381.28                                       |
| 22                    | \$568.41                     | \$559.00                     | \$552.61                     | \$528.16                 | \$510.74                   | \$497.67                    | \$487.30                    | \$428.83                      | \$421.85                      | \$381.28                      | \$557.66   | \$514.38   | \$422.68  | \$381.28                                       |
| 23                    | \$568.41                     | \$559.00                     | \$552.61                     | \$528.16                 | \$510.74                   | \$497.67                    | \$487.30                    | \$428.83                      | \$421.85                      | \$381.28                      | \$557.66   | \$514.38   | \$422.68  | \$381.28                                       |
| 24                    | \$568.41                     | \$559.00                     | \$552.61                     | \$528.16                 | \$510.74                   | \$497.67                    | \$487.30                    | \$428.83                      | \$421.85                      | \$381.28                      | \$557.66   | \$514.38   | \$422.68  | \$381.28                                       |
| 25                    | \$570.68                     | \$561.24                     | \$554.82                     | \$530.27                 | \$512.78                   | \$499.67                    | \$489.25                    | \$430.55                      | \$423.54                      | \$382.80                      | \$559.89   | \$516.43   | \$424.37  | \$382.80                                       |
| 26                    | \$582.05                     | \$572.42                     | \$565.88                     | \$540.83                 | \$523.00                   | \$509.62                    | \$498.99                    | \$439.13                      | \$431.97                      | \$390.43                      | \$571.05   | \$526.72   | \$432.83  | \$390.43                                       |
| 27                    | \$595.69                     | \$585.84                     | \$579.14                     | \$553.51                 | \$535.25                   | \$521.56                    | \$510.69                    | \$449.42                      | \$442.10                      | \$399.58                      | \$584.43   | \$539.07   | \$442.97  | \$399.58                                       |
| 28                    | \$617.86                     | \$607.64                     | \$600.69                     | \$574.10                 | \$555.17                   | \$540.97                    | \$529.69                    | \$466.14                      | \$458.55                      | \$414.45                      | \$606.18   | \$559.13   | \$459.46  | \$414.45                                       |
| 29                    | \$636.05                     | \$625.53                     | \$618.37                     | \$591.01                 | \$571.52                   | \$556.90                    | \$545.29                    | \$479.86                      | \$472.05                      | \$426.65                      | \$624.02   | \$575.59   | \$472.98  | \$426.65                                       |
| 30                    | \$645.14                     | \$634.47                     | \$627.22                     | \$599.46                 | \$579.69                   | \$564.86                    | \$553.08                    | \$486.73                      | \$478.80                      | \$432.75                      | \$632.95   | \$583.82   | \$479.74  | \$432.75                                       |
| 31                    | \$658.78                     | \$647.89                     | \$640.48                     | \$612.13                 | \$591.95                   | \$576.81                    | \$564.78                    | \$497.02                      | \$488.92                      | \$441.90                      | \$646.33   | \$596.16   | \$489.89  | \$441.90                                       |
| 32                    | \$672.43                     | \$661.30                     | \$653.74                     | \$624.81                 | \$604.20                   | \$588.75                    | \$576.47                    | \$507.31                      | \$499.05                      | \$451.05                      | \$659.71   | \$608.51   | \$500.03  | \$451.05                                       |
| 33                    | \$680.95                     | \$669.69                     | \$662.03                     | \$632.73                 | \$611.86                   | \$596.21                    | \$583.78                    | \$513.74                      | \$505.37                      | \$456.77                      | \$668.08   | \$616.22   | \$506.37  | \$456.77                                       |
| 34                    | \$690.05                     | \$678.63                     | \$670.87                     | \$641.18                 | \$620.04                   | \$604.18                    | \$591.58                    | \$520.60                      | \$512.12                      | \$462.87                      | \$677.00   | \$624.45   | \$513.14  | \$462.87                                       |
| 35                    | \$694.59                     | \$683.10                     | \$675.29                     | \$645.41                 | \$624.12                   | \$608.16                    | \$595.48                    | \$524.03                      | \$515.50                      | \$465.92                      | \$681.46   | \$628.57   | \$516.52  | \$465.92                                       |
| 36                    | \$699.14                     | \$687.58                     | \$679.71                     | \$649.63                 | \$628.21                   | \$612.14                    | \$599.38                    | \$527.47                      | \$518.87                      | \$468.97                      | \$685.92   | \$632.68   | \$519.90  | \$468.97                                       |
| 37                    | \$703.69                     | \$692.05                     | \$684.13                     | \$653.86                 | \$632.29                   | \$616.12                    | \$603.28                    | \$530.90                      | \$522.25                      | \$472.02                      | \$690.38   | \$636.80   | \$523.28  | \$472.02                                       |
| 38                    | \$708.24                     | \$696.52                     | \$688.56                     | \$658.08                 | \$636.38                   | \$620.10                    | \$607.17                    | \$534.33                      | \$525.62                      | \$475.07                      | \$694.85   | \$640.91   | \$526.66  | \$475.07                                       |
| 39                    | \$717.33                     | \$705.46                     | \$697.40                     | \$666.53                 | \$644.55                   | \$628.07                    | \$614.97                    | \$541.19                      | \$532.37                      | \$481.17                      | \$703.77   | \$649.14   | \$533.42  | \$481.17                                       |
| 40                    | \$726.42                     | \$714.41                     | \$706.24                     | \$674.98                 | \$652.72                   | \$636.03                    | \$622.77                    | \$548.05                      | \$539.12                      | \$487.28                      | \$712.69   | \$657.37   | \$540.19  | \$487.28                                       |
| 41                    | \$740.07                     | \$727.82                     | \$719.50                     | \$687.66                 | \$664.98                   | \$647.97                    | \$634.46                    | \$558.34                      | \$549.25                      | \$496.43                      | \$726.08   | \$669.72   | \$550.33  | \$496.43                                       |
| 42                    | \$753.14                     | \$740.68                     | \$732.21                     | \$699.81                 | \$676.73                   | \$659.42                    | \$645.67                    | \$568.20                      | \$558.95                      | \$505.20                      | \$738.90   | \$681.55   | \$560.05  | \$505.20                                       |
| 43                    | \$771.33                     | \$758.57                     | \$749.90                     | \$716.71                 | \$693.07                   | \$675.34                    | \$661.26                    | \$581.93                      | \$572.45                      | \$517.40                      | \$756.75   | \$698.01   | \$573.58  | \$517.40                                       |
| 44                    | \$794.06                     | \$780.93                     | \$772.00                     | \$737.83                 | \$713.50                   | \$695.25                    | \$680.76                    | \$599.08                      | \$589.32                      | \$532.65                      | \$779.05   | \$718.58   | \$590.49  | \$532.65                                       |
| 45                    | \$820.78                     | \$807.20                     | \$797.97                     | \$762.66                 | \$737.51                   | \$718.64                    | \$703.66                    | \$619.24                      | \$609.15                      | \$550.57                      | \$805.26   | \$742.76   | \$610.35  | \$550.57                                       |
| 46                    | \$852.61                     | \$838.51                     | \$828.92                     | \$792.23                 | \$766.11                   | \$746.51                    | \$730.95                    | \$643.25                      | \$632.77                      | \$571.92                      | \$836.49   | \$771.56   | \$634.02  | \$571.92                                       |
| 47                    | \$888.42                     | \$873.72                     | \$863.73                     | \$825.51                 | \$798.28                   | \$777.87                    | \$761.65                    | \$670.27                      | \$659.35                      | \$595.94                      | \$871.62   | \$803.97   | \$660.65  | \$595.94                                       |
| 48                    | \$929.35                     | \$913.97                     | \$903.52                     | \$863.53                 | \$835.06                   | \$813.70                    | \$796.73                    | \$701.14                      | \$689.72                      | \$623.39                      | \$911.78   | \$841.01   | \$691.08  | \$623.39                                       |
| 49                    | \$969.70                     | \$953.66                     | \$942.76                     | \$901.03                 | \$871.32                   | \$849.03                    | \$831.33                    | \$731.59                      | \$719.67                      | \$650.46                      | \$951.37   | \$877.53   | \$721.10  | \$650.46                                       |
| 50                    | \$1,015.18                   | \$998.38                     | \$986.97                     | \$943.29                 | \$912.18                   | \$888.85                    | \$870.32                    | \$765.90                      | \$753.42                      | \$680.97                      | \$995.98   | \$918.68   | \$754.91  | \$680.97                                       |
| 51                    | \$1,060.08                   | \$1,042.54                   | \$1,030.62                   | \$985.01                 | \$952.53                   | \$928.16                    | \$908.81                    | \$799.77                      | \$786.75                      | \$711.09                      | \$1,040.04   | \$959.31   | \$788.30  | \$711.09                                       |
| 52                    | \$1,109.53                   | \$1,091.18                   | \$1,078.70                   | \$1,030.96               | \$996.96                   | \$971.46                    | \$951.21                    | \$837.08                      | \$823.45                      | \$744.26                      | \$1,088.56   | \$1,004.06   | \$825.07  | \$744.26                                       |
| 53                    | \$1,159.55                   | \$1,140.37                   | \$1,127.33                   | \$1,077.44               | \$1,041.91                 | \$1,015.26                  | \$994.09                    | \$874.82                      | \$860.57                      | \$777.81                      | \$1,137.63   | \$1,049.33   | \$862.27  | \$777.81                                       |
| 54                    | \$1,213.55                   | \$1,193.47                   | \$1,179.83                   | \$1,127.61               | \$1,090.43                 | \$1,062.54                  | \$1,040.38                  | \$915.56                      | \$900.65                      | \$814.03                      | \$1,190.61   | \$1,098.19   | \$902.43  | \$814.03                                       |
| 55                    | \$1,267.55                   | \$1,246.58                   | \$1,232.33                   | \$1,177.79               | \$1,138.95                 | \$1,109.82                  | \$1,086.68                  | \$956.30                      | \$940.72                      | \$850.25                      | \$1,243.58   | \$1,147.06   | \$942.58  | \$850.25                                       |
| 56                    | \$1,326.09                   | \$1,304.16                   | \$1,289.25                   | \$1,232.19               | \$1,191.55                 | \$1,161.08                  | \$1,136.87                  | \$1,000.47                    | \$984.17                      | \$889.53                      | \$1,301.02   | \$1,200.04   | \$986.12  | \$889.53                                       |
| 57                    | \$1,385.21                   | \$1,362.29                   | \$1,346.72                   | \$1,287.11               | \$1,244.67                 | \$1,212.83                  | \$1,187.55                  | \$1,045.07                    | \$1,028.04                    | \$929.18                      | \$1,359.02   | \$1,253.53   | \$1,030.08  | \$929.18                                       |
| 58                    | \$1,448.30                   | \$1,424.34                   | \$1,408.06                   | \$1,345.74               | \$1,301.36                 | \$1,268.08                  | \$1,241.64                  | \$1,092.67                    | \$1,074.87                    | \$971.50                      | \$1,420.92   | \$1,310.63   | \$1,076.99  | \$971.50                                       |
| 59                    | \$1,479.56                   | \$1,455.09                   | \$1,438.45                   | \$1,374.79               | \$1,329.45                 | \$1,295.45                  | \$1,268.44                  | \$1,116.25                    | \$1,098.07                    | \$992.47                      | \$1,451.59   | \$1,338.92   | \$1,100.24  | \$992.47                                       |
| 60                    | \$1,542.66                   | \$1,517.14                   | \$1,499.79                   | \$1,433.41               | \$1,386.14                 | \$1,350.69                  | \$1,322.53                  | \$1,163.85                    | \$1,144.89                    | \$1,034.79                    | \$1,513.49   | \$1,396.02   | \$1,147.16  | \$1,034.79                                     |
| 61                    | \$1,597.22                   | \$1,570.80                   | \$1,552.84                   | \$1,484.12               | \$1,435.18                 | \$1,398.47                  | \$1,369.31                  | \$1,205.02                    | \$1,185.39                    | \$1,071.40                    | \$1,567.03   | \$1,445.40   | \$1,187.74  | \$1,071.40                                     |
| 62                    | \$1,633.03                   | \$1,606.02                   | \$1,587.66                   | \$1,517.39               | \$1,467.35                 | \$1,429.82                  | \$1,400.01                  | \$1,232.04                    | \$1,211.97                    | \$1,095.42                    | \$1,602.16   | \$1,477.80   | \$1,214.36  | \$1,095.42                                     |
| 63                    | \$1,677.94                   | \$1,650.18                   | \$1,631.31                   | \$1,559.11               | \$1,507.70                 | \$1,469.14                  | \$1,438.51                  | \$1,265.92                    | \$1,245.29                    | \$1,125.54                    | \$1,646.22   | \$1,518.44   | \$1,247.76  | \$1,125.54                                     |
| 64+                   | \$1,705.22                   | \$1,677.01                   | \$1,657.84                   | \$1,584.47               | \$1,532.22                 | \$1,493.02                  | \$1,461.90                  | \$1,286.50                    | \$1,265.54                    | \$1,143.84                    | \$1,672.98   | \$1,543.13   | \$1,268.05  | \$1,143.84                                     |

Pending regulatory approval.

Effective October 2023

# Rating Region 8

| Off-Exchange Access+ HMO |                                 |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|---------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$500.26                        | \$491.86                         | \$486.17                         | \$464.27                     | \$448.69                       | \$436.90                        | \$427.61                        | \$375.05                          | \$368.69                          | \$331.81                         | \$489.46   | \$450.74   | \$368.71  |
| 15                       | \$544.73                        | \$535.58                         | \$529.38                         | \$505.54                     | \$488.57                       | \$475.74                        | \$465.62                        | \$408.39                          | \$401.46                          | \$361.31                         | \$532.97   | \$490.80   | \$401.48  |
| 16                       | \$561.73                        | \$552.30                         | \$545.90                         | \$521.31                     | \$503.82                       | \$490.58                        | \$480.15                        | \$421.14                          | \$413.99                          | \$372.58                         | \$549.60   | \$506.12   | \$414.02  |
| 17                       | \$578.73                        | \$569.02                         | \$562.43                         | \$537.09                     | \$519.07                       | \$505.43                        | \$494.69                        | \$433.89                          | \$426.52                          | \$383.86                         | \$566.24   | \$521.44   | \$426.55  |
| 18                       | \$597.04                        | \$587.02                         | \$580.22                         | \$554.09                     | \$535.49                       | \$521.42                        | \$510.34                        | \$447.61                          | \$440.02                          | \$396.00                         | \$584.15   | \$537.94   | \$440.04  |
| 19                       | \$615.35                        | \$605.02                         | \$598.01                         | \$571.08                     | \$551.92                       | \$537.42                        | \$525.99                        | \$461.34                          | \$453.51                          | \$408.15                         | \$602.07   | \$554.44   | \$453.54  |
| 20                       | \$634.32                        | \$623.67                         | \$616.44                         | \$588.68                     | \$568.93                       | \$553.98                        | \$542.20                        | \$475.56                          | \$467.49                          | \$420.73                         | \$620.62   | \$571.53   | \$467.52  |
| 21                       | \$653.94                        | \$642.96                         | \$635.51                         | \$606.89                     | \$586.52                       | \$571.11                        | \$558.97                        | \$490.27                          | \$481.95                          | \$433.74                         | \$639.82   | \$589.20   | \$481.97  |
| 22                       | \$653.94                        | \$642.96                         | \$635.51                         | \$606.89                     | \$586.52                       | \$571.11                        | \$558.97                        | \$490.27                          | \$481.95                          | \$433.74                         | \$639.82   | \$589.20   | \$481.97  |
| 23                       | \$653.94                        | \$642.96                         | \$635.51                         | \$606.89                     | \$586.52                       | \$571.11                        | \$558.97                        | \$490.27                          | \$481.95                          | \$433.74                         | \$639.82   | \$589.20   | \$481.97  |
| 24                       | \$653.94                        | \$642.96                         | \$635.51                         | \$606.89                     | \$586.52                       | \$571.11                        | \$558.97                        | \$490.27                          | \$481.95                          | \$433.74                         | \$639.82   | \$589.20   | \$481.97  |
| 25                       | \$656.55                        | \$645.53                         | \$638.05                         | \$609.31                     | \$588.87                       | \$573.40                        | \$561.20                        | \$492.23                          | \$483.87                          | \$435.48                         | \$642.38   | \$591.56   | \$483.90  |
| 26                       | \$669.63                        | \$658.39                         | \$650.76                         | \$621.45                     | \$600.60                       | \$584.82                        | \$572.38                        | \$502.03                          | \$493.51                          | \$444.15                         | \$655.17   | \$603.34   | \$493.54  |
| 27                       | \$685.33                        | \$673.82                         | \$666.01                         | \$636.02                     | \$614.68                       | \$598.52                        | \$585.80                        | \$513.80                          | \$505.08                          | \$454.56                         | \$670.53   | \$617.48   | \$505.11  |
| 28                       | \$710.83                        | \$698.89                         | \$690.80                         | \$659.68                     | \$637.55                       | \$620.80                        | \$607.60                        | \$532.92                          | \$523.88                          | \$471.48                         | \$695.48   | \$640.46   | \$523.91  |
| 29                       | \$731.76                        | \$719.47                         | \$711.14                         | \$679.10                     | \$656.32                       | \$639.07                        | \$625.48                        | \$548.61                          | \$539.30                          | \$485.36                         | \$715.96   | \$659.32   | \$539.33  |
| 30                       | \$742.22                        | \$729.75                         | \$721.30                         | \$688.82                     | \$665.70                       | \$648.21                        | \$634.43                        | \$556.45                          | \$547.01                          | \$492.29                         | \$726.19   | \$668.74   | \$547.04  |
| 31                       | \$757.91                        | \$745.19                         | \$736.56                         | \$703.38                     | \$679.78                       | \$661.92                        | \$647.84                        | \$568.22                          | \$558.58                          | \$502.70                         | \$741.55   | \$682.88   | \$558.61  |
| 32                       | \$773.61                        | \$760.62                         | \$751.81                         | \$717.95                     | \$693.86                       | \$675.62                        | \$661.26                        | \$579.99                          | \$570.14                          | \$513.11                         | \$756.91   | \$697.03   | \$570.18  |
| 33                       | \$783.42                        | \$770.26                         | \$761.34                         | \$727.05                     | \$702.65                       | \$684.19                        | \$669.64                        | \$587.34                          | \$577.37                          | \$519.62                         | \$766.50   | \$705.86   | \$577.41  |
| 34                       | \$793.88                        | \$780.55                         | \$771.51                         | \$736.76                     | \$712.04                       | \$693.33                        | \$678.59                        | \$595.18                          | \$585.08                          | \$526.56                         | \$776.74   | \$715.29   | \$585.12  |
| 35                       | \$799.11                        | \$785.69                         | \$776.59                         | \$741.61                     | \$716.73                       | \$697.90                        | \$683.06                        | \$599.11                          | \$588.94                          | \$530.03                         | \$781.86   | \$720.00   | \$588.97  |
| 36                       | \$804.34                        | \$790.84                         | \$781.68                         | \$746.47                     | \$721.42                       | \$702.47                        | \$687.53                        | \$603.03                          | \$592.80                          | \$533.50                         | \$786.98   | \$724.72   | \$592.83  |
| 37                       | \$809.57                        | \$795.98                         | \$786.76                         | \$751.32                     | \$726.11                       | \$707.04                        | \$692.00                        | \$606.95                          | \$596.65                          | \$536.97                         | \$792.10   | \$729.43   | \$596.68  |
| 38                       | \$814.80                        | \$801.12                         | \$791.85                         | \$756.18                     | \$730.81                       | \$711.60                        | \$696.47                        | \$610.87                          | \$600.51                          | \$540.44                         | \$797.21   | \$734.14   | \$600.54  |
| 39                       | \$825.27                        | \$811.41                         | \$802.01                         | \$765.89                     | \$740.19                       | \$720.74                        | \$705.42                        | \$618.72                          | \$608.22                          | \$547.38                         | \$807.45   | \$743.57   | \$608.25  |
| 40                       | \$835.73                        | \$821.70                         | \$812.18                         | \$775.60                     | \$749.58                       | \$729.88                        | \$714.36                        | \$626.56                          | \$615.93                          | \$554.32                         | \$817.69   | \$753.00   | \$615.96  |
| 41                       | \$851.43                        | \$837.13                         | \$827.43                         | \$790.16                     | \$763.65                       | \$743.59                        | \$727.78                        | \$638.33                          | \$627.50                          | \$564.73                         | \$833.04   | \$767.14   | \$627.53  |
| 42                       | \$866.47                        | \$851.92                         | \$842.05                         | \$804.12                     | \$777.14                       | \$756.72                        | \$740.63                        | \$649.60                          | \$638.58                          | \$574.71                         | \$847.76   | \$780.69   | \$638.62  |
| 43                       | \$887.39                        | \$872.49                         | \$862.39                         | \$823.54                     | \$795.91                       | \$775.00                        | \$758.52                        | \$665.29                          | \$654.00                          | \$588.59                         | \$868.23   | \$799.55   | \$654.04  |
| 44                       | \$913.55                        | \$898.21                         | \$887.81                         | \$847.82                     | \$819.37                       | \$797.84                        | \$780.88                        | \$684.90                          | \$673.28                          | \$605.93                         | \$893.83   | \$823.11   | \$673.32  |
| 45                       | \$944.28                        | \$928.43                         | \$917.68                         | \$876.34                     | \$846.94                       | \$824.68                        | \$807.15                        | \$707.95                          | \$695.93                          | \$626.32                         | \$923.90   | \$850.81   | \$695.97  |
| 46                       | \$980.90                        | \$964.43                         | \$953.26                         | \$910.33                     | \$879.78                       | \$856.67                        | \$838.45                        | \$735.40                          | \$722.92                          | \$650.61                         | \$959.73   | \$883.80   | \$722.96  |
| 47                       | \$1,022.10                      | \$1,004.94                       | \$993.30                         | \$948.56                     | \$916.73                       | \$892.65                        | \$873.67                        | \$766.29                          | \$753.28                          | \$677.94                         | \$1,000.04   | \$920.92   | \$753.33  |
| 48                       | \$1,069.19                      | \$1,051.23                       | \$1,039.06                       | \$992.26                     | \$958.96                       | \$933.77                        | \$913.91                        | \$801.59                          | \$787.98                          | \$709.17                         | \$1,046.10   | \$963.34   | \$788.03  |
| 49                       | \$1,115.62                      | \$1,096.88                       | \$1,084.18                       | \$1,035.35                   | \$1,000.61                     | \$974.32                        | \$953.60                        | \$836.40                          | \$822.20                          | \$739.96                         | \$1,091.53   | \$1,005.18   | \$822.25  |
| 50                       | \$1,167.93                      | \$1,148.32                       | \$1,135.02                       | \$1,083.90                   | \$1,047.53                     | \$1,020.01                      | \$998.32                        | \$875.62                          | \$860.76                          | \$774.66                         | \$1,142.72   | \$1,052.31   | \$860.81  |
| 51                       | \$1,219.59                      | \$1,199.11                       | \$1,185.23                       | \$1,131.84                   | \$1,093.86                     | \$1,065.12                      | \$1,042.47                      | \$914.35                          | \$898.83                          | \$808.93                         | \$1,193.26   | \$1,098.86   | \$898.88  |
| 52                       | \$1,276.48                      | \$1,255.05                       | \$1,240.52                       | \$1,184.64                   | \$1,144.89                     | \$1,114.81                      | \$1,091.10                      | \$957.00                          | \$940.76                          | \$846.66                         | \$1,248.93   | \$1,150.12   | \$940.81  |
| 53                       | \$1,334.03                      | \$1,311.63                       | \$1,296.44                       | \$1,238.05                   | \$1,196.51                     | \$1,165.07                      | \$1,140.29                      | \$1,000.14                        | \$983.17                          | \$884.83                         | \$1,305.23   | \$1,201.97   | \$983.23  |
| 54                       | \$1,396.15                      | \$1,372.71                       | \$1,356.81                       | \$1,295.70                   | \$1,252.22                     | \$1,219.32                      | \$1,193.40                      | \$1,046.72                        | \$1,028.96                        | \$926.04                         | \$1,366.01   | \$1,257.94   | \$1,029.02  |
| 55                       | \$1,458.28                      | \$1,433.79                       | \$1,417.19                       | \$1,353.35                   | \$1,307.94                     | \$1,273.58                      | \$1,246.50                      | \$1,093.30                        | \$1,074.74                        | \$967.24                         | \$1,426.80   | \$1,313.92   | \$1,074.80  |
| 56                       | \$1,525.63                      | \$1,500.02                       | \$1,482.64                       | \$1,415.86                   | \$1,368.36                     | \$1,332.40                      | \$1,304.07                      | \$1,143.79                        | \$1,124.38                        | \$1,011.92                       | \$1,492.70   | \$1,374.61   | \$1,124.45  |
| 57                       | \$1,593.64                      | \$1,566.88                       | \$1,548.74                       | \$1,478.98                   | \$1,429.35                     | \$1,391.80                      | \$1,362.20                      | \$1,194.78                        | \$1,174.51                        | \$1,057.02                       | \$1,559.24   | \$1,435.88   | \$1,174.57  |
| 58                       | \$1,666.23                      | \$1,638.25                       | \$1,619.28                       | \$1,546.34                   | \$1,494.46                     | \$1,455.19                      | \$1,424.25                      | \$1,249.20                        | \$1,228.00                        | \$1,105.17                       | \$1,630.26   | \$1,501.28   | \$1,228.07  |
| 59                       | \$1,702.20                      | \$1,673.61                       | \$1,654.23                       | \$1,579.72                   | \$1,526.72                     | \$1,486.60                      | \$1,454.99                      | \$1,276.17                        | \$1,254.51                        | \$1,129.03                       | \$1,665.45   | \$1,533.69   | \$1,254.58  |
| 60                       | \$1,774.78                      | \$1,744.98                       | \$1,724.77                       | \$1,647.09                   | \$1,591.82                     | \$1,550.00                      | \$1,517.04                      | \$1,330.58                        | \$1,308.00                        | \$1,177.17                       | \$1,736.47   | \$1,599.09   | \$1,308.08  |
| 61                       | \$1,837.56                      | \$1,806.71                       | \$1,785.78                       | \$1,705.35                   | \$1,648.13                     | \$1,604.82                      | \$1,570.70                      | \$1,377.65                        | \$1,354.27                        | \$1,218.81                       | \$1,797.89   | \$1,655.66   | \$1,354.35  |
| 62                       | \$1,878.76                      | \$1,847.21                       | \$1,825.82                       | \$1,743.58                   | \$1,685.08                     | \$1,640.80                      | \$1,605.91                      | \$1,408.54                        | \$1,384.63                        | \$1,246.14                       | \$1,838.20   | \$1,692.78   | \$1,384.71  |
| 63                       | \$1,930.42                      | \$1,898.01                       | \$1,876.03                       | \$1,791.53                   | \$1,731.41                     | \$1,685.92                      | \$1,650.07                      | \$1,447.27                        | \$1,422.71                        | \$1,280.40                       | \$1,888.75   | \$1,739.32   | \$1,422.79  |
| 64+                      | \$1,961.81                      | \$1,928.87                       | \$1,906.53                       | \$1,820.66                   | \$1,759.57                     | \$1,713.33                      | \$1,676.90                      | \$1,470.80                        | \$1,445.84                        | \$1,301.22                       | \$1,919.46   | \$1,767.60   | \$1,445.92  |

Pending regulatory approval.

## Rating Region 8

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$490.66                                  | \$482.45                                  | \$476.87                                  | \$455.46                              | \$440.22                                | \$428.69                                 | \$419.60                                 | \$368.20                                   | \$361.97                                   | \$325.90                              |
| 15      | \$534.28                                  | \$525.33                                  | \$519.26                                  | \$495.94                              | \$479.35                                | \$466.79                                 | \$456.90                                 | \$400.92                                   | \$394.15                                   | \$354.87                              |
| 16      | \$550.95                                  | \$541.73                                  | \$535.47                                  | \$511.42                              | \$494.31                                | \$481.36                                 | \$471.16                                 | \$413.44                                   | \$406.45                                   | \$365.94                              |
| 17      | \$567.63                                  | \$558.12                                  | \$551.68                                  | \$526.90                              | \$509.27                                | \$495.93                                 | \$485.42                                 | \$425.95                                   | \$418.75                                   | \$377.02                              |
| 18      | \$585.59                                  | \$575.78                                  | \$569.13                                  | \$543.57                              | \$525.39                                | \$511.62                                 | \$500.78                                 | \$439.43                                   | \$432.00                                   | \$388.95                              |
| 19      | \$603.55                                  | \$593.44                                  | \$586.59                                  | \$560.24                              | \$541.50                                | \$527.31                                 | \$516.14                                 | \$452.90                                   | \$445.25                                   | \$400.88                              |
| 20      | \$622.15                                  | \$611.73                                  | \$604.66                                  | \$577.51                              | \$558.19                                | \$543.56                                 | \$532.04                                 | \$466.86                                   | \$458.97                                   | \$413.23                              |
| 21      | \$641.39                                  | \$630.65                                  | \$623.36                                  | \$595.37                              | \$575.45                                | \$560.38                                 | \$548.50                                 | \$481.30                                   | \$473.16                                   | \$426.01                              |
| 22      | \$641.39                                  | \$630.65                                  | \$623.36                                  | \$595.37                              | \$575.45                                | \$560.38                                 | \$548.50                                 | \$481.30                                   | \$473.16                                   | \$426.01                              |
| 23      | \$641.39                                  | \$630.65                                  | \$623.36                                  | \$595.37                              | \$575.45                                | \$560.38                                 | \$548.50                                 | \$481.30                                   | \$473.16                                   | \$426.01                              |
| 24      | \$641.39                                  | \$630.65                                  | \$623.36                                  | \$595.37                              | \$575.45                                | \$560.38                                 | \$548.50                                 | \$481.30                                   | \$473.16                                   | \$426.01                              |
| 25      | \$643.95                                  | \$633.17                                  | \$625.86                                  | \$597.75                              | \$577.75                                | \$562.62                                 | \$550.69                                 | \$483.23                                   | \$475.06                                   | \$427.72                              |
| 26      | \$656.78                                  | \$645.78                                  | \$638.33                                  | \$609.66                              | \$589.26                                | \$573.83                                 | \$561.66                                 | \$492.85                                   | \$484.52                                   | \$436.24                              |
| 27      | \$672.17                                  | \$660.92                                  | \$653.29                                  | \$623.94                              | \$603.07                                | \$587.27                                 | \$574.83                                 | \$504.40                                   | \$495.88                                   | \$446.46                              |
| 28      | \$697.19                                  | \$685.51                                  | \$677.60                                  | \$647.16                              | \$625.51                                | \$609.13                                 | \$596.22                                 | \$523.17                                   | \$514.33                                   | \$463.07                              |
| 29      | \$717.71                                  | \$705.69                                  | \$697.55                                  | \$666.22                              | \$643.93                                | \$627.06                                 | \$613.77                                 | \$538.58                                   | \$529.47                                   | \$476.71                              |
| 30      | \$727.98                                  | \$715.79                                  | \$707.52                                  | \$675.74                              | \$653.13                                | \$636.03                                 | \$622.55                                 | \$546.28                                   | \$537.04                                   | \$483.52                              |
| 31      | \$743.37                                  | \$730.92                                  | \$722.48                                  | \$690.03                              | \$666.95                                | \$649.48                                 | \$635.71                                 | \$557.83                                   | \$548.40                                   | \$493.75                              |
| 32      | \$758.76                                  | \$746.06                                  | \$737.44                                  | \$704.32                              | \$680.76                                | \$662.92                                 | \$648.87                                 | \$569.38                                   | \$559.75                                   | \$503.97                              |
| 33      | \$768.38                                  | \$755.52                                  | \$746.79                                  | \$713.25                              | \$689.39                                | \$671.33                                 | \$657.10                                 | \$576.60                                   | \$566.85                                   | \$510.36                              |
| 34      | \$778.65                                  | \$765.61                                  | \$756.76                                  | \$722.78                              | \$698.60                                | \$680.30                                 | \$665.88                                 | \$584.30                                   | \$574.42                                   | \$517.18                              |
| 35      | \$783.78                                  | \$770.65                                  | \$761.75                                  | \$727.54                              | \$703.20                                | \$684.78                                 | \$670.26                                 | \$588.15                                   | \$578.21                                   | \$520.59                              |
| 36      | \$788.91                                  | \$775.70                                  | \$766.74                                  | \$732.30                              | \$707.80                                | \$689.26                                 | \$674.65                                 | \$592.00                                   | \$581.99                                   | \$523.99                              |
| 37      | \$794.04                                  | \$780.74                                  | \$771.73                                  | \$737.06                              | \$712.41                                | \$693.75                                 | \$679.04                                 | \$595.85                                   | \$585.78                                   | \$527.40                              |
| 38      | \$799.17                                  | \$785.79                                  | \$776.71                                  | \$741.83                              | \$717.01                                | \$698.23                                 | \$683.43                                 | \$599.70                                   | \$589.56                                   | \$530.81                              |
| 39      | \$809.43                                  | \$795.88                                  | \$786.69                                  | \$751.35                              | \$726.22                                | \$707.19                                 | \$692.20                                 | \$607.40                                   | \$597.13                                   | \$537.63                              |
| 40      | \$819.69                                  | \$805.97                                  | \$796.66                                  | \$760.88                              | \$735.42                                | \$716.16                                 | \$700.98                                 | \$615.10                                   | \$604.70                                   | \$544.44                              |
| 41      | \$835.09                                  | \$821.10                                  | \$811.62                                  | \$775.17                              | \$749.23                                | \$729.61                                 | \$714.14                                 | \$626.65                                   | \$616.06                                   | \$554.67                              |
| 42      | \$849.84                                  | \$835.61                                  | \$825.96                                  | \$788.86                              | \$762.47                                | \$742.50                                 | \$726.76                                 | \$637.72                                   | \$626.94                                   | \$564.47                              |
| 43      | \$870.36                                  | \$855.79                                  | \$845.91                                  | \$807.91                              | \$780.88                                | \$760.43                                 | \$744.31                                 | \$653.13                                   | \$642.08                                   | \$578.10                              |
| 44      | \$896.02                                  | \$881.01                                  | \$870.84                                  | \$831.73                              | \$803.90                                | \$782.85                                 | \$766.25                                 | \$672.38                                   | \$661.01                                   | \$595.14                              |
| 45      | \$926.16                                  | \$910.66                                  | \$900.14                                  | \$859.71                              | \$830.95                                | \$809.18                                 | \$792.03                                 | \$695.00                                   | \$683.25                                   | \$615.16                              |
| 46      | \$962.08                                  | \$945.97                                  | \$935.05                                  | \$893.05                              | \$863.17                                | \$840.56                                 | \$822.75                                 | \$721.95                                   | \$709.75                                   | \$639.02                              |
| 47      | \$1,002.49                                | \$985.70                                  | \$974.32                                  | \$930.56                              | \$899.43                                | \$875.87                                 | \$857.30                                 | \$752.27                                   | \$739.55                                   | \$665.86                              |
| 48      | \$1,048.67                                | \$1,031.11                                | \$1,019.20                                | \$973.42                              | \$940.86                                | \$916.21                                 | \$896.79                                 | \$786.93                                   | \$773.62                                   | \$696.53                              |
| 49      | \$1,094.21                                | \$1,075.89                                | \$1,063.46                                | \$1,015.70                            | \$981.72                                | \$956.00                                 | \$935.74                                 | \$821.10                                   | \$807.22                                   | \$726.78                              |
| 50      | \$1,145.52                                | \$1,126.34                                | \$1,113.33                                | \$1,063.33                            | \$1,027.75                              | \$1,000.83                               | \$979.62                                 | \$859.60                                   | \$845.07                                   | \$760.86                              |
| 51      | \$1,196.19                                | \$1,176.16                                | \$1,162.58                                | \$1,110.36                            | \$1,073.21                              | \$1,045.10                               | \$1,022.95                               | \$897.63                                   | \$882.45                                   | \$794.51                              |
| 52      | \$1,251.99                                | \$1,231.02                                | \$1,216.81                                | \$1,162.16                            | \$1,123.28                              | \$1,093.85                               | \$1,070.67                               | \$939.50                                   | \$923.62                                   | \$831.58                              |
| 53      | \$1,308.43                                | \$1,286.52                                | \$1,271.66                                | \$1,214.55                            | \$1,173.92                              | \$1,143.17                               | \$1,118.94                               | \$981.85                                   | \$965.25                                   | \$869.06                              |
| 54      | \$1,369.36                                | \$1,346.43                                | \$1,330.88                                | \$1,271.11                            | \$1,228.58                              | \$1,196.40                               | \$1,171.04                               | \$1,027.58                                 | \$1,010.20                                 | \$909.54                              |
| 55      | \$1,430.30                                | \$1,406.34                                | \$1,390.10                                | \$1,327.67                            | \$1,283.25                              | \$1,249.64                               | \$1,223.15                               | \$1,073.30                                 | \$1,055.15                                 | \$950.01                              |
| 56      | \$1,496.36                                | \$1,471.30                                | \$1,454.31                                | \$1,388.99                            | \$1,342.52                              | \$1,307.36                               | \$1,279.65                               | \$1,122.88                                 | \$1,103.89                                 | \$993.89                              |
| 57      | \$1,563.06                                | \$1,536.89                                | \$1,519.14                                | \$1,450.91                            | \$1,402.37                              | \$1,365.64                               | \$1,336.69                               | \$1,172.93                                 | \$1,153.10                                 | \$1,038.19                            |
| 58      | \$1,634.26                                | \$1,606.89                                | \$1,588.33                                | \$1,517.00                            | \$1,466.24                              | \$1,427.84                               | \$1,397.57                               | \$1,226.36                                 | \$1,205.62                                 | \$1,085.48                            |
| 59      | \$1,669.53                                | \$1,641.58                                | \$1,622.62                                | \$1,549.74                            | \$1,497.89                              | \$1,458.66                               | \$1,427.74                               | \$1,252.83                                 | \$1,231.65                                 | \$1,108.91                            |
| 60      | \$1,740.73                                | \$1,711.58                                | \$1,691.81                                | \$1,615.83                            | \$1,561.77                              | \$1,520.86                               | \$1,488.62                               | \$1,306.25                                 | \$1,284.17                                 | \$1,156.20                            |
| 61      | \$1,802.30                                | \$1,772.12                                | \$1,751.65                                | \$1,672.98                            | \$1,617.01                              | \$1,574.66                               | \$1,541.28                               | \$1,352.46                                 | \$1,329.59                                 | \$1,197.09                            |
| 62      | \$1,842.71                                | \$1,811.85                                | \$1,790.93                                | \$1,710.49                            | \$1,653.27                              | \$1,609.96                               | \$1,575.83                               | \$1,382.78                                 | \$1,359.40                                 | \$1,223.93                            |
| 63      | \$1,893.38                                | \$1,861.67                                | \$1,840.17                                | \$1,757.52                            | \$1,698.73                              | \$1,654.23                               | \$1,619.17                               | \$1,420.80                                 | \$1,396.78                                 | \$1,257.59                            |
| 64+     | \$1,924.16                                | \$1,891.94                                | \$1,870.09                                | \$1,786.10                            | \$1,726.35                              | \$1,681.13                               | \$1,645.49                               | \$1,443.90                                 | \$1,419.49                                 | \$1,278.04                            |

Pending regulatory approval.

Effective October 2023



## Rating Region 8

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$505.68                         | \$500.01                      | \$496.16                       | \$485.73                         | \$431.40                   | \$428.76                     | \$424.17                     | \$416.78                      | \$435.93                                   | \$369.23                        |
| 15      | \$550.63                         | \$544.46                      | \$540.26                       | \$528.91                         | \$469.75                   | \$466.87                     | \$461.87                     | \$453.83                      | \$474.67                                   | \$402.05                        |
| 16      | \$567.82                         | \$561.45                      | \$557.12                       | \$545.42                         | \$484.41                   | \$481.44                     | \$476.29                     | \$468.00                      | \$489.49                                   | \$414.60                        |
| 17      | \$585.01                         | \$578.44                      | \$573.98                       | \$561.92                         | \$499.07                   | \$496.01                     | \$490.71                     | \$482.16                      | \$504.31                                   | \$427.15                        |
| 18      | \$603.52                         | \$596.74                      | \$592.14                       | \$579.70                         | \$514.86                   | \$511.70                     | \$506.23                     | \$497.42                      | \$520.26                                   | \$440.66                        |
| 19      | \$622.03                         | \$615.05                      | \$610.30                       | \$597.48                         | \$530.65                   | \$527.40                     | \$521.76                     | \$512.67                      | \$536.22                                   | \$454.17                        |
| 20      | \$641.19                         | \$634.00                      | \$629.11                       | \$615.89                         | \$547.00                   | \$543.65                     | \$537.84                     | \$528.47                      | \$552.74                                   | \$468.17                        |
| 21      | \$661.03                         | \$653.61                      | \$648.57                       | \$634.94                         | \$563.92                   | \$560.46                     | \$554.47                     | \$544.82                      | \$569.84                                   | \$482.65                        |
| 22      | \$661.03                         | \$653.61                      | \$648.57                       | \$634.94                         | \$563.92                   | \$560.46                     | \$554.47                     | \$544.82                      | \$569.84                                   | \$482.65                        |
| 23      | \$661.03                         | \$653.61                      | \$648.57                       | \$634.94                         | \$563.92                   | \$560.46                     | \$554.47                     | \$544.82                      | \$569.84                                   | \$482.65                        |
| 24      | \$661.03                         | \$653.61                      | \$648.57                       | \$634.94                         | \$563.92                   | \$560.46                     | \$554.47                     | \$544.82                      | \$569.84                                   | \$482.65                        |
| 25      | \$663.67                         | \$656.22                      | \$651.16                       | \$637.48                         | \$566.18                   | \$562.71                     | \$556.69                     | \$547.00                      | \$572.12                                   | \$484.58                        |
| 26      | \$676.89                         | \$669.29                      | \$664.14                       | \$650.18                         | \$577.45                   | \$573.92                     | \$567.78                     | \$557.89                      | \$583.51                                   | \$494.23                        |
| 27      | \$692.75                         | \$684.98                      | \$679.70                       | \$665.42                         | \$590.99                   | \$587.37                     | \$581.08                     | \$570.97                      | \$597.19                                   | \$505.82                        |
| 28      | \$718.53                         | \$710.47                      | \$705.00                       | \$690.18                         | \$612.98                   | \$609.23                     | \$602.71                     | \$592.21                      | \$619.41                                   | \$524.64                        |
| 29      | \$739.69                         | \$731.39                      | \$725.75                       | \$710.50                         | \$631.03                   | \$627.16                     | \$620.45                     | \$609.65                      | \$637.65                                   | \$540.09                        |
| 30      | \$750.26                         | \$741.85                      | \$736.13                       | \$720.66                         | \$640.05                   | \$636.13                     | \$629.32                     | \$618.37                      | \$646.77                                   | \$547.81                        |
| 31      | \$766.13                         | \$757.53                      | \$751.69                       | \$735.90                         | \$653.58                   | \$649.58                     | \$642.63                     | \$631.44                      | \$660.44                                   | \$559.39                        |
| 32      | \$781.99                         | \$773.22                      | \$767.26                       | \$751.14                         | \$667.12                   | \$663.03                     | \$655.94                     | \$644.52                      | \$674.12                                   | \$570.98                        |
| 33      | \$791.91                         | \$783.02                      | \$776.99                       | \$760.66                         | \$675.58                   | \$671.44                     | \$664.25                     | \$652.69                      | \$682.67                                   | \$578.22                        |
| 34      | \$802.49                         | \$793.48                      | \$787.36                       | \$770.82                         | \$684.60                   | \$680.40                     | \$673.13                     | \$661.41                      | \$691.78                                   | \$585.94                        |
| 35      | \$807.77                         | \$798.71                      | \$792.55                       | \$775.90                         | \$689.11                   | \$684.89                     | \$677.56                     | \$665.76                      | \$696.34                                   | \$589.80                        |
| 36      | \$813.06                         | \$803.94                      | \$797.74                       | \$780.98                         | \$693.62                   | \$689.37                     | \$682.00                     | \$670.12                      | \$700.90                                   | \$593.66                        |
| 37      | \$818.35                         | \$809.17                      | \$802.93                       | \$786.06                         | \$698.13                   | \$693.86                     | \$686.43                     | \$674.48                      | \$705.46                                   | \$597.52                        |
| 38      | \$823.64                         | \$814.40                      | \$808.12                       | \$791.14                         | \$702.64                   | \$698.34                     | \$690.87                     | \$678.84                      | \$710.02                                   | \$601.38                        |
| 39      | \$834.21                         | \$824.85                      | \$818.50                       | \$801.30                         | \$711.67                   | \$707.31                     | \$699.74                     | \$687.56                      | \$719.14                                   | \$609.11                        |
| 40      | \$844.79                         | \$835.31                      | \$828.87                       | \$811.46                         | \$720.69                   | \$716.27                     | \$708.61                     | \$696.27                      | \$728.25                                   | \$616.83                        |
| 41      | \$860.66                         | \$851.00                      | \$844.44                       | \$826.69                         | \$734.22                   | \$729.73                     | \$721.92                     | \$709.35                      | \$741.93                                   | \$628.41                        |
| 42      | \$875.86                         | \$866.03                      | \$859.36                       | \$841.30                         | \$747.19                   | \$742.62                     | \$734.67                     | \$721.88                      | \$755.03                                   | \$639.51                        |
| 43      | \$897.01                         | \$886.95                      | \$880.11                       | \$861.62                         | \$765.24                   | \$760.55                     | \$752.41                     | \$739.32                      | \$773.27                                   | \$654.96                        |
| 44      | \$923.45                         | \$913.09                      | \$906.05                       | \$887.01                         | \$787.80                   | \$782.97                     | \$774.59                     | \$761.11                      | \$796.06                                   | \$674.26                        |
| 45      | \$954.52                         | \$943.81                      | \$936.54                       | \$916.86                         | \$814.30                   | \$809.31                     | \$800.65                     | \$786.71                      | \$822.85                                   | \$696.95                        |
| 46      | \$991.54                         | \$980.41                      | \$972.86                       | \$952.41                         | \$845.88                   | \$840.70                     | \$831.70                     | \$817.22                      | \$854.76                                   | \$723.98                        |
| 47      | \$1,033.18                       | \$1,021.59                    | \$1,013.72                     | \$992.41                         | \$881.41                   | \$876.01                     | \$866.64                     | \$851.55                      | \$890.66                                   | \$754.38                        |
| 48      | \$1,080.78                       | \$1,068.65                    | \$1,060.41                     | \$1,038.13                       | \$922.01                   | \$916.36                     | \$906.56                     | \$890.77                      | \$931.68                                   | \$789.13                        |
| 49      | \$1,127.71                       | \$1,115.06                    | \$1,106.46                     | \$1,083.21                       | \$962.05                   | \$956.15                     | \$945.92                     | \$929.46                      | \$972.14                                   | \$823.40                        |
| 50      | \$1,180.59                       | \$1,167.34                    | \$1,158.35                     | \$1,134.01                       | \$1,007.16                 | \$1,000.99                   | \$990.28                     | \$973.04                      | \$1,017.73                                 | \$862.02                        |
| 51      | \$1,232.81                       | \$1,218.98                    | \$1,209.58                     | \$1,184.17                       | \$1,051.71                 | \$1,045.27                   | \$1,034.08                   | \$1,016.08                    | \$1,062.75                                 | \$900.14                        |
| 52      | \$1,290.32                       | \$1,275.84                    | \$1,266.01                     | \$1,239.41                       | \$1,100.77                 | \$1,094.03                   | \$1,082.32                   | \$1,063.48                    | \$1,112.32                                 | \$942.14                        |
| 53      | \$1,348.49                       | \$1,333.36                    | \$1,323.08                     | \$1,295.28                       | \$1,150.40                 | \$1,143.35                   | \$1,131.12                   | \$1,111.42                    | \$1,162.47                                 | \$984.61                        |
| 54      | \$1,411.29                       | \$1,395.45                    | \$1,384.70                     | \$1,355.60                       | \$1,203.97                 | \$1,196.59                   | \$1,183.79                   | \$1,163.18                    | \$1,216.60                                 | \$1,030.46                      |
| 55      | \$1,474.09                       | \$1,457.55                    | \$1,446.31                     | \$1,415.92                       | \$1,257.54                 | \$1,249.84                   | \$1,236.47                   | \$1,214.94                    | \$1,270.74                                 | \$1,076.31                      |
| 56      | \$1,542.17                       | \$1,524.87                    | \$1,513.11                     | \$1,481.32                       | \$1,315.62                 | \$1,307.56                   | \$1,293.58                   | \$1,271.06                    | \$1,329.43                                 | \$1,126.03                      |
| 57      | \$1,610.92                       | \$1,592.84                    | \$1,580.57                     | \$1,547.35                       | \$1,374.27                 | \$1,365.85                   | \$1,351.24                   | \$1,327.72                    | \$1,388.69                                 | \$1,176.22                      |
| 58      | \$1,684.29                       | \$1,665.39                    | \$1,652.56                     | \$1,617.83                       | \$1,436.87                 | \$1,428.06                   | \$1,412.79                   | \$1,388.19                    | \$1,451.95                                 | \$1,229.80                      |
| 59      | \$1,720.65                       | \$1,701.34                    | \$1,688.23                     | \$1,652.75                       | \$1,467.88                 | \$1,458.89                   | \$1,443.28                   | \$1,418.16                    | \$1,483.29                                 | \$1,256.34                      |
| 60      | \$1,794.02                       | \$1,773.89                    | \$1,760.22                     | \$1,723.23                       | \$1,530.48                 | \$1,521.10                   | \$1,504.83                   | \$1,478.63                    | \$1,546.54                                 | \$1,309.92                      |
| 61      | \$1,857.48                       | \$1,836.64                    | \$1,822.48                     | \$1,784.19                       | \$1,584.61                 | \$1,574.91                   | \$1,558.06                   | \$1,530.93                    | \$1,601.24                                 | \$1,356.25                      |
| 62      | \$1,899.13                       | \$1,877.82                    | \$1,863.34                     | \$1,824.19                       | \$1,620.14                 | \$1,610.22                   | \$1,592.99                   | \$1,565.26                    | \$1,637.14                                 | \$1,386.66                      |
| 63      | \$1,951.35                       | \$1,929.45                    | \$1,914.58                     | \$1,874.35                       | \$1,664.69                 | \$1,654.49                   | \$1,636.79                   | \$1,608.30                    | \$1,682.16                                 | \$1,424.79                      |
| 64+     | \$1,983.08                       | \$1,960.82                    | \$1,945.71                     | \$1,904.83                       | \$1,691.76                 | \$1,681.39                   | \$1,663.41                   | \$1,634.45                    | \$1,709.51                                 | \$1,447.95                      |

Pending regulatory approval.



## Rating Region 8

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$366.65                           | \$361.03                           | \$325.17                           | \$338.22                           | \$325.90                           | \$319.49                           | \$313.50                           | \$336.05   |
| 15      | \$399.24                           | \$393.12                           | \$354.08                           | \$368.28                           | \$354.86                           | \$347.89                           | \$341.37                           | \$365.92   |
| 16      | \$411.70                           | \$405.39                           | \$365.13                           | \$379.78                           | \$365.94                           | \$358.75                           | \$352.02                           | \$377.35   |
| 17      | \$424.16                           | \$417.66                           | \$376.18                           | \$391.27                           | \$377.02                           | \$369.61                           | \$362.68                           | \$388.77   |
| 18      | \$437.58                           | \$430.87                           | \$388.08                           | \$403.65                           | \$388.94                           | \$381.30                           | \$374.15                           | \$401.07   |
| 19      | \$451.00                           | \$444.09                           | \$399.99                           | \$416.03                           | \$400.87                           | \$393.00                           | \$385.63                           | \$413.37   |
| 20      | \$464.90                           | \$457.77                           | \$412.31                           | \$428.85                           | \$413.23                           | \$405.11                           | \$397.51                           | \$426.11   |
| 21      | \$479.27                           | \$471.93                           | \$425.06                           | \$442.12                           | \$426.01                           | \$417.64                           | \$409.81                           | \$439.29   |
| 22      | \$479.27                           | \$471.93                           | \$425.06                           | \$442.12                           | \$426.01                           | \$417.64                           | \$409.81                           | \$439.29   |
| 23      | \$479.27                           | \$471.93                           | \$425.06                           | \$442.12                           | \$426.01                           | \$417.64                           | \$409.81                           | \$439.29   |
| 24      | \$479.27                           | \$471.93                           | \$425.06                           | \$442.12                           | \$426.01                           | \$417.64                           | \$409.81                           | \$439.29   |
| 25      | \$481.19                           | \$473.82                           | \$426.76                           | \$443.89                           | \$427.71                           | \$419.31                           | \$411.44                           | \$441.04   |
| 26      | \$490.78                           | \$483.26                           | \$435.27                           | \$452.73                           | \$436.23                           | \$427.66                           | \$419.64                           | \$449.83   |
| 27      | \$502.28                           | \$494.59                           | \$445.47                           | \$463.34                           | \$446.46                           | \$437.68                           | \$429.48                           | \$460.37   |
| 28      | \$520.97                           | \$512.99                           | \$462.05                           | \$480.58                           | \$463.07                           | \$453.97                           | \$445.46                           | \$477.50   |
| 29      | \$536.31                           | \$528.09                           | \$475.65                           | \$494.73                           | \$476.70                           | \$467.34                           | \$458.57                           | \$491.56   |
| 30      | \$543.98                           | \$535.64                           | \$482.45                           | \$501.80                           | \$483.52                           | \$474.02                           | \$465.13                           | \$498.59   |
| 31      | \$555.48                           | \$546.97                           | \$492.65                           | \$512.41                           | \$493.74                           | \$484.04                           | \$474.96                           | \$509.13   |
| 32      | \$566.98                           | \$558.30                           | \$502.85                           | \$523.03                           | \$503.97                           | \$494.07                           | \$484.80                           | \$519.67   |
| 33      | \$574.17                           | \$565.38                           | \$509.23                           | \$529.66                           | \$510.36                           | \$500.33                           | \$490.95                           | \$526.26   |
| 34      | \$581.84                           | \$572.93                           | \$516.03                           | \$536.73                           | \$517.17                           | \$507.01                           | \$497.50                           | \$533.29   |
| 35      | \$585.67                           | \$576.70                           | \$519.43                           | \$540.27                           | \$520.58                           | \$510.35                           | \$500.78                           | \$536.81   |
| 36      | \$589.51                           | \$580.48                           | \$522.83                           | \$543.80                           | \$523.99                           | \$513.69                           | \$504.06                           | \$540.32   |
| 37      | \$593.34                           | \$584.25                           | \$526.23                           | \$547.34                           | \$527.40                           | \$517.04                           | \$507.34                           | \$543.84   |
| 38      | \$597.18                           | \$588.03                           | \$529.63                           | \$550.88                           | \$530.80                           | \$520.38                           | \$510.62                           | \$547.35   |
| 39      | \$604.84                           | \$595.58                           | \$536.43                           | \$557.95                           | \$537.62                           | \$527.06                           | \$517.17                           | \$554.38   |
| 40      | \$612.51                           | \$603.13                           | \$543.23                           | \$565.03                           | \$544.44                           | \$533.74                           | \$523.73                           | \$561.41   |
| 41      | \$624.02                           | \$614.46                           | \$553.43                           | \$575.64                           | \$554.66                           | \$543.76                           | \$533.57                           | \$571.95   |
| 42      | \$635.04                           | \$625.31                           | \$563.21                           | \$585.81                           | \$564.46                           | \$553.37                           | \$542.99                           | \$582.05   |
| 43      | \$650.38                           | \$640.41                           | \$576.81                           | \$599.95                           | \$578.09                           | \$566.73                           | \$556.11                           | \$596.11   |
| 44      | \$669.55                           | \$659.29                           | \$593.82                           | \$617.64                           | \$595.13                           | \$583.44                           | \$572.50                           | \$613.68   |
| 45      | \$692.07                           | \$681.47                           | \$613.79                           | \$638.42                           | \$615.15                           | \$603.07                           | \$591.76                           | \$634.33   |
| 46      | \$718.91                           | \$707.90                           | \$637.60                           | \$663.18                           | \$639.01                           | \$626.46                           | \$614.71                           | \$658.93   |
| 47      | \$749.11                           | \$737.63                           | \$664.38                           | \$691.03                           | \$665.85                           | \$652.77                           | \$640.53                           | \$686.60   |
| 48      | \$783.61                           | \$771.61                           | \$694.98                           | \$722.86                           | \$696.52                           | \$682.84                           | \$670.03                           | \$718.23   |
| 49      | \$817.64                           | \$805.12                           | \$725.16                           | \$754.25                           | \$726.77                           | \$712.49                           | \$699.13                           | \$749.42   |
| 50      | \$855.98                           | \$842.87                           | \$759.17                           | \$789.62                           | \$760.85                           | \$745.90                           | \$731.91                           | \$784.56   |
| 51      | \$893.85                           | \$880.15                           | \$792.75                           | \$824.55                           | \$794.50                           | \$778.89                           | \$764.29                           | \$819.27   |
| 52      | \$935.54                           | \$921.21                           | \$829.73                           | \$863.01                           | \$831.57                           | \$815.23                           | \$799.94                           | \$857.48   |
| 53      | \$977.72                           | \$962.74                           | \$867.13                           | \$901.92                           | \$869.05                           | \$851.98                           | \$836.00                           | \$896.14   |
| 54      | \$1,023.25                         | \$1,007.58                         | \$907.51                           | \$943.92                           | \$909.53                           | \$891.66                           | \$874.93                           | \$937.87   |
| 55      | \$1,068.78                         | \$1,052.41                         | \$947.89                           | \$985.92                           | \$950.00                           | \$931.33                           | \$913.87                           | \$979.61   |
| 56      | \$1,118.15                         | \$1,101.02                         | \$991.68                           | \$1,031.46                         | \$993.87                           | \$974.35                           | \$956.08                           | \$1,024.85   |
| 57      | \$1,167.99                         | \$1,150.10                         | \$1,035.88                         | \$1,077.44                         | \$1,038.18                         | \$1,017.78                         | \$998.70                           | \$1,070.54   |
| 58      | \$1,221.19                         | \$1,202.48                         | \$1,083.06                         | \$1,126.52                         | \$1,085.47                         | \$1,064.14                         | \$1,044.18                         | \$1,119.30   |
| 59      | \$1,247.55                         | \$1,228.44                         | \$1,106.44                         | \$1,150.83                         | \$1,108.90                         | \$1,087.11                         | \$1,066.72                         | \$1,143.46   |
| 60      | \$1,300.75                         | \$1,280.82                         | \$1,153.63                         | \$1,199.91                         | \$1,156.18                         | \$1,133.47                         | \$1,112.21                         | \$1,192.22   |
| 61      | \$1,346.76                         | \$1,326.13                         | \$1,194.43                         | \$1,242.35                         | \$1,197.08                         | \$1,173.56                         | \$1,151.55                         | \$1,234.39   |
| 62      | \$1,376.96                         | \$1,355.86                         | \$1,221.21                         | \$1,270.20                         | \$1,223.92                         | \$1,199.87                         | \$1,177.37                         | \$1,262.07   |
| 63      | \$1,414.82                         | \$1,393.14                         | \$1,254.79                         | \$1,305.13                         | \$1,257.57                         | \$1,232.87                         | \$1,209.74                         | \$1,296.77   |
| 64+     | \$1,437.82                         | \$1,415.80                         | \$1,275.19                         | \$1,326.35                         | \$1,278.02                         | \$1,252.91                         | \$1,229.42                         | \$1,317.86   |

Pending regulatory approval.

Effective October 2023

## Rating Region 8

### Off-Exchange Tandem PPO Savings

| Age   | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|-------|---|---|---|---|---|
| 0to14 | \$427.46  | \$367.76                                    | \$352.06  | \$329.96                                    | \$327.87                                |
| 15    | \$465.46  | \$400.45                                    | \$383.35  | \$359.29                                    | \$357.01                                |
| 16    | \$479.99  | \$412.95                                    | \$395.32  | \$370.51                                    | \$368.15                                |
| 17    | \$494.52  | \$425.45                                    | \$407.28  | \$381.72                                    | \$379.30                                |
| 18    | \$510.16  | \$438.91                                    | \$420.17  | \$393.80                                    | \$391.30                                |
| 19    | \$525.81  | \$452.37                                    | \$433.05  | \$405.88                                    | \$403.30                                |
| 20    | \$542.01  | \$466.31                                    | \$446.40  | \$418.38                                    | \$415.73                                |
| 21    | \$558.78  | \$480.73                                    | \$460.21  | \$431.32                                    | \$428.58                                |
| 22    | \$558.78  | \$480.73                                    | \$460.21  | \$431.32                                    | \$428.58                                |
| 23    | \$558.78  | \$480.73                                    | \$460.21  | \$431.32                                    | \$428.58                                |
| 24    | \$558.78  | \$480.73                                    | \$460.21  | \$431.32                                    | \$428.58                                |
| 25    | \$561.01  | \$482.65                                    | \$462.05  | \$433.05                                    | \$430.30                                |
| 26    | \$572.19  | \$492.27                                    | \$471.25  | \$441.68                                    | \$438.87                                |
| 27    | \$585.60  | \$503.80                                    | \$482.30  | \$452.03                                    | \$449.16                                |
| 28    | \$607.39  | \$522.55                                    | \$500.24  | \$468.85                                    | \$465.87                                |
| 29    | \$625.27  | \$537.94                                    | \$514.97  | \$482.65                                    | \$479.59                                |
| 30    | \$634.21  | \$545.63                                    | \$522.33  | \$489.55                                    | \$486.44                                |
| 31    | \$647.62  | \$557.17                                    | \$533.38  | \$499.90                                    | \$496.73                                |
| 32    | \$661.03  | \$568.70                                    | \$544.42  | \$510.26                                    | \$507.02                                |
| 33    | \$669.41  | \$575.91                                    | \$551.33  | \$516.73                                    | \$513.44                                |
| 34    | \$678.35  | \$583.61                                    | \$558.69  | \$523.63                                    | \$520.30                                |
| 35    | \$682.82  | \$587.45                                    | \$562.37  | \$527.08                                    | \$523.73                                |
| 36    | \$687.29  | \$591.30                                    | \$566.05  | \$530.53                                    | \$527.16                                |
| 37    | \$691.76  | \$595.14                                    | \$569.74  | \$533.98                                    | \$530.59                                |
| 38    | \$696.23  | \$598.99                                    | \$573.42  | \$537.43                                    | \$534.02                                |
| 39    | \$705.17  | \$606.68                                    | \$580.78  | \$544.33                                    | \$540.87                                |
| 40    | \$714.11  | \$614.37                                    | \$588.14  | \$551.23                                    | \$547.73                                |
| 41    | \$727.53  | \$625.91                                    | \$599.19  | \$561.58                                    | \$558.02                                |
| 42    | \$740.38  | \$636.97                                    | \$609.77  | \$571.50                                    | \$567.87                                |
| 43    | \$758.26  | \$652.35                                    | \$624.50  | \$585.31                                    | \$581.59                                |
| 44    | \$780.61  | \$671.58                                    | \$642.91  | \$602.56                                    | \$598.73                                |
| 45    | \$806.87  | \$694.17                                    | \$664.54  | \$622.83                                    | \$618.88                                |
| 46    | \$838.16  | \$721.09                                    | \$690.31  | \$646.99                                    | \$642.88                                |
| 47    | \$873.37  | \$751.38                                    | \$719.30  | \$674.16                                    | \$669.88                                |
| 48    | \$913.60  | \$785.99                                    | \$752.44  | \$705.22                                    | \$700.74                                |
| 49    | \$953.27  | \$820.12                                    | \$785.11  | \$735.84                                    | \$731.17                                |
| 50    | \$997.97  | \$858.58                                    | \$821.93  | \$770.35                                    | \$765.45                                |
| 51    | \$1,042.12  | \$896.56                                    | \$858.29  | \$804.42                                    | \$799.31                                |
| 52    | \$1,090.73  | \$938.38                                    | \$898.32  | \$841.94                                    | \$836.60                                |
| 53    | \$1,139.90  | \$980.69                                    | \$938.82  | \$879.90                                    | \$874.31                                |
| 54    | \$1,192.99  | \$1,026.36                                  | \$982.54  | \$920.88                                    | \$915.03                                |
| 55    | \$1,246.07  | \$1,072.03                                  | \$1,026.26  | \$961.85                                    | \$955.74                                |
| 56    | \$1,303.62  | \$1,121.54                                  | \$1,073.66  | \$1,006.28                                  | \$999.89                                |
| 57    | \$1,361.74  | \$1,171.54                                  | \$1,121.52  | \$1,051.14                                  | \$1,044.46                              |
| 58    | \$1,423.76  | \$1,224.90                                  | \$1,172.61  | \$1,099.01                                  | \$1,092.03                              |
| 59    | \$1,454.49  | \$1,251.34                                  | \$1,197.92  | \$1,122.74                                  | \$1,115.61                              |
| 60    | \$1,516.52  | \$1,304.70                                  | \$1,249.00  | \$1,170.61                                  | \$1,163.18                              |
| 61    | \$1,570.16  | \$1,350.85                                  | \$1,293.18  | \$1,212.02                                  | \$1,204.32                              |
| 62    | \$1,605.36  | \$1,381.14                                  | \$1,322.17  | \$1,239.19                                  | \$1,231.32                              |
| 63    | \$1,649.50  | \$1,419.11                                  | \$1,358.53  | \$1,273.27                                  | \$1,265.18                              |
| 64+   | \$1,676.33  | \$1,442.19                                  | \$1,380.62  | \$1,293.97                                  | \$1,285.75                              |

Pending regulatory approval.

## Rating Region 8

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$602.32                          | \$595.21                       | \$591.23                        | \$578.67                          | \$513.37                    | \$510.14                      | \$504.71                      |
| 15      | \$655.86                          | \$648.12                       | \$643.78                        | \$630.11                          | \$559.01                    | \$555.49                      | \$549.58                      |
| 16      | \$676.33                          | \$668.35                       | \$663.87                        | \$649.78                          | \$576.45                    | \$572.82                      | \$566.73                      |
| 17      | \$696.80                          | \$688.58                       | \$683.97                        | \$669.44                          | \$593.90                    | \$590.16                      | \$583.88                      |
| 18      | \$718.85                          | \$710.36                       | \$705.61                        | \$690.62                          | \$612.69                    | \$608.83                      | \$602.36                      |
| 19      | \$740.89                          | \$732.15                       | \$727.25                        | \$711.80                          | \$631.48                    | \$627.51                      | \$620.83                      |
| 20      | \$763.72                          | \$754.71                       | \$749.66                        | \$733.74                          | \$650.94                    | \$646.84                      | \$639.96                      |
| 21      | \$787.34                          | \$778.05                       | \$772.85                        | \$756.43                          | \$671.08                    | \$666.85                      | \$659.76                      |
| 22      | \$787.34                          | \$778.05                       | \$772.85                        | \$756.43                          | \$671.08                    | \$666.85                      | \$659.76                      |
| 23      | \$787.34                          | \$778.05                       | \$772.85                        | \$756.43                          | \$671.08                    | \$666.85                      | \$659.76                      |
| 24      | \$787.34                          | \$778.05                       | \$772.85                        | \$756.43                          | \$671.08                    | \$666.85                      | \$659.76                      |
| 25      | \$790.49                          | \$781.16                       | \$775.94                        | \$759.46                          | \$673.76                    | \$669.52                      | \$662.39                      |
| 26      | \$806.24                          | \$796.72                       | \$791.39                        | \$774.59                          | \$687.18                    | \$682.85                      | \$675.59                      |
| 27      | \$825.14                          | \$815.40                       | \$809.94                        | \$792.74                          | \$703.29                    | \$698.86                      | \$691.42                      |
| 28      | \$855.84                          | \$845.74                       | \$840.08                        | \$822.24                          | \$729.46                    | \$724.87                      | \$717.15                      |
| 29      | \$881.04                          | \$870.64                       | \$864.81                        | \$846.45                          | \$750.93                    | \$746.21                      | \$738.27                      |
| 30      | \$893.64                          | \$883.09                       | \$877.18                        | \$858.55                          | \$761.67                    | \$756.88                      | \$748.82                      |
| 31      | \$912.53                          | \$901.76                       | \$895.73                        | \$876.71                          | \$777.78                    | \$772.88                      | \$764.66                      |
| 32      | \$931.43                          | \$920.43                       | \$914.28                        | \$894.86                          | \$793.88                    | \$788.88                      | \$780.49                      |
| 33      | \$943.24                          | \$932.11                       | \$925.87                        | \$906.21                          | \$803.95                    | \$798.89                      | \$790.39                      |
| 34      | \$955.84                          | \$944.55                       | \$938.24                        | \$918.31                          | \$814.69                    | \$809.56                      | \$800.94                      |
| 35      | \$962.13                          | \$950.78                       | \$944.42                        | \$924.36                          | \$820.05                    | \$814.89                      | \$806.22                      |
| 36      | \$968.43                          | \$957.00                       | \$950.60                        | \$930.41                          | \$825.42                    | \$820.23                      | \$811.50                      |
| 37      | \$974.73                          | \$963.23                       | \$956.78                        | \$936.47                          | \$830.79                    | \$825.56                      | \$816.78                      |
| 38      | \$981.03                          | \$969.45                       | \$962.97                        | \$942.52                          | \$836.16                    | \$830.90                      | \$822.05                      |
| 39      | \$993.63                          | \$981.90                       | \$975.33                        | \$954.62                          | \$846.90                    | \$841.56                      | \$832.61                      |
| 40      | \$1,006.23                        | \$994.35                       | \$987.70                        | \$966.72                          | \$857.64                    | \$852.23                      | \$843.17                      |
| 41      | \$1,025.12                        | \$1,013.02                     | \$1,006.25                      | \$984.88                          | \$873.74                    | \$868.24                      | \$859.00                      |
| 42      | \$1,043.23                        | \$1,030.92                     | \$1,024.02                      | \$1,002.28                        | \$889.18                    | \$883.58                      | \$874.18                      |
| 43      | \$1,068.43                        | \$1,055.82                     | \$1,048.75                      | \$1,026.48                        | \$910.65                    | \$904.92                      | \$895.29                      |
| 44      | \$1,099.92                        | \$1,086.94                     | \$1,079.67                      | \$1,056.74                        | \$937.49                    | \$931.59                      | \$921.68                      |
| 45      | \$1,136.93                        | \$1,123.51                     | \$1,115.99                      | \$1,092.29                        | \$969.03                    | \$962.93                      | \$952.69                      |
| 46      | \$1,181.02                        | \$1,167.08                     | \$1,159.27                      | \$1,134.65                        | \$1,006.61                  | \$1,000.28                    | \$989.63                      |
| 47      | \$1,230.62                        | \$1,216.09                     | \$1,207.96                      | \$1,182.31                        | \$1,048.89                  | \$1,042.29                    | \$1,031.20                    |
| 48      | \$1,287.31                        | \$1,272.11                     | \$1,263.60                      | \$1,236.77                        | \$1,097.21                  | \$1,090.30                    | \$1,078.70                    |
| 49      | \$1,343.21                        | \$1,327.36                     | \$1,318.48                      | \$1,290.48                        | \$1,144.86                  | \$1,137.65                    | \$1,125.54                    |
| 50      | \$1,406.20                        | \$1,389.60                     | \$1,380.30                      | \$1,350.99                        | \$1,198.54                  | \$1,190.99                    | \$1,178.32                    |
| 51      | \$1,468.40                        | \$1,451.07                     | \$1,441.36                      | \$1,410.75                        | \$1,251.56                  | \$1,243.68                    | \$1,230.44                    |
| 52      | \$1,536.90                        | \$1,518.76                     | \$1,508.60                      | \$1,476.56                        | \$1,309.94                  | \$1,301.69                    | \$1,287.84                    |
| 53      | \$1,606.18                        | \$1,587.22                     | \$1,576.61                      | \$1,543.13                        | \$1,368.99                  | \$1,360.37                    | \$1,345.90                    |
| 54      | \$1,680.98                        | \$1,661.14                     | \$1,650.03                      | \$1,614.99                        | \$1,432.75                  | \$1,423.73                    | \$1,408.58                    |
| 55      | \$1,755.78                        | \$1,735.05                     | \$1,723.45                      | \$1,686.85                        | \$1,496.50                  | \$1,487.08                    | \$1,471.25                    |
| 56      | \$1,836.87                        | \$1,815.19                     | \$1,803.05                      | \$1,764.76                        | \$1,565.62                  | \$1,555.76                    | \$1,539.21                    |
| 57      | \$1,918.76                        | \$1,896.11                     | \$1,883.43                      | \$1,843.43                        | \$1,635.41                  | \$1,625.11                    | \$1,607.82                    |
| 58      | \$2,006.15                        | \$1,982.47                     | \$1,969.21                      | \$1,927.40                        | \$1,709.90                  | \$1,699.13                    | \$1,681.06                    |
| 59      | \$2,049.46                        | \$2,025.27                     | \$2,011.72                      | \$1,969.00                        | \$1,746.81                  | \$1,735.81                    | \$1,717.34                    |
| 60      | \$2,136.85                        | \$2,111.63                     | \$2,097.50                      | \$2,052.96                        | \$1,821.30                  | \$1,809.83                    | \$1,790.58                    |
| 61      | \$2,212.44                        | \$2,186.32                     | \$2,171.70                      | \$2,125.58                        | \$1,885.72                  | \$1,873.85                    | \$1,853.91                    |
| 62      | \$2,262.04                        | \$2,235.34                     | \$2,220.39                      | \$2,173.24                        | \$1,928.00                  | \$1,915.86                    | \$1,895.48                    |
| 63      | \$2,324.24                        | \$2,296.81                     | \$2,281.44                      | \$2,232.99                        | \$1,981.02                  | \$1,968.54                    | \$1,947.60                    |
| 64+     | \$2,362.03                        | \$2,334.15                     | \$2,318.54                      | \$2,269.30                        | \$2,013.23                  | \$2,000.55                    | \$1,979.27                    |

Pending regulatory approval.

Effective October 2023

## Rating Region 8

### Off-Exchange 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 | \$495.83                       | \$438.61                         | \$435.54                         | \$428.74                         | \$385.09                         | \$401.35                         | \$386.58                         | \$378.41                         | \$371.08                         |
| 15      | \$539.90                       | \$477.60                         | \$474.26                         | \$466.85                         | \$419.32                         | \$437.03                         | \$420.94                         | \$412.05                         | \$404.07                         |
| 16      | \$556.76                       | \$492.51                         | \$489.06                         | \$481.42                         | \$432.40                         | \$450.67                         | \$434.08                         | \$424.91                         | \$416.68                         |
| 17      | \$573.61                       | \$507.42                         | \$503.86                         | \$496.00                         | \$445.49                         | \$464.31                         | \$447.22                         | \$437.77                         | \$429.29                         |
| 18      | \$591.76                       | \$523.47                         | \$519.80                         | \$511.69                         | \$459.59                         | \$479.00                         | \$461.37                         | \$451.62                         | \$442.88                         |
| 19      | \$609.90                       | \$539.52                         | \$535.74                         | \$527.38                         | \$473.68                         | \$493.69                         | \$475.52                         | \$465.47                         | \$456.46                         |
| 20      | \$628.70                       | \$556.15                         | \$552.25                         | \$543.63                         | \$488.28                         | \$508.91                         | \$490.17                         | \$479.81                         | \$470.53                         |
| 21      | \$648.14                       | \$573.35                         | \$569.33                         | \$560.45                         | \$503.38                         | \$524.64                         | \$505.33                         | \$494.65                         | \$485.08                         |
| 22      | \$648.14                       | \$573.35                         | \$569.33                         | \$560.45                         | \$503.38                         | \$524.64                         | \$505.33                         | \$494.65                         | \$485.08                         |
| 23      | \$648.14                       | \$573.35                         | \$569.33                         | \$560.45                         | \$503.38                         | \$524.64                         | \$505.33                         | \$494.65                         | \$485.08                         |
| 24      | \$648.14                       | \$573.35                         | \$569.33                         | \$560.45                         | \$503.38                         | \$524.64                         | \$505.33                         | \$494.65                         | \$485.08                         |
| 25      | \$650.74                       | \$575.65                         | \$571.61                         | \$562.69                         | \$505.39                         | \$526.74                         | \$507.36                         | \$496.63                         | \$487.02                         |
| 26      | \$663.70                       | \$587.11                         | \$583.00                         | \$573.90                         | \$515.46                         | \$537.24                         | \$517.46                         | \$506.52                         | \$496.72                         |
| 27      | \$679.26                       | \$600.87                         | \$596.66                         | \$587.35                         | \$527.54                         | \$549.83                         | \$529.59                         | \$518.40                         | \$508.36                         |
| 28      | \$704.53                       | \$623.23                         | \$618.87                         | \$609.21                         | \$547.17                         | \$570.29                         | \$549.30                         | \$537.69                         | \$527.28                         |
| 29      | \$725.27                       | \$641.58                         | \$637.09                         | \$627.14                         | \$563.28                         | \$587.08                         | \$565.47                         | \$553.52                         | \$542.80                         |
| 30      | \$735.64                       | \$650.76                         | \$646.19                         | \$636.11                         | \$571.34                         | \$595.47                         | \$573.56                         | \$561.43                         | \$550.56                         |
| 31      | \$751.20                       | \$664.52                         | \$659.86                         | \$649.56                         | \$583.42                         | \$608.06                         | \$585.68                         | \$573.30                         | \$562.20                         |
| 32      | \$766.75                       | \$678.28                         | \$673.52                         | \$663.01                         | \$595.50                         | \$620.65                         | \$597.81                         | \$585.17                         | \$573.85                         |
| 33      | \$776.48                       | \$686.88                         | \$682.06                         | \$671.42                         | \$603.05                         | \$628.52                         | \$605.39                         | \$592.59                         | \$581.12                         |
| 34      | \$786.85                       | \$696.05                         | \$691.17                         | \$680.38                         | \$611.10                         | \$636.92                         | \$613.48                         | \$600.51                         | \$588.88                         |
| 35      | \$792.03                       | \$700.64                         | \$695.73                         | \$684.87                         | \$615.13                         | \$641.12                         | \$617.52                         | \$604.46                         | \$592.76                         |
| 36      | \$797.22                       | \$705.22                         | \$700.28                         | \$689.35                         | \$619.16                         | \$645.31                         | \$621.56                         | \$608.42                         | \$596.65                         |
| 37      | \$802.40                       | \$709.81                         | \$704.84                         | \$693.83                         | \$623.18                         | \$649.51                         | \$625.60                         | \$612.38                         | \$600.53                         |
| 38      | \$807.59                       | \$714.40                         | \$709.39                         | \$698.32                         | \$627.21                         | \$653.71                         | \$629.65                         | \$616.34                         | \$604.41                         |
| 39      | \$817.96                       | \$723.57                         | \$718.50                         | \$707.29                         | \$635.26                         | \$662.10                         | \$637.73                         | \$624.25                         | \$612.17                         |
| 40      | \$828.33                       | \$732.74                         | \$727.61                         | \$716.25                         | \$643.32                         | \$670.50                         | \$645.82                         | \$632.17                         | \$619.93                         |
| 41      | \$843.88                       | \$746.51                         | \$741.27                         | \$729.70                         | \$655.40                         | \$683.09                         | \$657.95                         | \$644.04                         | \$631.57                         |
| 42      | \$858.79                       | \$759.69                         | \$754.37                         | \$742.59                         | \$666.98                         | \$695.15                         | \$669.57                         | \$655.41                         | \$642.73                         |
| 43      | \$879.53                       | \$778.04                         | \$772.59                         | \$760.53                         | \$683.09                         | \$711.94                         | \$685.74                         | \$671.24                         | \$658.25                         |
| 44      | \$905.46                       | \$800.97                         | \$795.36                         | \$782.95                         | \$703.22                         | \$732.93                         | \$705.95                         | \$691.03                         | \$677.65                         |
| 45      | \$935.92                       | \$827.92                         | \$822.12                         | \$809.29                         | \$726.88                         | \$757.59                         | \$729.70                         | \$714.28                         | \$700.45                         |
| 46      | \$972.22                       | \$860.03                         | \$854.00                         | \$840.67                         | \$755.07                         | \$786.97                         | \$758.00                         | \$741.98                         | \$727.62                         |
| 47      | \$1,013.05                     | \$896.15                         | \$889.87                         | \$875.98                         | \$786.78                         | \$820.02                         | \$789.84                         | \$773.14                         | \$758.18                         |
| 48      | \$1,059.72                     | \$937.43                         | \$930.86                         | \$916.33                         | \$823.03                         | \$857.79                         | \$826.22                         | \$808.76                         | \$793.10                         |
| 49      | \$1,105.73                     | \$978.14                         | \$971.28                         | \$956.12                         | \$858.77                         | \$895.04                         | \$862.10                         | \$843.88                         | \$827.54                         |
| 50      | \$1,157.59                     | \$1,024.01                       | \$1,016.83                       | \$1,000.96                       | \$899.04                         | \$937.02                         | \$902.53                         | \$883.45                         | \$866.35                         |
| 51      | \$1,208.79                     | \$1,069.30                       | \$1,061.81                       | \$1,045.24                       | \$938.80                         | \$978.46                         | \$942.45                         | \$922.53                         | \$904.67                         |
| 52      | \$1,265.18                     | \$1,119.18                       | \$1,111.34                       | \$1,093.99                       | \$982.60                         | \$1,024.11                       | \$986.41                         | \$965.56                         | \$946.87                         |
| 53      | \$1,322.21                     | \$1,169.64                       | \$1,161.44                       | \$1,143.31                       | \$1,026.89                       | \$1,070.28                       | \$1,030.88                       | \$1,009.09                       | \$989.56                         |
| 54      | \$1,383.79                     | \$1,224.11                       | \$1,215.53                       | \$1,196.56                       | \$1,074.72                       | \$1,120.12                       | \$1,078.89                       | \$1,056.08                       | \$1,035.64                       |
| 55      | \$1,445.36                     | \$1,278.58                       | \$1,269.62                       | \$1,249.80                       | \$1,122.54                       | \$1,169.96                       | \$1,126.90                       | \$1,103.07                       | \$1,081.72                       |
| 56      | \$1,512.12                     | \$1,337.63                       | \$1,328.26                       | \$1,307.52                       | \$1,174.38                       | \$1,224.00                       | \$1,178.95                       | \$1,154.02                       | \$1,131.69                       |
| 57      | \$1,579.53                     | \$1,397.26                       | \$1,387.47                       | \$1,365.81                       | \$1,226.74                       | \$1,278.56                       | \$1,231.50                       | \$1,205.47                       | \$1,182.13                       |
| 58      | \$1,651.47                     | \$1,460.90                       | \$1,450.66                       | \$1,428.02                       | \$1,282.61                       | \$1,336.80                       | \$1,287.59                       | \$1,260.37                       | \$1,235.98                       |
| 59      | \$1,687.12                     | \$1,492.44                       | \$1,481.98                       | \$1,458.85                       | \$1,310.30                       | \$1,365.65                       | \$1,315.39                       | \$1,287.58                       | \$1,262.66                       |
| 60      | \$1,759.06                     | \$1,556.08                       | \$1,545.17                       | \$1,521.06                       | \$1,366.17                       | \$1,423.89                       | \$1,371.48                       | \$1,342.49                       | \$1,316.50                       |
| 61      | \$1,821.29                     | \$1,611.12                       | \$1,599.83                       | \$1,574.86                       | \$1,414.50                       | \$1,474.25                       | \$1,419.99                       | \$1,389.97                       | \$1,363.07                       |
| 62      | \$1,862.12                     | \$1,647.24                       | \$1,635.70                       | \$1,610.17                       | \$1,446.21                       | \$1,507.30                       | \$1,451.83                       | \$1,421.13                       | \$1,393.63                       |
| 63      | \$1,913.32                     | \$1,692.54                       | \$1,680.68                       | \$1,654.44                       | \$1,485.98                       | \$1,548.75                       | \$1,491.75                       | \$1,460.21                       | \$1,431.95                       |
| 64+     | \$1,944.43                     | \$1,720.06                       | \$1,708.00                       | \$1,681.34                       | \$1,510.14                       | \$1,573.93                       | \$1,516.00                       | \$1,483.96                       | \$1,455.23                       |

Pending regulatory approval.

## Rating Region 8

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0to14                         | \$507.83   | \$436.60                               | \$422.62   | \$390.65                               | \$388.14                           | \$591.21  | \$530.20                                      | \$463.16   | \$403.99   | \$436.60  | \$388.14  |
| 15                            | \$552.97   | \$475.41                               | \$460.19   | \$425.37                               | \$422.64                           | \$643.76  | \$577.32                                      | \$504.33   | \$439.90   | \$475.41  | \$422.64  |
| 16                            | \$570.23   | \$490.25                               | \$474.55   | \$438.65                               | \$435.83                           | \$663.85  | \$595.34                                      | \$520.07   | \$453.63   | \$490.25  | \$435.83  |
| 17                            | \$587.49   | \$505.09                               | \$488.92   | \$451.92                               | \$449.02                           | \$683.95  | \$613.36                                      | \$535.82   | \$467.36   | \$505.09  | \$449.02  |
| 18                            | \$606.08   | \$521.07                               | \$504.38   | \$466.22                               | \$463.23                           | \$705.59  | \$632.77                                      | \$552.77   | \$482.15   | \$521.07  | \$463.23  |
| 19                            | \$624.66   | \$537.05                               | \$519.85   | \$480.52                               | \$477.43                           | \$727.22  | \$652.18                                      | \$569.72   | \$496.93   | \$537.05  | \$477.43  |
| 20                            | \$643.91   | \$553.60                               | \$535.87   | \$495.33                               | \$492.15                           | \$749.64  | \$672.27                                      | \$587.28   | \$512.25   | \$553.60  | \$492.15  |
| 21                            | \$663.83   | \$570.72                               | \$552.45   | \$510.65                               | \$507.37                           | \$772.82  | \$693.07                                      | \$605.44   | \$528.09   | \$570.72  | \$507.37  |
| 22                            | \$663.83   | \$570.72                               | \$552.45   | \$510.65                               | \$507.37                           | \$772.82  | \$693.07                                      | \$605.44   | \$528.09   | \$570.72  | \$507.37  |
| 23                            | \$663.83   | \$570.72                               | \$552.45   | \$510.65                               | \$507.37                           | \$772.82  | \$693.07                                      | \$605.44   | \$528.09   | \$570.72  | \$507.37  |
| 24                            | \$663.83   | \$570.72                               | \$552.45   | \$510.65                               | \$507.37                           | \$772.82  | \$693.07                                      | \$605.44   | \$528.09   | \$570.72  | \$507.37  |
| 25                            | \$666.48   | \$573.00                               | \$554.66   | \$512.69                               | \$509.40                           | \$775.91  | \$695.84                                      | \$607.86   | \$530.20   | \$573.00  | \$509.40  |
| 26                            | \$679.76   | \$584.42                               | \$565.71   | \$522.90                               | \$519.54                           | \$791.37  | \$709.70                                      | \$619.97   | \$540.77   | \$584.42  | \$519.54  |
| 27                            | \$695.69   | \$598.11                               | \$578.97   | \$535.16                               | \$531.72                           | \$809.92  | \$726.33                                      | \$634.50   | \$553.44   | \$598.11  | \$531.72  |
| 28                            | \$721.58   | \$620.37                               | \$600.51   | \$555.07                               | \$551.51                           | \$840.06  | \$753.36                                      | \$658.12   | \$574.04   | \$620.37  | \$551.51  |
| 29                            | \$742.82   | \$638.64                               | \$618.19   | \$571.42                               | \$567.74                           | \$864.79  | \$775.54                                      | \$677.49   | \$590.93   | \$638.64  | \$567.74  |
| 30                            | \$753.45   | \$647.77                               | \$627.03   | \$579.59                               | \$575.86                           | \$877.15  | \$786.63                                      | \$687.18   | \$599.38   | \$647.77  | \$575.86  |
| 31                            | \$769.38   | \$661.46                               | \$640.29   | \$591.84                               | \$588.04                           | \$895.70  | \$803.26                                      | \$701.71   | \$612.06   | \$661.46  | \$588.04  |
| 32                            | \$785.31   | \$675.16                               | \$653.55   | \$604.10                               | \$600.21                           | \$914.25  | \$819.90                                      | \$716.24   | \$624.73   | \$675.16  | \$600.21  |
| 33                            | \$795.27   | \$683.72                               | \$661.83   | \$611.76                               | \$607.83                           | \$925.84  | \$830.29                                      | \$725.32   | \$632.65   | \$683.72  | \$607.83  |
| 34                            | \$805.89   | \$692.85                               | \$670.67   | \$619.93                               | \$615.94                           | \$938.20  | \$841.38                                      | \$735.01   | \$641.10   | \$692.85  | \$615.94  |
| 35                            | \$811.20   | \$697.42                               | \$675.09   | \$624.01                               | \$620.00                           | \$944.39  | \$846.93                                      | \$739.85   | \$645.33   | \$697.42  | \$620.00  |
| 36                            | \$816.51   | \$701.99                               | \$679.51   | \$628.10                               | \$624.06                           | \$950.57  | \$852.47                                      | \$744.69   | \$649.55   | \$701.99  | \$624.06  |
| 37                            | \$821.82   | \$706.55                               | \$683.93   | \$632.18                               | \$628.12                           | \$956.75  | \$858.02                                      | \$749.54   | \$653.78   | \$706.55  | \$628.12  |
| 38                            | \$827.13   | \$711.12                               | \$688.35   | \$636.27                               | \$632.18                           | \$962.94  | \$863.56                                      | \$754.38   | \$658.00   | \$711.12  | \$632.18  |
| 39                            | \$837.75   | \$720.25                               | \$697.19   | \$644.44                               | \$640.30                           | \$975.30  | \$874.65                                      | \$764.07   | \$666.45   | \$720.25  | \$640.30  |
| 40                            | \$848.37   | \$729.38                               | \$706.03   | \$652.61                               | \$648.41                           | \$987.67  | \$885.74                                      | \$773.75   | \$674.90   | \$729.38  | \$648.41  |
| 41                            | \$864.30   | \$743.08                               | \$719.29   | \$664.86                               | \$660.59                           | \$1,006.21                                      | \$902.37                                      | \$788.29   | \$687.58   | \$743.08  | \$660.59  |
| 42                            | \$879.57   | \$756.20                               | \$731.99   | \$676.61                               | \$672.26                           | \$1,023.99                                      | \$918.31                                      | \$802.21   | \$699.72   | \$756.20  | \$672.26  |
| 43                            | \$900.82   | \$774.47                               | \$749.67   | \$692.95                               | \$688.50                           | \$1,048.72                                      | \$940.49                                      | \$821.58   | \$716.62   | \$774.47  | \$688.50  |
| 44                            | \$927.37   | \$797.30                               | \$771.77   | \$713.38                               | \$708.79                           | \$1,079.63                                      | \$968.21                                      | \$845.80   | \$737.74   | \$797.30  | \$708.79  |
| 45                            | \$958.57   | \$824.12                               | \$797.73   | \$737.38                               | \$732.64                           | \$1,115.95                                      | \$1,000.79                                    | \$874.26   | \$762.56   | \$824.12  | \$732.64  |
| 46                            | \$995.74   | \$856.08                               | \$828.67   | \$765.97                               | \$761.05                           | \$1,159.23                                      | \$1,039.60                                    | \$908.16   | \$792.14   | \$856.08  | \$761.05  |
| 47                            | \$1,037.56                                       | \$892.04                               | \$863.48   | \$798.14                               | \$793.01                           | \$1,207.92                                      | \$1,083.26                                    | \$946.31   | \$825.41   | \$892.04  | \$793.01  |
| 48                            | \$1,085.36                                       | \$933.13                               | \$903.25   | \$834.91                               | \$829.54                           | \$1,263.56                                      | \$1,133.16                                    | \$989.90   | \$863.43   | \$933.13  | \$829.54  |
| 49                            | \$1,132.49                                       | \$973.65                               | \$942.48   | \$871.17                               | \$865.57                           | \$1,318.43                                      | \$1,182.37                                    | \$1,032.88                                       | \$900.92   | \$973.65  | \$865.57  |
| 50                            | \$1,185.60                                       | \$1,019.31                             | \$986.67   | \$912.02                               | \$906.16                           | \$1,380.26                                      | \$1,237.82                                    | \$1,081.32                                       | \$943.17   | \$1,019.31  | \$906.16  |
| 51                            | \$1,238.04                                       | \$1,064.39                             | \$1,030.31   | \$952.36                               | \$946.24                           | \$1,441.31                                      | \$1,292.57                                    | \$1,129.15                                       | \$984.89   | \$1,064.39  | \$946.24  |
| 52                            | \$1,295.79                                       | \$1,114.05                             | \$1,078.38   | \$996.79                               | \$990.38                           | \$1,508.55                                      | \$1,352.87                                    | \$1,181.82                                       | \$1,030.83                                       | \$1,114.05  | \$990.38  |
| 53                            | \$1,354.21                                       | \$1,164.27                             | \$1,126.99   | \$1,041.72                             | \$1,035.03                         | \$1,576.55                                      | \$1,413.86                                    | \$1,235.10                                       | \$1,077.31                                       | \$1,164.27  | \$1,035.03  |
| 54                            | \$1,417.27                                       | \$1,218.49                             | \$1,179.48   | \$1,090.23                             | \$1,083.23                         | \$1,649.97                                      | \$1,479.70                                    | \$1,292.62                                       | \$1,127.48                                       | \$1,218.49  | \$1,083.23  |
| 55                            | \$1,480.34                                       | \$1,272.71                             | \$1,231.96   | \$1,138.75                             | \$1,131.43                         | \$1,723.39                                      | \$1,545.54                                    | \$1,350.14                                       | \$1,177.64                                       | \$1,272.71  | \$1,131.43  |
| 56                            | \$1,548.71                                       | \$1,331.49                             | \$1,288.86   | \$1,191.34                             | \$1,183.69                         | \$1,802.99                                      | \$1,616.92                                    | \$1,412.50                                       | \$1,232.04                                       | \$1,331.49  | \$1,183.69  |
| 57                            | \$1,617.75                                       | \$1,390.84                             | \$1,346.32   | \$1,244.45                             | \$1,236.45                         | \$1,883.36                                      | \$1,689.00                                    | \$1,475.46                                       | \$1,286.96                                       | \$1,390.84  | \$1,236.45  |
| 58                            | \$1,691.44                                       | \$1,454.19                             | \$1,407.64   | \$1,301.13                             | \$1,292.77                         | \$1,969.15                                      | \$1,765.93                                    | \$1,542.67                                       | \$1,345.58                                       | \$1,454.19  | \$1,292.77  |
| 59                            | \$1,727.95                                       | \$1,485.58                             | \$1,438.02   | \$1,329.22                             | \$1,320.68                         | \$2,011.65                                      | \$1,804.05                                    | \$1,575.97                                       | \$1,374.62                                       | \$1,485.58  | \$1,320.68  |
| 60                            | \$1,801.63                                       | \$1,548.93                             | \$1,499.34   | \$1,385.90                             | \$1,376.99                         | \$2,097.44                                      | \$1,880.98                                    | \$1,643.17                                       | \$1,433.24                                       | \$1,548.93  | \$1,376.99  |
| 61                            | \$1,865.36                                       | \$1,603.72                             | \$1,552.38   | \$1,434.92                             | \$1,425.70                         | \$2,171.63                                      | \$1,947.52                                    | \$1,701.29                                       | \$1,483.94                                       | \$1,603.72  | \$1,425.70  |
| 62                            | \$1,907.18                                       | \$1,639.68                             | \$1,587.18   | \$1,467.09                             | \$1,457.66                         | \$2,220.31                                      | \$1,991.18                                    | \$1,739.43                                       | \$1,517.21                                       | \$1,639.68  | \$1,457.66  |
| 63                            | \$1,959.62                                       | \$1,684.76                             | \$1,630.83   | \$1,507.43                             | \$1,497.75                         | \$2,281.37                                      | \$2,045.93                                    | \$1,787.26                                       | \$1,558.93                                       | \$1,684.76  | \$1,497.75  |
| 64+                           | \$1,991.49                                       | \$1,712.16                             | \$1,657.34   | \$1,531.95                             | \$1,522.10                         | \$2,318.46                                      | \$2,079.20                                    | \$1,816.33                                       | \$1,584.27                                       | \$1,712.16  | \$1,522.10  |

Pending regulatory approval.

Effective October 2023

## Rating Region 8 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$7.04  | \$6.57  | \$7.26                             | \$7.35            | \$7.76                                    |
| 15      | \$7.66  | \$7.15  | \$7.91                             | \$8.00            | \$8.45                                    |
| 16      | \$7.90  | \$7.37  | \$8.16                             | \$8.25            | \$8.71                                    |
| 17      | \$8.14  | \$7.60  | \$8.40                             | \$8.50            | \$8.97                                    |
| 18      | \$8.40  | \$7.84  | \$8.67                             | \$8.77            | \$9.26                                    |
| 19      | \$8.65  | \$8.08  | \$8.93                             | \$9.04            | \$9.54                                    |
| 20      | \$8.92  | \$8.33  | \$9.21                             | \$9.32            | \$9.84                                    |
| 21      | \$9.20  | \$8.58  | \$9.49                             | \$9.60            | \$10.14                                   |
| 22      | \$9.20  | \$8.58  | \$9.49                             | \$9.60            | \$10.14                                   |
| 23      | \$9.20  | \$8.58  | \$9.49                             | \$9.60            | \$10.14                                   |
| 24      | \$9.20  | \$8.58  | \$9.49                             | \$9.60            | \$10.14                                   |
| 25      | \$9.23  | \$8.62  | \$9.53                             | \$9.64            | \$10.18                                   |
| 26      | \$9.42  | \$8.79  | \$9.72                             | \$9.83            | \$10.38                                   |
| 27      | \$9.64  | \$8.99  | \$9.95                             | \$10.06           | \$10.63                                   |
| 28      | \$10.00   | \$9.33  | \$10.32                            | \$10.44           | \$11.02                                   |
| 29      | \$10.29   | \$9.60  | \$10.62                            | \$10.75           | \$11.35                                   |
| 30      | \$10.44   | \$9.74  | \$10.77                            | \$10.90           | \$11.51                                   |
| 31      | \$10.66   | \$9.95  | \$11.00                            | \$11.13           | \$11.75                                   |
| 32      | \$10.88   | \$10.15   | \$11.23                            | \$11.36           | \$11.99                                   |
| 33      | \$11.02   | \$10.28   | \$11.37                            | \$11.50           | \$12.15                                   |
| 34      | \$11.16   | \$10.42   | \$11.52                            | \$11.66           | \$12.31                                   |
| 35      | \$11.24   | \$10.49   | \$11.60                            | \$11.73           | \$12.39                                   |
| 36      | \$11.31   | \$10.56   | \$11.67                            | \$11.81           | \$12.47                                   |
| 37      | \$11.38   | \$10.62   | \$11.75                            | \$11.89           | \$12.55                                   |
| 38      | \$11.46   | \$10.69   | \$11.83                            | \$11.96           | \$12.63                                   |
| 39      | \$11.60   | \$10.83   | \$11.98                            | \$12.12           | \$12.80                                   |
| 40      | \$11.75   | \$10.97   | \$12.13                            | \$12.27           | \$12.96                                   |
| 41      | \$11.97   | \$11.17   | \$12.36                            | \$12.50           | \$13.20                                   |
| 42      | \$12.18   | \$11.37   | \$12.58                            | \$12.72           | \$13.43                                   |
| 43      | \$12.48   | \$11.64   | \$12.88                            | \$13.03           | \$13.76                                   |
| 44      | \$12.84   | \$11.99   | \$13.26                            | \$13.41           | \$14.16                                   |
| 45      | \$13.28   | \$12.39   | \$13.71                            | \$13.86           | \$14.64                                   |
| 46      | \$13.79   | \$12.87   | \$14.24                            | \$14.40           | \$15.21                                   |
| 47      | \$14.37   | \$13.41   | \$14.83                            | \$15.01           | \$15.85                                   |
| 48      | \$15.03   | \$14.03   | \$15.52                            | \$15.70           | \$16.58                                   |
| 49      | \$15.68   | \$14.64   | \$16.19                            | \$16.38           | \$17.29                                   |
| 50      | \$16.42   | \$15.32   | \$16.95                            | \$17.15           | \$18.11                                   |
| 51      | \$17.15   | \$16.00   | \$17.70                            | \$17.90           | \$18.91                                   |
| 52      | \$17.95   | \$16.75   | \$18.53                            | \$18.74           | \$19.79                                   |
| 53      | \$18.75   | \$17.50   | \$19.36                            | \$19.59           | \$20.68                                   |
| 54      | \$19.63   | \$18.32   | \$20.26                            | \$20.50           | \$21.64                                   |
| 55      | \$20.50   | \$19.13   | \$21.16                            | \$21.41           | \$22.61                                   |
| 56      | \$21.45   | \$20.02   | \$22.14                            | \$22.40           | \$23.65                                   |
| 57      | \$22.40   | \$20.91   | \$23.13                            | \$23.39           | \$24.71                                   |
| 58      | \$23.42   | \$21.86   | \$24.18                            | \$24.46           | \$25.83                                   |
| 59      | \$23.93   | \$22.33   | \$24.70                            | \$24.99           | \$26.39                                   |
| 60      | \$24.95   | \$23.28   | \$25.76                            | \$26.05           | \$27.51                                   |
| 61      | \$25.83   | \$24.11   | \$26.67                            | \$26.98           | \$28.49                                   |
| 62      | \$26.41   | \$24.65   | \$27.27                            | \$27.58           | \$29.12                                   |
| 63      | \$27.14   | \$25.33   | \$28.01                            | \$28.34           | \$29.93                                   |
| 64+     | \$27.58   | \$25.74   | \$28.47                            | \$28.80           | \$30.41                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.



## Rating Region 9

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0 to 14               | \$406.43                     | \$399.71                     | \$395.14                     | \$377.65                 | \$365.20                   | \$355.86                    | \$348.44                    | \$306.63                      | \$301.64                      | \$272.63                      | \$398.75   | \$367.80   | \$302.23  | \$272.63                                       |
| 15                    | \$442.56                     | \$435.24                     | \$430.26                     | \$411.22                 | \$397.66                   | \$387.49                    | \$379.41                    | \$333.89                      | \$328.45                      | \$296.86                      | \$434.19   | \$400.49   | \$329.10  | \$296.86                                       |
| 16                    | \$456.37                     | \$448.82                     | \$443.69                     | \$424.06                 | \$410.07                   | \$399.58                    | \$391.25                    | \$344.31                      | \$338.70                      | \$306.13                      | \$447.75   | \$412.99   | \$339.37  | \$306.13                                       |
| 17                    | \$470.19                     | \$462.41                     | \$457.12                     | \$436.89                 | \$422.48                   | \$411.68                    | \$403.09                    | \$354.73                      | \$348.95                      | \$315.39                      | \$461.30   | \$425.49   | \$349.64  | \$315.39                                       |
| 18                    | \$485.06                     | \$477.04                     | \$471.58                     | \$450.71                 | \$435.85                   | \$424.70                    | \$415.85                    | \$365.95                      | \$359.99                      | \$325.37                      | \$475.89   | \$438.95   | \$360.70  | \$325.37                                       |
| 19                    | \$499.94                     | \$491.67                     | \$486.05                     | \$464.54                 | \$449.22                   | \$437.73                    | \$428.60                    | \$377.18                      | \$371.03                      | \$335.35                      | \$490.49   | \$452.42   | \$371.77  | \$335.35                                       |
| 20                    | \$515.35                     | \$506.82                     | \$501.03                     | \$478.85                 | \$463.06                   | \$451.22                    | \$441.81                    | \$388.80                      | \$382.47                      | \$345.69                      | \$505.60   | \$466.36   | \$383.22  | \$345.69                                       |
| 21                    | \$531.28                     | \$522.50                     | \$516.52                     | \$493.66                 | \$477.38                   | \$465.17                    | \$455.47                    | \$400.83                      | \$394.30                      | \$356.38                      | \$521.24   | \$480.78   | \$395.08  | \$356.38                                       |
| 22                    | \$531.28                     | \$522.50                     | \$516.52                     | \$493.66                 | \$477.38                   | \$465.17                    | \$455.47                    | \$400.83                      | \$394.30                      | \$356.38                      | \$521.24   | \$480.78   | \$395.08  | \$356.38                                       |
| 23                    | \$531.28                     | \$522.50                     | \$516.52                     | \$493.66                 | \$477.38                   | \$465.17                    | \$455.47                    | \$400.83                      | \$394.30                      | \$356.38                      | \$521.24   | \$480.78   | \$395.08  | \$356.38                                       |
| 24                    | \$531.28                     | \$522.50                     | \$516.52                     | \$493.66                 | \$477.38                   | \$465.17                    | \$455.47                    | \$400.83                      | \$394.30                      | \$356.38                      | \$521.24   | \$480.78   | \$395.08  | \$356.38                                       |
| 25                    | \$533.41                     | \$524.59                     | \$518.59                     | \$495.64                 | \$479.29                   | \$467.03                    | \$457.29                    | \$402.43                      | \$395.87                      | \$357.80                      | \$523.33   | \$482.71   | \$396.66  | \$357.80                                       |
| 26                    | \$544.04                     | \$535.04                     | \$528.92                     | \$505.51                 | \$488.84                   | \$476.34                    | \$466.40                    | \$410.45                      | \$403.76                      | \$364.93                      | \$533.75   | \$492.32   | \$404.56  | \$364.93                                       |
| 27                    | \$556.79                     | \$547.58                     | \$541.31                     | \$517.36                 | \$500.30                   | \$487.50                    | \$477.34                    | \$420.07                      | \$413.22                      | \$373.48                      | \$546.26   | \$503.86   | \$414.04  | \$373.48                                       |
| 28                    | \$577.51                     | \$567.95                     | \$561.46                     | \$536.61                 | \$518.91                   | \$505.64                    | \$495.10                    | \$435.70                      | \$428.60                      | \$387.38                      | \$566.59   | \$522.61   | \$429.45  | \$387.38                                       |
| 29                    | \$594.51                     | \$584.67                     | \$577.99                     | \$552.41                 | \$534.19                   | \$520.53                    | \$509.67                    | \$448.52                      | \$441.22                      | \$398.79                      | \$583.27   | \$538.00   | \$442.09  | \$398.79                                       |
| 30                    | \$603.01                     | \$593.03                     | \$586.25                     | \$560.31                 | \$541.83                   | \$527.97                    | \$516.96                    | \$454.94                      | \$447.53                      | \$404.49                      | \$591.61   | \$545.69   | \$448.41  | \$404.49                                       |
| 31                    | \$615.76                     | \$605.57                     | \$598.65                     | \$572.15                 | \$553.29                   | \$539.13                    | \$527.89                    | \$464.56                      | \$456.99                      | \$413.04                      | \$604.12   | \$557.23   | \$457.89  | \$413.04                                       |
| 32                    | \$628.51                     | \$618.11                     | \$611.05                     | \$584.00                 | \$564.74                   | \$550.30                    | \$538.82                    | \$474.18                      | \$466.45                      | \$421.60                      | \$616.63   | \$568.77   | \$467.38  | \$421.60                                       |
| 33                    | \$636.48                     | \$625.95                     | \$618.79                     | \$591.41                 | \$571.90                   | \$557.28                    | \$545.66                    | \$480.19                      | \$472.37                      | \$426.94                      | \$624.45   | \$575.98   | \$473.30  | \$426.94                                       |
| 34                    | \$644.98                     | \$634.31                     | \$627.06                     | \$599.30                 | \$579.54                   | \$564.72                    | \$552.94                    | \$486.60                      | \$478.68                      | \$432.64                      | \$632.79   | \$583.67   | \$479.62  | \$432.64                                       |
| 35                    | \$649.23                     | \$638.49                     | \$631.19                     | \$603.25                 | \$583.36                   | \$568.44                    | \$556.59                    | \$489.81                      | \$481.83                      | \$435.49                      | \$636.96   | \$587.52   | \$482.78  | \$435.49                                       |
| 36                    | \$653.48                     | \$642.67                     | \$635.32                     | \$607.20                 | \$587.18                   | \$572.16                    | \$560.23                    | \$493.02                      | \$484.99                      | \$438.35                      | \$641.13   | \$591.36   | \$485.94  | \$438.35                                       |
| 37                    | \$657.73                     | \$646.85                     | \$639.45                     | \$611.15                 | \$591.00                   | \$575.88                    | \$563.88                    | \$496.22                      | \$488.14                      | \$441.20                      | \$645.30   | \$595.21   | \$489.10  | \$441.20                                       |
| 38                    | \$661.98                     | \$651.03                     | \$643.59                     | \$615.10                 | \$594.82                   | \$579.60                    | \$567.52                    | \$499.43                      | \$491.29                      | \$444.05                      | \$649.47   | \$599.05   | \$492.27  | \$444.05                                       |
| 39                    | \$670.48                     | \$659.39                     | \$651.85                     | \$623.00                 | \$602.46                   | \$587.05                    | \$574.81                    | \$505.84                      | \$497.60                      | \$449.75                      | \$657.81   | \$606.75   | \$498.59  | \$449.75                                       |
| 40                    | \$678.98                     | \$667.75                     | \$660.11                     | \$630.90                 | \$610.09                   | \$594.49                    | \$582.09                    | \$512.26                      | \$503.91                      | \$455.45                      | \$666.15   | \$614.44   | \$504.91  | \$455.45                                       |
| 41                    | \$691.73                     | \$680.29                     | \$672.51                     | \$642.75                 | \$621.55                   | \$605.65                    | \$593.03                    | \$521.88                      | \$513.37                      | \$464.00                      | \$678.66   | \$625.98   | \$514.39  | \$464.00                                       |
| 42                    | \$703.95                     | \$692.31                     | \$684.39                     | \$654.10                 | \$632.53                   | \$616.35                    | \$603.50                    | \$531.10                      | \$522.44                      | \$472.20                      | \$690.64   | \$637.04   | \$523.48  | \$472.20                                       |
| 43                    | \$720.95                     | \$709.03                     | \$700.92                     | \$669.90                 | \$647.81                   | \$631.24                    | \$618.08                    | \$543.92                      | \$535.06                      | \$483.61                      | \$707.32   | \$652.42   | \$536.12  | \$483.61                                       |
| 44                    | \$742.20                     | \$729.93                     | \$721.58                     | \$689.64                 | \$666.90                   | \$649.84                    | \$636.30                    | \$559.95                      | \$550.83                      | \$497.86                      | \$728.17   | \$671.65   | \$551.92  | \$497.86                                       |
| 45                    | \$767.17                     | \$754.48                     | \$745.86                     | \$712.85                 | \$689.34                   | \$671.71                    | \$657.70                    | \$578.79                      | \$569.36                      | \$514.61                      | \$752.67   | \$694.25   | \$570.49  | \$514.61                                       |
| 46                    | \$796.93                     | \$783.74                     | \$774.78                     | \$740.49                 | \$716.07                   | \$697.76                    | \$683.21                    | \$601.24                      | \$591.45                      | \$534.57                      | \$781.86   | \$721.17   | \$592.61  | \$534.57                                       |
| 47                    | \$830.40                     | \$816.66                     | \$807.32                     | \$771.59                 | \$746.15                   | \$727.06                    | \$711.90                    | \$626.49                      | \$616.29                      | \$557.02                      | \$814.70   | \$751.46   | \$617.50  | \$557.02                                       |
| 48                    | \$868.65                     | \$854.28                     | \$844.51                     | \$807.14                 | \$780.52                   | \$760.56                    | \$744.70                    | \$655.35                      | \$644.68                      | \$582.68                      | \$852.23   | \$786.08   | \$645.95  | \$582.68                                       |
| 49                    | \$906.37                     | \$891.38                     | \$881.19                     | \$842.19                 | \$814.41                   | \$793.58                    | \$777.04                    | \$683.81                      | \$672.67                      | \$607.98                      | \$889.24   | \$820.21   | \$674.00  | \$607.98                                       |
| 50                    | \$948.87                     | \$933.18                     | \$922.51                     | \$881.68                 | \$852.60                   | \$830.80                    | \$813.47                    | \$715.88                      | \$704.21                      | \$636.49                      | \$930.94   | \$858.68   | \$705.61  | \$636.49                                       |
| 51                    | \$990.85                     | \$974.45                     | \$963.31                     | \$920.68                 | \$890.32                   | \$867.55                    | \$849.46                    | \$747.54                      | \$735.36                      | \$664.65                      | \$972.11   | \$896.66   | \$736.82  | \$664.65                                       |
| 52                    | \$1,037.07                   | \$1,019.91                   | \$1,008.25                   | \$963.63                 | \$931.85                   | \$908.02                    | \$889.08                    | \$782.41                      | \$769.67                      | \$695.65                      | \$1,017.46   | \$938.49   | \$771.19  | \$695.65                                       |
| 53                    | \$1,083.82                   | \$1,065.89                   | \$1,053.70                   | \$1,007.07               | \$973.86                   | \$948.95                    | \$929.16                    | \$817.69                      | \$804.37                      | \$727.01                      | \$1,063.33   | \$980.80   | \$805.96  | \$727.01                                       |
| 54                    | \$1,134.29                   | \$1,115.53                   | \$1,102.77                   | \$1,053.97               | \$1,019.21                 | \$993.14                    | \$972.43                    | \$855.76                      | \$841.82                      | \$760.87                      | \$1,112.85   | \$1,026.47   | \$843.49  | \$760.87                                       |
| 55                    | \$1,184.76                   | \$1,165.17                   | \$1,151.84                   | \$1,100.86               | \$1,064.56                 | \$1,037.33                  | \$1,015.70                  | \$893.84                      | \$879.28                      | \$794.72                      | \$1,162.37   | \$1,072.14   | \$881.02  | \$794.72                                       |
| 56                    | \$1,239.49                   | \$1,218.98                   | \$1,205.04                   | \$1,151.71               | \$1,113.73                 | \$1,085.25                  | \$1,062.62                  | \$935.13                      | \$919.89                      | \$831.43                      | \$1,216.05   | \$1,121.66   | \$921.71  | \$831.43                                       |
| 57                    | \$1,294.74                   | \$1,273.32                   | \$1,258.76                   | \$1,203.05               | \$1,163.38                 | \$1,133.62                  | \$1,109.99                  | \$976.81                      | \$960.90                      | \$868.49                      | \$1,270.26   | \$1,171.67   | \$962.80  | \$868.49                                       |
| 58                    | \$1,353.71                   | \$1,331.32                   | \$1,316.10                   | \$1,257.85               | \$1,216.37                 | \$1,185.26                  | \$1,160.55                  | \$1,021.31                    | \$1,004.67                    | \$908.05                      | \$1,328.12   | \$1,225.03   | \$1,006.65  | \$908.05                                       |
| 59                    | \$1,382.93                   | \$1,360.06                   | \$1,344.51                   | \$1,285.00               | \$1,242.63                 | \$1,210.84                  | \$1,185.60                  | \$1,043.35                    | \$1,026.35                    | \$927.65                      | \$1,356.79   | \$1,251.48   | \$1,028.38  | \$927.65                                       |
| 60                    | \$1,441.91                   | \$1,418.05                   | \$1,401.84                   | \$1,339.80               | \$1,295.62                 | \$1,262.48                  | \$1,236.15                  | \$1,087.84                    | \$1,070.12                    | \$967.21                      | \$1,414.65   | \$1,304.84   | \$1,072.24  | \$967.21                                       |
| 61                    | \$1,492.91                   | \$1,468.21                   | \$1,451.43                   | \$1,387.19               | \$1,341.44                 | \$1,307.13                  | \$1,279.88                  | \$1,126.32                    | \$1,107.97                    | \$1,001.42                    | \$1,464.69   | \$1,351.00   | \$1,110.16  | \$1,001.42                                     |
| 62                    | \$1,526.38                   | \$1,501.13                   | \$1,483.97                   | \$1,418.29               | \$1,371.52                 | \$1,336.44                  | \$1,308.57                  | \$1,151.57                    | \$1,132.81                    | \$1,023.87                    | \$1,497.52   | \$1,381.29   | \$1,135.05  | \$1,023.87                                     |
| 63                    | \$1,568.35                   | \$1,542.41                   | \$1,524.77                   | \$1,457.29               | \$1,409.23                 | \$1,373.19                  | \$1,344.56                  | \$1,183.24                    | \$1,163.96                    | \$1,052.03                    | \$1,538.70   | \$1,419.27   | \$1,166.27  | \$1,052.03                                     |
| 64+                   | \$1,593.85                   | \$1,567.49                   | \$1,549.56                   | \$1,480.98               | \$1,432.15                 | \$1,395.52                  | \$1,366.42                  | \$1,202.48                    | \$1,182.89                    | \$1,069.13                    | \$1,563.72   | \$1,442.35   | \$1,185.23  | \$1,069.13                                     |

Pending regulatory approval.

Effective October 2023



# Rating Region 9

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$514.92                         | \$506.27                         | \$500.41                         | \$477.87                     | \$461.84                       | \$449.70                        | \$440.14                        | \$386.04                          | \$379.49                          | \$341.53                         | \$503.80   | \$463.95   | \$379.52  |
| 15                       | \$560.69                         | \$551.28                         | \$544.89                         | \$520.35                     | \$502.89                       | \$489.68                        | \$479.26                        | \$420.36                          | \$413.23                          | \$371.89                         | \$548.59   | \$505.19   | \$413.25  |
| 16                       | \$578.19                         | \$568.48                         | \$561.90                         | \$536.59                     | \$518.59                       | \$504.96                        | \$494.22                        | \$433.48                          | \$426.12                          | \$383.50                         | \$565.71   | \$520.96   | \$426.15  |
| 17                       | \$595.69                         | \$585.69                         | \$578.91                         | \$552.83                     | \$534.28                       | \$520.24                        | \$509.18                        | \$446.60                          | \$439.02                          | \$395.11                         | \$582.83   | \$536.72   | \$439.05  |
| 18                       | \$614.54                         | \$604.22                         | \$597.22                         | \$570.32                     | \$551.19                       | \$536.70                        | \$525.29                        | \$460.73                          | \$452.91                          | \$407.61                         | \$601.27   | \$553.70   | \$452.94  |
| 19                       | \$633.39                         | \$622.75                         | \$615.54                         | \$587.81                     | \$568.09                       | \$553.16                        | \$541.40                        | \$474.86                          | \$466.80                          | \$420.11                         | \$619.71   | \$570.69   | \$466.83  |
| 20                       | \$652.91                         | \$641.94                         | \$634.51                         | \$605.93                     | \$585.60                       | \$570.21                        | \$558.09                        | \$489.49                          | \$481.19                          | \$433.06                         | \$638.81   | \$588.27   | \$481.22  |
| 21                       | \$673.10                         | \$661.80                         | \$654.13                         | \$624.67                     | \$603.71                       | \$587.85                        | \$575.35                        | \$504.63                          | \$496.07                          | \$446.45                         | \$658.57   | \$606.47   | \$496.10  |
| 22                       | \$673.10                         | \$661.80                         | \$654.13                         | \$624.67                     | \$603.71                       | \$587.85                        | \$575.35                        | \$504.63                          | \$496.07                          | \$446.45                         | \$658.57   | \$606.47   | \$496.10  |
| 23                       | \$673.10                         | \$661.80                         | \$654.13                         | \$624.67                     | \$603.71                       | \$587.85                        | \$575.35                        | \$504.63                          | \$496.07                          | \$446.45                         | \$658.57   | \$606.47   | \$496.10  |
| 24                       | \$673.10                         | \$661.80                         | \$654.13                         | \$624.67                     | \$603.71                       | \$587.85                        | \$575.35                        | \$504.63                          | \$496.07                          | \$446.45                         | \$658.57   | \$606.47   | \$496.10  |
| 25                       | \$675.79                         | \$664.44                         | \$656.75                         | \$627.17                     | \$606.12                       | \$590.20                        | \$577.65                        | \$506.65                          | \$498.05                          | \$448.24                         | \$661.20   | \$608.89   | \$498.08  |
| 26                       | \$689.25                         | \$677.68                         | \$669.83                         | \$639.66                     | \$618.20                       | \$601.96                        | \$589.16                        | \$516.75                          | \$507.98                          | \$457.17                         | \$674.37   | \$621.02   | \$508.00  |
| 27                       | \$705.41                         | \$693.56                         | \$685.53                         | \$654.65                     | \$632.69                       | \$616.06                        | \$602.96                        | \$528.86                          | \$519.88                          | \$467.88                         | \$690.18   | \$635.58   | \$519.91  |
| 28                       | \$731.66                         | \$719.37                         | \$711.04                         | \$679.02                     | \$656.23                       | \$638.99                        | \$625.40                        | \$548.54                          | \$539.23                          | \$485.29                         | \$715.86   | \$659.23   | \$539.26  |
| 29                       | \$753.20                         | \$740.55                         | \$731.97                         | \$699.01                     | \$675.55                       | \$657.80                        | \$643.81                        | \$564.69                          | \$555.10                          | \$499.58                         | \$736.94   | \$678.64   | \$555.13  |
| 30                       | \$763.97                         | \$751.14                         | \$742.44                         | \$709.00                     | \$685.21                       | \$667.21                        | \$653.02                        | \$572.76                          | \$563.04                          | \$506.72                         | \$747.47   | \$688.34   | \$563.07  |
| 31                       | \$780.12                         | \$767.02                         | \$758.14                         | \$723.99                     | \$699.70                       | \$681.32                        | \$666.83                        | \$584.87                          | \$574.95                          | \$517.44                         | \$763.28   | \$702.90   | \$574.98  |
| 32                       | \$796.28                         | \$782.91                         | \$773.84                         | \$738.98                     | \$714.19                       | \$695.42                        | \$680.64                        | \$596.98                          | \$586.85                          | \$528.15                         | \$779.09   | \$717.45   | \$586.88  |
| 33                       | \$806.37                         | \$792.83                         | \$783.65                         | \$748.35                     | \$723.24                       | \$704.24                        | \$689.27                        | \$604.55                          | \$594.29                          | \$534.85                         | \$788.96   | \$726.55   | \$594.33  |
| 34                       | \$817.14                         | \$803.42                         | \$794.12                         | \$758.35                     | \$732.90                       | \$713.65                        | \$698.47                        | \$612.63                          | \$602.23                          | \$541.99                         | \$799.50   | \$736.25   | \$602.26  |
| 35                       | \$822.53                         | \$808.72                         | \$799.35                         | \$763.35                     | \$737.73                       | \$718.35                        | \$703.07                        | \$616.66                          | \$606.20                          | \$545.56                         | \$804.77   | \$741.10   | \$606.23  |
| 36                       | \$827.91                         | \$814.01                         | \$804.58                         | \$768.34                     | \$742.56                       | \$723.05                        | \$707.68                        | \$620.70                          | \$610.17                          | \$549.13                         | \$810.04   | \$745.95   | \$610.20  |
| 37                       | \$833.30                         | \$819.30                         | \$809.82                         | \$773.34                     | \$747.39                       | \$727.76                        | \$712.28                        | \$624.74                          | \$614.13                          | \$552.71                         | \$815.31   | \$750.81   | \$614.17  |
| 38                       | \$838.68                         | \$824.60                         | \$815.05                         | \$778.34                     | \$752.22                       | \$732.46                        | \$716.88                        | \$628.77                          | \$618.10                          | \$556.28                         | \$820.58   | \$755.66   | \$618.14  |
| 39                       | \$849.45                         | \$835.19                         | \$825.52                         | \$788.33                     | \$761.88                       | \$741.86                        | \$726.09                        | \$636.85                          | \$626.04                          | \$563.42                         | \$831.11   | \$765.36   | \$626.08  |
| 40                       | \$860.22                         | \$845.78                         | \$835.98                         | \$798.33                     | \$771.54                       | \$751.27                        | \$735.29                        | \$644.92                          | \$633.98                          | \$570.56                         | \$841.65   | \$775.07   | \$634.01  |
| 41                       | \$876.38                         | \$861.66                         | \$851.68                         | \$813.32                     | \$786.03                       | \$765.38                        | \$749.10                        | \$657.03                          | \$645.88                          | \$581.28                         | \$857.46   | \$789.62   | \$645.92  |
| 42                       | \$891.86                         | \$876.88                         | \$866.73                         | \$827.69                     | \$799.92                       | \$778.90                        | \$762.34                        | \$668.64                          | \$657.29                          | \$591.55                         | \$872.60   | \$803.57   | \$657.33  |
| 43                       | \$913.40                         | \$898.06                         | \$887.66                         | \$847.68                     | \$819.23                       | \$797.71                        | \$780.75                        | \$684.79                          | \$673.17                          | \$605.83                         | \$893.68   | \$822.98   | \$673.21  |
| 44                       | \$940.32                         | \$924.53                         | \$913.82                         | \$872.66                     | \$843.38                       | \$821.22                        | \$803.76                        | \$704.97                          | \$693.01                          | \$623.69                         | \$920.02   | \$847.23   | \$693.05  |
| 45                       | \$971.96                         | \$955.64                         | \$944.57                         | \$902.02                     | \$871.76                       | \$848.85                        | \$830.80                        | \$728.69                          | \$716.33                          | \$644.67                         | \$950.97   | \$875.74   | \$716.37  |
| 46                       | \$1,009.65                       | \$992.70                         | \$981.20                         | \$937.00                     | \$905.56                       | \$881.77                        | \$863.02                        | \$756.95                          | \$744.11                          | \$669.68                         | \$987.85   | \$909.70   | \$744.15  |
| 47                       | \$1,052.05                       | \$1,034.39                       | \$1,022.41                       | \$976.36                     | \$943.60                       | \$918.81                        | \$899.27                        | \$788.74                          | \$775.36                          | \$697.80                         | \$1,029.34   | \$947.91   | \$775.40  |
| 48                       | \$1,100.52                       | \$1,082.04                       | \$1,069.51                       | \$1,021.34                   | \$987.07                       | \$961.13                        | \$940.69                        | \$825.08                          | \$811.07                          | \$729.95                         | \$1,076.76   | \$991.57   | \$811.12  |
| 49                       | \$1,148.31                       | \$1,129.03                       | \$1,115.95                       | \$1,065.69                   | \$1,029.93                     | \$1,002.87                      | \$981.54                        | \$860.91                          | \$846.30                          | \$761.64                         | \$1,123.52   | \$1,034.63   | \$846.34  |
| 50                       | \$1,202.16                       | \$1,181.97                       | \$1,168.28                       | \$1,115.66                   | \$1,078.23                     | \$1,049.90                      | \$1,027.57                      | \$901.28                          | \$885.98                          | \$797.36                         | \$1,176.20   | \$1,083.15   | \$886.03  |
| 51                       | \$1,255.33                       | \$1,234.25                       | \$1,219.96                       | \$1,165.01                   | \$1,125.92                     | \$1,096.34                      | \$1,073.02                      | \$941.14                          | \$925.17                          | \$832.63                         | \$1,228.23   | \$1,131.06   | \$925.22  |
| 52                       | \$1,313.89                       | \$1,291.83                       | \$1,276.87                       | \$1,219.36                   | \$1,178.44                     | \$1,147.48                      | \$1,123.08                      | \$985.05                          | \$968.33                          | \$871.47                         | \$1,285.52   | \$1,183.82   | \$968.38  |
| 53                       | \$1,373.12                       | \$1,350.07                       | \$1,334.43                       | \$1,274.33                   | \$1,231.57                     | \$1,199.21                      | \$1,173.71                      | \$1,029.45                        | \$1,011.98                        | \$910.76                         | \$1,343.48   | \$1,237.19   | \$1,012.04  |
| 54                       | \$1,437.07                       | \$1,412.94                       | \$1,396.57                       | \$1,333.67                   | \$1,288.92                     | \$1,255.05                      | \$1,228.37                      | \$1,077.39                        | \$1,059.11                        | \$953.17                         | \$1,406.04   | \$1,294.81   | \$1,059.17  |
| 55                       | \$1,501.01                       | \$1,475.81                       | \$1,458.72                       | \$1,393.01                   | \$1,346.27                     | \$1,310.90                      | \$1,283.03                      | \$1,125.33                        | \$1,106.24                        | \$995.58                         | \$1,468.61   | \$1,352.42   | \$1,106.30  |
| 56                       | \$1,570.34                       | \$1,543.97                       | \$1,526.09                       | \$1,457.35                   | \$1,408.45                     | \$1,371.45                      | \$1,342.29                      | \$1,177.31                        | \$1,157.33                        | \$1,041.57                       | \$1,536.44   | \$1,414.89   | \$1,157.40  |
| 57                       | \$1,640.34                       | \$1,612.80                       | \$1,594.12                       | \$1,522.32                   | \$1,471.24                     | \$1,432.58                      | \$1,402.12                      | \$1,229.79                        | \$1,208.92                        | \$1,088.00                       | \$1,604.93   | \$1,477.96   | \$1,208.99  |
| 58                       | \$1,715.06                       | \$1,686.26                       | \$1,666.73                       | \$1,591.66                   | \$1,538.25                     | \$1,497.84                      | \$1,465.99                      | \$1,285.81                        | \$1,263.99                        | \$1,137.56                       | \$1,678.03   | \$1,545.28   | \$1,264.06  |
| 59                       | \$1,752.08                       | \$1,722.66                       | \$1,702.71                       | \$1,626.02                   | \$1,571.46                     | \$1,530.17                      | \$1,497.63                      | \$1,313.56                        | \$1,291.27                        | \$1,162.11                       | \$1,714.25   | \$1,578.63   | \$1,291.34  |
| 60                       | \$1,826.79                       | \$1,796.12                       | \$1,775.32                       | \$1,695.35                   | \$1,638.47                     | \$1,595.42                      | \$1,561.49                      | \$1,369.58                        | \$1,346.33                        | \$1,211.67                       | \$1,787.35   | \$1,645.95   | \$1,346.41  |
| 61                       | \$1,891.41                       | \$1,859.65                       | \$1,838.11                       | \$1,755.32                   | \$1,696.42                     | \$1,651.85                      | \$1,616.73                      | \$1,418.02                        | \$1,393.96                        | \$1,254.53                       | \$1,850.58   | \$1,704.17   | \$1,394.04  |
| 62                       | \$1,933.82                       | \$1,901.34                       | \$1,879.32                       | \$1,794.68                   | \$1,734.46                     | \$1,688.89                      | \$1,652.97                      | \$1,449.81                        | \$1,425.21                        | \$1,282.65                       | \$1,892.07   | \$1,742.38   | \$1,425.29  |
| 63                       | \$1,986.99                       | \$1,953.63                       | \$1,931.00                       | \$1,844.03                   | \$1,782.15                     | \$1,735.33                      | \$1,698.43                      | \$1,489.68                        | \$1,464.40                        | \$1,317.92                       | \$1,944.09   | \$1,790.29   | \$1,464.48  |
| 64+                      | \$2,019.30                       | \$1,985.39                       | \$1,962.40                       | \$1,874.01                   | \$1,811.13                     | \$1,763.54                      | \$1,726.04                      | \$1,513.90                        | \$1,488.21                        | \$1,339.35                       | \$1,975.70   | \$1,819.40   | \$1,488.29  |

Pending regulatory approval.

## Rating Region 9

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$487.54                                  | \$479.38                                  | \$473.84                                  | \$452.56                              | \$437.42                                | \$425.96                                 | \$416.93                                 | \$365.85                                   | \$359.67                                   | \$323.83                              |
| 15      | \$530.88                                  | \$521.99                                  | \$515.96                                  | \$492.79                              | \$476.30                                | \$463.82                                 | \$453.99                                 | \$398.37                                   | \$391.64                                   | \$352.61                              |
| 16      | \$547.45                                  | \$538.28                                  | \$532.07                                  | \$508.17                              | \$491.17                                | \$478.30                                 | \$468.16                                 | \$410.81                                   | \$403.86                                   | \$363.62                              |
| 17      | \$564.02                                  | \$554.57                                  | \$548.17                                  | \$523.55                              | \$506.03                                | \$492.78                                 | \$482.33                                 | \$423.24                                   | \$416.09                                   | \$374.62                              |
| 18      | \$581.86                                  | \$572.12                                  | \$565.51                                  | \$540.11                              | \$522.04                                | \$508.37                                 | \$497.59                                 | \$436.63                                   | \$429.25                                   | \$386.48                              |
| 19      | \$599.71                                  | \$589.67                                  | \$582.86                                  | \$556.68                              | \$538.05                                | \$523.96                                 | \$512.85                                 | \$450.02                                   | \$442.42                                   | \$398.33                              |
| 20      | \$618.19                                  | \$607.84                                  | \$600.82                                  | \$573.83                              | \$554.64                                | \$540.11                                 | \$528.66                                 | \$463.89                                   | \$456.05                                   | \$410.60                              |
| 21      | \$637.31                                  | \$626.64                                  | \$619.40                                  | \$591.58                              | \$571.79                                | \$556.81                                 | \$545.01                                 | \$478.24                                   | \$470.15                                   | \$423.30                              |
| 22      | \$637.31                                  | \$626.64                                  | \$619.40                                  | \$591.58                              | \$571.79                                | \$556.81                                 | \$545.01                                 | \$478.24                                   | \$470.15                                   | \$423.30                              |
| 23      | \$637.31                                  | \$626.64                                  | \$619.40                                  | \$591.58                              | \$571.79                                | \$556.81                                 | \$545.01                                 | \$478.24                                   | \$470.15                                   | \$423.30                              |
| 24      | \$637.31                                  | \$626.64                                  | \$619.40                                  | \$591.58                              | \$571.79                                | \$556.81                                 | \$545.01                                 | \$478.24                                   | \$470.15                                   | \$423.30                              |
| 25      | \$639.86                                  | \$629.14                                  | \$621.88                                  | \$593.95                              | \$574.08                                | \$559.04                                 | \$547.19                                 | \$480.15                                   | \$472.04                                   | \$425.00                              |
| 26      | \$652.60                                  | \$641.68                                  | \$634.27                                  | \$605.78                              | \$585.51                                | \$570.18                                 | \$558.09                                 | \$489.72                                   | \$481.44                                   | \$433.46                              |
| 27      | \$667.90                                  | \$656.72                                  | \$649.13                                  | \$619.98                              | \$599.24                                | \$583.54                                 | \$571.17                                 | \$501.20                                   | \$492.72                                   | \$443.62                              |
| 28      | \$692.76                                  | \$681.15                                  | \$673.29                                  | \$643.05                              | \$621.54                                | \$605.26                                 | \$592.43                                 | \$519.85                                   | \$511.06                                   | \$460.13                              |
| 29      | \$713.15                                  | \$701.21                                  | \$693.11                                  | \$661.98                              | \$639.83                                | \$623.07                                 | \$609.87                                 | \$535.15                                   | \$526.10                                   | \$473.68                              |
| 30      | \$723.35                                  | \$711.23                                  | \$703.02                                  | \$671.44                              | \$648.98                                | \$631.98                                 | \$618.59                                 | \$542.80                                   | \$533.63                                   | \$480.45                              |
| 31      | \$738.64                                  | \$726.27                                  | \$717.89                                  | \$685.64                              | \$662.70                                | \$645.35                                 | \$631.67                                 | \$554.28                                   | \$544.91                                   | \$490.61                              |
| 32      | \$753.94                                  | \$741.31                                  | \$732.75                                  | \$699.84                              | \$676.43                                | \$658.71                                 | \$644.75                                 | \$565.76                                   | \$556.19                                   | \$500.77                              |
| 33      | \$763.50                                  | \$750.71                                  | \$742.04                                  | \$708.71                              | \$685.00                                | \$667.06                                 | \$652.92                                 | \$572.93                                   | \$563.25                                   | \$507.12                              |
| 34      | \$773.69                                  | \$760.74                                  | \$751.95                                  | \$718.18                              | \$694.15                                | \$675.97                                 | \$661.64                                 | \$580.58                                   | \$570.77                                   | \$513.89                              |
| 35      | \$778.79                                  | \$765.75                                  | \$756.91                                  | \$722.91                              | \$698.73                                | \$680.42                                 | \$666.00                                 | \$584.41                                   | \$574.53                                   | \$517.28                              |
| 36      | \$783.89                                  | \$770.76                                  | \$761.86                                  | \$727.64                              | \$703.30                                | \$684.88                                 | \$670.36                                 | \$588.24                                   | \$578.29                                   | \$520.66                              |
| 37      | \$788.99                                  | \$775.78                                  | \$766.82                                  | \$732.38                              | \$707.88                                | \$689.33                                 | \$674.72                                 | \$592.06                                   | \$582.05                                   | \$524.05                              |
| 38      | \$794.09                                  | \$780.79                                  | \$771.77                                  | \$737.11                              | \$712.45                                | \$693.79                                 | \$679.08                                 | \$595.89                                   | \$585.81                                   | \$527.44                              |
| 39      | \$804.28                                  | \$790.82                                  | \$781.68                                  | \$746.58                              | \$721.60                                | \$702.70                                 | \$687.80                                 | \$603.54                                   | \$593.34                                   | \$534.21                              |
| 40      | \$814.48                                  | \$800.84                                  | \$791.59                                  | \$756.04                              | \$730.75                                | \$711.61                                 | \$696.52                                 | \$611.19                                   | \$600.86                                   | \$540.98                              |
| 41      | \$829.78                                  | \$815.88                                  | \$806.46                                  | \$770.24                              | \$744.47                                | \$724.97                                 | \$709.60                                 | \$622.67                                   | \$612.14                                   | \$551.14                              |
| 42      | \$844.43                                  | \$830.29                                  | \$820.71                                  | \$783.84                              | \$757.62                                | \$737.78                                 | \$722.14                                 | \$633.67                                   | \$622.96                                   | \$560.88                              |
| 43      | \$864.83                                  | \$850.35                                  | \$840.53                                  | \$802.78                              | \$775.92                                | \$755.59                                 | \$739.58                                 | \$648.97                                   | \$638.00                                   | \$574.42                              |
| 44      | \$890.32                                  | \$875.41                                  | \$865.30                                  | \$826.44                              | \$798.79                                | \$777.87                                 | \$761.38                                 | \$668.10                                   | \$656.81                                   | \$591.35                              |
| 45      | \$920.27                                  | \$904.86                                  | \$894.41                                  | \$854.24                              | \$825.66                                | \$804.04                                 | \$786.99                                 | \$690.58                                   | \$678.90                                   | \$611.25                              |
| 46      | \$955.96                                  | \$939.96                                  | \$929.10                                  | \$887.37                              | \$857.68                                | \$835.22                                 | \$817.51                                 | \$717.36                                   | \$705.23                                   | \$634.95                              |
| 47      | \$996.11                                  | \$979.43                                  | \$968.12                                  | \$924.64                              | \$893.71                                | \$870.30                                 | \$851.85                                 | \$747.49                                   | \$734.85                                   | \$661.62                              |
| 48      | \$1,042.00                                | \$1,024.55                                | \$1,012.72                                | \$967.23                              | \$934.88                                | \$910.39                                 | \$891.09                                 | \$781.92                                   | \$768.70                                   | \$692.10                              |
| 49      | \$1,087.25                                | \$1,069.04                                | \$1,056.70                                | \$1,009.24                            | \$975.47                                | \$949.92                                 | \$929.79                                 | \$815.88                                   | \$802.08                                   | \$722.15                              |
| 50      | \$1,138.23                                | \$1,119.17                                | \$1,106.25                                | \$1,056.56                            | \$1,021.22                              | \$994.47                                 | \$973.39                                 | \$854.14                                   | \$839.70                                   | \$756.02                              |
| 51      | \$1,188.58                                | \$1,168.68                                | \$1,155.18                                | \$1,103.30                            | \$1,066.39                              | \$1,038.46                               | \$1,016.44                               | \$891.92                                   | \$876.84                                   | \$789.46                              |
| 52      | \$1,244.03                                | \$1,223.20                                | \$1,209.07                                | \$1,154.77                            | \$1,116.13                              | \$1,086.90                               | \$1,063.86                               | \$933.53                                   | \$917.74                                   | \$826.29                              |
| 53      | \$1,300.11                                | \$1,278.34                                | \$1,263.58                                | \$1,206.83                            | \$1,166.45                              | \$1,135.90                               | \$1,111.82                               | \$975.61                                   | \$959.12                                   | \$863.54                              |
| 54      | \$1,360.66                                | \$1,337.87                                | \$1,322.42                                | \$1,263.03                            | \$1,220.77                              | \$1,188.79                               | \$1,163.60                               | \$1,021.04                                 | \$1,003.78                                 | \$903.75                              |
| 55      | \$1,421.20                                | \$1,397.40                                | \$1,381.26                                | \$1,319.23                            | \$1,275.09                              | \$1,241.69                               | \$1,215.37                               | \$1,066.48                                 | \$1,048.45                                 | \$943.97                              |
| 56      | \$1,486.84                                | \$1,461.94                                | \$1,445.06                                | \$1,380.16                            | \$1,333.99                              | \$1,299.04                               | \$1,271.51                               | \$1,115.74                                 | \$1,096.87                                 | \$987.57                              |
| 57      | \$1,553.12                                | \$1,527.12                                | \$1,509.48                                | \$1,441.68                            | \$1,393.45                              | \$1,356.95                               | \$1,328.19                               | \$1,165.47                                 | \$1,145.77                                 | \$1,031.59                            |
| 58      | \$1,623.86                                | \$1,596.67                                | \$1,578.23                                | \$1,507.35                            | \$1,456.92                              | \$1,418.76                               | \$1,388.69                               | \$1,218.56                                 | \$1,197.95                                 | \$1,078.58                            |
| 59      | \$1,658.92                                | \$1,631.14                                | \$1,612.30                                | \$1,539.89                            | \$1,488.37                              | \$1,449.38                               | \$1,418.66                               | \$1,244.86                                 | \$1,223.81                                 | \$1,101.86                            |
| 60      | \$1,729.66                                | \$1,700.69                                | \$1,681.05                                | \$1,605.55                            | \$1,551.84                              | \$1,511.19                               | \$1,479.16                               | \$1,297.95                                 | \$1,276.00                                 | \$1,148.84                            |
| 61      | \$1,790.84                                | \$1,760.85                                | \$1,740.52                                | \$1,662.34                            | \$1,606.73                              | \$1,564.64                               | \$1,531.48                               | \$1,343.86                                 | \$1,321.13                                 | \$1,189.48                            |
| 62      | \$1,830.99                                | \$1,800.33                                | \$1,779.54                                | \$1,699.61                            | \$1,642.75                              | \$1,599.72                               | \$1,565.81                               | \$1,373.99                                 | \$1,350.75                                 | \$1,216.15                            |
| 63      | \$1,881.34                                | \$1,849.83                                | \$1,828.47                                | \$1,746.35                            | \$1,687.92                              | \$1,643.71                               | \$1,608.87                               | \$1,411.77                                 | \$1,387.90                                 | \$1,249.59                            |
| 64+     | \$1,911.93                                | \$1,879.91                                | \$1,858.20                                | \$1,774.74                            | \$1,715.37                              | \$1,670.44                               | \$1,635.03                               | \$1,434.72                                 | \$1,410.46                                 | \$1,269.91                            |

Pending regulatory approval.

Effective October 2023

## Rating Region 9

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$568.29                         | \$561.92                      | \$557.59                       | \$545.87                         | \$484.81                   | \$481.84                     | \$476.69                     | \$468.39                      | \$489.90                                   | \$414.94                        |
| 15      | \$618.81                         | \$611.87                      | \$607.15                       | \$594.39                         | \$527.91                   | \$524.67                     | \$519.06                     | \$510.02                      | \$533.45                                   | \$451.83                        |
| 16      | \$638.12                         | \$630.96                      | \$626.10                       | \$612.94                         | \$544.38                   | \$541.05                     | \$535.26                     | \$525.94                      | \$550.10                                   | \$465.93                        |
| 17      | \$657.44                         | \$650.06                      | \$645.05                       | \$631.50                         | \$560.86                   | \$557.42                     | \$551.46                     | \$541.86                      | \$566.75                                   | \$480.03                        |
| 18      | \$678.24                         | \$670.63                      | \$665.46                       | \$651.48                         | \$578.60                   | \$575.06                     | \$568.91                     | \$559.00                      | \$584.68                                   | \$495.22                        |
| 19      | \$699.04                         | \$691.20                      | \$685.87                       | \$671.46                         | \$596.35                   | \$592.70                     | \$586.36                     | \$576.15                      | \$602.61                                   | \$510.41                        |
| 20      | \$720.58                         | \$712.50                      | \$707.01                       | \$692.15                         | \$614.73                   | \$610.96                     | \$604.43                     | \$593.90                      | \$621.18                                   | \$526.14                        |
| 21      | \$742.87                         | \$734.53                      | \$728.87                       | \$713.56                         | \$633.74                   | \$629.86                     | \$623.12                     | \$612.27                      | \$640.39                                   | \$542.41                        |
| 22      | \$742.87                         | \$734.53                      | \$728.87                       | \$713.56                         | \$633.74                   | \$629.86                     | \$623.12                     | \$612.27                      | \$640.39                                   | \$542.41                        |
| 23      | \$742.87                         | \$734.53                      | \$728.87                       | \$713.56                         | \$633.74                   | \$629.86                     | \$623.12                     | \$612.27                      | \$640.39                                   | \$542.41                        |
| 24      | \$742.87                         | \$734.53                      | \$728.87                       | \$713.56                         | \$633.74                   | \$629.86                     | \$623.12                     | \$612.27                      | \$640.39                                   | \$542.41                        |
| 25      | \$745.84                         | \$737.47                      | \$731.79                       | \$716.41                         | \$636.28                   | \$632.38                     | \$625.61                     | \$614.72                      | \$642.95                                   | \$544.58                        |
| 26      | \$760.70                         | \$752.16                      | \$746.36                       | \$730.68                         | \$648.95                   | \$644.97                     | \$638.07                     | \$626.97                      | \$655.76                                   | \$555.43                        |
| 27      | \$778.53                         | \$769.79                      | \$763.86                       | \$747.81                         | \$664.16                   | \$660.09                     | \$653.03                     | \$641.66                      | \$671.13                                   | \$568.45                        |
| 28      | \$807.50                         | \$798.44                      | \$792.28                       | \$775.64                         | \$688.88                   | \$684.66                     | \$677.33                     | \$665.54                      | \$696.10                                   | \$589.60                        |
| 29      | \$831.27                         | \$821.94                      | \$815.61                       | \$798.47                         | \$709.16                   | \$704.81                     | \$697.27                     | \$685.13                      | \$716.60                                   | \$606.96                        |
| 30      | \$843.16                         | \$833.70                      | \$827.27                       | \$809.89                         | \$719.30                   | \$714.89                     | \$707.24                     | \$694.93                      | \$726.84                                   | \$615.63                        |
| 31      | \$860.99                         | \$851.32                      | \$844.76                       | \$827.01                         | \$734.50                   | \$730.01                     | \$722.20                     | \$709.62                      | \$742.21                                   | \$628.65                        |
| 32      | \$878.81                         | \$868.95                      | \$862.26                       | \$844.14                         | \$749.71                   | \$745.12                     | \$737.15                     | \$724.32                      | \$757.58                                   | \$641.67                        |
| 33      | \$889.96                         | \$879.97                      | \$873.19                       | \$854.84                         | \$759.22                   | \$754.57                     | \$746.50                     | \$733.50                      | \$767.19                                   | \$649.81                        |
| 34      | \$901.84                         | \$891.72                      | \$884.85                       | \$866.26                         | \$769.36                   | \$764.65                     | \$756.47                     | \$743.30                      | \$777.43                                   | \$658.49                        |
| 35      | \$907.79                         | \$897.60                      | \$890.68                       | \$871.97                         | \$774.43                   | \$769.69                     | \$761.45                     | \$748.20                      | \$782.56                                   | \$662.82                        |
| 36      | \$913.73                         | \$903.48                      | \$896.51                       | \$877.67                         | \$779.50                   | \$774.72                     | \$766.44                     | \$753.09                      | \$787.68                                   | \$667.16                        |
| 37      | \$919.67                         | \$909.35                      | \$902.34                       | \$883.38                         | \$784.57                   | \$779.76                     | \$771.42                     | \$757.99                      | \$792.80                                   | \$671.50                        |
| 38      | \$925.61                         | \$915.23                      | \$908.17                       | \$889.09                         | \$789.64                   | \$784.80                     | \$776.41                     | \$762.89                      | \$797.93                                   | \$675.84                        |
| 39      | \$937.50                         | \$926.98                      | \$919.84                       | \$900.51                         | \$799.78                   | \$794.88                     | \$786.38                     | \$772.69                      | \$808.17                                   | \$684.52                        |
| 40      | \$949.39                         | \$938.73                      | \$931.50                       | \$911.92                         | \$809.92                   | \$804.96                     | \$796.35                     | \$782.48                      | \$818.42                                   | \$693.20                        |
| 41      | \$967.22                         | \$956.36                      | \$948.99                       | \$929.05                         | \$825.13                   | \$820.07                     | \$811.30                     | \$797.18                      | \$833.79                                   | \$706.22                        |
| 42      | \$984.30                         | \$973.26                      | \$965.76                       | \$945.46                         | \$839.71                   | \$834.56                     | \$825.63                     | \$811.26                      | \$848.52                                   | \$718.69                        |
| 43      | \$1,008.07                       | \$996.76                      | \$989.08                       | \$968.30                         | \$859.99                   | \$854.72                     | \$845.57                     | \$830.85                      | \$869.01                                   | \$736.05                        |
| 44      | \$1,037.79                       | \$1,026.14                    | \$1,018.23                     | \$996.84                         | \$885.33                   | \$879.91                     | \$870.50                     | \$855.34                      | \$894.63                                   | \$757.75                        |
| 45      | \$1,072.70                       | \$1,060.67                    | \$1,052.49                     | \$1,030.37                       | \$915.12                   | \$909.51                     | \$899.78                     | \$884.12                      | \$924.72                                   | \$783.24                        |
| 46      | \$1,114.30                       | \$1,101.80                    | \$1,093.31                     | \$1,070.33                       | \$950.61                   | \$944.79                     | \$934.68                     | \$918.41                      | \$960.59                                   | \$813.61                        |
| 47      | \$1,161.10                       | \$1,148.08                    | \$1,139.23                     | \$1,115.29                       | \$990.54                   | \$984.47                     | \$973.94                     | \$956.98                      | \$1,000.93                                 | \$847.79                        |
| 48      | \$1,214.59                       | \$1,200.96                    | \$1,191.71                     | \$1,166.66                       | \$1,036.17                 | \$1,029.82                   | \$1,018.80                   | \$1,001.06                    | \$1,047.04                                 | \$886.84                        |
| 49      | \$1,267.33                       | \$1,253.11                    | \$1,243.46                     | \$1,217.33                       | \$1,081.16                 | \$1,074.54                   | \$1,063.04                   | \$1,044.53                    | \$1,092.51                                 | \$925.35                        |
| 50      | \$1,326.76                       | \$1,311.88                    | \$1,301.76                     | \$1,274.41                       | \$1,131.86                 | \$1,124.93                   | \$1,112.89                   | \$1,093.52                    | \$1,143.74                                 | \$968.74                        |
| 51      | \$1,385.45                       | \$1,369.90                    | \$1,359.35                     | \$1,330.78                       | \$1,181.93                 | \$1,174.68                   | \$1,162.12                   | \$1,141.89                    | \$1,194.33                                 | \$1,011.59                      |
| 52      | \$1,450.08                       | \$1,433.81                    | \$1,422.76                     | \$1,392.86                       | \$1,237.06                 | \$1,229.48                   | \$1,216.33                   | \$1,195.15                    | \$1,250.04                                 | \$1,058.78                      |
| 53      | \$1,515.45                       | \$1,498.45                    | \$1,486.90                     | \$1,455.65                       | \$1,292.83                 | \$1,284.91                   | \$1,271.16                   | \$1,249.03                    | \$1,306.40                                 | \$1,106.52                      |
| 54      | \$1,586.03                       | \$1,568.23                    | \$1,556.14                     | \$1,523.44                       | \$1,353.04                 | \$1,344.75                   | \$1,330.36                   | \$1,307.20                    | \$1,367.23                                 | \$1,158.04                      |
| 55      | \$1,656.60                       | \$1,638.01                    | \$1,625.38                     | \$1,591.23                       | \$1,413.24                 | \$1,404.58                   | \$1,389.56                   | \$1,365.36                    | \$1,428.07                                 | \$1,209.57                      |
| 56      | \$1,733.11                       | \$1,713.67                    | \$1,700.46                     | \$1,664.73                       | \$1,478.52                 | \$1,469.46                   | \$1,453.74                   | \$1,428.43                    | \$1,494.03                                 | \$1,265.44                      |
| 57      | \$1,810.37                       | \$1,790.06                    | \$1,776.26                     | \$1,738.94                       | \$1,544.42                 | \$1,534.96                   | \$1,518.54                   | \$1,492.10                    | \$1,560.63                                 | \$1,321.85                      |
| 58      | \$1,892.83                       | \$1,871.59                    | \$1,857.17                     | \$1,818.14                       | \$1,614.77                 | \$1,604.88                   | \$1,587.71                   | \$1,560.07                    | \$1,631.72                                 | \$1,382.06                      |
| 59      | \$1,933.69                       | \$1,911.99                    | \$1,897.25                     | \$1,857.39                       | \$1,649.63                 | \$1,639.52                   | \$1,621.98                   | \$1,593.74                    | \$1,666.94                                 | \$1,411.89                      |
| 60      | \$2,016.15                       | \$1,993.52                    | \$1,978.16                     | \$1,936.59                       | \$1,719.97                 | \$1,709.43                   | \$1,691.15                   | \$1,661.70                    | \$1,738.02                                 | \$1,472.10                      |
| 61      | \$2,087.46                       | \$2,064.04                    | \$2,048.13                     | \$2,005.09                       | \$1,780.81                 | \$1,769.90                   | \$1,750.97                   | \$1,720.48                    | \$1,799.50                                 | \$1,524.17                      |
| 62      | \$2,134.26                       | \$2,110.31                    | \$2,094.05                     | \$2,050.05                       | \$1,820.74                 | \$1,809.58                   | \$1,790.22                   | \$1,759.05                    | \$1,839.84                                 | \$1,558.34                      |
| 63      | \$2,192.95                       | \$2,168.34                    | \$2,151.63                     | \$2,106.42                       | \$1,870.80                 | \$1,859.34                   | \$1,839.45                   | \$1,807.42                    | \$1,890.43                                 | \$1,601.19                      |
| 64+     | \$2,228.61                       | \$2,203.60                    | \$2,186.62                     | \$2,140.67                       | \$1,901.22                 | \$1,889.57                   | \$1,869.36                   | \$1,836.81                    | \$1,921.17                                 | \$1,627.23                      |

Pending regulatory approval.

## Rating Region 9

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$412.04                           | \$405.73                           | \$365.44                           | \$380.10                           | \$366.25                           | \$359.05                           | \$352.32                           | \$377.66   |
| 15      | \$448.67                           | \$441.79                           | \$397.92                           | \$413.88                           | \$398.80                           | \$390.97                           | \$383.63                           | \$411.23   |
| 16      | \$462.67                           | \$455.58                           | \$410.34                           | \$426.80                           | \$411.25                           | \$403.17                           | \$395.61                           | \$424.07   |
| 17      | \$476.67                           | \$469.37                           | \$422.76                           | \$439.72                           | \$423.70                           | \$415.37                           | \$407.58                           | \$436.90   |
| 18      | \$491.76                           | \$484.22                           | \$436.13                           | \$453.63                           | \$437.10                           | \$428.51                           | \$420.48                           | \$450.72   |
| 19      | \$506.84                           | \$499.07                           | \$449.51                           | \$467.54                           | \$450.51                           | \$441.66                           | \$433.37                           | \$464.55   |
| 20      | \$522.46                           | \$514.45                           | \$463.36                           | \$481.95                           | \$464.39                           | \$455.27                           | \$446.73                           | \$478.86   |
| 21      | \$538.62                           | \$530.36                           | \$477.69                           | \$496.86                           | \$478.75                           | \$469.35                           | \$460.54                           | \$493.67   |
| 22      | \$538.62                           | \$530.36                           | \$477.69                           | \$496.86                           | \$478.75                           | \$469.35                           | \$460.54                           | \$493.67   |
| 23      | \$538.62                           | \$530.36                           | \$477.69                           | \$496.86                           | \$478.75                           | \$469.35                           | \$460.54                           | \$493.67   |
| 24      | \$538.62                           | \$530.36                           | \$477.69                           | \$496.86                           | \$478.75                           | \$469.35                           | \$460.54                           | \$493.67   |
| 25      | \$540.77                           | \$532.49                           | \$479.60                           | \$498.84                           | \$480.67                           | \$471.22                           | \$462.39                           | \$495.65   |
| 26      | \$551.54                           | \$543.09                           | \$489.16                           | \$508.78                           | \$490.24                           | \$480.61                           | \$471.60                           | \$505.52   |
| 27      | \$564.47                           | \$555.82                           | \$500.62                           | \$520.71                           | \$501.73                           | \$491.88                           | \$482.65                           | \$517.37   |
| 28      | \$585.47                           | \$576.51                           | \$519.25                           | \$540.08                           | \$520.40                           | \$510.18                           | \$500.61                           | \$536.62   |
| 29      | \$602.71                           | \$593.48                           | \$534.54                           | \$555.98                           | \$535.72                           | \$525.20                           | \$515.35                           | \$552.42   |
| 30      | \$611.33                           | \$601.96                           | \$542.18                           | \$563.93                           | \$543.38                           | \$532.71                           | \$522.72                           | \$560.32   |
| 31      | \$624.26                           | \$614.69                           | \$553.65                           | \$575.86                           | \$554.87                           | \$543.97                           | \$533.77                           | \$572.17   |
| 32      | \$637.18                           | \$627.42                           | \$565.11                           | \$587.78                           | \$566.36                           | \$555.24                           | \$544.82                           | \$584.02   |
| 33      | \$645.26                           | \$635.38                           | \$572.28                           | \$595.24                           | \$573.55                           | \$562.28                           | \$551.73                           | \$591.42   |
| 34      | \$653.88                           | \$643.86                           | \$579.92                           | \$603.18                           | \$581.21                           | \$569.79                           | \$559.10                           | \$599.32   |
| 35      | \$658.19                           | \$648.10                           | \$583.74                           | \$607.16                           | \$585.04                           | \$573.54                           | \$562.79                           | \$603.27   |
| 36      | \$662.50                           | \$652.35                           | \$587.56                           | \$611.13                           | \$588.87                           | \$577.30                           | \$566.47                           | \$607.22   |
| 37      | \$666.81                           | \$656.59                           | \$591.38                           | \$615.11                           | \$592.70                           | \$581.05                           | \$570.15                           | \$611.17   |
| 38      | \$671.11                           | \$660.83                           | \$595.21                           | \$619.08                           | \$596.53                           | \$584.81                           | \$573.84                           | \$615.12   |
| 39      | \$679.73                           | \$669.32                           | \$602.85                           | \$627.03                           | \$604.19                           | \$592.32                           | \$581.21                           | \$623.02   |
| 40      | \$688.35                           | \$677.80                           | \$610.49                           | \$634.98                           | \$611.85                           | \$599.83                           | \$588.58                           | \$630.92   |
| 41      | \$701.28                           | \$690.53                           | \$621.96                           | \$646.91                           | \$623.34                           | \$611.09                           | \$599.63                           | \$642.76   |
| 42      | \$713.67                           | \$702.73                           | \$632.94                           | \$658.34                           | \$634.35                           | \$621.88                           | \$610.22                           | \$654.12   |
| 43      | \$730.90                           | \$719.70                           | \$648.23                           | \$674.24                           | \$649.67                           | \$636.90                           | \$624.96                           | \$669.92   |
| 44      | \$752.45                           | \$740.92                           | \$667.34                           | \$694.11                           | \$668.82                           | \$655.68                           | \$643.38                           | \$689.66   |
| 45      | \$777.76                           | \$765.85                           | \$689.79                           | \$717.46                           | \$691.32                           | \$677.74                           | \$665.03                           | \$712.87   |
| 46      | \$807.92                           | \$795.55                           | \$716.54                           | \$745.29                           | \$718.13                           | \$704.02                           | \$690.82                           | \$740.51   |
| 47      | \$841.86                           | \$828.96                           | \$746.63                           | \$776.59                           | \$748.29                           | \$733.59                           | \$719.83                           | \$771.61   |
| 48      | \$880.64                           | \$867.14                           | \$781.03                           | \$812.36                           | \$782.76                           | \$767.38                           | \$752.99                           | \$807.16   |
| 49      | \$918.88                           | \$904.80                           | \$814.94                           | \$847.64                           | \$816.75                           | \$800.71                           | \$785.69                           | \$842.21   |
| 50      | \$961.97                           | \$947.23                           | \$853.16                           | \$887.39                           | \$855.05                           | \$838.25                           | \$822.53                           | \$881.70   |
| 51      | \$1,004.52                         | \$989.13                           | \$890.90                           | \$926.64                           | \$892.87                           | \$875.33                           | \$858.92                           | \$920.70   |
| 52      | \$1,051.38                         | \$1,035.27                         | \$932.46                           | \$969.87                           | \$934.52                           | \$916.17                           | \$898.98                           | \$963.65   |
| 53      | \$1,098.78                         | \$1,081.94                         | \$974.49                           | \$1,013.59                         | \$976.65                           | \$957.47                           | \$939.51                           | \$1,007.10   |
| 54      | \$1,149.94                         | \$1,132.33                         | \$1,019.87                         | \$1,060.79                         | \$1,022.14                         | \$1,002.06                         | \$983.26                           | \$1,053.99   |
| 55      | \$1,201.11                         | \$1,182.71                         | \$1,065.26                         | \$1,107.99                         | \$1,067.62                         | \$1,046.64                         | \$1,027.01                         | \$1,100.89   |
| 56      | \$1,256.59                         | \$1,237.34                         | \$1,114.46                         | \$1,159.17                         | \$1,116.93                         | \$1,094.99                         | \$1,074.45                         | \$1,151.74   |
| 57      | \$1,312.61                         | \$1,292.50                         | \$1,164.14                         | \$1,210.84                         | \$1,166.72                         | \$1,143.80                         | \$1,122.35                         | \$1,203.08   |
| 58      | \$1,372.39                         | \$1,351.37                         | \$1,217.16                         | \$1,265.99                         | \$1,219.86                         | \$1,195.90                         | \$1,173.47                         | \$1,257.88   |
| 59      | \$1,402.02                         | \$1,380.54                         | \$1,243.44                         | \$1,293.32                         | \$1,246.19                         | \$1,221.71                         | \$1,198.80                         | \$1,285.03   |
| 60      | \$1,461.80                         | \$1,439.41                         | \$1,296.46                         | \$1,348.47                         | \$1,299.33                         | \$1,273.81                         | \$1,249.92                         | \$1,339.83   |
| 61      | \$1,513.51                         | \$1,490.32                         | \$1,342.32                         | \$1,396.17                         | \$1,345.29                         | \$1,318.86                         | \$1,294.13                         | \$1,387.22   |
| 62      | \$1,547.44                         | \$1,523.74                         | \$1,372.41                         | \$1,427.47                         | \$1,375.46                         | \$1,348.43                         | \$1,323.14                         | \$1,418.33   |
| 63      | \$1,589.99                         | \$1,565.63                         | \$1,410.15                         | \$1,466.72                         | \$1,413.28                         | \$1,385.51                         | \$1,359.53                         | \$1,457.33   |
| 64+     | \$1,615.85                         | \$1,591.09                         | \$1,433.08                         | \$1,490.57                         | \$1,436.26                         | \$1,408.04                         | \$1,381.63                         | \$1,481.02   |

Pending regulatory approval.

Effective October 2023

## Rating Region 9

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$480.39  | \$413.29                                    | \$395.65  | \$370.82                                    | \$368.46                                |
| 15      | \$523.09  | \$450.03                                    | \$430.82  | \$403.78                                    | \$401.21                                |
| 16      | \$539.42  | \$464.07                                    | \$444.26  | \$416.38                                    | \$413.74                                |
| 17      | \$555.74  | \$478.12                                    | \$457.71  | \$428.98                                    | \$426.26                                |
| 18      | \$573.33  | \$493.25                                    | \$472.19  | \$442.56                                    | \$439.75                                |
| 19      | \$590.91  | \$508.38                                    | \$486.67  | \$456.13                                    | \$453.23                                |
| 20      | \$609.12  | \$524.04                                    | \$501.67  | \$470.19                                    | \$467.20                                |
| 21      | \$627.96  | \$540.25                                    | \$517.19  | \$484.73                                    | \$481.65                                |
| 22      | \$627.96  | \$540.25                                    | \$517.19  | \$484.73                                    | \$481.65                                |
| 23      | \$627.96  | \$540.25                                    | \$517.19  | \$484.73                                    | \$481.65                                |
| 24      | \$627.96  | \$540.25                                    | \$517.19  | \$484.73                                    | \$481.65                                |
| 25      | \$630.47  | \$542.41                                    | \$519.26  | \$486.67                                    | \$483.58                                |
| 26      | \$643.03  | \$553.22                                    | \$529.60  | \$496.36                                    | \$493.21                                |
| 27      | \$658.10  | \$566.18                                    | \$542.01  | \$507.99                                    | \$504.77                                |
| 28      | \$682.59  | \$587.25                                    | \$562.18  | \$526.90                                    | \$523.55                                |
| 29      | \$702.69  | \$604.54                                    | \$578.73  | \$542.41                                    | \$538.96                                |
| 30      | \$712.73  | \$613.18                                    | \$587.01  | \$550.17                                    | \$546.67                                |
| 31      | \$727.80  | \$626.15                                    | \$599.42  | \$561.80                                    | \$558.23                                |
| 32      | \$742.88  | \$639.12                                    | \$611.83  | \$573.43                                    | \$569.79                                |
| 33      | \$752.29  | \$647.22                                    | \$619.59  | \$580.70                                    | \$577.02                                |
| 34      | \$762.34  | \$655.86                                    | \$627.86  | \$588.46                                    | \$584.72                                |
| 35      | \$767.37  | \$660.19                                    | \$632.00  | \$592.34                                    | \$588.57                                |
| 36      | \$772.39  | \$664.51                                    | \$636.14  | \$596.22                                    | \$592.43                                |
| 37      | \$777.41  | \$668.83                                    | \$640.28  | \$600.09                                    | \$596.28                                |
| 38      | \$782.44  | \$673.15                                    | \$644.41  | \$603.97                                    | \$600.13                                |
| 39      | \$792.48  | \$681.80                                    | \$652.69  | \$611.73                                    | \$607.84                                |
| 40      | \$802.53  | \$690.44                                    | \$660.96  | \$619.48                                    | \$615.55                                |
| 41      | \$817.60  | \$703.41                                    | \$673.38  | \$631.12                                    | \$627.11                                |
| 42      | \$832.05  | \$715.83                                    | \$685.27  | \$642.26                                    | \$638.18                                |
| 43      | \$852.14  | \$733.12                                    | \$701.82  | \$657.78                                    | \$653.60                                |
| 44      | \$877.26  | \$754.73                                    | \$722.51  | \$677.16                                    | \$672.86                                |
| 45      | \$906.77  | \$780.12                                    | \$746.82  | \$699.95                                    | \$695.50                                |
| 46      | \$941.94  | \$810.38                                    | \$775.78  | \$727.09                                    | \$722.47                                |
| 47      | \$981.50  | \$844.41                                    | \$808.36  | \$757.63                                    | \$752.82                                |
| 48      | \$1,026.71  | \$883.31                                    | \$845.60  | \$792.53                                    | \$787.50                                |
| 49      | \$1,071.30  | \$921.67                                    | \$882.32  | \$826.95                                    | \$821.69                                |
| 50      | \$1,121.53  | \$964.89                                    | \$923.69  | \$865.72                                    | \$860.22                                |
| 51      | \$1,171.14  | \$1,007.57                                  | \$964.55  | \$904.02                                    | \$898.27                                |
| 52      | \$1,225.78  | \$1,054.57                                  | \$1,009.55  | \$946.19                                    | \$940.18                                |
| 53      | \$1,281.04  | \$1,102.11                                  | \$1,055.06  | \$988.84                                    | \$982.56                                |
| 54      | \$1,340.69  | \$1,153.43                                  | \$1,104.19  | \$1,034.89                                  | \$1,028.32                              |
| 55      | \$1,400.35  | \$1,204.76                                  | \$1,153.33  | \$1,080.94                                  | \$1,074.08                              |
| 56      | \$1,465.03  | \$1,260.40                                  | \$1,206.60  | \$1,130.87                                  | \$1,123.69                              |
| 57      | \$1,530.34  | \$1,316.59                                  | \$1,260.38  | \$1,181.28                                  | \$1,173.78                              |
| 58      | \$1,600.04  | \$1,376.56                                  | \$1,317.79  | \$1,235.09                                  | \$1,227.24                              |
| 59      | \$1,634.58  | \$1,406.27                                  | \$1,346.24  | \$1,261.75                                  | \$1,253.73                              |
| 60      | \$1,704.28  | \$1,466.24                                  | \$1,403.64  | \$1,315.55                                  | \$1,307.19                              |
| 61      | \$1,764.56  | \$1,518.10                                  | \$1,453.29  | \$1,362.08                                  | \$1,353.43                              |
| 62      | \$1,804.13  | \$1,552.14                                  | \$1,485.88  | \$1,392.62                                  | \$1,383.78                              |
| 63      | \$1,853.73  | \$1,594.82                                  | \$1,526.73  | \$1,430.92                                  | \$1,421.83                              |
| 64+     | \$1,883.88  | \$1,620.75                                  | \$1,551.56  | \$1,454.18                                  | \$1,444.95                              |

Pending regulatory approval.

## Rating Region 9

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$616.83                          | \$609.55                       | \$605.48                        | \$592.62                          | \$525.74                    | \$522.43                      | \$516.88                      |
| 15      | \$671.66                          | \$663.74                       | \$659.30                        | \$645.30                          | \$572.48                    | \$568.87                      | \$562.82                      |
| 16      | \$692.63                          | \$684.45                       | \$679.87                        | \$665.44                          | \$590.35                    | \$586.63                      | \$580.39                      |
| 17      | \$713.59                          | \$705.17                       | \$700.45                        | \$685.58                          | \$608.21                    | \$604.38                      | \$597.95                      |
| 18      | \$736.17                          | \$727.48                       | \$722.61                        | \$707.27                          | \$627.46                    | \$623.51                      | \$616.87                      |
| 19      | \$758.75                          | \$749.79                       | \$744.77                        | \$728.96                          | \$646.70                    | \$642.63                      | \$635.79                      |
| 20      | \$782.13                          | \$772.90                       | \$767.73                        | \$751.42                          | \$666.63                    | \$662.43                      | \$655.39                      |
| 21      | \$806.32                          | \$796.80                       | \$791.47                        | \$774.66                          | \$687.25                    | \$682.92                      | \$675.65                      |
| 22      | \$806.32                          | \$796.80                       | \$791.47                        | \$774.66                          | \$687.25                    | \$682.92                      | \$675.65                      |
| 23      | \$806.32                          | \$796.80                       | \$791.47                        | \$774.66                          | \$687.25                    | \$682.92                      | \$675.65                      |
| 24      | \$806.32                          | \$796.80                       | \$791.47                        | \$774.66                          | \$687.25                    | \$682.92                      | \$675.65                      |
| 25      | \$809.54                          | \$799.99                       | \$794.64                        | \$777.76                          | \$690.00                    | \$685.65                      | \$678.36                      |
| 26      | \$825.67                          | \$815.92                       | \$810.47                        | \$793.26                          | \$703.74                    | \$699.31                      | \$691.87                      |
| 27      | \$845.02                          | \$835.05                       | \$829.46                        | \$811.85                          | \$720.24                    | \$715.70                      | \$708.09                      |
| 28      | \$876.47                          | \$866.12                       | \$860.33                        | \$842.06                          | \$747.04                    | \$742.33                      | \$734.44                      |
| 29      | \$902.27                          | \$891.62                       | \$885.66                        | \$866.85                          | \$769.03                    | \$764.19                      | \$756.06                      |
| 30      | \$915.17                          | \$904.37                       | \$898.32                        | \$879.24                          | \$780.03                    | \$775.12                      | \$766.87                      |
| 31      | \$934.52                          | \$923.49                       | \$917.31                        | \$897.84                          | \$796.52                    | \$791.51                      | \$783.08                      |
| 32      | \$953.87                          | \$942.62                       | \$936.31                        | \$916.43                          | \$813.01                    | \$807.90                      | \$799.30                      |
| 33      | \$965.97                          | \$954.57                       | \$948.18                        | \$928.05                          | \$823.32                    | \$818.14                      | \$809.43                      |
| 34      | \$978.87                          | \$967.32                       | \$960.85                        | \$940.44                          | \$834.32                    | \$829.07                      | \$820.24                      |
| 35      | \$985.32                          | \$973.69                       | \$967.18                        | \$946.64                          | \$839.82                    | \$834.53                      | \$825.65                      |
| 36      | \$991.77                          | \$980.07                       | \$973.51                        | \$952.84                          | \$845.32                    | \$839.99                      | \$831.06                      |
| 37      | \$998.22                          | \$986.44                       | \$979.84                        | \$959.03                          | \$850.81                    | \$845.46                      | \$836.46                      |
| 38      | \$1,004.67                        | \$992.81                       | \$986.17                        | \$965.23                          | \$856.31                    | \$850.92                      | \$841.87                      |
| 39      | \$1,017.57                        | \$1,005.56                     | \$998.84                        | \$977.63                          | \$867.31                    | \$861.85                      | \$852.68                      |
| 40      | \$1,030.48                        | \$1,018.31                     | \$1,011.50                      | \$990.02                          | \$878.30                    | \$872.77                      | \$863.49                      |
| 41      | \$1,049.83                        | \$1,037.44                     | \$1,030.50                      | \$1,008.61                        | \$894.80                    | \$889.16                      | \$879.70                      |
| 42      | \$1,068.37                        | \$1,055.76                     | \$1,048.70                      | \$1,026.43                        | \$910.60                    | \$904.87                      | \$895.24                      |
| 43      | \$1,094.17                        | \$1,081.26                     | \$1,074.03                      | \$1,051.22                        | \$932.60                    | \$926.72                      | \$916.86                      |
| 44      | \$1,126.43                        | \$1,113.13                     | \$1,105.68                      | \$1,082.21                        | \$960.09                    | \$954.04                      | \$943.89                      |
| 45      | \$1,164.32                        | \$1,150.58                     | \$1,142.88                      | \$1,118.61                        | \$992.39                    | \$986.14                      | \$975.65                      |
| 46      | \$1,209.48                        | \$1,195.20                     | \$1,187.21                      | \$1,162.00                        | \$1,030.87                  | \$1,024.38                    | \$1,013.48                    |
| 47      | \$1,260.28                        | \$1,245.40                     | \$1,237.07                      | \$1,210.80                        | \$1,074.17                  | \$1,067.41                    | \$1,056.05                    |
| 48      | \$1,318.33                        | \$1,302.77                     | \$1,294.06                      | \$1,266.58                        | \$1,123.65                  | \$1,116.58                    | \$1,104.70                    |
| 49      | \$1,375.58                        | \$1,359.34                     | \$1,350.25                      | \$1,321.58                        | \$1,172.45                  | \$1,165.06                    | \$1,152.67                    |
| 50      | \$1,440.09                        | \$1,423.09                     | \$1,413.57                      | \$1,383.55                        | \$1,227.43                  | \$1,219.70                    | \$1,206.72                    |
| 51      | \$1,503.78                        | \$1,486.03                     | \$1,476.09                      | \$1,444.75                        | \$1,281.72                  | \$1,273.65                    | \$1,260.10                    |
| 52      | \$1,573.93                        | \$1,555.36                     | \$1,544.95                      | \$1,512.14                        | \$1,341.51                  | \$1,333.06                    | \$1,318.88                    |
| 53      | \$1,644.89                        | \$1,625.48                     | \$1,614.60                      | \$1,580.31                        | \$1,401.99                  | \$1,393.16                    | \$1,378.34                    |
| 54      | \$1,721.49                        | \$1,701.17                     | \$1,689.79                      | \$1,653.91                        | \$1,467.28                  | \$1,458.04                    | \$1,442.52                    |
| 55      | \$1,798.09                        | \$1,776.87                     | \$1,764.98                      | \$1,727.50                        | \$1,532.56                  | \$1,522.91                    | \$1,506.71                    |
| 56      | \$1,881.14                        | \$1,858.94                     | \$1,846.50                      | \$1,807.29                        | \$1,603.35                  | \$1,593.25                    | \$1,576.30                    |
| 57      | \$1,965.00                        | \$1,941.81                     | \$1,928.81                      | \$1,887.86                        | \$1,674.82                  | \$1,664.28                    | \$1,646.57                    |
| 58      | \$2,054.50                        | \$2,030.25                     | \$2,016.67                      | \$1,973.84                        | \$1,751.11                  | \$1,740.08                    | \$1,721.57                    |
| 59      | \$2,098.85                        | \$2,074.07                     | \$2,060.20                      | \$2,016.45                        | \$1,788.91                  | \$1,777.64                    | \$1,758.73                    |
| 60      | \$2,188.35                        | \$2,162.52                     | \$2,148.05                      | \$2,102.44                        | \$1,865.19                  | \$1,853.45                    | \$1,833.73                    |
| 61      | \$2,265.76                        | \$2,239.01                     | \$2,224.03                      | \$2,176.81                        | \$1,931.17                  | \$1,919.01                    | \$1,898.59                    |
| 62      | \$2,316.55                        | \$2,289.21                     | \$2,273.90                      | \$2,225.61                        | \$1,974.46                  | \$1,962.03                    | \$1,941.16                    |
| 63      | \$2,380.25                        | \$2,352.16                     | \$2,336.42                      | \$2,286.81                        | \$2,028.76                  | \$2,015.98                    | \$1,994.53                    |
| 64+     | \$2,418.96                        | \$2,390.40                     | \$2,374.41                      | \$2,323.99                        | \$2,061.74                  | \$2,048.76                    | \$2,026.96                    |

Pending regulatory approval.

Effective October 2023



## Rating Region 9

### Off-Exchange 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 | \$507.78                       | \$449.19                         | \$446.04                         | \$439.07                         | \$394.37                         | \$411.03                         | \$395.90                         | \$387.53                         | \$380.03                         |
| 15      | \$552.92                       | \$489.11                         | \$485.68                         | \$478.10                         | \$429.42                         | \$447.56                         | \$431.09                         | \$421.97                         | \$413.81                         |
| 16      | \$570.17                       | \$504.38                         | \$500.84                         | \$493.03                         | \$442.82                         | \$461.53                         | \$444.54                         | \$435.15                         | \$426.72                         |
| 17      | \$587.43                       | \$519.65                         | \$516.00                         | \$507.95                         | \$456.23                         | \$475.50                         | \$458.00                         | \$448.32                         | \$439.64                         |
| 18      | \$606.02                       | \$536.09                         | \$532.33                         | \$524.02                         | \$470.66                         | \$490.54                         | \$472.49                         | \$462.50                         | \$453.55                         |
| 19      | \$624.60                       | \$552.53                         | \$548.65                         | \$540.09                         | \$485.10                         | \$505.59                         | \$486.98                         | \$476.68                         | \$467.46                         |
| 20      | \$643.85                       | \$569.55                         | \$565.56                         | \$556.74                         | \$500.05                         | \$521.17                         | \$501.99                         | \$491.38                         | \$481.86                         |
| 21      | \$663.76                       | \$587.17                         | \$583.05                         | \$573.95                         | \$515.51                         | \$537.29                         | \$517.51                         | \$506.57                         | \$496.77                         |
| 22      | \$663.76                       | \$587.17                         | \$583.05                         | \$573.95                         | \$515.51                         | \$537.29                         | \$517.51                         | \$506.57                         | \$496.77                         |
| 23      | \$663.76                       | \$587.17                         | \$583.05                         | \$573.95                         | \$515.51                         | \$537.29                         | \$517.51                         | \$506.57                         | \$496.77                         |
| 24      | \$663.76                       | \$587.17                         | \$583.05                         | \$573.95                         | \$515.51                         | \$537.29                         | \$517.51                         | \$506.57                         | \$496.77                         |
| 25      | \$666.42                       | \$589.52                         | \$585.39                         | \$576.25                         | \$517.57                         | \$539.44                         | \$519.58                         | \$508.60                         | \$498.75                         |
| 26      | \$679.69                       | \$601.26                         | \$597.05                         | \$587.73                         | \$527.88                         | \$550.18                         | \$529.93                         | \$518.73                         | \$508.69                         |
| 27      | \$695.62                       | \$615.35                         | \$611.04                         | \$601.50                         | \$540.26                         | \$563.08                         | \$542.35                         | \$530.89                         | \$520.61                         |
| 28      | \$721.51                       | \$638.25                         | \$633.78                         | \$623.89                         | \$560.36                         | \$584.03                         | \$562.54                         | \$550.64                         | \$539.99                         |
| 29      | \$742.75                       | \$657.04                         | \$652.44                         | \$642.25                         | \$576.86                         | \$601.23                         | \$579.10                         | \$566.85                         | \$555.88                         |
| 30      | \$753.37                       | \$666.44                         | \$661.77                         | \$651.44                         | \$585.10                         | \$609.82                         | \$587.38                         | \$574.96                         | \$563.83                         |
| 31      | \$769.30                       | \$680.53                         | \$675.76                         | \$665.21                         | \$597.48                         | \$622.72                         | \$599.80                         | \$587.12                         | \$575.75                         |
| 32      | \$785.23                       | \$694.62                         | \$689.75                         | \$678.99                         | \$609.85                         | \$635.61                         | \$612.22                         | \$599.28                         | \$587.68                         |
| 33      | \$795.19                       | \$703.43                         | \$698.50                         | \$687.60                         | \$617.58                         | \$643.67                         | \$619.98                         | \$606.87                         | \$595.13                         |
| 34      | \$805.81                       | \$712.82                         | \$707.83                         | \$696.78                         | \$625.83                         | \$652.27                         | \$628.26                         | \$614.98                         | \$603.08                         |
| 35      | \$811.12                       | \$717.52                         | \$712.49                         | \$701.37                         | \$629.95                         | \$656.57                         | \$632.40                         | \$619.03                         | \$607.05                         |
| 36      | \$816.43                       | \$722.22                         | \$717.16                         | \$705.96                         | \$634.08                         | \$660.86                         | \$636.54                         | \$623.08                         | \$611.02                         |
| 37      | \$821.74                       | \$726.92                         | \$721.82                         | \$710.56                         | \$638.20                         | \$665.16                         | \$640.68                         | \$627.14                         | \$615.00                         |
| 38      | \$827.05                       | \$731.61                         | \$726.49                         | \$715.15                         | \$642.33                         | \$669.46                         | \$644.82                         | \$631.19                         | \$618.97                         |
| 39      | \$837.67                       | \$741.01                         | \$735.82                         | \$724.33                         | \$650.57                         | \$678.06                         | \$653.10                         | \$639.29                         | \$626.92                         |
| 40      | \$848.29                       | \$750.40                         | \$745.14                         | \$733.51                         | \$658.82                         | \$686.65                         | \$661.38                         | \$647.40                         | \$634.87                         |
| 41      | \$864.22                       | \$764.50                         | \$759.14                         | \$747.29                         | \$671.19                         | \$699.55                         | \$673.80                         | \$659.56                         | \$646.79                         |
| 42      | \$879.49                       | \$778.00                         | \$772.55                         | \$760.49                         | \$683.05                         | \$711.91                         | \$685.70                         | \$671.21                         | \$658.22                         |
| 43      | \$900.73                       | \$796.79                         | \$791.21                         | \$778.86                         | \$699.55                         | \$729.10                         | \$702.27                         | \$687.42                         | \$674.11                         |
| 44      | \$927.28                       | \$820.28                         | \$814.53                         | \$801.81                         | \$720.17                         | \$750.59                         | \$722.97                         | \$707.68                         | \$693.98                         |
| 45      | \$958.48                       | \$847.87                         | \$841.93                         | \$828.79                         | \$744.40                         | \$775.84                         | \$747.29                         | \$731.49                         | \$717.33                         |
| 46      | \$995.65                       | \$880.75                         | \$874.58                         | \$860.93                         | \$773.27                         | \$805.93                         | \$776.27                         | \$759.86                         | \$745.15                         |
| 47      | \$1,037.46                     | \$917.75                         | \$911.31                         | \$897.09                         | \$805.74                         | \$839.78                         | \$808.87                         | \$791.77                         | \$776.45                         |
| 48      | \$1,085.25                     | \$960.02                         | \$953.29                         | \$938.42                         | \$842.86                         | \$878.47                         | \$846.13                         | \$828.25                         | \$812.21                         |
| 49      | \$1,132.38                     | \$1,001.71                       | \$994.69                         | \$979.17                         | \$879.46                         | \$916.61                         | \$882.88                         | \$864.21                         | \$847.49                         |
| 50      | \$1,185.48                     | \$1,048.69                       | \$1,041.34                       | \$1,025.08                       | \$920.70                         | \$959.60                         | \$924.28                         | \$904.74                         | \$887.23                         |
| 51      | \$1,237.92                     | \$1,095.07                       | \$1,087.40                       | \$1,070.42                       | \$961.43                         | \$1,002.04                       | \$965.16                         | \$944.76                         | \$926.47                         |
| 52      | \$1,295.67                     | \$1,146.16                       | \$1,138.12                       | \$1,120.36                       | \$1,006.28                       | \$1,048.79                       | \$1,010.19                       | \$988.83                         | \$969.69                         |
| 53      | \$1,354.08                     | \$1,197.83                       | \$1,189.43                       | \$1,170.87                       | \$1,051.64                       | \$1,096.07                       | \$1,055.73                       | \$1,033.41                       | \$1,013.41                       |
| 54      | \$1,417.14                     | \$1,253.61                       | \$1,244.82                       | \$1,225.39                       | \$1,100.61                       | \$1,147.11                       | \$1,104.89                       | \$1,081.53                       | \$1,060.60                       |
| 55      | \$1,480.19                     | \$1,309.39                       | \$1,300.21                       | \$1,279.92                       | \$1,149.59                       | \$1,198.15                       | \$1,154.05                       | \$1,129.66                       | \$1,107.79                       |
| 56      | \$1,548.56                     | \$1,369.87                       | \$1,360.27                       | \$1,339.04                       | \$1,202.69                       | \$1,253.49                       | \$1,207.36                       | \$1,181.83                       | \$1,158.96                       |
| 57      | \$1,617.59                     | \$1,430.93                       | \$1,420.90                       | \$1,398.73                       | \$1,256.30                       | \$1,309.37                       | \$1,261.18                       | \$1,234.52                       | \$1,210.62                       |
| 58      | \$1,691.27                     | \$1,496.11                       | \$1,485.62                       | \$1,462.44                       | \$1,313.52                       | \$1,369.01                       | \$1,318.62                       | \$1,290.75                       | \$1,265.76                       |
| 59      | \$1,727.78                     | \$1,528.40                       | \$1,517.69                       | \$1,494.00                       | \$1,341.87                       | \$1,398.56                       | \$1,347.09                       | \$1,318.61                       | \$1,293.09                       |
| 60      | \$1,801.46                     | \$1,593.58                       | \$1,582.41                       | \$1,557.71                       | \$1,399.10                       | \$1,458.20                       | \$1,404.53                       | \$1,374.84                       | \$1,348.23                       |
| 61      | \$1,865.18                     | \$1,649.95                       | \$1,638.38                       | \$1,612.81                       | \$1,448.58                       | \$1,509.78                       | \$1,454.21                       | \$1,423.47                       | \$1,395.92                       |
| 62      | \$1,906.99                     | \$1,686.94                       | \$1,675.12                       | \$1,648.97                       | \$1,481.06                       | \$1,543.63                       | \$1,486.81                       | \$1,455.38                       | \$1,427.21                       |
| 63      | \$1,959.43                     | \$1,733.33                       | \$1,721.18                       | \$1,694.31                       | \$1,521.79                       | \$1,586.08                       | \$1,527.70                       | \$1,495.40                       | \$1,466.46                       |
| 64+     | \$1,991.29                     | \$1,761.51                       | \$1,749.16                       | \$1,721.86                       | \$1,546.53                       | \$1,611.87                       | \$1,552.54                       | \$1,519.72                       | \$1,490.30                       |

Pending regulatory approval.



## Rating Region 9

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$520.07   | \$447.12                               | \$432.81   | \$400.06                               | \$397.49                           | \$605.46  | \$542.97                                      | \$474.33   | \$413.73   | \$447.12  | \$397.49  |
| 15                            | \$566.30   | \$486.87                               | \$471.28   | \$435.62                               | \$432.82                           | \$659.27  | \$591.24                                      | \$516.49   | \$450.50   | \$486.87  | \$432.82  |
| 16                            | \$583.97   | \$502.06                               | \$485.99   | \$449.22                               | \$446.33                           | \$679.85  | \$609.69                                      | \$532.61   | \$464.56   | \$502.06  | \$446.33  |
| 17                            | \$601.65   | \$517.26                               | \$500.70   | \$462.81                               | \$459.84                           | \$700.43  | \$628.15                                      | \$548.73   | \$478.62   | \$517.26  | \$459.84  |
| 18                            | \$620.68   | \$533.62                               | \$516.54   | \$477.46                               | \$474.39                           | \$722.59  | \$648.02                                      | \$566.09   | \$493.77   | \$533.62  | \$474.39  |
| 19                            | \$639.72   | \$549.99                               | \$532.38   | \$492.10                               | \$488.94                           | \$744.75  | \$667.89                                      | \$583.45   | \$508.91   | \$549.99  | \$488.94  |
| 20                            | \$659.43   | \$566.94                               | \$548.79   | \$507.27                               | \$504.01                           | \$767.70  | \$688.48                                      | \$601.43   | \$524.59   | \$566.94  | \$504.01  |
| 21                            | \$679.83   | \$584.47                               | \$565.76   | \$522.95                               | \$519.59                           | \$791.45  | \$709.77                                      | \$620.03   | \$540.82   | \$584.47  | \$519.59  |
| 22                            | \$679.83   | \$584.47                               | \$565.76   | \$522.95                               | \$519.59                           | \$791.45  | \$709.77                                      | \$620.03   | \$540.82   | \$584.47  | \$519.59  |
| 23                            | \$679.83   | \$584.47                               | \$565.76   | \$522.95                               | \$519.59                           | \$791.45  | \$709.77                                      | \$620.03   | \$540.82   | \$584.47  | \$519.59  |
| 24                            | \$679.83   | \$584.47                               | \$565.76   | \$522.95                               | \$519.59                           | \$791.45  | \$709.77                                      | \$620.03   | \$540.82   | \$584.47  | \$519.59  |
| 25                            | \$682.55   | \$586.81                               | \$568.02   | \$525.05                               | \$521.67                           | \$794.61  | \$712.61                                      | \$622.51   | \$542.98   | \$586.81  | \$521.67  |
| 26                            | \$696.14   | \$598.50                               | \$579.34   | \$535.51                               | \$532.06                           | \$810.44  | \$726.80                                      | \$634.91   | \$553.80   | \$598.50  | \$532.06  |
| 27                            | \$712.46   | \$612.53                               | \$592.92   | \$548.06                               | \$544.53                           | \$829.43  | \$743.84                                      | \$649.79   | \$566.78   | \$612.53  | \$544.53  |
| 28                            | \$738.97   | \$635.32                               | \$614.98   | \$568.45                               | \$564.80                           | \$860.30  | \$771.52                                      | \$673.98   | \$587.87   | \$635.32  | \$564.80  |
| 29                            | \$760.73   | \$654.03                               | \$633.09   | \$585.19                               | \$581.43                           | \$885.63  | \$794.23                                      | \$693.82   | \$605.18   | \$654.03  | \$581.43  |
| 30                            | \$771.60   | \$663.38                               | \$642.14   | \$593.55                               | \$589.74                           | \$898.29  | \$805.59                                      | \$703.74   | \$613.83   | \$663.38  | \$589.74  |
| 31                            | \$787.92   | \$677.41                               | \$655.72   | \$606.10                               | \$602.21                           | \$917.29  | \$822.62                                      | \$718.62   | \$626.81   | \$677.41  | \$602.21  |
| 32                            | \$804.23   | \$691.43                               | \$669.30   | \$618.66                               | \$614.68                           | \$936.28  | \$839.66                                      | \$733.50   | \$639.79   | \$691.43  | \$614.68  |
| 33                            | \$814.43   | \$700.20                               | \$677.78   | \$626.50                               | \$622.47                           | \$948.15  | \$850.30                                      | \$742.80   | \$647.90   | \$700.20  | \$622.47  |
| 34                            | \$825.31   | \$709.55                               | \$686.83   | \$634.87                               | \$630.79                           | \$960.81  | \$861.66                                      | \$752.72   | \$656.55   | \$709.55  | \$630.79  |
| 35                            | \$830.75   | \$714.23                               | \$691.36   | \$639.05                               | \$634.94                           | \$967.15  | \$867.34                                      | \$757.68   | \$660.88   | \$714.23  | \$634.94  |
| 36                            | \$836.19   | \$718.90                               | \$695.89   | \$643.23                               | \$639.10                           | \$973.48  | \$873.02                                      | \$762.64   | \$665.21   | \$718.90  | \$639.10  |
| 37                            | \$841.62   | \$723.58                               | \$700.41   | \$647.42                               | \$643.26                           | \$979.81  | \$878.69                                      | \$767.60   | \$669.53   | \$723.58  | \$643.26  |
| 38                            | \$847.06   | \$728.25                               | \$704.94   | \$651.60                               | \$647.41                           | \$986.14  | \$884.37                                      | \$772.56   | \$673.86   | \$728.25  | \$647.41  |
| 39                            | \$857.94   | \$737.61                               | \$713.99   | \$659.97                               | \$655.73                           | \$998.80  | \$895.73                                      | \$782.48   | \$682.51   | \$737.61  | \$655.73  |
| 40                            | \$868.82   | \$746.96                               | \$723.04   | \$668.34                               | \$664.04                           | \$1,011.47                                      | \$907.08                                      | \$792.40   | \$691.17   | \$746.96  | \$664.04  |
| 41                            | \$885.13   | \$760.98                               | \$736.62   | \$680.89                               | \$676.51                           | \$1,030.46                                      | \$924.12                                      | \$807.28   | \$704.15   | \$760.98  | \$676.51  |
| 42                            | \$900.77   | \$774.43                               | \$749.63   | \$692.92                               | \$688.46                           | \$1,048.67                                      | \$940.44                                      | \$821.54   | \$716.58   | \$774.43  | \$688.46  |
| 43                            | \$922.52   | \$793.13                               | \$767.74   | \$709.65                               | \$705.09                           | \$1,073.99                                      | \$963.16                                      | \$841.38   | \$733.89   | \$793.13  | \$705.09  |
| 44                            | \$949.72   | \$816.51                               | \$790.37   | \$730.57                               | \$725.87                           | \$1,105.65                                      | \$991.55                                      | \$866.19   | \$755.52   | \$816.51  | \$725.87  |
| 45                            | \$981.67   | \$843.98                               | \$816.96   | \$755.15                               | \$750.29                           | \$1,142.85                                      | \$1,024.91                                    | \$895.33   | \$780.94   | \$843.98  | \$750.29  |
| 46                            | \$1,019.74                                       | \$876.71                               | \$848.64   | \$784.43                               | \$779.39                           | \$1,187.17                                      | \$1,064.65                                    | \$930.05   | \$811.23   | \$876.71  | \$779.39  |
| 47                            | \$1,062.57                                       | \$913.53                               | \$884.28   | \$817.38                               | \$812.13                           | \$1,237.03                                      | \$1,109.37                                    | \$969.11   | \$845.30   | \$913.53  | \$812.13  |
| 48                            | \$1,111.52                                       | \$955.61                               | \$925.02   | \$855.03                               | \$849.54                           | \$1,294.01                                      | \$1,160.47                                    | \$1,013.75                                       | \$884.24   | \$955.61  | \$849.54  |
| 49                            | \$1,159.78                                       | \$997.11                               | \$965.19   | \$892.16                               | \$886.43                           | \$1,350.21                                      | \$1,210.87                                    | \$1,057.78                                       | \$922.64   | \$997.11  | \$886.43  |
| 50                            | \$1,214.17                                       | \$1,043.87                             | \$1,010.45   | \$934.00                               | \$927.99                           | \$1,413.52                                      | \$1,267.65                                    | \$1,107.38                                       | \$965.90   | \$1,043.87  | \$927.99  |
| 51                            | \$1,267.88                                       | \$1,090.04                             | \$1,055.14   | \$975.31                               | \$969.04                           | \$1,476.05                                      | \$1,323.72                                    | \$1,156.36                                       | \$1,008.63                                       | \$1,090.04  | \$969.04  |
| 52                            | \$1,327.02                                       | \$1,140.89                             | \$1,104.37   | \$1,020.81                             | \$1,014.25                         | \$1,544.90                                      | \$1,385.47                                    | \$1,210.30                                       | \$1,055.68                                       | \$1,140.89  | \$1,014.25  |
| 53                            | \$1,386.85                                       | \$1,192.33                             | \$1,154.15   | \$1,066.83                             | \$1,059.97                         | \$1,614.55                                      | \$1,447.93                                    | \$1,264.87                                       | \$1,103.27                                       | \$1,192.33  | \$1,059.97  |
| 54                            | \$1,451.43                                       | \$1,247.85                             | \$1,207.90   | \$1,116.51                             | \$1,109.33                         | \$1,689.74                                      | \$1,515.36                                    | \$1,323.77                                       | \$1,154.65                                       | \$1,247.85  | \$1,109.33  |
| 55                            | \$1,516.01                                       | \$1,303.38                             | \$1,261.65   | \$1,166.19                             | \$1,158.69                         | \$1,764.92                                      | \$1,582.78                                    | \$1,382.67                                       | \$1,206.02                                       | \$1,303.38  | \$1,158.69  |
| 56                            | \$1,586.03                                       | \$1,363.58                             | \$1,319.92   | \$1,220.05                             | \$1,212.21                         | \$1,846.44                                      | \$1,655.89                                    | \$1,446.54                                       | \$1,261.73                                       | \$1,363.58  | \$1,212.21  |
| 57                            | \$1,656.74                                       | \$1,424.36                             | \$1,378.76   | \$1,274.44                             | \$1,266.25                         | \$1,928.75                                      | \$1,729.71                                    | \$1,511.02                                       | \$1,317.97                                       | \$1,424.36  | \$1,266.25  |
| 58                            | \$1,732.20                                       | \$1,489.24                             | \$1,441.56   | \$1,332.49                             | \$1,323.93                         | \$2,016.60                                      | \$1,808.49                                    | \$1,579.84                                       | \$1,378.00                                       | \$1,489.24  | \$1,323.93  |
| 59                            | \$1,769.59                                       | \$1,521.39                             | \$1,472.68   | \$1,361.25                             | \$1,352.50                         | \$2,060.13                                      | \$1,847.53                                    | \$1,613.95                                       | \$1,407.75                                       | \$1,521.39  | \$1,352.50  |
| 60                            | \$1,845.05                                       | \$1,586.26                             | \$1,535.48   | \$1,419.30                             | \$1,410.18                         | \$2,147.98                                      | \$1,926.31                                    | \$1,682.77                                       | \$1,467.78                                       | \$1,586.26  | \$1,410.18  |
| 61                            | \$1,910.31                                       | \$1,642.37                             | \$1,589.79   | \$1,469.50                             | \$1,460.06                         | \$2,223.96                                      | \$1,994.45                                    | \$1,742.29                                       | \$1,519.70                                       | \$1,642.37  | \$1,460.06  |
| 62                            | \$1,953.14                                       | \$1,679.19                             | \$1,625.43   | \$1,502.45                             | \$1,492.79                         | \$2,273.82                                      | \$2,039.17                                    | \$1,781.35                                       | \$1,553.77                                       | \$1,679.19  | \$1,492.79  |
| 63                            | \$2,006.85                                       | \$1,725.37                             | \$1,670.13   | \$1,543.76                             | \$1,533.84                         | \$2,336.35                                      | \$2,095.24                                    | \$1,830.34                                       | \$1,596.50                                       | \$1,725.37  | \$1,533.84  |
| 64+                           | \$2,039.48                                       | \$1,753.42                             | \$1,697.28   | \$1,568.86                             | \$1,558.78                         | \$2,374.34                                      | \$2,129.31                                    | \$1,860.10                                       | \$1,622.45                                       | \$1,753.42  | \$1,558.78  |

Pending regulatory approval.

Effective October 2023

## Rating Region 9 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$7.21  | \$7.38  | \$7.48                             | \$7.30            | \$7.25                                    |
| 15      | \$7.85  | \$8.03  | \$8.14                             | \$7.95            | \$7.89                                    |
| 16      | \$8.09  | \$8.29  | \$8.39                             | \$8.20            | \$8.14                                    |
| 17      | \$8.33  | \$8.54  | \$8.65                             | \$8.45            | \$8.39                                    |
| 18      | \$8.60  | \$8.81  | \$8.92                             | \$8.71            | \$8.65                                    |
| 19      | \$8.86  | \$9.07  | \$9.19                             | \$8.98            | \$8.92                                    |
| 20      | \$9.13  | \$9.35  | \$9.48                             | \$9.26            | \$9.19                                    |
| 21      | \$9.42  | \$9.64  | \$9.77                             | \$9.54            | \$9.48                                    |
| 22      | \$9.42  | \$9.64  | \$9.77                             | \$9.54            | \$9.48                                    |
| 23      | \$9.42  | \$9.64  | \$9.77                             | \$9.54            | \$9.48                                    |
| 24      | \$9.42  | \$9.64  | \$9.77                             | \$9.54            | \$9.48                                    |
| 25      | \$9.45  | \$9.68  | \$9.81                             | \$9.58            | \$9.52                                    |
| 26      | \$9.64  | \$9.88  | \$10.01                            | \$9.77            | \$9.71                                    |
| 27      | \$9.87  | \$10.11   | \$10.24                            | \$10.00           | \$9.93                                    |
| 28      | \$10.24   | \$10.48   | \$10.62                            | \$10.37           | \$10.30                                   |
| 29      | \$10.54   | \$10.79   | \$10.93                            | \$10.68           | \$10.61                                   |
| 30      | \$10.69   | \$10.95   | \$11.09                            | \$10.83           | \$10.76                                   |
| 31      | \$10.91   | \$11.18   | \$11.32                            | \$11.06           | \$10.98                                   |
| 32      | \$11.14   | \$11.41   | \$11.56                            | \$11.29           | \$11.21                                   |
| 33      | \$11.28   | \$11.55   | \$11.71                            | \$11.43           | \$11.35                                   |
| 34      | \$11.43   | \$11.71   | \$11.86                            | \$11.58           | \$11.51                                   |
| 35      | \$11.51   | \$11.78   | \$11.94                            | \$11.66           | \$11.58                                   |
| 36      | \$11.58   | \$11.86   | \$12.02                            | \$11.74           | \$11.66                                   |
| 37      | \$11.66   | \$11.94   | \$12.10                            | \$11.81           | \$11.73                                   |
| 38      | \$11.73   | \$12.02   | \$12.17                            | \$11.89           | \$11.81                                   |
| 39      | \$11.88   | \$12.17   | \$12.33                            | \$12.04           | \$11.96                                   |
| 40      | \$12.03   | \$12.32   | \$12.49                            | \$12.19           | \$12.11                                   |
| 41      | \$12.26   | \$12.56   | \$12.72                            | \$12.42           | \$12.34                                   |
| 42      | \$12.48   | \$12.78   | \$12.94                            | \$12.64           | \$12.56                                   |
| 43      | \$12.78   | \$13.08   | \$13.26                            | \$12.95           | \$12.86                                   |
| 44      | \$13.15   | \$13.47   | \$13.65                            | \$13.33           | \$13.24                                   |
| 45      | \$13.60   | \$13.92   | \$14.11                            | \$13.78           | \$13.68                                   |
| 46      | \$14.12   | \$14.46   | \$14.65                            | \$14.31           | \$14.22                                   |
| 47      | \$14.72   | \$15.07   | \$15.27                            | \$14.91           | \$14.81                                   |
| 48      | \$15.39   | \$15.77   | \$15.97                            | \$15.60           | \$15.49                                   |
| 49      | \$16.06   | \$16.45   | \$16.67                            | \$16.28           | \$16.17                                   |
| 50      | \$16.82   | \$17.22   | \$17.45                            | \$17.04           | \$16.92                                   |
| 51      | \$17.56   | \$17.98   | \$18.22                            | \$17.79           | \$17.67                                   |
| 52      | \$18.38   | \$18.82   | \$19.07                            | \$18.62           | \$18.50                                   |
| 53      | \$19.21   | \$19.67   | \$19.93                            | \$19.46           | \$19.33                                   |
| 54      | \$20.10   | \$20.59   | \$20.86                            | \$20.37           | \$20.23                                   |
| 55      | \$20.99   | \$21.50   | \$21.78                            | \$21.27           | \$21.13                                   |
| 56      | \$21.96   | \$22.49   | \$22.79                            | \$22.26           | \$22.11                                   |
| 57      | \$22.94   | \$23.50   | \$23.81                            | \$23.25           | \$23.09                                   |
| 58      | \$23.99   | \$24.56   | \$24.89                            | \$24.31           | \$24.14                                   |
| 59      | \$24.51   | \$25.10   | \$25.43                            | \$24.83           | \$24.66                                   |
| 60      | \$25.55   | \$26.17   | \$26.51                            | \$25.89           | \$25.72                                   |
| 61      | \$26.45   | \$27.09   | \$27.45                            | \$26.81           | \$26.63                                   |
| 62      | \$27.05   | \$27.70   | \$28.06                            | \$27.41           | \$27.22                                   |
| 63      | \$27.79   | \$28.46   | \$28.83                            | \$28.16           | \$27.97                                   |
| 64+     | \$28.24   | \$28.92   | \$29.30                            | \$28.62           | \$28.43                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO, HSA, HMO plans from the Blue Shield of California Mirror Package for Small Business.

## Rating Region 10

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0 to 14               | \$424.93                     | \$417.90                     | \$413.12                     | \$394.83                 | \$381.81                   | \$372.05                    | \$364.29                    | \$320.58                      | \$315.36                      | \$285.03                      | \$416.89   | \$384.53   | \$315.99  | \$285.03                                       |
| 15                    | \$462.70                     | \$455.04                     | \$449.84                     | \$429.93                 | \$415.75                   | \$405.12                    | \$396.67                    | \$349.08                      | \$343.39                      | \$310.37                      | \$453.95   | \$418.71   | \$344.07  | \$310.37                                       |
| 16                    | \$477.14                     | \$469.25                     | \$463.88                     | \$443.35                 | \$428.73                   | \$417.76                    | \$409.05                    | \$359.98                      | \$354.11                      | \$320.06                      | \$468.12   | \$431.78   | \$354.81  | \$320.06                                       |
| 17                    | \$491.58                     | \$483.45                     | \$477.92                     | \$456.77                 | \$441.71                   | \$430.41                    | \$421.43                    | \$370.87                      | \$364.83                      | \$329.75                      | \$482.29   | \$444.85   | \$365.55  | \$329.75                                       |
| 18                    | \$507.13                     | \$498.74                     | \$493.04                     | \$471.22                 | \$455.68                   | \$444.03                    | \$434.77                    | \$382.61                      | \$376.37                      | \$340.18                      | \$497.55   | \$458.93   | \$377.12  | \$340.18                                       |
| 19                    | \$522.69                     | \$514.04                     | \$508.16                     | \$485.67                 | \$469.66                   | \$457.64                    | \$448.10                    | \$394.34                      | \$387.92                      | \$350.61                      | \$512.80   | \$473.00   | \$388.68  | \$350.61                                       |
| 20                    | \$538.79                     | \$529.88                     | \$523.82                     | \$500.64                 | \$484.13                   | \$471.75                    | \$461.91                    | \$406.49                      | \$399.87                      | \$361.42                      | \$528.61   | \$487.58   | \$400.66  | \$361.42                                       |
| 21                    | \$555.46                     | \$546.27                     | \$540.02                     | \$516.12                 | \$499.10                   | \$486.34                    | \$476.20                    | \$419.06                      | \$412.24                      | \$372.59                      | \$544.96   | \$502.66   | \$413.05  | \$372.59                                       |
| 22                    | \$555.46                     | \$546.27                     | \$540.02                     | \$516.12                 | \$499.10                   | \$486.34                    | \$476.20                    | \$419.06                      | \$412.24                      | \$372.59                      | \$544.96   | \$502.66   | \$413.05  | \$372.59                                       |
| 23                    | \$555.46                     | \$546.27                     | \$540.02                     | \$516.12                 | \$499.10                   | \$486.34                    | \$476.20                    | \$419.06                      | \$412.24                      | \$372.59                      | \$544.96   | \$502.66   | \$413.05  | \$372.59                                       |
| 24                    | \$555.46                     | \$546.27                     | \$540.02                     | \$516.12                 | \$499.10                   | \$486.34                    | \$476.20                    | \$419.06                      | \$412.24                      | \$372.59                      | \$544.96   | \$502.66   | \$413.05  | \$372.59                                       |
| 25                    | \$557.68                     | \$548.45                     | \$542.18                     | \$518.19                 | \$501.10                   | \$488.28                    | \$478.10                    | \$420.74                      | \$413.89                      | \$374.08                      | \$547.14   | \$504.67   | \$414.70  | \$374.08                                       |
| 26                    | \$568.79                     | \$559.38                     | \$552.98                     | \$528.51                 | \$511.08                   | \$498.01                    | \$487.63                    | \$429.12                      | \$422.13                      | \$381.54                      | \$558.04   | \$514.72   | \$422.97  | \$381.54                                       |
| 27                    | \$582.12                     | \$572.49                     | \$565.94                     | \$540.90                 | \$523.06                   | \$509.68                    | \$499.05                    | \$439.18                      | \$432.03                      | \$390.48                      | \$571.12   | \$526.79   | \$432.88  | \$390.48                                       |
| 28                    | \$603.78                     | \$593.80                     | \$587.01                     | \$561.03                 | \$542.53                   | \$528.65                    | \$517.63                    | \$455.52                      | \$448.10                      | \$405.01                      | \$592.37   | \$546.39   | \$448.99  | \$405.01                                       |
| 29                    | \$621.56                     | \$611.28                     | \$604.29                     | \$577.54                 | \$558.50                   | \$544.21                    | \$532.86                    | \$468.93                      | \$461.29                      | \$416.93                      | \$609.81   | \$562.47   | \$462.21  | \$416.93                                       |
| 30                    | \$630.45                     | \$620.02                     | \$612.93                     | \$585.80                 | \$566.48                   | \$551.99                    | \$540.48                    | \$475.64                      | \$467.89                      | \$422.89                      | \$618.53   | \$570.52   | \$468.81  | \$422.89                                       |
| 31                    | \$643.78                     | \$633.13                     | \$625.89                     | \$598.19                 | \$578.46                   | \$563.67                    | \$551.91                    | \$485.70                      | \$477.78                      | \$431.84                      | \$631.61   | \$582.58   | \$478.73  | \$431.84                                       |
| 32                    | \$657.11                     | \$646.24                     | \$638.85                     | \$610.57                 | \$590.44                   | \$575.34                    | \$563.34                    | \$495.75                      | \$487.68                      | \$440.78                      | \$644.68   | \$594.64   | \$488.64  | \$440.78                                       |
| 33                    | \$665.44                     | \$654.43                     | \$646.95                     | \$618.32                 | \$597.93                   | \$582.63                    | \$570.48                    | \$502.04                      | \$493.86                      | \$446.37                      | \$652.86   | \$602.18   | \$494.84  | \$446.37                                       |
| 34                    | \$674.33                     | \$663.17                     | \$655.59                     | \$626.57                 | \$605.91                   | \$590.41                    | \$578.10                    | \$508.74                      | \$500.46                      | \$452.33                      | \$661.58   | \$610.23   | \$501.45  | \$452.33                                       |
| 35                    | \$678.77                     | \$667.54                     | \$659.91                     | \$630.70                 | \$609.90                   | \$594.30                    | \$581.91                    | \$512.10                      | \$503.75                      | \$455.31                      | \$665.94   | \$614.25   | \$504.75  | \$455.31                                       |
| 36                    | \$683.21                     | \$671.91                     | \$664.23                     | \$634.83                 | \$613.90                   | \$598.19                    | \$585.72                    | \$515.45                      | \$507.05                      | \$458.29                      | \$670.30   | \$618.27   | \$508.05  | \$458.29                                       |
| 37                    | \$687.66                     | \$676.28                     | \$668.55                     | \$638.96                 | \$617.89                   | \$602.09                    | \$589.53                    | \$518.80                      | \$510.35                      | \$461.27                      | \$674.66   | \$622.29   | \$511.36  | \$461.27                                       |
| 38                    | \$692.10                     | \$680.65                     | \$672.87                     | \$643.09                 | \$621.88                   | \$605.98                    | \$593.34                    | \$522.15                      | \$513.65                      | \$464.25                      | \$679.02   | \$626.31   | \$514.66  | \$464.25                                       |
| 39                    | \$700.99                     | \$689.39                     | \$681.51                     | \$651.35                 | \$629.87                   | \$613.76                    | \$600.96                    | \$528.86                      | \$520.24                      | \$470.21                      | \$687.74   | \$634.35   | \$521.27  | \$470.21                                       |
| 40                    | \$709.88                     | \$698.13                     | \$690.15                     | \$659.61                 | \$637.85                   | \$621.54                    | \$608.58                    | \$535.56                      | \$526.84                      | \$476.17                      | \$696.46   | \$642.40   | \$527.88  | \$476.17                                       |
| 41                    | \$723.21                     | \$711.24                     | \$703.11                     | \$671.99                 | \$649.83                   | \$633.21                    | \$620.01                    | \$545.62                      | \$536.73                      | \$485.12                      | \$709.53   | \$654.46   | \$537.79  | \$485.12                                       |
| 42                    | \$735.98                     | \$723.81                     | \$715.53                     | \$683.86                 | \$661.31                   | \$644.40                    | \$630.96                    | \$555.26                      | \$546.21                      | \$493.69                      | \$722.07   | \$666.02   | \$547.29  | \$493.69                                       |
| 43                    | \$753.76                     | \$741.29                     | \$732.81                     | \$700.38                 | \$677.28                   | \$659.96                    | \$646.20                    | \$568.67                      | \$559.41                      | \$505.61                      | \$739.51   | \$682.11   | \$560.51  | \$505.61                                       |
| 44                    | \$775.98                     | \$763.14                     | \$754.41                     | \$721.02                 | \$697.25                   | \$679.41                    | \$665.25                    | \$585.43                      | \$575.90                      | \$520.51                      | \$761.31   | \$702.21   | \$577.03  | \$520.51                                       |
| 45                    | \$802.08                     | \$788.81                     | \$779.79                     | \$745.28                 | \$720.71                   | \$702.27                    | \$687.63                    | \$605.13                      | \$595.27                      | \$538.03                      | \$786.92   | \$725.84   | \$596.45  | \$538.03                                       |
| 46                    | \$833.19                     | \$819.40                     | \$810.04                     | \$774.18                 | \$748.66                   | \$729.51                    | \$714.30                    | \$628.60                      | \$618.36                      | \$558.89                      | \$817.44   | \$753.99   | \$619.58  | \$558.89                                       |
| 47                    | \$868.18                     | \$853.82                     | \$844.06                     | \$806.70                 | \$780.10                   | \$760.15                    | \$744.30                    | \$655.00                      | \$644.33                      | \$582.36                      | \$851.77   | \$785.65   | \$645.60  | \$582.36                                       |
| 48                    | \$908.17                     | \$893.15                     | \$882.94                     | \$843.86                 | \$816.03                   | \$795.16                    | \$778.58                    | \$685.17                      | \$674.01                      | \$609.19                      | \$891.01   | \$821.85   | \$675.34  | \$609.19                                       |
| 49                    | \$947.61                     | \$931.94                     | \$921.28                     | \$880.51                 | \$851.47                   | \$829.69                    | \$812.39                    | \$714.92                      | \$703.28                      | \$635.64                      | \$929.70   | \$857.53   | \$704.67  | \$635.64                                       |
| 50                    | \$992.05                     | \$975.64                     | \$964.48                     | \$921.80                 | \$891.40                   | \$868.60                    | \$850.49                    | \$748.45                      | \$736.26                      | \$665.45                      | \$973.29   | \$897.75   | \$737.71  | \$665.45                                       |
| 51                    | \$1,035.93                   | \$1,018.79                   | \$1,007.14                   | \$962.57                 | \$930.83                   | \$907.02                    | \$888.11                    | \$781.56                      | \$768.82                      | \$694.89                      | \$1,016.35   | \$937.46   | \$770.34  | \$694.89                                       |
| 52                    | \$1,084.25                   | \$1,066.32                   | \$1,054.13                   | \$1,007.47               | \$974.25                   | \$949.33                    | \$929.54                    | \$818.01                      | \$804.69                      | \$727.30                      | \$1,063.76   | \$981.19   | \$806.28  | \$727.30                                       |
| 53                    | \$1,133.13                   | \$1,114.39                   | \$1,101.65                   | \$1,052.89               | \$1,018.17                 | \$992.13                    | \$971.44                    | \$854.89                      | \$840.96                      | \$760.09                      | \$1,111.71   | \$1,025.42   | \$842.63  | \$760.09                                       |
| 54                    | \$1,185.90                   | \$1,166.29                   | \$1,152.95                   | \$1,101.92               | \$1,065.59                 | \$1,038.33                  | \$1,016.68                  | \$894.70                      | \$880.13                      | \$795.49                      | \$1,163.48   | \$1,073.18   | \$881.87  | \$795.49                                       |
| 55                    | \$1,238.67                   | \$1,218.18                   | \$1,204.25                   | \$1,150.95               | \$1,113.00                 | \$1,084.53                  | \$1,061.92                  | \$934.51                      | \$919.29                      | \$830.88                      | \$1,215.25   | \$1,120.93   | \$921.11  | \$830.88                                       |
| 56                    | \$1,295.88                   | \$1,274.45                   | \$1,259.88                   | \$1,204.12               | \$1,164.41                 | \$1,134.63                  | \$1,110.97                  | \$977.68                      | \$961.75                      | \$869.26                      | \$1,271.39   | \$1,172.70   | \$963.65  | \$869.26                                       |
| 57                    | \$1,353.65                   | \$1,331.26                   | \$1,316.04                   | \$1,257.79               | \$1,216.32                 | \$1,185.20                  | \$1,160.49                  | \$1,021.26                    | \$1,004.62                    | \$908.01                      | \$1,328.06   | \$1,224.98   | \$1,006.61  | \$908.01                                       |
| 58                    | \$1,415.31                   | \$1,391.89                   | \$1,375.98                   | \$1,315.08               | \$1,271.72                 | \$1,239.19                  | \$1,213.35                  | \$1,067.78                    | \$1,050.38                    | \$949.37                      | \$1,388.55   | \$1,280.77   | \$1,052.46  | \$949.37                                       |
| 59                    | \$1,445.86                   | \$1,421.94                   | \$1,405.68                   | \$1,343.47               | \$1,299.17                 | \$1,265.94                  | \$1,239.54                  | \$1,090.82                    | \$1,073.05                    | \$969.86                      | \$1,418.52   | \$1,308.42   | \$1,075.18  | \$969.86                                       |
| 60                    | \$1,507.51                   | \$1,482.58                   | \$1,465.62                   | \$1,400.76               | \$1,354.57                 | \$1,319.92                  | \$1,292.40                  | \$1,137.34                    | \$1,118.81                    | \$1,011.22                    | \$1,479.01   | \$1,364.21   | \$1,121.02  | \$1,011.22                                     |
| 61                    | \$1,560.84                   | \$1,535.02                   | \$1,517.47                   | \$1,450.31               | \$1,402.48                 | \$1,366.61                  | \$1,338.11                  | \$1,177.57                    | \$1,158.39                    | \$1,046.99                    | \$1,531.33   | \$1,412.47   | \$1,160.68  | \$1,046.99                                     |
| 62                    | \$1,595.83                   | \$1,569.43                   | \$1,551.49                   | \$1,482.82               | \$1,433.92                 | \$1,397.25                  | \$1,368.11                  | \$1,203.97                    | \$1,184.36                    | \$1,070.46                    | \$1,565.66   | \$1,444.14   | \$1,186.70  | \$1,070.46                                     |
| 63                    | \$1,639.71                   | \$1,612.59                   | \$1,594.15                   | \$1,523.60               | \$1,473.35                 | \$1,435.67                  | \$1,405.73                  | \$1,237.08                    | \$1,216.93                    | \$1,099.90                    | \$1,608.71   | \$1,483.85   | \$1,219.33  | \$1,099.90                                     |
| 64+                   | \$1,666.37                   | \$1,638.81                   | \$1,620.07                   | \$1,548.37               | \$1,497.31                 | \$1,459.01                  | \$1,428.59                  | \$1,257.19                    | \$1,236.71                    | \$1,117.78                    | \$1,634.87   | \$1,507.97   | \$1,239.16  | \$1,117.78                                     |

Pending regulatory approval.

Effective October 2023

# Rating Region 10

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$493.76                         | \$485.47                         | \$479.85                         | \$458.23                     | \$442.86                       | \$431.22                        | \$422.05                        | \$370.18                          | \$363.90                          | \$327.50                         | \$483.10   | \$444.88   | \$363.92  |
| 15                       | \$537.65                         | \$528.62                         | \$522.50                         | \$498.97                     | \$482.22                       | \$469.55                        | \$459.57                        | \$403.08                          | \$396.24                          | \$356.61                         | \$526.04   | \$484.43   | \$396.27  |
| 16                       | \$554.43                         | \$545.12                         | \$538.81                         | \$514.54                     | \$497.27                       | \$484.21                        | \$473.91                        | \$415.67                          | \$408.61                          | \$367.74                         | \$542.46   | \$499.55   | \$408.64  |
| 17                       | \$571.21                         | \$561.62                         | \$555.12                         | \$530.11                     | \$512.33                       | \$498.86                        | \$488.26                        | \$428.25                          | \$420.98                          | \$378.87                         | \$558.88   | \$514.67   | \$421.00  |
| 18                       | \$589.28                         | \$579.39                         | \$572.68                         | \$546.89                     | \$528.54                       | \$514.65                        | \$503.70                        | \$441.80                          | \$434.30                          | \$390.86                         | \$576.56   | \$530.95   | \$434.32  |
| 19                       | \$607.36                         | \$597.16                         | \$590.24                         | \$563.66                     | \$544.74                       | \$530.43                        | \$519.15                        | \$455.35                          | \$447.62                          | \$402.85                         | \$594.24   | \$547.23   | \$447.64  |
| 20                       | \$626.07                         | \$615.56                         | \$608.43                         | \$581.03                     | \$561.53                       | \$546.78                        | \$535.15                        | \$469.38                          | \$461.41                          | \$415.26                         | \$612.56   | \$564.10   | \$461.44  |
| 21                       | \$645.44                         | \$634.60                         | \$627.25                         | \$599.00                     | \$578.90                       | \$563.69                        | \$551.70                        | \$483.90                          | \$475.68                          | \$428.10                         | \$631.50   | \$581.54   | \$475.71  |
| 22                       | \$645.44                         | \$634.60                         | \$627.25                         | \$599.00                     | \$578.90                       | \$563.69                        | \$551.70                        | \$483.90                          | \$475.68                          | \$428.10                         | \$631.50   | \$581.54   | \$475.71  |
| 23                       | \$645.44                         | \$634.60                         | \$627.25                         | \$599.00                     | \$578.90                       | \$563.69                        | \$551.70                        | \$483.90                          | \$475.68                          | \$428.10                         | \$631.50   | \$581.54   | \$475.71  |
| 24                       | \$645.44                         | \$634.60                         | \$627.25                         | \$599.00                     | \$578.90                       | \$563.69                        | \$551.70                        | \$483.90                          | \$475.68                          | \$428.10                         | \$631.50   | \$581.54   | \$475.71  |
| 25                       | \$648.02                         | \$637.14                         | \$629.76                         | \$601.39                     | \$581.22                       | \$565.94                        | \$553.91                        | \$485.83                          | \$477.59                          | \$429.82                         | \$634.03   | \$583.87   | \$477.61  |
| 26                       | \$660.93                         | \$649.83                         | \$642.30                         | \$613.37                     | \$592.79                       | \$577.22                        | \$564.94                        | \$495.51                          | \$487.10                          | \$438.38                         | \$646.66   | \$595.50   | \$487.13  |
| 27                       | \$676.42                         | \$665.06                         | \$657.36                         | \$627.75                     | \$606.69                       | \$590.75                        | \$578.18                        | \$507.12                          | \$498.52                          | \$448.65                         | \$661.82   | \$609.46   | \$498.54  |
| 28                       | \$701.59                         | \$689.81                         | \$681.82                         | \$651.11                     | \$629.26                       | \$612.73                        | \$599.70                        | \$525.99                          | \$517.07                          | \$465.35                         | \$686.44   | \$632.14   | \$517.10  |
| 29                       | \$722.24                         | \$710.12                         | \$701.89                         | \$670.28                     | \$647.79                       | \$630.77                        | \$617.36                        | \$541.48                          | \$532.29                          | \$479.05                         | \$706.65   | \$650.75   | \$532.32  |
| 30                       | \$732.57                         | \$720.27                         | \$711.93                         | \$679.86                     | \$657.05                       | \$639.79                        | \$626.18                        | \$549.22                          | \$539.90                          | \$485.90                         | \$716.76   | \$660.05   | \$539.93  |
| 31                       | \$748.06                         | \$735.50                         | \$726.98                         | \$694.24                     | \$670.94                       | \$653.32                        | \$639.42                        | \$560.83                          | \$551.32                          | \$496.17                         | \$731.91   | \$674.01   | \$551.35  |
| 32                       | \$763.55                         | \$750.73                         | \$742.04                         | \$708.62                     | \$684.84                       | \$666.84                        | \$652.66                        | \$572.45                          | \$562.73                          | \$506.45                         | \$747.07   | \$687.97   | \$562.77  |
| 33                       | \$773.23                         | \$760.25                         | \$751.45                         | \$717.60                     | \$693.52                       | \$675.30                        | \$660.94                        | \$579.71                          | \$569.87                          | \$512.87                         | \$756.54   | \$696.69   | \$569.90  |
| 34                       | \$783.56                         | \$770.40                         | \$761.48                         | \$727.18                     | \$702.78                       | \$684.32                        | \$669.77                        | \$587.45                          | \$577.48                          | \$519.72                         | \$766.65   | \$705.99   | \$577.51  |
| 35                       | \$788.73                         | \$775.48                         | \$766.50                         | \$731.98                     | \$707.42                       | \$688.83                        | \$674.18                        | \$591.32                          | \$581.29                          | \$523.14                         | \$771.70   | \$710.65   | \$581.32  |
| 36                       | \$793.89                         | \$780.56                         | \$771.52                         | \$736.77                     | \$712.05                       | \$693.34                        | \$678.59                        | \$595.19                          | \$585.09                          | \$526.57                         | \$776.75   | \$715.30   | \$585.12  |
| 37                       | \$799.05                         | \$785.63                         | \$776.54                         | \$741.56                     | \$716.68                       | \$697.85                        | \$683.01                        | \$599.06                          | \$588.90                          | \$529.99                         | \$781.80   | \$719.95   | \$588.93  |
| 38                       | \$804.22                         | \$790.71                         | \$781.55                         | \$746.35                     | \$721.31                       | \$702.36                        | \$687.42                        | \$602.93                          | \$592.70                          | \$533.42                         | \$786.85   | \$724.60   | \$592.74  |
| 39                       | \$814.54                         | \$800.87                         | \$791.59                         | \$755.94                     | \$730.57                       | \$711.38                        | \$696.25                        | \$610.68                          | \$600.31                          | \$540.27                         | \$796.96   | \$733.91   | \$600.35  |
| 40                       | \$824.87                         | \$811.02                         | \$801.63                         | \$765.52                     | \$739.83                       | \$720.39                        | \$705.08                        | \$618.42                          | \$607.92                          | \$547.12                         | \$807.06   | \$743.21   | \$607.96  |
| 41                       | \$840.36                         | \$826.25                         | \$816.68                         | \$779.90                     | \$753.73                       | \$733.92                        | \$718.32                        | \$630.03                          | \$619.34                          | \$557.39                         | \$822.22   | \$757.17   | \$619.38  |
| 42                       | \$855.21                         | \$840.84                         | \$831.11                         | \$793.67                     | \$767.04                       | \$746.89                        | \$731.01                        | \$641.16                          | \$630.28                          | \$567.24                         | \$836.74   | \$770.55   | \$630.32  |
| 43                       | \$875.86                         | \$861.15                         | \$851.18                         | \$812.84                     | \$785.57                       | \$764.93                        | \$748.66                        | \$656.65                          | \$645.50                          | \$580.94                         | \$856.95   | \$789.16   | \$645.54  |
| 44                       | \$901.68                         | \$886.54                         | \$876.27                         | \$836.80                     | \$808.72                       | \$787.47                        | \$770.73                        | \$676.00                          | \$664.53                          | \$598.06                         | \$882.21   | \$812.42   | \$664.57  |
| 45                       | \$932.01                         | \$916.36                         | \$905.75                         | \$864.95                     | \$835.93                       | \$813.97                        | \$796.66                        | \$698.74                          | \$686.89                          | \$618.18                         | \$911.89   | \$839.75   | \$686.93  |
| 46                       | \$968.16                         | \$951.90                         | \$940.88                         | \$898.50                     | \$868.35                       | \$845.53                        | \$827.55                        | \$725.84                          | \$713.53                          | \$642.15                         | \$947.26   | \$872.32   | \$713.57  |
| 47                       | \$1,008.82                       | \$991.88                         | \$980.39                         | \$936.23                     | \$904.82                       | \$881.05                        | \$862.31                        | \$756.33                          | \$743.49                          | \$669.13                         | \$987.04   | \$908.95   | \$743.54  |
| 48                       | \$1,055.29                       | \$1,037.57                       | \$1,025.55                       | \$979.36                     | \$946.50                       | \$921.63                        | \$902.03                        | \$791.17                          | \$777.74                          | \$699.95                         | \$1,032.51   | \$950.82   | \$777.79  |
| 49                       | \$1,101.12                       | \$1,082.63                       | \$1,070.09                       | \$1,021.89                   | \$987.60                       | \$961.65                        | \$941.21                        | \$825.53                          | \$811.52                          | \$730.34                         | \$1,077.35   | \$992.11   | \$811.56  |
| 50                       | \$1,152.75                       | \$1,133.40                       | \$1,120.27                       | \$1,069.81                   | \$1,033.91                     | \$1,006.75                      | \$985.34                        | \$864.24                          | \$849.57                          | \$764.59                         | \$1,127.87   | \$1,038.64   | \$849.62  |
| 51                       | \$1,203.74                       | \$1,183.53                       | \$1,169.82                       | \$1,117.13                   | \$1,079.65                     | \$1,051.28                      | \$1,028.93                      | \$902.46                          | \$887.15                          | \$798.41                         | \$1,177.75   | \$1,084.58   | \$887.20  |
| 52                       | \$1,259.89                       | \$1,238.74                       | \$1,224.39                       | \$1,169.24                   | \$1,130.01                     | \$1,100.32                      | \$1,076.92                      | \$944.56                          | \$928.53                          | \$835.66                         | \$1,232.69   | \$1,135.17   | \$928.59  |
| 53                       | \$1,316.69                       | \$1,294.58                       | \$1,279.59                       | \$1,221.96                   | \$1,180.96                     | \$1,149.93                      | \$1,125.47                      | \$987.15                          | \$970.39                          | \$873.33                         | \$1,288.27   | \$1,186.35   | \$970.45  |
| 54                       | \$1,378.01                       | \$1,354.87                       | \$1,339.18                       | \$1,278.86                   | \$1,235.95                     | \$1,203.48                      | \$1,177.89                      | \$1,033.12                        | \$1,015.58                        | \$914.00                         | \$1,348.26   | \$1,241.60   | \$1,015.64  |
| 55                       | \$1,439.33                       | \$1,415.16                       | \$1,398.77                       | \$1,335.77                   | \$1,290.95                     | \$1,257.03                      | \$1,230.30                      | \$1,079.09                        | \$1,060.77                        | \$954.67                         | \$1,408.25   | \$1,296.84   | \$1,060.83  |
| 56                       | \$1,505.81                       | \$1,480.52                       | \$1,463.38                       | \$1,397.46                   | \$1,350.57                     | \$1,315.09                      | \$1,287.12                      | \$1,128.93                        | \$1,109.77                        | \$998.76                         | \$1,473.30   | \$1,356.74   | \$1,109.83  |
| 57                       | \$1,572.93                       | \$1,546.52                       | \$1,528.61                       | \$1,459.76                   | \$1,410.78                     | \$1,373.71                      | \$1,344.50                      | \$1,179.25                        | \$1,159.24                        | \$1,043.29                       | \$1,538.97   | \$1,417.22   | \$1,159.31  |
| 58                       | \$1,644.58                       | \$1,616.96                       | \$1,598.23                       | \$1,526.25                   | \$1,475.04                     | \$1,436.28                      | \$1,405.74                      | \$1,232.97                        | \$1,212.04                        | \$1,090.81                       | \$1,609.07   | \$1,481.77   | \$1,212.11  |
| 59                       | \$1,680.07                       | \$1,651.86                       | \$1,632.73                       | \$1,559.19                   | \$1,506.88                     | \$1,467.28                      | \$1,436.08                      | \$1,259.58                        | \$1,238.20                        | \$1,114.35                       | \$1,643.80   | \$1,513.76   | \$1,238.27  |
| 60                       | \$1,751.72                       | \$1,722.30                       | \$1,702.36                       | \$1,625.68                   | \$1,571.13                     | \$1,529.85                      | \$1,497.32                      | \$1,313.29                        | \$1,291.01                        | \$1,161.87                       | \$1,713.90   | \$1,578.31   | \$1,291.08  |
| 61                       | \$1,813.68                       | \$1,783.23                       | \$1,762.57                       | \$1,683.19                   | \$1,626.71                     | \$1,583.97                      | \$1,550.29                      | \$1,359.75                        | \$1,336.67                        | \$1,202.97                       | \$1,774.52   | \$1,634.14   | \$1,336.75  |
| 62                       | \$1,854.34                       | \$1,823.21                       | \$1,802.09                       | \$1,720.92                   | \$1,663.18                     | \$1,619.48                      | \$1,585.04                      | \$1,390.23                        | \$1,366.64                        | \$1,229.94                       | \$1,814.31   | \$1,670.78   | \$1,366.72  |
| 63                       | \$1,905.33                       | \$1,873.34                       | \$1,851.64                       | \$1,768.24                   | \$1,708.91                     | \$1,664.01                      | \$1,628.63                      | \$1,428.46                        | \$1,404.22                        | \$1,263.76                       | \$1,864.20   | \$1,716.72   | \$1,404.30  |
| 64+                      | \$1,936.31                       | \$1,903.80                       | \$1,881.75                       | \$1,796.99                   | \$1,736.70                     | \$1,691.07                      | \$1,655.11                      | \$1,451.69                        | \$1,427.05                        | \$1,284.31                       | \$1,894.51   | \$1,744.63   | \$1,427.13  |

Pending regulatory approval.

## Rating Region 10

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$482.77                                  | \$474.69                                  | \$469.21                                  | \$448.13                              | \$433.14                                | \$421.79                                 | \$412.85                                 | \$362.27                                   | \$356.15                                   | \$320.66                              |
| 15      | \$525.68                                  | \$516.88                                  | \$510.91                                  | \$487.97                              | \$471.64                                | \$459.29                                 | \$449.55                                 | \$394.48                                   | \$387.81                                   | \$349.16                              |
| 16      | \$542.09                                  | \$533.01                                  | \$526.86                                  | \$503.20                              | \$486.36                                | \$473.62                                 | \$463.58                                 | \$406.79                                   | \$399.91                                   | \$360.06                              |
| 17      | \$558.50                                  | \$549.15                                  | \$542.81                                  | \$518.43                              | \$501.08                                | \$487.96                                 | \$477.61                                 | \$419.10                                   | \$412.02                                   | \$370.96                              |
| 18      | \$576.17                                  | \$566.52                                  | \$559.98                                  | \$534.83                              | \$516.94                                | \$503.40                                 | \$492.73                                 | \$432.36                                   | \$425.05                                   | \$382.69                              |
| 19      | \$593.84                                  | \$583.90                                  | \$577.15                                  | \$551.23                              | \$532.79                                | \$518.83                                 | \$507.84                                 | \$445.62                                   | \$438.09                                   | \$394.43                              |
| 20      | \$612.14                                  | \$601.89                                  | \$594.94                                  | \$568.22                              | \$549.21                                | \$534.82                                 | \$523.49                                 | \$459.35                                   | \$451.59                                   | \$406.59                              |
| 21      | \$631.07                                  | \$620.51                                  | \$613.34                                  | \$585.79                              | \$566.20                                | \$551.36                                 | \$539.68                                 | \$473.56                                   | \$465.55                                   | \$419.16                              |
| 22      | \$631.07                                  | \$620.51                                  | \$613.34                                  | \$585.79                              | \$566.20                                | \$551.36                                 | \$539.68                                 | \$473.56                                   | \$465.55                                   | \$419.16                              |
| 23      | \$631.07                                  | \$620.51                                  | \$613.34                                  | \$585.79                              | \$566.20                                | \$551.36                                 | \$539.68                                 | \$473.56                                   | \$465.55                                   | \$419.16                              |
| 24      | \$631.07                                  | \$620.51                                  | \$613.34                                  | \$585.79                              | \$566.20                                | \$551.36                                 | \$539.68                                 | \$473.56                                   | \$465.55                                   | \$419.16                              |
| 25      | \$633.60                                  | \$622.99                                  | \$615.79                                  | \$588.14                              | \$568.46                                | \$553.57                                 | \$541.84                                 | \$475.46                                   | \$467.42                                   | \$420.84                              |
| 26      | \$646.22                                  | \$635.40                                  | \$628.06                                  | \$599.85                              | \$579.78                                | \$564.60                                 | \$552.63                                 | \$484.93                                   | \$476.73                                   | \$429.22                              |
| 27      | \$661.37                                  | \$650.29                                  | \$642.78                                  | \$613.91                              | \$593.37                                | \$577.83                                 | \$565.58                                 | \$496.29                                   | \$487.90                                   | \$439.28                              |
| 28      | \$685.98                                  | \$674.49                                  | \$666.70                                  | \$636.76                              | \$615.45                                | \$599.33                                 | \$586.63                                 | \$514.76                                   | \$506.06                                   | \$455.63                              |
| 29      | \$706.17                                  | \$694.35                                  | \$686.33                                  | \$655.50                              | \$633.57                                | \$616.98                                 | \$603.90                                 | \$529.92                                   | \$520.96                                   | \$469.04                              |
| 30      | \$716.27                                  | \$704.27                                  | \$696.14                                  | \$664.87                              | \$642.63                                | \$625.80                                 | \$612.53                                 | \$537.49                                   | \$528.40                                   | \$475.75                              |
| 31      | \$731.41                                  | \$719.17                                  | \$710.86                                  | \$678.93                              | \$656.22                                | \$639.03                                 | \$625.49                                 | \$548.86                                   | \$539.58                                   | \$485.81                              |
| 32      | \$746.56                                  | \$734.06                                  | \$725.58                                  | \$692.99                              | \$669.81                                | \$652.26                                 | \$638.44                                 | \$560.22                                   | \$550.75                                   | \$495.87                              |
| 33      | \$756.03                                  | \$743.37                                  | \$734.78                                  | \$701.78                              | \$678.30                                | \$660.53                                 | \$646.53                                 | \$567.33                                   | \$557.73                                   | \$502.15                              |
| 34      | \$766.12                                  | \$753.29                                  | \$744.60                                  | \$711.15                              | \$687.36                                | \$669.36                                 | \$655.17                                 | \$574.90                                   | \$565.18                                   | \$508.86                              |
| 35      | \$771.17                                  | \$758.26                                  | \$749.50                                  | \$715.84                              | \$691.89                                | \$673.77                                 | \$659.49                                 | \$578.69                                   | \$568.91                                   | \$512.21                              |
| 36      | \$776.22                                  | \$763.22                                  | \$754.41                                  | \$720.53                              | \$696.42                                | \$678.18                                 | \$663.80                                 | \$582.48                                   | \$572.63                                   | \$515.57                              |
| 37      | \$781.27                                  | \$768.19                                  | \$759.32                                  | \$725.21                              | \$700.95                                | \$682.59                                 | \$668.12                                 | \$586.27                                   | \$576.36                                   | \$518.92                              |
| 38      | \$786.32                                  | \$773.15                                  | \$764.22                                  | \$729.90                              | \$705.48                                | \$687.00                                 | \$672.44                                 | \$590.06                                   | \$580.08                                   | \$522.27                              |
| 39      | \$796.41                                  | \$783.08                                  | \$774.04                                  | \$739.27                              | \$714.54                                | \$695.82                                 | \$681.07                                 | \$597.63                                   | \$587.53                                   | \$528.98                              |
| 40      | \$806.51                                  | \$793.01                                  | \$783.85                                  | \$748.64                              | \$723.60                                | \$704.64                                 | \$689.71                                 | \$605.21                                   | \$594.98                                   | \$535.69                              |
| 41      | \$821.66                                  | \$807.90                                  | \$798.57                                  | \$762.70                              | \$737.19                                | \$717.88                                 | \$702.66                                 | \$616.58                                   | \$606.15                                   | \$545.75                              |
| 42      | \$836.17                                  | \$822.17                                  | \$812.68                                  | \$776.18                              | \$750.21                                | \$730.56                                 | \$715.07                                 | \$627.47                                   | \$616.86                                   | \$555.39                              |
| 43      | \$856.37                                  | \$842.03                                  | \$832.30                                  | \$794.92                              | \$768.33                                | \$748.20                                 | \$732.34                                 | \$642.62                                   | \$631.76                                   | \$568.80                              |
| 44      | \$881.61                                  | \$866.85                                  | \$856.84                                  | \$818.35                              | \$790.97                                | \$770.26                                 | \$753.93                                 | \$661.57                                   | \$650.38                                   | \$585.57                              |
| 45      | \$911.27                                  | \$896.01                                  | \$885.66                                  | \$845.88                              | \$817.59                                | \$796.17                                 | \$779.29                                 | \$683.82                                   | \$672.26                                   | \$605.27                              |
| 46      | \$946.61                                  | \$930.76                                  | \$920.01                                  | \$878.69                              | \$849.29                                | \$827.05                                 | \$809.52                                 | \$710.34                                   | \$698.33                                   | \$628.74                              |
| 47      | \$986.37                                  | \$969.85                                  | \$958.65                                  | \$915.59                              | \$884.96                                | \$861.78                                 | \$843.52                                 | \$740.18                                   | \$727.66                                   | \$655.15                              |
| 48      | \$1,031.81                                | \$1,014.53                                | \$1,002.81                                | \$957.77                              | \$925.73                                | \$901.48                                 | \$882.37                                 | \$774.27                                   | \$761.18                                   | \$685.33                              |
| 49      | \$1,076.61                                | \$1,058.58                                | \$1,046.36                                | \$999.36                              | \$965.93                                | \$940.63                                 | \$920.69                                 | \$807.90                                   | \$794.24                                   | \$715.09                              |
| 50      | \$1,127.10                                | \$1,108.22                                | \$1,095.43                                | \$1,046.23                            | \$1,011.22                              | \$984.74                                 | \$963.86                                 | \$845.78                                   | \$831.48                                   | \$748.62                              |
| 51      | \$1,176.95                                | \$1,157.24                                | \$1,143.88                                | \$1,092.50                            | \$1,055.95                              | \$1,028.29                               | \$1,006.50                               | \$883.19                                   | \$868.26                                   | \$781.74                              |
| 52      | \$1,231.86                                | \$1,211.23                                | \$1,197.24                                | \$1,143.47                            | \$1,105.21                              | \$1,076.26                               | \$1,053.45                               | \$924.39                                   | \$908.76                                   | \$818.20                              |
| 53      | \$1,287.39                                | \$1,265.83                                | \$1,251.21                                | \$1,195.02                            | \$1,155.04                              | \$1,124.78                               | \$1,100.94                               | \$966.07                                   | \$949.73                                   | \$855.09                              |
| 54      | \$1,347.34                                | \$1,324.78                                | \$1,309.48                                | \$1,250.67                            | \$1,208.83                              | \$1,177.16                               | \$1,152.21                               | \$1,011.05                                 | \$993.96                                   | \$894.91                              |
| 55      | \$1,407.29                                | \$1,383.73                                | \$1,367.75                                | \$1,306.32                            | \$1,262.62                              | \$1,229.54                               | \$1,203.48                               | \$1,056.04                                 | \$1,038.19                                 | \$934.73                              |
| 56      | \$1,472.29                                | \$1,447.64                                | \$1,430.92                                | \$1,366.65                            | \$1,320.93                              | \$1,286.33                               | \$1,259.07                               | \$1,104.82                                 | \$1,086.14                                 | \$977.90                              |
| 57      | \$1,537.93                                | \$1,512.17                                | \$1,494.71                                | \$1,427.58                            | \$1,379.82                              | \$1,343.68                               | \$1,315.19                               | \$1,154.07                                 | \$1,134.56                                 | \$1,021.50                            |
| 58      | \$1,607.98                                | \$1,581.05                                | \$1,562.79                                | \$1,492.60                            | \$1,442.67                              | \$1,404.88                               | \$1,375.10                               | \$1,206.63                                 | \$1,186.23                                 | \$1,068.02                            |
| 59      | \$1,642.68                                | \$1,615.18                                | \$1,596.52                                | \$1,524.82                            | \$1,473.81                              | \$1,435.20                               | \$1,404.78                               | \$1,232.68                                 | \$1,211.84                                 | \$1,091.08                            |
| 60      | \$1,712.73                                | \$1,684.05                                | \$1,664.61                                | \$1,589.84                            | \$1,536.65                              | \$1,496.40                               | \$1,464.68                               | \$1,285.25                                 | \$1,263.52                                 | \$1,137.60                            |
| 61      | \$1,773.32                                | \$1,743.62                                | \$1,723.49                                | \$1,646.08                            | \$1,591.01                              | \$1,549.33                               | \$1,516.49                               | \$1,330.71                                 | \$1,308.21                                 | \$1,177.84                            |
| 62      | \$1,813.07                                | \$1,782.71                                | \$1,762.13                                | \$1,682.98                            | \$1,626.68                              | \$1,584.07                               | \$1,550.49                               | \$1,360.54                                 | \$1,337.54                                 | \$1,204.25                            |
| 63      | \$1,862.93                                | \$1,831.73                                | \$1,810.58                                | \$1,729.26                            | \$1,671.41                              | \$1,627.63                               | \$1,593.13                               | \$1,397.95                                 | \$1,374.32                                 | \$1,237.36                            |
| 64+     | \$1,893.22                                | \$1,861.52                                | \$1,840.02                                | \$1,757.38                            | \$1,698.59                              | \$1,654.09                               | \$1,619.03                               | \$1,420.68                                 | \$1,396.66                                 | \$1,257.48                            |

Pending regulatory approval.

Effective October 2023

## Rating Region 10

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$431.35                         | \$426.51                      | \$423.22                       | \$414.33                         | \$367.98                   | \$365.73                     | \$361.81                     | \$355.51                      | \$371.84                                   | \$314.95                        |
| 15      | \$469.69                         | \$464.42                      | \$460.84                       | \$451.16                         | \$400.69                   | \$398.24                     | \$393.98                     | \$387.12                      | \$404.90                                   | \$342.95                        |
| 16      | \$484.35                         | \$478.91                      | \$475.22                       | \$465.24                         | \$413.20                   | \$410.67                     | \$406.27                     | \$399.20                      | \$417.53                                   | \$353.65                        |
| 17      | \$499.01                         | \$493.41                      | \$489.61                       | \$479.32                         | \$425.70                   | \$423.10                     | \$418.57                     | \$411.28                      | \$430.17                                   | \$364.35                        |
| 18      | \$514.80                         | \$509.02                      | \$505.10                       | \$494.48                         | \$439.17                   | \$436.48                     | \$431.81                     | \$424.29                      | \$443.78                                   | \$375.88                        |
| 19      | \$530.58                         | \$524.63                      | \$520.59                       | \$509.65                         | \$452.64                   | \$449.87                     | \$445.06                     | \$437.31                      | \$457.39                                   | \$387.41                        |
| 20      | \$546.94                         | \$540.80                      | \$536.63                       | \$525.35                         | \$466.59                   | \$463.73                     | \$458.77                     | \$450.78                      | \$471.49                                   | \$399.35                        |
| 21      | \$563.85                         | \$557.52                      | \$553.23                       | \$541.60                         | \$481.02                   | \$478.07                     | \$472.96                     | \$464.73                      | \$486.07                                   | \$411.70                        |
| 22      | \$563.85                         | \$557.52                      | \$553.23                       | \$541.60                         | \$481.02                   | \$478.07                     | \$472.96                     | \$464.73                      | \$486.07                                   | \$411.70                        |
| 23      | \$563.85                         | \$557.52                      | \$553.23                       | \$541.60                         | \$481.02                   | \$478.07                     | \$472.96                     | \$464.73                      | \$486.07                                   | \$411.70                        |
| 24      | \$563.85                         | \$557.52                      | \$553.23                       | \$541.60                         | \$481.02                   | \$478.07                     | \$472.96                     | \$464.73                      | \$486.07                                   | \$411.70                        |
| 25      | \$566.11                         | \$559.75                      | \$555.44                       | \$543.77                         | \$482.95                   | \$479.99                     | \$474.85                     | \$466.58                      | \$488.01                                   | \$413.35                        |
| 26      | \$577.38                         | \$570.91                      | \$566.51                       | \$554.60                         | \$492.57                   | \$489.55                     | \$484.31                     | \$475.88                      | \$497.73                                   | \$421.58                        |
| 27      | \$590.92                         | \$584.29                      | \$579.78                       | \$567.60                         | \$504.11                   | \$501.02                     | \$495.66                     | \$487.03                      | \$509.40                                   | \$431.46                        |
| 28      | \$612.91                         | \$606.03                      | \$601.36                       | \$588.72                         | \$522.87                   | \$519.67                     | \$514.11                     | \$505.16                      | \$528.36                                   | \$447.52                        |
| 29      | \$630.95                         | \$623.87                      | \$619.06                       | \$606.05                         | \$538.26                   | \$534.96                     | \$529.24                     | \$520.03                      | \$543.91                                   | \$460.69                        |
| 30      | \$639.97                         | \$632.79                      | \$627.91                       | \$614.72                         | \$545.96                   | \$542.61                     | \$536.81                     | \$527.46                      | \$551.69                                   | \$467.28                        |
| 31      | \$653.50                         | \$646.17                      | \$641.19                       | \$627.72                         | \$557.50                   | \$554.09                     | \$548.16                     | \$538.62                      | \$563.35                                   | \$477.16                        |
| 32      | \$667.04                         | \$659.55                      | \$654.47                       | \$640.72                         | \$569.05                   | \$565.56                     | \$559.51                     | \$549.77                      | \$575.02                                   | \$487.04                        |
| 33      | \$675.49                         | \$667.91                      | \$662.77                       | \$648.84                         | \$576.26                   | \$572.73                     | \$566.61                     | \$556.74                      | \$582.31                                   | \$493.22                        |
| 34      | \$684.52                         | \$676.83                      | \$671.62                       | \$657.51                         | \$583.96                   | \$580.38                     | \$574.17                     | \$564.18                      | \$590.09                                   | \$499.80                        |
| 35      | \$689.03                         | \$681.30                      | \$676.04                       | \$661.84                         | \$587.81                   | \$584.21                     | \$577.96                     | \$567.89                      | \$593.98                                   | \$503.10                        |
| 36      | \$693.54                         | \$685.76                      | \$680.47                       | \$666.17                         | \$591.66                   | \$588.03                     | \$581.74                     | \$571.61                      | \$597.86                                   | \$506.39                        |
| 37      | \$698.05                         | \$690.22                      | \$684.90                       | \$670.50                         | \$595.50                   | \$591.86                     | \$585.52                     | \$575.33                      | \$601.75                                   | \$509.68                        |
| 38      | \$702.56                         | \$694.68                      | \$689.32                       | \$674.84                         | \$599.35                   | \$595.68                     | \$589.31                     | \$579.05                      | \$605.64                                   | \$512.98                        |
| 39      | \$711.58                         | \$703.60                      | \$698.17                       | \$683.50                         | \$607.05                   | \$603.33                     | \$596.88                     | \$586.48                      | \$613.42                                   | \$519.56                        |
| 40      | \$720.60                         | \$712.52                      | \$707.02                       | \$692.17                         | \$614.74                   | \$610.98                     | \$604.44                     | \$593.92                      | \$621.20                                   | \$526.15                        |
| 41      | \$734.14                         | \$725.90                      | \$720.30                       | \$705.17                         | \$626.29                   | \$622.45                     | \$615.79                     | \$605.07                      | \$632.86                                   | \$536.03                        |
| 42      | \$747.10                         | \$738.72                      | \$733.03                       | \$717.62                         | \$637.35                   | \$633.45                     | \$626.67                     | \$615.76                      | \$644.04                                   | \$545.50                        |
| 43      | \$765.15                         | \$756.56                      | \$750.73                       | \$734.95                         | \$652.75                   | \$648.75                     | \$641.81                     | \$630.63                      | \$659.60                                   | \$558.68                        |
| 44      | \$787.70                         | \$778.86                      | \$772.86                       | \$756.62                         | \$671.99                   | \$667.87                     | \$660.72                     | \$649.22                      | \$679.04                                   | \$575.14                        |
| 45      | \$814.20                         | \$805.07                      | \$798.86                       | \$782.07                         | \$694.59                   | \$690.34                     | \$682.95                     | \$671.06                      | \$701.88                                   | \$594.49                        |
| 46      | \$845.78                         | \$836.29                      | \$829.84                       | \$812.40                         | \$721.53                   | \$717.11                     | \$709.44                     | \$697.09                      | \$729.10                                   | \$617.55                        |
| 47      | \$881.30                         | \$871.41                      | \$864.69                       | \$846.52                         | \$751.84                   | \$747.23                     | \$739.24                     | \$726.37                      | \$759.73                                   | \$643.49                        |
| 48      | \$921.90                         | \$911.55                      | \$904.53                       | \$885.52                         | \$786.47                   | \$781.65                     | \$773.29                     | \$759.83                      | \$794.72                                   | \$673.13                        |
| 49      | \$961.93                         | \$951.14                      | \$943.81                       | \$923.97                         | \$820.62                   | \$815.59                     | \$806.87                     | \$792.82                      | \$829.23                                   | \$702.36                        |
| 50      | \$1,007.04                       | \$995.74                      | \$988.06                       | \$967.30                         | \$859.10                   | \$853.84                     | \$844.71                     | \$830.00                      | \$868.12                                   | \$735.29                        |
| 51      | \$1,051.58                       | \$1,039.78                    | \$1,031.77                     | \$1,010.09                       | \$897.10                   | \$891.61                     | \$882.07                     | \$866.71                      | \$906.52                                   | \$767.82                        |
| 52      | \$1,100.64                       | \$1,088.29                    | \$1,079.90                     | \$1,057.21                       | \$938.95                   | \$933.20                     | \$923.22                     | \$907.14                      | \$948.81                                   | \$803.64                        |
| 53      | \$1,150.26                       | \$1,137.35                    | \$1,128.58                     | \$1,104.87                       | \$981.28                   | \$975.27                     | \$964.84                     | \$948.04                      | \$991.58                                   | \$839.87                        |
| 54      | \$1,203.82                       | \$1,190.32                    | \$1,181.14                     | \$1,156.32                       | \$1,026.98                 | \$1,020.69                   | \$1,009.77                   | \$992.19                      | \$1,037.76                                 | \$878.98                        |
| 55      | \$1,257.39                       | \$1,243.28                    | \$1,233.70                     | \$1,207.77                       | \$1,072.68                 | \$1,066.11                   | \$1,054.70                   | \$1,036.34                    | \$1,083.93                                 | \$918.09                        |
| 56      | \$1,315.47                       | \$1,300.71                    | \$1,290.68                     | \$1,263.56                       | \$1,122.22                 | \$1,115.35                   | \$1,103.41                   | \$1,084.20                    | \$1,134.00                                 | \$960.49                        |
| 57      | \$1,374.11                       | \$1,358.69                    | \$1,348.22                     | \$1,319.89                       | \$1,172.25                 | \$1,165.07                   | \$1,152.60                   | \$1,132.54                    | \$1,184.55                                 | \$1,003.31                      |
| 58      | \$1,436.69                       | \$1,420.57                    | \$1,409.62                     | \$1,380.00                       | \$1,225.64                 | \$1,218.13                   | \$1,205.10                   | \$1,184.12                    | \$1,238.50                                 | \$1,049.01                      |
| 59      | \$1,467.71                       | \$1,451.24                    | \$1,440.05                     | \$1,409.79                       | \$1,252.10                 | \$1,244.43                   | \$1,231.11                   | \$1,209.68                    | \$1,265.24                                 | \$1,071.65                      |
| 60      | \$1,530.29                       | \$1,513.12                    | \$1,501.46                     | \$1,469.91                       | \$1,305.49                 | \$1,297.49                   | \$1,283.61                   | \$1,261.26                    | \$1,319.19                                 | \$1,117.35                      |
| 61      | \$1,584.42                       | \$1,566.64                    | \$1,554.57                     | \$1,521.90                       | \$1,351.67                 | \$1,343.39                   | \$1,329.02                   | \$1,305.88                    | \$1,365.85                                 | \$1,156.88                      |
| 62      | \$1,619.95                       | \$1,601.77                    | \$1,589.42                     | \$1,556.02                       | \$1,381.97                 | \$1,373.51                   | \$1,358.81                   | \$1,335.16                    | \$1,396.48                                 | \$1,182.81                      |
| 63      | \$1,664.49                       | \$1,645.81                    | \$1,633.13                     | \$1,598.81                       | \$1,419.97                 | \$1,411.27                   | \$1,396.18                   | \$1,371.87                    | \$1,434.88                                 | \$1,215.34                      |
| 64+     | \$1,691.56                       | \$1,672.57                    | \$1,659.68                     | \$1,624.81                       | \$1,443.06                 | \$1,434.22                   | \$1,418.88                   | \$1,394.18                    | \$1,458.21                                 | \$1,235.10                      |

Pending regulatory approval.



## Rating Region 10

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$312.75                           | \$307.96                           | \$277.37                           | \$288.50                           | \$277.99                           | \$272.53                           | \$267.41                           | \$286.65   |
| 15      | \$340.55                           | \$335.33                           | \$302.03                           | \$314.14                           | \$302.70                           | \$296.75                           | \$291.19                           | \$312.13   |
| 16      | \$351.18                           | \$345.80                           | \$311.45                           | \$323.95                           | \$312.15                           | \$306.01                           | \$300.27                           | \$321.87   |
| 17      | \$361.81                           | \$356.26                           | \$320.88                           | \$333.75                           | \$321.59                           | \$315.28                           | \$309.36                           | \$331.62   |
| 18      | \$373.25                           | \$367.53                           | \$331.03                           | \$344.31                           | \$331.77                           | \$325.25                           | \$319.15                           | \$342.11   |
| 19      | \$384.70                           | \$378.81                           | \$341.19                           | \$354.87                           | \$341.94                           | \$335.22                           | \$328.94                           | \$352.60   |
| 20      | \$396.55                           | \$390.48                           | \$351.70                           | \$365.81                           | \$352.48                           | \$345.56                           | \$339.08                           | \$363.47   |
| 21      | \$408.82                           | \$402.56                           | \$362.58                           | \$377.12                           | \$363.38                           | \$356.24                           | \$349.56                           | \$374.71   |
| 22      | \$408.82                           | \$402.56                           | \$362.58                           | \$377.12                           | \$363.38                           | \$356.24                           | \$349.56                           | \$374.71   |
| 23      | \$408.82                           | \$402.56                           | \$362.58                           | \$377.12                           | \$363.38                           | \$356.24                           | \$349.56                           | \$374.71   |
| 24      | \$408.82                           | \$402.56                           | \$362.58                           | \$377.12                           | \$363.38                           | \$356.24                           | \$349.56                           | \$374.71   |
| 25      | \$410.45                           | \$404.17                           | \$364.03                           | \$378.63                           | \$364.84                           | \$357.67                           | \$350.96                           | \$376.21   |
| 26      | \$418.63                           | \$412.22                           | \$371.28                           | \$386.18                           | \$372.10                           | \$364.79                           | \$357.95                           | \$383.70   |
| 27      | \$428.44                           | \$421.88                           | \$379.98                           | \$395.23                           | \$380.82                           | \$373.34                           | \$366.34                           | \$392.69   |
| 28      | \$444.39                           | \$437.58                           | \$394.12                           | \$409.93                           | \$395.00                           | \$387.24                           | \$379.97                           | \$407.31   |
| 29      | \$457.47                           | \$450.46                           | \$405.73                           | \$422.00                           | \$406.62                           | \$398.64                           | \$391.16                           | \$419.30   |
| 30      | \$464.01                           | \$456.90                           | \$411.53                           | \$428.04                           | \$412.44                           | \$404.34                           | \$396.75                           | \$425.29   |
| 31      | \$473.82                           | \$466.56                           | \$420.23                           | \$437.09                           | \$421.16                           | \$412.89                           | \$405.14                           | \$434.29   |
| 32      | \$483.63                           | \$476.22                           | \$428.93                           | \$446.14                           | \$429.88                           | \$421.44                           | \$413.53                           | \$443.28   |
| 33      | \$489.77                           | \$482.26                           | \$434.37                           | \$451.79                           | \$435.33                           | \$426.78                           | \$418.78                           | \$448.90   |
| 34      | \$496.31                           | \$488.70                           | \$440.17                           | \$457.83                           | \$441.15                           | \$432.48                           | \$424.37                           | \$454.90   |
| 35      | \$499.58                           | \$491.92                           | \$443.07                           | \$460.85                           | \$444.05                           | \$435.33                           | \$427.16                           | \$457.89   |
| 36      | \$502.85                           | \$495.14                           | \$445.97                           | \$463.86                           | \$446.96                           | \$438.18                           | \$429.96                           | \$460.89   |
| 37      | \$506.12                           | \$498.36                           | \$448.87                           | \$466.88                           | \$449.87                           | \$441.03                           | \$432.76                           | \$463.89   |
| 38      | \$509.39                           | \$501.59                           | \$451.77                           | \$469.90                           | \$452.77                           | \$443.88                           | \$435.55                           | \$466.89   |
| 39      | \$515.93                           | \$508.03                           | \$457.57                           | \$475.93                           | \$458.59                           | \$449.58                           | \$441.15                           | \$472.88   |
| 40      | \$522.47                           | \$514.47                           | \$463.37                           | \$481.96                           | \$464.40                           | \$455.28                           | \$446.74                           | \$478.88   |
| 41      | \$532.28                           | \$524.13                           | \$472.08                           | \$491.02                           | \$473.12                           | \$463.83                           | \$455.13                           | \$487.87   |
| 42      | \$541.69                           | \$533.39                           | \$480.42                           | \$499.69                           | \$481.48                           | \$472.02                           | \$463.17                           | \$496.49   |
| 43      | \$554.77                           | \$546.27                           | \$492.02                           | \$511.76                           | \$493.11                           | \$483.42                           | \$474.36                           | \$508.48   |
| 44      | \$571.12                           | \$562.37                           | \$506.52                           | \$526.84                           | \$507.64                           | \$497.67                           | \$488.34                           | \$523.47   |
| 45      | \$590.34                           | \$581.29                           | \$523.56                           | \$544.57                           | \$524.72                           | \$514.42                           | \$504.77                           | \$541.08   |
| 46      | \$613.23                           | \$603.83                           | \$543.87                           | \$565.69                           | \$545.07                           | \$534.36                           | \$524.34                           | \$562.06   |
| 47      | \$638.98                           | \$629.20                           | \$566.71                           | \$589.45                           | \$567.97                           | \$556.81                           | \$546.37                           | \$585.67   |
| 48      | \$668.42                           | \$658.18                           | \$592.82                           | \$616.60                           | \$594.13                           | \$582.46                           | \$571.53                           | \$612.65   |
| 49      | \$697.45                           | \$686.76                           | \$618.56                           | \$643.37                           | \$619.93                           | \$607.75                           | \$596.35                           | \$639.25   |
| 50      | \$730.15                           | \$718.97                           | \$647.56                           | \$673.54                           | \$649.00                           | \$636.25                           | \$624.32                           | \$669.23   |
| 51      | \$762.45                           | \$750.77                           | \$676.21                           | \$703.34                           | \$677.71                           | \$664.39                           | \$651.93                           | \$698.83   |
| 52      | \$798.02                           | \$785.79                           | \$707.75                           | \$736.15                           | \$709.32                           | \$695.39                           | \$682.34                           | \$731.43   |
| 53      | \$833.99                           | \$821.21                           | \$739.66                           | \$769.33                           | \$741.30                           | \$726.74                           | \$713.11                           | \$764.40   |
| 54      | \$872.83                           | \$859.46                           | \$774.10                           | \$805.16                           | \$775.82                           | \$760.58                           | \$746.31                           | \$800.00   |
| 55      | \$911.67                           | \$897.70                           | \$808.55                           | \$840.99                           | \$810.34                           | \$794.42                           | \$779.52                           | \$835.60   |
| 56      | \$953.78                           | \$939.16                           | \$845.90                           | \$879.83                           | \$847.77                           | \$831.12                           | \$815.53                           | \$874.19   |
| 57      | \$996.29                           | \$981.03                           | \$883.60                           | \$919.05                           | \$885.56                           | \$868.16                           | \$851.88                           | \$913.16   |
| 58      | \$1,041.67                         | \$1,025.71                         | \$923.85                           | \$960.91                           | \$925.90                           | \$907.71                           | \$890.68                           | \$954.76   |
| 59      | \$1,064.16                         | \$1,047.85                         | \$943.79                           | \$981.65                           | \$945.88                           | \$927.30                           | \$909.91                           | \$975.37   |
| 60      | \$1,109.54                         | \$1,092.54                         | \$984.04                           | \$1,023.52                         | \$986.22                           | \$966.84                           | \$948.71                           | \$1,016.96   |
| 61      | \$1,148.78                         | \$1,131.18                         | \$1,018.84                         | \$1,059.72                         | \$1,021.10                         | \$1,001.04                         | \$982.27                           | \$1,052.93   |
| 62      | \$1,174.54                         | \$1,156.54                         | \$1,041.69                         | \$1,083.48                         | \$1,044.00                         | \$1,023.49                         | \$1,004.29                         | \$1,076.54   |
| 63      | \$1,206.83                         | \$1,188.35                         | \$1,070.33                         | \$1,113.27                         | \$1,072.70                         | \$1,051.63                         | \$1,031.91                         | \$1,106.14   |
| 64+     | \$1,226.46                         | \$1,207.67                         | \$1,087.73                         | \$1,131.37                         | \$1,090.15                         | \$1,068.73                         | \$1,048.69                         | \$1,124.12   |

Pending regulatory approval.

Effective October 2023

## Rating Region 10

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$364.62  | \$313.70                                    | \$300.30  | \$281.46                                    | \$279.67                                |
| 15      | \$397.04  | \$341.58                                    | \$327.00  | \$306.48                                    | \$304.53                                |
| 16      | \$409.43  | \$352.24                                    | \$337.20  | \$316.04                                    | \$314.03                                |
| 17      | \$421.82  | \$362.90                                    | \$347.41  | \$325.61                                    | \$323.54                                |
| 18      | \$435.17  | \$374.38                                    | \$358.40  | \$335.91                                    | \$333.78                                |
| 19      | \$448.51  | \$385.87                                    | \$369.39  | \$346.21                                    | \$344.01                                |
| 20      | \$462.33  | \$397.76                                    | \$380.78  | \$356.88                                    | \$354.61                                |
| 21      | \$476.63  | \$410.06                                    | \$392.55  | \$367.92                                    | \$365.58                                |
| 22      | \$476.63  | \$410.06                                    | \$392.55  | \$367.92                                    | \$365.58                                |
| 23      | \$476.63  | \$410.06                                    | \$392.55  | \$367.92                                    | \$365.58                                |
| 24      | \$476.63  | \$410.06                                    | \$392.55  | \$367.92                                    | \$365.58                                |
| 25      | \$478.54  | \$411.70                                    | \$394.12  | \$369.39                                    | \$367.04                                |
| 26      | \$488.07  | \$419.90                                    | \$401.98  | \$376.75                                    | \$374.35                                |
| 27      | \$499.51  | \$429.74                                    | \$411.40  | \$385.58                                    | \$383.13                                |
| 28      | \$518.10  | \$445.74                                    | \$426.71  | \$399.93                                    | \$397.39                                |
| 29      | \$533.35  | \$458.86                                    | \$439.27  | \$411.70                                    | \$409.08                                |
| 30      | \$540.98  | \$465.42                                    | \$445.55  | \$417.59                                    | \$414.93                                |
| 31      | \$552.42  | \$475.26                                    | \$454.97  | \$426.42                                    | \$423.71                                |
| 32      | \$563.86  | \$485.10                                    | \$464.39  | \$435.25                                    | \$432.48                                |
| 33      | \$571.01  | \$491.25                                    | \$470.28  | \$440.77                                    | \$437.97                                |
| 34      | \$578.63  | \$497.81                                    | \$476.56  | \$446.65                                    | \$443.81                                |
| 35      | \$582.45  | \$501.09                                    | \$479.70  | \$449.60                                    | \$446.74                                |
| 36      | \$586.26  | \$504.37                                    | \$482.84  | \$452.54                                    | \$449.66                                |
| 37      | \$590.07  | \$507.65                                    | \$485.98  | \$455.48                                    | \$452.59                                |
| 38      | \$593.88  | \$510.93                                    | \$489.12  | \$458.43                                    | \$455.51                                |
| 39      | \$601.51  | \$517.50                                    | \$495.40  | \$464.31                                    | \$461.36                                |
| 40      | \$609.14  | \$524.06                                    | \$501.68  | \$470.20                                    | \$467.21                                |
| 41      | \$620.58  | \$533.90                                    | \$511.11  | \$479.03                                    | \$475.99                                |
| 42      | \$631.54  | \$543.33                                    | \$520.13  | \$487.49                                    | \$484.39                                |
| 43      | \$646.79  | \$556.45                                    | \$532.70  | \$499.26                                    | \$496.09                                |
| 44      | \$665.86  | \$572.85                                    | \$548.40  | \$513.98                                    | \$510.72                                |
| 45      | \$688.26  | \$592.13                                    | \$566.85  | \$531.27                                    | \$527.90                                |
| 46      | \$714.95  | \$615.09                                    | \$588.83  | \$551.88                                    | \$548.37                                |
| 47      | \$744.98  | \$640.92                                    | \$613.56  | \$575.06                                    | \$571.40                                |
| 48      | \$779.29  | \$670.45                                    | \$641.83  | \$601.55                                    | \$597.72                                |
| 49      | \$813.14  | \$699.56                                    | \$669.70  | \$627.67                                    | \$623.68                                |
| 50      | \$851.27  | \$732.37                                    | \$701.10  | \$657.10                                    | \$652.93                                |
| 51      | \$888.92  | \$764.76                                    | \$732.11  | \$686.17                                    | \$681.81                                |
| 52      | \$930.39  | \$800.44                                    | \$766.27  | \$718.18                                    | \$713.61                                |
| 53      | \$972.33  | \$836.52                                    | \$800.81  | \$750.55                                    | \$745.78                                |
| 54      | \$1,017.61  | \$875.48                                    | \$838.10  | \$785.50                                    | \$780.51                                |
| 55      | \$1,062.89  | \$914.43                                    | \$875.40  | \$820.46                                    | \$815.24                                |
| 56      | \$1,111.98  | \$956.67                                    | \$915.83  | \$858.35                                    | \$852.90                                |
| 57      | \$1,161.55  | \$999.32                                    | \$956.66  | \$896.62                                    | \$890.92                                |
| 58      | \$1,214.46  | \$1,044.83                                  | \$1,000.23  | \$937.45                                    | \$931.50                                |
| 59      | \$1,240.68  | \$1,067.39                                  | \$1,021.82  | \$957.69                                    | \$951.61                                |
| 60      | \$1,293.58  | \$1,112.90                                  | \$1,065.39  | \$998.53                                    | \$992.19                                |
| 61      | \$1,339.34  | \$1,152.27                                  | \$1,103.08  | \$1,033.85                                  | \$1,027.28                              |
| 62      | \$1,369.37  | \$1,178.10                                  | \$1,127.81  | \$1,057.03                                  | \$1,050.31                              |
| 63      | \$1,407.02  | \$1,210.50                                  | \$1,158.82  | \$1,086.09                                  | \$1,079.19                              |
| 64+     | \$1,429.90  | \$1,230.18                                  | \$1,177.66  | \$1,103.75                                  | \$1,096.74                              |

Pending regulatory approval.

## Rating Region 10

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$471.60                          | \$466.04                       | \$462.92                        | \$453.09                          | \$401.96                    | \$399.43                      | \$395.18                      |
| 15      | \$513.52                          | \$507.46                       | \$504.07                        | \$493.36                          | \$437.69                    | \$434.93                      | \$430.31                      |
| 16      | \$529.55                          | \$523.30                       | \$519.80                        | \$508.76                          | \$451.35                    | \$448.51                      | \$443.74                      |
| 17      | \$545.58                          | \$539.14                       | \$535.53                        | \$524.16                          | \$465.01                    | \$462.09                      | \$457.17                      |
| 18      | \$562.84                          | \$556.20                       | \$552.48                        | \$540.74                          | \$479.73                    | \$476.70                      | \$471.63                      |
| 19      | \$580.10                          | \$573.26                       | \$569.42                        | \$557.33                          | \$494.44                    | \$491.32                      | \$486.10                      |
| 20      | \$597.98                          | \$590.92                       | \$586.97                        | \$574.50                          | \$509.68                    | \$506.47                      | \$501.08                      |
| 21      | \$616.47                          | \$609.20                       | \$605.12                        | \$592.27                          | \$525.44                    | \$522.13                      | \$516.57                      |
| 22      | \$616.47                          | \$609.20                       | \$605.12                        | \$592.27                          | \$525.44                    | \$522.13                      | \$516.57                      |
| 23      | \$616.47                          | \$609.20                       | \$605.12                        | \$592.27                          | \$525.44                    | \$522.13                      | \$516.57                      |
| 24      | \$616.47                          | \$609.20                       | \$605.12                        | \$592.27                          | \$525.44                    | \$522.13                      | \$516.57                      |
| 25      | \$618.94                          | \$611.63                       | \$607.54                        | \$594.64                          | \$527.54                    | \$524.22                      | \$518.64                      |
| 26      | \$631.27                          | \$623.82                       | \$619.65                        | \$606.49                          | \$538.05                    | \$534.66                      | \$528.97                      |
| 27      | \$646.07                          | \$638.44                       | \$634.17                        | \$620.70                          | \$550.66                    | \$547.19                      | \$541.37                      |
| 28      | \$670.11                          | \$662.20                       | \$657.77                        | \$643.80                          | \$571.15                    | \$567.56                      | \$561.52                      |
| 29      | \$689.83                          | \$681.69                       | \$677.13                        | \$662.75                          | \$587.97                    | \$584.26                      | \$578.05                      |
| 30      | \$699.70                          | \$691.44                       | \$686.81                        | \$672.23                          | \$596.37                    | \$592.62                      | \$586.31                      |
| 31      | \$714.49                          | \$706.06                       | \$701.34                        | \$686.44                          | \$608.98                    | \$605.15                      | \$598.71                      |
| 32      | \$729.29                          | \$720.68                       | \$715.86                        | \$700.66                          | \$621.59                    | \$617.68                      | \$611.11                      |
| 33      | \$738.54                          | \$729.82                       | \$724.94                        | \$709.54                          | \$629.48                    | \$625.51                      | \$618.86                      |
| 34      | \$748.40                          | \$739.57                       | \$734.62                        | \$719.02                          | \$637.88                    | \$633.87                      | \$627.12                      |
| 35      | \$753.33                          | \$744.44                       | \$739.46                        | \$723.76                          | \$642.09                    | \$638.04                      | \$631.25                      |
| 36      | \$758.26                          | \$749.31                       | \$744.30                        | \$728.50                          | \$646.29                    | \$642.22                      | \$635.39                      |
| 37      | \$763.20                          | \$754.19                       | \$749.14                        | \$733.23                          | \$650.49                    | \$646.40                      | \$639.52                      |
| 38      | \$768.13                          | \$759.06                       | \$753.98                        | \$737.97                          | \$654.70                    | \$650.57                      | \$643.65                      |
| 39      | \$777.99                          | \$768.81                       | \$763.66                        | \$747.45                          | \$663.10                    | \$658.93                      | \$651.92                      |
| 40      | \$787.85                          | \$778.56                       | \$773.35                        | \$756.92                          | \$671.51                    | \$667.28                      | \$660.18                      |
| 41      | \$802.65                          | \$793.18                       | \$787.87                        | \$771.14                          | \$684.12                    | \$679.81                      | \$672.58                      |
| 42      | \$816.83                          | \$807.19                       | \$801.79                        | \$784.76                          | \$696.21                    | \$691.82                      | \$684.46                      |
| 43      | \$836.56                          | \$826.68                       | \$821.15                        | \$803.71                          | \$713.02                    | \$708.53                      | \$700.99                      |
| 44      | \$861.21                          | \$851.05                       | \$845.36                        | \$827.40                          | \$734.04                    | \$729.42                      | \$721.65                      |
| 45      | \$890.19                          | \$879.68                       | \$873.80                        | \$855.24                          | \$758.73                    | \$753.96                      | \$745.93                      |
| 46      | \$924.71                          | \$913.80                       | \$907.68                        | \$888.41                          | \$788.16                    | \$783.20                      | \$774.86                      |
| 47      | \$963.55                          | \$952.18                       | \$945.81                        | \$925.72                          | \$821.26                    | \$816.09                      | \$807.41                      |
| 48      | \$1,007.94                        | \$996.04                       | \$989.38                        | \$968.37                          | \$859.09                    | \$853.68                      | \$844.60                      |
| 49      | \$1,051.71                        | \$1,039.29                     | \$1,032.34                      | \$1,010.42                        | \$896.40                    | \$890.75                      | \$881.28                      |
| 50      | \$1,101.02                        | \$1,088.03                     | \$1,080.75                      | \$1,057.80                        | \$938.43                    | \$932.52                      | \$922.60                      |
| 51      | \$1,149.72                        | \$1,136.15                     | \$1,128.55                      | \$1,104.59                        | \$979.94                    | \$973.77                      | \$963.41                      |
| 52      | \$1,203.36                        | \$1,189.15                     | \$1,181.20                      | \$1,156.12                        | \$1,025.66                  | \$1,019.20                    | \$1,008.35                    |
| 53      | \$1,257.61                        | \$1,242.76                     | \$1,234.45                      | \$1,208.24                        | \$1,071.89                  | \$1,065.15                    | \$1,053.81                    |
| 54      | \$1,316.17                        | \$1,300.64                     | \$1,291.94                      | \$1,264.50                        | \$1,121.81                  | \$1,114.75                    | \$1,102.89                    |
| 55      | \$1,374.74                        | \$1,358.51                     | \$1,349.42                      | \$1,320.77                        | \$1,171.73                  | \$1,164.35                    | \$1,151.96                    |
| 56      | \$1,438.23                        | \$1,421.26                     | \$1,411.75                      | \$1,381.77                        | \$1,225.85                  | \$1,218.13                    | \$1,205.17                    |
| 57      | \$1,502.35                        | \$1,484.62                     | \$1,474.68                      | \$1,443.37                        | \$1,280.49                  | \$1,272.43                    | \$1,258.89                    |
| 58      | \$1,570.78                        | \$1,552.24                     | \$1,541.85                      | \$1,509.11                        | \$1,338.82                  | \$1,330.39                    | \$1,316.23                    |
| 59      | \$1,604.68                        | \$1,585.74                     | \$1,575.13                      | \$1,541.69                        | \$1,367.72                  | \$1,359.10                    | \$1,344.64                    |
| 60      | \$1,673.11                        | \$1,653.36                     | \$1,642.30                      | \$1,607.43                        | \$1,426.04                  | \$1,417.06                    | \$1,401.98                    |
| 61      | \$1,732.29                        | \$1,711.85                     | \$1,700.39                      | \$1,664.29                        | \$1,476.48                  | \$1,467.19                    | \$1,451.58                    |
| 62      | \$1,771.13                        | \$1,750.23                     | \$1,738.52                      | \$1,701.60                        | \$1,509.59                  | \$1,500.08                    | \$1,484.12                    |
| 63      | \$1,819.83                        | \$1,798.35                     | \$1,786.32                      | \$1,748.39                        | \$1,551.10                  | \$1,541.33                    | \$1,524.93                    |
| 64+     | \$1,849.42                        | \$1,827.59                     | \$1,815.37                      | \$1,776.82                        | \$1,576.32                  | \$1,566.39                    | \$1,549.72                    |

Pending regulatory approval.

Effective October 2023

## Rating Region 10

### Off-Exchange 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 | \$388.23                       | \$343.43                         | \$341.02                         | \$335.70                         | \$301.51                         | \$314.25                         | \$302.69                         | \$296.29                         | \$290.55                         |
| 15      | \$422.73                       | \$373.95                         | \$371.33                         | \$365.54                         | \$328.32                         | \$342.18                         | \$329.59                         | \$322.62                         | \$316.38                         |
| 16      | \$435.93                       | \$385.63                         | \$382.92                         | \$376.95                         | \$338.56                         | \$352.87                         | \$339.88                         | \$332.69                         | \$326.25                         |
| 17      | \$449.12                       | \$397.30                         | \$394.51                         | \$388.35                         | \$348.81                         | \$363.55                         | \$350.17                         | \$342.76                         | \$336.13                         |
| 18      | \$463.33                       | \$409.87                         | \$406.99                         | \$400.64                         | \$359.85                         | \$375.05                         | \$361.24                         | \$353.61                         | \$346.76                         |
| 19      | \$477.54                       | \$422.44                         | \$419.48                         | \$412.93                         | \$370.88                         | \$386.55                         | \$372.32                         | \$364.45                         | \$357.40                         |
| 20      | \$492.26                       | \$435.46                         | \$432.40                         | \$425.65                         | \$382.31                         | \$398.46                         | \$383.80                         | \$375.68                         | \$368.41                         |
| 21      | \$507.48                       | \$448.92                         | \$445.78                         | \$438.82                         | \$394.14                         | \$410.79                         | \$395.67                         | \$387.30                         | \$379.81                         |
| 22      | \$507.48                       | \$448.92                         | \$445.78                         | \$438.82                         | \$394.14                         | \$410.79                         | \$395.67                         | \$387.30                         | \$379.81                         |
| 23      | \$507.48                       | \$448.92                         | \$445.78                         | \$438.82                         | \$394.14                         | \$410.79                         | \$395.67                         | \$387.30                         | \$379.81                         |
| 24      | \$507.48                       | \$448.92                         | \$445.78                         | \$438.82                         | \$394.14                         | \$410.79                         | \$395.67                         | \$387.30                         | \$379.81                         |
| 25      | \$509.51                       | \$450.72                         | \$447.56                         | \$440.57                         | \$395.71                         | \$412.43                         | \$397.25                         | \$388.85                         | \$381.32                         |
| 26      | \$519.66                       | \$459.70                         | \$456.48                         | \$449.35                         | \$403.60                         | \$420.65                         | \$405.16                         | \$396.60                         | \$388.92                         |
| 27      | \$531.84                       | \$470.47                         | \$467.17                         | \$459.88                         | \$413.05                         | \$430.50                         | \$414.66                         | \$405.89                         | \$398.04                         |
| 28      | \$551.63                       | \$487.98                         | \$484.56                         | \$477.00                         | \$428.43                         | \$446.52                         | \$430.09                         | \$421.00                         | \$412.85                         |
| 29      | \$567.87                       | \$502.35                         | \$498.82                         | \$491.04                         | \$441.04                         | \$459.67                         | \$442.75                         | \$433.39                         | \$425.00                         |
| 30      | \$575.99                       | \$509.53                         | \$505.96                         | \$498.06                         | \$447.34                         | \$466.24                         | \$449.08                         | \$439.59                         | \$431.08                         |
| 31      | \$588.17                       | \$520.30                         | \$516.66                         | \$508.59                         | \$456.80                         | \$476.10                         | \$458.58                         | \$448.88                         | \$440.19                         |
| 32      | \$600.35                       | \$531.08                         | \$527.35                         | \$519.12                         | \$466.26                         | \$485.96                         | \$468.07                         | \$458.18                         | \$449.31                         |
| 33      | \$607.97                       | \$537.81                         | \$534.04                         | \$525.71                         | \$472.17                         | \$492.12                         | \$474.01                         | \$463.99                         | \$455.01                         |
| 34      | \$616.09                       | \$544.99                         | \$541.17                         | \$532.73                         | \$478.48                         | \$498.69                         | \$480.34                         | \$470.18                         | \$461.08                         |
| 35      | \$620.15                       | \$548.58                         | \$544.74                         | \$536.24                         | \$481.63                         | \$501.98                         | \$483.50                         | \$473.28                         | \$464.12                         |
| 36      | \$624.21                       | \$552.18                         | \$548.31                         | \$539.75                         | \$484.79                         | \$505.27                         | \$486.67                         | \$476.38                         | \$467.16                         |
| 37      | \$628.27                       | \$555.77                         | \$551.87                         | \$543.26                         | \$487.94                         | \$508.55                         | \$489.84                         | \$479.48                         | \$470.20                         |
| 38      | \$632.32                       | \$559.36                         | \$555.44                         | \$546.77                         | \$491.09                         | \$511.84                         | \$493.00                         | \$482.58                         | \$473.24                         |
| 39      | \$640.44                       | \$566.54                         | \$562.57                         | \$553.79                         | \$497.40                         | \$518.41                         | \$499.33                         | \$488.78                         | \$479.31                         |
| 40      | \$648.56                       | \$573.72                         | \$569.70                         | \$560.81                         | \$503.71                         | \$524.98                         | \$505.66                         | \$494.97                         | \$485.39                         |
| 41      | \$660.74                       | \$584.50                         | \$580.40                         | \$571.34                         | \$513.16                         | \$534.84                         | \$515.16                         | \$504.27                         | \$494.51                         |
| 42      | \$672.42                       | \$594.82                         | \$590.65                         | \$581.44                         | \$522.23                         | \$544.29                         | \$524.26                         | \$513.18                         | \$503.24                         |
| 43      | \$688.66                       | \$609.19                         | \$604.92                         | \$595.48                         | \$534.84                         | \$557.44                         | \$536.92                         | \$525.57                         | \$515.40                         |
| 44      | \$708.95                       | \$627.15                         | \$622.75                         | \$613.03                         | \$550.61                         | \$573.87                         | \$552.75                         | \$541.06                         | \$530.59                         |
| 45      | \$732.81                       | \$648.25                         | \$643.70                         | \$633.65                         | \$569.13                         | \$593.18                         | \$571.34                         | \$559.26                         | \$548.44                         |
| 46      | \$761.23                       | \$673.39                         | \$668.67                         | \$658.23                         | \$591.20                         | \$616.18                         | \$593.50                         | \$580.95                         | \$569.71                         |
| 47      | \$793.20                       | \$701.67                         | \$696.75                         | \$685.87                         | \$616.03                         | \$642.06                         | \$618.43                         | \$605.35                         | \$593.64                         |
| 48      | \$829.74                       | \$733.99                         | \$728.85                         | \$717.47                         | \$644.41                         | \$671.64                         | \$646.92                         | \$633.24                         | \$620.98                         |
| 49      | \$865.77                       | \$765.86                         | \$760.50                         | \$748.63                         | \$672.40                         | \$700.80                         | \$675.01                         | \$660.74                         | \$647.95                         |
| 50      | \$906.37                       | \$801.78                         | \$796.16                         | \$783.73                         | \$703.93                         | \$733.66                         | \$706.66                         | \$691.72                         | \$678.33                         |
| 51      | \$946.46                       | \$837.24                         | \$831.37                         | \$818.40                         | \$735.06                         | \$766.12                         | \$737.92                         | \$722.32                         | \$708.34                         |
| 52      | \$990.61                       | \$876.30                         | \$870.16                         | \$856.58                         | \$769.35                         | \$801.85                         | \$772.34                         | \$756.01                         | \$741.38                         |
| 53      | \$1,035.27                     | \$915.80                         | \$909.39                         | \$895.19                         | \$804.04                         | \$838.00                         | \$807.16                         | \$790.10                         | \$774.80                         |
| 54      | \$1,083.48                     | \$958.45                         | \$951.73                         | \$936.88                         | \$841.48                         | \$877.03                         | \$844.75                         | \$826.89                         | \$810.89                         |
| 55      | \$1,131.69                     | \$1,001.10                       | \$994.08                         | \$978.57                         | \$878.92                         | \$916.05                         | \$882.34                         | \$863.68                         | \$846.97                         |
| 56      | \$1,183.96                     | \$1,047.34                       | \$1,040.00                       | \$1,023.77                       | \$919.52                         | \$958.36                         | \$923.09                         | \$903.58                         | \$886.09                         |
| 57      | \$1,236.74                     | \$1,094.03                       | \$1,086.36                       | \$1,069.40                       | \$960.51                         | \$1,001.09                       | \$964.24                         | \$943.86                         | \$925.59                         |
| 58      | \$1,293.07                     | \$1,143.86                       | \$1,135.84                       | \$1,118.11                       | \$1,004.26                       | \$1,046.68                       | \$1,008.16                       | \$986.85                         | \$967.74                         |
| 59      | \$1,320.98                     | \$1,168.55                       | \$1,160.36                       | \$1,142.25                       | \$1,025.94                       | \$1,069.28                       | \$1,029.92                       | \$1,008.15                       | \$988.63                         |
| 60      | \$1,377.31                     | \$1,218.38                       | \$1,209.84                       | \$1,190.96                       | \$1,069.68                       | \$1,114.87                       | \$1,073.84                       | \$1,051.14                       | \$1,030.79                       |
| 61      | \$1,426.03                     | \$1,261.47                       | \$1,252.63                       | \$1,233.08                       | \$1,107.52                       | \$1,154.31                       | \$1,111.82                       | \$1,088.32                       | \$1,067.25                       |
| 62      | \$1,458.00                     | \$1,289.76                       | \$1,280.72                       | \$1,260.73                       | \$1,132.35                       | \$1,180.19                       | \$1,136.75                       | \$1,112.72                       | \$1,091.18                       |
| 63      | \$1,498.09                     | \$1,325.22                       | \$1,315.93                       | \$1,295.39                       | \$1,163.49                       | \$1,212.64                       | \$1,168.01                       | \$1,143.32                       | \$1,121.19                       |
| 64+     | \$1,522.45                     | \$1,346.77                       | \$1,337.33                       | \$1,316.46                       | \$1,182.41                       | \$1,232.36                       | \$1,187.00                       | \$1,161.91                       | \$1,139.42                       |

Pending regulatory approval.

# Rating Region 10

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$397.62   | \$341.85                               | \$330.90   | \$305.87                               | \$303.90                           | \$462.90  | \$415.13                                      | \$362.65   | \$316.32   | \$341.85  | \$303.90  |
| 15                            | \$432.96   | \$372.24                               | \$360.32   | \$333.06                               | \$330.92                           | \$504.05  | \$452.03                                      | \$394.88   | \$344.43   | \$372.24  | \$330.92  |
| 16                            | \$446.48   | \$383.85                               | \$371.56   | \$343.45                               | \$341.24                           | \$519.78  | \$466.14                                      | \$407.21   | \$355.18   | \$383.85  | \$341.24  |
| 17                            | \$459.99   | \$395.47                               | \$382.81   | \$353.85                               | \$351.57                           | \$535.52  | \$480.25                                      | \$419.53   | \$365.93   | \$395.47  | \$351.57  |
| 18                            | \$474.54   | \$407.98                               | \$394.92   | \$365.04                               | \$362.70                           | \$552.46  | \$495.45                                      | \$432.81   | \$377.51   | \$407.98  | \$362.70  |
| 19                            | \$489.10   | \$420.50                               | \$407.03   | \$376.24                               | \$373.82                           | \$569.40  | \$510.64                                      | \$446.08   | \$389.09   | \$420.50  | \$373.82  |
| 20                            | \$504.17   | \$433.46                               | \$419.58   | \$387.83                               | \$385.34                           | \$586.95  | \$526.38                                      | \$459.83   | \$401.08   | \$433.46  | \$385.34  |
| 21                            | \$519.76   | \$446.86                               | \$432.56   | \$399.83                               | \$397.26                           | \$605.10  | \$542.66                                      | \$474.05   | \$413.48   | \$446.86  | \$397.26  |
| 22                            | \$519.76   | \$446.86                               | \$432.56   | \$399.83                               | \$397.26                           | \$605.10  | \$542.66                                      | \$474.05   | \$413.48   | \$446.86  | \$397.26  |
| 23                            | \$519.76   | \$446.86                               | \$432.56   | \$399.83                               | \$397.26                           | \$605.10  | \$542.66                                      | \$474.05   | \$413.48   | \$446.86  | \$397.26  |
| 24                            | \$519.76   | \$446.86                               | \$432.56   | \$399.83                               | \$397.26                           | \$605.10  | \$542.66                                      | \$474.05   | \$413.48   | \$446.86  | \$397.26  |
| 25                            | \$521.84   | \$448.65                               | \$434.29   | \$401.43                               | \$398.85                           | \$607.52  | \$544.83                                      | \$475.94   | \$415.14   | \$448.65  | \$398.85  |
| 26                            | \$532.24   | \$457.59                               | \$442.94   | \$409.42                               | \$406.79                           | \$619.63  | \$555.68                                      | \$485.43   | \$423.41   | \$457.59  | \$406.79  |
| 27                            | \$544.71   | \$468.31                               | \$453.32   | \$419.02                               | \$416.33                           | \$634.15  | \$568.70                                      | \$496.80   | \$433.33   | \$468.31  | \$416.33  |
| 28                            | \$564.98   | \$485.74                               | \$470.19   | \$434.61                               | \$431.82                           | \$657.75  | \$589.87                                      | \$515.29   | \$449.46   | \$485.74  | \$431.82  |
| 29                            | \$581.62   | \$500.04                               | \$484.03   | \$447.41                               | \$444.53                           | \$677.11  | \$607.23                                      | \$530.46   | \$462.69   | \$500.04  | \$444.53  |
| 30                            | \$589.93   | \$507.19                               | \$490.95   | \$453.80                               | \$450.89                           | \$686.79  | \$615.92                                      | \$538.05   | \$469.31   | \$507.19  | \$450.89  |
| 31                            | \$602.41   | \$517.91                               | \$501.33   | \$463.40                               | \$460.42                           | \$701.31  | \$628.94                                      | \$549.42   | \$479.23   | \$517.91  | \$460.42  |
| 32                            | \$614.88   | \$528.64                               | \$511.71   | \$473.00                               | \$469.96                           | \$715.84  | \$641.96                                      | \$560.80   | \$489.15   | \$528.64  | \$469.96  |
| 33                            | \$622.68   | \$535.34                               | \$518.20   | \$478.99                               | \$475.91                           | \$724.91  | \$650.10                                      | \$567.91   | \$495.35   | \$535.34  | \$475.91  |
| 34                            | \$630.99   | \$542.49                               | \$525.12   | \$485.39                               | \$482.27                           | \$734.60  | \$658.79                                      | \$575.50   | \$501.97   | \$542.49  | \$482.27  |
| 35                            | \$635.15   | \$546.07                               | \$528.58   | \$488.59                               | \$485.45                           | \$739.44  | \$663.13                                      | \$579.29   | \$505.28   | \$546.07  | \$485.45  |
| 36                            | \$639.31   | \$549.64                               | \$532.04   | \$491.79                               | \$488.63                           | \$744.28  | \$667.47                                      | \$583.08   | \$508.59   | \$549.64  | \$488.63  |
| 37                            | \$643.47   | \$553.22                               | \$535.50   | \$494.99                               | \$491.81                           | \$749.12  | \$671.81                                      | \$586.87   | \$511.89   | \$553.22  | \$491.81  |
| 38                            | \$647.63   | \$556.79                               | \$538.96   | \$498.18                               | \$494.98                           | \$753.96  | \$676.15                                      | \$590.66   | \$515.20   | \$556.79  | \$494.98  |
| 39                            | \$655.94   | \$563.94                               | \$545.88   | \$504.58                               | \$501.34                           | \$763.64  | \$684.83                                      | \$598.25   | \$521.82   | \$563.94  | \$501.34  |
| 40                            | \$664.26   | \$571.09                               | \$552.81   | \$510.98                               | \$507.70                           | \$773.32  | \$693.52                                      | \$605.83   | \$528.43   | \$571.09  | \$507.70  |
| 41                            | \$676.73   | \$581.81                               | \$563.19   | \$520.58                               | \$517.23                           | \$787.84  | \$706.54                                      | \$617.21   | \$538.36   | \$581.81  | \$517.23  |
| 42                            | \$688.69   | \$592.09                               | \$573.14   | \$529.77                               | \$526.37                           | \$801.76  | \$719.02                                      | \$628.11   | \$547.87   | \$592.09  | \$526.37  |
| 43                            | \$705.32   | \$606.39                               | \$586.98   | \$542.57                               | \$539.08                           | \$821.12  | \$736.39                                      | \$643.28   | \$561.10   | \$606.39  | \$539.08  |
| 44                            | \$726.11   | \$624.27                               | \$604.28   | \$558.56                               | \$554.97                           | \$845.33  | \$758.09                                      | \$662.25   | \$577.64   | \$624.27  | \$554.97  |
| 45                            | \$750.54   | \$645.27                               | \$624.61   | \$577.35                               | \$573.64                           | \$873.77  | \$783.60                                      | \$684.53   | \$597.07   | \$645.27  | \$573.64  |
| 46                            | \$779.65   | \$670.29                               | \$648.83   | \$599.74                               | \$595.89                           | \$907.65  | \$813.99                                      | \$711.07   | \$620.23   | \$670.29  | \$595.89  |
| 47                            | \$812.39   | \$698.45                               | \$676.08   | \$624.93                               | \$620.91                           | \$945.78  | \$848.17                                      | \$740.94   | \$646.28   | \$698.45  | \$620.91  |
| 48                            | \$849.81   | \$730.62                               | \$707.23   | \$653.72                               | \$649.52                           | \$989.34  | \$887.24                                      | \$775.07   | \$676.05   | \$730.62  | \$649.52  |
| 49                            | \$886.72   | \$762.35                               | \$737.94   | \$682.11                               | \$677.72                           | \$1,032.31                                      | \$925.77                                      | \$808.73   | \$705.41   | \$762.35  | \$677.72  |
| 50                            | \$928.30   | \$798.10                               | \$772.54   | \$714.09                               | \$709.50                           | \$1,080.71                                      | \$969.19                                      | \$846.65   | \$738.48   | \$798.10  | \$709.50  |
| 51                            | \$969.36   | \$833.40                               | \$806.72   | \$745.68                               | \$740.89                           | \$1,128.52                                      | \$1,012.06                                    | \$884.10   | \$771.15   | \$833.40  | \$740.89  |
| 52                            | \$1,014.58                                       | \$872.27                               | \$844.35   | \$780.46                               | \$775.45                           | \$1,181.16                                      | \$1,059.27                                    | \$925.34   | \$807.12   | \$872.27  | \$775.45  |
| 53                            | \$1,060.32                                       | \$911.60                               | \$882.41   | \$815.65                               | \$810.41                           | \$1,234.41                                      | \$1,107.02                                    | \$967.06   | \$843.51   | \$911.60  | \$810.41  |
| 54                            | \$1,109.70                                       | \$954.05                               | \$923.51   | \$853.63                               | \$848.15                           | \$1,291.90                                      | \$1,158.57                                    | \$1,012.09                                       | \$882.79   | \$954.05  | \$848.15  |
| 55                            | \$1,159.07                                       | \$996.50                               | \$964.60   | \$891.62                               | \$885.88                           | \$1,349.38                                      | \$1,210.13                                    | \$1,057.13                                       | \$922.07   | \$996.50  | \$885.88  |
| 56                            | \$1,212.61                                       | \$1,042.53                             | \$1,009.15   | \$932.80                               | \$926.80                           | \$1,411.71                                      | \$1,266.02                                    | \$1,105.96                                       | \$964.66   | \$1,042.53  | \$926.80  |
| 57                            | \$1,266.67                                       | \$1,089.00                             | \$1,054.14   | \$974.38                               | \$968.12                           | \$1,474.64                                      | \$1,322.46                                    | \$1,155.26                                       | \$1,007.66                                       | \$1,089.00  | \$968.12  |
| 58                            | \$1,324.36                                       | \$1,138.60                             | \$1,102.15   | \$1,018.76                             | \$1,012.21                         | \$1,541.80                                      | \$1,382.69                                    | \$1,207.88                                       | \$1,053.56                                       | \$1,138.60  | \$1,012.21  |
| 59                            | \$1,352.95                                       | \$1,163.18                             | \$1,125.94   | \$1,040.75                             | \$1,034.06                         | \$1,575.08                                      | \$1,412.54                                    | \$1,233.95                                       | \$1,076.30                                       | \$1,163.18  | \$1,034.06  |
| 60                            | \$1,410.64                                       | \$1,212.78                             | \$1,173.95   | \$1,085.13                             | \$1,078.16                         | \$1,642.25                                      | \$1,472.77                                    | \$1,286.57                                       | \$1,122.20                                       | \$1,212.78  | \$1,078.16  |
| 61                            | \$1,460.54                                       | \$1,255.68                             | \$1,215.48   | \$1,123.51                             | \$1,116.29                         | \$1,700.34                                      | \$1,524.87                                    | \$1,332.08                                       | \$1,161.89                                       | \$1,255.68  | \$1,116.29  |
| 62                            | \$1,493.28                                       | \$1,283.83                             | \$1,242.73   | \$1,148.70                             | \$1,141.32                         | \$1,738.46                                      | \$1,559.05                                    | \$1,361.94                                       | \$1,187.94                                       | \$1,283.83  | \$1,141.32  |
| 63                            | \$1,534.34                                       | \$1,319.14                             | \$1,276.90   | \$1,180.29                             | \$1,172.70                         | \$1,786.26                                      | \$1,601.92                                    | \$1,399.39                                       | \$1,220.61                                       | \$1,319.14  | \$1,172.70  |
| 64+                           | \$1,559.29                                       | \$1,340.59                             | \$1,297.67   | \$1,199.48                             | \$1,191.77                         | \$1,815.31                                      | \$1,627.97                                    | \$1,422.15                                       | \$1,240.45                                       | \$1,340.59  | \$1,191.77  |

Pending regulatory approval.

Effective October 2023

## Rating Region 10 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$5.51  | \$5.60  | \$7.17                             | \$7.23            | \$7.58                                    |
| 15      | \$6.00  | \$6.10  | \$7.81                             | \$7.87            | \$8.25                                    |
| 16      | \$6.19  | \$6.29  | \$8.05                             | \$8.12            | \$8.51                                    |
| 17      | \$6.37  | \$6.48  | \$8.29                             | \$8.36            | \$8.77                                    |
| 18      | \$6.58  | \$6.69  | \$8.56                             | \$8.63            | \$9.05                                    |
| 19      | \$6.78  | \$6.89  | \$8.82                             | \$8.89            | \$9.33                                    |
| 20      | \$6.99  | \$7.10  | \$9.09                             | \$9.17            | \$9.61                                    |
| 21      | \$7.20  | \$7.32  | \$9.37                             | \$9.45            | \$9.91                                    |
| 22      | \$7.20  | \$7.32  | \$9.37                             | \$9.45            | \$9.91                                    |
| 23      | \$7.20  | \$7.32  | \$9.37                             | \$9.45            | \$9.91                                    |
| 24      | \$7.20  | \$7.32  | \$9.37                             | \$9.45            | \$9.91                                    |
| 25      | \$7.23  | \$7.35  | \$9.41                             | \$9.49            | \$9.95                                    |
| 26      | \$7.37  | \$7.50  | \$9.59                             | \$9.68            | \$10.15                                   |
| 27      | \$7.55  | \$7.67  | \$9.82                             | \$9.90            | \$10.39                                   |
| 28      | \$7.83  | \$7.96  | \$10.18                            | \$10.27           | \$10.77                                   |
| 29      | \$8.06  | \$8.19  | \$10.48                            | \$10.57           | \$11.09                                   |
| 30      | \$8.17  | \$8.31  | \$10.63                            | \$10.72           | \$11.25                                   |
| 31      | \$8.35  | \$8.48  | \$10.86                            | \$10.95           | \$11.48                                   |
| 32      | \$8.52  | \$8.66  | \$11.08                            | \$11.18           | \$11.72                                   |
| 33      | \$8.63  | \$8.77  | \$11.22                            | \$11.32           | \$11.87                                   |
| 34      | \$8.74  | \$8.89  | \$11.37                            | \$11.47           | \$12.03                                   |
| 35      | \$8.80  | \$8.95  | \$11.45                            | \$11.55           | \$12.11                                   |
| 36      | \$8.86  | \$9.00  | \$11.52                            | \$11.62           | \$12.19                                   |
| 37      | \$8.91  | \$9.06  | \$11.60                            | \$11.69           | \$12.26                                   |
| 38      | \$8.97  | \$9.12  | \$11.67                            | \$11.77           | \$12.35                                   |
| 39      | \$9.09  | \$9.24  | \$11.82                            | \$11.92           | \$12.50                                   |
| 40      | \$9.20  | \$9.36  | \$11.97                            | \$12.07           | \$12.66                                   |
| 41      | \$9.37  | \$9.53  | \$12.20                            | \$12.30           | \$12.90                                   |
| 42      | \$9.54  | \$9.70  | \$12.41                            | \$12.52           | \$13.13                                   |
| 43      | \$9.77  | \$9.93  | \$12.71                            | \$12.82           | \$13.44                                   |
| 44      | \$10.06   | \$10.23   | \$13.09                            | \$13.20           | \$13.84                                   |
| 45      | \$10.40   | \$10.57   | \$13.53                            | \$13.64           | \$14.31                                   |
| 46      | \$10.80   | \$10.98   | \$14.05                            | \$14.17           | \$14.86                                   |
| 47      | \$11.25   | \$11.44   | \$14.64                            | \$14.77           | \$15.49                                   |
| 48      | \$11.77   | \$11.97   | \$15.32                            | \$15.44           | \$16.20                                   |
| 49      | \$12.28   | \$12.49   | \$15.98                            | \$16.12           | \$16.90                                   |
| 50      | \$12.86   | \$13.07   | \$16.73                            | \$16.87           | \$17.69                                   |
| 51      | \$13.43   | \$13.65   | \$17.47                            | \$17.62           | \$18.48                                   |
| 52      | \$14.05   | \$14.29   | \$18.29                            | \$18.44           | \$19.34                                   |
| 53      | \$14.69   | \$14.93   | \$19.11                            | \$19.27           | \$20.21                                   |
| 54      | \$15.37   | \$15.63   | \$20.00                            | \$20.17           | \$21.15                                   |
| 55      | \$16.05   | \$16.32   | \$20.89                            | \$21.07           | \$22.09                                   |
| 56      | \$16.79   | \$17.07   | \$21.85                            | \$22.04           | \$23.11                                   |
| 57      | \$17.54   | \$17.84   | \$22.83                            | \$23.02           | \$24.14                                   |
| 58      | \$18.34   | \$18.65   | \$23.87                            | \$24.07           | \$25.24                                   |
| 59      | \$18.74   | \$19.05   | \$24.38                            | \$24.59           | \$25.79                                   |
| 60      | \$19.54   | \$19.86   | \$25.42                            | \$25.64           | \$26.89                                   |
| 61      | \$20.23   | \$20.57   | \$26.32                            | \$26.54           | \$27.84                                   |
| 62      | \$20.68   | \$21.03   | \$26.91                            | \$27.14           | \$28.46                                   |
| 63      | \$21.25   | \$21.60   | \$27.65                            | \$27.88           | \$29.24                                   |
| 64+     | \$21.59   | \$21.96   | \$28.10                            | \$28.34           | \$29.72                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.



# Rating Region 11

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |   |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|---|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze Trio HMO 7000/70 + Child Dental |
| 0 to 14               | \$394.15                     | \$387.63                     | \$383.20                     | \$366.24                 | \$354.16                   | \$345.10                    | \$337.90                    | \$297.36                      | \$292.52                      | \$264.39                      | \$386.70   | \$356.68   | \$293.10  | \$264.39  |
| 15                    | \$429.18                     | \$422.08                     | \$417.26                     | \$398.79                 | \$385.64                   | \$375.78                    | \$367.94                    | \$323.80                      | \$318.52                      | \$287.89                      | \$421.07   | \$388.39   | \$319.15  | \$287.89  |
| 16                    | \$442.58                     | \$435.26                     | \$430.28                     | \$411.24                 | \$397.68                   | \$387.50                    | \$379.43                    | \$333.90                      | \$328.46                      | \$296.88                      | \$434.21   | \$400.51   | \$329.11  | \$296.88  |
| 17                    | \$455.97                     | \$448.43                     | \$443.30                     | \$423.68                 | \$409.71                   | \$399.23                    | \$390.91                    | \$344.01                      | \$338.41                      | \$305.86                      | \$447.35   | \$412.63   | \$339.07  | \$305.86  |
| 18                    | \$470.40                     | \$462.62                     | \$457.33                     | \$437.09                 | \$422.68                   | \$411.86                    | \$403.28                    | \$354.89                      | \$349.11                      | \$315.54                      | \$461.51   | \$425.69   | \$349.80  | \$315.54  |
| 19                    | \$484.83                     | \$476.81                     | \$471.36                     | \$450.49                 | \$435.64                   | \$424.50                    | \$415.65                    | \$365.78                      | \$359.82                      | \$325.22                      | \$475.66   | \$438.74   | \$360.53  | \$325.22  |
| 20                    | \$499.77                     | \$491.50                     | \$485.88                     | \$464.38                 | \$449.06                   | \$437.58                    | \$428.45                    | \$377.05                      | \$370.91                      | \$335.24                      | \$490.32   | \$452.26   | \$371.64  | \$335.24  |
| 21                    | \$515.23                     | \$506.70                     | \$500.91                     | \$478.74                 | \$462.95                   | \$451.11                    | \$441.71                    | \$388.71                      | \$382.38                      | \$345.61                      | \$505.49   | \$466.25   | \$383.13  | \$345.61  |
| 22                    | \$515.23                     | \$506.70                     | \$500.91                     | \$478.74                 | \$462.95                   | \$451.11                    | \$441.71                    | \$388.71                      | \$382.38                      | \$345.61                      | \$505.49   | \$466.25   | \$383.13  | \$345.61  |
| 23                    | \$515.23                     | \$506.70                     | \$500.91                     | \$478.74                 | \$462.95                   | \$451.11                    | \$441.71                    | \$388.71                      | \$382.38                      | \$345.61                      | \$505.49   | \$466.25   | \$383.13  | \$345.61  |
| 24                    | \$515.23                     | \$506.70                     | \$500.91                     | \$478.74                 | \$462.95                   | \$451.11                    | \$441.71                    | \$388.71                      | \$382.38                      | \$345.61                      | \$505.49   | \$466.25   | \$383.13  | \$345.61  |
| 25                    | \$517.29                     | \$508.73                     | \$502.91                     | \$480.65                 | \$464.80                   | \$452.92                    | \$443.47                    | \$390.27                      | \$383.91                      | \$346.99                      | \$507.51   | \$468.11   | \$384.67  | \$346.99  |
| 26                    | \$527.59                     | \$518.86                     | \$512.93                     | \$490.23                 | \$474.06                   | \$461.94                    | \$452.31                    | \$398.04                      | \$391.56                      | \$353.90                      | \$517.62   | \$477.44   | \$392.33  | \$353.90  |
| 27                    | \$539.96                     | \$531.02                     | \$524.95                     | \$501.72                 | \$485.17                   | \$472.76                    | \$462.91                    | \$407.37                      | \$400.73                      | \$362.20                      | \$529.75   | \$488.63   | \$401.53  | \$362.20  |
| 28                    | \$560.05                     | \$550.79                     | \$544.49                     | \$520.39                 | \$503.23                   | \$490.36                    | \$480.13                    | \$422.53                      | \$415.65                      | \$375.67                      | \$549.46   | \$506.81   | \$416.47  | \$375.67  |
| 29                    | \$576.54                     | \$567.00                     | \$560.52                     | \$535.71                 | \$518.04                   | \$504.79                    | \$494.27                    | \$434.97                      | \$427.88                      | \$386.73                      | \$565.64   | \$521.73   | \$428.73  | \$386.73  |
| 30                    | \$584.78                     | \$575.11                     | \$568.53                     | \$543.37                 | \$525.45                   | \$512.01                    | \$501.34                    | \$441.19                      | \$434.00                      | \$392.26                      | \$573.73   | \$529.19   | \$434.86  | \$392.26  |
| 31                    | \$597.15                     | \$587.27                     | \$580.55                     | \$554.86                 | \$536.56                   | \$522.84                    | \$511.94                    | \$450.52                      | \$443.18                      | \$400.56                      | \$585.86   | \$540.38   | \$444.05  | \$400.56  |
| 32                    | \$609.51                     | \$599.43                     | \$592.58                     | \$566.35                 | \$547.67                   | \$533.66                    | \$522.54                    | \$459.85                      | \$452.35                      | \$408.85                      | \$597.99   | \$551.57   | \$453.25  | \$408.85  |
| 33                    | \$617.24                     | \$607.03                     | \$600.09                     | \$573.53                 | \$554.62                   | \$540.43                    | \$529.16                    | \$465.68                      | \$458.09                      | \$414.04                      | \$605.57   | \$558.57   | \$459.00  | \$414.04  |
| 34                    | \$625.48                     | \$615.14                     | \$608.10                     | \$581.19                 | \$562.02                   | \$547.65                    | \$536.23                    | \$471.90                      | \$464.21                      | \$419.57                      | \$613.66   | \$566.03   | \$465.13  | \$419.57  |
| 35                    | \$629.61                     | \$619.19                     | \$612.11                     | \$585.02                 | \$565.73                   | \$551.26                    | \$539.76                    | \$475.00                      | \$467.27                      | \$422.33                      | \$617.70   | \$569.76   | \$468.19  | \$422.33  |
| 36                    | \$633.73                     | \$623.24                     | \$616.12                     | \$588.85                 | \$569.43                   | \$554.87                    | \$543.30                    | \$478.11                      | \$470.33                      | \$425.10                      | \$621.75   | \$573.49   | \$471.26  | \$425.10  |
| 37                    | \$637.85                     | \$627.30                     | \$620.13                     | \$592.68                 | \$573.14                   | \$558.48                    | \$546.83                    | \$481.22                      | \$473.38                      | \$427.86                      | \$625.79   | \$577.22   | \$474.32  | \$427.86  |
| 38                    | \$641.97                     | \$631.35                     | \$624.13                     | \$596.51                 | \$576.84                   | \$562.08                    | \$550.37                    | \$484.33                      | \$476.44                      | \$430.63                      | \$629.83   | \$580.95   | \$477.39  | \$430.63  |
| 39                    | \$650.21                     | \$639.46                     | \$632.15                     | \$604.17                 | \$584.25                   | \$569.30                    | \$557.43                    | \$490.55                      | \$482.56                      | \$436.16                      | \$637.92   | \$588.41   | \$483.52  | \$436.16  |
| 40                    | \$658.46                     | \$647.57                     | \$640.16                     | \$611.83                 | \$591.65                   | \$576.52                    | \$564.50                    | \$496.77                      | \$488.68                      | \$441.68                      | \$646.01   | \$595.87   | \$489.65  | \$441.68  |
| 41                    | \$670.82                     | \$659.73                     | \$652.18                     | \$623.32                 | \$602.76                   | \$587.35                    | \$575.10                    | \$506.10                      | \$497.86                      | \$449.98                      | \$658.14   | \$607.06   | \$498.84  | \$449.98  |
| 42                    | \$682.67                     | \$671.38                     | \$663.70                     | \$634.33                 | \$613.41                   | \$597.72                    | \$585.26                    | \$515.04                      | \$506.65                      | \$457.93                      | \$669.77   | \$617.78   | \$507.65  | \$457.93  |
| 43                    | \$699.16                     | \$687.60                     | \$679.73                     | \$649.65                 | \$628.23                   | \$612.16                    | \$599.39                    | \$527.48                      | \$518.89                      | \$468.99                      | \$685.94   | \$632.70   | \$519.91  | \$468.99  |
| 44                    | \$719.77                     | \$707.86                     | \$699.77                     | \$668.80                 | \$646.74                   | \$630.20                    | \$617.06                    | \$543.03                      | \$534.18                      | \$482.81                      | \$706.16   | \$651.35   | \$535.24  | \$482.81  |
| 45                    | \$743.99                     | \$731.68                     | \$723.31                     | \$691.30                 | \$668.50                   | \$651.40                    | \$637.82                    | \$561.30                      | \$552.15                      | \$499.06                      | \$729.92   | \$673.26   | \$553.25  | \$499.06  |
| 46                    | \$772.84                     | \$760.05                     | \$751.36                     | \$718.11                 | \$694.43                   | \$676.67                    | \$662.56                    | \$583.07                      | \$573.57                      | \$518.41                      | \$758.23   | \$699.37   | \$574.70  | \$518.41  |
| 47                    | \$805.30                     | \$791.98                     | \$782.92                     | \$748.27                 | \$723.60                   | \$705.09                    | \$690.39                    | \$607.56                      | \$597.66                      | \$540.18                      | \$790.07   | \$728.75   | \$598.84  | \$540.18  |
| 48                    | \$842.39                     | \$828.46                     | \$818.99                     | \$782.74                 | \$756.93                   | \$737.57                    | \$722.19                    | \$635.54                      | \$625.19                      | \$565.07                      | \$826.47   | \$762.32   | \$626.43  | \$565.07  |
| 49                    | \$878.97                     | \$864.43                     | \$854.55                     | \$816.73                 | \$789.80                   | \$769.60                    | \$753.55                    | \$663.14                      | \$652.34                      | \$589.60                      | \$862.36   | \$795.42   | \$653.63  | \$589.60  |
| 50                    | \$920.19                     | \$904.97                     | \$894.62                     | \$855.03                 | \$826.83                   | \$805.68                    | \$788.89                    | \$694.24                      | \$682.93                      | \$617.25                      | \$902.80   | \$832.72   | \$684.28  | \$617.25  |
| 51                    | \$960.90                     | \$945.00                     | \$934.20                     | \$892.85                 | \$863.41                   | \$841.32                    | \$823.78                    | \$724.95                      | \$713.14                      | \$644.56                      | \$942.73   | \$869.56   | \$714.55  | \$644.56  |
| 52                    | \$1,005.72                   | \$989.08                     | \$977.77                     | \$934.50                 | \$903.68                   | \$880.57                    | \$862.21                    | \$758.76                      | \$746.40                      | \$674.62                      | \$986.71   | \$910.12   | \$747.88  | \$674.62  |
| 53                    | \$1,051.06                   | \$1,033.67                   | \$1,021.85                   | \$976.63                 | \$944.42                   | \$920.27                    | \$901.08                    | \$792.97                      | \$780.05                      | \$705.04                      | \$1,031.19   | \$951.15   | \$781.59  | \$705.04  |
| 54                    | \$1,100.01                   | \$1,081.81                   | \$1,069.44                   | \$1,022.11               | \$988.40                   | \$963.12                    | \$943.04                    | \$829.90                      | \$816.38                      | \$737.87                      | \$1,079.21   | \$995.44   | \$817.99  | \$737.87  |
| 55                    | \$1,148.95                   | \$1,129.95                   | \$1,117.03                   | \$1,067.59               | \$1,032.38                 | \$1,005.98                  | \$985.00                    | \$866.83                      | \$852.70                      | \$770.70                      | \$1,127.23   | \$1,039.74   | \$854.39  | \$770.70  |
| 56                    | \$1,202.02                   | \$1,182.14                   | \$1,168.62                   | \$1,116.90               | \$1,080.07                 | \$1,052.44                  | \$1,030.50                  | \$906.86                      | \$892.09                      | \$806.30                      | \$1,179.30   | \$1,087.76   | \$893.85  | \$806.30  |
| 57                    | \$1,255.60                   | \$1,234.83                   | \$1,220.72                   | \$1,166.69               | \$1,128.22                 | \$1,099.36                  | \$1,076.44                  | \$947.29                      | \$931.86                      | \$842.24                      | \$1,231.87   | \$1,136.25   | \$933.70  | \$842.24  |
| 58                    | \$1,312.79                   | \$1,291.08                   | \$1,276.32                   | \$1,219.83               | \$1,179.60                 | \$1,149.43                  | \$1,125.47                  | \$990.44                      | \$974.30                      | \$880.60                      | \$1,287.98   | \$1,188.00   | \$976.23  | \$880.60  |
| 59                    | \$1,341.13                   | \$1,318.95                   | \$1,303.87                   | \$1,246.16               | \$1,205.07                 | \$1,174.24                  | \$1,149.76                  | \$1,011.81                    | \$995.33                      | \$899.61                      | \$1,315.78   | \$1,213.65   | \$997.30  | \$899.61  |
| 60                    | \$1,398.32                   | \$1,375.19                   | \$1,359.47                   | \$1,299.30               | \$1,256.45                 | \$1,224.32                  | \$1,198.79                  | \$1,054.96                    | \$1,037.78                    | \$937.98                      | \$1,371.89   | \$1,265.40   | \$1,039.83  | \$937.98  |
| 61                    | \$1,447.78                   | \$1,423.83                   | \$1,407.55                   | \$1,345.26               | \$1,300.90                 | \$1,267.62                  | \$1,241.19                  | \$1,092.28                    | \$1,074.48                    | \$971.15                      | \$1,420.41   | \$1,310.16   | \$1,076.61  | \$971.15  |
| 62                    | \$1,480.24                   | \$1,455.76                   | \$1,439.11                   | \$1,375.42               | \$1,330.06                 | \$1,296.04                  | \$1,269.02                  | \$1,116.77                    | \$1,098.57                    | \$992.93                      | \$1,452.26   | \$1,339.54   | \$1,100.75  | \$992.93  |
| 63                    | \$1,520.95                   | \$1,495.79                   | \$1,478.68                   | \$1,413.24               | \$1,366.64                 | \$1,331.68                  | \$1,303.92                  | \$1,147.47                    | \$1,128.78                    | \$1,020.23                    | \$1,492.19   | \$1,376.37   | \$1,131.01  | \$1,020.23  |
| 64+                   | \$1,545.68                   | \$1,520.11                   | \$1,502.73                   | \$1,436.22               | \$1,388.86                 | \$1,353.33                  | \$1,325.12                  | \$1,166.13                    | \$1,147.14                    | \$1,036.82                    | \$1,516.46   | \$1,398.75   | \$1,149.40  | \$1,036.82  |

Pending regulatory approval.

Effective October 2023

# Rating Region 11

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$417.79                         | \$410.77                         | \$406.02                         | \$387.73                     | \$374.72                       | \$364.87                        | \$357.11                        | \$313.22                          | \$307.91                          | \$277.11                         | \$408.77   | \$376.43   | \$307.93  |
| 15                       | \$454.93                         | \$447.29                         | \$442.11                         | \$422.19                     | \$408.03                       | \$397.31                        | \$388.86                        | \$341.07                          | \$335.28                          | \$301.74                         | \$445.10   | \$409.89   | \$335.30  |
| 16                       | \$469.12                         | \$461.25                         | \$455.91                         | \$435.37                     | \$420.76                       | \$409.71                        | \$401.00                        | \$351.71                          | \$345.74                          | \$311.16                         | \$459.00   | \$422.68   | \$345.76  |
| 17                       | \$483.32                         | \$475.21                         | \$469.71                         | \$448.55                     | \$433.50                       | \$422.11                        | \$413.13                        | \$362.36                          | \$356.21                          | \$320.58                         | \$472.89   | \$435.48   | \$356.23  |
| 18                       | \$498.62                         | \$490.24                         | \$484.57                         | \$462.74                     | \$447.21                       | \$435.46                        | \$426.20                        | \$373.82                          | \$367.48                          | \$330.72                         | \$487.85   | \$449.26   | \$367.50  |
| 19                       | \$513.91                         | \$505.28                         | \$499.43                         | \$476.93                     | \$460.93                       | \$448.82                        | \$439.27                        | \$385.28                          | \$378.75                          | \$340.86                         | \$502.81   | \$463.03   | \$378.77  |
| 20                       | \$529.75                         | \$520.85                         | \$514.82                         | \$491.63                     | \$475.13                       | \$462.65                        | \$452.81                        | \$397.16                          | \$390.42                          | \$351.37                         | \$518.31   | \$477.30   | \$390.44  |
| 21                       | \$546.13                         | \$536.96                         | \$530.74                         | \$506.83                     | \$489.83                       | \$476.96                        | \$466.82                        | \$409.44                          | \$402.49                          | \$362.23                         | \$534.34   | \$492.07   | \$402.52  |
| 22                       | \$546.13                         | \$536.96                         | \$530.74                         | \$506.83                     | \$489.83                       | \$476.96                        | \$466.82                        | \$409.44                          | \$402.49                          | \$362.23                         | \$534.34   | \$492.07   | \$402.52  |
| 23                       | \$546.13                         | \$536.96                         | \$530.74                         | \$506.83                     | \$489.83                       | \$476.96                        | \$466.82                        | \$409.44                          | \$402.49                          | \$362.23                         | \$534.34   | \$492.07   | \$402.52  |
| 24                       | \$546.13                         | \$536.96                         | \$530.74                         | \$506.83                     | \$489.83                       | \$476.96                        | \$466.82                        | \$409.44                          | \$402.49                          | \$362.23                         | \$534.34   | \$492.07   | \$402.52  |
| 25                       | \$548.31                         | \$539.11                         | \$532.86                         | \$508.86                     | \$491.79                       | \$478.87                        | \$468.68                        | \$411.08                          | \$404.10                          | \$363.68                         | \$536.48   | \$494.03   | \$404.13  |
| 26                       | \$559.24                         | \$549.85                         | \$543.48                         | \$519.00                     | \$501.58                       | \$488.41                        | \$478.02                        | \$419.27                          | \$412.15                          | \$370.93                         | \$547.16   | \$503.88   | \$412.18  |
| 27                       | \$572.34                         | \$562.73                         | \$556.22                         | \$531.16                     | \$513.34                       | \$499.85                        | \$489.22                        | \$429.10                          | \$421.81                          | \$379.62                         | \$559.99   | \$515.69   | \$421.84  |
| 28                       | \$593.64                         | \$583.67                         | \$576.91                         | \$550.93                     | \$532.44                       | \$518.45                        | \$507.43                        | \$445.06                          | \$437.51                          | \$393.75                         | \$580.83   | \$534.88   | \$437.54  |
| 29                       | \$611.12                         | \$600.86                         | \$593.90                         | \$567.15                     | \$548.12                       | \$533.72                        | \$522.37                        | \$458.17                          | \$450.39                          | \$405.34                         | \$597.93   | \$550.62   | \$450.42  |
| 30                       | \$619.86                         | \$609.45                         | \$602.39                         | \$575.26                     | \$555.96                       | \$541.35                        | \$529.84                        | \$464.72                          | \$456.83                          | \$411.14                         | \$606.47   | \$558.50   | \$456.86  |
| 31                       | \$632.96                         | \$622.34                         | \$615.13                         | \$587.42                     | \$567.71                       | \$552.79                        | \$541.04                        | \$474.54                          | \$466.49                          | \$419.83                         | \$619.30   | \$570.30   | \$466.52  |
| 32                       | \$646.07                         | \$635.22                         | \$627.87                         | \$599.59                     | \$579.47                       | \$564.24                        | \$552.24                        | \$484.37                          | \$476.15                          | \$428.52                         | \$632.12   | \$582.11   | \$476.18  |
| 33                       | \$654.26                         | \$643.28                         | \$635.83                         | \$607.19                     | \$586.81                       | \$571.40                        | \$559.25                        | \$490.51                          | \$482.19                          | \$433.96                         | \$640.14   | \$589.50   | \$482.21  |
| 34                       | \$663.00                         | \$651.87                         | \$644.32                         | \$615.30                     | \$594.65                       | \$579.03                        | \$566.72                        | \$497.06                          | \$488.63                          | \$439.75                         | \$648.69   | \$597.37   | \$488.66  |
| 35                       | \$667.37                         | \$656.16                         | \$648.56                         | \$619.35                     | \$598.57                       | \$582.84                        | \$570.45                        | \$500.34                          | \$491.85                          | \$442.65                         | \$652.96   | \$601.30   | \$491.88  |
| 36                       | \$671.74                         | \$660.46                         | \$652.81                         | \$623.41                     | \$602.49                       | \$586.66                        | \$574.18                        | \$503.61                          | \$495.07                          | \$445.55                         | \$657.24   | \$605.24   | \$495.10  |
| 37                       | \$676.11                         | \$664.76                         | \$657.06                         | \$627.46                     | \$606.41                       | \$590.47                        | \$577.92                        | \$506.89                          | \$498.29                          | \$448.45                         | \$661.51   | \$609.18   | \$498.32  |
| 38                       | \$680.48                         | \$669.05                         | \$661.30                         | \$631.52                     | \$610.33                       | \$594.29                        | \$581.65                        | \$510.16                          | \$501.51                          | \$451.34                         | \$665.79   | \$613.11   | \$501.54  |
| 39                       | \$689.22                         | \$677.64                         | \$669.79                         | \$639.63                     | \$618.16                       | \$601.92                        | \$589.12                        | \$516.72                          | \$507.95                          | \$457.14                         | \$674.34   | \$620.99   | \$507.98  |
| 40                       | \$697.95                         | \$686.23                         | \$678.29                         | \$647.74                     | \$626.00                       | \$609.55                        | \$596.59                        | \$523.27                          | \$514.39                          | \$462.94                         | \$682.89   | \$628.86   | \$514.42  |
| 41                       | \$711.06                         | \$699.12                         | \$691.02                         | \$659.90                     | \$637.76                       | \$621.00                        | \$607.80                        | \$533.09                          | \$524.05                          | \$471.63                         | \$695.71   | \$640.67   | \$524.08  |
| 42                       | \$723.62                         | \$711.47                         | \$703.23                         | \$671.56                     | \$649.02                       | \$631.97                        | \$618.53                        | \$542.51                          | \$533.30                          | \$479.96                         | \$708.00   | \$651.99   | \$533.33  |
| 43                       | \$741.10                         | \$728.65                         | \$720.21                         | \$687.78                     | \$664.70                       | \$647.23                        | \$633.47                        | \$555.61                          | \$546.18                          | \$491.55                         | \$725.10   | \$667.73   | \$546.21  |
| 44                       | \$762.94                         | \$750.13                         | \$741.44                         | \$708.05                     | \$684.29                       | \$666.31                        | \$652.14                        | \$571.99                          | \$562.28                          | \$506.04                         | \$746.47   | \$687.42   | \$562.32  |
| 45                       | \$788.61                         | \$775.37                         | \$766.39                         | \$731.87                     | \$707.31                       | \$688.73                        | \$674.08                        | \$591.23                          | \$581.20                          | \$523.07                         | \$771.59   | \$710.54   | \$581.23  |
| 46                       | \$819.19                         | \$805.44                         | \$796.11                         | \$760.25                     | \$734.74                       | \$715.44                        | \$700.22                        | \$614.16                          | \$603.74                          | \$543.35                         | \$801.51   | \$738.10   | \$603.77  |
| 47                       | \$853.60                         | \$839.27                         | \$829.55                         | \$792.18                     | \$765.60                       | \$745.49                        | \$729.63                        | \$639.96                          | \$629.10                          | \$566.17                         | \$835.17   | \$769.10   | \$629.13  |
| 48                       | \$892.92                         | \$877.93                         | \$867.76                         | \$828.68                     | \$800.87                       | \$779.83                        | \$763.25                        | \$669.44                          | \$658.08                          | \$592.25                         | \$873.64   | \$804.53   | \$658.11  |
| 49                       | \$931.70                         | \$916.05                         | \$905.44                         | \$864.66                     | \$835.65                       | \$813.69                        | \$796.39                        | \$698.51                          | \$686.65                          | \$617.97                         | \$911.58   | \$839.46   | \$686.69  |
| 50                       | \$975.39                         | \$959.01                         | \$947.90                         | \$905.21                     | \$874.83                       | \$851.85                        | \$833.73                        | \$731.26                          | \$718.85                          | \$646.95                         | \$954.33   | \$878.83   | \$718.89  |
| 51                       | \$1,018.53                       | \$1,001.43                       | \$989.83                         | \$945.25                     | \$913.53                       | \$889.53                        | \$870.61                        | \$763.61                          | \$750.65                          | \$675.57                         | \$996.54   | \$917.70   | \$750.69  |
| 52                       | \$1,066.04                       | \$1,048.14                       | \$1,036.01                       | \$989.34                     | \$956.15                       | \$931.02                        | \$911.23                        | \$799.23                          | \$785.67                          | \$707.08                         | \$1,043.03   | \$960.51   | \$785.71  |
| 53                       | \$1,114.10                       | \$1,095.40                       | \$1,082.71                       | \$1,033.94                   | \$999.25                       | \$973.00                        | \$952.31                        | \$835.26                          | \$821.09                          | \$738.96                         | \$1,090.05   | \$1,003.81   | \$821.13  |
| 54                       | \$1,165.99                       | \$1,146.41                       | \$1,133.13                       | \$1,082.09                   | \$1,045.78                     | \$1,018.31                      | \$996.65                        | \$874.16                          | \$859.32                          | \$773.37                         | \$1,140.81   | \$1,050.56   | \$859.37  |
| 55                       | \$1,217.87                       | \$1,197.42                       | \$1,183.55                       | \$1,130.24                   | \$1,092.32                     | \$1,063.62                      | \$1,041.00                      | \$913.06                          | \$897.56                          | \$807.78                         | \$1,191.58   | \$1,097.31   | \$897.61  |
| 56                       | \$1,274.12                       | \$1,252.72                       | \$1,238.22                       | \$1,182.45                   | \$1,142.77                     | \$1,112.74                      | \$1,089.08                      | \$955.23                          | \$939.02                          | \$845.09                         | \$1,246.61   | \$1,147.99   | \$939.07  |
| 57                       | \$1,330.92                       | \$1,308.57                       | \$1,293.41                       | \$1,235.16                   | \$1,193.71                     | \$1,162.35                      | \$1,137.63                      | \$997.81                          | \$980.88                          | \$882.76                         | \$1,302.18   | \$1,199.17   | \$980.93  |
| 58                       | \$1,391.54                       | \$1,368.17                       | \$1,352.33                       | \$1,291.42                   | \$1,248.08                     | \$1,215.29                      | \$1,189.45                      | \$1,043.26                        | \$1,025.55                        | \$922.97                         | \$1,361.50   | \$1,253.78   | \$1,025.61  |
| 59                       | \$1,421.57                       | \$1,397.70                       | \$1,381.52                       | \$1,319.29                   | \$1,275.02                     | \$1,241.52                      | \$1,215.12                      | \$1,065.78                        | \$1,047.69                        | \$942.90                         | \$1,390.88   | \$1,280.85   | \$1,047.75  |
| 60                       | \$1,482.19                       | \$1,457.31                       | \$1,440.43                       | \$1,375.55                   | \$1,329.39                     | \$1,294.47                      | \$1,266.94                      | \$1,111.23                        | \$1,092.37                        | \$983.10                         | \$1,450.20   | \$1,335.47   | \$1,092.43  |
| 61                       | \$1,534.62                       | \$1,508.85                       | \$1,491.38                       | \$1,424.21                   | \$1,376.42                     | \$1,340.25                      | \$1,311.75                      | \$1,150.53                        | \$1,131.01                        | \$1,017.88                       | \$1,501.49   | \$1,382.71   | \$1,131.07  |
| 62                       | \$1,569.03                       | \$1,542.68                       | \$1,524.82                       | \$1,456.14                   | \$1,407.28                     | \$1,370.30                      | \$1,341.16                      | \$1,176.33                        | \$1,156.36                        | \$1,040.70                       | \$1,535.16   | \$1,413.71   | \$1,156.43  |
| 63                       | \$1,612.17                       | \$1,585.10                       | \$1,566.75                       | \$1,496.18                   | \$1,445.97                     | \$1,407.98                      | \$1,378.04                      | \$1,208.67                        | \$1,188.16                        | \$1,069.32                       | \$1,577.37   | \$1,452.58   | \$1,188.23  |
| 64+                      | \$1,638.39                       | \$1,610.88                       | \$1,592.22                       | \$1,520.50                   | \$1,469.49                     | \$1,430.88                      | \$1,400.45                      | \$1,228.33                        | \$1,207.48                        | \$1,086.70                       | \$1,603.02   | \$1,476.20   | \$1,207.55  |

Pending regulatory approval.

## Rating Region 11

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$375.96                         | \$371.74                      | \$368.87                       | \$361.12                         | \$320.73                   | \$318.76                     | \$315.35                     | \$309.86                      | \$324.09                                   | \$274.51                        |
| 15      | \$409.37                         | \$404.78                      | \$401.66                       | \$393.22                         | \$349.24                   | \$347.10                     | \$343.38                     | \$337.40                      | \$352.90                                   | \$298.91                        |
| 16      | \$422.15                         | \$417.41                      | \$414.20                       | \$405.49                         | \$360.14                   | \$357.93                     | \$354.10                     | \$347.94                      | \$363.92                                   | \$308.24                        |
| 17      | \$434.93                         | \$430.05                      | \$426.73                       | \$417.77                         | \$371.04                   | \$368.76                     | \$364.82                     | \$358.47                      | \$374.93                                   | \$317.57                        |
| 18      | \$448.69                         | \$443.65                      | \$440.24                       | \$430.98                         | \$382.78                   | \$380.43                     | \$376.36                     | \$369.81                      | \$386.79                                   | \$327.61                        |
| 19      | \$462.45                         | \$457.26                      | \$453.74                       | \$444.20                         | \$394.52                   | \$392.10                     | \$387.90                     | \$381.15                      | \$398.66                                   | \$337.66                        |
| 20      | \$476.70                         | \$471.35                      | \$467.72                       | \$457.89                         | \$406.67                   | \$404.18                     | \$399.86                     | \$392.90                      | \$410.94                                   | \$348.07                        |
| 21      | \$491.45                         | \$485.93                      | \$482.19                       | \$472.05                         | \$419.25                   | \$416.68                     | \$412.22                     | \$405.05                      | \$423.65                                   | \$358.83                        |
| 22      | \$491.45                         | \$485.93                      | \$482.19                       | \$472.05                         | \$419.25                   | \$416.68                     | \$412.22                     | \$405.05                      | \$423.65                                   | \$358.83                        |
| 23      | \$491.45                         | \$485.93                      | \$482.19                       | \$472.05                         | \$419.25                   | \$416.68                     | \$412.22                     | \$405.05                      | \$423.65                                   | \$358.83                        |
| 24      | \$491.45                         | \$485.93                      | \$482.19                       | \$472.05                         | \$419.25                   | \$416.68                     | \$412.22                     | \$405.05                      | \$423.65                                   | \$358.83                        |
| 25      | \$493.41                         | \$487.87                      | \$484.11                       | \$473.94                         | \$420.93                   | \$418.35                     | \$413.87                     | \$406.67                      | \$425.35                                   | \$360.27                        |
| 26      | \$503.24                         | \$497.59                      | \$493.76                       | \$483.38                         | \$429.31                   | \$426.68                     | \$422.12                     | \$414.77                      | \$433.82                                   | \$367.44                        |
| 27      | \$515.03                         | \$509.26                      | \$505.33                       | \$494.71                         | \$439.37                   | \$436.68                     | \$432.01                     | \$424.49                      | \$443.99                                   | \$376.06                        |
| 28      | \$534.20                         | \$528.21                      | \$524.14                       | \$513.12                         | \$455.73                   | \$452.93                     | \$448.09                     | \$440.29                      | \$460.51                                   | \$390.05                        |
| 29      | \$549.93                         | \$543.76                      | \$539.57                       | \$528.23                         | \$469.14                   | \$466.27                     | \$461.28                     | \$453.25                      | \$474.07                                   | \$401.53                        |
| 30      | \$557.79                         | \$551.53                      | \$547.28                       | \$535.78                         | \$475.85                   | \$472.93                     | \$467.88                     | \$459.73                      | \$480.84                                   | \$407.27                        |
| 31      | \$569.58                         | \$563.19                      | \$558.85                       | \$547.11                         | \$485.91                   | \$482.93                     | \$477.77                     | \$469.45                      | \$491.01                                   | \$415.89                        |
| 32      | \$581.38                         | \$574.86                      | \$570.43                       | \$558.44                         | \$495.97                   | \$492.94                     | \$487.66                     | \$479.17                      | \$501.18                                   | \$424.50                        |
| 33      | \$588.75                         | \$582.14                      | \$577.66                       | \$565.52                         | \$502.26                   | \$499.19                     | \$493.85                     | \$485.25                      | \$507.53                                   | \$429.88                        |
| 34      | \$596.61                         | \$589.92                      | \$585.37                       | \$573.07                         | \$508.97                   | \$505.85                     | \$500.44                     | \$491.73                      | \$514.31                                   | \$435.62                        |
| 35      | \$600.55                         | \$593.81                      | \$589.23                       | \$576.85                         | \$512.32                   | \$509.19                     | \$503.74                     | \$494.97                      | \$517.70                                   | \$438.49                        |
| 36      | \$604.48                         | \$597.69                      | \$593.09                       | \$580.63                         | \$515.68                   | \$512.52                     | \$507.04                     | \$498.21                      | \$521.09                                   | \$441.36                        |
| 37      | \$608.41                         | \$601.58                      | \$596.95                       | \$584.40                         | \$519.03                   | \$515.85                     | \$510.33                     | \$501.45                      | \$524.48                                   | \$444.23                        |
| 38      | \$612.34                         | \$605.47                      | \$600.80                       | \$588.18                         | \$522.39                   | \$519.19                     | \$513.63                     | \$504.69                      | \$527.87                                   | \$447.10                        |
| 39      | \$620.20                         | \$613.24                      | \$608.52                       | \$595.73                         | \$529.09                   | \$525.85                     | \$520.23                     | \$511.17                      | \$534.65                                   | \$452.84                        |
| 40      | \$628.07                         | \$621.02                      | \$616.23                       | \$603.28                         | \$535.80                   | \$532.52                     | \$526.82                     | \$517.65                      | \$541.43                                   | \$458.59                        |
| 41      | \$639.86                         | \$632.68                      | \$627.81                       | \$614.61                         | \$545.86                   | \$542.52                     | \$536.72                     | \$527.37                      | \$551.59                                   | \$467.20                        |
| 42      | \$651.16                         | \$643.86                      | \$638.90                       | \$625.47                         | \$555.51                   | \$552.10                     | \$546.20                     | \$536.69                      | \$561.34                                   | \$475.45                        |
| 43      | \$666.89                         | \$659.41                      | \$654.33                       | \$640.58                         | \$568.92                   | \$565.44                     | \$559.39                     | \$549.65                      | \$574.89                                   | \$486.93                        |
| 44      | \$686.55                         | \$678.84                      | \$673.61                       | \$659.46                         | \$585.69                   | \$582.11                     | \$575.88                     | \$565.85                      | \$591.84                                   | \$501.29                        |
| 45      | \$709.65                         | \$701.68                      | \$696.28                       | \$681.64                         | \$605.40                   | \$601.69                     | \$595.25                     | \$584.89                      | \$611.75                                   | \$518.15                        |
| 46      | \$737.17                         | \$728.90                      | \$723.28                       | \$708.08                         | \$628.88                   | \$625.02                     | \$618.34                     | \$607.57                      | \$635.48                                   | \$538.25                        |
| 47      | \$768.13                         | \$759.51                      | \$753.66                       | \$737.82                         | \$655.29                   | \$651.27                     | \$644.31                     | \$633.09                      | \$662.17                                   | \$560.85                        |
| 48      | \$803.51                         | \$794.50                      | \$788.37                       | \$771.81                         | \$685.48                   | \$681.28                     | \$673.99                     | \$662.25                      | \$692.67                                   | \$586.69                        |
| 49      | \$838.41                         | \$829.00                      | \$822.61                       | \$805.32                         | \$715.24                   | \$710.86                     | \$703.26                     | \$691.01                      | \$722.75                                   | \$612.17                        |
| 50      | \$877.72                         | \$867.87                      | \$861.18                       | \$843.09                         | \$748.78                   | \$744.19                     | \$736.23                     | \$723.42                      | \$756.64                                   | \$640.87                        |
| 51      | \$916.55                         | \$906.26                      | \$899.28                       | \$880.38                         | \$781.90                   | \$777.11                     | \$768.80                     | \$755.41                      | \$790.11                                   | \$669.22                        |
| 52      | \$959.30                         | \$948.54                      | \$941.23                       | \$921.45                         | \$818.38                   | \$813.36                     | \$804.66                     | \$790.65                      | \$826.97                                   | \$700.44                        |
| 53      | \$1,002.55                       | \$991.30                      | \$983.66                       | \$962.99                         | \$855.27                   | \$850.03                     | \$840.94                     | \$826.30                      | \$864.25                                   | \$732.02                        |
| 54      | \$1,049.24                       | \$1,037.46                    | \$1,029.47                     | \$1,007.83                       | \$895.10                   | \$889.62                     | \$880.10                     | \$864.78                      | \$904.49                                   | \$766.10                        |
| 55      | \$1,095.92                       | \$1,083.62                    | \$1,075.27                     | \$1,052.68                       | \$934.93                   | \$929.20                     | \$919.26                     | \$903.26                      | \$944.74                                   | \$800.19                        |
| 56      | \$1,146.54                       | \$1,133.68                    | \$1,124.94                     | \$1,101.30                       | \$978.11                   | \$972.12                     | \$961.72                     | \$944.98                      | \$988.38                                   | \$837.15                        |
| 57      | \$1,197.65                       | \$1,184.21                    | \$1,175.09                     | \$1,150.39                       | \$1,021.71                 | \$1,015.46                   | \$1,004.59                   | \$987.10                      | \$1,032.44                                 | \$874.47                        |
| 58      | \$1,252.20                       | \$1,238.15                    | \$1,228.61                     | \$1,202.79                       | \$1,068.25                 | \$1,061.71                   | \$1,050.35                   | \$1,032.06                    | \$1,079.46                                 | \$914.30                        |
| 59      | \$1,279.23                       | \$1,264.88                    | \$1,255.13                     | \$1,228.75                       | \$1,091.31                 | \$1,084.62                   | \$1,073.02                   | \$1,054.34                    | \$1,102.76                                 | \$934.04                        |
| 60      | \$1,333.78                       | \$1,318.82                    | \$1,308.65                     | \$1,281.15                       | \$1,137.85                 | \$1,130.88                   | \$1,118.78                   | \$1,099.30                    | \$1,149.79                                 | \$973.87                        |
| 61      | \$1,380.96                       | \$1,365.46                    | \$1,354.94                     | \$1,326.47                       | \$1,178.09                 | \$1,170.88                   | \$1,158.35                   | \$1,138.18                    | \$1,190.46                                 | \$1,008.32                      |
| 62      | \$1,411.92                       | \$1,396.08                    | \$1,385.32                     | \$1,356.21                       | \$1,204.51                 | \$1,197.13                   | \$1,184.32                   | \$1,163.70                    | \$1,217.15                                 | \$1,030.92                      |
| 63      | \$1,450.75                       | \$1,434.47                    | \$1,423.41                     | \$1,393.50                       | \$1,237.63                 | \$1,230.05                   | \$1,216.89                   | \$1,195.70                    | \$1,250.62                                 | \$1,059.27                      |
| 64+     | \$1,474.34                       | \$1,457.79                    | \$1,446.56                     | \$1,416.16                       | \$1,257.75                 | \$1,250.05                   | \$1,236.67                   | \$1,215.14                    | \$1,270.95                                 | \$1,076.49                      |

Pending regulatory approval.

Effective October 2023

## Rating Region 11

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$272.59                           | \$268.41                           | \$241.75                           | \$251.45                           | \$242.29                           | \$237.53                           | \$233.07                           | \$249.84   |
| 15      | \$296.82                           | \$292.27                           | \$263.24                           | \$273.80                           | \$263.83                           | \$258.64                           | \$253.79                           | \$272.05   |
| 16      | \$306.08                           | \$301.39                           | \$271.46                           | \$282.35                           | \$272.06                           | \$266.72                           | \$261.71                           | \$280.54   |
| 17      | \$315.34                           | \$310.51                           | \$279.68                           | \$290.90                           | \$280.30                           | \$274.79                           | \$269.64                           | \$289.03   |
| 18      | \$325.32                           | \$320.34                           | \$288.52                           | \$300.10                           | \$289.16                           | \$283.48                           | \$278.17                           | \$298.18   |
| 19      | \$335.30                           | \$330.16                           | \$297.37                           | \$309.30                           | \$298.03                           | \$292.18                           | \$286.70                           | \$307.32   |
| 20      | \$345.63                           | \$340.34                           | \$306.54                           | \$318.84                           | \$307.22                           | \$301.18                           | \$295.53                           | \$316.79   |
| 21      | \$356.32                           | \$350.86                           | \$316.02                           | \$328.70                           | \$316.72                           | \$310.50                           | \$304.67                           | \$326.59   |
| 22      | \$356.32                           | \$350.86                           | \$316.02                           | \$328.70                           | \$316.72                           | \$310.50                           | \$304.67                           | \$326.59   |
| 23      | \$356.32                           | \$350.86                           | \$316.02                           | \$328.70                           | \$316.72                           | \$310.50                           | \$304.67                           | \$326.59   |
| 24      | \$356.32                           | \$350.86                           | \$316.02                           | \$328.70                           | \$316.72                           | \$310.50                           | \$304.67                           | \$326.59   |
| 25      | \$357.75                           | \$352.27                           | \$317.28                           | \$330.01                           | \$317.99                           | \$311.74                           | \$305.89                           | \$327.90   |
| 26      | \$364.87                           | \$359.28                           | \$323.60                           | \$336.58                           | \$324.32                           | \$317.95                           | \$311.99                           | \$334.43   |
| 27      | \$373.42                           | \$367.70                           | \$331.19                           | \$344.47                           | \$331.92                           | \$325.40                           | \$319.30                           | \$342.27   |
| 28      | \$387.32                           | \$381.39                           | \$343.51                           | \$357.29                           | \$344.27                           | \$337.51                           | \$331.18                           | \$355.00   |
| 29      | \$398.72                           | \$392.61                           | \$353.62                           | \$367.81                           | \$354.41                           | \$347.45                           | \$340.93                           | \$365.45   |
| 30      | \$404.42                           | \$398.23                           | \$358.68                           | \$373.07                           | \$359.48                           | \$352.41                           | \$345.80                           | \$370.68   |
| 31      | \$412.98                           | \$406.65                           | \$366.26                           | \$380.96                           | \$367.08                           | \$359.87                           | \$353.12                           | \$378.52   |
| 32      | \$421.53                           | \$415.07                           | \$373.85                           | \$388.85                           | \$374.68                           | \$367.32                           | \$360.43                           | \$386.36   |
| 33      | \$426.87                           | \$420.33                           | \$378.59                           | \$393.78                           | \$379.43                           | \$371.97                           | \$365.00                           | \$391.26   |
| 34      | \$432.57                           | \$425.95                           | \$383.65                           | \$399.04                           | \$384.50                           | \$376.94                           | \$369.87                           | \$396.48   |
| 35      | \$435.42                           | \$428.75                           | \$386.17                           | \$401.67                           | \$387.03                           | \$379.43                           | \$372.31                           | \$399.09   |
| 36      | \$438.27                           | \$431.56                           | \$388.70                           | \$404.30                           | \$389.56                           | \$381.91                           | \$374.75                           | \$401.71   |
| 37      | \$441.13                           | \$434.37                           | \$391.23                           | \$406.93                           | \$392.10                           | \$384.39                           | \$377.19                           | \$404.32   |
| 38      | \$443.98                           | \$437.17                           | \$393.76                           | \$409.56                           | \$394.63                           | \$386.88                           | \$379.62                           | \$406.93   |
| 39      | \$449.68                           | \$442.79                           | \$398.81                           | \$414.81                           | \$399.70                           | \$391.85                           | \$384.50                           | \$412.16   |
| 40      | \$455.38                           | \$448.40                           | \$403.87                           | \$420.07                           | \$404.77                           | \$396.81                           | \$389.37                           | \$417.38   |
| 41      | \$463.93                           | \$456.82                           | \$411.46                           | \$427.96                           | \$412.37                           | \$404.27                           | \$396.68                           | \$425.22   |
| 42      | \$472.13                           | \$464.89                           | \$418.72                           | \$435.52                           | \$419.65                           | \$411.41                           | \$403.69                           | \$432.73   |
| 43      | \$483.53                           | \$476.12                           | \$428.84                           | \$446.04                           | \$429.79                           | \$421.34                           | \$413.44                           | \$443.18   |
| 44      | \$497.78                           | \$490.15                           | \$441.48                           | \$459.19                           | \$442.46                           | \$433.76                           | \$425.63                           | \$456.25   |
| 45      | \$514.53                           | \$506.65                           | \$456.33                           | \$474.64                           | \$457.34                           | \$448.36                           | \$439.95                           | \$471.60   |
| 46      | \$534.48                           | \$526.29                           | \$474.03                           | \$493.04                           | \$475.08                           | \$465.74                           | \$457.01                           | \$489.89   |
| 47      | \$556.93                           | \$548.40                           | \$493.94                           | \$513.75                           | \$495.03                           | \$485.31                           | \$476.20                           | \$510.46   |
| 48      | \$582.58                           | \$573.66                           | \$516.69                           | \$537.42                           | \$517.84                           | \$507.66                           | \$498.14                           | \$533.98   |
| 49      | \$607.88                           | \$598.57                           | \$539.13                           | \$560.76                           | \$540.32                           | \$529.71                           | \$519.77                           | \$557.16   |
| 50      | \$636.39                           | \$626.64                           | \$564.41                           | \$587.05                           | \$565.66                           | \$554.55                           | \$544.15                           | \$583.29   |
| 51      | \$664.54                           | \$654.36                           | \$589.37                           | \$613.02                           | \$590.68                           | \$579.08                           | \$568.22                           | \$609.09   |
| 52      | \$695.54                           | \$684.88                           | \$616.87                           | \$641.61                           | \$618.23                           | \$606.09                           | \$594.72                           | \$637.50   |
| 53      | \$726.89                           | \$715.76                           | \$644.68                           | \$670.54                           | \$646.11                           | \$633.41                           | \$621.53                           | \$666.24   |
| 54      | \$760.75                           | \$749.09                           | \$674.70                           | \$701.77                           | \$676.19                           | \$662.91                           | \$650.48                           | \$697.27   |
| 55      | \$794.60                           | \$782.42                           | \$704.72                           | \$732.99                           | \$706.28                           | \$692.41                           | \$679.42                           | \$728.30   |
| 56      | \$831.30                           | \$818.56                           | \$737.27                           | \$766.85                           | \$738.90                           | \$724.39                           | \$710.80                           | \$761.94   |
| 57      | \$868.35                           | \$855.05                           | \$770.14                           | \$801.03                           | \$771.84                           | \$756.68                           | \$742.49                           | \$795.90   |
| 58      | \$907.91                           | \$894.00                           | \$805.21                           | \$837.52                           | \$807.00                           | \$791.15                           | \$776.31                           | \$832.15   |
| 59      | \$927.50                           | \$913.29                           | \$822.59                           | \$855.60                           | \$824.42                           | \$808.22                           | \$793.06                           | \$850.11   |
| 60      | \$967.06                           | \$952.24                           | \$857.67                           | \$892.08                           | \$859.57                           | \$842.69                           | \$826.88                           | \$886.37   |
| 61      | \$1,001.26                         | \$985.92                           | \$888.01                           | \$923.64                           | \$889.98                           | \$872.50                           | \$856.13                           | \$917.72   |
| 62      | \$1,023.71                         | \$1,008.03                         | \$907.92                           | \$944.34                           | \$909.93                           | \$892.06                           | \$875.33                           | \$938.29   |
| 63      | \$1,051.86                         | \$1,035.75                         | \$932.88                           | \$970.31                           | \$934.95                           | \$916.59                           | \$899.40                           | \$964.09   |
| 64+     | \$1,068.96                         | \$1,052.59                         | \$948.05                           | \$986.09                           | \$950.16                           | \$931.49                           | \$914.02                           | \$979.77   |

Pending regulatory approval.

## Rating Region 11

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$317.80  | \$273.41                                    | \$261.74  | \$245.31                                    | \$243.76                                |
| 15      | \$346.05  | \$297.72                                    | \$285.01  | \$267.12                                    | \$265.42                                |
| 16      | \$356.85  | \$307.01                                    | \$293.90  | \$275.46                                    | \$273.71                                |
| 17      | \$367.65  | \$316.30                                    | \$302.80  | \$283.79                                    | \$281.99                                |
| 18      | \$379.28  | \$326.31                                    | \$312.38  | \$292.77                                    | \$290.91                                |
| 19      | \$390.92  | \$336.32                                    | \$321.96  | \$301.75                                    | \$299.84                                |
| 20      | \$402.96  | \$346.68                                    | \$331.88  | \$311.05                                    | \$309.08                                |
| 21      | \$415.43  | \$357.40                                    | \$342.14  | \$320.67                                    | \$318.63                                |
| 22      | \$415.43  | \$357.40                                    | \$342.14  | \$320.67                                    | \$318.63                                |
| 23      | \$415.43  | \$357.40                                    | \$342.14  | \$320.67                                    | \$318.63                                |
| 24      | \$415.43  | \$357.40                                    | \$342.14  | \$320.67                                    | \$318.63                                |
| 25      | \$417.09  | \$358.83                                    | \$343.51  | \$321.95                                    | \$319.91                                |
| 26      | \$425.40  | \$365.98                                    | \$350.36  | \$328.37                                    | \$326.28                                |
| 27      | \$435.37  | \$374.56                                    | \$358.57  | \$336.06                                    | \$333.93                                |
| 28      | \$451.57  | \$388.50                                    | \$371.91  | \$348.57                                    | \$346.36                                |
| 29      | \$464.86  | \$399.93                                    | \$382.86  | \$358.83                                    | \$356.55                                |
| 30      | \$471.51  | \$405.65                                    | \$388.33  | \$363.96                                    | \$361.65                                |
| 31      | \$481.48  | \$414.23                                    | \$396.55  | \$371.66                                    | \$369.30                                |
| 32      | \$491.45  | \$422.81                                    | \$404.76  | \$379.35                                    | \$376.94                                |
| 33      | \$497.68  | \$428.17                                    | \$409.89  | \$384.16                                    | \$381.72                                |
| 34      | \$504.33  | \$433.89                                    | \$415.36  | \$389.30                                    | \$386.82                                |
| 35      | \$507.65  | \$436.75                                    | \$418.10  | \$391.86                                    | \$389.37                                |
| 36      | \$510.97  | \$439.61                                    | \$420.84  | \$394.43                                    | \$391.92                                |
| 37      | \$514.30  | \$442.46                                    | \$423.58  | \$396.99                                    | \$394.47                                |
| 38      | \$517.62  | \$445.32                                    | \$426.31  | \$399.56                                    | \$397.02                                |
| 39      | \$524.27  | \$451.04                                    | \$431.79  | \$404.69                                    | \$402.12                                |
| 40      | \$530.91  | \$456.76                                    | \$437.26  | \$409.82                                    | \$407.22                                |
| 41      | \$540.88  | \$465.34                                    | \$445.47  | \$417.51                                    | \$414.86                                |
| 42      | \$550.44  | \$473.56                                    | \$453.34  | \$424.89                                    | \$422.19                                |
| 43      | \$563.73  | \$485.00                                    | \$464.29  | \$435.15                                    | \$432.39                                |
| 44      | \$580.35  | \$499.29                                    | \$477.98  | \$447.98                                    | \$445.13                                |
| 45      | \$599.88  | \$516.09                                    | \$494.06  | \$463.05                                    | \$460.11                                |
| 46      | \$623.14  | \$536.10                                    | \$513.22  | \$481.01                                    | \$477.95                                |
| 47      | \$649.31  | \$558.62                                    | \$534.77  | \$501.21                                    | \$498.03                                |
| 48      | \$679.22  | \$584.35                                    | \$559.41  | \$524.30                                    | \$520.97                                |
| 49      | \$708.72  | \$609.73                                    | \$583.70  | \$547.07                                    | \$543.59                                |
| 50      | \$741.95  | \$638.32                                    | \$611.07  | \$572.72                                    | \$569.08                                |
| 51      | \$774.77  | \$666.56                                    | \$638.10  | \$598.05                                    | \$594.25                                |
| 52      | \$810.91  | \$697.65                                    | \$667.87  | \$625.95                                    | \$621.98                                |
| 53      | \$847.47  | \$729.10                                    | \$697.98  | \$654.17                                    | \$650.01                                |
| 54      | \$886.93  | \$763.05                                    | \$730.48  | \$684.63                                    | \$680.29                                |
| 55      | \$926.40  | \$797.01                                    | \$762.98  | \$715.10                                    | \$710.56                                |
| 56      | \$969.19  | \$833.82                                    | \$798.22  | \$748.13                                    | \$743.37                                |
| 57      | \$1,012.39  | \$870.99                                    | \$833.81  | \$781.48                                    | \$776.51                                |
| 58      | \$1,058.51  | \$910.66                                    | \$871.78  | \$817.07                                    | \$811.88                                |
| 59      | \$1,081.35  | \$930.32                                    | \$890.60  | \$834.71                                    | \$829.41                                |
| 60      | \$1,127.47  | \$969.99                                    | \$928.58  | \$870.30                                    | \$864.77                                |
| 61      | \$1,167.35  | \$1,004.30                                  | \$961.43  | \$901.09                                    | \$895.36                                |
| 62      | \$1,193.52  | \$1,026.82                                  | \$982.98  | \$921.29                                    | \$915.44                                |
| 63      | \$1,226.34  | \$1,055.05                                  | \$1,010.01  | \$946.62                                    | \$940.61                                |
| 64+     | \$1,246.28  | \$1,072.21                                  | \$1,026.43  | \$962.01                                    | \$955.90                                |

Pending regulatory approval.

Effective October 2023

## Rating Region 11

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$398.69                          | \$393.99                       | \$391.35                        | \$383.04                          | \$339.82                    | \$337.68                      | \$334.08                      |
| 15      | \$434.13                          | \$429.01                       | \$426.14                        | \$417.09                          | \$370.02                    | \$367.69                      | \$363.78                      |
| 16      | \$447.68                          | \$442.40                       | \$439.44                        | \$430.11                          | \$381.57                    | \$379.17                      | \$375.13                      |
| 17      | \$461.23                          | \$455.79                       | \$452.74                        | \$443.12                          | \$393.12                    | \$390.65                      | \$386.49                      |
| 18      | \$475.82                          | \$470.21                       | \$467.06                        | \$457.14                          | \$405.56                    | \$403.01                      | \$398.72                      |
| 19      | \$490.42                          | \$484.63                       | \$481.39                        | \$471.16                          | \$418.00                    | \$415.36                      | \$410.95                      |
| 20      | \$505.53                          | \$499.56                       | \$496.22                        | \$485.68                          | \$430.88                    | \$428.17                      | \$423.61                      |
| 21      | \$521.17                          | \$515.01                       | \$511.57                        | \$500.71                          | \$444.20                    | \$441.41                      | \$436.71                      |
| 22      | \$521.17                          | \$515.01                       | \$511.57                        | \$500.71                          | \$444.20                    | \$441.41                      | \$436.71                      |
| 23      | \$521.17                          | \$515.01                       | \$511.57                        | \$500.71                          | \$444.20                    | \$441.41                      | \$436.71                      |
| 24      | \$521.17                          | \$515.01                       | \$511.57                        | \$500.71                          | \$444.20                    | \$441.41                      | \$436.71                      |
| 25      | \$523.25                          | \$517.07                       | \$513.62                        | \$502.71                          | \$445.98                    | \$443.17                      | \$438.46                      |
| 26      | \$533.67                          | \$527.38                       | \$523.85                        | \$512.72                          | \$454.87                    | \$452.00                      | \$447.19                      |
| 27      | \$546.18                          | \$539.74                       | \$536.12                        | \$524.74                          | \$465.53                    | \$462.60                      | \$457.67                      |
| 28      | \$566.51                          | \$559.82                       | \$556.08                        | \$544.27                          | \$482.85                    | \$479.81                      | \$474.71                      |
| 29      | \$583.19                          | \$576.30                       | \$572.45                        | \$560.29                          | \$497.07                    | \$493.94                      | \$488.68                      |
| 30      | \$591.52                          | \$584.54                       | \$580.63                        | \$568.30                          | \$504.17                    | \$501.00                      | \$495.67                      |
| 31      | \$604.03                          | \$596.90                       | \$592.91                        | \$580.32                          | \$514.83                    | \$511.59                      | \$506.15                      |
| 32      | \$616.54                          | \$609.26                       | \$605.19                        | \$592.34                          | \$525.49                    | \$522.19                      | \$516.63                      |
| 33      | \$624.36                          | \$616.99                       | \$612.86                        | \$599.85                          | \$532.16                    | \$528.81                      | \$523.18                      |
| 34      | \$632.70                          | \$625.23                       | \$621.05                        | \$607.86                          | \$539.26                    | \$535.87                      | \$530.17                      |
| 35      | \$636.87                          | \$629.35                       | \$625.14                        | \$611.86                          | \$542.82                    | \$539.40                      | \$533.66                      |
| 36      | \$641.03                          | \$633.47                       | \$629.23                        | \$615.87                          | \$546.37                    | \$542.93                      | \$537.15                      |
| 37      | \$645.20                          | \$637.59                       | \$633.32                        | \$619.87                          | \$549.93                    | \$546.46                      | \$540.65                      |
| 38      | \$649.37                          | \$641.71                       | \$637.42                        | \$623.88                          | \$553.48                    | \$549.99                      | \$544.14                      |
| 39      | \$657.71                          | \$649.95                       | \$645.60                        | \$631.89                          | \$560.59                    | \$557.06                      | \$551.13                      |
| 40      | \$666.05                          | \$658.19                       | \$653.79                        | \$639.90                          | \$567.69                    | \$564.12                      | \$558.12                      |
| 41      | \$678.56                          | \$670.55                       | \$666.06                        | \$651.92                          | \$578.35                    | \$574.71                      | \$568.60                      |
| 42      | \$690.55                          | \$682.39                       | \$677.83                        | \$663.44                          | \$588.57                    | \$584.87                      | \$578.64                      |
| 43      | \$707.22                          | \$698.88                       | \$694.20                        | \$679.46                          | \$602.79                    | \$598.99                      | \$592.62                      |
| 44      | \$728.07                          | \$719.48                       | \$714.66                        | \$699.49                          | \$620.55                    | \$616.65                      | \$610.09                      |
| 45      | \$752.56                          | \$743.68                       | \$738.71                        | \$723.02                          | \$641.43                    | \$637.39                      | \$630.61                      |
| 46      | \$781.75                          | \$772.52                       | \$767.35                        | \$751.06                          | \$666.31                    | \$662.11                      | \$655.07                      |
| 47      | \$814.58                          | \$804.97                       | \$799.58                        | \$782.60                          | \$694.29                    | \$689.92                      | \$682.58                      |
| 48      | \$852.11                          | \$842.05                       | \$836.42                        | \$818.65                          | \$726.27                    | \$721.70                      | \$714.02                      |
| 49      | \$889.11                          | \$878.62                       | \$872.74                        | \$854.20                          | \$757.81                    | \$753.04                      | \$745.03                      |
| 50      | \$930.80                          | \$919.82                       | \$913.66                        | \$894.26                          | \$793.35                    | \$788.35                      | \$779.97                      |
| 51      | \$971.98                          | \$960.50                       | \$954.08                        | \$933.82                          | \$828.44                    | \$823.23                      | \$814.47                      |
| 52      | \$1,017.32                        | \$1,005.31                     | \$998.58                        | \$977.38                          | \$867.09                    | \$861.63                      | \$852.46                      |
| 53      | \$1,063.18                        | \$1,050.63                     | \$1,043.60                      | \$1,021.44                        | \$906.18                    | \$900.47                      | \$890.89                      |
| 54      | \$1,112.69                        | \$1,099.56                     | \$1,092.20                      | \$1,069.01                        | \$948.38                    | \$942.41                      | \$932.38                      |
| 55      | \$1,162.20                        | \$1,148.48                     | \$1,140.80                      | \$1,116.57                        | \$990.58                    | \$984.34                      | \$973.87                      |
| 56      | \$1,215.88                        | \$1,201.53                     | \$1,193.49                      | \$1,168.15                        | \$1,036.33                  | \$1,029.80                    | \$1,018.85                    |
| 57      | \$1,270.08                        | \$1,255.09                     | \$1,246.69                      | \$1,220.22                        | \$1,082.53                  | \$1,075.71                    | \$1,064.27                    |
| 58      | \$1,327.93                        | \$1,312.26                     | \$1,303.48                      | \$1,275.80                        | \$1,131.83                  | \$1,124.71                    | \$1,112.74                    |
| 59      | \$1,356.60                        | \$1,340.58                     | \$1,331.62                      | \$1,303.34                        | \$1,156.27                  | \$1,148.98                    | \$1,136.76                    |
| 60      | \$1,414.45                        | \$1,397.75                     | \$1,388.40                      | \$1,358.92                        | \$1,205.57                  | \$1,197.98                    | \$1,185.23                    |
| 61      | \$1,464.48                        | \$1,447.19                     | \$1,437.51                      | \$1,406.98                        | \$1,248.22                  | \$1,240.36                    | \$1,227.16                    |
| 62      | \$1,497.31                        | \$1,479.64                     | \$1,469.74                      | \$1,438.53                        | \$1,276.20                  | \$1,268.16                    | \$1,254.67                    |
| 63      | \$1,538.48                        | \$1,520.32                     | \$1,510.15                      | \$1,478.08                        | \$1,311.29                  | \$1,303.04                    | \$1,289.17                    |
| 64+     | \$1,563.50                        | \$1,545.04                     | \$1,534.71                      | \$1,502.12                        | \$1,332.61                  | \$1,324.22                    | \$1,310.13                    |

Pending regulatory approval.



## Rating Region 11

### Off-Exchange 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 | \$328.20                       | \$290.33                         | \$288.30                         | \$283.80                         | \$254.90                         | \$265.67                         | \$255.89                         | \$250.48                         | \$245.63                         |
| 15      | \$357.38                       | \$316.14                         | \$313.92                         | \$309.02                         | \$277.56                         | \$289.28                         | \$278.64                         | \$272.74                         | \$267.47                         |
| 16      | \$368.53                       | \$326.01                         | \$323.72                         | \$318.67                         | \$286.22                         | \$298.31                         | \$287.33                         | \$281.26                         | \$275.81                         |
| 17      | \$379.69                       | \$335.87                         | \$333.52                         | \$328.31                         | \$294.88                         | \$307.34                         | \$296.03                         | \$289.77                         | \$284.16                         |
| 18      | \$391.70                       | \$346.50                         | \$344.07                         | \$338.70                         | \$304.21                         | \$317.06                         | \$305.39                         | \$298.94                         | \$293.15                         |
| 19      | \$403.71                       | \$357.13                         | \$354.62                         | \$349.09                         | \$313.54                         | \$326.79                         | \$314.76                         | \$308.11                         | \$302.14                         |
| 20      | \$416.16                       | \$368.13                         | \$365.55                         | \$359.85                         | \$323.21                         | \$336.86                         | \$324.46                         | \$317.60                         | \$311.45                         |
| 21      | \$429.03                       | \$379.52                         | \$376.86                         | \$370.98                         | \$333.20                         | \$347.28                         | \$334.50                         | \$327.42                         | \$321.09                         |
| 22      | \$429.03                       | \$379.52                         | \$376.86                         | \$370.98                         | \$333.20                         | \$347.28                         | \$334.50                         | \$327.42                         | \$321.09                         |
| 23      | \$429.03                       | \$379.52                         | \$376.86                         | \$370.98                         | \$333.20                         | \$347.28                         | \$334.50                         | \$327.42                         | \$321.09                         |
| 24      | \$429.03                       | \$379.52                         | \$376.86                         | \$370.98                         | \$333.20                         | \$347.28                         | \$334.50                         | \$327.42                         | \$321.09                         |
| 25      | \$430.74                       | \$381.04                         | \$378.37                         | \$372.46                         | \$334.53                         | \$348.67                         | \$335.83                         | \$328.73                         | \$322.37                         |
| 26      | \$439.32                       | \$388.63                         | \$385.90                         | \$379.88                         | \$341.20                         | \$355.61                         | \$342.52                         | \$335.28                         | \$328.79                         |
| 27      | \$449.62                       | \$397.74                         | \$394.95                         | \$388.78                         | \$349.20                         | \$363.95                         | \$350.55                         | \$343.14                         | \$336.50                         |
| 28      | \$466.35                       | \$412.54                         | \$409.65                         | \$403.25                         | \$362.19                         | \$377.49                         | \$363.60                         | \$355.91                         | \$349.02                         |
| 29      | \$480.08                       | \$424.68                         | \$421.71                         | \$415.12                         | \$372.85                         | \$388.60                         | \$374.30                         | \$366.39                         | \$359.30                         |
| 30      | \$486.94                       | \$430.75                         | \$427.74                         | \$421.06                         | \$378.18                         | \$394.16                         | \$379.65                         | \$371.63                         | \$364.43                         |
| 31      | \$497.24                       | \$439.86                         | \$436.78                         | \$429.96                         | \$386.18                         | \$402.49                         | \$387.68                         | \$379.49                         | \$372.14                         |
| 32      | \$507.54                       | \$448.97                         | \$445.82                         | \$438.87                         | \$394.18                         | \$410.83                         | \$395.71                         | \$387.34                         | \$379.85                         |
| 33      | \$513.97                       | \$454.66                         | \$451.48                         | \$444.43                         | \$399.18                         | \$416.04                         | \$400.73                         | \$392.25                         | \$384.66                         |
| 34      | \$520.84                       | \$460.74                         | \$457.51                         | \$450.37                         | \$404.51                         | \$421.60                         | \$406.08                         | \$397.49                         | \$389.80                         |
| 35      | \$524.27                       | \$463.77                         | \$460.52                         | \$453.33                         | \$407.17                         | \$424.37                         | \$408.75                         | \$400.11                         | \$392.37                         |
| 36      | \$527.70                       | \$466.81                         | \$463.54                         | \$456.30                         | \$409.84                         | \$427.15                         | \$411.43                         | \$402.73                         | \$394.94                         |
| 37      | \$531.13                       | \$469.84                         | \$466.55                         | \$459.27                         | \$412.50                         | \$429.93                         | \$414.11                         | \$405.35                         | \$397.51                         |
| 38      | \$534.57                       | \$472.88                         | \$469.57                         | \$462.24                         | \$415.17                         | \$432.71                         | \$416.78                         | \$407.97                         | \$400.07                         |
| 39      | \$541.43                       | \$478.95                         | \$475.60                         | \$468.17                         | \$420.50                         | \$438.26                         | \$422.13                         | \$413.21                         | \$405.21                         |
| 40      | \$548.29                       | \$485.03                         | \$481.63                         | \$474.11                         | \$425.83                         | \$443.82                         | \$427.49                         | \$418.45                         | \$410.35                         |
| 41      | \$558.59                       | \$494.13                         | \$490.67                         | \$483.01                         | \$433.83                         | \$452.16                         | \$435.51                         | \$426.31                         | \$418.06                         |
| 42      | \$568.46                       | \$502.86                         | \$499.34                         | \$491.54                         | \$441.49                         | \$460.14                         | \$443.21                         | \$433.84                         | \$425.44                         |
| 43      | \$582.19                       | \$515.01                         | \$511.40                         | \$503.42                         | \$452.15                         | \$471.26                         | \$453.91                         | \$444.32                         | \$435.72                         |
| 44      | \$599.35                       | \$530.19                         | \$526.47                         | \$518.25                         | \$465.48                         | \$485.15                         | \$467.29                         | \$457.41                         | \$448.56                         |
| 45      | \$619.51                       | \$548.03                         | \$544.18                         | \$535.69                         | \$481.14                         | \$501.47                         | \$483.01                         | \$472.80                         | \$463.65                         |
| 46      | \$643.54                       | \$569.28                         | \$565.29                         | \$556.47                         | \$499.80                         | \$520.92                         | \$501.74                         | \$491.14                         | \$481.63                         |
| 47      | \$670.57                       | \$593.19                         | \$589.03                         | \$579.84                         | \$520.79                         | \$542.80                         | \$522.82                         | \$511.76                         | \$501.86                         |
| 48      | \$701.46                       | \$620.51                         | \$616.16                         | \$606.55                         | \$544.78                         | \$567.80                         | \$546.90                         | \$535.34                         | \$524.98                         |
| 49      | \$731.92                       | \$647.46                         | \$642.92                         | \$632.89                         | \$568.44                         | \$592.46                         | \$570.65                         | \$558.59                         | \$547.77                         |
| 50      | \$766.24                       | \$677.82                         | \$673.07                         | \$662.56                         | \$595.10                         | \$620.24                         | \$597.41                         | \$584.78                         | \$573.46                         |
| 51      | \$800.13                       | \$707.80                         | \$702.84                         | \$691.87                         | \$621.42                         | \$647.67                         | \$623.83                         | \$610.65                         | \$598.83                         |
| 52      | \$837.46                       | \$740.82                         | \$735.63                         | \$724.15                         | \$650.41                         | \$677.89                         | \$652.94                         | \$639.13                         | \$626.76                         |
| 53      | \$875.21                       | \$774.22                         | \$768.79                         | \$756.79                         | \$679.73                         | \$708.45                         | \$682.37                         | \$667.95                         | \$655.02                         |
| 54      | \$915.97                       | \$810.27                         | \$804.59                         | \$792.04                         | \$711.39                         | \$741.44                         | \$714.15                         | \$699.05                         | \$685.52                         |
| 55      | \$956.73                       | \$846.33                         | \$840.40                         | \$827.28                         | \$743.04                         | \$774.43                         | \$745.93                         | \$730.16                         | \$716.02                         |
| 56      | \$1,000.92                     | \$885.42                         | \$879.21                         | \$865.49                         | \$777.36                         | \$810.20                         | \$780.38                         | \$763.88                         | \$749.10                         |
| 57      | \$1,045.54                     | \$924.89                         | \$918.41                         | \$904.07                         | \$812.01                         | \$846.32                         | \$815.17                         | \$797.93                         | \$782.49                         |
| 58      | \$1,093.16                     | \$967.01                         | \$960.24                         | \$945.25                         | \$849.00                         | \$884.86                         | \$852.30                         | \$834.28                         | \$818.13                         |
| 59      | \$1,116.75                     | \$987.89                         | \$980.96                         | \$965.65                         | \$867.32                         | \$903.96                         | \$870.69                         | \$852.29                         | \$835.79                         |
| 60      | \$1,164.38                     | \$1,030.01                       | \$1,022.80                       | \$1,006.83                       | \$904.31                         | \$942.51                         | \$907.82                         | \$888.63                         | \$871.43                         |
| 61      | \$1,205.56                     | \$1,066.45                       | \$1,058.97                       | \$1,042.44                       | \$936.30                         | \$975.85                         | \$939.93                         | \$920.06                         | \$902.25                         |
| 62      | \$1,232.59                     | \$1,090.36                       | \$1,082.72                       | \$1,065.82                       | \$957.29                         | \$997.73                         | \$961.01                         | \$940.69                         | \$922.48                         |
| 63      | \$1,266.48                     | \$1,120.34                       | \$1,112.49                       | \$1,095.12                       | \$983.61                         | \$1,025.16                       | \$987.43                         | \$966.56                         | \$947.85                         |
| 64+     | \$1,287.08                     | \$1,138.56                       | \$1,130.58                       | \$1,112.93                       | \$999.60                         | \$1,041.83                       | \$1,003.49                       | \$982.27                         | \$963.26                         |

Pending regulatory approval.

Effective October 2023

## Rating Region 11

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$336.15   | \$289.00                               | \$279.75   | \$258.58                               | \$256.92                           | \$391.34  | \$350.95                                      | \$306.58   | \$267.41   | \$289.00  | \$256.92  |
| 15                            | \$366.03   | \$314.69                               | \$304.61   | \$281.57                               | \$279.76                           | \$426.12  | \$382.15                                      | \$333.83   | \$291.18   | \$314.69  | \$279.76  |
| 16                            | \$377.45   | \$324.51                               | \$314.12   | \$290.35                               | \$288.49                           | \$439.42  | \$394.08                                      | \$344.25   | \$300.27   | \$324.51  | \$288.49  |
| 17                            | \$388.88   | \$334.33                               | \$323.63   | \$299.14                               | \$297.22                           | \$452.72  | \$406.00                                      | \$354.67   | \$309.36   | \$334.33  | \$297.22  |
| 18                            | \$401.18   | \$344.91                               | \$333.87   | \$308.61                               | \$306.62                           | \$467.05  | \$418.85                                      | \$365.89   | \$319.15   | \$344.91  | \$306.62  |
| 19                            | \$413.48   | \$355.49                               | \$344.11   | \$318.07                               | \$316.03                           | \$481.37  | \$431.69                                      | \$377.11   | \$328.94   | \$355.49  | \$316.03  |
| 20                            | \$426.23   | \$366.44                               | \$354.71   | \$327.87                               | \$325.77                           | \$496.21  | \$445.00                                      | \$388.74   | \$339.07   | \$366.44  | \$325.77  |
| 21                            | \$439.41   | \$377.78                               | \$365.68   | \$338.01                               | \$335.84                           | \$511.55  | \$458.76                                      | \$400.76   | \$349.56   | \$377.78  | \$335.84  |
| 22                            | \$439.41   | \$377.78                               | \$365.68   | \$338.01                               | \$335.84                           | \$511.55  | \$458.76                                      | \$400.76   | \$349.56   | \$377.78  | \$335.84  |
| 23                            | \$439.41   | \$377.78                               | \$365.68   | \$338.01                               | \$335.84                           | \$511.55  | \$458.76                                      | \$400.76   | \$349.56   | \$377.78  | \$335.84  |
| 24                            | \$439.41   | \$377.78                               | \$365.68   | \$338.01                               | \$335.84                           | \$511.55  | \$458.76                                      | \$400.76   | \$349.56   | \$377.78  | \$335.84  |
| 25                            | \$441.17   | \$379.29                               | \$367.14   | \$339.37                               | \$337.18                           | \$513.60  | \$460.60                                      | \$402.36   | \$350.96   | \$379.29  | \$337.18  |
| 26                            | \$449.95   | \$386.84                               | \$374.46   | \$346.13                               | \$343.90                           | \$523.83  | \$469.77                                      | \$410.38   | \$357.95   | \$386.84  | \$343.90  |
| 27                            | \$460.50   | \$395.91                               | \$383.23   | \$354.24                               | \$351.96                           | \$536.11  | \$480.78                                      | \$420.00   | \$366.34   | \$395.91  | \$351.96  |
| 28                            | \$477.64   | \$410.64                               | \$397.50   | \$367.42                               | \$365.06                           | \$556.06  | \$498.67                                      | \$435.63   | \$379.97   | \$410.64  | \$365.06  |
| 29                            | \$491.70   | \$422.73                               | \$409.20   | \$378.24                               | \$375.81                           | \$572.43  | \$513.35                                      | \$448.45   | \$391.16   | \$422.73  | \$375.81  |
| 30                            | \$498.73   | \$428.78                               | \$415.05   | \$383.65                               | \$381.18                           | \$580.61  | \$520.69                                      | \$454.86   | \$396.75   | \$428.78  | \$381.18  |
| 31                            | \$509.27   | \$437.84                               | \$423.82   | \$391.76                               | \$389.24                           | \$592.89  | \$531.70                                      | \$464.48   | \$405.14   | \$437.84  | \$389.24  |
| 32                            | \$519.82   | \$446.91                               | \$432.60   | \$399.87                               | \$397.30                           | \$605.17  | \$542.71                                      | \$474.10   | \$413.53   | \$446.91  | \$397.30  |
| 33                            | \$526.41   | \$452.58                               | \$438.09   | \$404.94                               | \$402.34                           | \$612.84  | \$549.60                                      | \$480.11   | \$418.77   | \$452.58  | \$402.34  |
| 34                            | \$533.44   | \$458.62                               | \$443.94   | \$410.35                               | \$407.71                           | \$621.03  | \$556.94                                      | \$486.52   | \$424.36   | \$458.62  | \$407.71  |
| 35                            | \$536.96   | \$461.64                               | \$446.86   | \$413.05                               | \$410.40                           | \$625.12  | \$560.61                                      | \$489.73   | \$427.16   | \$461.64  | \$410.40  |
| 36                            | \$540.47   | \$464.66                               | \$449.79   | \$415.76                               | \$413.08                           | \$629.21  | \$564.28                                      | \$492.93   | \$429.96   | \$464.66  | \$413.08  |
| 37                            | \$543.99   | \$467.69                               | \$452.71   | \$418.46                               | \$415.77                           | \$633.30  | \$567.95                                      | \$496.14   | \$432.75   | \$467.69  | \$415.77  |
| 38                            | \$547.50   | \$470.71                               | \$455.64   | \$421.16                               | \$418.46                           | \$637.39  | \$571.62                                      | \$499.35   | \$435.55   | \$470.71  | \$418.46  |
| 39                            | \$554.53   | \$476.75                               | \$461.49   | \$426.57                               | \$423.83                           | \$645.58  | \$578.96                                      | \$505.76   | \$441.14   | \$476.75  | \$423.83  |
| 40                            | \$561.56   | \$482.80                               | \$467.34   | \$431.98                               | \$429.20                           | \$653.76  | \$586.30                                      | \$512.17   | \$446.74   | \$482.80  | \$429.20  |
| 41                            | \$572.11   | \$491.86                               | \$476.12   | \$440.09                               | \$437.26                           | \$666.04  | \$597.31                                      | \$521.79   | \$455.13   | \$491.86  | \$437.26  |
| 42                            | \$582.21   | \$500.55                               | \$484.53   | \$447.87                               | \$444.99                           | \$677.81  | \$607.86                                      | \$531.01   | \$463.17   | \$500.55  | \$444.99  |
| 43                            | \$596.28   | \$512.64                               | \$496.23   | \$458.68                               | \$455.74                           | \$694.18  | \$622.54                                      | \$543.83   | \$474.35   | \$512.64  | \$455.74  |
| 44                            | \$613.85   | \$527.75                               | \$510.86   | \$472.20                               | \$469.17                           | \$714.64  | \$640.89                                      | \$559.86   | \$488.33   | \$527.75  | \$469.17  |
| 45                            | \$634.50   | \$545.51                               | \$528.04   | \$488.09                               | \$484.95                           | \$738.68  | \$662.45                                      | \$578.70   | \$504.76   | \$545.51  | \$484.95  |
| 46                            | \$659.11   | \$566.66                               | \$548.52   | \$507.02                               | \$503.76                           | \$767.33  | \$688.14                                      | \$601.14   | \$524.34   | \$566.66  | \$503.76  |
| 47                            | \$686.79   | \$590.46                               | \$571.56   | \$528.31                               | \$524.92                           | \$799.56  | \$717.04                                      | \$626.39   | \$546.36   | \$590.46  | \$524.92  |
| 48                            | \$718.43   | \$617.66                               | \$597.89   | \$552.65                               | \$549.10                           | \$836.39  | \$750.07                                      | \$655.24   | \$571.53   | \$617.66  | \$549.10  |
| 49                            | \$749.63   | \$644.49                               | \$623.85   | \$576.65                               | \$572.94                           | \$872.71  | \$782.65                                      | \$683.70   | \$596.35   | \$644.49  | \$572.94  |
| 50                            | \$784.78   | \$674.71                               | \$653.11   | \$603.69                               | \$599.81                           | \$913.63  | \$819.35                                      | \$715.76   | \$624.31   | \$674.71  | \$599.81  |
| 51                            | \$819.50   | \$704.55                               | \$682.00   | \$630.39                               | \$626.34                           | \$954.05  | \$855.59                                      | \$747.42   | \$651.93   | \$704.55  | \$626.34  |
| 52                            | \$857.72   | \$737.42                               | \$713.81   | \$659.80                               | \$655.56                           | \$998.55  | \$895.50                                      | \$782.28   | \$682.34   | \$737.42  | \$655.56  |
| 53                            | \$896.39   | \$770.66                               | \$745.99   | \$689.55                               | \$685.12                           | \$1,043.57                                      | \$935.87                                      | \$817.55   | \$713.10   | \$770.66  | \$685.12  |
| 54                            | \$938.14   | \$806.55                               | \$780.73   | \$721.66                               | \$717.02                           | \$1,092.17                                      | \$979.45                                      | \$855.62   | \$746.31   | \$806.55  | \$717.02  |
| 55                            | \$979.88   | \$842.44                               | \$815.47   | \$753.77                               | \$748.93                           | \$1,140.76                                      | \$1,023.04                                    | \$893.69   | \$779.52   | \$842.44  | \$748.93  |
| 56                            | \$1,025.14                                       | \$881.35                               | \$853.13   | \$788.58                               | \$783.52                           | \$1,193.45                                      | \$1,070.29                                    | \$934.97   | \$815.52   | \$881.35  | \$783.52  |
| 57                            | \$1,070.84                                       | \$920.64                               | \$891.17   | \$823.74                               | \$818.44                           | \$1,246.65                                      | \$1,118.00                                    | \$976.65   | \$851.88   | \$920.64  | \$818.44  |
| 58                            | \$1,119.61                                       | \$962.57                               | \$931.76   | \$861.26                               | \$855.72                           | \$1,303.44                                      | \$1,168.92                                    | \$1,021.14                                       | \$890.68   | \$962.57  | \$855.72  |
| 59                            | \$1,143.78                                       | \$983.35                               | \$951.87   | \$879.85                               | \$874.19                           | \$1,331.57                                      | \$1,194.16                                    | \$1,043.18                                       | \$909.90   | \$983.35  | \$874.19  |
| 60                            | \$1,192.55                                       | \$1,025.28                             | \$992.46   | \$917.37                               | \$911.47                           | \$1,388.35                                      | \$1,245.08                                    | \$1,087.66                                       | \$948.70   | \$1,025.28  | \$911.47  |
| 61                            | \$1,234.74                                       | \$1,061.55                             | \$1,027.56   | \$949.82                               | \$943.71                           | \$1,437.46                                      | \$1,289.12                                    | \$1,126.14                                       | \$982.26   | \$1,061.55  | \$943.71  |
| 62                            | \$1,262.42                                       | \$1,085.35                             | \$1,050.60   | \$971.11                               | \$964.87                           | \$1,469.69                                      | \$1,318.02                                    | \$1,151.38                                       | \$1,004.28                                       | \$1,085.35  | \$964.87  |
| 63                            | \$1,297.13                                       | \$1,115.20                             | \$1,079.49   | \$997.82                               | \$991.40                           | \$1,510.10                                      | \$1,354.26                                    | \$1,183.04                                       | \$1,031.90                                       | \$1,115.20  | \$991.40  |
| 64+                           | \$1,318.22                                       | \$1,133.33                             | \$1,097.04   | \$1,014.04                             | \$1,007.52                         | \$1,534.66                                      | \$1,376.28                                    | \$1,202.28                                       | \$1,048.68                                       | \$1,133.33  | \$1,007.52  |

Pending regulatory approval.

## Rating Region 11 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|---|
| 0 to 14 | \$4.66  | \$4.88  | \$6.07                             | \$7.03                                    |
| 15      | \$5.07  | \$5.32  | \$6.61                             | \$7.66                                    |
| 16      | \$5.23  | \$5.48  | \$6.81                             | \$7.90                                    |
| 17      | \$5.39  | \$5.65  | \$7.02                             | \$8.14                                    |
| 18      | \$5.56  | \$5.83  | \$7.24                             | \$8.39                                    |
| 19      | \$5.73  | \$6.00  | \$7.46                             | \$8.65                                    |
| 20      | \$5.91  | \$6.19  | \$7.69                             | \$8.92                                    |
| 21      | \$6.09  | \$6.38  | \$7.93                             | \$9.19                                    |
| 22      | \$6.09  | \$6.38  | \$7.93                             | \$9.19                                    |
| 23      | \$6.09  | \$6.38  | \$7.93                             | \$9.19                                    |
| 24      | \$6.09  | \$6.38  | \$7.93                             | \$9.19                                    |
| 25      | \$6.11  | \$6.41  | \$7.96                             | \$9.23                                    |
| 26      | \$6.23  | \$6.54  | \$8.12                             | \$9.41                                    |
| 27      | \$6.38  | \$6.69  | \$8.31                             | \$9.63                                    |
| 28      | \$6.62  | \$6.94  | \$8.62                             | \$9.99                                    |
| 29      | \$6.81  | \$7.14  | \$8.87                             | \$10.28                                   |
| 30      | \$6.91  | \$7.24  | \$9.00                             | \$10.43                                   |
| 31      | \$7.06  | \$7.40  | \$9.19                             | \$10.65                                   |
| 32      | \$7.20  | \$7.55  | \$9.38                             | \$10.87                                   |
| 33      | \$7.29  | \$7.64  | \$9.50                             | \$11.01                                   |
| 34      | \$7.39  | \$7.75  | \$9.62                             | \$11.16                                   |
| 35      | \$7.44  | \$7.80  | \$9.69                             | \$11.23                                   |
| 36      | \$7.49  | \$7.85  | \$9.75                             | \$11.30                                   |
| 37      | \$7.54  | \$7.90  | \$9.81                             | \$11.38                                   |
| 38      | \$7.59  | \$7.95  | \$9.88                             | \$11.45                                   |
| 39      | \$7.68  | \$8.05  | \$10.00                            | \$11.60                                   |
| 40      | \$7.78  | \$8.15  | \$10.13                            | \$11.75                                   |
| 41      | \$7.93  | \$8.31  | \$10.32                            | \$11.97                                   |
| 42      | \$8.07  | \$8.45  | \$10.50                            | \$12.18                                   |
| 43      | \$8.26  | \$8.66  | \$10.76                            | \$12.47                                   |
| 44      | \$8.50  | \$8.91  | \$11.07                            | \$12.84                                   |
| 45      | \$8.79  | \$9.21  | \$11.45                            | \$13.27                                   |
| 46      | \$9.13  | \$9.57  | \$11.89                            | \$13.79                                   |
| 47      | \$9.51  | \$9.97  | \$12.39                            | \$14.36                                   |
| 48      | \$9.95  | \$10.43   | \$12.96                            | \$15.03                                   |
| 49      | \$10.38   | \$10.88   | \$13.52                            | \$15.68                                   |
| 50      | \$10.87   | \$11.39   | \$14.16                            | \$16.41                                   |
| 51      | \$11.35   | \$11.90   | \$14.78                            | \$17.14                                   |
| 52      | \$11.88   | \$12.45   | \$15.47                            | \$17.94                                   |
| 53      | \$12.41   | \$13.01   | \$16.17                            | \$18.75                                   |
| 54      | \$12.99   | \$13.62   | \$16.92                            | \$19.62                                   |
| 55      | \$13.57   | \$14.23   | \$17.67                            | \$20.49                                   |
| 56      | \$14.20   | \$14.88   | \$18.49                            | \$21.44                                   |
| 57      | \$14.83   | \$15.55   | \$19.32                            | \$22.39                                   |
| 58      | \$15.51   | \$16.25   | \$20.20                            | \$23.41                                   |
| 59      | \$15.84   | \$16.60   | \$20.63                            | \$23.92                                   |
| 60      | \$16.52   | \$17.31   | \$21.51                            | \$24.94                                   |
| 61      | \$17.10   | \$17.92   | \$22.27                            | \$25.82                                   |
| 62      | \$17.48   | \$18.33   | \$22.77                            | \$26.40                                   |
| 63      | \$17.96   | \$18.83   | \$23.40                            | \$27.13                                   |
| 64+     | \$18.26   | \$19.14   | \$23.78                            | \$27.57                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023

## Rating Region 12

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0 to 14               | \$343.13                     | \$337.45                     | \$333.60                     | \$318.83                 | \$308.32                   | \$300.43                    | \$294.17                    | \$258.87                      | \$254.66                      | \$230.17                      | \$336.64   | \$310.51   | \$255.16  | \$230.17                                       |
| 15                    | \$373.63                     | \$367.45                     | \$363.25                     | \$347.17                 | \$335.72                   | \$327.14                    | \$320.32                    | \$281.88                      | \$277.29                      | \$250.63                      | \$366.57   | \$338.11   | \$277.84  | \$250.63                                       |
| 16                    | \$385.29                     | \$378.92                     | \$374.59                     | \$358.01                 | \$346.20                   | \$337.35                    | \$330.31                    | \$290.68                      | \$285.95                      | \$258.45                      | \$378.01   | \$348.67   | \$286.51  | \$258.45                                       |
| 17                    | \$396.95                     | \$390.39                     | \$385.92                     | \$368.84                 | \$356.68                   | \$347.56                    | \$340.31                    | \$299.48                      | \$294.60                      | \$266.27                      | \$389.45   | \$359.22   | \$295.18  | \$266.27                                       |
| 18                    | \$409.51                     | \$402.74                     | \$398.13                     | \$380.51                 | \$367.97                   | \$358.55                    | \$351.08                    | \$308.96                      | \$303.92                      | \$274.70                      | \$401.77   | \$370.59   | \$304.52  | \$274.70                                       |
| 19                    | \$422.07                     | \$415.09                     | \$410.34                     | \$392.18                 | \$379.25                   | \$369.55                    | \$361.84                    | \$318.43                      | \$313.24                      | \$283.12                      | \$414.09   | \$381.95   | \$313.86  | \$283.12                                       |
| 20                    | \$435.08                     | \$427.88                     | \$422.99                     | \$404.27                 | \$390.94                   | \$380.94                    | \$373.00                    | \$328.24                      | \$322.90                      | \$291.85                      | \$426.85   | \$393.72   | \$323.54  | \$291.85                                       |
| 21                    | \$448.54                     | \$441.12                     | \$436.07                     | \$416.77                 | \$403.03                   | \$392.72                    | \$384.53                    | \$338.40                      | \$332.88                      | \$300.87                      | \$440.06   | \$405.90   | \$333.54  | \$300.87                                       |
| 22                    | \$448.54                     | \$441.12                     | \$436.07                     | \$416.77                 | \$403.03                   | \$392.72                    | \$384.53                    | \$338.40                      | \$332.88                      | \$300.87                      | \$440.06   | \$405.90   | \$333.54  | \$300.87                                       |
| 23                    | \$448.54                     | \$441.12                     | \$436.07                     | \$416.77                 | \$403.03                   | \$392.72                    | \$384.53                    | \$338.40                      | \$332.88                      | \$300.87                      | \$440.06   | \$405.90   | \$333.54  | \$300.87                                       |
| 24                    | \$448.54                     | \$441.12                     | \$436.07                     | \$416.77                 | \$403.03                   | \$392.72                    | \$384.53                    | \$338.40                      | \$332.88                      | \$300.87                      | \$440.06   | \$405.90   | \$333.54  | \$300.87                                       |
| 25                    | \$450.33                     | \$442.88                     | \$437.82                     | \$418.44                 | \$404.64                   | \$394.29                    | \$386.07                    | \$339.75                      | \$334.22                      | \$302.07                      | \$441.82   | \$407.52   | \$334.88  | \$302.07                                       |
| 26                    | \$459.30                     | \$451.70                     | \$446.54                     | \$426.77                 | \$412.70                   | \$402.15                    | \$393.76                    | \$346.52                      | \$340.87                      | \$308.09                      | \$450.62   | \$415.64   | \$341.55  | \$308.09                                       |
| 27                    | \$470.07                     | \$462.29                     | \$457.00                     | \$436.78                 | \$422.37                   | \$411.57                    | \$402.99                    | \$354.64                      | \$348.86                      | \$315.31                      | \$461.18   | \$425.38   | \$349.55  | \$315.31                                       |
| 28                    | \$487.56                     | \$479.49                     | \$474.01                     | \$453.03                 | \$438.09                   | \$426.89                    | \$417.99                    | \$367.84                      | \$361.85                      | \$327.05                      | \$478.34   | \$441.21   | \$362.56  | \$327.05                                       |
| 29                    | \$501.91                     | \$493.61                     | \$487.96                     | \$466.37                 | \$450.99                   | \$439.45                    | \$430.29                    | \$378.67                      | \$372.50                      | \$336.68                      | \$492.42   | \$454.20   | \$373.23  | \$336.68                                       |
| 30                    | \$509.09                     | \$500.67                     | \$494.94                     | \$473.04                 | \$457.44                   | \$445.74                    | \$436.44                    | \$384.08                      | \$377.82                      | \$341.49                      | \$499.46   | \$460.70   | \$378.57  | \$341.49                                       |
| 31                    | \$519.85                     | \$511.25                     | \$505.41                     | \$483.04                 | \$467.11                   | \$455.16                    | \$445.67                    | \$392.20                      | \$385.81                      | \$348.71                      | \$510.02   | \$470.44   | \$386.58  | \$348.71                                       |
| 32                    | \$530.62                     | \$521.84                     | \$515.87                     | \$493.04                 | \$476.78                   | \$464.59                    | \$454.90                    | \$400.32                      | \$393.80                      | \$355.93                      | \$520.59   | \$480.18   | \$394.58  | \$355.93                                       |
| 33                    | \$537.35                     | \$528.46                     | \$522.41                     | \$499.29                 | \$482.83                   | \$470.48                    | \$460.67                    | \$405.40                      | \$398.80                      | \$360.44                      | \$527.19   | \$486.27   | \$399.58  | \$360.44                                       |
| 34                    | \$544.52                     | \$535.51                     | \$529.39                     | \$505.96                 | \$489.28                   | \$476.76                    | \$466.82                    | \$410.81                      | \$404.12                      | \$365.26                      | \$534.23   | \$492.76   | \$404.92  | \$365.26                                       |
| 35                    | \$548.11                     | \$539.04                     | \$532.88                     | \$509.30                 | \$492.50                   | \$479.90                    | \$469.90                    | \$413.52                      | \$406.78                      | \$367.66                      | \$537.75   | \$496.01   | \$407.59  | \$367.66                                       |
| 36                    | \$551.70                     | \$542.57                     | \$536.37                     | \$512.63                 | \$495.73                   | \$483.05                    | \$472.97                    | \$416.23                      | \$409.45                      | \$370.07                      | \$541.27   | \$499.26   | \$410.26  | \$370.07                                       |
| 37                    | \$555.29                     | \$546.10                     | \$539.86                     | \$515.96                 | \$498.95                   | \$486.19                    | \$476.05                    | \$418.94                      | \$412.11                      | \$372.48                      | \$544.79   | \$502.50   | \$412.93  | \$372.48                                       |
| 38                    | \$558.88                     | \$549.63                     | \$543.35                     | \$519.30                 | \$502.17                   | \$489.33                    | \$479.13                    | \$421.64                      | \$414.77                      | \$374.89                      | \$548.31   | \$505.75   | \$415.59  | \$374.89                                       |
| 39                    | \$566.05                     | \$556.69                     | \$550.32                     | \$525.97                 | \$508.62                   | \$495.61                    | \$485.28                    | \$427.06                      | \$420.10                      | \$379.70                      | \$555.35   | \$512.24   | \$420.93  | \$379.70                                       |
| 40                    | \$573.23                     | \$563.75                     | \$557.30                     | \$532.63                 | \$515.07                   | \$501.90                    | \$491.43                    | \$432.47                      | \$425.43                      | \$384.51                      | \$562.39   | \$518.74   | \$426.27  | \$384.51                                       |
| 41                    | \$583.99                     | \$574.33                     | \$567.77                     | \$542.64                 | \$524.74                   | \$511.32                    | \$500.66                    | \$440.59                      | \$433.42                      | \$391.73                      | \$572.95   | \$528.48   | \$434.27  | \$391.73                                       |
| 42                    | \$594.31                     | \$584.48                     | \$577.80                     | \$552.22                 | \$534.01                   | \$520.35                    | \$509.50                    | \$448.38                      | \$441.07                      | \$398.65                      | \$583.07   | \$537.82   | \$441.94  | \$398.65                                       |
| 43                    | \$608.66                     | \$598.59                     | \$591.75                     | \$565.56                 | \$546.91                   | \$532.92                    | \$521.81                    | \$459.20                      | \$451.72                      | \$408.28                      | \$597.16   | \$550.81   | \$452.62  | \$408.28                                       |
| 44                    | \$626.60                     | \$616.24                     | \$609.19                     | \$582.23                 | \$563.03                   | \$548.63                    | \$537.19                    | \$472.74                      | \$465.04                      | \$420.32                      | \$614.76   | \$567.04   | \$465.96  | \$420.32                                       |
| 45                    | \$647.69                     | \$636.97                     | \$629.69                     | \$601.82                 | \$581.97                   | \$567.09                    | \$555.26                    | \$488.64                      | \$480.68                      | \$434.46                      | \$635.44   | \$586.12   | \$481.64  | \$434.46                                       |
| 46                    | \$672.80                     | \$661.67                     | \$654.11                     | \$625.16                 | \$604.54                   | \$589.08                    | \$576.80                    | \$507.60                      | \$499.33                      | \$451.31                      | \$660.08   | \$608.85   | \$500.31  | \$451.31                                       |
| 47                    | \$701.06                     | \$689.46                     | \$681.58                     | \$651.42                 | \$629.93                   | \$613.82                    | \$601.02                    | \$528.91                      | \$520.30                      | \$470.26                      | \$687.81   | \$634.42   | \$521.33  | \$470.26                                       |
| 48                    | \$733.36                     | \$721.22                     | \$712.98                     | \$681.42                 | \$658.95                   | \$642.10                    | \$628.71                    | \$553.28                      | \$544.27                      | \$491.92                      | \$719.49   | \$663.65   | \$545.34  | \$491.92                                       |
| 49                    | \$765.20                     | \$752.54                     | \$743.94                     | \$711.01                 | \$687.57                   | \$669.98                    | \$656.01                    | \$577.30                      | \$567.90                      | \$513.29                      | \$750.74   | \$692.46   | \$569.02  | \$513.29                                       |
| 50                    | \$801.08                     | \$787.83                     | \$778.82                     | \$744.36                 | \$719.81                   | \$701.40                    | \$686.77                    | \$604.38                      | \$594.53                      | \$537.36                      | \$785.94   | \$724.94   | \$595.71  | \$537.36                                       |
| 51                    | \$836.52                     | \$822.68                     | \$813.27                     | \$777.28                 | \$751.65                   | \$732.42                    | \$717.15                    | \$631.11                      | \$620.83                      | \$561.13                      | \$820.70   | \$757.00   | \$622.06  | \$561.13                                       |
| 52                    | \$875.54                     | \$861.06                     | \$851.21                     | \$813.54                 | \$786.71                   | \$766.59                    | \$750.61                    | \$660.55                      | \$649.79                      | \$587.30                      | \$858.99   | \$792.32   | \$651.07  | \$587.30                                       |
| 53                    | \$915.01                     | \$899.88                     | \$889.59                     | \$850.22                 | \$822.18                   | \$801.15                    | \$784.45                    | \$690.33                      | \$679.08                      | \$613.78                      | \$897.71   | \$828.03   | \$680.43  | \$613.78                                       |
| 54                    | \$957.62                     | \$941.78                     | \$931.01                     | \$889.81                 | \$860.47                   | \$838.46                    | \$820.98                    | \$722.48                      | \$710.71                      | \$642.36                      | \$939.52   | \$866.59   | \$712.11  | \$642.36                                       |
| 55                    | \$1,000.23                   | \$983.69                     | \$972.44                     | \$929.40                 | \$898.75                   | \$875.77                    | \$857.51                    | \$754.62                      | \$742.33                      | \$670.94                      | \$981.32   | \$905.16   | \$743.80  | \$670.94                                       |
| 56                    | \$1,046.43                   | \$1,029.12                   | \$1,017.36                   | \$972.33                 | \$940.27                   | \$916.22                    | \$897.11                    | \$789.48                      | \$776.62                      | \$701.93                      | \$1,026.65   | \$946.96   | \$778.15  | \$701.93                                       |
| 57                    | \$1,093.08                   | \$1,075.00                   | \$1,062.71                   | \$1,015.67               | \$982.18                   | \$957.06                    | \$937.10                    | \$824.67                      | \$811.24                      | \$733.22                      | \$1,072.42   | \$989.18   | \$812.84  | \$733.22                                       |
| 58                    | \$1,142.87                   | \$1,123.96                   | \$1,111.11                   | \$1,061.94               | \$1,026.92                 | \$1,000.65                  | \$979.79                    | \$862.24                      | \$848.19                      | \$766.62                      | \$1,121.26   | \$1,034.23   | \$849.87  | \$766.62                                       |
| 59                    | \$1,167.54                   | \$1,148.22                   | \$1,135.10                   | \$1,084.86               | \$1,049.08                 | \$1,022.25                  | \$1,000.94                  | \$880.85                      | \$866.50                      | \$783.17                      | \$1,145.47   | \$1,056.56   | \$868.21  | \$783.17                                       |
| 60                    | \$1,217.33                   | \$1,197.19                   | \$1,183.50                   | \$1,131.12               | \$1,093.82                 | \$1,065.84                  | \$1,043.62                  | \$918.41                      | \$903.45                      | \$816.57                      | \$1,194.31   | \$1,101.61   | \$905.23  | \$816.57                                       |
| 61                    | \$1,260.38                   | \$1,239.53                   | \$1,225.36                   | \$1,171.13               | \$1,132.51                 | \$1,103.54                  | \$1,080.53                  | \$950.90                      | \$935.40                      | \$845.45                      | \$1,236.56   | \$1,140.58   | \$937.25  | \$845.45                                       |
| 62                    | \$1,288.64                   | \$1,267.33                   | \$1,252.84                   | \$1,197.39               | \$1,157.90                 | \$1,128.28                  | \$1,104.76                  | \$972.21                      | \$956.38                      | \$864.40                      | \$1,264.28   | \$1,166.15   | \$958.27  | \$864.40                                       |
| 63                    | \$1,324.08                   | \$1,302.17                   | \$1,287.28                   | \$1,230.31               | \$1,189.74                 | \$1,159.31                  | \$1,135.14                  | \$998.95                      | \$982.67                      | \$888.17                      | \$1,299.05   | \$1,198.21   | \$984.62  | \$888.17                                       |
| 64+                   | \$1,345.61                   | \$1,323.35                   | \$1,308.22                   | \$1,250.32               | \$1,209.09                 | \$1,178.16                  | \$1,153.60                  | \$1,015.19                    | \$998.65                      | \$902.61                      | \$1,320.17   | \$1,217.70   | \$1,000.63  | \$902.61                                       |

Pending regulatory approval.

## Rating Region 12

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$400.51                         | \$393.78                         | \$389.22                         | \$371.69                     | \$359.22                       | \$349.78                        | \$342.34                        | \$300.27                          | \$295.17                          | \$265.65                         | \$391.86   | \$360.86   | \$295.19  |
| 15                       | \$436.11                         | \$428.79                         | \$423.82                         | \$404.73                     | \$391.15                       | \$380.87                        | \$372.77                        | \$326.96                          | \$321.41                          | \$289.26                         | \$426.69   | \$392.94   | \$321.43  |
| 16                       | \$449.72                         | \$442.17                         | \$437.05                         | \$417.36                     | \$403.36                       | \$392.76                        | \$384.41                        | \$337.16                          | \$331.44                          | \$298.29                         | \$440.01   | \$405.20   | \$331.46  |
| 17                       | \$463.33                         | \$455.55                         | \$450.28                         | \$430.00                     | \$415.57                       | \$404.65                        | \$396.05                        | \$347.37                          | \$341.47                          | \$307.32                         | \$453.33   | \$417.47   | \$341.49  |
| 18                       | \$477.99                         | \$469.97                         | \$464.52                         | \$443.60                     | \$428.72                       | \$417.45                        | \$408.58                        | \$358.36                          | \$352.28                          | \$317.04                         | \$467.67   | \$430.67   | \$352.30  |
| 19                       | \$492.65                         | \$484.38                         | \$478.77                         | \$457.21                     | \$441.86                       | \$430.25                        | \$421.11                        | \$369.35                          | \$363.08                          | \$326.76                         | \$482.02   | \$443.88   | \$363.10  |
| 20                       | \$507.83                         | \$499.31                         | \$493.52                         | \$471.30                     | \$455.48                       | \$443.51                        | \$434.08                        | \$380.73                          | \$374.27                          | \$336.83                         | \$496.87   | \$457.56   | \$374.29  |
| 21                       | \$523.54                         | \$514.75                         | \$508.79                         | \$485.87                     | \$469.57                       | \$457.23                        | \$447.51                        | \$392.51                          | \$385.85                          | \$347.25                         | \$512.24   | \$471.71   | \$385.87  |
| 22                       | \$523.54                         | \$514.75                         | \$508.79                         | \$485.87                     | \$469.57                       | \$457.23                        | \$447.51                        | \$392.51                          | \$385.85                          | \$347.25                         | \$512.24   | \$471.71   | \$385.87  |
| 23                       | \$523.54                         | \$514.75                         | \$508.79                         | \$485.87                     | \$469.57                       | \$457.23                        | \$447.51                        | \$392.51                          | \$385.85                          | \$347.25                         | \$512.24   | \$471.71   | \$385.87  |
| 24                       | \$523.54                         | \$514.75                         | \$508.79                         | \$485.87                     | \$469.57                       | \$457.23                        | \$447.51                        | \$392.51                          | \$385.85                          | \$347.25                         | \$512.24   | \$471.71   | \$385.87  |
| 25                       | \$525.64                         | \$516.81                         | \$510.82                         | \$487.82                     | \$471.45                       | \$459.06                        | \$449.30                        | \$394.08                          | \$387.39                          | \$348.64                         | \$514.29   | \$473.60   | \$387.41  |
| 26                       | \$536.11                         | \$527.10                         | \$521.00                         | \$497.53                     | \$480.84                       | \$468.20                        | \$458.25                        | \$401.93                          | \$395.11                          | \$355.59                         | \$524.53   | \$483.04   | \$395.13  |
| 27                       | \$548.67                         | \$539.46                         | \$533.21                         | \$509.19                     | \$492.11                       | \$479.18                        | \$468.99                        | \$411.35                          | \$404.37                          | \$363.92                         | \$536.83   | \$494.36   | \$404.39  |
| 28                       | \$569.09                         | \$559.53                         | \$553.05                         | \$528.14                     | \$510.42                       | \$497.01                        | \$486.44                        | \$426.66                          | \$419.42                          | \$377.46                         | \$556.80   | \$512.75   | \$419.44  |
| 29                       | \$585.84                         | \$576.01                         | \$569.33                         | \$543.69                     | \$525.45                       | \$511.64                        | \$500.76                        | \$439.22                          | \$431.76                          | \$388.57                         | \$573.19   | \$527.85   | \$431.79  |
| 30                       | \$594.22                         | \$584.24                         | \$577.48                         | \$551.46                     | \$532.96                       | \$518.96                        | \$507.92                        | \$445.50                          | \$437.94                          | \$394.13                         | \$581.39   | \$535.40   | \$437.96  |
| 31                       | \$606.78                         | \$596.60                         | \$589.69                         | \$563.13                     | \$544.23                       | \$529.93                        | \$518.66                        | \$454.92                          | \$447.20                          | \$402.46                         | \$593.68   | \$546.72   | \$447.22  |
| 32                       | \$619.35                         | \$608.95                         | \$601.90                         | \$574.79                     | \$555.50                       | \$540.90                        | \$529.40                        | \$464.34                          | \$456.46                          | \$410.80                         | \$605.98   | \$558.04   | \$456.48  |
| 33                       | \$627.20                         | \$616.67                         | \$609.53                         | \$582.07                     | \$562.54                       | \$547.76                        | \$536.12                        | \$470.22                          | \$462.24                          | \$416.01                         | \$613.66   | \$565.11   | \$462.27  |
| 34                       | \$635.58                         | \$624.91                         | \$617.67                         | \$589.85                     | \$570.06                       | \$555.08                        | \$543.28                        | \$476.50                          | \$468.42                          | \$421.56                         | \$621.86   | \$572.66   | \$468.44  |
| 35                       | \$639.77                         | \$629.02                         | \$621.74                         | \$593.74                     | \$573.81                       | \$558.74                        | \$546.86                        | \$479.64                          | \$471.50                          | \$424.34                         | \$625.96   | \$576.43   | \$471.53  |
| 36                       | \$643.96                         | \$633.14                         | \$625.81                         | \$597.62                     | \$577.57                       | \$562.39                        | \$550.44                        | \$482.78                          | \$474.59                          | \$427.12                         | \$630.05   | \$580.21   | \$474.62  |
| 37                       | \$648.14                         | \$637.26                         | \$629.88                         | \$601.51                     | \$581.33                       | \$566.05                        | \$554.02                        | \$485.92                          | \$477.68                          | \$429.90                         | \$634.15   | \$583.98   | \$477.70  |
| 38                       | \$652.33                         | \$641.38                         | \$633.95                         | \$605.40                     | \$585.08                       | \$569.71                        | \$557.60                        | \$489.06                          | \$480.76                          | \$432.68                         | \$638.25   | \$587.76   | \$480.79  |
| 39                       | \$660.71                         | \$649.61                         | \$642.09                         | \$613.17                     | \$592.60                       | \$577.03                        | \$564.76                        | \$495.34                          | \$486.94                          | \$438.23                         | \$646.44   | \$595.30   | \$486.97  |
| 40                       | \$669.09                         | \$657.85                         | \$650.23                         | \$620.94                     | \$600.11                       | \$584.34                        | \$571.92                        | \$501.62                          | \$493.11                          | \$443.79                         | \$654.64   | \$602.85   | \$493.14  |
| 41                       | \$681.65                         | \$670.20                         | \$662.44                         | \$632.61                     | \$611.38                       | \$595.32                        | \$582.66                        | \$511.04                          | \$502.37                          | \$452.12                         | \$666.93   | \$614.17   | \$502.40  |
| 42                       | \$693.69                         | \$682.04                         | \$674.14                         | \$643.78                     | \$622.18                       | \$605.83                        | \$592.95                        | \$520.07                          | \$511.25                          | \$460.11                         | \$678.72   | \$625.02   | \$511.28  |
| 43                       | \$710.45                         | \$698.52                         | \$690.43                         | \$659.33                     | \$637.21                       | \$620.46                        | \$607.27                        | \$532.63                          | \$523.59                          | \$471.22                         | \$695.11   | \$640.12   | \$523.62  |
| 44                       | \$731.39                         | \$719.11                         | \$710.78                         | \$678.76                     | \$655.99                       | \$638.75                        | \$625.17                        | \$548.33                          | \$539.03                          | \$485.11                         | \$715.60   | \$658.98   | \$539.06  |
| 45                       | \$755.99                         | \$743.30                         | \$734.69                         | \$701.60                     | \$678.06                       | \$660.24                        | \$646.20                        | \$566.78                          | \$557.16                          | \$501.43                         | \$739.67   | \$681.16   | \$557.19  |
| 46                       | \$785.31                         | \$772.12                         | \$763.18                         | \$728.81                     | \$704.35                       | \$685.85                        | \$671.26                        | \$588.76                          | \$578.77                          | \$520.88                         | \$768.36   | \$707.57   | \$578.80  |
| 47                       | \$818.29                         | \$804.55                         | \$795.24                         | \$759.42                     | \$733.94                       | \$714.65                        | \$699.46                        | \$613.49                          | \$603.08                          | \$542.75                         | \$800.63   | \$737.29   | \$603.11  |
| 48                       | \$855.99                         | \$841.62                         | \$831.87                         | \$794.40                     | \$767.75                       | \$747.57                        | \$731.68                        | \$641.75                          | \$630.86                          | \$567.76                         | \$837.51   | \$771.25   | \$630.89  |
| 49                       | \$893.16                         | \$878.16                         | \$867.99                         | \$828.90                     | \$801.08                       | \$780.04                        | \$763.45                        | \$669.62                          | \$658.25                          | \$592.41                         | \$873.88   | \$804.74   | \$658.29  |
| 50                       | \$935.04                         | \$919.34                         | \$908.70                         | \$867.77                     | \$838.65                       | \$816.62                        | \$799.25                        | \$701.02                          | \$689.12                          | \$620.19                         | \$914.86   | \$842.48   | \$689.16  |
| 51                       | \$976.40                         | \$960.01                         | \$948.89                         | \$906.15                     | \$875.75                       | \$852.74                        | \$834.60                        | \$732.03                          | \$719.60                          | \$647.62                         | \$955.32   | \$879.75   | \$719.64  |
| 52                       | \$1,021.95                       | \$1,004.79                       | \$993.16                         | \$948.42                     | \$916.60                       | \$892.52                        | \$873.54                        | \$766.17                          | \$753.17                          | \$677.84                         | \$999.89   | \$920.79   | \$753.21  |
| 53                       | \$1,068.02                       | \$1,050.09                       | \$1,037.93                       | \$991.18                     | \$957.92                       | \$932.75                        | \$912.92                        | \$800.71                          | \$787.13                          | \$708.39                         | \$1,044.97   | \$962.30   | \$787.17  |
| 54                       | \$1,117.76                       | \$1,098.99                       | \$1,086.26                       | \$1,037.34                   | \$1,002.53                     | \$976.19                        | \$955.43                        | \$838.00                          | \$823.78                          | \$741.38                         | \$1,093.63   | \$1,007.11   | \$823.83  |
| 55                       | \$1,167.50                       | \$1,147.89                       | \$1,134.60                       | \$1,083.49                   | \$1,047.14                     | \$1,019.63                      | \$997.94                        | \$875.29                          | \$860.44                          | \$774.37                         | \$1,142.29   | \$1,051.92   | \$860.49  |
| 56                       | \$1,221.42                       | \$1,200.91                       | \$1,187.00                       | \$1,133.54                   | \$1,095.50                     | \$1,066.72                      | \$1,044.04                      | \$915.72                          | \$900.18                          | \$810.14                         | \$1,195.05   | \$1,100.51   | \$900.23  |
| 57                       | \$1,275.87                       | \$1,254.45                       | \$1,239.92                       | \$1,184.07                   | \$1,144.34                     | \$1,114.27                      | \$1,090.58                      | \$956.54                          | \$940.31                          | \$846.25                         | \$1,248.32   | \$1,149.57   | \$940.36  |
| 58                       | \$1,333.98                       | \$1,311.58                       | \$1,296.39                       | \$1,238.00                   | \$1,196.46                     | \$1,165.03                      | \$1,140.25                      | \$1,000.11                        | \$983.14                          | \$884.80                         | \$1,305.18   | \$1,201.93   | \$983.19  |
| 59                       | \$1,362.78                       | \$1,339.89                       | \$1,324.38                       | \$1,264.72                   | \$1,222.29                     | \$1,190.17                      | \$1,164.87                      | \$1,021.70                        | \$1,004.36                        | \$903.90                         | \$1,333.36   | \$1,227.87   | \$1,004.41  |
| 60                       | \$1,420.89                       | \$1,397.03                       | \$1,380.85                       | \$1,318.66                   | \$1,274.41                     | \$1,240.93                      | \$1,214.54                      | \$1,065.26                        | \$1,047.19                        | \$942.44                         | \$1,390.21   | \$1,280.23   | \$1,047.25  |
| 61                       | \$1,471.15                       | \$1,446.45                       | \$1,429.70                       | \$1,365.30                   | \$1,319.49                     | \$1,284.82                      | \$1,257.50                      | \$1,102.95                        | \$1,084.23                        | \$975.78                         | \$1,439.39   | \$1,325.52   | \$1,084.29  |
| 62                       | \$1,504.13                       | \$1,478.88                       | \$1,461.75                       | \$1,395.91                   | \$1,349.07                     | \$1,313.63                      | \$1,285.69                      | \$1,127.67                        | \$1,108.54                        | \$997.65                         | \$1,471.66   | \$1,355.23   | \$1,108.60  |
| 63                       | \$1,545.49                       | \$1,519.54                       | \$1,501.94                       | \$1,434.29                   | \$1,386.17                     | \$1,349.75                      | \$1,321.05                      | \$1,158.68                        | \$1,139.02                        | \$1,025.09                       | \$1,512.13   | \$1,392.50   | \$1,139.08  |
| 64+                      | \$1,570.62                       | \$1,544.25                       | \$1,526.37                       | \$1,457.62                   | \$1,408.71                     | \$1,371.69                      | \$1,342.53                      | \$1,177.52                        | \$1,157.54                        | \$1,041.76                       | \$1,536.71   | \$1,415.14   | \$1,157.60  |

Pending regulatory approval.

Effective October 2023

## Rating Region 12

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$392.82                                  | \$386.24                                  | \$381.78                                  | \$364.64                              | \$352.44                                | \$343.21                                 | \$335.93                                 | \$294.78                                   | \$289.79                                   | \$260.91                              |
| 15      | \$427.74                                  | \$420.58                                  | \$415.72                                  | \$397.05                              | \$383.77                                | \$373.71                                 | \$365.79                                 | \$320.98                                   | \$315.55                                   | \$284.11                              |
| 16      | \$441.09                                  | \$433.70                                  | \$428.70                                  | \$409.44                              | \$395.74                                | \$385.38                                 | \$377.21                                 | \$331.00                                   | \$325.40                                   | \$292.97                              |
| 17      | \$454.44                                  | \$446.83                                  | \$441.67                                  | \$421.83                              | \$407.72                                | \$397.04                                 | \$388.63                                 | \$341.02                                   | \$335.25                                   | \$301.84                              |
| 18      | \$468.82                                  | \$460.97                                  | \$455.65                                  | \$435.18                              | \$420.62                                | \$409.60                                 | \$400.92                                 | \$351.81                                   | \$345.86                                   | \$311.39                              |
| 19      | \$483.20                                  | \$475.11                                  | \$469.62                                  | \$448.53                              | \$433.52                                | \$422.17                                 | \$413.22                                 | \$362.59                                   | \$356.46                                   | \$320.94                              |
| 20      | \$498.09                                  | \$489.75                                  | \$484.09                                  | \$462.35                              | \$446.88                                | \$435.18                                 | \$425.95                                 | \$373.77                                   | \$367.45                                   | \$330.83                              |
| 21      | \$513.49                                  | \$504.90                                  | \$499.06                                  | \$476.65                              | \$460.70                                | \$448.64                                 | \$439.13                                 | \$385.33                                   | \$378.81                                   | \$341.06                              |
| 22      | \$513.49                                  | \$504.90                                  | \$499.06                                  | \$476.65                              | \$460.70                                | \$448.64                                 | \$439.13                                 | \$385.33                                   | \$378.81                                   | \$341.06                              |
| 23      | \$513.49                                  | \$504.90                                  | \$499.06                                  | \$476.65                              | \$460.70                                | \$448.64                                 | \$439.13                                 | \$385.33                                   | \$378.81                                   | \$341.06                              |
| 24      | \$513.49                                  | \$504.90                                  | \$499.06                                  | \$476.65                              | \$460.70                                | \$448.64                                 | \$439.13                                 | \$385.33                                   | \$378.81                                   | \$341.06                              |
| 25      | \$515.55                                  | \$506.91                                  | \$501.06                                  | \$478.56                              | \$462.55                                | \$450.43                                 | \$440.88                                 | \$386.87                                   | \$380.33                                   | \$342.43                              |
| 26      | \$525.82                                  | \$517.01                                  | \$511.04                                  | \$488.09                              | \$471.76                                | \$459.40                                 | \$449.67                                 | \$394.58                                   | \$387.91                                   | \$349.25                              |
| 27      | \$538.14                                  | \$529.13                                  | \$523.02                                  | \$499.53                              | \$482.82                                | \$470.17                                 | \$460.20                                 | \$403.82                                   | \$397.00                                   | \$357.44                              |
| 28      | \$558.17                                  | \$548.82                                  | \$542.48                                  | \$518.12                              | \$500.78                                | \$487.67                                 | \$477.33                                 | \$418.85                                   | \$411.77                                   | \$370.74                              |
| 29      | \$574.60                                  | \$564.98                                  | \$558.45                                  | \$533.37                              | \$515.53                                | \$502.02                                 | \$491.38                                 | \$431.18                                   | \$423.89                                   | \$381.65                              |
| 30      | \$582.82                                  | \$573.06                                  | \$566.44                                  | \$541.00                              | \$522.90                                | \$509.20                                 | \$498.41                                 | \$437.35                                   | \$429.95                                   | \$387.11                              |
| 31      | \$595.14                                  | \$585.17                                  | \$578.42                                  | \$552.44                              | \$533.96                                | \$519.97                                 | \$508.95                                 | \$446.60                                   | \$439.05                                   | \$395.29                              |
| 32      | \$607.46                                  | \$597.29                                  | \$590.39                                  | \$563.88                              | \$545.01                                | \$530.74                                 | \$519.49                                 | \$455.84                                   | \$448.14                                   | \$403.48                              |
| 33      | \$615.17                                  | \$604.86                                  | \$597.88                                  | \$571.03                              | \$551.92                                | \$537.47                                 | \$526.07                                 | \$461.62                                   | \$453.82                                   | \$408.59                              |
| 34      | \$623.38                                  | \$612.94                                  | \$605.86                                  | \$578.65                              | \$559.29                                | \$544.64                                 | \$533.10                                 | \$467.79                                   | \$459.88                                   | \$414.05                              |
| 35      | \$627.49                                  | \$616.98                                  | \$609.86                                  | \$582.47                              | \$562.98                                | \$548.23                                 | \$536.61                                 | \$470.87                                   | \$462.91                                   | \$416.78                              |
| 36      | \$631.60                                  | \$621.02                                  | \$613.85                                  | \$586.28                              | \$566.67                                | \$551.82                                 | \$540.13                                 | \$473.95                                   | \$465.94                                   | \$419.51                              |
| 37      | \$635.71                                  | \$625.06                                  | \$617.84                                  | \$590.09                              | \$570.35                                | \$555.41                                 | \$543.64                                 | \$477.04                                   | \$468.97                                   | \$422.24                              |
| 38      | \$639.81                                  | \$629.10                                  | \$621.83                                  | \$593.91                              | \$574.04                                | \$559.00                                 | \$547.15                                 | \$480.12                                   | \$472.00                                   | \$424.97                              |
| 39      | \$648.03                                  | \$637.18                                  | \$629.82                                  | \$601.53                              | \$581.41                                | \$566.18                                 | \$554.18                                 | \$486.28                                   | \$478.06                                   | \$430.42                              |
| 40      | \$656.25                                  | \$645.26                                  | \$637.80                                  | \$609.16                              | \$588.78                                | \$573.36                                 | \$561.20                                 | \$492.45                                   | \$484.12                                   | \$435.88                              |
| 41      | \$668.57                                  | \$657.37                                  | \$649.78                                  | \$620.60                              | \$599.84                                | \$584.12                                 | \$571.74                                 | \$501.70                                   | \$493.22                                   | \$444.07                              |
| 42      | \$680.38                                  | \$668.99                                  | \$661.26                                  | \$631.56                              | \$610.43                                | \$594.44                                 | \$581.84                                 | \$510.56                                   | \$501.93                                   | \$451.91                              |
| 43      | \$696.81                                  | \$685.14                                  | \$677.23                                  | \$646.81                              | \$625.17                                | \$608.80                                 | \$595.89                                 | \$522.89                                   | \$514.05                                   | \$462.82                              |
| 44      | \$717.35                                  | \$705.34                                  | \$697.19                                  | \$665.88                              | \$643.60                                | \$626.74                                 | \$613.46                                 | \$538.30                                   | \$529.20                                   | \$476.47                              |
| 45      | \$741.49                                  | \$729.07                                  | \$720.65                                  | \$688.28                              | \$665.26                                | \$647.83                                 | \$634.10                                 | \$556.41                                   | \$547.01                                   | \$492.50                              |
| 46      | \$770.24                                  | \$757.34                                  | \$748.60                                  | \$714.97                              | \$691.06                                | \$672.95                                 | \$658.69                                 | \$577.99                                   | \$568.22                                   | \$511.60                              |
| 47      | \$802.59                                  | \$789.15                                  | \$780.04                                  | \$745.00                              | \$720.08                                | \$701.22                                 | \$686.35                                 | \$602.27                                   | \$592.09                                   | \$533.08                              |
| 48      | \$839.56                                  | \$825.50                                  | \$815.97                                  | \$779.32                              | \$753.25                                | \$733.52                                 | \$717.97                                 | \$630.01                                   | \$619.36                                   | \$557.64                              |
| 49      | \$876.02                                  | \$861.35                                  | \$851.40                                  | \$813.16                              | \$785.96                                | \$765.37                                 | \$749.15                                 | \$657.37                                   | \$646.26                                   | \$581.86                              |
| 50      | \$917.10                                  | \$901.74                                  | \$891.33                                  | \$851.30                              | \$822.82                                | \$801.26                                 | \$784.28                                 | \$688.20                                   | \$676.56                                   | \$609.14                              |
| 51      | \$957.67                                  | \$941.63                                  | \$930.76                                  | \$888.95                              | \$859.21                                | \$836.71                                 | \$818.97                                 | \$718.64                                   | \$706.49                                   | \$636.08                              |
| 52      | \$1,002.34                                | \$985.56                                  | \$974.17                                  | \$930.42                              | \$899.29                                | \$875.74                                 | \$857.17                                 | \$752.16                                   | \$739.44                                   | \$665.76                              |
| 53      | \$1,047.53                                | \$1,029.99                                | \$1,018.09                                | \$972.36                              | \$939.83                                | \$915.22                                 | \$895.82                                 | \$786.07                                   | \$772.78                                   | \$695.77                              |
| 54      | \$1,096.31                                | \$1,077.95                                | \$1,065.50                                | \$1,017.65                            | \$983.60                                | \$957.84                                 | \$937.53                                 | \$822.68                                   | \$808.77                                   | \$728.17                              |
| 55      | \$1,145.09                                | \$1,125.92                                | \$1,112.91                                | \$1,062.93                            | \$1,027.37                              | \$1,000.46                               | \$979.25                                 | \$859.28                                   | \$844.75                                   | \$760.57                              |
| 56      | \$1,197.98                                | \$1,177.92                                | \$1,164.32                                | \$1,112.02                            | \$1,074.82                              | \$1,046.67                               | \$1,024.48                               | \$898.97                                   | \$883.77                                   | \$795.70                              |
| 57      | \$1,251.38                                | \$1,230.43                                | \$1,216.22                                | \$1,161.59                            | \$1,122.73                              | \$1,093.33                               | \$1,070.15                               | \$939.05                                   | \$923.17                                   | \$831.17                              |
| 58      | \$1,308.38                                | \$1,286.47                                | \$1,271.62                                | \$1,214.50                            | \$1,173.87                              | \$1,143.12                               | \$1,118.89                               | \$981.82                                   | \$965.22                                   | \$869.03                              |
| 59      | \$1,336.62                                | \$1,314.24                                | \$1,299.06                                | \$1,240.72                            | \$1,199.21                              | \$1,167.80                               | \$1,143.05                               | \$1,003.01                                 | \$986.05                                   | \$887.79                              |
| 60      | \$1,393.62                                | \$1,370.29                                | \$1,354.46                                | \$1,293.63                            | \$1,250.35                              | \$1,217.60                               | \$1,191.79                               | \$1,045.78                                 | \$1,028.10                                 | \$925.65                              |
| 61      | \$1,442.92                                | \$1,418.76                                | \$1,402.37                                | \$1,339.39                            | \$1,294.58                              | \$1,260.67                               | \$1,233.94                               | \$1,082.77                                 | \$1,064.47                                 | \$958.39                              |
| 62      | \$1,475.27                                | \$1,450.56                                | \$1,433.81                                | \$1,369.41                            | \$1,323.60                              | \$1,288.93                               | \$1,261.61                               | \$1,107.05                                 | \$1,088.33                                 | \$979.88                              |
| 63      | \$1,515.83                                | \$1,490.45                                | \$1,473.24                                | \$1,407.07                            | \$1,360.00                              | \$1,324.37                               | \$1,296.30                               | \$1,137.49                                 | \$1,118.26                                 | \$1,006.82                            |
| 64+     | \$1,540.48                                | \$1,514.69                                | \$1,497.19                                | \$1,429.95                            | \$1,382.11                              | \$1,345.91                               | \$1,317.38                               | \$1,155.99                                 | \$1,136.44                                 | \$1,023.19                            |

Pending regulatory approval.



## Rating Region 12

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$439.97                         | \$435.03                      | \$431.68                       | \$422.61                         | \$375.34                   | \$373.04                     | \$369.05                     | \$362.62                      | \$379.28                                   | \$321.25                        |
| 15      | \$479.08                         | \$473.70                      | \$470.05                       | \$460.18                         | \$408.70                   | \$406.20                     | \$401.85                     | \$394.86                      | \$412.99                                   | \$349.80                        |
| 16      | \$494.03                         | \$488.49                      | \$484.72                       | \$474.54                         | \$421.46                   | \$418.88                     | \$414.40                     | \$407.18                      | \$425.88                                   | \$360.72                        |
| 17      | \$508.99                         | \$503.27                      | \$499.40                       | \$488.90                         | \$434.22                   | \$431.56                     | \$426.94                     | \$419.51                      | \$438.77                                   | \$371.64                        |
| 18      | \$525.09                         | \$519.20                      | \$515.20                       | \$504.37                         | \$447.95                   | \$445.21                     | \$440.45                     | \$432.78                      | \$452.65                                   | \$383.40                        |
| 19      | \$541.19                         | \$535.12                      | \$531.00                       | \$519.84                         | \$461.69                   | \$458.86                     | \$453.95                     | \$446.05                      | \$466.54                                   | \$395.16                        |
| 20      | \$557.87                         | \$551.61                      | \$547.36                       | \$535.86                         | \$475.92                   | \$473.00                     | \$467.94                     | \$459.80                      | \$480.91                                   | \$407.33                        |
| 21      | \$575.13                         | \$568.67                      | \$564.29                       | \$552.43                         | \$490.64                   | \$487.63                     | \$482.42                     | \$474.02                      | \$495.79                                   | \$419.93                        |
| 22      | \$575.13                         | \$568.67                      | \$564.29                       | \$552.43                         | \$490.64                   | \$487.63                     | \$482.42                     | \$474.02                      | \$495.79                                   | \$419.93                        |
| 23      | \$575.13                         | \$568.67                      | \$564.29                       | \$552.43                         | \$490.64                   | \$487.63                     | \$482.42                     | \$474.02                      | \$495.79                                   | \$419.93                        |
| 24      | \$575.13                         | \$568.67                      | \$564.29                       | \$552.43                         | \$490.64                   | \$487.63                     | \$482.42                     | \$474.02                      | \$495.79                                   | \$419.93                        |
| 25      | \$577.43                         | \$570.95                      | \$566.55                       | \$554.64                         | \$492.60                   | \$489.58                     | \$484.35                     | \$475.91                      | \$497.77                                   | \$421.61                        |
| 26      | \$588.93                         | \$582.32                      | \$577.83                       | \$565.69                         | \$502.41                   | \$499.34                     | \$493.99                     | \$485.39                      | \$507.69                                   | \$430.01                        |
| 27      | \$602.73                         | \$595.97                      | \$591.38                       | \$578.95                         | \$514.19                   | \$511.04                     | \$505.57                     | \$496.77                      | \$519.59                                   | \$440.09                        |
| 28      | \$625.16                         | \$618.15                      | \$613.38                       | \$600.49                         | \$533.32                   | \$530.06                     | \$524.39                     | \$515.26                      | \$538.92                                   | \$456.46                        |
| 29      | \$643.57                         | \$636.34                      | \$631.44                       | \$618.17                         | \$549.02                   | \$545.66                     | \$539.82                     | \$530.43                      | \$554.79                                   | \$469.90                        |
| 30      | \$652.77                         | \$645.44                      | \$640.47                       | \$627.01                         | \$556.87                   | \$553.46                     | \$547.54                     | \$538.01                      | \$562.72                                   | \$476.62                        |
| 31      | \$666.57                         | \$659.09                      | \$654.01                       | \$640.27                         | \$568.65                   | \$565.17                     | \$559.12                     | \$549.39                      | \$574.62                                   | \$486.70                        |
| 32      | \$680.37                         | \$672.74                      | \$667.55                       | \$653.53                         | \$580.43                   | \$576.87                     | \$570.70                     | \$560.76                      | \$586.52                                   | \$496.78                        |
| 33      | \$689.00                         | \$681.27                      | \$676.02                       | \$661.81                         | \$587.79                   | \$584.18                     | \$577.93                     | \$567.87                      | \$593.95                                   | \$503.08                        |
| 34      | \$698.20                         | \$690.37                      | \$685.05                       | \$670.65                         | \$595.64                   | \$591.99                     | \$585.65                     | \$575.46                      | \$601.89                                   | \$509.80                        |
| 35      | \$702.80                         | \$694.92                      | \$689.56                       | \$675.07                         | \$599.56                   | \$595.89                     | \$589.51                     | \$579.25                      | \$605.85                                   | \$513.16                        |
| 36      | \$707.40                         | \$699.47                      | \$694.08                       | \$679.49                         | \$603.49                   | \$599.79                     | \$593.37                     | \$583.04                      | \$609.82                                   | \$516.52                        |
| 37      | \$712.01                         | \$704.02                      | \$698.59                       | \$683.91                         | \$607.41                   | \$603.69                     | \$597.23                     | \$586.83                      | \$613.79                                   | \$519.87                        |
| 38      | \$716.61                         | \$708.57                      | \$703.10                       | \$688.33                         | \$611.34                   | \$607.59                     | \$601.09                     | \$590.63                      | \$617.75                                   | \$523.23                        |
| 39      | \$725.81                         | \$717.66                      | \$712.13                       | \$697.17                         | \$619.19                   | \$615.39                     | \$608.81                     | \$598.21                      | \$625.68                                   | \$529.95                        |
| 40      | \$735.01                         | \$726.76                      | \$721.16                       | \$706.01                         | \$627.04                   | \$623.19                     | \$616.53                     | \$605.79                      | \$633.62                                   | \$536.67                        |
| 41      | \$748.81                         | \$740.41                      | \$734.70                       | \$719.27                         | \$638.81                   | \$634.90                     | \$628.11                     | \$617.17                      | \$645.52                                   | \$546.75                        |
| 42      | \$762.04                         | \$753.49                      | \$747.68                       | \$731.97                         | \$650.10                   | \$646.11                     | \$639.20                     | \$628.07                      | \$656.92                                   | \$556.41                        |
| 43      | \$780.45                         | \$771.69                      | \$765.74                       | \$749.65                         | \$665.80                   | \$661.72                     | \$654.64                     | \$643.24                      | \$672.78                                   | \$569.85                        |
| 44      | \$803.45                         | \$794.43                      | \$788.31                       | \$771.75                         | \$685.42                   | \$681.22                     | \$673.94                     | \$662.20                      | \$692.62                                   | \$586.64                        |
| 45      | \$830.48                         | \$821.16                      | \$814.83                       | \$797.71                         | \$708.48                   | \$704.14                     | \$696.61                     | \$684.48                      | \$715.92                                   | \$606.38                        |
| 46      | \$862.69                         | \$853.01                      | \$846.43                       | \$828.65                         | \$735.96                   | \$731.45                     | \$723.62                     | \$711.03                      | \$743.68                                   | \$629.90                        |
| 47      | \$898.92                         | \$888.83                      | \$881.98                       | \$863.45                         | \$766.87                   | \$762.17                     | \$754.02                     | \$740.89                      | \$774.92                                   | \$656.35                        |
| 48      | \$940.33                         | \$929.78                      | \$922.61                       | \$903.23                         | \$802.19                   | \$797.28                     | \$788.75                     | \$775.02                      | \$810.61                                   | \$686.59                        |
| 49      | \$981.16                         | \$970.15                      | \$962.68                       | \$942.45                         | \$837.03                   | \$831.90                     | \$823.00                     | \$808.67                      | \$845.81                                   | \$716.40                        |
| 50      | \$1,027.17                       | \$1,015.65                    | \$1,007.82                     | \$986.64                         | \$876.28                   | \$870.91                     | \$861.60                     | \$846.60                      | \$885.48                                   | \$750.00                        |
| 51      | \$1,072.61                       | \$1,060.57                    | \$1,052.40                     | \$1,030.29                       | \$915.04                   | \$909.44                     | \$899.71                     | \$884.04                      | \$924.64                                   | \$783.17                        |
| 52      | \$1,122.65                       | \$1,110.05                    | \$1,101.49                     | \$1,078.35                       | \$957.73                   | \$951.86                     | \$941.68                     | \$925.28                      | \$967.78                                   | \$819.71                        |
| 53      | \$1,173.26                       | \$1,160.09                    | \$1,151.15                     | \$1,126.96                       | \$1,000.90                 | \$994.77                     | \$984.13                     | \$967.00                      | \$1,011.41                                 | \$856.66                        |
| 54      | \$1,227.89                       | \$1,214.11                    | \$1,204.76                     | \$1,179.44                       | \$1,047.51                 | \$1,041.10                   | \$1,029.96                   | \$1,012.03                    | \$1,058.51                                 | \$896.55                        |
| 55      | \$1,282.53                       | \$1,268.14                    | \$1,258.36                     | \$1,231.92                       | \$1,094.12                 | \$1,087.42                   | \$1,075.79                   | \$1,057.06                    | \$1,105.61                                 | \$936.45                        |
| 56      | \$1,341.77                       | \$1,326.71                    | \$1,316.49                     | \$1,288.82                       | \$1,144.66                 | \$1,137.65                   | \$1,125.48                   | \$1,105.88                    | \$1,156.67                                 | \$979.70                        |
| 57      | \$1,401.58                       | \$1,385.85                    | \$1,375.17                     | \$1,346.28                       | \$1,195.69                 | \$1,188.36                   | \$1,175.65                   | \$1,155.18                    | \$1,208.23                                 | \$1,023.37                      |
| 58      | \$1,465.42                       | \$1,448.98                    | \$1,437.81                     | \$1,407.60                       | \$1,250.15                 | \$1,242.49                   | \$1,229.20                   | \$1,207.80                    | \$1,263.27                                 | \$1,069.98                      |
| 59      | \$1,497.05                       | \$1,480.25                    | \$1,468.84                     | \$1,437.98                       | \$1,277.13                 | \$1,269.31                   | \$1,255.73                   | \$1,233.87                    | \$1,290.54                                 | \$1,093.08                      |
| 60      | \$1,560.89                       | \$1,543.38                    | \$1,531.48                     | \$1,499.30                       | \$1,331.59                 | \$1,323.44                   | \$1,309.28                   | \$1,286.48                    | \$1,345.57                                 | \$1,139.69                      |
| 61      | \$1,616.10                       | \$1,597.97                    | \$1,585.65                     | \$1,552.33                       | \$1,378.69                 | \$1,370.25                   | \$1,355.59                   | \$1,331.99                    | \$1,393.16                                 | \$1,180.01                      |
| 62      | \$1,652.34                       | \$1,633.79                    | \$1,621.20                     | \$1,587.14                       | \$1,409.60                 | \$1,400.97                   | \$1,385.98                   | \$1,361.85                    | \$1,424.40                                 | \$1,206.46                      |
| 63      | \$1,697.77                       | \$1,678.72                    | \$1,665.78                     | \$1,630.78                       | \$1,448.37                 | \$1,439.49                   | \$1,424.09                   | \$1,399.30                    | \$1,463.57                                 | \$1,239.64                      |
| 64+     | \$1,725.38                       | \$1,706.02                    | \$1,692.87                     | \$1,657.30                       | \$1,471.92                 | \$1,462.90                   | \$1,447.25                   | \$1,422.05                    | \$1,487.36                                 | \$1,259.79                      |

Pending regulatory approval.

Effective October 2023

## Rating Region 12

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$319.00                           | \$314.11                           | \$282.92                           | \$294.27                           | \$283.55                           | \$277.98                           | \$272.76                           | \$292.38   |
| 15      | \$347.36                           | \$342.03                           | \$308.07                           | \$320.43                           | \$308.75                           | \$302.68                           | \$297.01                           | \$318.37   |
| 16      | \$358.20                           | \$352.71                           | \$317.68                           | \$330.43                           | \$318.39                           | \$312.13                           | \$306.28                           | \$328.31   |
| 17      | \$369.04                           | \$363.39                           | \$327.30                           | \$340.43                           | \$328.02                           | \$321.58                           | \$315.55                           | \$338.25   |
| 18      | \$380.71                           | \$374.88                           | \$337.65                           | \$351.20                           | \$338.40                           | \$331.75                           | \$325.53                           | \$348.95   |
| 19      | \$392.39                           | \$386.38                           | \$348.01                           | \$361.97                           | \$348.78                           | \$341.93                           | \$335.51                           | \$359.65   |
| 20      | \$404.48                           | \$398.29                           | \$358.73                           | \$373.12                           | \$359.53                           | \$352.47                           | \$345.85                           | \$370.73   |
| 21      | \$416.99                           | \$410.61                           | \$369.83                           | \$384.66                           | \$370.65                           | \$363.37                           | \$356.55                           | \$382.20   |
| 22      | \$416.99                           | \$410.61                           | \$369.83                           | \$384.66                           | \$370.65                           | \$363.37                           | \$356.55                           | \$382.20   |
| 23      | \$416.99                           | \$410.61                           | \$369.83                           | \$384.66                           | \$370.65                           | \$363.37                           | \$356.55                           | \$382.20   |
| 24      | \$416.99                           | \$410.61                           | \$369.83                           | \$384.66                           | \$370.65                           | \$363.37                           | \$356.55                           | \$382.20   |
| 25      | \$418.66                           | \$412.25                           | \$371.31                           | \$386.20                           | \$372.13                           | \$364.82                           | \$357.98                           | \$383.73   |
| 26      | \$427.00                           | \$420.46                           | \$378.70                           | \$393.90                           | \$379.54                           | \$372.09                           | \$365.11                           | \$391.37   |
| 27      | \$437.01                           | \$430.31                           | \$387.58                           | \$403.13                           | \$388.44                           | \$380.81                           | \$373.67                           | \$400.55   |
| 28      | \$453.27                           | \$446.33                           | \$402.00                           | \$418.13                           | \$402.89                           | \$394.98                           | \$387.57                           | \$415.45   |
| 29      | \$466.62                           | \$459.47                           | \$413.84                           | \$430.44                           | \$414.75                           | \$406.61                           | \$398.98                           | \$427.68   |
| 30      | \$473.29                           | \$466.04                           | \$419.75                           | \$436.59                           | \$420.69                           | \$412.42                           | \$404.69                           | \$433.80   |
| 31      | \$483.30                           | \$475.89                           | \$428.63                           | \$445.83                           | \$429.58                           | \$421.14                           | \$413.24                           | \$442.97   |
| 32      | \$493.30                           | \$485.75                           | \$437.51                           | \$455.06                           | \$438.48                           | \$429.86                           | \$421.80                           | \$452.14   |
| 33      | \$499.56                           | \$491.91                           | \$443.05                           | \$460.83                           | \$444.04                           | \$435.31                           | \$427.15                           | \$457.88   |
| 34      | \$506.23                           | \$498.47                           | \$448.97                           | \$466.98                           | \$449.97                           | \$441.13                           | \$432.85                           | \$463.99   |
| 35      | \$509.57                           | \$501.76                           | \$451.93                           | \$470.06                           | \$452.93                           | \$444.03                           | \$435.71                           | \$467.05   |
| 36      | \$512.90                           | \$505.04                           | \$454.89                           | \$473.14                           | \$455.90                           | \$446.94                           | \$438.56                           | \$470.11   |
| 37      | \$516.24                           | \$508.33                           | \$457.85                           | \$476.21                           | \$458.86                           | \$449.85                           | \$441.41                           | \$473.16   |
| 38      | \$519.57                           | \$511.61                           | \$460.81                           | \$479.29                           | \$461.83                           | \$452.75                           | \$444.26                           | \$476.22   |
| 39      | \$526.25                           | \$518.18                           | \$466.72                           | \$485.45                           | \$467.76                           | \$458.57                           | \$449.97                           | \$482.34   |
| 40      | \$532.92                           | \$524.75                           | \$472.64                           | \$491.60                           | \$473.69                           | \$464.38                           | \$455.67                           | \$488.45   |
| 41      | \$542.93                           | \$534.61                           | \$481.52                           | \$500.83                           | \$482.58                           | \$473.10                           | \$464.23                           | \$497.62   |
| 42      | \$552.52                           | \$544.05                           | \$490.02                           | \$509.68                           | \$491.11                           | \$481.46                           | \$472.43                           | \$506.42   |
| 43      | \$565.86                           | \$557.19                           | \$501.86                           | \$521.99                           | \$502.97                           | \$493.09                           | \$483.84                           | \$518.65   |
| 44      | \$582.54                           | \$573.62                           | \$516.65                           | \$537.38                           | \$517.79                           | \$507.62                           | \$498.10                           | \$533.93   |
| 45      | \$602.14                           | \$592.91                           | \$534.03                           | \$555.46                           | \$535.22                           | \$524.70                           | \$514.86                           | \$551.90   |
| 46      | \$625.49                           | \$615.91                           | \$554.74                           | \$577.00                           | \$555.97                           | \$545.05                           | \$534.83                           | \$573.30   |
| 47      | \$651.76                           | \$641.78                           | \$578.04                           | \$601.23                           | \$579.32                           | \$567.94                           | \$557.29                           | \$597.38   |
| 48      | \$681.78                           | \$671.34                           | \$604.67                           | \$628.93                           | \$606.01                           | \$594.10                           | \$582.96                           | \$624.90   |
| 49      | \$711.39                           | \$700.49                           | \$630.93                           | \$656.24                           | \$632.33                           | \$619.90                           | \$608.28                           | \$652.03   |
| 50      | \$744.75                           | \$733.34                           | \$660.51                           | \$687.01                           | \$661.98                           | \$648.97                           | \$636.80                           | \$682.61   |
| 51      | \$777.69                           | \$765.78                           | \$689.73                           | \$717.40                           | \$691.26                           | \$677.68                           | \$664.97                           | \$712.80   |
| 52      | \$813.97                           | \$801.50                           | \$721.90                           | \$750.87                           | \$723.50                           | \$709.29                           | \$695.99                           | \$746.06   |
| 53      | \$850.67                           | \$837.63                           | \$754.45                           | \$784.72                           | \$756.12                           | \$741.27                           | \$727.36                           | \$779.69   |
| 54      | \$890.28                           | \$876.64                           | \$789.58                           | \$821.26                           | \$791.33                           | \$775.79                           | \$761.24                           | \$816.00   |
| 55      | \$929.90                           | \$915.65                           | \$824.72                           | \$857.80                           | \$826.54                           | \$810.31                           | \$795.11                           | \$852.31   |
| 56      | \$972.85                           | \$957.94                           | \$862.81                           | \$897.42                           | \$864.72                           | \$847.73                           | \$831.83                           | \$891.67   |
| 57      | \$1,016.21                         | \$1,000.64                         | \$901.27                           | \$937.43                           | \$903.27                           | \$885.52                           | \$868.92                           | \$931.42   |
| 58      | \$1,062.50                         | \$1,046.22                         | \$942.32                           | \$980.13                           | \$944.41                           | \$925.86                           | \$908.49                           | \$973.85   |
| 59      | \$1,085.43                         | \$1,068.81                         | \$962.66                           | \$1,001.28                         | \$964.80                           | \$945.84                           | \$928.10                           | \$994.87   |
| 60      | \$1,131.72                         | \$1,114.38                         | \$1,003.71                         | \$1,043.98                         | \$1,005.94                         | \$986.18                           | \$967.68                           | \$1,037.29   |
| 61      | \$1,171.75                         | \$1,153.80                         | \$1,039.22                         | \$1,080.91                         | \$1,041.52                         | \$1,021.06                         | \$1,001.91                         | \$1,073.98   |
| 62      | \$1,198.02                         | \$1,179.67                         | \$1,062.52                         | \$1,105.14                         | \$1,064.87                         | \$1,043.95                         | \$1,024.37                         | \$1,098.06   |
| 63      | \$1,230.96                         | \$1,212.11                         | \$1,091.73                         | \$1,135.53                         | \$1,094.15                         | \$1,072.66                         | \$1,052.54                         | \$1,128.26   |
| 64+     | \$1,250.98                         | \$1,231.82                         | \$1,109.48                         | \$1,153.99                         | \$1,111.94                         | \$1,090.10                         | \$1,069.65                         | \$1,146.60   |

Pending regulatory approval.

## Rating Region 12

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$371.91  | \$319.97                                    | \$306.31  | \$287.08                                    | \$285.26                                |
| 15      | \$404.97  | \$348.41                                    | \$333.54  | \$312.60                                    | \$310.62                                |
| 16      | \$417.61  | \$359.28                                    | \$343.95  | \$322.36                                    | \$320.31                                |
| 17      | \$430.25  | \$370.16                                    | \$354.36  | \$332.12                                    | \$330.01                                |
| 18      | \$443.87  | \$381.87                                    | \$365.57  | \$342.63                                    | \$340.45                                |
| 19      | \$457.48  | \$393.58                                    | \$376.78  | \$353.13                                    | \$350.89                                |
| 20      | \$471.58  | \$405.71                                    | \$388.39  | \$364.02                                    | \$361.70                                |
| 21      | \$486.16  | \$418.26                                    | \$400.40  | \$375.27                                    | \$372.89                                |
| 22      | \$486.16  | \$418.26                                    | \$400.40  | \$375.27                                    | \$372.89                                |
| 23      | \$486.16  | \$418.26                                    | \$400.40  | \$375.27                                    | \$372.89                                |
| 24      | \$486.16  | \$418.26                                    | \$400.40  | \$375.27                                    | \$372.89                                |
| 25      | \$488.11  | \$419.93                                    | \$402.00  | \$376.77                                    | \$374.38                                |
| 26      | \$497.83  | \$428.30                                    | \$410.01  | \$384.28                                    | \$381.84                                |
| 27      | \$509.50  | \$438.34                                    | \$419.62  | \$393.29                                    | \$390.79                                |
| 28      | \$528.46  | \$454.65                                    | \$435.24  | \$407.92                                    | \$405.33                                |
| 29      | \$544.02  | \$468.03                                    | \$448.05  | \$419.93                                    | \$417.26                                |
| 30      | \$551.79  | \$474.72                                    | \$454.46  | \$425.94                                    | \$423.23                                |
| 31      | \$563.46  | \$484.76                                    | \$464.07  | \$434.94                                    | \$432.18                                |
| 32      | \$575.13  | \$494.80                                    | \$473.68  | \$443.95                                    | \$441.13                                |
| 33      | \$582.42  | \$501.07                                    | \$479.68  | \$449.58                                    | \$446.72                                |
| 34      | \$590.20  | \$507.77                                    | \$486.09  | \$455.58                                    | \$452.69                                |
| 35      | \$594.09  | \$511.11                                    | \$489.29  | \$458.58                                    | \$455.67                                |
| 36      | \$597.98  | \$514.46                                    | \$492.50  | \$461.59                                    | \$458.65                                |
| 37      | \$601.87  | \$517.80                                    | \$495.70  | \$464.59                                    | \$461.64                                |
| 38      | \$605.76  | \$521.15                                    | \$498.90  | \$467.59                                    | \$464.62                                |
| 39      | \$613.54  | \$527.84                                    | \$505.31  | \$473.60                                    | \$470.59                                |
| 40      | \$621.32  | \$534.54                                    | \$511.72  | \$479.60                                    | \$476.55                                |
| 41      | \$632.98  | \$544.57                                    | \$521.33  | \$488.61                                    | \$485.50                                |
| 42      | \$644.17  | \$554.19                                    | \$530.53  | \$497.24                                    | \$494.08                                |
| 43      | \$659.72  | \$567.58                                    | \$543.35  | \$509.25                                    | \$506.01                                |
| 44      | \$679.17  | \$584.31                                    | \$559.36  | \$524.26                                    | \$520.93                                |
| 45      | \$702.02  | \$603.97                                    | \$578.18  | \$541.90                                    | \$538.45                                |
| 46      | \$729.24  | \$627.39                                    | \$600.60  | \$562.91                                    | \$559.34                                |
| 47      | \$759.87  | \$653.74                                    | \$625.83  | \$586.55                                    | \$582.83                                |
| 48      | \$794.88  | \$683.85                                    | \$654.66  | \$613.57                                    | \$609.68                                |
| 49      | \$829.39  | \$713.55                                    | \$683.09  | \$640.22                                    | \$636.15                                |
| 50      | \$868.29  | \$747.01                                    | \$715.12  | \$670.24                                    | \$665.98                                |
| 51      | \$906.69  | \$780.05                                    | \$746.75  | \$699.89                                    | \$695.44                                |
| 52      | \$948.99  | \$816.44                                    | \$781.59  | \$732.53                                    | \$727.88                                |
| 53      | \$991.77  | \$853.25                                    | \$816.82  | \$765.56                                    | \$760.70                                |
| 54      | \$1,037.96  | \$892.98                                    | \$854.86  | \$801.21                                    | \$796.12                                |
| 55      | \$1,084.14  | \$932.72                                    | \$892.90  | \$836.86                                    | \$831.55                                |
| 56      | \$1,134.22  | \$975.80                                    | \$934.14  | \$875.51                                    | \$869.95                                |
| 57      | \$1,184.78  | \$1,019.30                                  | \$975.78  | \$914.54                                    | \$908.73                                |
| 58      | \$1,238.74  | \$1,065.72                                  | \$1,020.23  | \$956.20                                    | \$950.12                                |
| 59      | \$1,265.48  | \$1,088.73                                  | \$1,042.25  | \$976.84                                    | \$970.63                                |
| 60      | \$1,319.45  | \$1,135.16                                  | \$1,086.69  | \$1,018.49                                  | \$1,012.02                              |
| 61      | \$1,366.12  | \$1,175.31                                  | \$1,125.13  | \$1,054.52                                  | \$1,047.82                              |
| 62      | \$1,396.75  | \$1,201.66                                  | \$1,150.36  | \$1,078.16                                  | \$1,071.31                              |
| 63      | \$1,435.15  | \$1,234.70                                  | \$1,181.99  | \$1,107.81                                  | \$1,100.77                              |
| 64+     | \$1,458.49  | \$1,254.78                                  | \$1,201.21  | \$1,125.82                                  | \$1,118.67                              |

Pending regulatory approval.

Effective October 2023

## Rating Region 12

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$485.64                          | \$479.91                       | \$476.70                        | \$466.58                          | \$413.93                    | \$411.32                      | \$406.94                      |
| 15      | \$528.81                          | \$522.57                       | \$519.07                        | \$508.05                          | \$450.72                    | \$447.88                      | \$443.12                      |
| 16      | \$545.31                          | \$538.88                       | \$535.27                        | \$523.91                          | \$464.79                    | \$461.86                      | \$456.95                      |
| 17      | \$561.82                          | \$555.19                       | \$551.47                        | \$539.76                          | \$478.86                    | \$475.84                      | \$470.78                      |
| 18      | \$579.59                          | \$572.75                       | \$568.92                        | \$556.84                          | \$494.01                    | \$490.89                      | \$485.67                      |
| 19      | \$597.37                          | \$590.32                       | \$586.37                        | \$573.92                          | \$509.16                    | \$505.95                      | \$500.57                      |
| 20      | \$615.78                          | \$608.51                       | \$604.44                        | \$591.61                          | \$524.85                    | \$521.54                      | \$515.99                      |
| 21      | \$634.82                          | \$627.33                       | \$623.13                        | \$609.90                          | \$541.08                    | \$537.67                      | \$531.95                      |
| 22      | \$634.82                          | \$627.33                       | \$623.13                        | \$609.90                          | \$541.08                    | \$537.67                      | \$531.95                      |
| 23      | \$634.82                          | \$627.33                       | \$623.13                        | \$609.90                          | \$541.08                    | \$537.67                      | \$531.95                      |
| 24      | \$634.82                          | \$627.33                       | \$623.13                        | \$609.90                          | \$541.08                    | \$537.67                      | \$531.95                      |
| 25      | \$637.36                          | \$629.84                       | \$625.63                        | \$612.34                          | \$543.24                    | \$539.82                      | \$534.08                      |
| 26      | \$650.06                          | \$642.39                       | \$638.09                        | \$624.54                          | \$554.07                    | \$550.58                      | \$544.72                      |
| 27      | \$665.30                          | \$657.44                       | \$653.05                        | \$639.18                          | \$567.05                    | \$563.48                      | \$557.48                      |
| 28      | \$690.05                          | \$681.91                       | \$677.35                        | \$662.96                          | \$588.15                    | \$584.45                      | \$578.23                      |
| 29      | \$710.37                          | \$701.98                       | \$697.29                        | \$682.48                          | \$605.47                    | \$601.65                      | \$595.25                      |
| 30      | \$720.53                          | \$712.02                       | \$707.26                        | \$692.24                          | \$614.12                    | \$610.26                      | \$603.76                      |
| 31      | \$735.76                          | \$727.08                       | \$722.21                        | \$706.88                          | \$627.11                    | \$623.16                      | \$616.53                      |
| 32      | \$751.00                          | \$742.13                       | \$737.17                        | \$721.51                          | \$640.10                    | \$636.07                      | \$629.30                      |
| 33      | \$760.52                          | \$751.54                       | \$746.52                        | \$730.66                          | \$648.21                    | \$644.13                      | \$637.28                      |
| 34      | \$770.68                          | \$761.58                       | \$756.49                        | \$740.42                          | \$656.87                    | \$652.73                      | \$645.79                      |
| 35      | \$775.76                          | \$766.60                       | \$761.47                        | \$745.30                          | \$661.20                    | \$657.04                      | \$650.04                      |
| 36      | \$780.83                          | \$771.62                       | \$766.46                        | \$750.18                          | \$665.53                    | \$661.34                      | \$654.30                      |
| 37      | \$785.91                          | \$776.64                       | \$771.44                        | \$755.06                          | \$669.86                    | \$665.64                      | \$658.56                      |
| 38      | \$790.99                          | \$781.66                       | \$776.43                        | \$759.94                          | \$674.18                    | \$669.94                      | \$662.81                      |
| 39      | \$801.15                          | \$791.69                       | \$786.40                        | \$769.70                          | \$682.84                    | \$678.54                      | \$671.32                      |
| 40      | \$811.31                          | \$801.73                       | \$796.37                        | \$779.46                          | \$691.50                    | \$687.14                      | \$679.83                      |
| 41      | \$826.54                          | \$816.79                       | \$811.32                        | \$794.09                          | \$704.49                    | \$700.05                      | \$692.60                      |
| 42      | \$841.14                          | \$831.21                       | \$825.65                        | \$808.12                          | \$716.93                    | \$712.42                      | \$704.84                      |
| 43      | \$861.46                          | \$851.29                       | \$845.59                        | \$827.64                          | \$734.24                    | \$729.62                      | \$721.86                      |
| 44      | \$886.85                          | \$876.38                       | \$870.52                        | \$852.03                          | \$755.89                    | \$751.13                      | \$743.14                      |
| 45      | \$916.69                          | \$905.87                       | \$899.81                        | \$880.70                          | \$781.32                    | \$776.40                      | \$768.14                      |
| 46      | \$952.24                          | \$941.00                       | \$934.70                        | \$914.85                          | \$811.62                    | \$806.51                      | \$797.93                      |
| 47      | \$992.23                          | \$980.52                       | \$973.96                        | \$953.28                          | \$845.71                    | \$840.38                      | \$831.44                      |
| 48      | \$1,037.94                        | \$1,025.69                     | \$1,018.83                      | \$997.19                          | \$884.66                    | \$879.09                      | \$869.74                      |
| 49      | \$1,083.01                        | \$1,070.23                     | \$1,063.07                      | \$1,040.49                        | \$923.08                    | \$917.27                      | \$907.51                      |
| 50      | \$1,133.80                        | \$1,120.41                     | \$1,112.92                      | \$1,089.29                        | \$966.37                    | \$960.28                      | \$950.06                      |
| 51      | \$1,183.95                        | \$1,169.97                     | \$1,162.15                      | \$1,137.47                        | \$1,009.11                  | \$1,002.76                    | \$992.09                      |
| 52      | \$1,239.18                        | \$1,224.55                     | \$1,216.36                      | \$1,190.53                        | \$1,056.19                  | \$1,049.54                    | \$1,038.37                    |
| 53      | \$1,295.04                        | \$1,279.76                     | \$1,271.20                      | \$1,244.20                        | \$1,103.80                  | \$1,096.85                    | \$1,085.18                    |
| 54      | \$1,355.35                        | \$1,339.35                     | \$1,330.39                      | \$1,302.14                        | \$1,155.20                  | \$1,147.93                    | \$1,135.72                    |
| 55      | \$1,415.66                        | \$1,398.95                     | \$1,389.59                      | \$1,360.08                        | \$1,206.61                  | \$1,199.01                    | \$1,186.25                    |
| 56      | \$1,481.05                        | \$1,463.56                     | \$1,453.77                      | \$1,422.90                        | \$1,262.34                  | \$1,254.39                    | \$1,241.04                    |
| 57      | \$1,547.07                        | \$1,528.81                     | \$1,518.58                      | \$1,486.33                        | \$1,318.61                  | \$1,310.31                    | \$1,296.37                    |
| 58      | \$1,617.53                        | \$1,598.44                     | \$1,587.75                      | \$1,554.03                        | \$1,378.67                  | \$1,369.99                    | \$1,355.41                    |
| 59      | \$1,652.45                        | \$1,632.94                     | \$1,622.02                      | \$1,587.58                        | \$1,408.43                  | \$1,399.56                    | \$1,384.67                    |
| 60      | \$1,722.91                        | \$1,702.58                     | \$1,691.19                      | \$1,655.28                        | \$1,468.49                  | \$1,459.24                    | \$1,443.72                    |
| 61      | \$1,783.86                        | \$1,762.80                     | \$1,751.01                      | \$1,713.83                        | \$1,520.43                  | \$1,510.86                    | \$1,494.78                    |
| 62      | \$1,823.85                        | \$1,802.32                     | \$1,790.27                      | \$1,752.25                        | \$1,554.52                  | \$1,544.73                    | \$1,528.30                    |
| 63      | \$1,874.00                        | \$1,851.88                     | \$1,839.49                      | \$1,800.43                        | \$1,597.27                  | \$1,587.21                    | \$1,570.32                    |
| 64+     | \$1,904.47                        | \$1,882.00                     | \$1,869.40                      | \$1,829.71                        | \$1,623.24                  | \$1,613.02                    | \$1,595.85                    |

Pending regulatory approval.

## Rating Region 12

### Off-Exchange 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 | \$399.78                       | \$353.65                         | \$351.17                         | \$345.69                         | \$310.49                         | \$323.61                         | \$311.69                         | \$305.11                         | \$299.20                         |
| 15      | \$435.32                       | \$385.08                         | \$382.39                         | \$376.42                         | \$338.09                         | \$352.37                         | \$339.40                         | \$332.23                         | \$325.80                         |
| 16      | \$448.90                       | \$397.10                         | \$394.32                         | \$388.17                         | \$348.64                         | \$363.37                         | \$349.99                         | \$342.60                         | \$335.96                         |
| 17      | \$462.49                       | \$409.12                         | \$406.26                         | \$399.91                         | \$359.19                         | \$374.37                         | \$360.59                         | \$352.97                         | \$346.13                         |
| 18      | \$477.12                       | \$422.07                         | \$419.11                         | \$412.57                         | \$370.56                         | \$386.21                         | \$372.00                         | \$364.13                         | \$357.08                         |
| 19      | \$491.76                       | \$435.01                         | \$431.96                         | \$425.22                         | \$381.92                         | \$398.06                         | \$383.41                         | \$375.30                         | \$368.04                         |
| 20      | \$506.91                       | \$448.42                         | \$445.27                         | \$438.32                         | \$393.69                         | \$410.32                         | \$395.22                         | \$386.87                         | \$379.38                         |
| 21      | \$522.59                       | \$462.29                         | \$459.05                         | \$451.88                         | \$405.87                         | \$423.01                         | \$407.44                         | \$398.83                         | \$391.11                         |
| 22      | \$522.59                       | \$462.29                         | \$459.05                         | \$451.88                         | \$405.87                         | \$423.01                         | \$407.44                         | \$398.83                         | \$391.11                         |
| 23      | \$522.59                       | \$462.29                         | \$459.05                         | \$451.88                         | \$405.87                         | \$423.01                         | \$407.44                         | \$398.83                         | \$391.11                         |
| 24      | \$522.59                       | \$462.29                         | \$459.05                         | \$451.88                         | \$405.87                         | \$423.01                         | \$407.44                         | \$398.83                         | \$391.11                         |
| 25      | \$524.68                       | \$464.14                         | \$460.88                         | \$453.69                         | \$407.49                         | \$424.71                         | \$409.07                         | \$400.43                         | \$392.68                         |
| 26      | \$535.13                       | \$473.38                         | \$470.06                         | \$462.73                         | \$415.61                         | \$433.17                         | \$417.22                         | \$408.40                         | \$400.50                         |
| 27      | \$547.67                       | \$484.48                         | \$481.08                         | \$473.57                         | \$425.35                         | \$443.32                         | \$427.00                         | \$417.97                         | \$409.88                         |
| 28      | \$568.06                       | \$502.51                         | \$498.98                         | \$491.19                         | \$441.18                         | \$459.82                         | \$442.89                         | \$433.53                         | \$425.14                         |
| 29      | \$584.78                       | \$517.30                         | \$513.67                         | \$505.66                         | \$454.17                         | \$473.35                         | \$455.93                         | \$446.29                         | \$437.65                         |
| 30      | \$593.14                       | \$524.69                         | \$521.02                         | \$512.89                         | \$460.66                         | \$480.12                         | \$462.45                         | \$452.67                         | \$443.91                         |
| 31      | \$605.68                       | \$535.79                         | \$532.03                         | \$523.73                         | \$470.40                         | \$490.27                         | \$472.23                         | \$462.24                         | \$453.30                         |
| 32      | \$618.22                       | \$546.88                         | \$543.05                         | \$534.58                         | \$480.14                         | \$500.43                         | \$482.01                         | \$471.82                         | \$462.68                         |
| 33      | \$626.06                       | \$553.82                         | \$549.94                         | \$541.35                         | \$486.23                         | \$506.77                         | \$488.12                         | \$477.80                         | \$468.55                         |
| 34      | \$634.42                       | \$561.22                         | \$557.28                         | \$548.58                         | \$492.72                         | \$513.54                         | \$494.64                         | \$484.18                         | \$474.81                         |
| 35      | \$638.60                       | \$564.91                         | \$560.95                         | \$552.20                         | \$495.97                         | \$516.92                         | \$497.90                         | \$487.37                         | \$477.94                         |
| 36      | \$642.79                       | \$568.61                         | \$564.63                         | \$555.81                         | \$499.22                         | \$520.31                         | \$501.16                         | \$490.56                         | \$481.07                         |
| 37      | \$646.97                       | \$572.31                         | \$568.30                         | \$559.43                         | \$502.46                         | \$523.69                         | \$504.42                         | \$493.75                         | \$484.20                         |
| 38      | \$651.15                       | \$576.01                         | \$571.97                         | \$563.04                         | \$505.71                         | \$527.08                         | \$507.68                         | \$496.94                         | \$487.32                         |
| 39      | \$659.51                       | \$583.41                         | \$579.32                         | \$570.27                         | \$512.21                         | \$533.84                         | \$514.19                         | \$503.32                         | \$493.58                         |
| 40      | \$667.87                       | \$590.80                         | \$586.66                         | \$577.50                         | \$518.70                         | \$540.61                         | \$520.71                         | \$509.71                         | \$499.84                         |
| 41      | \$680.41                       | \$601.90                         | \$597.68                         | \$588.35                         | \$528.44                         | \$550.76                         | \$530.49                         | \$519.28                         | \$509.23                         |
| 42      | \$692.43                       | \$612.53                         | \$608.24                         | \$598.74                         | \$537.77                         | \$560.49                         | \$539.86                         | \$528.45                         | \$518.22                         |
| 43      | \$709.15                       | \$627.32                         | \$622.93                         | \$613.20                         | \$550.76                         | \$574.03                         | \$552.90                         | \$541.21                         | \$530.74                         |
| 44      | \$730.06                       | \$645.81                         | \$641.29                         | \$631.28                         | \$567.00                         | \$590.95                         | \$569.20                         | \$557.17                         | \$546.38                         |
| 45      | \$754.62                       | \$667.54                         | \$662.86                         | \$652.52                         | \$586.07                         | \$610.83                         | \$588.35                         | \$575.91                         | \$564.76                         |
| 46      | \$783.88                       | \$693.43                         | \$688.57                         | \$677.82                         | \$608.80                         | \$634.52                         | \$611.17                         | \$598.25                         | \$586.67                         |
| 47      | \$816.81                       | \$722.55                         | \$717.49                         | \$706.29                         | \$634.37                         | \$661.17                         | \$636.84                         | \$623.37                         | \$611.31                         |
| 48      | \$854.43                       | \$755.84                         | \$750.54                         | \$738.83                         | \$663.59                         | \$691.63                         | \$666.17                         | \$652.09                         | \$639.47                         |
| 49      | \$891.54                       | \$788.66                         | \$783.13                         | \$770.91                         | \$692.41                         | \$721.66                         | \$695.10                         | \$680.41                         | \$667.24                         |
| 50      | \$933.35                       | \$825.64                         | \$819.86                         | \$807.06                         | \$724.88                         | \$755.50                         | \$727.70                         | \$712.31                         | \$698.52                         |
| 51      | \$974.63                       | \$862.16                         | \$856.12                         | \$842.76                         | \$756.94                         | \$788.92                         | \$759.88                         | \$743.82                         | \$729.42                         |
| 52      | \$1,020.10                     | \$902.38                         | \$896.06                         | \$882.07                         | \$792.25                         | \$825.72                         | \$795.33                         | \$778.52                         | \$763.45                         |
| 53      | \$1,066.08                     | \$943.06                         | \$936.45                         | \$921.84                         | \$827.97                         | \$862.95                         | \$831.19                         | \$813.61                         | \$797.87                         |
| 54      | \$1,115.73                     | \$986.98                         | \$980.06                         | \$964.77                         | \$866.53                         | \$903.13                         | \$869.89                         | \$851.50                         | \$835.02                         |
| 55      | \$1,165.38                     | \$1,030.90                       | \$1,023.67                       | \$1,007.70                       | \$905.09                         | \$943.32                         | \$908.60                         | \$889.39                         | \$872.18                         |
| 56      | \$1,219.20                     | \$1,078.51                       | \$1,070.96                       | \$1,054.24                       | \$946.89                         | \$986.89                         | \$950.57                         | \$930.47                         | \$912.46                         |
| 57      | \$1,273.55                     | \$1,126.59                       | \$1,118.70                       | \$1,101.23                       | \$989.10                         | \$1,030.88                       | \$992.94                         | \$971.95                         | \$953.14                         |
| 58      | \$1,331.56                     | \$1,177.91                       | \$1,169.65                       | \$1,151.39                       | \$1,034.15                       | \$1,077.84                       | \$1,038.17                       | \$1,016.22                       | \$996.55                         |
| 59      | \$1,360.30                     | \$1,203.33                       | \$1,194.90                       | \$1,176.25                       | \$1,056.47                       | \$1,101.10                       | \$1,060.58                       | \$1,038.16                       | \$1,018.06                       |
| 60      | \$1,418.31                     | \$1,254.64                       | \$1,245.85                       | \$1,226.41                       | \$1,101.53                       | \$1,148.06                       | \$1,105.80                       | \$1,082.43                       | \$1,061.48                       |
| 61      | \$1,468.48                     | \$1,299.02                       | \$1,289.92                       | \$1,269.79                       | \$1,140.49                       | \$1,188.67                       | \$1,144.92                       | \$1,120.71                       | \$1,099.02                       |
| 62      | \$1,501.40                     | \$1,328.15                       | \$1,318.84                       | \$1,298.25                       | \$1,166.06                       | \$1,215.32                       | \$1,170.59                       | \$1,145.84                       | \$1,123.66                       |
| 63      | \$1,542.69                     | \$1,364.67                       | \$1,355.10                       | \$1,333.95                       | \$1,198.12                       | \$1,248.74                       | \$1,202.78                       | \$1,177.35                       | \$1,154.56                       |
| 64+     | \$1,567.77                     | \$1,386.86                       | \$1,377.14                       | \$1,355.64                       | \$1,217.60                       | \$1,269.04                       | \$1,222.33                       | \$1,196.49                       | \$1,173.33                       |

Pending regulatory approval.

Effective October 2023

## Rating Region 12

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$409.46   | \$352.02                               | \$340.75   | \$314.97                               | \$312.95                           | \$476.68  | \$427.49                                      | \$373.44   | \$325.73   | \$352.02  | \$312.95  |
| 15                            | \$445.85   | \$383.32                               | \$371.04   | \$342.97                               | \$340.77                           | \$519.05  | \$465.49                                      | \$406.64   | \$354.69   | \$383.32  | \$340.77  |
| 16                            | \$459.77   | \$395.28                               | \$382.63   | \$353.68                               | \$351.40                           | \$535.26  | \$480.02                                      | \$419.33   | \$365.76   | \$395.28  | \$351.40  |
| 17                            | \$473.68   | \$407.24                               | \$394.21   | \$364.38                               | \$362.04                           | \$551.46  | \$494.55                                      | \$432.02   | \$376.83   | \$407.24  | \$362.04  |
| 18                            | \$488.67   | \$420.13                               | \$406.68   | \$375.91                               | \$373.49                           | \$568.90  | \$510.19                                      | \$445.69   | \$388.75   | \$420.13  | \$373.49  |
| 19                            | \$503.66   | \$433.01                               | \$419.15   | \$387.44                               | \$384.95                           | \$586.35  | \$525.84                                      | \$459.36   | \$400.67   | \$433.01  | \$384.95  |
| 20                            | \$519.18   | \$446.36                               | \$432.07   | \$399.38                               | \$396.81                           | \$604.42  | \$542.05                                      | \$473.51   | \$413.02   | \$446.36  | \$396.81  |
| 21                            | \$535.24   | \$460.16                               | \$445.43   | \$411.73                               | \$409.08                           | \$623.11  | \$558.81                                      | \$488.16   | \$425.79   | \$460.16  | \$409.08  |
| 22                            | \$535.24   | \$460.16                               | \$445.43   | \$411.73                               | \$409.08                           | \$623.11  | \$558.81                                      | \$488.16   | \$425.79   | \$460.16  | \$409.08  |
| 23                            | \$535.24   | \$460.16                               | \$445.43   | \$411.73                               | \$409.08                           | \$623.11  | \$558.81                                      | \$488.16   | \$425.79   | \$460.16  | \$409.08  |
| 24                            | \$535.24   | \$460.16                               | \$445.43   | \$411.73                               | \$409.08                           | \$623.11  | \$558.81                                      | \$488.16   | \$425.79   | \$460.16  | \$409.08  |
| 25                            | \$537.38   | \$462.00                               | \$447.21   | \$413.38                               | \$410.72                           | \$625.61  | \$561.05                                      | \$490.11   | \$427.50   | \$462.00  | \$410.72  |
| 26                            | \$548.08   | \$471.21                               | \$456.12   | \$421.61                               | \$418.90                           | \$638.07  | \$572.22                                      | \$499.88   | \$436.01   | \$471.21  | \$418.90  |
| 27                            | \$560.93   | \$482.25                               | \$466.81   | \$431.49                               | \$428.72                           | \$653.02  | \$585.63                                      | \$511.59   | \$446.23   | \$482.25  | \$428.72  |
| 28                            | \$581.80   | \$500.20                               | \$484.18   | \$447.55                               | \$444.67                           | \$677.33  | \$607.43                                      | \$530.63   | \$462.84   | \$500.20  | \$444.67  |
| 29                            | \$598.93   | \$514.92                               | \$498.44   | \$460.72                               | \$457.76                           | \$697.27  | \$625.31                                      | \$546.25   | \$476.46   | \$514.92  | \$457.76  |
| 30                            | \$607.49   | \$522.29                               | \$505.56   | \$467.31                               | \$464.31                           | \$707.24  | \$634.25                                      | \$554.06   | \$483.27   | \$522.29  | \$464.31  |
| 31                            | \$620.34   | \$533.33                               | \$516.25   | \$477.19                               | \$474.13                           | \$722.19  | \$647.66                                      | \$565.78   | \$493.49   | \$533.33  | \$474.13  |
| 32                            | \$633.18   | \$544.37                               | \$526.94   | \$487.08                               | \$483.94                           | \$737.14  | \$661.07                                      | \$577.49   | \$503.71   | \$544.37  | \$483.94  |
| 33                            | \$641.21   | \$551.28                               | \$533.63   | \$493.25                               | \$490.08                           | \$746.49  | \$669.45                                      | \$584.81   | \$510.10   | \$551.28  | \$490.08  |
| 34                            | \$649.78   | \$558.64                               | \$540.75   | \$499.84                               | \$496.63                           | \$756.46  | \$678.40                                      | \$592.63   | \$516.91   | \$558.64  | \$496.63  |
| 35                            | \$654.06   | \$562.32                               | \$544.32   | \$503.13                               | \$499.90                           | \$761.45  | \$682.87                                      | \$596.53   | \$520.32   | \$562.32  | \$499.90  |
| 36                            | \$658.34   | \$566.00                               | \$547.88   | \$506.43                               | \$503.17                           | \$766.43  | \$687.34                                      | \$600.44   | \$523.73   | \$566.00  | \$503.17  |
| 37                            | \$662.62   | \$569.68                               | \$551.44   | \$509.72                               | \$506.44                           | \$771.42  | \$691.81                                      | \$604.34   | \$527.13   | \$569.68  | \$506.44  |
| 38                            | \$666.90   | \$573.36                               | \$555.01   | \$513.01                               | \$509.72                           | \$776.40  | \$696.28                                      | \$608.25   | \$530.54   | \$573.36  | \$509.72  |
| 39                            | \$675.47   | \$580.73                               | \$562.13   | \$519.60                               | \$516.26                           | \$786.37  | \$705.22                                      | \$616.06   | \$537.35   | \$580.73  | \$516.26  |
| 40                            | \$684.03   | \$588.09                               | \$569.26   | \$526.19                               | \$522.81                           | \$796.34  | \$714.16                                      | \$623.87   | \$544.16   | \$588.09  | \$522.81  |
| 41                            | \$696.88   | \$599.13                               | \$579.95   | \$536.07                               | \$532.63                           | \$811.30  | \$727.57                                      | \$635.58   | \$554.38   | \$599.13  | \$532.63  |
| 42                            | \$709.19   | \$609.72                               | \$590.20   | \$545.54                               | \$542.03                           | \$825.63  | \$740.42                                      | \$646.81   | \$564.18   | \$609.72  | \$542.03  |
| 43                            | \$726.31   | \$624.44                               | \$604.45   | \$558.72                               | \$555.13                           | \$845.57  | \$758.31                                      | \$662.43   | \$577.80   | \$624.44  | \$555.13  |
| 44                            | \$747.72   | \$642.85                               | \$622.27   | \$575.19                               | \$571.49                           | \$870.49  | \$780.66                                      | \$681.96   | \$594.83   | \$642.85  | \$571.49  |
| 45                            | \$772.88   | \$664.48                               | \$643.20   | \$594.54                               | \$590.72                           | \$899.78  | \$806.92                                      | \$704.90   | \$614.84   | \$664.48  | \$590.72  |
| 46                            | \$802.85   | \$690.25                               | \$668.15   | \$617.59                               | \$613.62                           | \$934.67  | \$838.21                                      | \$732.24   | \$638.69   | \$690.25  | \$613.62  |
| 47                            | \$836.57   | \$719.24                               | \$696.21   | \$643.53                               | \$639.40                           | \$973.93  | \$873.42                                      | \$762.99   | \$665.51   | \$719.24  | \$639.40  |
| 48                            | \$875.11   | \$752.37                               | \$728.28   | \$673.18                               | \$668.85                           | \$1,018.79                                      | \$913.65                                      | \$798.14   | \$696.17   | \$752.37  | \$668.85  |
| 49                            | \$913.11   | \$785.04                               | \$759.91   | \$702.41                               | \$697.90                           | \$1,063.03                                      | \$953.33                                      | \$832.80   | \$726.40   | \$785.04  | \$697.90  |
| 50                            | \$955.93   | \$821.85                               | \$795.54   | \$735.35                               | \$730.62                           | \$1,112.88                                      | \$998.03                                      | \$871.85   | \$760.47   | \$821.85  | \$730.62  |
| 51                            | \$998.21   | \$858.20                               | \$830.73   | \$767.87                               | \$762.94                           | \$1,162.11                                      | \$1,042.18                                    | \$910.42   | \$794.10   | \$858.20  | \$762.94  |
| 52                            | \$1,044.78                                       | \$898.24                               | \$869.48   | \$803.69                               | \$798.53                           | \$1,216.32                                      | \$1,090.80                                    | \$952.89   | \$831.15   | \$898.24  | \$798.53  |
| 53                            | \$1,091.88                                       | \$938.73                               | \$908.68   | \$839.93                               | \$834.53                           | \$1,271.15                                      | \$1,139.97                                    | \$995.85   | \$868.62   | \$938.73  | \$834.53  |
| 54                            | \$1,142.73                                       | \$982.45                               | \$950.99   | \$879.04                               | \$873.39                           | \$1,330.35                                      | \$1,193.06                                    | \$1,042.22                                       | \$909.07   | \$982.45  | \$873.39  |
| 55                            | \$1,193.58                                       | \$1,026.16                             | \$993.31   | \$918.16                               | \$912.25                           | \$1,389.55                                      | \$1,246.15                                    | \$1,088.60                                       | \$949.52   | \$1,026.16  | \$912.25  |
| 56                            | \$1,248.70                                       | \$1,073.56                             | \$1,039.19   | \$960.56                               | \$954.39                           | \$1,453.73                                      | \$1,303.70                                    | \$1,138.88                                       | \$993.37   | \$1,073.56  | \$954.39  |
| 57                            | \$1,304.37                                       | \$1,121.42                             | \$1,085.51   | \$1,003.38                             | \$996.93                           | \$1,518.53                                      | \$1,361.82                                    | \$1,189.64                                       | \$1,037.66                                       | \$1,121.42  | \$996.93  |
| 58                            | \$1,363.78                                       | \$1,172.50                             | \$1,134.96   | \$1,049.08                             | \$1,042.34                         | \$1,587.70                                      | \$1,423.85                                    | \$1,243.83                                       | \$1,084.92                                       | \$1,172.50  | \$1,042.34  |
| 59                            | \$1,393.22                                       | \$1,197.81                             | \$1,159.46   | \$1,071.73                             | \$1,064.84                         | \$1,621.97                                      | \$1,454.58                                    | \$1,270.68                                       | \$1,108.34                                       | \$1,197.81  | \$1,064.84  |
| 60                            | \$1,452.63                                       | \$1,248.88                             | \$1,208.90   | \$1,117.43                             | \$1,110.25                         | \$1,691.13                                      | \$1,516.61                                    | \$1,324.86                                       | \$1,155.60                                       | \$1,248.88  | \$1,110.25  |
| 61                            | \$1,504.01                                       | \$1,293.06                             | \$1,251.66   | \$1,156.96                             | \$1,149.52                         | \$1,750.95                                      | \$1,570.26                                    | \$1,371.73                                       | \$1,196.48                                       | \$1,293.06  | \$1,149.52  |
| 62                            | \$1,537.73                                       | \$1,322.05                             | \$1,279.72   | \$1,182.90                             | \$1,175.29                         | \$1,790.21                                      | \$1,605.46                                    | \$1,402.48                                       | \$1,223.30                                       | \$1,322.05  | \$1,175.29  |
| 63                            | \$1,580.02                                       | \$1,358.40                             | \$1,314.91   | \$1,215.42                             | \$1,207.61                         | \$1,839.43                                      | \$1,649.61                                    | \$1,441.05                                       | \$1,256.94                                       | \$1,358.40  | \$1,207.61  |
| 64+                           | \$1,605.71                                       | \$1,380.49                             | \$1,336.29   | \$1,235.19                             | \$1,227.25                         | \$1,869.34                                      | \$1,676.43                                    | \$1,464.48                                       | \$1,277.38                                       | \$1,380.49  | \$1,227.25  |

Pending regulatory approval.



## Rating Region 12 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$5.67  | \$5.71  | \$5.82                             | \$5.88            | \$6.12                                    |
| 15      | \$6.18  | \$6.22  | \$6.33                             | \$6.41            | \$6.67                                    |
| 16      | \$6.37  | \$6.42  | \$6.53                             | \$6.61            | \$6.87                                    |
| 17      | \$6.56  | \$6.61  | \$6.73                             | \$6.81            | \$7.08                                    |
| 18      | \$6.77  | \$6.82  | \$6.94                             | \$7.02            | \$7.31                                    |
| 19      | \$6.98  | \$7.03  | \$7.15                             | \$7.24            | \$7.53                                    |
| 20      | \$7.19  | \$7.24  | \$7.37                             | \$7.46            | \$7.76                                    |
| 21      | \$7.42  | \$7.47  | \$7.60                             | \$7.69            | \$8.00                                    |
| 22      | \$7.42  | \$7.47  | \$7.60                             | \$7.69            | \$8.00                                    |
| 23      | \$7.42  | \$7.47  | \$7.60                             | \$7.69            | \$8.00                                    |
| 24      | \$7.42  | \$7.47  | \$7.60                             | \$7.69            | \$8.00                                    |
| 25      | \$7.44  | \$7.50  | \$7.63                             | \$7.72            | \$8.04                                    |
| 26      | \$7.59  | \$7.65  | \$7.78                             | \$7.87            | \$8.19                                    |
| 27      | \$7.77  | \$7.83  | \$7.97                             | \$8.06            | \$8.39                                    |
| 28      | \$8.06  | \$8.12  | \$8.26                             | \$8.36            | \$8.70                                    |
| 29      | \$8.30  | \$8.36  | \$8.51                             | \$8.60            | \$8.95                                    |
| 30      | \$8.42  | \$8.48  | \$8.63                             | \$8.73            | \$9.08                                    |
| 31      | \$8.59  | \$8.65  | \$8.81                             | \$8.91            | \$9.27                                    |
| 32      | \$8.77  | \$8.83  | \$8.99                             | \$9.10            | \$9.47                                    |
| 33      | \$8.88  | \$8.95  | \$9.11                             | \$9.21            | \$9.59                                    |
| 34      | \$9.00  | \$9.06  | \$9.23                             | \$9.33            | \$9.71                                    |
| 35      | \$9.06  | \$9.12  | \$9.29                             | \$9.39            | \$9.78                                    |
| 36      | \$9.12  | \$9.18  | \$9.35                             | \$9.46            | \$9.84                                    |
| 37      | \$9.18  | \$9.24  | \$9.41                             | \$9.52            | \$9.91                                    |
| 38      | \$9.24  | \$9.30  | \$9.47                             | \$9.58            | \$9.97                                    |
| 39      | \$9.36  | \$9.42  | \$9.59                             | \$9.70            | \$10.10                                   |
| 40      | \$9.48  | \$9.54  | \$9.71                             | \$9.83            | \$10.23                                   |
| 41      | \$9.65  | \$9.72  | \$9.90                             | \$10.01           | \$10.42                                   |
| 42      | \$9.82  | \$9.89  | \$10.07                            | \$10.18           | \$10.60                                   |
| 43      | \$10.06   | \$10.13   | \$10.31                            | \$10.43           | \$10.86                                   |
| 44      | \$10.36   | \$10.43   | \$10.62                            | \$10.74           | \$11.18                                   |
| 45      | \$10.71   | \$10.78   | \$10.97                            | \$11.10           | \$11.55                                   |
| 46      | \$11.12   | \$11.20   | \$11.40                            | \$11.53           | \$12.00                                   |
| 47      | \$11.59   | \$11.67   | \$11.88                            | \$12.02           | \$12.51                                   |
| 48      | \$12.12   | \$12.21   | \$12.42                            | \$12.57           | \$13.08                                   |
| 49      | \$12.65   | \$12.74   | \$12.96                            | \$13.11           | \$13.65                                   |
| 50      | \$13.24   | \$13.33   | \$13.57                            | \$13.73           | \$14.29                                   |
| 51      | \$13.83   | \$13.92   | \$14.17                            | \$14.34           | \$14.92                                   |
| 52      | \$14.47   | \$14.57   | \$14.83                            | \$15.01           | \$15.62                                   |
| 53      | \$15.12   | \$15.23   | \$15.50                            | \$15.68           | \$16.32                                   |
| 54      | \$15.83   | \$15.94   | \$16.22                            | \$16.41           | \$17.08                                   |
| 55      | \$16.53   | \$16.65   | \$16.95                            | \$17.14           | \$17.84                                   |
| 56      | \$17.29   | \$17.42   | \$17.73                            | \$17.93           | \$18.66                                   |
| 57      | \$18.06   | \$18.19   | \$18.52                            | \$18.73           | \$19.50                                   |
| 58      | \$18.89   | \$19.02   | \$19.36                            | \$19.58           | \$20.38                                   |
| 59      | \$19.29   | \$19.43   | \$19.78                            | \$20.01           | \$20.82                                   |
| 60      | \$20.12   | \$20.26   | \$20.62                            | \$20.86           | \$21.71                                   |
| 61      | \$20.83   | \$20.98   | \$21.35                            | \$21.60           | \$22.48                                   |
| 62      | \$21.30   | \$21.45   | \$21.83                            | \$22.08           | \$22.98                                   |
| 63      | \$21.88   | \$22.04   | \$22.43                            | \$22.69           | \$23.62                                   |
| 64+     | \$22.24   | \$22.39   | \$22.79                            | \$23.06           | \$24.00                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023

# Rating Region 13

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                   | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO® 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$417.58                         | \$410.57                         | \$405.81                         | \$387.53                     | \$374.53                       | \$364.69                        | \$356.93                        | \$313.07                          | \$307.75                          | \$276.97                          | \$408.56   | \$376.24   | \$307.77  |
| 15                       | \$454.70                         | \$447.06                         | \$441.88                         | \$421.98                     | \$407.82                       | \$397.11                        | \$388.66                        | \$340.89                          | \$335.11                          | \$301.59                          | \$444.88   | \$409.68   | \$335.13  |
| 16                       | \$468.89                         | \$461.01                         | \$455.68                         | \$435.15                     | \$420.55                       | \$409.50                        | \$400.79                        | \$351.53                          | \$345.57                          | \$311.00                          | \$458.77   | \$422.47   | \$345.59  |
| 17                       | \$483.08                         | \$474.97                         | \$469.47                         | \$448.32                     | \$433.28                       | \$421.90                        | \$412.92                        | \$362.17                          | \$356.03                          | \$320.42                          | \$472.65   | \$435.26   | \$356.05  |
| 18                       | \$498.36                         | \$490.00                         | \$484.32                         | \$462.51                     | \$446.99                       | \$435.24                        | \$425.99                        | \$373.63                          | \$367.29                          | \$330.55                          | \$487.61   | \$449.03   | \$367.31  |
| 19                       | \$513.65                         | \$505.02                         | \$499.17                         | \$476.69                     | \$460.70                       | \$448.59                        | \$439.05                        | \$385.09                          | \$378.56                          | \$340.69                          | \$502.56   | \$462.80   | \$378.58  |
| 20                       | \$529.48                         | \$520.59                         | \$514.56                         | \$491.38                     | \$474.89                       | \$462.42                        | \$452.58                        | \$396.96                          | \$390.22                          | \$351.19                          | \$518.05   | \$477.06   | \$390.24  |
| 21                       | \$545.85                         | \$536.69                         | \$530.47                         | \$506.58                     | \$489.58                       | \$476.72                        | \$466.58                        | \$409.24                          | \$402.29                          | \$362.05                          | \$534.07   | \$491.82   | \$402.31  |
| 22                       | \$545.85                         | \$536.69                         | \$530.47                         | \$506.58                     | \$489.58                       | \$476.72                        | \$466.58                        | \$409.24                          | \$402.29                          | \$362.05                          | \$534.07   | \$491.82   | \$402.31  |
| 23                       | \$545.85                         | \$536.69                         | \$530.47                         | \$506.58                     | \$489.58                       | \$476.72                        | \$466.58                        | \$409.24                          | \$402.29                          | \$362.05                          | \$534.07   | \$491.82   | \$402.31  |
| 24                       | \$545.85                         | \$536.69                         | \$530.47                         | \$506.58                     | \$489.58                       | \$476.72                        | \$466.58                        | \$409.24                          | \$402.29                          | \$362.05                          | \$534.07   | \$491.82   | \$402.31  |
| 25                       | \$548.04                         | \$538.83                         | \$532.59                         | \$508.61                     | \$491.54                       | \$478.62                        | \$468.45                        | \$410.87                          | \$403.90                          | \$363.50                          | \$536.21   | \$493.79   | \$403.92  |
| 26                       | \$558.95                         | \$549.57                         | \$543.20                         | \$518.74                     | \$501.33                       | \$488.16                        | \$477.78                        | \$419.06                          | \$411.95                          | \$370.74                          | \$546.89   | \$503.62   | \$411.97  |
| 27                       | \$572.05                         | \$562.45                         | \$555.94                         | \$530.89                     | \$513.08                       | \$499.60                        | \$488.98                        | \$428.88                          | \$421.60                          | \$379.43                          | \$559.70   | \$515.43   | \$421.62  |
| 28                       | \$593.34                         | \$583.38                         | \$576.62                         | \$550.65                     | \$532.17                       | \$518.19                        | \$507.17                        | \$444.84                          | \$437.29                          | \$393.55                          | \$580.53   | \$534.61   | \$437.31  |
| 29                       | \$610.81                         | \$600.55                         | \$593.60                         | \$566.86                     | \$547.84                       | \$533.45                        | \$522.10                        | \$457.93                          | \$450.16                          | \$405.14                          | \$597.62   | \$550.34   | \$450.19  |
| 30                       | \$619.54                         | \$609.14                         | \$602.09                         | \$574.97                     | \$555.67                       | \$541.07                        | \$529.57                        | \$464.48                          | \$456.60                          | \$410.93                          | \$606.17   | \$558.21   | \$456.63  |
| 31                       | \$632.64                         | \$622.02                         | \$614.82                         | \$587.13                     | \$567.42                       | \$552.52                        | \$540.77                        | \$474.30                          | \$466.25                          | \$419.62                          | \$618.99   | \$570.02   | \$466.28  |
| 32                       | \$645.74                         | \$634.90                         | \$627.55                         | \$599.28                     | \$579.17                       | \$563.96                        | \$551.97                        | \$484.13                          | \$475.91                          | \$428.31                          | \$631.80   | \$581.82   | \$475.94  |
| 33                       | \$653.93                         | \$642.95                         | \$635.51                         | \$606.88                     | \$586.52                       | \$571.11                        | \$558.96                        | \$490.26                          | \$481.94                          | \$433.74                          | \$639.81   | \$589.20   | \$481.97  |
| 34                       | \$662.67                         | \$651.54                         | \$643.99                         | \$614.99                     | \$594.35                       | \$578.74                        | \$566.43                        | \$496.81                          | \$488.38                          | \$439.53                          | \$648.36   | \$597.07   | \$488.41  |
| 35                       | \$667.03                         | \$655.83                         | \$648.24                         | \$619.04                     | \$598.27                       | \$582.55                        | \$570.16                        | \$500.09                          | \$491.60                          | \$442.43                          | \$652.63   | \$601.00   | \$491.63  |
| 36                       | \$671.40                         | \$660.13                         | \$652.48                         | \$623.09                     | \$602.19                       | \$586.36                        | \$573.89                        | \$503.36                          | \$494.82                          | \$445.32                          | \$656.91   | \$604.94   | \$494.85  |
| 37                       | \$675.77                         | \$664.42                         | \$656.72                         | \$627.15                     | \$606.10                       | \$590.18                        | \$577.63                        | \$506.63                          | \$498.04                          | \$448.22                          | \$661.18   | \$608.87   | \$498.06  |
| 38                       | \$680.13                         | \$668.71                         | \$660.97                         | \$631.20                     | \$610.02                       | \$593.99                        | \$581.36                        | \$509.91                          | \$501.25                          | \$451.12                          | \$665.45   | \$612.80   | \$501.28  |
| 39                       | \$688.87                         | \$677.30                         | \$669.46                         | \$639.30                     | \$617.85                       | \$601.62                        | \$588.83                        | \$516.46                          | \$507.69                          | \$456.91                          | \$674.00   | \$620.67   | \$507.72  |
| 40                       | \$697.60                         | \$685.89                         | \$677.94                         | \$647.41                     | \$625.69                       | \$609.25                        | \$596.29                        | \$523.00                          | \$514.13                          | \$462.70                          | \$682.54   | \$628.54   | \$514.16  |
| 41                       | \$710.70                         | \$698.77                         | \$690.68                         | \$659.57                     | \$637.43                       | \$620.69                        | \$607.49                        | \$532.82                          | \$523.78                          | \$471.39                          | \$695.36   | \$640.35   | \$523.81  |
| 42                       | \$723.26                         | \$711.11                         | \$702.88                         | \$671.22                     | \$648.70                       | \$631.65                        | \$618.22                        | \$542.24                          | \$533.04                          | \$479.72                          | \$707.64   | \$651.66   | \$533.07  |
| 43                       | \$740.72                         | \$728.29                         | \$719.85                         | \$687.43                     | \$664.36                       | \$646.91                        | \$633.15                        | \$555.33                          | \$545.91                          | \$491.30                          | \$724.73   | \$667.40   | \$545.94  |
| 44                       | \$762.56                         | \$749.75                         | \$741.07                         | \$707.69                     | \$683.95                       | \$665.97                        | \$651.81                        | \$571.70                          | \$562.00                          | \$505.79                          | \$746.09   | \$687.07   | \$562.03  |
| 45                       | \$788.21                         | \$774.98                         | \$766.00                         | \$731.50                     | \$706.96                       | \$688.38                        | \$673.74                        | \$590.94                          | \$580.91                          | \$522.80                          | \$771.20   | \$710.18   | \$580.94  |
| 46                       | \$818.78                         | \$805.03                         | \$795.71                         | \$759.87                     | \$734.37                       | \$715.08                        | \$699.87                        | \$613.85                          | \$603.44                          | \$543.08                          | \$801.10   | \$737.73   | \$603.47  |
| 47                       | \$853.17                         | \$838.84                         | \$829.13                         | \$791.78                     | \$765.22                       | \$745.11                        | \$729.27                        | \$639.63                          | \$628.78                          | \$565.89                          | \$834.75   | \$768.71   | \$628.82  |
| 48                       | \$892.47                         | \$877.48                         | \$867.32                         | \$828.26                     | \$800.47                       | \$779.43                        | \$762.86                        | \$669.10                          | \$657.75                          | \$591.95                          | \$873.20   | \$804.12   | \$657.78  |
| 49                       | \$931.23                         | \$915.59                         | \$904.99                         | \$864.22                     | \$835.23                       | \$813.28                        | \$795.99                        | \$698.16                          | \$686.31                          | \$617.66                          | \$911.12   | \$839.04   | \$686.35  |
| 50                       | \$974.89                         | \$958.52                         | \$947.42                         | \$904.75                     | \$874.39                       | \$851.42                        | \$833.31                        | \$730.89                          | \$718.49                          | \$646.62                          | \$953.85   | \$878.39   | \$718.53  |
| 51                       | \$1,018.02                       | \$1,000.92                       | \$989.33                         | \$944.77                     | \$913.07                       | \$889.08                        | \$870.17                        | \$763.22                          | \$750.27                          | \$675.23                          | \$996.04   | \$917.24   | \$750.31  |
| 52                       | \$1,065.51                       | \$1,047.61                       | \$1,035.48                       | \$988.84                     | \$955.66                       | \$930.55                        | \$910.77                        | \$798.83                          | \$785.27                          | \$706.72                          | \$1,042.50   | \$960.03   | \$785.32  |
| 53                       | \$1,113.54                       | \$1,094.84                       | \$1,082.16                       | \$1,033.42                   | \$998.75                       | \$972.50                        | \$951.83                        | \$834.84                          | \$820.67                          | \$738.58                          | \$1,089.50   | \$1,003.31   | \$820.72  |
| 54                       | \$1,165.40                       | \$1,145.83                       | \$1,132.56                       | \$1,081.55                   | \$1,045.26                     | \$1,017.79                      | \$996.15                        | \$873.72                          | \$858.89                          | \$772.98                          | \$1,140.24   | \$1,050.03   | \$858.94  |
| 55                       | \$1,217.25                       | \$1,196.81                       | \$1,182.95                       | \$1,129.67                   | \$1,091.77                     | \$1,063.08                      | \$1,040.48                      | \$912.59                          | \$897.11                          | \$807.37                          | \$1,190.97   | \$1,096.75   | \$897.16  |
| 56                       | \$1,273.48                       | \$1,252.09                       | \$1,237.59                       | \$1,181.85                   | \$1,142.19                     | \$1,112.18                      | \$1,088.53                      | \$954.75                          | \$938.54                          | \$844.67                          | \$1,245.98   | \$1,147.41   | \$938.60  |
| 57                       | \$1,330.25                       | \$1,307.91                       | \$1,292.76                       | \$1,234.53                   | \$1,193.11                     | \$1,161.76                      | \$1,137.06                      | \$997.31                          | \$980.38                          | \$882.32                          | \$1,301.53   | \$1,198.56   | \$980.44  |
| 58                       | \$1,390.83                       | \$1,367.48                       | \$1,351.64                       | \$1,290.76                   | \$1,247.45                     | \$1,214.68                      | \$1,188.85                      | \$1,042.73                        | \$1,025.04                        | \$922.51                          | \$1,360.81   | \$1,253.15   | \$1,025.09  |
| 59                       | \$1,420.86                       | \$1,397.00                       | \$1,380.82                       | \$1,318.63                   | \$1,274.38                     | \$1,240.90                      | \$1,214.51                      | \$1,065.24                        | \$1,047.16                        | \$942.42                          | \$1,390.18   | \$1,280.20   | \$1,047.22  |
| 60                       | \$1,481.45                       | \$1,456.57                       | \$1,439.70                       | \$1,374.86                   | \$1,328.72                     | \$1,293.81                      | \$1,266.30                      | \$1,110.66                        | \$1,091.82                        | \$982.61                          | \$1,449.46   | \$1,334.79   | \$1,091.88  |
| 61                       | \$1,533.85                       | \$1,508.09                       | \$1,490.63                       | \$1,423.49                   | \$1,375.72                     | \$1,339.58                      | \$1,311.09                      | \$1,149.95                        | \$1,130.44                        | \$1,017.36                        | \$1,500.73   | \$1,382.01   | \$1,130.50  |
| 62                       | \$1,568.24                       | \$1,541.90                       | \$1,524.05                       | \$1,455.40                   | \$1,406.57                     | \$1,369.61                      | \$1,340.49                      | \$1,175.73                        | \$1,155.78                        | \$1,040.17                        | \$1,534.38   | \$1,412.99   | \$1,155.85  |
| 63                       | \$1,611.36                       | \$1,584.30                       | \$1,565.95                       | \$1,495.42                   | \$1,445.24                     | \$1,407.27                      | \$1,377.35                      | \$1,208.06                        | \$1,187.56                        | \$1,068.78                        | \$1,576.57   | \$1,451.85   | \$1,187.63  |
| 64+                      | \$1,637.56                       | \$1,610.06                       | \$1,591.42                       | \$1,519.74                   | \$1,468.74                     | \$1,430.15                      | \$1,399.74                      | \$1,227.71                        | \$1,206.87                        | \$1,086.15                        | \$1,602.21   | \$1,475.45   | \$1,206.94  |

Pending regulatory approval.

## Rating Region 13

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$442.75                         | \$437.78                      | \$434.41                       | \$425.28                         | \$377.71                   | \$375.40                     | \$371.38                     | \$364.92                      | \$381.67                                   | \$323.28                        |
| 15      | \$482.11                         | \$476.70                      | \$473.02                       | \$463.08                         | \$411.29                   | \$408.77                     | \$404.39                     | \$397.35                      | \$415.60                                   | \$352.01                        |
| 16      | \$497.16                         | \$491.58                      | \$487.79                       | \$477.54                         | \$424.12                   | \$421.52                     | \$417.01                     | \$409.75                      | \$428.57                                   | \$363.00                        |
| 17      | \$512.20                         | \$506.46                      | \$502.55                       | \$491.99                         | \$436.96                   | \$434.28                     | \$429.64                     | \$422.16                      | \$441.55                                   | \$373.99                        |
| 18      | \$528.41                         | \$522.48                      | \$518.45                       | \$507.56                         | \$450.78                   | \$448.02                     | \$443.23                     | \$435.51                      | \$455.52                                   | \$385.82                        |
| 19      | \$544.61                         | \$538.50                      | \$534.35                       | \$523.12                         | \$464.61                   | \$461.76                     | \$456.82                     | \$448.87                      | \$469.49                                   | \$397.65                        |
| 20      | \$561.40                         | \$555.10                      | \$550.82                       | \$539.25                         | \$478.93                   | \$475.99                     | \$470.90                     | \$462.70                      | \$483.95                                   | \$409.91                        |
| 21      | \$578.76                         | \$572.27                      | \$567.86                       | \$555.92                         | \$493.74                   | \$490.72                     | \$485.47                     | \$477.01                      | \$498.92                                   | \$422.59                        |
| 22      | \$578.76                         | \$572.27                      | \$567.86                       | \$555.92                         | \$493.74                   | \$490.72                     | \$485.47                     | \$477.01                      | \$498.92                                   | \$422.59                        |
| 23      | \$578.76                         | \$572.27                      | \$567.86                       | \$555.92                         | \$493.74                   | \$490.72                     | \$485.47                     | \$477.01                      | \$498.92                                   | \$422.59                        |
| 24      | \$578.76                         | \$572.27                      | \$567.86                       | \$555.92                         | \$493.74                   | \$490.72                     | \$485.47                     | \$477.01                      | \$498.92                                   | \$422.59                        |
| 25      | \$581.08                         | \$574.56                      | \$570.13                       | \$558.15                         | \$495.71                   | \$492.68                     | \$487.41                     | \$478.92                      | \$500.92                                   | \$424.28                        |
| 26      | \$592.65                         | \$586.00                      | \$581.48                       | \$569.27                         | \$505.59                   | \$502.49                     | \$497.12                     | \$488.46                      | \$510.90                                   | \$432.73                        |
| 27      | \$606.54                         | \$599.74                      | \$595.11                       | \$582.61                         | \$517.44                   | \$514.27                     | \$508.77                     | \$499.91                      | \$522.87                                   | \$442.87                        |
| 28      | \$629.11                         | \$622.05                      | \$617.26                       | \$604.29                         | \$536.70                   | \$533.41                     | \$527.70                     | \$518.51                      | \$542.33                                   | \$459.35                        |
| 29      | \$647.63                         | \$640.37                      | \$635.43                       | \$622.08                         | \$552.50                   | \$549.11                     | \$543.24                     | \$533.78                      | \$558.29                                   | \$472.87                        |
| 30      | \$656.89                         | \$649.52                      | \$644.52                       | \$630.97                         | \$560.39                   | \$556.96                     | \$551.00                     | \$541.41                      | \$566.28                                   | \$479.63                        |
| 31      | \$670.78                         | \$663.26                      | \$658.15                       | \$644.32                         | \$572.24                   | \$568.74                     | \$562.65                     | \$552.86                      | \$578.25                                   | \$489.78                        |
| 32      | \$684.67                         | \$676.99                      | \$671.77                       | \$657.66                         | \$584.09                   | \$580.52                     | \$574.31                     | \$564.31                      | \$590.22                                   | \$499.92                        |
| 33      | \$693.36                         | \$685.58                      | \$680.29                       | \$666.00                         | \$591.50                   | \$587.88                     | \$581.59                     | \$571.46                      | \$597.71                                   | \$506.26                        |
| 34      | \$702.62                         | \$694.73                      | \$689.38                       | \$674.89                         | \$599.40                   | \$595.73                     | \$589.36                     | \$579.09                      | \$605.69                                   | \$513.02                        |
| 35      | \$707.25                         | \$699.31                      | \$693.92                       | \$679.34                         | \$603.35                   | \$599.65                     | \$593.24                     | \$582.91                      | \$609.68                                   | \$516.40                        |
| 36      | \$711.88                         | \$703.89                      | \$698.46                       | \$683.79                         | \$607.30                   | \$603.58                     | \$597.12                     | \$586.73                      | \$613.67                                   | \$519.78                        |
| 37      | \$716.51                         | \$708.47                      | \$703.01                       | \$688.23                         | \$611.25                   | \$607.51                     | \$601.01                     | \$590.54                      | \$617.66                                   | \$523.16                        |
| 38      | \$721.14                         | \$713.04                      | \$707.55                       | \$692.68                         | \$615.20                   | \$611.43                     | \$604.89                     | \$594.36                      | \$621.66                                   | \$526.54                        |
| 39      | \$730.40                         | \$722.20                      | \$716.63                       | \$701.58                         | \$623.10                   | \$619.28                     | \$612.66                     | \$601.99                      | \$629.64                                   | \$533.30                        |
| 40      | \$739.66                         | \$731.36                      | \$725.72                       | \$710.47                         | \$631.00                   | \$627.13                     | \$620.43                     | \$609.62                      | \$637.62                                   | \$540.06                        |
| 41      | \$753.55                         | \$745.09                      | \$739.35                       | \$723.81                         | \$642.85                   | \$638.91                     | \$632.08                     | \$621.07                      | \$649.60                                   | \$550.21                        |
| 42      | \$766.86                         | \$758.25                      | \$752.41                       | \$736.60                         | \$654.21                   | \$650.20                     | \$643.24                     | \$632.04                      | \$661.07                                   | \$559.93                        |
| 43      | \$785.38                         | \$776.57                      | \$770.58                       | \$754.39                         | \$670.01                   | \$665.90                     | \$658.78                     | \$647.31                      | \$677.04                                   | \$573.45                        |
| 44      | \$808.53                         | \$799.46                      | \$793.29                       | \$776.63                         | \$689.75                   | \$685.53                     | \$678.20                     | \$666.39                      | \$696.99                                   | \$590.35                        |
| 45      | \$835.73                         | \$826.35                      | \$819.98                       | \$802.75                         | \$712.96                   | \$708.59                     | \$701.01                     | \$688.81                      | \$720.44                                   | \$610.21                        |
| 46      | \$868.14                         | \$858.40                      | \$851.78                       | \$833.89                         | \$740.61                   | \$736.07                     | \$728.20                     | \$715.52                      | \$748.38                                   | \$633.88                        |
| 47      | \$904.60                         | \$894.45                      | \$887.56                       | \$868.91                         | \$771.72                   | \$766.99                     | \$758.78                     | \$745.57                      | \$779.81                                   | \$660.50                        |
| 48      | \$946.27                         | \$935.66                      | \$928.44                       | \$908.94                         | \$807.26                   | \$802.32                     | \$793.74                     | \$779.92                      | \$815.74                                   | \$690.93                        |
| 49      | \$987.37                         | \$976.29                      | \$968.76                       | \$948.41                         | \$842.32                   | \$837.16                     | \$828.20                     | \$813.79                      | \$851.16                                   | \$720.93                        |
| 50      | \$1,033.67                       | \$1,022.07                    | \$1,014.19                     | \$992.88                         | \$881.82                   | \$876.42                     | \$867.04                     | \$851.95                      | \$891.07                                   | \$754.74                        |
| 51      | \$1,079.39                       | \$1,067.28                    | \$1,059.05                     | \$1,036.80                       | \$920.83                   | \$915.18                     | \$905.39                     | \$889.63                      | \$930.49                                   | \$788.12                        |
| 52      | \$1,129.74                       | \$1,117.06                    | \$1,108.45                     | \$1,085.16                       | \$963.78                   | \$957.88                     | \$947.63                     | \$931.13                      | \$973.89                                   | \$824.89                        |
| 53      | \$1,180.67                       | \$1,167.42                    | \$1,158.43                     | \$1,134.08                       | \$1,007.23                 | \$1,001.06                   | \$990.35                     | \$973.11                      | \$1,017.80                                 | \$862.07                        |
| 54      | \$1,235.66                       | \$1,221.79                    | \$1,212.37                     | \$1,186.90                       | \$1,054.13                 | \$1,047.68                   | \$1,036.47                   | \$1,018.42                    | \$1,065.20                                 | \$902.22                        |
| 55      | \$1,290.64                       | \$1,276.15                    | \$1,266.32                     | \$1,239.71                       | \$1,101.04                 | \$1,094.29                   | \$1,082.59                   | \$1,063.74                    | \$1,112.60                                 | \$942.37                        |
| 56      | \$1,350.25                       | \$1,335.10                    | \$1,324.81                     | \$1,296.97                       | \$1,151.90                 | \$1,144.84                   | \$1,132.59                   | \$1,112.87                    | \$1,163.98                                 | \$985.89                        |
| 57      | \$1,410.44                       | \$1,394.61                    | \$1,383.87                     | \$1,354.79                       | \$1,203.24                 | \$1,195.87                   | \$1,183.08                   | \$1,162.48                    | \$1,215.87                                 | \$1,029.84                      |
| 58      | \$1,474.68                       | \$1,458.14                    | \$1,446.90                     | \$1,416.49                       | \$1,258.05                 | \$1,250.34                   | \$1,236.97                   | \$1,215.43                    | \$1,271.25                                 | \$1,076.75                      |
| 59      | \$1,506.52                       | \$1,489.61                    | \$1,478.13                     | \$1,447.07                       | \$1,285.21                 | \$1,277.33                   | \$1,263.67                   | \$1,241.67                    | \$1,298.69                                 | \$1,099.99                      |
| 60      | \$1,570.76                       | \$1,553.13                    | \$1,541.16                     | \$1,508.78                       | \$1,340.01                 | \$1,331.80                   | \$1,317.55                   | \$1,294.62                    | \$1,354.07                                 | \$1,146.90                      |
| 61      | \$1,626.32                       | \$1,608.07                    | \$1,595.68                     | \$1,562.15                       | \$1,387.41                 | \$1,378.91                   | \$1,364.16                   | \$1,340.41                    | \$1,401.97                                 | \$1,187.46                      |
| 62      | \$1,662.78                       | \$1,644.12                    | \$1,631.45                     | \$1,597.17                       | \$1,418.51                 | \$1,409.82                   | \$1,394.74                   | \$1,370.46                    | \$1,433.40                                 | \$1,214.09                      |
| 63      | \$1,708.50                       | \$1,689.33                    | \$1,676.31                     | \$1,641.09                       | \$1,457.52                 | \$1,448.59                   | \$1,433.09                   | \$1,408.14                    | \$1,472.82                                 | \$1,247.47                      |
| 64+     | \$1,736.28                       | \$1,716.80                    | \$1,703.57                     | \$1,667.77                       | \$1,481.22                 | \$1,472.15                   | \$1,456.40                   | \$1,431.04                    | \$1,496.76                                 | \$1,267.76                      |

Pending regulatory approval.

Effective October 2023

## Rating Region 13

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$321.02                           | \$316.10                           | \$284.71                           | \$296.13                           | \$285.34                           | \$279.73                           | \$274.49                           | \$294.23   |
| 15      | \$349.55                           | \$344.20                           | \$310.01                           | \$322.45                           | \$310.70                           | \$304.60                           | \$298.88                           | \$320.39   |
| 16      | \$360.46                           | \$354.94                           | \$319.69                           | \$332.52                           | \$320.40                           | \$314.10                           | \$308.21                           | \$330.39   |
| 17      | \$371.37                           | \$365.68                           | \$329.37                           | \$342.58                           | \$330.10                           | \$323.61                           | \$317.54                           | \$340.39   |
| 18      | \$383.12                           | \$377.25                           | \$339.79                           | \$353.42                           | \$340.54                           | \$333.85                           | \$327.59                           | \$351.15   |
| 19      | \$394.87                           | \$388.82                           | \$350.21                           | \$364.26                           | \$350.98                           | \$344.09                           | \$337.64                           | \$361.92   |
| 20      | \$407.04                           | \$400.80                           | \$361.00                           | \$375.48                           | \$361.80                           | \$354.69                           | \$348.04                           | \$373.08   |
| 21      | \$419.63                           | \$413.20                           | \$372.17                           | \$387.10                           | \$372.99                           | \$365.66                           | \$358.81                           | \$384.62   |
| 22      | \$419.63                           | \$413.20                           | \$372.17                           | \$387.10                           | \$372.99                           | \$365.66                           | \$358.81                           | \$384.62   |
| 23      | \$419.63                           | \$413.20                           | \$372.17                           | \$387.10                           | \$372.99                           | \$365.66                           | \$358.81                           | \$384.62   |
| 24      | \$419.63                           | \$413.20                           | \$372.17                           | \$387.10                           | \$372.99                           | \$365.66                           | \$358.81                           | \$384.62   |
| 25      | \$421.31                           | \$414.85                           | \$373.65                           | \$388.64                           | \$374.48                           | \$367.13                           | \$360.24                           | \$386.15   |
| 26      | \$429.70                           | \$423.12                           | \$381.10                           | \$396.39                           | \$381.94                           | \$374.44                           | \$367.42                           | \$393.85   |
| 27      | \$439.77                           | \$433.03                           | \$390.03                           | \$405.68                           | \$390.89                           | \$383.21                           | \$376.03                           | \$403.08   |
| 28      | \$456.14                           | \$449.15                           | \$404.54                           | \$420.77                           | \$405.44                           | \$397.48                           | \$390.02                           | \$418.08   |
| 29      | \$469.57                           | \$462.37                           | \$416.45                           | \$433.16                           | \$417.38                           | \$409.18                           | \$401.50                           | \$430.39   |
| 30      | \$476.28                           | \$468.98                           | \$422.41                           | \$439.35                           | \$423.34                           | \$415.03                           | \$407.24                           | \$436.54   |
| 31      | \$486.35                           | \$478.90                           | \$431.34                           | \$448.64                           | \$432.30                           | \$423.80                           | \$415.86                           | \$445.77   |
| 32      | \$496.42                           | \$488.82                           | \$440.27                           | \$457.93                           | \$441.25                           | \$432.58                           | \$424.47                           | \$455.00   |
| 33      | \$502.72                           | \$495.01                           | \$445.85                           | \$463.74                           | \$446.84                           | \$438.06                           | \$429.85                           | \$460.77   |
| 34      | \$509.43                           | \$501.63                           | \$451.81                           | \$469.93                           | \$452.81                           | \$443.91                           | \$435.59                           | \$466.92   |
| 35      | \$512.79                           | \$504.93                           | \$454.79                           | \$473.03                           | \$455.79                           | \$446.84                           | \$438.46                           | \$470.00   |
| 36      | \$516.14                           | \$508.24                           | \$457.76                           | \$476.13                           | \$458.78                           | \$449.77                           | \$441.33                           | \$473.08   |
| 37      | \$519.50                           | \$511.54                           | \$460.74                           | \$479.23                           | \$461.76                           | \$452.69                           | \$444.20                           | \$476.15   |
| 38      | \$522.86                           | \$514.85                           | \$463.72                           | \$482.32                           | \$464.75                           | \$455.62                           | \$447.07                           | \$479.23   |
| 39      | \$529.57                           | \$521.46                           | \$469.67                           | \$488.52                           | \$470.71                           | \$461.47                           | \$452.81                           | \$485.39   |
| 40      | \$536.29                           | \$528.07                           | \$475.63                           | \$494.71                           | \$476.68                           | \$467.32                           | \$458.55                           | \$491.54   |
| 41      | \$546.36                           | \$537.99                           | \$484.56                           | \$504.00                           | \$485.63                           | \$476.09                           | \$467.16                           | \$500.77   |
| 42      | \$556.01                           | \$547.49                           | \$493.12                           | \$512.90                           | \$494.21                           | \$484.50                           | \$475.42                           | \$509.62   |
| 43      | \$569.44                           | \$560.71                           | \$505.03                           | \$525.29                           | \$506.15                           | \$496.20                           | \$486.90                           | \$521.92   |
| 44      | \$586.22                           | \$577.24                           | \$519.92                           | \$540.77                           | \$521.07                           | \$510.83                           | \$501.25                           | \$537.31   |
| 45      | \$605.94                           | \$596.66                           | \$537.41                           | \$558.97                           | \$538.60                           | \$528.02                           | \$518.11                           | \$555.39   |
| 46      | \$629.44                           | \$619.80                           | \$558.25                           | \$580.64                           | \$559.49                           | \$548.49                           | \$538.21                           | \$576.92   |
| 47      | \$655.88                           | \$645.83                           | \$581.69                           | \$605.03                           | \$582.98                           | \$571.53                           | \$560.81                           | \$601.16   |
| 48      | \$686.09                           | \$675.58                           | \$608.49                           | \$632.90                           | \$609.84                           | \$597.86                           | \$586.65                           | \$628.85   |
| 49      | \$715.89                           | \$704.92                           | \$634.91                           | \$660.39                           | \$636.32                           | \$623.82                           | \$612.12                           | \$656.16   |
| 50      | \$749.46                           | \$737.98                           | \$664.69                           | \$691.35                           | \$666.16                           | \$653.07                           | \$640.83                           | \$686.92   |
| 51      | \$782.61                           | \$770.62                           | \$694.09                           | \$721.93                           | \$695.63                           | \$681.96                           | \$669.17                           | \$717.31   |
| 52      | \$819.12                           | \$806.57                           | \$726.47                           | \$755.61                           | \$728.08                           | \$713.77                           | \$700.39                           | \$750.77   |
| 53      | \$856.04                           | \$842.93                           | \$759.22                           | \$789.68                           | \$760.90                           | \$745.95                           | \$731.96                           | \$784.62   |
| 54      | \$895.91                           | \$882.18                           | \$794.57                           | \$826.45                           | \$796.34                           | \$780.69                           | \$766.05                           | \$821.16   |
| 55      | \$935.77                           | \$921.44                           | \$829.93                           | \$863.22                           | \$831.77                           | \$815.43                           | \$800.14                           | \$857.69   |
| 56      | \$978.99                           | \$964.00                           | \$868.26                           | \$903.10                           | \$870.19                           | \$853.09                           | \$837.09                           | \$897.31   |
| 57      | \$1,022.64                         | \$1,006.97                         | \$906.97                           | \$943.35                           | \$908.98                           | \$891.12                           | \$874.41                           | \$937.31   |
| 58      | \$1,069.22                         | \$1,052.84                         | \$948.28                           | \$986.32                           | \$950.38                           | \$931.71                           | \$914.24                           | \$980.00   |
| 59      | \$1,092.29                         | \$1,075.56                         | \$968.75                           | \$1,007.61                         | \$970.89                           | \$951.82                           | \$933.97                           | \$1,001.16   |
| 60      | \$1,138.87                         | \$1,121.43                         | \$1,010.06                         | \$1,050.58                         | \$1,012.30                         | \$992.41                           | \$973.80                           | \$1,043.85   |
| 61      | \$1,179.16                         | \$1,161.09                         | \$1,045.78                         | \$1,087.74                         | \$1,048.10                         | \$1,027.51                         | \$1,008.24                         | \$1,080.77   |
| 62      | \$1,205.59                         | \$1,187.13                         | \$1,069.23                         | \$1,112.13                         | \$1,071.60                         | \$1,050.55                         | \$1,030.85                         | \$1,105.00   |
| 63      | \$1,238.75                         | \$1,219.77                         | \$1,098.63                         | \$1,142.71                         | \$1,101.07                         | \$1,079.44                         | \$1,059.19                         | \$1,135.39   |
| 64+     | \$1,258.89                         | \$1,239.60                         | \$1,116.50                         | \$1,161.29                         | \$1,118.97                         | \$1,096.99                         | \$1,076.42                         | \$1,153.85   |

Pending regulatory approval.

## Rating Region 13

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$374.27  | \$321.99                                    | \$308.24  | \$288.90                                    | \$287.06                                |
| 15      | \$407.53  | \$350.61                                    | \$335.64  | \$314.58                                    | \$312.58                                |
| 16      | \$420.25  | \$361.56                                    | \$346.12  | \$324.40                                    | \$322.34                                |
| 17      | \$432.97  | \$372.50                                    | \$356.60  | \$334.22                                    | \$332.09                                |
| 18      | \$446.67  | \$384.28                                    | \$367.88  | \$344.79                                    | \$342.60                                |
| 19      | \$460.37  | \$396.07                                    | \$379.16  | \$355.36                                    | \$353.11                                |
| 20      | \$474.56  | \$408.28                                    | \$390.85  | \$366.32                                    | \$363.99                                |
| 21      | \$489.24  | \$420.90                                    | \$402.93  | \$377.65                                    | \$375.25                                |
| 22      | \$489.24  | \$420.90                                    | \$402.93  | \$377.65                                    | \$375.25                                |
| 23      | \$489.24  | \$420.90                                    | \$402.93  | \$377.65                                    | \$375.25                                |
| 24      | \$489.24  | \$420.90                                    | \$402.93  | \$377.65                                    | \$375.25                                |
| 25      | \$491.19  | \$422.59                                    | \$404.55  | \$379.16                                    | \$376.75                                |
| 26      | \$500.98  | \$431.00                                    | \$412.60  | \$386.71                                    | \$384.25                                |
| 27      | \$512.72  | \$441.11                                    | \$422.28  | \$395.77                                    | \$393.26                                |
| 28      | \$531.80  | \$457.52                                    | \$437.99  | \$410.50                                    | \$407.89                                |
| 29      | \$547.45  | \$470.99                                    | \$450.88  | \$422.59                                    | \$419.90                                |
| 30      | \$555.28  | \$477.72                                    | \$457.33  | \$428.63                                    | \$425.91                                |
| 31      | \$567.02  | \$487.83                                    | \$467.00  | \$437.69                                    | \$434.91                                |
| 32      | \$578.77  | \$497.93                                    | \$476.67  | \$446.76                                    | \$443.92                                |
| 33      | \$586.10  | \$504.24                                    | \$482.72  | \$452.42                                    | \$449.55                                |
| 34      | \$593.93  | \$510.98                                    | \$489.16  | \$458.46                                    | \$455.55                                |
| 35      | \$597.85  | \$514.34                                    | \$492.39  | \$461.48                                    | \$458.55                                |
| 36      | \$601.76  | \$517.71                                    | \$495.61  | \$464.50                                    | \$461.55                                |
| 37      | \$605.67  | \$521.08                                    | \$498.83  | \$467.53                                    | \$464.56                                |
| 38      | \$609.59  | \$524.45                                    | \$502.06  | \$470.55                                    | \$467.56                                |
| 39      | \$617.42  | \$531.18                                    | \$508.50  | \$476.59                                    | \$473.56                                |
| 40      | \$625.24  | \$537.91                                    | \$514.95  | \$482.63                                    | \$479.57                                |
| 41      | \$636.98  | \$548.02                                    | \$524.62  | \$491.70                                    | \$488.57                                |
| 42      | \$648.24  | \$557.70                                    | \$533.89  | \$500.38                                    | \$497.20                                |
| 43      | \$663.89  | \$571.17                                    | \$546.78  | \$512.47                                    | \$509.21                                |
| 44      | \$683.46  | \$588.00                                    | \$562.90  | \$527.57                                    | \$524.22                                |
| 45      | \$706.46  | \$607.78                                    | \$581.84  | \$545.32                                    | \$541.86                                |
| 46      | \$733.85  | \$631.35                                    | \$604.40  | \$566.47                                    | \$562.87                                |
| 47      | \$764.68  | \$657.87                                    | \$629.79  | \$590.26                                    | \$586.51                                |
| 48      | \$799.90  | \$688.18                                    | \$658.80  | \$617.45                                    | \$613.53                                |
| 49      | \$834.64  | \$718.06                                    | \$687.41  | \$644.26                                    | \$640.17                                |
| 50      | \$873.78  | \$751.73                                    | \$719.64  | \$674.48                                    | \$670.19                                |
| 51      | \$912.42  | \$784.98                                    | \$751.47  | \$704.31                                    | \$699.84                                |
| 52      | \$954.99  | \$821.60                                    | \$786.53  | \$737.16                                    | \$732.48                                |
| 53      | \$998.04  | \$858.64                                    | \$821.99  | \$770.40                                    | \$765.50                                |
| 54      | \$1,044.52  | \$898.63                                    | \$860.26  | \$806.27                                    | \$801.15                                |
| 55      | \$1,091.00  | \$938.61                                    | \$898.54  | \$842.15                                    | \$836.80                                |
| 56      | \$1,141.39  | \$981.97                                    | \$940.05  | \$881.05                                    | \$875.45                                |
| 57      | \$1,192.27  | \$1,025.74                                  | \$981.95  | \$920.32                                    | \$914.48                                |
| 58      | \$1,246.57  | \$1,072.46                                  | \$1,026.68  | \$962.24                                    | \$956.13                                |
| 59      | \$1,273.48  | \$1,095.61                                  | \$1,048.84  | \$983.01                                    | \$976.77                                |
| 60      | \$1,327.79  | \$1,142.33                                  | \$1,093.56  | \$1,024.93                                  | \$1,018.42                              |
| 61      | \$1,374.75  | \$1,182.74                                  | \$1,132.25  | \$1,061.19                                  | \$1,054.44                              |
| 62      | \$1,405.57  | \$1,209.25                                  | \$1,157.63  | \$1,084.98                                  | \$1,078.09                              |
| 63      | \$1,444.22  | \$1,242.51                                  | \$1,189.46  | \$1,114.81                                  | \$1,107.73                              |
| 64+     | \$1,467.71  | \$1,262.71                                  | \$1,208.80  | \$1,132.94                                  | \$1,125.74                              |

Pending regulatory approval.

Effective October 2023

## Rating Region 13

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$463.42                          | \$457.95                       | \$454.89                        | \$445.23                          | \$394.98                    | \$392.50                      | \$388.32                      |
| 15      | \$504.61                          | \$498.66                       | \$495.32                        | \$484.80                          | \$430.09                    | \$427.39                      | \$422.84                      |
| 16      | \$520.36                          | \$514.22                       | \$510.78                        | \$499.93                          | \$443.52                    | \$440.73                      | \$436.04                      |
| 17      | \$536.11                          | \$529.78                       | \$526.24                        | \$515.06                          | \$456.94                    | \$454.07                      | \$449.23                      |
| 18      | \$553.07                          | \$546.55                       | \$542.89                        | \$531.36                          | \$471.40                    | \$468.43                      | \$463.45                      |
| 19      | \$570.04                          | \$563.31                       | \$559.54                        | \$547.66                          | \$485.86                    | \$482.80                      | \$477.66                      |
| 20      | \$587.60                          | \$580.67                       | \$576.78                        | \$564.53                          | \$500.83                    | \$497.68                      | \$492.38                      |
| 21      | \$605.78                          | \$598.63                       | \$594.62                        | \$581.99                          | \$516.32                    | \$513.07                      | \$507.61                      |
| 22      | \$605.78                          | \$598.63                       | \$594.62                        | \$581.99                          | \$516.32                    | \$513.07                      | \$507.61                      |
| 23      | \$605.78                          | \$598.63                       | \$594.62                        | \$581.99                          | \$516.32                    | \$513.07                      | \$507.61                      |
| 24      | \$605.78                          | \$598.63                       | \$594.62                        | \$581.99                          | \$516.32                    | \$513.07                      | \$507.61                      |
| 25      | \$608.20                          | \$601.02                       | \$597.00                        | \$584.32                          | \$518.39                    | \$515.12                      | \$509.64                      |
| 26      | \$620.31                          | \$612.99                       | \$608.89                        | \$595.96                          | \$528.71                    | \$525.38                      | \$519.79                      |
| 27      | \$634.85                          | \$627.36                       | \$623.16                        | \$609.93                          | \$541.10                    | \$537.70                      | \$531.98                      |
| 28      | \$658.48                          | \$650.71                       | \$646.35                        | \$632.63                          | \$561.24                    | \$557.71                      | \$551.77                      |
| 29      | \$677.86                          | \$669.86                       | \$665.38                        | \$651.25                          | \$577.76                    | \$574.12                      | \$568.02                      |
| 30      | \$687.56                          | \$679.44                       | \$674.90                        | \$660.56                          | \$586.02                    | \$582.33                      | \$576.14                      |
| 31      | \$702.09                          | \$693.81                       | \$689.17                        | \$674.53                          | \$598.42                    | \$594.65                      | \$588.32                      |
| 32      | \$716.63                          | \$708.17                       | \$703.44                        | \$688.50                          | \$610.81                    | \$606.96                      | \$600.50                      |
| 33      | \$725.72                          | \$717.15                       | \$712.36                        | \$697.23                          | \$618.55                    | \$614.66                      | \$608.12                      |
| 34      | \$735.41                          | \$726.73                       | \$721.87                        | \$706.54                          | \$626.81                    | \$622.87                      | \$616.24                      |
| 35      | \$740.26                          | \$731.52                       | \$726.63                        | \$711.20                          | \$630.94                    | \$626.97                      | \$620.30                      |
| 36      | \$745.10                          | \$736.31                       | \$731.38                        | \$715.85                          | \$635.07                    | \$631.07                      | \$624.36                      |
| 37      | \$749.95                          | \$741.10                       | \$736.14                        | \$720.51                          | \$639.20                    | \$635.18                      | \$628.42                      |
| 38      | \$754.80                          | \$745.89                       | \$740.90                        | \$725.16                          | \$643.33                    | \$639.28                      | \$632.48                      |
| 39      | \$764.49                          | \$755.47                       | \$750.41                        | \$734.48                          | \$651.60                    | \$647.49                      | \$640.60                      |
| 40      | \$774.18                          | \$765.04                       | \$759.93                        | \$743.79                          | \$659.86                    | \$655.70                      | \$648.73                      |
| 41      | \$788.72                          | \$779.41                       | \$774.20                        | \$757.76                          | \$672.25                    | \$668.02                      | \$660.91                      |
| 42      | \$802.65                          | \$793.18                       | \$787.87                        | \$771.14                          | \$684.12                    | \$679.82                      | \$672.58                      |
| 43      | \$822.04                          | \$812.34                       | \$806.90                        | \$789.77                          | \$700.65                    | \$696.23                      | \$688.83                      |
| 44      | \$846.27                          | \$836.28                       | \$830.69                        | \$813.05                          | \$721.30                    | \$716.76                      | \$709.13                      |
| 45      | \$874.74                          | \$864.42                       | \$858.63                        | \$840.40                          | \$745.57                    | \$740.87                      | \$732.99                      |
| 46      | \$908.66                          | \$897.94                       | \$891.93                        | \$872.99                          | \$774.48                    | \$769.60                      | \$761.42                      |
| 47      | \$946.83                          | \$935.65                       | \$929.39                        | \$909.66                          | \$807.01                    | \$801.93                      | \$793.39                      |
| 48      | \$990.44                          | \$978.75                       | \$972.21                        | \$951.56                          | \$844.18                    | \$838.87                      | \$829.94                      |
| 49      | \$1,033.45                        | \$1,021.26                     | \$1,014.42                      | \$992.88                          | \$880.84                    | \$875.30                      | \$865.98                      |
| 50      | \$1,081.92                        | \$1,069.15                     | \$1,061.99                      | \$1,039.44                        | \$922.15                    | \$916.34                      | \$906.59                      |
| 51      | \$1,129.77                        | \$1,116.44                     | \$1,108.97                      | \$1,085.42                        | \$962.94                    | \$956.87                      | \$946.69                      |
| 52      | \$1,182.48                        | \$1,168.52                     | \$1,160.70                      | \$1,136.05                        | \$1,007.86                  | \$1,001.51                    | \$990.85                      |
| 53      | \$1,235.78                        | \$1,221.20                     | \$1,213.03                      | \$1,187.27                        | \$1,053.29                  | \$1,046.66                    | \$1,035.52                    |
| 54      | \$1,293.33                        | \$1,278.07                     | \$1,269.52                      | \$1,242.56                        | \$1,102.34                  | \$1,095.40                    | \$1,083.75                    |
| 55      | \$1,350.88                        | \$1,334.94                     | \$1,326.01                      | \$1,297.85                        | \$1,151.39                  | \$1,144.14                    | \$1,131.97                    |
| 56      | \$1,413.28                        | \$1,396.59                     | \$1,387.25                      | \$1,357.79                        | \$1,204.58                  | \$1,196.99                    | \$1,184.25                    |
| 57      | \$1,476.28                        | \$1,458.85                     | \$1,449.09                      | \$1,418.32                        | \$1,258.27                  | \$1,250.35                    | \$1,237.05                    |
| 58      | \$1,543.52                        | \$1,525.30                     | \$1,515.09                      | \$1,482.92                        | \$1,315.58                  | \$1,307.30                    | \$1,293.39                    |
| 59      | \$1,576.84                        | \$1,558.22                     | \$1,547.80                      | \$1,514.93                        | \$1,343.98                  | \$1,335.52                    | \$1,321.31                    |
| 60      | \$1,644.08                        | \$1,624.67                     | \$1,613.80                      | \$1,579.53                        | \$1,401.29                  | \$1,392.47                    | \$1,377.65                    |
| 61      | \$1,702.23                        | \$1,682.14                     | \$1,670.89                      | \$1,635.40                        | \$1,450.86                  | \$1,441.72                    | \$1,426.38                    |
| 62      | \$1,740.39                        | \$1,719.85                     | \$1,708.35                      | \$1,672.07                        | \$1,483.39                  | \$1,474.05                    | \$1,458.36                    |
| 63      | \$1,788.25                        | \$1,767.14                     | \$1,755.32                      | \$1,718.05                        | \$1,524.18                  | \$1,514.58                    | \$1,498.46                    |
| 64+     | \$1,817.33                        | \$1,795.88                     | \$1,783.86                      | \$1,745.98                        | \$1,548.96                  | \$1,539.21                    | \$1,522.83                    |

Pending regulatory approval.



## Rating Region 13

### Off-Exchange 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 | \$381.49                       | \$337.47                         | \$335.10                         | \$329.87                         | \$296.28                         | \$308.80                         | \$297.43                         | \$291.14                         | \$285.51                         |
| 15      | \$415.40                       | \$367.46                         | \$364.89                         | \$359.19                         | \$322.62                         | \$336.25                         | \$323.87                         | \$317.02                         | \$310.89                         |
| 16      | \$428.36                       | \$378.93                         | \$376.28                         | \$370.40                         | \$332.69                         | \$346.74                         | \$333.98                         | \$326.92                         | \$320.59                         |
| 17      | \$441.33                       | \$390.40                         | \$387.67                         | \$381.62                         | \$342.76                         | \$357.24                         | \$344.09                         | \$336.81                         | \$330.29                         |
| 18      | \$455.29                       | \$402.75                         | \$399.93                         | \$393.69                         | \$353.60                         | \$368.54                         | \$354.97                         | \$347.47                         | \$340.74                         |
| 19      | \$469.26                       | \$415.11                         | \$412.20                         | \$405.76                         | \$364.45                         | \$379.84                         | \$365.86                         | \$358.13                         | \$351.19                         |
| 20      | \$483.72                       | \$427.90                         | \$424.90                         | \$418.27                         | \$375.68                         | \$391.55                         | \$377.14                         | \$369.16                         | \$362.02                         |
| 21      | \$498.68                       | \$441.13                         | \$438.04                         | \$431.20                         | \$387.30                         | \$403.66                         | \$388.80                         | \$380.58                         | \$373.21                         |
| 22      | \$498.68                       | \$441.13                         | \$438.04                         | \$431.20                         | \$387.30                         | \$403.66                         | \$388.80                         | \$380.58                         | \$373.21                         |
| 23      | \$498.68                       | \$441.13                         | \$438.04                         | \$431.20                         | \$387.30                         | \$403.66                         | \$388.80                         | \$380.58                         | \$373.21                         |
| 24      | \$498.68                       | \$441.13                         | \$438.04                         | \$431.20                         | \$387.30                         | \$403.66                         | \$388.80                         | \$380.58                         | \$373.21                         |
| 25      | \$500.67                       | \$442.90                         | \$439.79                         | \$432.93                         | \$388.85                         | \$405.27                         | \$390.36                         | \$382.10                         | \$374.71                         |
| 26      | \$510.65                       | \$451.72                         | \$448.55                         | \$441.55                         | \$396.59                         | \$413.35                         | \$398.13                         | \$389.71                         | \$382.17                         |
| 27      | \$522.61                       | \$462.31                         | \$459.07                         | \$451.90                         | \$405.89                         | \$423.03                         | \$407.46                         | \$398.85                         | \$391.13                         |
| 28      | \$542.06                       | \$479.51                         | \$476.15                         | \$468.72                         | \$420.99                         | \$438.78                         | \$422.63                         | \$413.69                         | \$405.68                         |
| 29      | \$558.02                       | \$493.63                         | \$490.17                         | \$482.52                         | \$433.38                         | \$451.69                         | \$435.07                         | \$425.87                         | \$417.63                         |
| 30      | \$566.00                       | \$500.69                         | \$497.18                         | \$489.42                         | \$439.58                         | \$458.15                         | \$441.29                         | \$431.96                         | \$423.60                         |
| 31      | \$577.97                       | \$511.27                         | \$507.69                         | \$499.77                         | \$448.88                         | \$467.84                         | \$450.62                         | \$441.09                         | \$432.56                         |
| 32      | \$589.93                       | \$521.86                         | \$518.20                         | \$510.11                         | \$458.17                         | \$477.53                         | \$459.95                         | \$450.23                         | \$441.51                         |
| 33      | \$597.41                       | \$528.48                         | \$524.77                         | \$516.58                         | \$463.98                         | \$483.58                         | \$465.78                         | \$455.94                         | \$447.11                         |
| 34      | \$605.39                       | \$535.54                         | \$531.78                         | \$523.48                         | \$470.18                         | \$490.04                         | \$472.00                         | \$462.03                         | \$453.08                         |
| 35      | \$609.38                       | \$539.06                         | \$535.29                         | \$526.93                         | \$473.28                         | \$493.27                         | \$475.11                         | \$465.07                         | \$456.07                         |
| 36      | \$613.37                       | \$542.59                         | \$538.79                         | \$530.38                         | \$476.37                         | \$496.50                         | \$478.22                         | \$468.11                         | \$459.05                         |
| 37      | \$617.36                       | \$546.12                         | \$542.29                         | \$533.83                         | \$479.47                         | \$499.73                         | \$481.33                         | \$471.16                         | \$462.04                         |
| 38      | \$621.35                       | \$549.65                         | \$545.80                         | \$537.28                         | \$482.57                         | \$502.96                         | \$484.45                         | \$474.20                         | \$465.03                         |
| 39      | \$629.33                       | \$556.71                         | \$552.81                         | \$544.18                         | \$488.77                         | \$509.42                         | \$490.67                         | \$480.29                         | \$471.00                         |
| 40      | \$637.31                       | \$563.77                         | \$559.82                         | \$551.08                         | \$494.96                         | \$515.87                         | \$496.89                         | \$486.38                         | \$476.97                         |
| 41      | \$649.28                       | \$574.35                         | \$570.33                         | \$561.43                         | \$504.26                         | \$525.56                         | \$506.22                         | \$495.52                         | \$485.93                         |
| 42      | \$660.75                       | \$584.50                         | \$580.40                         | \$571.35                         | \$513.17                         | \$534.85                         | \$515.16                         | \$504.27                         | \$494.51                         |
| 43      | \$676.70                       | \$598.62                         | \$594.42                         | \$585.14                         | \$525.56                         | \$547.76                         | \$527.60                         | \$516.45                         | \$506.45                         |
| 44      | \$696.65                       | \$616.26                         | \$611.94                         | \$602.39                         | \$541.05                         | \$563.91                         | \$543.15                         | \$531.67                         | \$521.38                         |
| 45      | \$720.09                       | \$637.00                         | \$632.53                         | \$622.66                         | \$559.26                         | \$582.88                         | \$561.43                         | \$549.56                         | \$538.92                         |
| 46      | \$748.02                       | \$661.70                         | \$657.06                         | \$646.81                         | \$580.94                         | \$605.49                         | \$583.20                         | \$570.87                         | \$559.82                         |
| 47      | \$779.43                       | \$689.49                         | \$684.66                         | \$673.97                         | \$605.34                         | \$630.92                         | \$607.69                         | \$594.85                         | \$583.33                         |
| 48      | \$815.34                       | \$721.25                         | \$716.20                         | \$705.02                         | \$633.23                         | \$659.98                         | \$635.69                         | \$622.25                         | \$610.21                         |
| 49      | \$850.74                       | \$752.57                         | \$747.30                         | \$735.63                         | \$660.73                         | \$688.64                         | \$663.29                         | \$649.27                         | \$636.70                         |
| 50      | \$890.64                       | \$787.86                         | \$782.34                         | \$770.13                         | \$691.71                         | \$720.93                         | \$694.40                         | \$679.72                         | \$666.56                         |
| 51      | \$930.03                       | \$822.71                         | \$816.95                         | \$804.20                         | \$722.31                         | \$752.82                         | \$725.11                         | \$709.78                         | \$696.05                         |
| 52      | \$973.42                       | \$861.09                         | \$855.06                         | \$841.71                         | \$756.00                         | \$787.94                         | \$758.94                         | \$742.89                         | \$728.51                         |
| 53      | \$1,017.30                     | \$899.91                         | \$893.60                         | \$879.66                         | \$790.08                         | \$823.46                         | \$793.15                         | \$776.39                         | \$761.36                         |
| 54      | \$1,064.68                     | \$941.82                         | \$935.22                         | \$920.62                         | \$826.88                         | \$861.81                         | \$830.09                         | \$812.54                         | \$796.81                         |
| 55      | \$1,112.05                     | \$983.73                         | \$976.83                         | \$961.58                         | \$863.67                         | \$900.16                         | \$867.02                         | \$848.70                         | \$832.27                         |
| 56      | \$1,163.41                     | \$1,029.16                       | \$1,021.95                       | \$1,006.00                       | \$903.56                         | \$941.73                         | \$907.07                         | \$887.90                         | \$870.71                         |
| 57      | \$1,215.28                     | \$1,075.04                       | \$1,067.51                       | \$1,050.84                       | \$943.84                         | \$983.71                         | \$947.51                         | \$927.48                         | \$909.52                         |
| 58      | \$1,270.63                     | \$1,124.01                       | \$1,116.13                       | \$1,098.71                       | \$986.83                         | \$1,028.52                       | \$990.66                         | \$969.72                         | \$950.95                         |
| 59      | \$1,298.06                     | \$1,148.27                       | \$1,140.22                       | \$1,122.42                       | \$1,008.13                       | \$1,050.72                       | \$1,012.05                       | \$990.65                         | \$971.48                         |
| 60      | \$1,353.41                     | \$1,197.23                       | \$1,188.84                       | \$1,170.29                       | \$1,051.12                       | \$1,095.53                       | \$1,055.20                       | \$1,032.90                       | \$1,012.90                       |
| 61      | \$1,401.28                     | \$1,239.58                       | \$1,230.90                       | \$1,211.68                       | \$1,088.30                       | \$1,134.28                       | \$1,092.53                       | \$1,069.43                       | \$1,048.73                       |
| 62      | \$1,432.70                     | \$1,267.37                       | \$1,258.49                       | \$1,238.85                       | \$1,112.70                       | \$1,159.71                       | \$1,117.02                       | \$1,093.41                       | \$1,072.25                       |
| 63      | \$1,472.09                     | \$1,302.22                       | \$1,293.10                       | \$1,272.91                       | \$1,143.30                       | \$1,191.60                       | \$1,147.74                       | \$1,123.48                       | \$1,101.73                       |
| 64+     | \$1,496.03                     | \$1,323.40                       | \$1,314.12                       | \$1,293.61                       | \$1,161.89                       | \$1,210.97                       | \$1,166.40                       | \$1,141.74                       | \$1,119.64                       |

Pending regulatory approval.

Effective October 2023

# Rating Region 13

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$390.72   | \$335.92                               | \$325.16   | \$300.56                               | \$298.63                           | \$454.87  | \$407.93                                      | \$356.35   | \$310.83   | \$335.92  | \$298.63  |
| 15                            | \$425.45   | \$365.78                               | \$354.07   | \$327.28                               | \$325.17                           | \$495.30  | \$444.19                                      | \$388.03   | \$338.46   | \$365.78  | \$325.17  |
| 16                            | \$438.73   | \$377.19                               | \$365.12   | \$337.49                               | \$335.32                           | \$510.76  | \$458.05                                      | \$400.14   | \$349.02   | \$377.19  | \$335.32  |
| 17                            | \$452.01   | \$388.61                               | \$376.17   | \$347.71                               | \$345.47                           | \$526.22  | \$471.92                                      | \$412.25   | \$359.58   | \$388.61  | \$345.47  |
| 18                            | \$466.31   | \$400.90                               | \$388.07   | \$358.71                               | \$356.40                           | \$542.87  | \$486.85                                      | \$425.30   | \$370.96   | \$400.90  | \$356.40  |
| 19                            | \$480.61   | \$413.20                               | \$399.97   | \$369.71                               | \$367.33                           | \$559.52  | \$501.78                                      | \$438.34   | \$382.34   | \$413.20  | \$367.33  |
| 20                            | \$495.42   | \$425.93                               | \$412.30   | \$381.10                               | \$378.65                           | \$576.76  | \$517.24                                      | \$451.85   | \$394.12   | \$425.93  | \$378.65  |
| 21                            | \$510.74   | \$439.11                               | \$425.05   | \$392.89                               | \$390.36                           | \$594.60  | \$533.24                                      | \$465.82   | \$406.31   | \$439.11  | \$390.36  |
| 22                            | \$510.74   | \$439.11                               | \$425.05   | \$392.89                               | \$390.36                           | \$594.60  | \$533.24                                      | \$465.82   | \$406.31   | \$439.11  | \$390.36  |
| 23                            | \$510.74   | \$439.11                               | \$425.05   | \$392.89                               | \$390.36                           | \$594.60  | \$533.24                                      | \$465.82   | \$406.31   | \$439.11  | \$390.36  |
| 24                            | \$510.74   | \$439.11                               | \$425.05   | \$392.89                               | \$390.36                           | \$594.60  | \$533.24                                      | \$465.82   | \$406.31   | \$439.11  | \$390.36  |
| 25                            | \$512.79   | \$440.86                               | \$426.75   | \$394.46                               | \$391.93                           | \$596.98  | \$535.37                                      | \$467.69   | \$407.93   | \$440.86  | \$391.93  |
| 26                            | \$523.00   | \$449.65                               | \$435.25   | \$402.32                               | \$399.73                           | \$608.87  | \$546.04                                      | \$477.00   | \$416.06   | \$449.65  | \$399.73  |
| 27                            | \$535.26   | \$460.18                               | \$445.45   | \$411.75                               | \$409.10                           | \$623.14  | \$558.84                                      | \$488.18   | \$425.81   | \$460.18  | \$409.10  |
| 28                            | \$555.18   | \$477.31                               | \$462.03   | \$427.07                               | \$424.33                           | \$646.33  | \$579.63                                      | \$506.35   | \$441.66   | \$477.31  | \$424.33  |
| 29                            | \$571.52   | \$491.36                               | \$475.63   | \$439.64                               | \$436.82                           | \$665.36  | \$596.70                                      | \$521.25   | \$454.66   | \$491.36  | \$436.82  |
| 30                            | \$579.69   | \$498.39                               | \$482.43   | \$445.93                               | \$443.06                           | \$674.87  | \$605.23                                      | \$528.71   | \$461.16   | \$498.39  | \$443.06  |
| 31                            | \$591.95   | \$508.93                               | \$492.63   | \$455.36                               | \$452.43                           | \$689.14  | \$618.02                                      | \$539.89   | \$470.91   | \$508.93  | \$452.43  |
| 32                            | \$604.21   | \$519.46                               | \$502.83   | \$464.79                               | \$461.80                           | \$703.41  | \$630.82                                      | \$551.07   | \$480.66   | \$519.46  | \$461.80  |
| 33                            | \$611.87   | \$526.05                               | \$509.21   | \$470.68                               | \$467.66                           | \$712.33  | \$638.82                                      | \$558.05   | \$486.76   | \$526.05  | \$467.66  |
| 34                            | \$620.04   | \$533.08                               | \$516.01   | \$476.97                               | \$473.90                           | \$721.85  | \$647.35                                      | \$565.51   | \$493.26   | \$533.08  | \$473.90  |
| 35                            | \$624.13   | \$536.59                               | \$519.41   | \$480.11                               | \$477.02                           | \$726.60  | \$651.62                                      | \$569.23   | \$496.51   | \$536.59  | \$477.02  |
| 36                            | \$628.22   | \$540.10                               | \$522.81   | \$483.25                               | \$480.15                           | \$731.36  | \$655.88                                      | \$572.96   | \$499.76   | \$540.10  | \$480.15  |
| 37                            | \$632.30   | \$543.61                               | \$526.21   | \$486.40                               | \$483.27                           | \$736.12  | \$660.15                                      | \$576.69   | \$503.01   | \$543.61  | \$483.27  |
| 38                            | \$636.39   | \$547.13                               | \$529.61   | \$489.54                               | \$486.39                           | \$740.87  | \$664.42                                      | \$580.41   | \$506.26   | \$547.13  | \$486.39  |
| 39                            | \$644.56   | \$554.15                               | \$536.41   | \$495.83                               | \$492.64                           | \$750.39  | \$672.95                                      | \$587.87   | \$512.76   | \$554.15  | \$492.64  |
| 40                            | \$652.73   | \$561.18                               | \$543.21   | \$502.11                               | \$498.88                           | \$759.90  | \$681.48                                      | \$595.32   | \$519.26   | \$561.18  | \$498.88  |
| 41                            | \$664.99   | \$571.72                               | \$553.41   | \$511.54                               | \$508.25                           | \$774.17  | \$694.28                                      | \$606.50   | \$529.01   | \$571.72  | \$508.25  |
| 42                            | \$676.74   | \$581.82                               | \$563.19   | \$520.58                               | \$517.23                           | \$787.85  | \$706.54                                      | \$617.21   | \$538.36   | \$581.82  | \$517.23  |
| 43                            | \$693.08   | \$595.87                               | \$576.79   | \$533.15                               | \$529.72                           | \$806.87  | \$723.61                                      | \$632.12   | \$551.36   | \$595.87  | \$529.72  |
| 44                            | \$713.51   | \$613.43                               | \$593.79   | \$548.87                               | \$545.34                           | \$830.66  | \$744.94                                      | \$650.75   | \$567.61   | \$613.43  | \$545.34  |
| 45                            | \$737.51   | \$634.07                               | \$613.77   | \$567.33                               | \$563.69                           | \$858.61  | \$770.00                                      | \$672.65   | \$586.71   | \$634.07  | \$563.69  |
| 46                            | \$766.12   | \$658.66                               | \$637.57   | \$589.33                               | \$585.55                           | \$891.90  | \$799.86                                      | \$698.73   | \$609.46   | \$658.66  | \$585.55  |
| 47                            | \$798.29   | \$686.32                               | \$664.35   | \$614.09                               | \$610.14                           | \$929.36  | \$833.45                                      | \$728.08   | \$635.06   | \$686.32  | \$610.14  |
| 48                            | \$835.07   | \$717.94                               | \$694.95   | \$642.37                               | \$638.24                           | \$972.17  | \$871.85                                      | \$761.62   | \$664.32   | \$717.94  | \$638.24  |
| 49                            | \$871.33   | \$749.12                               | \$725.13   | \$670.27                               | \$665.96                           | \$1,014.39                                      | \$909.71                                      | \$794.69   | \$693.16   | \$749.12  | \$665.96  |
| 50                            | \$912.19   | \$784.25                               | \$759.14   | \$701.70                               | \$697.19                           | \$1,061.96                                      | \$952.37                                      | \$831.96   | \$725.67   | \$784.25  | \$697.19  |
| 51                            | \$952.54   | \$818.93                               | \$792.72   | \$732.74                               | \$728.03                           | \$1,108.93                                      | \$994.49                                      | \$868.76   | \$757.77   | \$818.93  | \$728.03  |
| 52                            | \$996.97   | \$857.14                               | \$829.69   | \$766.92                               | \$761.99                           | \$1,160.66                                      | \$1,040.88                                    | \$909.28   | \$793.12   | \$857.14  | \$761.99  |
| 53                            | \$1,041.92                                       | \$895.78                               | \$867.10   | \$801.49                               | \$796.34                           | \$1,212.99                                      | \$1,087.81                                    | \$950.28   | \$828.87   | \$895.78  | \$796.34  |
| 54                            | \$1,090.44                                       | \$937.49                               | \$907.48   | \$838.82                               | \$833.43                           | \$1,269.48                                      | \$1,138.47                                    | \$994.53   | \$867.47   | \$937.49  | \$833.43  |
| 55                            | \$1,138.96                                       | \$979.21                               | \$947.86   | \$876.14                               | \$870.51                           | \$1,325.96                                      | \$1,189.12                                    | \$1,038.78                                       | \$906.07   | \$979.21  | \$870.51  |
| 56                            | \$1,191.57                                       | \$1,024.44                             | \$991.64   | \$916.61                               | \$910.72                           | \$1,387.21                                      | \$1,244.05                                    | \$1,086.76                                       | \$947.92   | \$1,024.44  | \$910.72  |
| 57                            | \$1,244.68                                       | \$1,070.10                             | \$1,035.84   | \$957.47                               | \$951.32                           | \$1,449.05                                      | \$1,299.51                                    | \$1,135.21                                       | \$990.18   | \$1,070.10  | \$951.32  |
| 58                            | \$1,301.38                                       | \$1,118.84                             | \$1,083.02   | \$1,001.08                             | \$994.65                           | \$1,515.05                                      | \$1,358.69                                    | \$1,186.91                                       | \$1,035.28                                       | \$1,118.84  | \$994.65  |
| 59                            | \$1,329.47                                       | \$1,143.00                             | \$1,106.40   | \$1,022.69                             | \$1,016.12                         | \$1,547.75                                      | \$1,388.02                                    | \$1,212.53                                       | \$1,057.62                                       | \$1,143.00  | \$1,016.12  |
| 60                            | \$1,386.16                                       | \$1,191.74                             | \$1,153.58   | \$1,066.30                             | \$1,059.45                         | \$1,613.75                                      | \$1,447.21                                    | \$1,264.24                                       | \$1,102.72                                       | \$1,191.74  | \$1,059.45  |
| 61                            | \$1,435.19                                       | \$1,233.89                             | \$1,194.39   | \$1,104.02                             | \$1,096.92                         | \$1,670.83                                      | \$1,498.40                                    | \$1,308.96                                       | \$1,141.73                                       | \$1,233.89  | \$1,096.92  |
| 62                            | \$1,467.37                                       | \$1,261.55                             | \$1,221.16   | \$1,128.77                             | \$1,121.51                         | \$1,708.29                                      | \$1,532.00                                    | \$1,338.31                                       | \$1,167.33                                       | \$1,261.55  | \$1,121.51  |
| 63                            | \$1,507.72                                       | \$1,296.24                             | \$1,254.74   | \$1,159.81                             | \$1,152.35                         | \$1,755.27                                      | \$1,574.12                                    | \$1,375.11                                       | \$1,199.42                                       | \$1,296.24  | \$1,152.35  |
| 64+                           | \$1,532.23                                       | \$1,317.32                             | \$1,275.15   | \$1,178.67                             | \$1,171.09                         | \$1,783.81                                      | \$1,599.72                                    | \$1,397.47                                       | \$1,218.93                                       | \$1,317.32  | \$1,171.09  |

Pending regulatory approval.

## Rating Region 13 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO |
|---------|---|---|------------------------------------|
| 0 to 14 | \$5.41  | \$5.75  | \$6.06                             |
| 15      | \$5.90  | \$6.26  | \$6.60                             |
| 16      | \$6.08  | \$6.46  | \$6.81                             |
| 17      | \$6.26  | \$6.65  | \$7.01                             |
| 18      | \$6.46  | \$6.86  | \$7.24                             |
| 19      | \$6.66  | \$7.07  | \$7.46                             |
| 20      | \$6.86  | \$7.29  | \$7.69                             |
| 21      | \$7.08  | \$7.51  | \$7.92                             |
| 22      | \$7.08  | \$7.51  | \$7.92                             |
| 23      | \$7.08  | \$7.51  | \$7.92                             |
| 24      | \$7.08  | \$7.51  | \$7.92                             |
| 25      | \$7.10  | \$7.55  | \$7.96                             |
| 26      | \$7.25  | \$7.70  | \$8.11                             |
| 27      | \$7.42  | \$7.88  | \$8.31                             |
| 28      | \$7.69  | \$8.17  | \$8.61                             |
| 29      | \$7.92  | \$8.41  | \$8.87                             |
| 30      | \$8.03  | \$8.53  | \$8.99                             |
| 31      | \$8.20  | \$8.71  | \$9.18                             |
| 32      | \$8.37  | \$8.89  | \$9.37                             |
| 33      | \$8.48  | \$9.00  | \$9.49                             |
| 34      | \$8.59  | \$9.12  | \$9.62                             |
| 35      | \$8.65  | \$9.18  | \$9.68                             |
| 36      | \$8.70  | \$9.24  | \$9.75                             |
| 37      | \$8.76  | \$9.30  | \$9.81                             |
| 38      | \$8.82  | \$9.36  | \$9.87                             |
| 39      | \$8.93  | \$9.48  | \$10.00                            |
| 40      | \$9.04  | \$9.60  | \$10.13                            |
| 41      | \$9.21  | \$9.78  | \$10.32                            |
| 42      | \$9.37  | \$9.95  | \$10.50                            |
| 43      | \$9.60  | \$10.20   | \$10.75                            |
| 44      | \$9.88  | \$10.50   | \$11.07                            |
| 45      | \$10.22   | \$10.85   | \$11.44                            |
| 46      | \$10.61   | \$11.27   | \$11.88                            |
| 47      | \$11.06   | \$11.74   | \$12.38                            |
| 48      | \$11.57   | \$12.28   | \$12.95                            |
| 49      | \$12.07   | \$12.82   | \$13.52                            |
| 50      | \$12.63   | \$13.42   | \$14.15                            |
| 51      | \$13.19   | \$14.01   | \$14.78                            |
| 52      | \$13.81   | \$14.67   | \$15.47                            |
| 53      | \$14.43   | \$15.33   | \$16.16                            |
| 54      | \$15.10   | \$16.04   | \$16.91                            |
| 55      | \$15.77   | \$16.75   | \$17.67                            |
| 56      | \$16.50   | \$17.53   | \$18.48                            |
| 57      | \$17.24   | \$18.31   | \$19.31                            |
| 58      | \$18.02   | \$19.14   | \$20.19                            |
| 59      | \$18.41   | \$19.55   | \$20.62                            |
| 60      | \$19.20   | \$20.39   | \$21.50                            |
| 61      | \$19.87   | \$21.11   | \$22.26                            |
| 62      | \$20.32   | \$21.58   | \$22.76                            |
| 63      | \$20.88   | \$22.17   | \$23.39                            |
| 64+     | \$21.22   | \$22.54   | \$23.77                            |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023

# Rating Region 14

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0 to 14               | \$315.82                     | \$310.59                     | \$307.04                     | \$293.45                 | \$283.78                   | \$276.52                    | \$270.75                    | \$238.27                      | \$234.39                      | \$211.85                      | \$309.85   | \$285.80   | \$234.85  | \$211.85                                       |
| 15                    | \$343.89                     | \$338.20                     | \$334.33                     | \$319.54                 | \$309.00                   | \$301.10                    | \$294.82                    | \$259.45                      | \$255.22                      | \$230.68                      | \$337.39   | \$311.20   | \$255.73  | \$230.68                                       |
| 16                    | \$354.62                     | \$348.76                     | \$344.77                     | \$329.51                 | \$318.64                   | \$310.49                    | \$304.02                    | \$267.54                      | \$263.19                      | \$237.88                      | \$347.92   | \$320.91   | \$263.71  | \$237.88                                       |
| 17                    | \$365.36                     | \$359.31                     | \$355.20                     | \$339.48                 | \$328.29                   | \$319.89                    | \$313.22                    | \$275.64                      | \$271.15                      | \$245.08                      | \$358.45   | \$330.63   | \$271.69  | \$245.08                                       |
| 18                    | \$376.92                     | \$370.68                     | \$366.44                     | \$350.22                 | \$338.68                   | \$330.01                    | \$323.13                    | \$284.36                      | \$279.73                      | \$252.83                      | \$369.79   | \$341.09   | \$280.28  | \$252.83                                       |
| 19                    | \$388.48                     | \$382.05                     | \$377.68                     | \$360.97                 | \$349.06                   | \$340.13                    | \$333.04                    | \$293.08                      | \$288.31                      | \$260.58                      | \$381.13   | \$351.55   | \$288.88  | \$260.58                                       |
| 20                    | \$400.45                     | \$393.82                     | \$389.32                     | \$372.09                 | \$359.82                   | \$350.62                    | \$343.31                    | \$302.12                      | \$297.20                      | \$268.61                      | \$392.88   | \$362.38   | \$297.78  | \$268.61                                       |
| 21                    | \$412.83                     | \$406.00                     | \$401.36                     | \$383.60                 | \$370.95                   | \$361.46                    | \$353.92                    | \$311.46                      | \$306.39                      | \$276.92                      | \$405.03   | \$373.59   | \$306.99  | \$276.92                                       |
| 22                    | \$412.83                     | \$406.00                     | \$401.36                     | \$383.60                 | \$370.95                   | \$361.46                    | \$353.92                    | \$311.46                      | \$306.39                      | \$276.92                      | \$405.03   | \$373.59   | \$306.99  | \$276.92                                       |
| 23                    | \$412.83                     | \$406.00                     | \$401.36                     | \$383.60                 | \$370.95                   | \$361.46                    | \$353.92                    | \$311.46                      | \$306.39                      | \$276.92                      | \$405.03   | \$373.59   | \$306.99  | \$276.92                                       |
| 24                    | \$412.83                     | \$406.00                     | \$401.36                     | \$383.60                 | \$370.95                   | \$361.46                    | \$353.92                    | \$311.46                      | \$306.39                      | \$276.92                      | \$405.03   | \$373.59   | \$306.99  | \$276.92                                       |
| 25                    | \$414.48                     | \$407.63                     | \$402.97                     | \$385.13                 | \$372.43                   | \$362.91                    | \$355.34                    | \$312.71                      | \$307.61                      | \$278.03                      | \$406.65   | \$375.08   | \$308.22  | \$278.03                                       |
| 26                    | \$422.74                     | \$415.75                     | \$410.99                     | \$392.80                 | \$379.85                   | \$370.14                    | \$362.42                    | \$318.94                      | \$313.74                      | \$283.57                      | \$414.75   | \$382.56   | \$314.36  | \$283.57                                       |
| 27                    | \$432.65                     | \$425.49                     | \$420.63                     | \$402.01                 | \$388.75                   | \$378.81                    | \$370.91                    | \$326.41                      | \$321.09                      | \$290.21                      | \$424.47   | \$391.52   | \$321.73  | \$290.21                                       |
| 28                    | \$448.75                     | \$441.33                     | \$436.28                     | \$416.97                 | \$403.22                   | \$392.91                    | \$384.72                    | \$338.56                      | \$333.04                      | \$301.01                      | \$440.27   | \$406.09   | \$333.70  | \$301.01                                       |
| 29                    | \$461.96                     | \$454.32                     | \$449.12                     | \$429.25                 | \$415.09                   | \$404.47                    | \$396.04                    | \$348.52                      | \$342.85                      | \$309.88                      | \$453.23   | \$418.05   | \$343.53  | \$309.88                                       |
| 30                    | \$468.57                     | \$460.81                     | \$455.55                     | \$435.38                 | \$421.03                   | \$410.26                    | \$401.70                    | \$353.51                      | \$347.75                      | \$314.31                      | \$459.71   | \$424.02   | \$348.44  | \$314.31                                       |
| 31                    | \$478.47                     | \$470.56                     | \$465.18                     | \$444.59                 | \$429.93                   | \$418.93                    | \$410.20                    | \$360.98                      | \$355.10                      | \$320.95                      | \$469.43   | \$432.99   | \$355.80  | \$320.95                                       |
| 32                    | \$488.38                     | \$480.30                     | \$474.81                     | \$453.80                 | \$438.83                   | \$427.61                    | \$418.69                    | \$368.46                      | \$362.46                      | \$327.60                      | \$479.15   | \$441.96   | \$363.17  | \$327.60                                       |
| 33                    | \$494.57                     | \$486.39                     | \$480.83                     | \$459.55                 | \$444.40                   | \$433.03                    | \$424.00                    | \$373.13                      | \$367.05                      | \$331.75                      | \$485.22   | \$447.56   | \$367.78  | \$331.75                                       |
| 34                    | \$501.18                     | \$492.89                     | \$487.25                     | \$465.69                 | \$450.33                   | \$438.81                    | \$429.66                    | \$378.11                      | \$371.95                      | \$336.18                      | \$491.70   | \$453.54   | \$372.69  | \$336.18                                       |
| 35                    | \$504.48                     | \$496.14                     | \$490.46                     | \$468.76                 | \$453.30                   | \$441.70                    | \$432.49                    | \$380.61                      | \$374.41                      | \$338.40                      | \$494.94   | \$456.53   | \$375.15  | \$338.40                                       |
| 36                    | \$507.78                     | \$499.38                     | \$493.67                     | \$471.83                 | \$456.27                   | \$444.60                    | \$435.33                    | \$383.10                      | \$376.86                      | \$340.61                      | \$498.18   | \$459.52   | \$377.60  | \$340.61                                       |
| 37                    | \$511.09                     | \$502.63                     | \$496.89                     | \$474.89                 | \$459.23                   | \$447.49                    | \$438.16                    | \$385.59                      | \$379.31                      | \$342.83                      | \$501.42   | \$462.50   | \$380.06  | \$342.83                                       |
| 38                    | \$514.39                     | \$505.88                     | \$500.10                     | \$477.96                 | \$462.20                   | \$450.38                    | \$440.99                    | \$388.08                      | \$381.76                      | \$345.05                      | \$504.67   | \$465.49   | \$382.51  | \$345.05                                       |
| 39                    | \$521.00                     | \$512.38                     | \$506.52                     | \$484.10                 | \$468.14                   | \$456.16                    | \$446.65                    | \$393.06                      | \$386.66                      | \$349.48                      | \$511.15   | \$471.47   | \$387.42  | \$349.48                                       |
| 40                    | \$527.60                     | \$518.87                     | \$512.94                     | \$490.24                 | \$474.07                   | \$461.95                    | \$452.31                    | \$398.05                      | \$391.56                      | \$353.91                      | \$517.63   | \$477.45   | \$392.34  | \$353.91                                       |
| 41                    | \$537.51                     | \$528.62                     | \$522.57                     | \$499.44                 | \$482.97                   | \$470.62                    | \$460.81                    | \$405.52                      | \$398.92                      | \$360.55                      | \$527.35   | \$486.41   | \$399.70  | \$360.55                                       |
| 42                    | \$547.00                     | \$537.95                     | \$531.80                     | \$508.27                 | \$491.51                   | \$478.93                    | \$468.95                    | \$412.69                      | \$405.96                      | \$366.92                      | \$536.66   | \$495.01   | \$406.77  | \$366.92                                       |
| 43                    | \$560.21                     | \$550.95                     | \$544.65                     | \$520.54                 | \$503.38                   | \$490.50                    | \$480.27                    | \$422.65                      | \$415.77                      | \$375.78                      | \$549.62   | \$506.96   | \$416.59  | \$375.78                                       |
| 44                    | \$576.73                     | \$567.19                     | \$560.70                     | \$535.89                 | \$518.21                   | \$504.96                    | \$494.43                    | \$435.11                      | \$428.02                      | \$386.86                      | \$565.82   | \$521.91   | \$428.87  | \$386.86                                       |
| 45                    | \$596.13                     | \$586.27                     | \$579.57                     | \$553.92                 | \$535.65                   | \$521.95                    | \$511.07                    | \$449.75                      | \$442.42                      | \$399.88                      | \$584.86   | \$539.46   | \$443.30  | \$399.88                                       |
| 46                    | \$619.25                     | \$609.01                     | \$602.04                     | \$575.40                 | \$556.42                   | \$542.19                    | \$530.89                    | \$467.19                      | \$459.58                      | \$415.38                      | \$607.54   | \$560.39   | \$460.49  | \$415.38                                       |
| 47                    | \$645.26                     | \$634.58                     | \$627.33                     | \$599.56                 | \$579.79                   | \$564.96                    | \$553.18                    | \$486.81                      | \$478.88                      | \$432.83                      | \$633.06   | \$583.92   | \$479.83  | \$432.83                                       |
| 48                    | \$674.98                     | \$663.82                     | \$656.23                     | \$627.18                 | \$606.50                   | \$590.99                    | \$578.67                    | \$509.24                      | \$500.94                      | \$452.77                      | \$662.22   | \$610.82   | \$501.93  | \$452.77                                       |
| 49                    | \$704.29                     | \$692.64                     | \$684.72                     | \$654.42                 | \$632.84                   | \$616.65                    | \$603.79                    | \$531.35                      | \$522.70                      | \$472.43                      | \$690.98   | \$637.35   | \$523.73  | \$472.43                                       |
| 50                    | \$737.32                     | \$725.12                     | \$716.83                     | \$685.11                 | \$662.51                   | \$645.57                    | \$632.11                    | \$556.27                      | \$547.21                      | \$494.58                      | \$723.38   | \$667.23   | \$548.29  | \$494.58                                       |
| 51                    | \$769.93                     | \$757.20                     | \$748.54                     | \$715.41                 | \$691.82                   | \$674.12                    | \$660.07                    | \$580.87                      | \$571.41                      | \$516.46                      | \$755.38   | \$696.75   | \$572.54  | \$516.46                                       |
| 52                    | \$805.85                     | \$792.52                     | \$783.46                     | \$748.78                 | \$724.09                   | \$705.57                    | \$690.86                    | \$607.97                      | \$598.07                      | \$540.55                      | \$790.62   | \$729.25   | \$599.25  | \$540.55                                       |
| 53                    | \$842.18                     | \$828.25                     | \$818.78                     | \$782.54                 | \$756.73                   | \$737.38                    | \$722.00                    | \$635.38                      | \$625.03                      | \$564.92                      | \$826.26   | \$762.12   | \$626.27  | \$564.92                                       |
| 54                    | \$881.40                     | \$866.82                     | \$856.91                     | \$818.98                 | \$791.97                   | \$771.72                    | \$755.63                    | \$664.97                      | \$654.14                      | \$591.23                      | \$864.74   | \$797.62   | \$655.43  | \$591.23                                       |
| 55                    | \$920.62                     | \$905.39                     | \$895.04                     | \$855.42                 | \$827.21                   | \$806.06                    | \$789.25                    | \$694.56                      | \$683.24                      | \$617.54                      | \$903.21   | \$833.11   | \$684.59  | \$617.54                                       |
| 56                    | \$963.14                     | \$947.21                     | \$936.38                     | \$894.93                 | \$865.42                   | \$843.29                    | \$825.70                    | \$726.64                      | \$714.80                      | \$646.06                      | \$944.93   | \$871.59   | \$716.21  | \$646.06                                       |
| 57                    | \$1,006.07                   | \$989.43                     | \$978.12                     | \$934.83                 | \$904.00                   | \$880.88                    | \$862.51                    | \$759.03                      | \$746.67                      | \$674.86                      | \$987.05   | \$910.44   | \$748.14  | \$674.86                                       |
| 58                    | \$1,051.90                   | \$1,034.50                   | \$1,022.67                   | \$977.41                 | \$945.18                   | \$921.00                    | \$901.80                    | \$793.60                      | \$780.67                      | \$705.60                      | \$1,032.01   | \$951.91   | \$782.22  | \$705.60                                       |
| 59                    | \$1,074.60                   | \$1,056.83                   | \$1,044.74                   | \$998.51                 | \$965.58                   | \$940.88                    | \$921.26                    | \$810.73                      | \$797.53                      | \$720.83                      | \$1,054.29   | \$972.46   | \$799.10  | \$720.83                                       |
| 60                    | \$1,120.43                   | \$1,101.89                   | \$1,089.30                   | \$1,041.08               | \$1,006.75                 | \$981.00                    | \$960.55                    | \$845.31                      | \$831.53                      | \$751.57                      | \$1,099.25   | \$1,013.92   | \$833.18  | \$751.57                                       |
| 61                    | \$1,160.06                   | \$1,140.87                   | \$1,127.83                   | \$1,077.91               | \$1,042.36                 | \$1,015.70                  | \$994.53                    | \$875.21                      | \$860.95                      | \$778.15                      | \$1,138.13   | \$1,049.79   | \$862.65  | \$778.15                                       |
| 62                    | \$1,186.07                   | \$1,166.45                   | \$1,153.11                   | \$1,102.08               | \$1,065.73                 | \$1,038.48                  | \$1,016.82                  | \$894.83                      | \$880.25                      | \$795.60                      | \$1,163.65   | \$1,073.32   | \$881.99  | \$795.60                                       |
| 63                    | \$1,218.68                   | \$1,198.52                   | \$1,184.82                   | \$1,132.38               | \$1,095.04                 | \$1,067.03                  | \$1,044.78                  | \$919.43                      | \$904.45                      | \$817.48                      | \$1,195.64   | \$1,102.84   | \$906.24  | \$817.48                                       |
| 64+                   | \$1,238.50                   | \$1,218.01                   | \$1,204.08                   | \$1,150.79               | \$1,112.85                 | \$1,084.38                  | \$1,061.77                  | \$934.38                      | \$919.16                      | \$830.77                      | \$1,215.08   | \$1,120.77   | \$920.98  | \$830.77                                       |

Pending regulatory approval.

# Rating Region 14

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$393.88                         | \$387.27                         | \$382.79                         | \$365.54                     | \$353.28                       | \$344.00                        | \$336.68                        | \$295.30                          | \$290.29                          | \$261.25                         | \$385.38   | \$354.89   | \$290.31  |
| 15                       | \$428.90                         | \$421.69                         | \$416.81                         | \$398.04                     | \$384.68                       | \$374.57                        | \$366.61                        | \$321.55                          | \$316.09                          | \$284.48                         | \$419.64   | \$386.44   | \$316.11  |
| 16                       | \$442.28                         | \$434.86                         | \$429.82                         | \$410.46                     | \$396.69                       | \$386.27                        | \$378.05                        | \$331.59                          | \$325.96                          | \$293.36                         | \$432.74   | \$398.50   | \$325.98  |
| 17                       | \$455.67                         | \$448.02                         | \$442.83                         | \$422.88                     | \$408.70                       | \$397.96                        | \$389.49                        | \$341.62                          | \$335.83                          | \$302.24                         | \$445.83   | \$410.56   | \$335.85  |
| 18                       | \$470.09                         | \$462.19                         | \$456.84                         | \$436.26                     | \$421.63                       | \$410.55                        | \$401.82                        | \$352.43                          | \$346.45                          | \$311.80                         | \$459.94   | \$423.55   | \$346.47  |
| 19                       | \$484.50                         | \$476.37                         | \$470.85                         | \$449.64                     | \$434.56                       | \$423.14                        | \$414.14                        | \$363.24                          | \$357.08                          | \$321.36                         | \$474.04   | \$436.54   | \$357.10  |
| 20                       | \$499.44                         | \$491.05                         | \$485.36                         | \$463.50                     | \$447.95                       | \$436.18                        | \$426.90                        | \$374.43                          | \$368.08                          | \$331.26                         | \$488.65   | \$449.99   | \$368.10  |
| 21                       | \$514.88                         | \$506.24                         | \$500.37                         | \$477.84                     | \$461.80                       | \$449.67                        | \$440.11                        | \$386.02                          | \$379.46                          | \$341.51                         | \$503.77   | \$463.91   | \$379.49  |
| 22                       | \$514.88                         | \$506.24                         | \$500.37                         | \$477.84                     | \$461.80                       | \$449.67                        | \$440.11                        | \$386.02                          | \$379.46                          | \$341.51                         | \$503.77   | \$463.91   | \$379.49  |
| 23                       | \$514.88                         | \$506.24                         | \$500.37                         | \$477.84                     | \$461.80                       | \$449.67                        | \$440.11                        | \$386.02                          | \$379.46                          | \$341.51                         | \$503.77   | \$463.91   | \$379.49  |
| 24                       | \$514.88                         | \$506.24                         | \$500.37                         | \$477.84                     | \$461.80                       | \$449.67                        | \$440.11                        | \$386.02                          | \$379.46                          | \$341.51                         | \$503.77   | \$463.91   | \$379.49  |
| 25                       | \$516.94                         | \$508.26                         | \$502.37                         | \$479.75                     | \$463.65                       | \$451.47                        | \$441.87                        | \$387.56                          | \$380.98                          | \$342.87                         | \$505.78   | \$465.77   | \$381.00  |
| 26                       | \$527.24                         | \$518.39                         | \$512.38                         | \$489.30                     | \$472.89                       | \$460.46                        | \$450.67                        | \$395.28                          | \$388.57                          | \$349.70                         | \$515.86   | \$475.05   | \$388.59  |
| 27                       | \$539.60                         | \$530.54                         | \$524.39                         | \$500.77                     | \$483.97                       | \$471.25                        | \$461.23                        | \$404.54                          | \$397.68                          | \$357.90                         | \$527.95   | \$486.18   | \$397.70  |
| 28                       | \$559.68                         | \$550.28                         | \$543.91                         | \$519.41                     | \$501.98                       | \$488.79                        | \$478.40                        | \$419.60                          | \$412.48                          | \$371.22                         | \$547.59   | \$504.27   | \$412.50  |
| 29                       | \$576.15                         | \$566.48                         | \$559.92                         | \$534.70                     | \$516.76                       | \$503.18                        | \$492.48                        | \$431.95                          | \$424.62                          | \$382.15                         | \$563.71   | \$519.12   | \$424.64  |
| 30                       | \$584.39                         | \$574.58                         | \$567.92                         | \$542.34                     | \$524.15                       | \$510.37                        | \$499.52                        | \$438.13                          | \$430.69                          | \$387.61                         | \$571.77   | \$526.54   | \$430.72  |
| 31                       | \$596.75                         | \$586.73                         | \$579.93                         | \$553.81                     | \$535.23                       | \$521.17                        | \$510.08                        | \$447.39                          | \$439.80                          | \$395.81                         | \$583.86   | \$537.67   | \$439.82  |
| 32                       | \$609.11                         | \$598.88                         | \$591.94                         | \$565.28                     | \$546.31                       | \$531.96                        | \$520.65                        | \$456.66                          | \$448.91                          | \$404.00                         | \$595.96   | \$548.81   | \$448.93  |
| 33                       | \$616.83                         | \$606.47                         | \$599.45                         | \$572.45                     | \$553.24                       | \$538.70                        | \$527.25                        | \$462.45                          | \$454.60                          | \$409.13                         | \$603.51   | \$555.77   | \$454.62  |
| 34                       | \$625.07                         | \$614.57                         | \$607.45                         | \$580.09                     | \$560.63                       | \$545.90                        | \$534.29                        | \$468.62                          | \$460.67                          | \$414.59                         | \$611.57   | \$563.19   | \$460.70  |
| 35                       | \$629.19                         | \$618.62                         | \$611.46                         | \$583.92                     | \$564.32                       | \$549.50                        | \$537.81                        | \$471.71                          | \$463.71                          | \$417.32                         | \$615.60   | \$566.90   | \$463.73  |
| 36                       | \$633.30                         | \$622.67                         | \$615.46                         | \$587.74                     | \$568.02                       | \$553.09                        | \$541.33                        | \$474.80                          | \$466.74                          | \$420.06                         | \$619.63   | \$570.61   | \$466.77  |
| 37                       | \$637.42                         | \$626.72                         | \$619.46                         | \$591.56                     | \$571.71                       | \$556.69                        | \$544.85                        | \$477.89                          | \$469.78                          | \$422.79                         | \$623.66   | \$574.32   | \$469.80  |
| 38                       | \$641.54                         | \$630.77                         | \$623.47                         | \$595.38                     | \$575.41                       | \$560.29                        | \$548.37                        | \$480.98                          | \$472.81                          | \$425.52                         | \$627.69   | \$578.03   | \$472.84  |
| 39                       | \$649.78                         | \$638.87                         | \$631.47                         | \$603.03                     | \$582.79                       | \$567.48                        | \$555.42                        | \$487.15                          | \$478.88                          | \$430.98                         | \$635.75   | \$585.46   | \$478.91  |
| 40                       | \$658.02                         | \$646.97                         | \$639.48                         | \$610.67                     | \$590.18                       | \$574.68                        | \$562.46                        | \$493.33                          | \$484.96                          | \$436.45                         | \$643.81   | \$592.88   | \$484.98  |
| 41                       | \$670.38                         | \$659.12                         | \$651.49                         | \$622.14                     | \$601.27                       | \$585.47                        | \$573.02                        | \$502.59                          | \$494.06                          | \$444.64                         | \$655.90   | \$604.01   | \$494.09  |
| 42                       | \$682.22                         | \$670.76                         | \$662.99                         | \$633.13                     | \$611.89                       | \$595.81                        | \$583.14                        | \$511.47                          | \$502.79                          | \$452.50                         | \$667.49   | \$614.68   | \$502.82  |
| 43                       | \$698.69                         | \$686.96                         | \$679.01                         | \$648.42                     | \$626.67                       | \$610.20                        | \$597.23                        | \$523.82                          | \$514.93                          | \$463.43                         | \$683.61   | \$629.53   | \$514.96  |
| 44                       | \$719.29                         | \$707.21                         | \$699.02                         | \$667.54                     | \$645.14                       | \$628.19                        | \$614.83                        | \$539.26                          | \$530.11                          | \$477.09                         | \$703.76   | \$648.09   | \$530.14  |
| 45                       | \$743.49                         | \$731.01                         | \$722.54                         | \$689.99                     | \$666.84                       | \$649.32                        | \$635.51                        | \$557.41                          | \$547.95                          | \$493.14                         | \$727.44   | \$669.89   | \$547.98  |
| 46                       | \$772.32                         | \$759.35                         | \$750.56                         | \$716.75                     | \$692.70                       | \$674.50                        | \$660.16                        | \$579.02                          | \$569.20                          | \$512.26                         | \$755.65   | \$695.87   | \$569.23  |
| 47                       | \$804.76                         | \$791.25                         | \$782.08                         | \$746.86                     | \$721.80                       | \$702.83                        | \$687.89                        | \$603.34                          | \$593.10                          | \$533.78                         | \$787.39   | \$725.09   | \$593.14  |
| 48                       | \$841.83                         | \$827.70                         | \$818.11                         | \$781.26                     | \$755.05                       | \$735.21                        | \$719.58                        | \$631.14                          | \$620.42                          | \$558.37                         | \$823.66   | \$758.50   | \$620.46  |
| 49                       | \$878.39                         | \$863.64                         | \$853.64                         | \$815.19                     | \$787.84                       | \$767.14                        | \$750.82                        | \$658.54                          | \$647.37                          | \$582.61                         | \$859.42   | \$791.43   | \$647.40  |
| 50                       | \$919.58                         | \$904.14                         | \$893.67                         | \$853.41                     | \$824.78                       | \$803.11                        | \$786.03                        | \$689.42                          | \$677.72                          | \$609.93                         | \$899.73   | \$828.55   | \$677.76  |
| 51                       | \$960.25                         | \$944.13                         | \$933.20                         | \$891.16                     | \$861.26                       | \$838.63                        | \$820.80                        | \$719.92                          | \$707.70                          | \$636.91                         | \$939.52   | \$865.20   | \$707.74  |
| 52                       | \$1,005.05                       | \$988.17                         | \$976.73                         | \$932.74                     | \$901.44                       | \$877.75                        | \$859.09                        | \$753.50                          | \$740.72                          | \$666.62                         | \$983.35   | \$905.56   | \$740.76  |
| 53                       | \$1,050.36                       | \$1,032.72                       | \$1,020.76                       | \$974.79                     | \$942.08                       | \$917.32                        | \$897.82                        | \$787.47                          | \$774.11                          | \$696.68                         | \$1,027.68   | \$946.38   | \$774.15  |
| 54                       | \$1,099.27                       | \$1,080.81                       | \$1,068.30                       | \$1,020.18                   | \$985.95                       | \$960.04                        | \$939.63                        | \$824.14                          | \$810.16                          | \$729.12                         | \$1,075.54   | \$990.45   | \$810.20  |
| 55                       | \$1,148.19                       | \$1,128.91                       | \$1,115.83                       | \$1,065.57                   | \$1,029.82                     | \$1,002.76                      | \$981.44                        | \$860.81                          | \$846.21                          | \$761.56                         | \$1,123.40   | \$1,034.52   | \$846.25  |
| 56                       | \$1,201.22                       | \$1,181.05                       | \$1,167.37                       | \$1,114.79                   | \$1,077.39                     | \$1,049.08                      | \$1,026.77                      | \$900.57                          | \$885.29                          | \$796.74                         | \$1,175.29   | \$1,082.31   | \$885.34  |
| 57                       | \$1,254.77                       | \$1,233.70                       | \$1,219.41                       | \$1,164.49                   | \$1,125.41                     | \$1,095.84                      | \$1,072.54                      | \$940.72                          | \$924.76                          | \$832.26                         | \$1,227.68   | \$1,130.55   | \$924.81  |
| 58                       | \$1,311.92                       | \$1,289.89                       | \$1,274.95                       | \$1,217.53                   | \$1,176.67                     | \$1,145.76                      | \$1,121.39                      | \$983.57                          | \$966.88                          | \$870.16                         | \$1,283.60   | \$1,182.05   | \$966.93  |
| 59                       | \$1,340.24                       | \$1,317.73                       | \$1,302.47                       | \$1,243.81                   | \$1,202.07                     | \$1,170.49                      | \$1,145.60                      | \$1,004.80                        | \$987.75                          | \$888.95                         | \$1,311.30   | \$1,207.56   | \$987.80  |
| 60                       | \$1,397.39                       | \$1,373.92                       | \$1,358.01                       | \$1,296.85                   | \$1,253.33                     | \$1,220.40                      | \$1,194.45                      | \$1,047.65                        | \$1,029.87                        | \$926.85                         | \$1,367.22   | \$1,259.06   | \$1,029.93  |
| 61                       | \$1,446.82                       | \$1,422.52                       | \$1,406.05                       | \$1,342.72                   | \$1,297.67                     | \$1,263.57                      | \$1,236.70                      | \$1,084.70                        | \$1,066.30                        | \$959.64                         | \$1,415.58   | \$1,303.59   | \$1,066.36  |
| 62                       | \$1,479.26                       | \$1,454.42                       | \$1,437.57                       | \$1,372.82                   | \$1,326.76                     | \$1,291.90                      | \$1,264.43                      | \$1,109.02                        | \$1,090.20                        | \$981.15                         | \$1,447.32   | \$1,332.82   | \$1,090.26  |
| 63                       | \$1,519.93                       | \$1,494.41                       | \$1,477.10                       | \$1,410.57                   | \$1,363.24                     | \$1,327.42                      | \$1,299.20                      | \$1,139.52                        | \$1,120.18                        | \$1,008.13                       | \$1,487.12   | \$1,369.47   | \$1,120.24  |
| 64+                      | \$1,544.65                       | \$1,518.71                       | \$1,501.12                       | \$1,433.51                   | \$1,385.41                     | \$1,349.01                      | \$1,320.32                      | \$1,158.05                        | \$1,138.39                        | \$1,024.53                       | \$1,511.30   | \$1,391.74   | \$1,138.46  |

Pending regulatory approval.

Effective October 2023

# Rating Region 14

## Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$367.81                                  | \$361.65                                  | \$357.47                                  | \$341.42                              | \$330.00                                | \$321.35                                 | \$314.54                                 | \$276.01                                   | \$271.34                                   | \$244.30                              |
| 15      | \$400.50                                  | \$393.80                                  | \$389.25                                  | \$371.77                              | \$359.33                                | \$349.92                                 | \$342.50                                 | \$300.54                                   | \$295.46                                   | \$266.02                              |
| 16      | \$413.00                                  | \$406.09                                  | \$401.40                                  | \$383.37                              | \$370.54                                | \$360.84                                 | \$353.19                                 | \$309.92                                   | \$304.68                                   | \$274.32                              |
| 17      | \$425.50                                  | \$418.38                                  | \$413.55                                  | \$394.97                              | \$381.76                                | \$371.76                                 | \$363.88                                 | \$319.30                                   | \$313.90                                   | \$282.62                              |
| 18      | \$438.97                                  | \$431.62                                  | \$426.63                                  | \$407.47                              | \$393.84                                | \$383.52                                 | \$375.39                                 | \$329.40                                   | \$323.83                                   | \$291.56                              |
| 19      | \$452.43                                  | \$444.85                                  | \$439.72                                  | \$419.97                              | \$405.92                                | \$395.28                                 | \$386.90                                 | \$339.51                                   | \$333.76                                   | \$300.50                              |
| 20      | \$466.37                                  | \$458.56                                  | \$453.27                                  | \$432.91                              | \$418.43                                | \$407.47                                 | \$398.83                                 | \$349.97                                   | \$344.05                                   | \$309.77                              |
| 21      | \$480.80                                  | \$472.74                                  | \$467.28                                  | \$446.30                              | \$431.37                                | \$420.07                                 | \$411.16                                 | \$360.79                                   | \$354.69                                   | \$319.35                              |
| 22      | \$480.80                                  | \$472.74                                  | \$467.28                                  | \$446.30                              | \$431.37                                | \$420.07                                 | \$411.16                                 | \$360.79                                   | \$354.69                                   | \$319.35                              |
| 23      | \$480.80                                  | \$472.74                                  | \$467.28                                  | \$446.30                              | \$431.37                                | \$420.07                                 | \$411.16                                 | \$360.79                                   | \$354.69                                   | \$319.35                              |
| 24      | \$480.80                                  | \$472.74                                  | \$467.28                                  | \$446.30                              | \$431.37                                | \$420.07                                 | \$411.16                                 | \$360.79                                   | \$354.69                                   | \$319.35                              |
| 25      | \$482.72                                  | \$474.64                                  | \$469.15                                  | \$448.08                              | \$433.09                                | \$421.75                                 | \$412.81                                 | \$362.23                                   | \$356.11                                   | \$320.62                              |
| 26      | \$492.33                                  | \$484.09                                  | \$478.50                                  | \$457.01                              | \$441.72                                | \$430.15                                 | \$421.03                                 | \$369.45                                   | \$363.20                                   | \$327.01                              |
| 27      | \$503.87                                  | \$495.44                                  | \$489.71                                  | \$467.72                              | \$452.07                                | \$440.23                                 | \$430.90                                 | \$378.11                                   | \$371.72                                   | \$334.67                              |
| 28      | \$522.62                                  | \$513.87                                  | \$507.94                                  | \$485.13                              | \$468.90                                | \$456.61                                 | \$446.93                                 | \$392.18                                   | \$385.55                                   | \$347.13                              |
| 29      | \$538.01                                  | \$529.00                                  | \$522.89                                  | \$499.41                              | \$482.70                                | \$470.06                                 | \$460.09                                 | \$403.73                                   | \$396.90                                   | \$357.35                              |
| 30      | \$545.70                                  | \$536.56                                  | \$530.37                                  | \$506.55                              | \$489.60                                | \$476.78                                 | \$466.67                                 | \$409.50                                   | \$402.57                                   | \$362.46                              |
| 31      | \$557.24                                  | \$547.91                                  | \$541.58                                  | \$517.26                              | \$499.95                                | \$486.86                                 | \$476.54                                 | \$418.16                                   | \$411.09                                   | \$370.12                              |
| 32      | \$568.78                                  | \$559.26                                  | \$552.80                                  | \$527.97                              | \$510.31                                | \$496.94                                 | \$486.41                                 | \$426.82                                   | \$419.60                                   | \$377.79                              |
| 33      | \$575.99                                  | \$566.35                                  | \$559.81                                  | \$534.66                              | \$516.78                                | \$503.24                                 | \$492.57                                 | \$432.23                                   | \$424.92                                   | \$382.58                              |
| 34      | \$583.69                                  | \$573.91                                  | \$567.28                                  | \$541.80                              | \$523.68                                | \$509.96                                 | \$499.15                                 | \$438.00                                   | \$430.60                                   | \$387.69                              |
| 35      | \$587.53                                  | \$577.69                                  | \$571.02                                  | \$545.38                              | \$527.13                                | \$513.32                                 | \$502.44                                 | \$440.89                                   | \$433.43                                   | \$390.24                              |
| 36      | \$591.38                                  | \$581.48                                  | \$574.76                                  | \$548.95                              | \$530.58                                | \$516.68                                 | \$505.73                                 | \$443.77                                   | \$436.27                                   | \$392.80                              |
| 37      | \$595.22                                  | \$585.26                                  | \$578.50                                  | \$552.52                              | \$534.03                                | \$520.04                                 | \$509.02                                 | \$446.66                                   | \$439.11                                   | \$395.35                              |
| 38      | \$599.07                                  | \$589.04                                  | \$582.24                                  | \$556.09                              | \$537.48                                | \$523.40                                 | \$512.31                                 | \$449.55                                   | \$441.95                                   | \$397.90                              |
| 39      | \$606.76                                  | \$596.60                                  | \$589.71                                  | \$563.23                              | \$544.38                                | \$530.13                                 | \$518.89                                 | \$455.32                                   | \$447.62                                   | \$403.01                              |
| 40      | \$614.46                                  | \$604.17                                  | \$597.19                                  | \$570.37                              | \$551.29                                | \$536.85                                 | \$525.47                                 | \$461.09                                   | \$453.30                                   | \$408.12                              |
| 41      | \$626.00                                  | \$615.51                                  | \$608.40                                  | \$581.08                              | \$561.64                                | \$546.93                                 | \$535.33                                 | \$469.75                                   | \$461.81                                   | \$415.79                              |
| 42      | \$637.05                                  | \$626.39                                  | \$619.15                                  | \$591.34                              | \$571.56                                | \$556.59                                 | \$544.79                                 | \$478.05                                   | \$469.97                                   | \$423.13                              |
| 43      | \$652.44                                  | \$641.51                                  | \$634.11                                  | \$605.63                              | \$585.36                                | \$570.03                                 | \$557.95                                 | \$489.59                                   | \$481.32                                   | \$433.35                              |
| 44      | \$671.67                                  | \$660.42                                  | \$652.80                                  | \$623.48                              | \$602.62                                | \$586.83                                 | \$574.40                                 | \$504.03                                   | \$495.50                                   | \$446.13                              |
| 45      | \$694.27                                  | \$682.64                                  | \$674.76                                  | \$644.45                              | \$622.89                                | \$606.58                                 | \$593.72                                 | \$520.98                                   | \$512.17                                   | \$461.14                              |
| 46      | \$721.19                                  | \$709.12                                  | \$700.93                                  | \$669.45                              | \$647.05                                | \$630.10                                 | \$616.75                                 | \$541.19                                   | \$532.04                                   | \$479.02                              |
| 47      | \$751.48                                  | \$738.90                                  | \$730.37                                  | \$697.56                              | \$674.23                                | \$656.57                                 | \$642.65                                 | \$563.92                                   | \$554.38                                   | \$499.14                              |
| 48      | \$786.10                                  | \$772.94                                  | \$764.01                                  | \$729.70                              | \$705.28                                | \$686.81                                 | \$672.25                                 | \$589.89                                   | \$579.92                                   | \$522.13                              |
| 49      | \$820.24                                  | \$806.50                                  | \$797.19                                  | \$761.38                              | \$735.91                                | \$716.64                                 | \$701.44                                 | \$615.51                                   | \$605.10                                   | \$544.80                              |
| 50      | \$858.70                                  | \$844.32                                  | \$834.57                                  | \$797.09                              | \$770.42                                | \$750.24                                 | \$734.34                                 | \$644.37                                   | \$633.48                                   | \$570.35                              |
| 51      | \$896.68                                  | \$881.67                                  | \$871.49                                  | \$832.34                              | \$804.50                                | \$783.43                                 | \$766.82                                 | \$672.88                                   | \$661.50                                   | \$595.58                              |
| 52      | \$938.51                                  | \$922.80                                  | \$912.14                                  | \$871.17                              | \$842.03                                | \$819.97                                 | \$802.59                                 | \$704.27                                   | \$692.36                                   | \$623.36                              |
| 53      | \$980.82                                  | \$964.40                                  | \$953.26                                  | \$910.45                              | \$879.99                                | \$856.94                                 | \$838.77                                 | \$736.02                                   | \$723.57                                   | \$651.47                              |
| 54      | \$1,026.50                                | \$1,009.31                                | \$997.65                                  | \$952.84                              | \$920.97                                | \$896.84                                 | \$877.83                                 | \$770.29                                   | \$757.27                                   | \$681.80                              |
| 55      | \$1,072.17                                | \$1,054.22                                | \$1,042.05                                | \$995.24                              | \$961.95                                | \$936.75                                 | \$916.89                                 | \$804.57                                   | \$790.96                                   | \$712.14                              |
| 56      | \$1,121.70                                | \$1,102.91                                | \$1,090.18                                | \$1,041.21                            | \$1,006.38                              | \$980.02                                 | \$959.24                                 | \$841.73                                   | \$827.50                                   | \$745.03                              |
| 57      | \$1,171.70                                | \$1,152.08                                | \$1,138.77                                | \$1,087.63                            | \$1,051.24                              | \$1,023.70                               | \$1,002.01                               | \$879.25                                   | \$864.38                                   | \$778.25                              |
| 58      | \$1,225.07                                | \$1,204.55                                | \$1,190.64                                | \$1,137.17                            | \$1,099.12                              | \$1,070.33                               | \$1,047.64                               | \$919.30                                   | \$903.75                                   | \$813.69                              |
| 59      | \$1,251.51                                | \$1,230.55                                | \$1,216.34                                | \$1,161.71                            | \$1,122.85                              | \$1,093.44                               | \$1,070.26                               | \$939.14                                   | \$923.26                                   | \$831.26                              |
| 60      | \$1,304.88                                | \$1,283.03                                | \$1,268.21                                | \$1,211.25                            | \$1,170.73                              | \$1,140.06                               | \$1,115.90                               | \$979.19                                   | \$962.63                                   | \$866.70                              |
| 61      | \$1,351.04                                | \$1,328.41                                | \$1,313.07                                | \$1,254.10                            | \$1,212.14                              | \$1,180.39                               | \$1,155.37                               | \$1,013.82                                 | \$996.68                                   | \$897.36                              |
| 62      | \$1,381.33                                | \$1,358.19                                | \$1,342.51                                | \$1,282.21                            | \$1,239.32                              | \$1,206.85                               | \$1,181.27                               | \$1,036.55                                 | \$1,019.03                                 | \$917.48                              |
| 63      | \$1,419.31                                | \$1,395.54                                | \$1,379.42                                | \$1,317.47                            | \$1,273.39                              | \$1,240.04                               | \$1,213.75                               | \$1,065.06                                 | \$1,047.05                                 | \$942.71                              |
| 64+     | \$1,442.39                                | \$1,418.23                                | \$1,401.85                                | \$1,338.89                            | \$1,294.10                              | \$1,260.20                               | \$1,233.49                               | \$1,082.38                                 | \$1,064.07                                 | \$958.04                              |

Pending regulatory approval.



## Rating Region 14

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$383.38                         | \$379.07                      | \$376.15                       | \$368.25                         | \$327.06                   | \$325.05                     | \$321.58                     | \$315.98                      | \$330.49                                   | \$279.92                        |
| 15      | \$417.45                         | \$412.77                      | \$409.59                       | \$400.98                         | \$356.13                   | \$353.95                     | \$350.16                     | \$344.06                      | \$359.87                                   | \$304.81                        |
| 16      | \$430.48                         | \$425.65                      | \$422.37                       | \$413.50                         | \$367.24                   | \$364.99                     | \$361.09                     | \$354.80                      | \$371.10                                   | \$314.32                        |
| 17      | \$443.51                         | \$438.54                      | \$435.16                       | \$426.01                         | \$378.36                   | \$376.04                     | \$372.02                     | \$365.54                      | \$382.33                                   | \$323.83                        |
| 18      | \$457.54                         | \$452.41                      | \$448.92                       | \$439.49                         | \$390.33                   | \$387.94                     | \$383.79                     | \$377.11                      | \$394.43                                   | \$334.08                        |
| 19      | \$471.58                         | \$466.28                      | \$462.69                       | \$452.97                         | \$402.30                   | \$399.84                     | \$395.56                     | \$388.67                      | \$406.52                                   | \$344.32                        |
| 20      | \$486.11                         | \$480.65                      | \$476.95                       | \$466.93                         | \$414.70                   | \$412.16                     | \$407.75                     | \$400.65                      | \$419.05                                   | \$354.94                        |
| 21      | \$501.14                         | \$495.52                      | \$491.70                       | \$481.37                         | \$427.53                   | \$424.91                     | \$420.36                     | \$413.04                      | \$432.01                                   | \$365.91                        |
| 22      | \$501.14                         | \$495.52                      | \$491.70                       | \$481.37                         | \$427.53                   | \$424.91                     | \$420.36                     | \$413.04                      | \$432.01                                   | \$365.91                        |
| 23      | \$501.14                         | \$495.52                      | \$491.70                       | \$481.37                         | \$427.53                   | \$424.91                     | \$420.36                     | \$413.04                      | \$432.01                                   | \$365.91                        |
| 24      | \$501.14                         | \$495.52                      | \$491.70                       | \$481.37                         | \$427.53                   | \$424.91                     | \$420.36                     | \$413.04                      | \$432.01                                   | \$365.91                        |
| 25      | \$503.15                         | \$497.50                      | \$493.67                       | \$483.29                         | \$429.24                   | \$426.61                     | \$422.04                     | \$414.69                      | \$433.74                                   | \$367.38                        |
| 26      | \$513.17                         | \$507.41                      | \$503.50                       | \$492.92                         | \$437.79                   | \$435.10                     | \$430.45                     | \$422.95                      | \$442.38                                   | \$374.69                        |
| 27      | \$525.20                         | \$519.31                      | \$515.30                       | \$504.47                         | \$448.05                   | \$445.30                     | \$440.54                     | \$432.87                      | \$452.75                                   | \$383.48                        |
| 28      | \$544.74                         | \$538.63                      | \$534.48                       | \$523.25                         | \$464.72                   | \$461.87                     | \$456.93                     | \$448.98                      | \$469.60                                   | \$397.75                        |
| 29      | \$560.78                         | \$554.49                      | \$550.21                       | \$538.65                         | \$478.40                   | \$475.47                     | \$470.38                     | \$462.19                      | \$483.42                                   | \$409.46                        |
| 30      | \$568.80                         | \$562.42                      | \$558.08                       | \$546.35                         | \$485.24                   | \$482.27                     | \$477.11                     | \$468.80                      | \$490.33                                   | \$415.31                        |
| 31      | \$580.83                         | \$574.31                      | \$569.88                       | \$557.91                         | \$495.50                   | \$492.47                     | \$487.20                     | \$478.72                      | \$500.70                                   | \$424.09                        |
| 32      | \$592.85                         | \$586.20                      | \$581.68                       | \$569.46                         | \$505.76                   | \$502.66                     | \$497.29                     | \$488.63                      | \$511.07                                   | \$432.87                        |
| 33      | \$600.37                         | \$593.63                      | \$589.06                       | \$576.68                         | \$512.17                   | \$509.04                     | \$503.59                     | \$494.82                      | \$517.55                                   | \$438.36                        |
| 34      | \$608.39                         | \$601.56                      | \$596.93                       | \$584.38                         | \$519.02                   | \$515.84                     | \$510.32                     | \$501.43                      | \$524.46                                   | \$444.22                        |
| 35      | \$612.40                         | \$605.53                      | \$600.86                       | \$588.23                         | \$522.44                   | \$519.23                     | \$513.68                     | \$504.74                      | \$527.92                                   | \$447.15                        |
| 36      | \$616.41                         | \$609.49                      | \$604.79                       | \$592.08                         | \$525.86                   | \$522.63                     | \$517.04                     | \$508.04                      | \$531.37                                   | \$450.07                        |
| 37      | \$620.42                         | \$613.45                      | \$608.73                       | \$595.94                         | \$529.28                   | \$526.03                     | \$520.41                     | \$511.35                      | \$534.83                                   | \$453.00                        |
| 38      | \$624.43                         | \$617.42                      | \$612.66                       | \$599.79                         | \$532.70                   | \$529.43                     | \$523.77                     | \$514.65                      | \$538.29                                   | \$455.93                        |
| 39      | \$632.44                         | \$625.35                      | \$620.53                       | \$607.49                         | \$539.54                   | \$536.23                     | \$530.49                     | \$521.26                      | \$545.20                                   | \$461.78                        |
| 40      | \$640.46                         | \$633.28                      | \$628.39                       | \$615.19                         | \$546.38                   | \$543.03                     | \$537.22                     | \$527.87                      | \$552.11                                   | \$467.64                        |
| 41      | \$652.49                         | \$645.17                      | \$640.20                       | \$626.74                         | \$556.64                   | \$553.23                     | \$547.31                     | \$537.78                      | \$562.48                                   | \$476.42                        |
| 42      | \$664.02                         | \$656.56                      | \$651.50                       | \$637.81                         | \$566.47                   | \$563.00                     | \$556.98                     | \$547.28                      | \$572.42                                   | \$484.83                        |
| 43      | \$680.05                         | \$672.42                      | \$667.24                       | \$653.22                         | \$580.15                   | \$576.60                     | \$570.43                     | \$560.50                      | \$586.24                                   | \$496.54                        |
| 44      | \$700.10                         | \$692.24                      | \$686.91                       | \$672.47                         | \$597.25                   | \$593.59                     | \$587.24                     | \$577.02                      | \$603.52                                   | \$511.18                        |
| 45      | \$723.65                         | \$715.53                      | \$710.02                       | \$695.10                         | \$617.35                   | \$613.56                     | \$607.00                     | \$596.43                      | \$623.82                                   | \$528.38                        |
| 46      | \$751.72                         | \$743.28                      | \$737.55                       | \$722.05                         | \$641.29                   | \$637.36                     | \$630.54                     | \$619.56                      | \$648.02                                   | \$548.87                        |
| 47      | \$783.29                         | \$774.50                      | \$768.53                       | \$752.38                         | \$668.22                   | \$664.13                     | \$657.02                     | \$645.58                      | \$675.23                                   | \$571.92                        |
| 48      | \$819.37                         | \$810.18                      | \$803.93                       | \$787.04                         | \$699.00                   | \$694.72                     | \$687.29                     | \$675.32                      | \$706.34                                   | \$598.27                        |
| 49      | \$854.95                         | \$845.36                      | \$838.84                       | \$821.22                         | \$729.36                   | \$724.89                     | \$717.13                     | \$704.65                      | \$737.01                                   | \$624.25                        |
| 50      | \$895.04                         | \$885.00                      | \$878.18                       | \$859.73                         | \$763.56                   | \$758.88                     | \$750.76                     | \$737.69                      | \$771.57                                   | \$653.52                        |
| 51      | \$934.63                         | \$924.15                      | \$917.02                       | \$897.75                         | \$797.33                   | \$792.45                     | \$783.97                     | \$770.32                      | \$805.70                                   | \$682.43                        |
| 52      | \$978.23                         | \$967.26                      | \$959.80                       | \$939.63                         | \$834.53                   | \$829.42                     | \$820.54                     | \$806.26                      | \$843.29                                   | \$714.26                        |
| 53      | \$1,022.33                       | \$1,010.86                    | \$1,003.07                     | \$981.99                         | \$872.15                   | \$866.81                     | \$857.53                     | \$842.61                      | \$881.30                                   | \$746.46                        |
| 54      | \$1,069.94                       | \$1,057.94                    | \$1,049.78                     | \$1,027.72                       | \$912.77                   | \$907.17                     | \$897.47                     | \$881.84                      | \$922.34                                   | \$781.22                        |
| 55      | \$1,117.55                       | \$1,105.01                    | \$1,096.49                     | \$1,073.45                       | \$953.38                   | \$947.54                     | \$937.40                     | \$921.08                      | \$963.39                                   | \$815.99                        |
| 56      | \$1,169.17                       | \$1,156.05                    | \$1,147.14                     | \$1,123.03                       | \$997.42                   | \$991.31                     | \$980.70                     | \$963.63                      | \$1,007.88                                 | \$853.67                        |
| 57      | \$1,221.29                       | \$1,207.58                    | \$1,198.28                     | \$1,173.10                       | \$1,041.88                 | \$1,035.50                   | \$1,024.42                   | \$1,006.58                    | \$1,052.81                                 | \$891.73                        |
| 58      | \$1,276.92                       | \$1,262.59                    | \$1,252.86                     | \$1,226.53                       | \$1,089.33                 | \$1,082.66                   | \$1,071.08                   | \$1,052.43                    | \$1,100.77                                 | \$932.35                        |
| 59      | \$1,304.48                       | \$1,289.84                    | \$1,279.90                     | \$1,253.00                       | \$1,112.85                 | \$1,106.03                   | \$1,094.20                   | \$1,075.15                    | \$1,124.53                                 | \$952.47                        |
| 60      | \$1,360.11                       | \$1,344.84                    | \$1,334.48                     | \$1,306.44                       | \$1,160.30                 | \$1,153.19                   | \$1,140.86                   | \$1,121.00                    | \$1,172.48                                 | \$993.09                        |
| 61      | \$1,408.21                       | \$1,392.41                    | \$1,381.68                     | \$1,352.65                       | \$1,201.35                 | \$1,193.99                   | \$1,181.21                   | \$1,160.65                    | \$1,213.95                                 | \$1,028.22                      |
| 62      | \$1,439.79                       | \$1,423.63                    | \$1,412.66                     | \$1,382.97                       | \$1,228.28                 | \$1,220.75                   | \$1,207.70                   | \$1,186.67                    | \$1,241.17                                 | \$1,051.27                      |
| 63      | \$1,479.38                       | \$1,462.78                    | \$1,451.50                     | \$1,421.00                       | \$1,262.05                 | \$1,254.32                   | \$1,240.90                   | \$1,219.30                    | \$1,275.30                                 | \$1,080.17                      |
| 64+     | \$1,503.43                       | \$1,486.56                    | \$1,475.10                     | \$1,444.11                       | \$1,282.58                 | \$1,274.72                   | \$1,261.08                   | \$1,239.13                    | \$1,296.03                                 | \$1,097.74                      |

Pending regulatory approval.

Effective October 2023

## Rating Region 14

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$277.97                           | \$273.71                           | \$246.52                           | \$256.42                           | \$247.07                           | \$242.22                           | \$237.67                           | \$254.77   |
| 15      | \$302.67                           | \$298.04                           | \$268.44                           | \$279.21                           | \$269.03                           | \$263.75                           | \$258.80                           | \$277.42   |
| 16      | \$312.12                           | \$307.34                           | \$276.82                           | \$287.92                           | \$277.43                           | \$271.98                           | \$266.88                           | \$286.08   |
| 17      | \$321.57                           | \$316.64                           | \$285.20                           | \$296.64                           | \$285.83                           | \$280.21                           | \$274.96                           | \$294.74   |
| 18      | \$331.74                           | \$326.66                           | \$294.22                           | \$306.02                           | \$294.87                           | \$289.08                           | \$283.66                           | \$304.06   |
| 19      | \$341.92                           | \$336.68                           | \$303.24                           | \$315.41                           | \$303.91                           | \$297.94                           | \$292.36                           | \$313.39   |
| 20      | \$352.45                           | \$347.05                           | \$312.59                           | \$325.13                           | \$313.28                           | \$307.13                           | \$301.37                           | \$323.04   |
| 21      | \$363.35                           | \$357.79                           | \$322.25                           | \$335.18                           | \$322.97                           | \$316.62                           | \$310.69                           | \$333.04   |
| 22      | \$363.35                           | \$357.79                           | \$322.25                           | \$335.18                           | \$322.97                           | \$316.62                           | \$310.69                           | \$333.04   |
| 23      | \$363.35                           | \$357.79                           | \$322.25                           | \$335.18                           | \$322.97                           | \$316.62                           | \$310.69                           | \$333.04   |
| 24      | \$363.35                           | \$357.79                           | \$322.25                           | \$335.18                           | \$322.97                           | \$316.62                           | \$310.69                           | \$333.04   |
| 25      | \$364.81                           | \$359.22                           | \$323.54                           | \$336.52                           | \$324.26                           | \$317.89                           | \$311.93                           | \$334.37   |
| 26      | \$372.07                           | \$366.37                           | \$329.99                           | \$343.23                           | \$330.72                           | \$324.22                           | \$318.14                           | \$341.03   |
| 27      | \$380.79                           | \$374.96                           | \$337.72                           | \$351.27                           | \$338.47                           | \$331.82                           | \$325.60                           | \$349.02   |
| 28      | \$394.96                           | \$388.91                           | \$350.29                           | \$364.34                           | \$351.07                           | \$344.17                           | \$337.72                           | \$362.01   |
| 29      | \$406.59                           | \$400.36                           | \$360.60                           | \$375.07                           | \$361.40                           | \$354.30                           | \$347.66                           | \$372.67   |
| 30      | \$412.41                           | \$406.09                           | \$365.76                           | \$380.43                           | \$366.57                           | \$359.37                           | \$352.63                           | \$378.00   |
| 31      | \$421.13                           | \$414.67                           | \$373.49                           | \$388.48                           | \$374.32                           | \$366.97                           | \$360.09                           | \$385.99   |
| 32      | \$429.85                           | \$423.26                           | \$381.23                           | \$396.52                           | \$382.07                           | \$374.57                           | \$367.54                           | \$393.98   |
| 33      | \$435.30                           | \$428.63                           | \$386.06                           | \$401.55                           | \$386.92                           | \$379.32                           | \$372.20                           | \$398.98   |
| 34      | \$441.11                           | \$434.35                           | \$391.22                           | \$406.91                           | \$392.08                           | \$384.38                           | \$377.17                           | \$404.31   |
| 35      | \$444.02                           | \$437.22                           | \$393.80                           | \$409.59                           | \$394.67                           | \$386.91                           | \$379.66                           | \$406.97   |
| 36      | \$446.92                           | \$440.08                           | \$396.37                           | \$412.28                           | \$397.25                           | \$389.45                           | \$382.14                           | \$409.63   |
| 37      | \$449.83                           | \$442.94                           | \$398.95                           | \$414.96                           | \$399.84                           | \$391.98                           | \$384.63                           | \$412.30   |
| 38      | \$452.74                           | \$445.80                           | \$401.53                           | \$417.64                           | \$402.42                           | \$394.51                           | \$387.11                           | \$414.96   |
| 39      | \$458.55                           | \$451.53                           | \$406.69                           | \$423.00                           | \$407.59                           | \$399.58                           | \$392.09                           | \$420.29   |
| 40      | \$464.37                           | \$457.25                           | \$411.84                           | \$428.36                           | \$412.75                           | \$404.65                           | \$397.06                           | \$425.62   |
| 41      | \$473.09                           | \$465.84                           | \$419.58                           | \$436.41                           | \$420.51                           | \$412.24                           | \$404.51                           | \$433.61   |
| 42      | \$481.44                           | \$474.07                           | \$426.99                           | \$444.12                           | \$427.93                           | \$419.53                           | \$411.66                           | \$441.27   |
| 43      | \$493.07                           | \$485.52                           | \$437.30                           | \$454.84                           | \$438.27                           | \$429.66                           | \$421.60                           | \$451.93   |
| 44      | \$507.60                           | \$499.83                           | \$450.19                           | \$468.25                           | \$451.19                           | \$442.32                           | \$434.03                           | \$465.25   |
| 45      | \$524.68                           | \$516.64                           | \$465.34                           | \$484.00                           | \$466.37                           | \$457.21                           | \$448.63                           | \$480.90   |
| 46      | \$545.03                           | \$536.68                           | \$483.38                           | \$502.77                           | \$484.45                           | \$474.94                           | \$466.03                           | \$499.55   |
| 47      | \$567.92                           | \$559.22                           | \$503.68                           | \$523.89                           | \$504.80                           | \$494.88                           | \$485.60                           | \$520.53   |
| 48      | \$594.08                           | \$584.98                           | \$526.89                           | \$548.02                           | \$528.05                           | \$517.68                           | \$507.97                           | \$544.51   |
| 49      | \$619.88                           | \$610.38                           | \$549.77                           | \$571.82                           | \$550.99                           | \$540.16                           | \$530.03                           | \$568.16   |
| 50      | \$648.95                           | \$639.01                           | \$575.55                           | \$598.64                           | \$576.82                           | \$565.49                           | \$554.89                           | \$594.80   |
| 51      | \$677.65                           | \$667.27                           | \$601.01                           | \$625.12                           | \$602.34                           | \$590.50                           | \$579.43                           | \$621.11   |
| 52      | \$709.27                           | \$698.40                           | \$629.04                           | \$654.28                           | \$630.44                           | \$618.05                           | \$606.46                           | \$650.09   |
| 53      | \$741.24                           | \$729.88                           | \$657.40                           | \$683.77                           | \$658.86                           | \$645.91                           | \$633.80                           | \$679.39   |
| 54      | \$775.76                           | \$763.87                           | \$688.01                           | \$715.62                           | \$689.54                           | \$675.99                           | \$663.31                           | \$711.03   |
| 55      | \$810.28                           | \$797.86                           | \$718.63                           | \$747.46                           | \$720.22                           | \$706.07                           | \$692.83                           | \$742.67   |
| 56      | \$847.70                           | \$834.72                           | \$751.82                           | \$781.98                           | \$753.49                           | \$738.68                           | \$724.83                           | \$776.97   |
| 57      | \$885.49                           | \$871.93                           | \$785.33                           | \$816.84                           | \$787.08                           | \$771.61                           | \$757.14                           | \$811.61   |
| 58      | \$925.82                           | \$911.64                           | \$821.11                           | \$854.05                           | \$822.93                           | \$806.76                           | \$791.63                           | \$848.58   |
| 59      | \$945.81                           | \$931.32                           | \$838.83                           | \$872.48                           | \$840.69                           | \$824.17                           | \$808.72                           | \$866.89   |
| 60      | \$986.14                           | \$971.03                           | \$874.60                           | \$909.69                           | \$876.54                           | \$859.32                           | \$843.20                           | \$903.86   |
| 61      | \$1,021.02                         | \$1,005.38                         | \$905.54                           | \$941.86                           | \$907.54                           | \$889.71                           | \$873.03                           | \$935.83   |
| 62      | \$1,043.91                         | \$1,027.92                         | \$925.84                           | \$962.98                           | \$927.89                           | \$909.66                           | \$892.60                           | \$956.81   |
| 63      | \$1,072.62                         | \$1,056.19                         | \$951.30                           | \$989.46                           | \$953.41                           | \$934.67                           | \$917.15                           | \$983.12   |
| 64+     | \$1,090.06                         | \$1,073.36                         | \$966.76                           | \$1,005.55                         | \$968.91                           | \$949.87                           | \$932.06                           | \$999.11   |

Pending regulatory approval.

## Rating Region 14

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$324.07  | \$278.81                                    | \$266.91  | \$250.16                                    | \$248.57                                |
| 15      | \$352.88  | \$303.59                                    | \$290.63  | \$272.39                                    | \$270.66                                |
| 16      | \$363.89  | \$313.07                                    | \$299.70  | \$280.89                                    | \$279.11                                |
| 17      | \$374.91  | \$322.54                                    | \$308.77  | \$289.40                                    | \$287.56                                |
| 18      | \$386.77  | \$332.75                                    | \$318.54  | \$298.55                                    | \$296.65                                |
| 19      | \$398.63  | \$342.95                                    | \$328.31  | \$307.71                                    | \$305.75                                |
| 20      | \$410.92  | \$353.52                                    | \$338.43  | \$317.19                                    | \$315.18                                |
| 21      | \$423.62  | \$364.46                                    | \$348.90  | \$327.00                                    | \$324.92                                |
| 22      | \$423.62  | \$364.46                                    | \$348.90  | \$327.00                                    | \$324.92                                |
| 23      | \$423.62  | \$364.46                                    | \$348.90  | \$327.00                                    | \$324.92                                |
| 24      | \$423.62  | \$364.46                                    | \$348.90  | \$327.00                                    | \$324.92                                |
| 25      | \$425.32  | \$365.91                                    | \$350.29  | \$328.31                                    | \$326.22                                |
| 26      | \$433.79  | \$373.20                                    | \$357.27  | \$334.85                                    | \$332.72                                |
| 27      | \$443.96  | \$381.95                                    | \$365.64  | \$342.70                                    | \$340.52                                |
| 28      | \$460.48  | \$396.16                                    | \$379.25  | \$355.45                                    | \$353.19                                |
| 29      | \$474.04  | \$407.83                                    | \$390.42  | \$365.91                                    | \$363.59                                |
| 30      | \$480.81  | \$413.66                                    | \$396.00  | \$371.15                                    | \$368.79                                |
| 31      | \$490.98  | \$422.40                                    | \$404.37  | \$378.99                                    | \$376.59                                |
| 32      | \$501.15  | \$431.15                                    | \$412.75  | \$386.84                                    | \$384.38                                |
| 33      | \$507.50  | \$436.62                                    | \$417.98  | \$391.75                                    | \$389.26                                |
| 34      | \$514.28  | \$442.45                                    | \$423.56  | \$396.98                                    | \$394.46                                |
| 35      | \$517.67  | \$445.37                                    | \$426.35  | \$399.59                                    | \$397.06                                |
| 36      | \$521.06  | \$448.28                                    | \$429.14  | \$402.21                                    | \$399.66                                |
| 37      | \$524.45  | \$451.20                                    | \$431.93  | \$404.83                                    | \$402.25                                |
| 38      | \$527.84  | \$454.11                                    | \$434.73  | \$407.44                                    | \$404.85                                |
| 39      | \$534.61  | \$459.94                                    | \$440.31  | \$412.67                                    | \$410.05                                |
| 40      | \$541.39  | \$465.77                                    | \$445.89  | \$417.91                                    | \$415.25                                |
| 41      | \$551.56  | \$474.52                                    | \$454.26  | \$425.75                                    | \$423.05                                |
| 42      | \$561.30  | \$482.90                                    | \$462.29  | \$433.28                                    | \$430.52                                |
| 43      | \$574.86  | \$494.57                                    | \$473.45  | \$443.74                                    | \$440.92                                |
| 44      | \$591.80  | \$509.15                                    | \$487.41  | \$456.82                                    | \$453.92                                |
| 45      | \$611.71  | \$526.27                                    | \$503.81  | \$472.19                                    | \$469.19                                |
| 46      | \$635.44  | \$546.68                                    | \$523.35  | \$490.50                                    | \$487.38                                |
| 47      | \$662.13  | \$569.64                                    | \$545.33  | \$511.10                                    | \$507.85                                |
| 48      | \$692.63  | \$595.89                                    | \$570.45  | \$534.65                                    | \$531.25                                |
| 49      | \$722.70  | \$621.76                                    | \$595.22  | \$557.86                                    | \$554.32                                |
| 50      | \$756.59  | \$650.92                                    | \$623.13  | \$584.02                                    | \$580.31                                |
| 51      | \$790.06  | \$679.71                                    | \$650.69  | \$609.86                                    | \$605.98                                |
| 52      | \$826.92  | \$711.42                                    | \$681.05  | \$638.30                                    | \$634.25                                |
| 53      | \$864.19  | \$743.49                                    | \$711.75  | \$667.08                                    | \$662.84                                |
| 54      | \$904.44  | \$778.11                                    | \$744.90  | \$698.15                                    | \$693.71                                |
| 55      | \$944.68  | \$812.74                                    | \$778.04  | \$729.21                                    | \$724.58                                |
| 56      | \$988.32  | \$850.28                                    | \$813.98  | \$762.89                                    | \$758.05                                |
| 57      | \$1,032.37  | \$888.18                                    | \$850.26  | \$796.90                                    | \$791.84                                |
| 58      | \$1,079.40  | \$928.63                                    | \$888.99  | \$833.20                                    | \$827.90                                |
| 59      | \$1,102.70  | \$948.68                                    | \$908.18  | \$851.18                                    | \$845.77                                |
| 60      | \$1,149.72  | \$989.13                                    | \$946.91  | \$887.48                                    | \$881.84                                |
| 61      | \$1,190.39  | \$1,024.12                                  | \$980.40  | \$918.87                                    | \$913.03                                |
| 62      | \$1,217.07  | \$1,047.08                                  | \$1,002.38  | \$939.47                                    | \$933.50                                |
| 63      | \$1,250.54  | \$1,075.87                                  | \$1,029.94  | \$965.30                                    | \$959.17                                |
| 64+     | \$1,270.87  | \$1,093.37                                  | \$1,046.69  | \$981.00                                    | \$974.77                                |

Pending regulatory approval.

Effective October 2023

## Rating Region 14

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$397.77                          | \$393.07                       | \$390.44                        | \$382.15                          | \$339.03                    | \$336.89                      | \$333.31                      |
| 15      | \$433.12                          | \$428.01                       | \$425.15                        | \$416.12                          | \$369.16                    | \$366.84                      | \$362.94                      |
| 16      | \$446.64                          | \$441.37                       | \$438.42                        | \$429.11                          | \$380.69                    | \$378.29                      | \$374.26                      |
| 17      | \$460.16                          | \$454.73                       | \$451.69                        | \$442.10                          | \$392.21                    | \$389.74                      | \$385.59                      |
| 18      | \$474.72                          | \$469.12                       | \$465.98                        | \$456.08                          | \$404.62                    | \$402.07                      | \$397.79                      |
| 19      | \$489.28                          | \$483.50                       | \$480.27                        | \$470.07                          | \$417.03                    | \$414.40                      | \$409.99                      |
| 20      | \$504.36                          | \$498.41                       | \$495.07                        | \$484.56                          | \$429.88                    | \$427.17                      | \$422.63                      |
| 21      | \$519.96                          | \$513.82                       | \$510.38                        | \$499.54                          | \$443.17                    | \$440.38                      | \$435.70                      |
| 22      | \$519.96                          | \$513.82                       | \$510.38                        | \$499.54                          | \$443.17                    | \$440.38                      | \$435.70                      |
| 23      | \$519.96                          | \$513.82                       | \$510.38                        | \$499.54                          | \$443.17                    | \$440.38                      | \$435.70                      |
| 24      | \$519.96                          | \$513.82                       | \$510.38                        | \$499.54                          | \$443.17                    | \$440.38                      | \$435.70                      |
| 25      | \$522.04                          | \$515.87                       | \$512.42                        | \$501.54                          | \$444.95                    | \$442.14                      | \$437.44                      |
| 26      | \$532.44                          | \$526.15                       | \$522.63                        | \$511.53                          | \$453.81                    | \$450.95                      | \$446.15                      |
| 27      | \$544.91                          | \$538.48                       | \$534.88                        | \$523.52                          | \$464.45                    | \$461.52                      | \$456.61                      |
| 28      | \$565.19                          | \$558.52                       | \$554.79                        | \$543.00                          | \$481.73                    | \$478.70                      | \$473.60                      |
| 29      | \$581.83                          | \$574.96                       | \$571.12                        | \$558.99                          | \$495.91                    | \$492.79                      | \$487.55                      |
| 30      | \$590.15                          | \$583.19                       | \$579.28                        | \$566.98                          | \$503.00                    | \$499.84                      | \$494.52                      |
| 31      | \$602.63                          | \$595.52                       | \$591.53                        | \$578.97                          | \$513.64                    | \$510.40                      | \$504.97                      |
| 32      | \$615.11                          | \$607.85                       | \$603.78                        | \$590.96                          | \$524.27                    | \$520.97                      | \$515.43                      |
| 33      | \$622.91                          | \$615.56                       | \$611.44                        | \$598.45                          | \$530.92                    | \$527.58                      | \$521.97                      |
| 34      | \$631.23                          | \$623.78                       | \$619.60                        | \$606.45                          | \$538.01                    | \$534.63                      | \$528.94                      |
| 35      | \$635.39                          | \$627.89                       | \$623.69                        | \$610.44                          | \$541.56                    | \$538.15                      | \$532.42                      |
| 36      | \$639.55                          | \$632.00                       | \$627.77                        | \$614.44                          | \$545.10                    | \$541.67                      | \$535.91                      |
| 37      | \$643.71                          | \$636.11                       | \$631.85                        | \$618.44                          | \$548.65                    | \$545.19                      | \$539.39                      |
| 38      | \$647.87                          | \$640.22                       | \$635.94                        | \$622.43                          | \$552.19                    | \$548.72                      | \$542.88                      |
| 39      | \$656.19                          | \$648.44                       | \$644.10                        | \$630.42                          | \$559.29                    | \$555.76                      | \$549.85                      |
| 40      | \$664.50                          | \$656.66                       | \$652.27                        | \$638.42                          | \$566.38                    | \$562.81                      | \$556.82                      |
| 41      | \$676.98                          | \$668.99                       | \$664.52                        | \$650.41                          | \$577.01                    | \$573.38                      | \$567.28                      |
| 42      | \$688.94                          | \$680.81                       | \$676.26                        | \$661.90                          | \$587.21                    | \$583.51                      | \$577.30                      |
| 43      | \$705.58                          | \$697.25                       | \$692.59                        | \$677.88                          | \$601.39                    | \$597.60                      | \$591.24                      |
| 44      | \$726.38                          | \$717.81                       | \$713.00                        | \$697.86                          | \$619.11                    | \$615.22                      | \$608.67                      |
| 45      | \$750.82                          | \$741.96                       | \$736.99                        | \$721.34                          | \$639.94                    | \$635.91                      | \$629.15                      |
| 46      | \$779.94                          | \$770.73                       | \$765.57                        | \$749.32                          | \$664.76                    | \$660.58                      | \$653.55                      |
| 47      | \$812.69                          | \$803.10                       | \$797.73                        | \$780.79                          | \$692.68                    | \$688.32                      | \$681.00                      |
| 48      | \$850.13                          | \$840.10                       | \$834.48                        | \$816.75                          | \$724.59                    | \$720.03                      | \$712.37                      |
| 49      | \$887.05                          | \$876.58                       | \$870.71                        | \$852.22                          | \$756.05                    | \$751.29                      | \$743.30                      |
| 50      | \$928.64                          | \$917.68                       | \$911.54                        | \$892.19                          | \$791.51                    | \$786.52                      | \$778.16                      |
| 51      | \$969.72                          | \$958.27                       | \$951.86                        | \$931.65                          | \$826.52                    | \$821.31                      | \$812.58                      |
| 52      | \$1,014.96                        | \$1,002.98                     | \$996.27                        | \$975.11                          | \$865.08                    | \$859.63                      | \$850.48                      |
| 53      | \$1,060.71                        | \$1,048.19                     | \$1,041.18                      | \$1,019.07                        | \$904.07                    | \$898.38                      | \$888.82                      |
| 54      | \$1,110.11                        | \$1,097.01                     | \$1,089.67                      | \$1,066.53                        | \$946.18                    | \$940.22                      | \$930.21                      |
| 55      | \$1,159.50                        | \$1,145.82                     | \$1,138.15                      | \$1,113.98                        | \$988.28                    | \$982.05                      | \$971.61                      |
| 56      | \$1,213.06                        | \$1,198.74                     | \$1,190.72                      | \$1,165.44                        | \$1,033.92                  | \$1,027.41                    | \$1,016.48                    |
| 57      | \$1,267.13                        | \$1,252.18                     | \$1,243.80                      | \$1,217.39                        | \$1,080.02                  | \$1,073.21                    | \$1,061.80                    |
| 58      | \$1,324.85                        | \$1,309.21                     | \$1,300.45                      | \$1,272.84                        | \$1,129.21                  | \$1,122.10                    | \$1,110.16                    |
| 59      | \$1,353.45                        | \$1,337.47                     | \$1,328.53                      | \$1,300.31                        | \$1,153.58                  | \$1,146.32                    | \$1,134.12                    |
| 60      | \$1,411.16                        | \$1,394.51                     | \$1,385.18                      | \$1,355.76                        | \$1,202.77                  | \$1,195.20                    | \$1,182.48                    |
| 61      | \$1,461.08                        | \$1,443.83                     | \$1,434.17                      | \$1,403.72                        | \$1,245.32                  | \$1,237.48                    | \$1,224.31                    |
| 62      | \$1,493.84                        | \$1,476.20                     | \$1,466.33                      | \$1,435.19                        | \$1,273.24                  | \$1,265.22                    | \$1,251.76                    |
| 63      | \$1,534.91                        | \$1,516.80                     | \$1,506.65                      | \$1,474.65                        | \$1,308.25                  | \$1,300.01                    | \$1,286.18                    |
| 64+     | \$1,559.87                        | \$1,541.46                     | \$1,531.15                      | \$1,498.63                        | \$1,329.52                  | \$1,321.15                    | \$1,307.09                    |

Pending regulatory approval.

## Rating Region 14

### Off-Exchange 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 | \$327.44                       | \$289.66                         | \$287.63                         | \$283.14                         | \$254.31                         | \$265.05                         | \$255.30                         | \$249.90                         | \$245.06                         |
| 15      | \$356.55                       | \$315.41                         | \$313.20                         | \$308.31                         | \$276.91                         | \$288.61                         | \$277.99                         | \$272.11                         | \$266.84                         |
| 16      | \$367.68                       | \$325.25                         | \$322.97                         | \$317.93                         | \$285.56                         | \$297.62                         | \$286.67                         | \$280.61                         | \$275.17                         |
| 17      | \$378.81                       | \$335.09                         | \$332.75                         | \$327.55                         | \$294.20                         | \$306.63                         | \$295.34                         | \$289.10                         | \$283.50                         |
| 18      | \$390.79                       | \$345.70                         | \$343.27                         | \$337.92                         | \$303.51                         | \$316.33                         | \$304.69                         | \$298.24                         | \$292.47                         |
| 19      | \$402.78                       | \$356.30                         | \$353.80                         | \$348.28                         | \$312.82                         | \$326.03                         | \$314.03                         | \$307.39                         | \$301.44                         |
| 20      | \$415.19                       | \$367.28                         | \$364.71                         | \$359.01                         | \$322.46                         | \$336.08                         | \$323.71                         | \$316.86                         | \$310.73                         |
| 21      | \$428.03                       | \$378.64                         | \$375.98                         | \$370.12                         | \$332.43                         | \$346.47                         | \$333.72                         | \$326.66                         | \$320.34                         |
| 22      | \$428.03                       | \$378.64                         | \$375.98                         | \$370.12                         | \$332.43                         | \$346.47                         | \$333.72                         | \$326.66                         | \$320.34                         |
| 23      | \$428.03                       | \$378.64                         | \$375.98                         | \$370.12                         | \$332.43                         | \$346.47                         | \$333.72                         | \$326.66                         | \$320.34                         |
| 24      | \$428.03                       | \$378.64                         | \$375.98                         | \$370.12                         | \$332.43                         | \$346.47                         | \$333.72                         | \$326.66                         | \$320.34                         |
| 25      | \$429.74                       | \$380.15                         | \$377.49                         | \$371.60                         | \$333.76                         | \$347.86                         | \$335.05                         | \$327.97                         | \$321.62                         |
| 26      | \$438.30                       | \$387.73                         | \$385.01                         | \$379.00                         | \$340.41                         | \$354.79                         | \$341.73                         | \$334.50                         | \$328.03                         |
| 27      | \$448.58                       | \$396.81                         | \$394.03                         | \$387.88                         | \$348.38                         | \$363.10                         | \$349.74                         | \$342.34                         | \$335.72                         |
| 28      | \$465.27                       | \$411.58                         | \$408.70                         | \$402.32                         | \$361.35                         | \$376.61                         | \$362.75                         | \$355.08                         | \$348.21                         |
| 29      | \$478.97                       | \$423.70                         | \$420.73                         | \$414.16                         | \$371.99                         | \$387.70                         | \$373.43                         | \$365.54                         | \$358.46                         |
| 30      | \$485.81                       | \$429.75                         | \$426.74                         | \$420.08                         | \$377.31                         | \$393.25                         | \$378.77                         | \$370.76                         | \$363.59                         |
| 31      | \$496.09                       | \$438.84                         | \$435.77                         | \$428.96                         | \$385.28                         | \$401.56                         | \$386.78                         | \$378.60                         | \$371.28                         |
| 32      | \$506.36                       | \$447.93                         | \$444.79                         | \$437.85                         | \$393.26                         | \$409.88                         | \$394.79                         | \$386.44                         | \$378.96                         |
| 33      | \$512.78                       | \$453.61                         | \$450.43                         | \$443.40                         | \$398.25                         | \$415.07                         | \$399.80                         | \$391.34                         | \$383.77                         |
| 34      | \$519.63                       | \$459.67                         | \$456.45                         | \$449.32                         | \$403.57                         | \$420.62                         | \$405.14                         | \$396.57                         | \$388.90                         |
| 35      | \$523.05                       | \$462.70                         | \$459.45                         | \$452.28                         | \$406.23                         | \$423.39                         | \$407.81                         | \$399.18                         | \$391.46                         |
| 36      | \$526.48                       | \$465.72                         | \$462.46                         | \$455.24                         | \$408.89                         | \$426.16                         | \$410.48                         | \$401.80                         | \$394.02                         |
| 37      | \$529.90                       | \$468.75                         | \$465.47                         | \$458.20                         | \$411.55                         | \$428.93                         | \$413.14                         | \$404.41                         | \$396.58                         |
| 38      | \$533.33                       | \$471.78                         | \$468.48                         | \$461.16                         | \$414.21                         | \$431.70                         | \$415.81                         | \$407.02                         | \$399.15                         |
| 39      | \$540.17                       | \$477.84                         | \$474.49                         | \$467.09                         | \$419.52                         | \$437.25                         | \$421.15                         | \$412.25                         | \$404.27                         |
| 40      | \$547.02                       | \$483.90                         | \$480.51                         | \$473.01                         | \$424.84                         | \$442.79                         | \$426.49                         | \$417.48                         | \$409.40                         |
| 41      | \$557.30                       | \$492.99                         | \$489.53                         | \$481.89                         | \$432.82                         | \$451.11                         | \$434.50                         | \$425.32                         | \$417.09                         |
| 42      | \$567.14                       | \$501.70                         | \$498.18                         | \$490.40                         | \$440.47                         | \$459.08                         | \$442.18                         | \$432.83                         | \$424.45                         |
| 43      | \$580.84                       | \$513.81                         | \$510.21                         | \$502.25                         | \$451.11                         | \$470.16                         | \$452.86                         | \$443.28                         | \$434.70                         |
| 44      | \$597.96                       | \$528.96                         | \$525.25                         | \$517.05                         | \$464.40                         | \$484.02                         | \$466.21                         | \$456.35                         | \$447.52                         |
| 45      | \$618.08                       | \$546.75                         | \$542.92                         | \$534.45                         | \$480.03                         | \$500.31                         | \$481.89                         | \$471.70                         | \$462.57                         |
| 46      | \$642.05                       | \$567.96                         | \$563.98                         | \$555.17                         | \$498.64                         | \$519.71                         | \$500.58                         | \$490.00                         | \$480.51                         |
| 47      | \$669.01                       | \$591.81                         | \$587.66                         | \$578.49                         | \$519.59                         | \$541.54                         | \$521.60                         | \$510.58                         | \$500.69                         |
| 48      | \$699.83                       | \$619.07                         | \$614.73                         | \$605.14                         | \$543.52                         | \$566.48                         | \$545.63                         | \$534.10                         | \$523.76                         |
| 49      | \$730.22                       | \$645.96                         | \$641.43                         | \$631.42                         | \$567.12                         | \$591.08                         | \$569.33                         | \$557.29                         | \$546.50                         |
| 50      | \$764.46                       | \$676.25                         | \$671.51                         | \$661.03                         | \$593.72                         | \$618.80                         | \$596.02                         | \$583.42                         | \$572.13                         |
| 51      | \$798.28                       | \$706.16                         | \$701.21                         | \$690.27                         | \$619.98                         | \$646.17                         | \$622.39                         | \$609.23                         | \$597.44                         |
| 52      | \$835.52                       | \$739.10                         | \$733.92                         | \$722.47                         | \$648.90                         | \$676.31                         | \$651.42                         | \$637.65                         | \$625.31                         |
| 53      | \$873.18                       | \$772.42                         | \$767.01                         | \$755.04                         | \$678.15                         | \$706.80                         | \$680.79                         | \$666.40                         | \$653.50                         |
| 54      | \$913.84                       | \$808.39                         | \$802.73                         | \$790.20                         | \$709.73                         | \$739.72                         | \$712.49                         | \$697.43                         | \$683.93                         |
| 55      | \$954.51                       | \$844.36                         | \$838.45                         | \$825.36                         | \$741.32                         | \$772.63                         | \$744.19                         | \$728.46                         | \$714.36                         |
| 56      | \$998.59                       | \$883.36                         | \$877.17                         | \$863.48                         | \$775.56                         | \$808.32                         | \$778.57                         | \$762.11                         | \$747.36                         |
| 57      | \$1,043.11                     | \$922.74                         | \$916.27                         | \$901.97                         | \$810.13                         | \$844.35                         | \$813.27                         | \$796.08                         | \$780.67                         |
| 58      | \$1,090.62                     | \$964.77                         | \$958.01                         | \$943.06                         | \$847.03                         | \$882.81                         | \$850.32                         | \$832.34                         | \$816.23                         |
| 59      | \$1,114.16                     | \$985.60                         | \$978.69                         | \$963.41                         | \$865.31                         | \$901.87                         | \$868.67                         | \$850.31                         | \$833.85                         |
| 60      | \$1,161.67                     | \$1,027.62                       | \$1,020.42                       | \$1,004.49                       | \$902.21                         | \$940.32                         | \$905.72                         | \$886.57                         | \$869.41                         |
| 61      | \$1,202.76                     | \$1,063.97                       | \$1,056.52                       | \$1,040.03                       | \$934.12                         | \$973.59                         | \$937.75                         | \$917.93                         | \$900.16                         |
| 62      | \$1,229.73                     | \$1,087.83                       | \$1,080.20                       | \$1,063.34                       | \$955.07                         | \$995.41                         | \$958.78                         | \$938.51                         | \$920.34                         |
| 63      | \$1,263.55                     | \$1,117.74                       | \$1,109.91                       | \$1,092.58                       | \$981.33                         | \$1,022.79                       | \$985.14                         | \$964.31                         | \$945.65                         |
| 64+     | \$1,284.09                     | \$1,135.91                       | \$1,127.95                       | \$1,110.35                       | \$997.29                         | \$1,039.42                       | \$1,001.16                       | \$979.99                         | \$961.03                         |

Pending regulatory approval.

Effective October 2023

# Rating Region 14

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$335.37   | \$288.33                               | \$279.10   | \$257.98                               | \$256.32                           | \$390.43  | \$350.14                                      | \$305.87   | \$266.79   | \$288.33  | \$256.32  |
| 15                            | \$365.18   | \$313.96                               | \$303.91   | \$280.91                               | \$279.11                           | \$425.13  | \$381.26                                      | \$333.06   | \$290.51   | \$313.96  | \$279.11  |
| 16                            | \$376.58   | \$323.76                               | \$313.39   | \$289.68                               | \$287.82                           | \$438.40  | \$393.16                                      | \$343.45   | \$299.57   | \$323.76  | \$287.82  |
| 17                            | \$387.97   | \$333.56                               | \$322.88   | \$298.45                               | \$296.53                           | \$451.67  | \$405.06                                      | \$353.85   | \$308.64   | \$333.56  | \$296.53  |
| 18                            | \$400.25   | \$344.11                               | \$333.09   | \$307.89                               | \$305.91                           | \$465.96  | \$417.88                                      | \$365.04   | \$318.41   | \$344.11  | \$305.91  |
| 19                            | \$412.52   | \$354.66                               | \$343.31   | \$317.33                               | \$315.29                           | \$480.25  | \$430.69                                      | \$376.24   | \$328.17   | \$354.66  | \$315.29  |
| 20                            | \$425.24   | \$365.59                               | \$353.89   | \$327.11                               | \$325.01                           | \$495.05  | \$443.97                                      | \$387.83   | \$338.29   | \$365.59  | \$325.01  |
| 21                            | \$438.39   | \$376.90                               | \$364.83   | \$337.23                               | \$335.06                           | \$510.37  | \$457.70                                      | \$399.83   | \$348.75   | \$376.90  | \$335.06  |
| 22                            | \$438.39   | \$376.90                               | \$364.83   | \$337.23                               | \$335.06                           | \$510.37  | \$457.70                                      | \$399.83   | \$348.75   | \$376.90  | \$335.06  |
| 23                            | \$438.39   | \$376.90                               | \$364.83   | \$337.23                               | \$335.06                           | \$510.37  | \$457.70                                      | \$399.83   | \$348.75   | \$376.90  | \$335.06  |
| 24                            | \$438.39   | \$376.90                               | \$364.83   | \$337.23                               | \$335.06                           | \$510.37  | \$457.70                                      | \$399.83   | \$348.75   | \$376.90  | \$335.06  |
| 25                            | \$440.14   | \$378.41                               | \$366.29   | \$338.58                               | \$336.40                           | \$512.41  | \$459.53                                      | \$401.43   | \$350.14   | \$378.41  | \$336.40  |
| 26                            | \$448.91   | \$385.95                               | \$373.59   | \$345.32                               | \$343.10                           | \$522.61  | \$468.68                                      | \$409.43   | \$357.12   | \$385.95  | \$343.10  |
| 27                            | \$459.43   | \$394.99                               | \$382.34   | \$353.42                               | \$351.14                           | \$534.86  | \$479.67                                      | \$419.02   | \$365.49   | \$394.99  | \$351.14  |
| 28                            | \$476.53   | \$409.69                               | \$396.57   | \$366.57                               | \$364.21                           | \$554.77  | \$497.52                                      | \$434.62   | \$379.09   | \$409.69  | \$364.21  |
| 29                            | \$490.56   | \$421.75                               | \$408.25   | \$377.36                               | \$374.93                           | \$571.10  | \$512.16                                      | \$447.41   | \$390.25   | \$421.75  | \$374.93  |
| 30                            | \$497.57   | \$427.78                               | \$414.09   | \$382.75                               | \$380.29                           | \$579.27  | \$519.49                                      | \$453.81   | \$395.83   | \$427.78  | \$380.29  |
| 31                            | \$508.09   | \$436.83                               | \$422.84   | \$390.85                               | \$388.34                           | \$591.51  | \$530.47                                      | \$463.40   | \$404.20   | \$436.83  | \$388.34  |
| 32                            | \$518.61   | \$445.87                               | \$431.60   | \$398.94                               | \$396.38                           | \$603.76  | \$541.45                                      | \$473.00   | \$412.57   | \$445.87  | \$396.38  |
| 33                            | \$525.19   | \$451.53                               | \$437.07   | \$404.00                               | \$401.40                           | \$611.42  | \$548.32                                      | \$479.00   | \$417.80   | \$451.53  | \$401.40  |
| 34                            | \$532.20   | \$457.56                               | \$442.91   | \$409.40                               | \$406.76                           | \$619.58  | \$555.64                                      | \$485.39   | \$423.38   | \$457.56  | \$406.76  |
| 35                            | \$535.71   | \$460.57                               | \$445.83   | \$412.09                               | \$409.45                           | \$623.67  | \$559.31                                      | \$488.59   | \$426.17   | \$460.57  | \$409.45  |
| 36                            | \$539.22   | \$463.59                               | \$448.74   | \$414.79                               | \$412.13                           | \$627.75  | \$562.97                                      | \$491.79   | \$428.96   | \$463.59  | \$412.13  |
| 37                            | \$542.72   | \$466.60                               | \$451.66   | \$417.49                               | \$414.81                           | \$631.83  | \$566.63                                      | \$494.99   | \$431.75   | \$466.60  | \$414.81  |
| 38                            | \$546.23   | \$469.62                               | \$454.58   | \$420.19                               | \$417.49                           | \$635.92  | \$570.29                                      | \$498.19   | \$434.54   | \$469.62  | \$417.49  |
| 39                            | \$553.25   | \$475.65                               | \$460.42   | \$425.58                               | \$422.85                           | \$644.08  | \$577.61                                      | \$504.59   | \$440.12   | \$475.65  | \$422.85  |
| 40                            | \$560.26   | \$481.68                               | \$466.26   | \$430.98                               | \$428.21                           | \$652.25  | \$584.94                                      | \$510.98   | \$445.70   | \$481.68  | \$428.21  |
| 41                            | \$570.78   | \$490.72                               | \$475.01   | \$439.07                               | \$436.25                           | \$664.50  | \$595.92                                      | \$520.58   | \$454.07   | \$490.72  | \$436.25  |
| 42                            | \$580.86   | \$499.39                               | \$483.40   | \$446.83                               | \$443.96                           | \$676.23  | \$606.45                                      | \$529.77   | \$462.09   | \$499.39  | \$443.96  |
| 43                            | \$594.89   | \$511.45                               | \$495.08   | \$457.62                               | \$454.68                           | \$692.57  | \$621.09                                      | \$542.57   | \$473.25   | \$511.45  | \$454.68  |
| 44                            | \$612.43   | \$526.53                               | \$509.67   | \$471.11                               | \$468.08                           | \$712.98  | \$639.40                                      | \$558.56   | \$487.20   | \$526.53  | \$468.08  |
| 45                            | \$633.03   | \$544.24                               | \$526.82   | \$486.96                               | \$483.83                           | \$736.97  | \$660.91                                      | \$577.35   | \$503.59   | \$544.24  | \$483.83  |
| 46                            | \$657.58   | \$565.35                               | \$547.25   | \$505.84                               | \$502.59                           | \$765.55  | \$686.54                                      | \$599.74   | \$523.12   | \$565.35  | \$502.59  |
| 47                            | \$685.20   | \$589.09                               | \$570.23   | \$527.09                               | \$523.70                           | \$797.70  | \$715.38                                      | \$624.93   | \$545.09   | \$589.09  | \$523.70  |
| 48                            | \$716.76   | \$616.23                               | \$596.50   | \$551.37                               | \$547.83                           | \$834.45  | \$748.33                                      | \$653.72   | \$570.20   | \$616.23  | \$547.83  |
| 49                            | \$747.89   | \$642.99                               | \$622.40   | \$575.31                               | \$571.62                           | \$870.68  | \$780.83                                      | \$682.11   | \$594.96   | \$642.99  | \$571.62  |
| 50                            | \$782.96   | \$673.14                               | \$651.59   | \$602.29                               | \$598.42                           | \$911.51  | \$817.45                                      | \$714.10   | \$622.86   | \$673.14  | \$598.42  |
| 51                            | \$817.59   | \$702.92                               | \$680.41   | \$628.93                               | \$624.89                           | \$951.83  | \$853.60                                      | \$745.68   | \$650.42   | \$702.92  | \$624.89  |
| 52                            | \$855.73   | \$735.71                               | \$712.15   | \$658.27                               | \$654.04                           | \$996.23  | \$893.42                                      | \$780.47   | \$680.76   | \$735.71  | \$654.04  |
| 53                            | \$894.31   | \$768.87                               | \$744.26   | \$687.95                               | \$683.53                           | \$1,041.15                                      | \$933.70                                      | \$815.65   | \$711.45   | \$768.87  | \$683.53  |
| 54                            | \$935.96   | \$804.68                               | \$778.92   | \$719.98                               | \$715.36                           | \$1,089.63                                      | \$977.18                                      | \$853.64   | \$744.58   | \$804.68  | \$715.36  |
| 55                            | \$977.60   | \$840.49                               | \$813.58   | \$752.02                               | \$747.19                           | \$1,138.12                                      | \$1,020.66                                    | \$891.62   | \$777.71   | \$840.49  | \$747.19  |
| 56                            | \$1,022.76                                       | \$879.31                               | \$851.15   | \$786.75                               | \$781.70                           | \$1,190.68                                      | \$1,067.81                                    | \$932.80   | \$813.63   | \$879.31  | \$781.70  |
| 57                            | \$1,068.35                                       | \$918.50                               | \$889.10   | \$821.83                               | \$816.55                           | \$1,243.76                                      | \$1,115.41                                    | \$974.39   | \$849.90   | \$918.50  | \$816.55  |
| 58                            | \$1,117.01                                       | \$960.34                               | \$929.59   | \$859.26                               | \$853.74                           | \$1,300.41                                      | \$1,166.21                                    | \$1,018.77                                       | \$888.61   | \$960.34  | \$853.74  |
| 59                            | \$1,141.12                                       | \$981.07                               | \$949.66   | \$877.81                               | \$872.17                           | \$1,328.48                                      | \$1,191.38                                    | \$1,040.76                                       | \$907.79   | \$981.07  | \$872.17  |
| 60                            | \$1,189.78                                       | \$1,022.91                             | \$990.16   | \$915.24                               | \$909.36                           | \$1,385.13                                      | \$1,242.19                                    | \$1,085.14                                       | \$946.50   | \$1,022.91  | \$909.36  |
| 61                            | \$1,231.87                                       | \$1,059.09                             | \$1,025.18   | \$947.61                               | \$941.52                           | \$1,434.13                                      | \$1,286.13                                    | \$1,123.52                                       | \$979.98   | \$1,059.09  | \$941.52  |
| 62                            | \$1,259.49                                       | \$1,082.83                             | \$1,048.16   | \$968.86                               | \$962.63                           | \$1,466.28                                      | \$1,314.96                                    | \$1,148.71                                       | \$1,001.95                                       | \$1,082.83  | \$962.63  |
| 63                            | \$1,294.12                                       | \$1,112.61                             | \$1,076.99   | \$995.50                               | \$989.10                           | \$1,506.60                                      | \$1,351.12                                    | \$1,180.30                                       | \$1,029.50                                       | \$1,112.61  | \$989.10  |
| 64+                           | \$1,315.16                                       | \$1,130.70                             | \$1,094.50   | \$1,011.69                             | \$1,005.18                         | \$1,531.10                                      | \$1,373.09                                    | \$1,199.49                                       | \$1,046.24                                       | \$1,130.70  | \$1,005.18  |

Pending regulatory approval.



## Rating Region 14 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$4.65  | \$4.98  | \$5.72                             | \$5.51            | \$5.63                                    |
| 15      | \$5.06  | \$5.42  | \$6.23                             | \$6.00            | \$6.14                                    |
| 16      | \$5.22  | \$5.59  | \$6.42                             | \$6.18            | \$6.33                                    |
| 17      | \$5.38  | \$5.76  | \$6.62                             | \$6.37            | \$6.52                                    |
| 18      | \$5.55  | \$5.94  | \$6.83                             | \$6.57            | \$6.73                                    |
| 19      | \$5.72  | \$6.12  | \$7.03                             | \$6.78            | \$6.93                                    |
| 20      | \$5.89  | \$6.31  | \$7.25                             | \$6.98            | \$7.15                                    |
| 21      | \$6.07  | \$6.51  | \$7.48                             | \$7.20            | \$7.37                                    |
| 22      | \$6.07  | \$6.51  | \$7.48                             | \$7.20            | \$7.37                                    |
| 23      | \$6.07  | \$6.51  | \$7.48                             | \$7.20            | \$7.37                                    |
| 24      | \$6.07  | \$6.51  | \$7.48                             | \$7.20            | \$7.37                                    |
| 25      | \$6.10  | \$6.53  | \$7.51                             | \$7.23            | \$7.40                                    |
| 26      | \$6.22  | \$6.66  | \$7.65                             | \$7.37            | \$7.54                                    |
| 27      | \$6.37  | \$6.82  | \$7.83                             | \$7.55            | \$7.72                                    |
| 28      | \$6.60  | \$7.07  | \$8.12                             | \$7.83            | \$8.01                                    |
| 29      | \$6.80  | \$7.28  | \$8.36                             | \$8.05            | \$8.24                                    |
| 30      | \$6.89  | \$7.39  | \$8.48                             | \$8.17            | \$8.36                                    |
| 31      | \$7.04  | \$7.54  | \$8.66                             | \$8.34            | \$8.54                                    |
| 32      | \$7.19  | \$7.70  | \$8.84                             | \$8.51            | \$8.71                                    |
| 33      | \$7.28  | \$7.80  | \$8.95                             | \$8.62            | \$8.82                                    |
| 34      | \$7.37  | \$7.90  | \$9.07                             | \$8.74            | \$8.94                                    |
| 35      | \$7.42  | \$7.95  | \$9.13                             | \$8.80            | \$9.00                                    |
| 36      | \$7.47  | \$8.00  | \$9.19                             | \$8.85            | \$9.06                                    |
| 37      | \$7.52  | \$8.06  | \$9.25                             | \$8.91            | \$9.12                                    |
| 38      | \$7.57  | \$8.11  | \$9.31                             | \$8.97            | \$9.18                                    |
| 39      | \$7.66  | \$8.21  | \$9.43                             | \$9.09            | \$9.30                                    |
| 40      | \$7.76  | \$8.32  | \$9.55                             | \$9.20            | \$9.41                                    |
| 41      | \$7.91  | \$8.47  | \$9.73                             | \$9.37            | \$9.59                                    |
| 42      | \$8.05  | \$8.62  | \$9.90                             | \$9.54            | \$9.76                                    |
| 43      | \$8.24  | \$8.83  | \$10.14                            | \$9.77            | \$9.99                                    |
| 44      | \$8.48  | \$9.09  | \$10.44                            | \$10.06           | \$10.29                                   |
| 45      | \$8.77  | \$9.40  | \$10.79                            | \$10.39           | \$10.63                                   |
| 46      | \$9.11  | \$9.76  | \$11.21                            | \$10.80           | \$11.05                                   |
| 47      | \$9.49  | \$10.17   | \$11.68                            | \$11.25           | \$11.51                                   |
| 48      | \$9.93  | \$10.64   | \$12.22                            | \$11.77           | \$12.04                                   |
| 49      | \$10.36   | \$11.10   | \$12.75                            | \$12.28           | \$12.56                                   |
| 50      | \$10.85   | \$11.62   | \$13.35                            | \$12.86           | \$13.15                                   |
| 51      | \$11.32   | \$12.13   | \$13.94                            | \$13.42           | \$13.73                                   |
| 52      | \$11.85   | \$12.70   | \$14.59                            | \$14.05           | \$14.37                                   |
| 53      | \$12.39   | \$13.27   | \$15.25                            | \$14.68           | \$15.02                                   |
| 54      | \$12.96   | \$13.89   | \$15.95                            | \$15.37           | \$15.72                                   |
| 55      | \$13.54   | \$14.51   | \$16.66                            | \$16.05           | \$16.42                                   |
| 56      | \$14.17   | \$15.18   | \$17.43                            | \$16.79           | \$17.18                                   |
| 57      | \$14.80   | \$15.85   | \$18.21                            | \$17.54           | \$17.94                                   |
| 58      | \$15.47   | \$16.57   | \$19.04                            | \$18.34           | \$18.76                                   |
| 59      | \$15.80   | \$16.93   | \$19.45                            | \$18.73           | \$19.17                                   |
| 60      | \$16.48   | \$17.65   | \$20.28                            | \$19.53           | \$19.98                                   |
| 61      | \$17.06   | \$18.28   | \$21.00                            | \$20.22           | \$20.69                                   |
| 62      | \$17.44   | \$18.69   | \$21.47                            | \$20.68           | \$21.15                                   |
| 63      | \$17.92   | \$19.20   | \$22.06                            | \$21.25           | \$21.74                                   |
| 64+     | \$18.21   | \$19.51   | \$22.42                            | \$21.59           | \$22.09                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023

# Rating Region 15

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |  |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|--|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55+ Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0 to 14               | \$298.15                     | \$293.22                     | \$289.86                     | \$277.03                 | \$267.90                   | \$261.05                    | \$255.60                    | \$224.94                      | \$221.27                      | \$199.99                      | \$292.51   | \$269.81   | \$221.71   | \$199.99                                       |
| 15                    | \$324.65                     | \$319.28                     | \$315.63                     | \$301.66                 | \$291.71                   | \$284.25                    | \$278.32                    | \$244.93                      | \$240.94                      | \$217.77                      | \$318.51   | \$293.79   | \$241.42   | \$217.77                                       |
| 16                    | \$334.78                     | \$329.24                     | \$325.48                     | \$311.08                 | \$300.82                   | \$293.12                    | \$287.01                    | \$252.58                      | \$248.46                      | \$224.57                      | \$328.45   | \$302.96   | \$248.95   | \$224.57                                       |
| 17                    | \$344.92                     | \$339.21                     | \$335.33                     | \$320.49                 | \$309.92                   | \$302.00                    | \$295.70                    | \$260.22                      | \$255.98                      | \$231.37                      | \$338.40   | \$312.13   | \$256.49   | \$231.37                                       |
| 18                    | \$355.83                     | \$349.94                     | \$345.94                     | \$330.63                 | \$319.73                   | \$311.55                    | \$305.05                    | \$268.45                      | \$264.08                      | \$238.69                      | \$349.10   | \$322.00   | \$264.60   | \$238.69                                       |
| 19                    | \$366.74                     | \$360.67                     | \$356.55                     | \$340.77                 | \$329.53                   | \$321.10                    | \$314.41                    | \$276.69                      | \$272.18                      | \$246.01                      | \$359.81   | \$331.88   | \$272.72   | \$246.01                                       |
| 20                    | \$378.04                     | \$371.79                     | \$367.54                     | \$351.27                 | \$339.69                   | \$331.00                    | \$324.10                    | \$285.21                      | \$280.57                      | \$253.59                      | \$370.90   | \$342.11   | \$281.12   | \$253.59                                       |
| 21                    | \$389.74                     | \$383.29                     | \$378.91                     | \$362.14                 | \$350.19                   | \$341.24                    | \$334.12                    | \$294.04                      | \$289.25                      | \$261.43                      | \$382.37   | \$352.69   | \$289.82   | \$261.43                                       |
| 22                    | \$389.74                     | \$383.29                     | \$378.91                     | \$362.14                 | \$350.19                   | \$341.24                    | \$334.12                    | \$294.04                      | \$289.25                      | \$261.43                      | \$382.37   | \$352.69   | \$289.82   | \$261.43                                       |
| 23                    | \$389.74                     | \$383.29                     | \$378.91                     | \$362.14                 | \$350.19                   | \$341.24                    | \$334.12                    | \$294.04                      | \$289.25                      | \$261.43                      | \$382.37   | \$352.69   | \$289.82   | \$261.43                                       |
| 24                    | \$389.74                     | \$383.29                     | \$378.91                     | \$362.14                 | \$350.19                   | \$341.24                    | \$334.12                    | \$294.04                      | \$289.25                      | \$261.43                      | \$382.37   | \$352.69   | \$289.82   | \$261.43                                       |
| 25                    | \$391.29                     | \$384.82                     | \$380.42                     | \$363.59                 | \$351.60                   | \$342.60                    | \$335.46                    | \$295.21                      | \$290.40                      | \$262.48                      | \$383.90   | \$354.10   | \$290.98   | \$262.48                                       |
| 26                    | \$399.09                     | \$392.49                     | \$388.00                     | \$370.83                 | \$358.60                   | \$349.43                    | \$342.14                    | \$301.09                      | \$296.19                      | \$267.70                      | \$391.54   | \$361.15   | \$296.77   | \$267.70                                       |
| 27                    | \$408.44                     | \$401.69                     | \$397.09                     | \$379.52                 | \$367.00                   | \$357.62                    | \$350.16                    | \$308.15                      | \$303.13                      | \$273.98                      | \$400.72   | \$369.62   | \$303.73   | \$273.98                                       |
| 28                    | \$423.64                     | \$416.63                     | \$411.87                     | \$393.64                 | \$380.66                   | \$370.93                    | \$363.19                    | \$319.62                      | \$314.41                      | \$284.17                      | \$415.63   | \$383.37   | \$315.03   | \$284.17                                       |
| 29                    | \$436.11                     | \$428.90                     | \$424.00                     | \$405.23                 | \$391.87                   | \$381.84                    | \$373.88                    | \$329.03                      | \$323.67                      | \$292.54                      | \$427.87   | \$394.66   | \$324.31   | \$292.54                                       |
| 30                    | \$442.35                     | \$435.03                     | \$430.06                     | \$411.02                 | \$397.47                   | \$387.30                    | \$379.23                    | \$333.73                      | \$328.29                      | \$296.72                      | \$433.99   | \$400.30   | \$328.94   | \$296.72                                       |
| 31                    | \$451.70                     | \$444.23                     | \$439.15                     | \$419.72                 | \$405.88                   | \$395.49                    | \$387.25                    | \$340.79                      | \$335.24                      | \$303.00                      | \$443.16   | \$408.77   | \$335.90   | \$303.00                                       |
| 32                    | \$461.06                     | \$453.43                     | \$448.25                     | \$428.41                 | \$414.28                   | \$403.68                    | \$395.27                    | \$347.84                      | \$342.18                      | \$309.27                      | \$452.34   | \$417.23   | \$342.85   | \$309.27                                       |
| 33                    | \$466.90                     | \$459.18                     | \$453.93                     | \$433.84                 | \$419.53                   | \$408.80                    | \$400.28                    | \$352.25                      | \$346.52                      | \$313.19                      | \$458.08   | \$422.52   | \$347.20   | \$313.19                                       |
| 34                    | \$473.14                     | \$465.31                     | \$459.99                     | \$439.63                 | \$425.14                   | \$414.26                    | \$405.62                    | \$356.96                      | \$351.14                      | \$317.38                      | \$464.19   | \$428.16   | \$351.84   | \$317.38                                       |
| 35                    | \$476.26                     | \$468.38                     | \$463.02                     | \$442.53                 | \$427.94                   | \$416.99                    | \$408.30                    | \$359.31                      | \$353.46                      | \$319.47                      | \$467.25   | \$430.99   | \$354.16   | \$319.47                                       |
| 36                    | \$479.38                     | \$471.44                     | \$466.05                     | \$445.43                 | \$430.74                   | \$419.72                    | \$410.97                    | \$361.66                      | \$355.77                      | \$321.56                      | \$470.31   | \$433.81   | \$356.48   | \$321.56                                       |
| 37                    | \$482.49                     | \$474.51                     | \$469.09                     | \$448.32                 | \$433.54                   | \$422.45                    | \$413.64                    | \$364.02                      | \$358.09                      | \$323.65                      | \$473.37   | \$436.63   | \$358.79   | \$323.65                                       |
| 38                    | \$485.61                     | \$477.58                     | \$472.12                     | \$451.22                 | \$436.34                   | \$425.18                    | \$416.32                    | \$366.37                      | \$360.40                      | \$325.74                      | \$476.43   | \$439.45   | \$361.11   | \$325.74                                       |
| 39                    | \$491.85                     | \$483.71                     | \$478.18                     | \$457.02                 | \$441.95                   | \$430.64                    | \$421.66                    | \$371.07                      | \$365.03                      | \$329.92                      | \$482.55   | \$445.09   | \$365.75   | \$329.92                                       |
| 40                    | \$498.08                     | \$489.84                     | \$484.24                     | \$462.81                 | \$447.55                   | \$436.10                    | \$427.01                    | \$375.78                      | \$369.66                      | \$334.11                      | \$488.67   | \$450.74   | \$370.39   | \$334.11                                       |
| 41                    | \$507.44                     | \$499.04                     | \$493.34                     | \$471.50                 | \$455.95                   | \$444.29                    | \$435.03                    | \$382.83                      | \$376.60                      | \$340.38                      | \$497.84   | \$459.20   | \$377.34   | \$340.38                                       |
| 42                    | \$516.40                     | \$507.86                     | \$502.05                     | \$479.83                 | \$464.01                   | \$452.14                    | \$442.71                    | \$389.60                      | \$383.25                      | \$346.39                      | \$506.64   | \$467.31   | \$384.01   | \$346.39                                       |
| 43                    | \$528.87                     | \$520.12                     | \$514.18                     | \$491.42                 | \$475.21                   | \$463.06                    | \$453.40                    | \$399.01                      | \$392.51                      | \$354.76                      | \$518.87   | \$478.60   | \$393.28   | \$354.76                                       |
| 44                    | \$544.46                     | \$535.45                     | \$529.33                     | \$505.90                 | \$489.22                   | \$476.71                    | \$466.77                    | \$410.77                      | \$404.08                      | \$365.22                      | \$534.17   | \$492.71   | \$404.87   | \$365.22                                       |
| 45                    | \$562.78                     | \$553.47                     | \$547.14                     | \$522.93                 | \$505.68                   | \$492.75                    | \$482.47                    | \$424.59                      | \$417.67                      | \$377.50                      | \$552.14   | \$509.28   | \$418.50   | \$377.50                                       |
| 46                    | \$584.60                     | \$574.93                     | \$568.36                     | \$543.20                 | \$525.29                   | \$511.86                    | \$501.18                    | \$441.05                      | \$433.87                      | \$392.14                      | \$573.55   | \$529.03   | \$434.73   | \$392.14                                       |
| 47                    | \$609.16                     | \$599.08                     | \$592.23                     | \$566.02                 | \$547.35                   | \$533.35                    | \$522.23                    | \$459.58                      | \$452.09                      | \$408.61                      | \$597.64   | \$551.25   | \$452.98   | \$408.61                                       |
| 48                    | \$637.22                     | \$626.68                     | \$619.51                     | \$592.09                 | \$572.57                   | \$557.92                    | \$546.29                    | \$480.75                      | \$472.92                      | \$427.44                      | \$625.17   | \$576.65   | \$473.85   | \$427.44                                       |
| 49                    | \$664.89                     | \$653.89                     | \$646.41                     | \$617.80                 | \$597.43                   | \$582.15                    | \$570.01                    | \$501.62                      | \$493.45                      | \$446.00                      | \$652.32   | \$601.69   | \$494.43   | \$446.00                                       |
| 50                    | \$696.07                     | \$684.55                     | \$676.73                     | \$646.78                 | \$625.45                   | \$609.45                    | \$596.74                    | \$525.15                      | \$516.59                      | \$466.91                      | \$682.91   | \$629.90   | \$517.61   | \$466.91                                       |
| 51                    | \$726.86                     | \$714.83                     | \$706.66                     | \$675.38                 | \$653.11                   | \$636.41                    | \$623.14                    | \$548.38                      | \$539.44                      | \$487.57                      | \$713.12   | \$657.76   | \$540.51   | \$487.57                                       |
| 52                    | \$760.76                     | \$748.18                     | \$739.62                     | \$706.89                 | \$683.58                   | \$666.10                    | \$652.21                    | \$573.96                      | \$564.61                      | \$510.31                      | \$746.38   | \$688.45   | \$565.72   | \$510.31                                       |
| 53                    | \$795.06                     | \$781.91                     | \$772.97                     | \$738.76                 | \$714.40                   | \$696.12                    | \$681.61                    | \$599.83                      | \$590.06                      | \$533.32                      | \$780.03   | \$719.49   | \$591.23   | \$533.32                                       |
| 54                    | \$832.09                     | \$818.32                     | \$808.96                     | \$773.16                 | \$747.67                   | \$728.54                    | \$713.35                    | \$627.77                      | \$617.54                      | \$558.15                      | \$816.36   | \$752.99   | \$618.76   | \$558.15                                       |
| 55                    | \$869.11                     | \$854.73                     | \$844.96                     | \$807.56                 | \$780.93                   | \$760.96                    | \$745.09                    | \$655.70                      | \$645.02                      | \$582.99                      | \$852.68   | \$786.50   | \$646.29   | \$582.99                                       |
| 56                    | \$909.25                     | \$894.21                     | \$883.99                     | \$844.86                 | \$817.00                   | \$796.11                    | \$779.51                    | \$685.98                      | \$674.81                      | \$609.91                      | \$892.06   | \$822.82   | \$676.14   | \$609.91                                       |
| 57                    | \$949.79                     | \$934.07                     | \$923.39                     | \$882.53                 | \$853.42                   | \$831.60                    | \$814.26                    | \$716.56                      | \$704.89                      | \$637.10                      | \$931.83   | \$859.50   | \$706.28   | \$637.10                                       |
| 58                    | \$993.05                     | \$976.62                     | \$965.45                     | \$922.72                 | \$892.30                   | \$869.47                    | \$851.34                    | \$749.20                      | \$737.00                      | \$666.12                      | \$974.27   | \$898.65   | \$738.45   | \$666.12                                       |
| 59                    | \$1,014.48                   | \$997.70                     | \$986.29                     | \$942.64                 | \$911.56                   | \$888.24                    | \$869.72                    | \$765.37                      | \$752.91                      | \$680.50                      | \$995.30   | \$918.05   | \$754.39   | \$680.50                                       |
| 60                    | \$1,057.74                   | \$1,040.25                   | \$1,028.35                   | \$982.84                 | \$950.43                   | \$926.12                    | \$906.81                    | \$798.01                      | \$785.01                      | \$709.52                      | \$1,037.75   | \$957.20   | \$786.56   | \$709.52                                       |
| 61                    | \$1,095.16                   | \$1,077.04                   | \$1,064.73                   | \$1,017.60               | \$984.05                   | \$958.88                    | \$938.88                    | \$826.24                      | \$812.78                      | \$734.62                      | \$1,074.45   | \$991.06   | \$814.39   | \$734.62                                       |
| 62                    | \$1,119.71                   | \$1,101.19                   | \$1,088.60                   | \$1,040.42               | \$1,006.11                 | \$980.37                    | \$959.93                    | \$844.76                      | \$831.00                      | \$751.09                      | \$1,098.54   | \$1,013.27   | \$832.65   | \$751.09                                       |
| 63                    | \$1,150.50                   | \$1,131.47                   | \$1,118.53                   | \$1,069.03               | \$1,033.77                 | \$1,007.33                  | \$986.33                    | \$867.99                      | \$853.85                      | \$771.74                      | \$1,128.75   | \$1,041.14   | \$855.54   | \$771.74                                       |
| 64+                   | \$1,169.21                   | \$1,149.87                   | \$1,136.72                   | \$1,086.41               | \$1,050.58                 | \$1,023.71                  | \$1,002.37                  | \$882.11                      | \$867.74                      | \$784.29                      | \$1,147.10   | \$1,058.07   | \$869.45   | \$784.29                                       |

Pending regulatory approval.

# Rating Region 15

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$345.35                         | \$339.55                         | \$335.62                         | \$320.50                     | \$309.75                       | \$301.61                        | \$295.20                        | \$258.92                          | \$254.52                          | \$229.06                         | \$337.90   | \$311.16   | \$254.54  |
| 15                       | \$376.05                         | \$369.73                         | \$365.45                         | \$348.99                     | \$337.28                       | \$328.42                        | \$321.44                        | \$281.93                          | \$277.15                          | \$249.42                         | \$367.93   | \$338.82   | \$277.16  |
| 16                       | \$387.79                         | \$381.28                         | \$376.86                         | \$359.89                     | \$347.81                       | \$338.67                        | \$331.47                        | \$290.73                          | \$285.80                          | \$257.21                         | \$379.41   | \$349.40   | \$285.81  |
| 17                       | \$399.52                         | \$392.82                         | \$388.27                         | \$370.78                     | \$358.34                       | \$348.92                        | \$341.50                        | \$299.53                          | \$294.45                          | \$264.99                         | \$390.90   | \$359.97   | \$294.46  |
| 18                       | \$412.16                         | \$405.24                         | \$400.55                         | \$382.51                     | \$369.67                       | \$359.96                        | \$352.31                        | \$309.01                          | \$303.76                          | \$273.38                         | \$403.27   | \$371.36   | \$303.78  |
| 19                       | \$424.80                         | \$417.67                         | \$412.83                         | \$394.24                     | \$381.01                       | \$371.00                        | \$363.11                        | \$318.48                          | \$313.08                          | \$281.76                         | \$415.63   | \$382.75   | \$313.10  |
| 20                       | \$437.90                         | \$430.54                         | \$425.56                         | \$406.39                     | \$392.75                       | \$382.43                        | \$374.30                        | \$328.30                          | \$322.73                          | \$290.45                         | \$428.44   | \$394.55   | \$322.75  |
| 21                       | \$451.44                         | \$443.86                         | \$438.72                         | \$418.96                     | \$404.90                       | \$394.26                        | \$385.88                        | \$338.45                          | \$332.71                          | \$299.43                         | \$441.69   | \$406.75   | \$332.73  |
| 22                       | \$451.44                         | \$443.86                         | \$438.72                         | \$418.96                     | \$404.90                       | \$394.26                        | \$385.88                        | \$338.45                          | \$332.71                          | \$299.43                         | \$441.69   | \$406.75   | \$332.73  |
| 23                       | \$451.44                         | \$443.86                         | \$438.72                         | \$418.96                     | \$404.90                       | \$394.26                        | \$385.88                        | \$338.45                          | \$332.71                          | \$299.43                         | \$441.69   | \$406.75   | \$332.73  |
| 24                       | \$451.44                         | \$443.86                         | \$438.72                         | \$418.96                     | \$404.90                       | \$394.26                        | \$385.88                        | \$338.45                          | \$332.71                          | \$299.43                         | \$441.69   | \$406.75   | \$332.73  |
| 25                       | \$453.25                         | \$445.63                         | \$440.47                         | \$420.63                     | \$406.52                       | \$395.84                        | \$387.42                        | \$339.81                          | \$334.04                          | \$300.63                         | \$443.46   | \$408.38   | \$334.06  |
| 26                       | \$462.27                         | \$454.51                         | \$449.25                         | \$429.01                     | \$414.62                       | \$403.72                        | \$395.14                        | \$346.57                          | \$340.69                          | \$306.62                         | \$452.29   | \$416.51   | \$340.71  |
| 27                       | \$473.11                         | \$465.16                         | \$459.78                         | \$439.07                     | \$424.34                       | \$413.19                        | \$404.40                        | \$354.70                          | \$348.68                          | \$313.80                         | \$462.90   | \$426.27   | \$348.70  |
| 28                       | \$490.72                         | \$482.48                         | \$476.89                         | \$455.41                     | \$440.13                       | \$428.56                        | \$419.45                        | \$367.90                          | \$361.65                          | \$325.48                         | \$480.12   | \$442.14   | \$361.67  |
| 29                       | \$505.16                         | \$496.68                         | \$490.93                         | \$468.81                     | \$453.08                       | \$441.18                        | \$431.80                        | \$378.73                          | \$372.30                          | \$335.06                         | \$494.26   | \$455.15   | \$372.32  |
| 30                       | \$512.38                         | \$503.78                         | \$497.95                         | \$475.52                     | \$459.56                       | \$447.49                        | \$437.97                        | \$384.14                          | \$377.62                          | \$339.85                         | \$501.32   | \$461.66   | \$377.65  |
| 31                       | \$523.22                         | \$514.43                         | \$508.48                         | \$485.57                     | \$469.28                       | \$456.95                        | \$447.23                        | \$392.27                          | \$385.61                          | \$347.04                         | \$511.92   | \$471.42   | \$385.63  |
| 32                       | \$534.05                         | \$525.09                         | \$519.00                         | \$495.63                     | \$479.00                       | \$466.41                        | \$456.49                        | \$400.39                          | \$393.59                          | \$354.22                         | \$522.52   | \$481.19   | \$393.62  |
| 33                       | \$540.82                         | \$531.74                         | \$525.59                         | \$501.91                     | \$485.07                       | \$472.33                        | \$462.28                        | \$405.47                          | \$398.58                          | \$358.72                         | \$529.15   | \$487.29   | \$398.61  |
| 34                       | \$548.05                         | \$538.85                         | \$532.61                         | \$508.62                     | \$491.55                       | \$478.63                        | \$468.46                        | \$410.88                          | \$403.91                          | \$363.51                         | \$536.22   | \$493.79   | \$403.93  |
| 35                       | \$551.66                         | \$542.40                         | \$536.11                         | \$511.97                     | \$494.79                       | \$481.79                        | \$471.54                        | \$413.59                          | \$406.57                          | \$365.90                         | \$539.75   | \$497.05   | \$406.59  |
| 36                       | \$555.27                         | \$545.95                         | \$539.62                         | \$515.32                     | \$498.03                       | \$484.94                        | \$474.63                        | \$416.30                          | \$409.23                          | \$368.30                         | \$543.28   | \$500.30   | \$409.25  |
| 37                       | \$558.88                         | \$549.50                         | \$543.13                         | \$518.67                     | \$501.27                       | \$488.10                        | \$477.72                        | \$419.00                          | \$411.89                          | \$370.69                         | \$546.82   | \$503.56   | \$411.92  |
| 38                       | \$562.49                         | \$553.05                         | \$546.64                         | \$522.02                     | \$504.51                       | \$491.25                        | \$480.80                        | \$421.71                          | \$414.55                          | \$373.09                         | \$550.35   | \$506.81   | \$414.58  |
| 39                       | \$569.72                         | \$560.15                         | \$553.66                         | \$528.73                     | \$510.98                       | \$497.56                        | \$486.98                        | \$427.13                          | \$419.88                          | \$377.88                         | \$557.42   | \$513.32   | \$419.90  |
| 40                       | \$576.94                         | \$567.25                         | \$560.68                         | \$535.43                     | \$517.46                       | \$503.87                        | \$493.15                        | \$432.54                          | \$425.20                          | \$382.67                         | \$564.48   | \$519.83   | \$425.23  |
| 41                       | \$587.77                         | \$577.90                         | \$571.21                         | \$545.48                     | \$527.18                       | \$513.33                        | \$502.41                        | \$440.66                          | \$433.19                          | \$389.86                         | \$575.09   | \$529.59   | \$433.21  |
| 42                       | \$598.16                         | \$588.11                         | \$581.30                         | \$555.12                     | \$536.49                       | \$522.40                        | \$511.29                        | \$448.45                          | \$440.84                          | \$396.74                         | \$585.24   | \$538.94   | \$440.86  |
| 43                       | \$612.60                         | \$602.32                         | \$595.34                         | \$568.53                     | \$549.45                       | \$535.01                        | \$523.64                        | \$459.28                          | \$451.49                          | \$406.33                         | \$599.38   | \$551.96   | \$451.51  |
| 44                       | \$630.66                         | \$620.07                         | \$612.89                         | \$585.29                     | \$565.65                       | \$550.78                        | \$539.07                        | \$472.82                          | \$464.79                          | \$418.30                         | \$617.05   | \$568.23   | \$464.82  |
| 45                       | \$651.88                         | \$640.93                         | \$633.51                         | \$604.98                     | \$584.68                       | \$569.31                        | \$557.21                        | \$488.72                          | \$480.43                          | \$432.38                         | \$637.81   | \$587.35   | \$480.46  |
| 46                       | \$677.16                         | \$665.79                         | \$658.08                         | \$628.44                     | \$607.35                       | \$591.39                        | \$578.82                        | \$507.68                          | \$499.06                          | \$449.14                         | \$662.54   | \$610.13   | \$499.09  |
| 47                       | \$705.60                         | \$693.75                         | \$685.72                         | \$654.83                     | \$632.86                       | \$616.23                        | \$603.13                        | \$529.00                          | \$520.02                          | \$468.01                         | \$690.37   | \$635.75   | \$520.05  |
| 48                       | \$738.10                         | \$725.71                         | \$717.31                         | \$685.00                     | \$662.01                       | \$644.62                        | \$630.91                        | \$553.37                          | \$543.98                          | \$489.57                         | \$722.17   | \$665.04   | \$544.01  |
| 49                       | \$770.16                         | \$757.22                         | \$748.45                         | \$714.74                     | \$690.76                       | \$672.61                        | \$658.31                        | \$577.40                          | \$567.60                          | \$510.83                         | \$753.53   | \$693.92   | \$567.63  |
| 50                       | \$806.27                         | \$792.73                         | \$783.55                         | \$748.26                     | \$723.15                       | \$704.15                        | \$689.18                        | \$604.48                          | \$594.22                          | \$534.78                         | \$788.86   | \$726.46   | \$594.25  |
| 51                       | \$841.94                         | \$827.80                         | \$818.21                         | \$781.36                     | \$755.14                       | \$735.30                        | \$719.66                        | \$631.21                          | \$620.50                          | \$558.43                         | \$823.76   | \$758.59   | \$620.54  |
| 52                       | \$881.21                         | \$866.41                         | \$856.38                         | \$817.81                     | \$790.37                       | \$769.60                        | \$753.24                        | \$660.66                          | \$649.45                          | \$584.49                         | \$862.19   | \$793.98   | \$649.48  |
| 53                       | \$920.94                         | \$905.47                         | \$894.99                         | \$854.68                     | \$826.00                       | \$804.29                        | \$787.19                        | \$690.44                          | \$678.73                          | \$610.84                         | \$901.06   | \$829.77   | \$678.76  |
| 54                       | \$963.82                         | \$947.64                         | \$936.67                         | \$894.48                     | \$864.46                       | \$841.75                        | \$823.85                        | \$722.59                          | \$710.33                          | \$639.28                         | \$943.02   | \$868.41   | \$710.37  |
| 55                       | \$1,006.71                       | \$989.81                         | \$978.34                         | \$934.28                     | \$902.93                       | \$879.20                        | \$860.51                        | \$754.75                          | \$741.94                          | \$667.73                         | \$984.98   | \$907.05   | \$741.98  |
| 56                       | \$1,053.21                       | \$1,035.52                       | \$1,023.53                       | \$977.43                     | \$944.63                       | \$919.81                        | \$900.25                        | \$789.61                          | \$776.21                          | \$698.57                         | \$1,030.47   | \$948.95   | \$776.25  |
| 57                       | \$1,100.16                       | \$1,081.69                       | \$1,069.16                       | \$1,021.00                   | \$986.74                       | \$960.82                        | \$940.39                        | \$824.81                          | \$810.81                          | \$729.71                         | \$1,076.41   | \$991.25   | \$810.86  |
| 58                       | \$1,150.27                       | \$1,130.95                       | \$1,117.86                       | \$1,067.51                   | \$1,031.69                     | \$1,004.58                      | \$983.22                        | \$862.38                          | \$847.74                          | \$762.94                         | \$1,125.44   | \$1,036.40   | \$847.79  |
| 59                       | \$1,175.10                       | \$1,155.37                       | \$1,141.99                       | \$1,090.55                   | \$1,053.96                     | \$1,026.26                      | \$1,004.44                      | \$880.99                          | \$866.04                          | \$779.41                         | \$1,149.73   | \$1,058.77   | \$866.09  |
| 60                       | \$1,225.21                       | \$1,204.63                       | \$1,190.68                       | \$1,137.05                   | \$1,098.90                     | \$1,070.03                      | \$1,047.27                      | \$918.56                          | \$902.97                          | \$812.65                         | \$1,198.76   | \$1,103.92   | \$903.02  |
| 61                       | \$1,268.55                       | \$1,247.24                       | \$1,232.80                       | \$1,177.27                   | \$1,137.77                     | \$1,107.88                      | \$1,084.32                      | \$951.05                          | \$934.91                          | \$841.40                         | \$1,241.16   | \$1,142.97   | \$934.96  |
| 62                       | \$1,296.99                       | \$1,275.21                       | \$1,260.44                       | \$1,203.67                   | \$1,163.28                     | \$1,132.72                      | \$1,108.63                      | \$972.37                          | \$955.87                          | \$860.26                         | \$1,268.99   | \$1,168.59   | \$955.92  |
| 63                       | \$1,332.65                       | \$1,310.27                       | \$1,295.10                       | \$1,236.77                   | \$1,195.27                     | \$1,163.86                      | \$1,139.11                      | \$999.11                          | \$982.16                          | \$883.91                         | \$1,303.88   | \$1,200.73   | \$982.21  |
| 64+                      | \$1,354.32                       | \$1,331.58                       | \$1,316.16                       | \$1,256.88                   | \$1,214.70                     | \$1,182.79                      | \$1,157.64                      | \$1,015.36                        | \$998.13                          | \$898.29                         | \$1,325.08   | \$1,220.25   | \$998.18  |

Pending regulatory approval.

Effective October 2023

## Rating Region 15

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$333.90                                  | \$328.30                                  | \$324.51                                  | \$309.94                              | \$299.57                                | \$291.72                                 | \$285.54                                 | \$250.56                                   | \$246.32                                   | \$221.77                              |
| 15      | \$363.58                                  | \$357.49                                  | \$353.36                                  | \$337.49                              | \$326.20                                | \$317.65                                 | \$310.92                                 | \$272.83                                   | \$268.22                                   | \$241.49                              |
| 16      | \$374.92                                  | \$368.65                                  | \$364.39                                  | \$348.02                              | \$336.38                                | \$327.57                                 | \$320.62                                 | \$281.34                                   | \$276.59                                   | \$249.03                              |
| 17      | \$386.27                                  | \$379.80                                  | \$375.42                                  | \$358.56                              | \$346.56                                | \$337.48                                 | \$330.33                                 | \$289.86                                   | \$284.96                                   | \$256.56                              |
| 18      | \$398.49                                  | \$391.82                                  | \$387.29                                  | \$369.90                              | \$357.53                                | \$348.16                                 | \$340.78                                 | \$299.03                                   | \$293.98                                   | \$264.68                              |
| 19      | \$410.71                                  | \$403.84                                  | \$399.17                                  | \$381.24                              | \$368.49                                | \$358.84                                 | \$351.23                                 | \$308.20                                   | \$302.99                                   | \$272.80                              |
| 20      | \$423.37                                  | \$416.28                                  | \$411.47                                  | \$392.99                              | \$379.85                                | \$369.90                                 | \$362.06                                 | \$317.70                                   | \$312.33                                   | \$281.20                              |
| 21      | \$436.47                                  | \$429.16                                  | \$424.20                                  | \$405.15                              | \$391.59                                | \$381.34                                 | \$373.25                                 | \$327.53                                   | \$321.99                                   | \$289.90                              |
| 22      | \$436.47                                  | \$429.16                                  | \$424.20                                  | \$405.15                              | \$391.59                                | \$381.34                                 | \$373.25                                 | \$327.53                                   | \$321.99                                   | \$289.90                              |
| 23      | \$436.47                                  | \$429.16                                  | \$424.20                                  | \$405.15                              | \$391.59                                | \$381.34                                 | \$373.25                                 | \$327.53                                   | \$321.99                                   | \$289.90                              |
| 24      | \$436.47                                  | \$429.16                                  | \$424.20                                  | \$405.15                              | \$391.59                                | \$381.34                                 | \$373.25                                 | \$327.53                                   | \$321.99                                   | \$289.90                              |
| 25      | \$438.21                                  | \$430.87                                  | \$425.90                                  | \$406.77                              | \$393.16                                | \$382.86                                 | \$374.75                                 | \$328.84                                   | \$323.28                                   | \$291.06                              |
| 26      | \$446.94                                  | \$439.46                                  | \$434.38                                  | \$414.87                              | \$400.99                                | \$390.49                                 | \$382.21                                 | \$335.39                                   | \$329.72                                   | \$296.86                              |
| 27      | \$457.42                                  | \$449.76                                  | \$444.56                                  | \$424.59                              | \$410.39                                | \$399.64                                 | \$391.17                                 | \$343.25                                   | \$337.44                                   | \$303.82                              |
| 28      | \$474.44                                  | \$466.49                                  | \$461.11                                  | \$440.40                              | \$425.66                                | \$414.51                                 | \$405.73                                 | \$356.02                                   | \$350.00                                   | \$315.12                              |
| 29      | \$488.40                                  | \$480.23                                  | \$474.68                                  | \$453.36                              | \$438.19                                | \$426.72                                 | \$417.67                                 | \$366.50                                   | \$360.31                                   | \$324.40                              |
| 30      | \$495.39                                  | \$487.09                                  | \$481.47                                  | \$459.84                              | \$444.46                                | \$432.82                                 | \$423.64                                 | \$371.74                                   | \$365.46                                   | \$329.04                              |
| 31      | \$505.86                                  | \$497.39                                  | \$491.65                                  | \$469.57                              | \$453.86                                | \$441.97                                 | \$432.60                                 | \$379.60                                   | \$373.18                                   | \$336.00                              |
| 32      | \$516.34                                  | \$507.69                                  | \$501.83                                  | \$479.29                              | \$463.26                                | \$451.12                                 | \$441.56                                 | \$387.46                                   | \$380.91                                   | \$342.95                              |
| 33      | \$522.89                                  | \$514.13                                  | \$508.19                                  | \$485.37                              | \$469.13                                | \$456.84                                 | \$447.16                                 | \$392.38                                   | \$385.74                                   | \$347.30                              |
| 34      | \$529.87                                  | \$521.00                                  | \$514.98                                  | \$491.85                              | \$475.39                                | \$462.94                                 | \$453.13                                 | \$397.62                                   | \$390.89                                   | \$351.94                              |
| 35      | \$533.36                                  | \$524.43                                  | \$518.37                                  | \$495.09                              | \$478.53                                | \$465.99                                 | \$456.12                                 | \$400.24                                   | \$393.47                                   | \$354.26                              |
| 36      | \$536.85                                  | \$527.86                                  | \$521.77                                  | \$498.33                              | \$481.66                                | \$469.04                                 | \$459.10                                 | \$402.86                                   | \$396.05                                   | \$356.58                              |
| 37      | \$540.34                                  | \$531.30                                  | \$525.16                                  | \$501.57                              | \$484.79                                | \$472.09                                 | \$462.09                                 | \$405.48                                   | \$398.62                                   | \$358.90                              |
| 38      | \$543.84                                  | \$534.73                                  | \$528.55                                  | \$504.81                              | \$487.93                                | \$475.15                                 | \$465.07                                 | \$408.10                                   | \$401.20                                   | \$361.22                              |
| 39      | \$550.82                                  | \$541.60                                  | \$535.34                                  | \$511.30                              | \$494.19                                | \$481.25                                 | \$471.05                                 | \$413.34                                   | \$406.35                                   | \$365.86                              |
| 40      | \$557.80                                  | \$548.46                                  | \$542.13                                  | \$517.78                              | \$500.46                                | \$487.35                                 | \$477.02                                 | \$418.58                                   | \$411.50                                   | \$370.49                              |
| 41      | \$568.28                                  | \$558.76                                  | \$552.31                                  | \$527.50                              | \$509.86                                | \$496.50                                 | \$485.98                                 | \$426.44                                   | \$419.23                                   | \$377.45                              |
| 42      | \$578.32                                  | \$568.63                                  | \$562.07                                  | \$536.82                              | \$518.86                                | \$505.27                                 | \$494.56                                 | \$433.97                                   | \$426.63                                   | \$384.12                              |
| 43      | \$592.28                                  | \$582.37                                  | \$575.64                                  | \$549.79                              | \$531.39                                | \$517.47                                 | \$506.50                                 | \$444.45                                   | \$436.94                                   | \$393.40                              |
| 44      | \$609.74                                  | \$599.53                                  | \$592.61                                  | \$565.99                              | \$547.06                                | \$532.73                                 | \$521.44                                 | \$457.55                                   | \$449.82                                   | \$404.99                              |
| 45      | \$630.26                                  | \$619.70                                  | \$612.55                                  | \$585.03                              | \$565.46                                | \$550.65                                 | \$538.98                                 | \$472.95                                   | \$464.95                                   | \$418.62                              |
| 46      | \$654.70                                  | \$643.73                                  | \$636.30                                  | \$607.72                              | \$587.39                                | \$572.00                                 | \$559.88                                 | \$491.29                                   | \$482.98                                   | \$434.85                              |
| 47      | \$682.20                                  | \$670.77                                  | \$663.03                                  | \$633.25                              | \$612.06                                | \$596.03                                 | \$583.40                                 | \$511.92                                   | \$503.27                                   | \$453.12                              |
| 48      | \$713.62                                  | \$701.67                                  | \$693.57                                  | \$662.42                              | \$640.26                                | \$623.49                                 | \$610.27                                 | \$535.51                                   | \$526.45                                   | \$473.99                              |
| 49      | \$744.61                                  | \$732.14                                  | \$723.69                                  | \$691.18                              | \$668.06                                | \$650.56                                 | \$636.77                                 | \$558.76                                   | \$549.31                                   | \$494.57                              |
| 50      | \$779.53                                  | \$766.47                                  | \$757.62                                  | \$723.59                              | \$699.39                                | \$681.07                                 | \$666.63                                 | \$584.96                                   | \$575.07                                   | \$517.76                              |
| 51      | \$814.01                                  | \$800.38                                  | \$791.13                                  | \$755.60                              | \$730.32                                | \$711.19                                 | \$696.12                                 | \$610.84                                   | \$600.51                                   | \$540.67                              |
| 52      | \$851.98                                  | \$837.71                                  | \$828.04                                  | \$790.85                              | \$764.39                                | \$744.37                                 | \$728.59                                 | \$639.33                                   | \$628.52                                   | \$565.89                              |
| 53      | \$890.39                                  | \$875.48                                  | \$865.37                                  | \$826.50                              | \$798.85                                | \$777.93                                 | \$761.44                                 | \$668.15                                   | \$656.86                                   | \$591.40                              |
| 54      | \$931.85                                  | \$916.25                                  | \$905.67                                  | \$864.99                              | \$836.05                                | \$814.15                                 | \$796.90                                 | \$699.27                                   | \$687.45                                   | \$618.94                              |
| 55      | \$973.32                                  | \$957.02                                  | \$945.97                                  | \$903.48                              | \$873.25                                | \$850.38                                 | \$832.36                                 | \$730.38                                   | \$718.03                                   | \$646.48                              |
| 56      | \$1,018.27                                | \$1,001.22                                | \$989.66                                  | \$945.21                              | \$913.59                                | \$889.66                                 | \$870.80                                 | \$764.12                                   | \$751.20                                   | \$676.34                              |
| 57      | \$1,063.67                                | \$1,045.85                                | \$1,033.78                                | \$987.35                              | \$954.31                                | \$929.32                                 | \$909.62                                 | \$798.18                                   | \$784.69                                   | \$706.49                              |
| 58      | \$1,112.11                                | \$1,093.49                                | \$1,080.86                                | \$1,032.32                            | \$997.78                                | \$971.65                                 | \$951.05                                 | \$834.54                                   | \$820.43                                   | \$738.67                              |
| 59      | \$1,136.12                                | \$1,117.09                                | \$1,104.19                                | \$1,054.60                            | \$1,019.32                              | \$992.62                                 | \$971.58                                 | \$852.55                                   | \$838.14                                   | \$754.61                              |
| 60      | \$1,184.57                                | \$1,164.73                                | \$1,151.28                                | \$1,099.57                            | \$1,062.79                              | \$1,034.95                               | \$1,013.01                               | \$888.91                                   | \$873.88                                   | \$786.79                              |
| 61      | \$1,226.47                                | \$1,205.93                                | \$1,192.00                                | \$1,138.47                            | \$1,100.38                              | \$1,071.56                               | \$1,048.84                               | \$920.35                                   | \$904.79                                   | \$814.62                              |
| 62      | \$1,253.96                                | \$1,232.97                                | \$1,218.73                                | \$1,163.99                            | \$1,125.05                              | \$1,095.58                               | \$1,072.36                               | \$940.98                                   | \$925.07                                   | \$832.89                              |
| 63      | \$1,288.45                                | \$1,266.87                                | \$1,252.24                                | \$1,196.00                            | \$1,155.99                              | \$1,125.71                               | \$1,101.84                               | \$966.86                                   | \$950.51                                   | \$855.79                              |
| 64+     | \$1,309.40                                | \$1,287.47                                | \$1,272.60                                | \$1,215.44                            | \$1,174.78                              | \$1,144.01                               | \$1,119.76                               | \$982.58                                   | \$965.97                                   | \$869.70                              |

Pending regulatory approval.

## Rating Region 15

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$376.07                         | \$371.85                      | \$368.99                       | \$361.23                         | \$320.83                   | \$318.86                     | \$315.45                     | \$309.96                      | \$324.19                                   | \$274.59                        |
| 15      | \$409.50                         | \$404.91                      | \$401.79                       | \$393.34                         | \$349.34                   | \$347.20                     | \$343.49                     | \$337.51                      | \$353.01                                   | \$299.00                        |
| 16      | \$422.28                         | \$417.54                      | \$414.33                       | \$405.62                         | \$360.25                   | \$358.04                     | \$354.21                     | \$348.04                      | \$364.03                                   | \$308.33                        |
| 17      | \$435.06                         | \$430.18                      | \$426.87                       | \$417.90                         | \$371.15                   | \$368.88                     | \$364.93                     | \$358.58                      | \$375.05                                   | \$317.66                        |
| 18      | \$448.83                         | \$443.79                      | \$440.37                       | \$431.12                         | \$382.89                   | \$380.55                     | \$376.48                     | \$369.92                      | \$386.91                                   | \$327.71                        |
| 19      | \$462.59                         | \$457.40                      | \$453.88                       | \$444.34                         | \$394.64                   | \$392.22                     | \$388.02                     | \$381.27                      | \$398.78                                   | \$337.77                        |
| 20      | \$476.85                         | \$471.50                      | \$467.86                       | \$458.03                         | \$406.80                   | \$404.31                     | \$399.98                     | \$393.02                      | \$411.07                                   | \$348.17                        |
| 21      | \$491.60                         | \$486.08                      | \$482.34                       | \$472.20                         | \$419.38                   | \$416.81                     | \$412.35                     | \$405.17                      | \$423.78                                   | \$358.94                        |
| 22      | \$491.60                         | \$486.08                      | \$482.34                       | \$472.20                         | \$419.38                   | \$416.81                     | \$412.35                     | \$405.17                      | \$423.78                                   | \$358.94                        |
| 23      | \$491.60                         | \$486.08                      | \$482.34                       | \$472.20                         | \$419.38                   | \$416.81                     | \$412.35                     | \$405.17                      | \$423.78                                   | \$358.94                        |
| 24      | \$491.60                         | \$486.08                      | \$482.34                       | \$472.20                         | \$419.38                   | \$416.81                     | \$412.35                     | \$405.17                      | \$423.78                                   | \$358.94                        |
| 25      | \$493.56                         | \$488.03                      | \$484.26                       | \$474.09                         | \$421.06                   | \$418.48                     | \$414.00                     | \$406.79                      | \$425.48                                   | \$360.38                        |
| 26      | \$503.40                         | \$497.75                      | \$493.91                       | \$483.53                         | \$429.45                   | \$426.82                     | \$422.25                     | \$414.90                      | \$433.95                                   | \$367.56                        |
| 27      | \$515.19                         | \$509.41                      | \$505.49                       | \$494.87                         | \$439.51                   | \$436.82                     | \$432.15                     | \$424.62                      | \$444.12                                   | \$376.17                        |
| 28      | \$534.37                         | \$528.37                      | \$524.30                       | \$513.28                         | \$455.87                   | \$453.07                     | \$448.23                     | \$440.42                      | \$460.65                                   | \$390.17                        |
| 29      | \$550.10                         | \$543.93                      | \$539.73                       | \$528.39                         | \$469.29                   | \$466.41                     | \$461.42                     | \$453.39                      | \$474.21                                   | \$401.66                        |
| 30      | \$557.96                         | \$551.70                      | \$547.45                       | \$535.95                         | \$476.00                   | \$473.08                     | \$468.02                     | \$459.87                      | \$480.99                                   | \$407.40                        |
| 31      | \$569.76                         | \$563.37                      | \$559.03                       | \$547.28                         | \$486.06                   | \$483.08                     | \$477.92                     | \$469.60                      | \$491.16                                   | \$416.01                        |
| 32      | \$581.56                         | \$575.03                      | \$570.60                       | \$558.61                         | \$496.13                   | \$493.09                     | \$487.81                     | \$479.32                      | \$501.33                                   | \$424.63                        |
| 33      | \$588.93                         | \$582.33                      | \$577.84                       | \$565.70                         | \$502.42                   | \$499.34                     | \$494.00                     | \$485.40                      | \$507.69                                   | \$430.01                        |
| 34      | \$596.80                         | \$590.10                      | \$585.55                       | \$573.25                         | \$509.13                   | \$506.01                     | \$500.60                     | \$491.88                      | \$514.47                                   | \$435.76                        |
| 35      | \$600.73                         | \$593.99                      | \$589.41                       | \$577.03                         | \$512.48                   | \$509.34                     | \$503.90                     | \$495.12                      | \$517.86                                   | \$438.63                        |
| 36      | \$604.67                         | \$597.88                      | \$593.27                       | \$580.81                         | \$515.84                   | \$512.68                     | \$507.19                     | \$498.36                      | \$521.25                                   | \$441.50                        |
| 37      | \$608.60                         | \$601.77                      | \$597.13                       | \$584.58                         | \$519.19                   | \$516.01                     | \$510.49                     | \$501.61                      | \$524.64                                   | \$444.37                        |
| 38      | \$612.53                         | \$605.66                      | \$600.99                       | \$588.36                         | \$522.55                   | \$519.35                     | \$513.79                     | \$504.85                      | \$528.03                                   | \$447.24                        |
| 39      | \$620.40                         | \$613.43                      | \$608.71                       | \$595.92                         | \$529.26                   | \$526.02                     | \$520.39                     | \$511.33                      | \$534.81                                   | \$452.99                        |
| 40      | \$628.26                         | \$621.21                      | \$616.42                       | \$603.47                         | \$535.97                   | \$532.69                     | \$526.99                     | \$517.81                      | \$541.59                                   | \$458.73                        |
| 41      | \$640.06                         | \$632.88                      | \$628.00                       | \$614.80                         | \$546.03                   | \$542.69                     | \$536.88                     | \$527.54                      | \$551.76                                   | \$467.34                        |
| 42      | \$651.37                         | \$644.06                      | \$639.09                       | \$625.66                         | \$555.68                   | \$552.28                     | \$546.37                     | \$536.86                      | \$561.51                                   | \$475.60                        |
| 43      | \$667.10                         | \$659.61                      | \$654.53                       | \$640.77                         | \$569.10                   | \$565.61                     | \$559.56                     | \$549.82                      | \$575.07                                   | \$487.09                        |
| 44      | \$686.76                         | \$679.06                      | \$673.82                       | \$659.66                         | \$585.88                   | \$582.29                     | \$576.06                     | \$566.03                      | \$592.02                                   | \$501.44                        |
| 45      | \$709.87                         | \$701.90                      | \$696.49                       | \$681.86                         | \$605.59                   | \$601.88                     | \$595.44                     | \$585.07                      | \$611.94                                   | \$518.31                        |
| 46      | \$737.40                         | \$729.12                      | \$723.50                       | \$708.30                         | \$629.07                   | \$625.22                     | \$618.53                     | \$607.76                      | \$635.67                                   | \$538.41                        |
| 47      | \$768.37                         | \$759.75                      | \$753.89                       | \$738.05                         | \$655.49                   | \$651.48                     | \$644.51                     | \$633.29                      | \$662.37                                   | \$561.03                        |
| 48      | \$803.76                         | \$794.74                      | \$788.62                       | \$772.05                         | \$685.69                   | \$681.49                     | \$674.20                     | \$662.46                      | \$692.88                                   | \$586.87                        |
| 49      | \$838.67                         | \$829.25                      | \$822.86                       | \$805.57                         | \$715.46                   | \$711.08                     | \$703.47                     | \$691.23                      | \$722.97                                   | \$612.36                        |
| 50      | \$877.99                         | \$868.14                      | \$861.45                       | \$843.35                         | \$749.01                   | \$744.43                     | \$736.46                     | \$723.64                      | \$756.88                                   | \$641.07                        |
| 51      | \$916.83                         | \$906.54                      | \$899.55                       | \$880.65                         | \$782.15                   | \$777.35                     | \$769.04                     | \$755.65                      | \$790.35                                   | \$669.43                        |
| 52      | \$959.60                         | \$948.83                      | \$941.52                       | \$921.73                         | \$818.63                   | \$813.62                     | \$804.91                     | \$790.90                      | \$827.22                                   | \$700.66                        |
| 53      | \$1,002.86                       | \$991.61                      | \$983.96                       | \$963.29                         | \$855.54                   | \$850.30                     | \$841.20                     | \$826.55                      | \$864.52                                   | \$732.24                        |
| 54      | \$1,049.56                       | \$1,037.78                    | \$1,029.79                     | \$1,008.15                       | \$895.38                   | \$889.89                     | \$880.37                     | \$865.05                      | \$904.78                                   | \$766.34                        |
| 55      | \$1,096.26                       | \$1,083.96                    | \$1,075.61                     | \$1,053.01                       | \$935.22                   | \$929.49                     | \$919.55                     | \$903.54                      | \$945.03                                   | \$800.44                        |
| 56      | \$1,146.90                       | \$1,134.03                    | \$1,125.29                     | \$1,101.64                       | \$978.42                   | \$972.42                     | \$962.02                     | \$945.27                      | \$988.68                                   | \$837.41                        |
| 57      | \$1,198.02                       | \$1,184.58                    | \$1,175.45                     | \$1,150.75                       | \$1,022.03                 | \$1,015.77                   | \$1,004.90                   | \$987.41                      | \$1,032.76                                 | \$874.74                        |
| 58      | \$1,252.59                       | \$1,238.54                    | \$1,228.99                     | \$1,203.16                       | \$1,068.58                 | \$1,062.04                   | \$1,050.68                   | \$1,032.38                    | \$1,079.80                                 | \$914.59                        |
| 59      | \$1,279.63                       | \$1,265.27                    | \$1,255.52                     | \$1,229.14                       | \$1,091.65                 | \$1,084.96                   | \$1,073.35                   | \$1,054.67                    | \$1,103.11                                 | \$934.33                        |
| 60      | \$1,334.20                       | \$1,319.22                    | \$1,309.06                     | \$1,281.55                       | \$1,138.20                 | \$1,131.23                   | \$1,119.13                   | \$1,099.64                    | \$1,150.15                                 | \$974.17                        |
| 61      | \$1,381.39                       | \$1,365.89                    | \$1,355.36                     | \$1,326.88                       | \$1,178.46                 | \$1,171.24                   | \$1,158.71                   | \$1,138.54                    | \$1,190.83                                 | \$1,008.63                      |
| 62      | \$1,412.36                       | \$1,396.51                    | \$1,385.75                     | \$1,356.63                       | \$1,204.88                 | \$1,197.50                   | \$1,184.69                   | \$1,164.06                    | \$1,217.53                                 | \$1,031.24                      |
| 63      | \$1,451.20                       | \$1,434.91                    | \$1,423.85                     | \$1,393.93                       | \$1,238.01                 | \$1,230.43                   | \$1,217.27                   | \$1,196.07                    | \$1,251.01                                 | \$1,059.60                      |
| 64+     | \$1,474.79                       | \$1,458.24                    | \$1,447.01                     | \$1,416.60                       | \$1,258.14                 | \$1,250.44                   | \$1,237.06                   | \$1,215.52                    | \$1,271.35                                 | \$1,076.83                      |

Pending regulatory approval.

Effective October 2023

## Rating Region 15

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$272.67                           | \$268.49                           | \$241.83                           | \$251.53                           | \$242.37                           | \$237.60                           | \$233.15                           | \$249.92   |
| 15      | \$296.91                           | \$292.36                           | \$263.32                           | \$273.89                           | \$263.91                           | \$258.72                           | \$253.87                           | \$272.13   |
| 16      | \$306.17                           | \$301.48                           | \$271.54                           | \$282.44                           | \$272.15                           | \$266.80                           | \$261.80                           | \$280.63   |
| 17      | \$315.44                           | \$310.61                           | \$279.76                           | \$290.99                           | \$280.38                           | \$274.87                           | \$269.72                           | \$289.12   |
| 18      | \$325.42                           | \$320.44                           | \$288.61                           | \$300.19                           | \$289.25                           | \$283.57                           | \$278.25                           | \$298.27   |
| 19      | \$335.40                           | \$330.26                           | \$297.47                           | \$309.40                           | \$298.12                           | \$292.27                           | \$286.79                           | \$307.42   |
| 20      | \$345.74                           | \$340.44                           | \$306.63                           | \$318.93                           | \$307.31                           | \$301.28                           | \$295.62                           | \$316.89   |
| 21      | \$356.43                           | \$350.97                           | \$316.12                           | \$328.80                           | \$316.82                           | \$310.59                           | \$304.77                           | \$326.69   |
| 22      | \$356.43                           | \$350.97                           | \$316.12                           | \$328.80                           | \$316.82                           | \$310.59                           | \$304.77                           | \$326.69   |
| 23      | \$356.43                           | \$350.97                           | \$316.12                           | \$328.80                           | \$316.82                           | \$310.59                           | \$304.77                           | \$326.69   |
| 24      | \$356.43                           | \$350.97                           | \$316.12                           | \$328.80                           | \$316.82                           | \$310.59                           | \$304.77                           | \$326.69   |
| 25      | \$357.86                           | \$352.38                           | \$317.38                           | \$330.11                           | \$318.08                           | \$311.84                           | \$305.99                           | \$328.00   |
| 26      | \$364.99                           | \$359.39                           | \$323.70                           | \$336.69                           | \$324.42                           | \$318.05                           | \$312.08                           | \$334.53   |
| 27      | \$373.54                           | \$367.82                           | \$331.29                           | \$344.58                           | \$332.02                           | \$325.50                           | \$319.40                           | \$342.37   |
| 28      | \$387.44                           | \$381.51                           | \$343.62                           | \$357.40                           | \$344.38                           | \$337.61                           | \$331.28                           | \$355.11   |
| 29      | \$398.85                           | \$392.74                           | \$353.73                           | \$367.93                           | \$354.52                           | \$347.55                           | \$341.04                           | \$365.57   |
| 30      | \$404.55                           | \$398.35                           | \$358.79                           | \$373.19                           | \$359.59                           | \$352.52                           | \$345.91                           | \$370.80   |
| 31      | \$413.10                           | \$406.78                           | \$366.38                           | \$381.08                           | \$367.19                           | \$359.98                           | \$353.23                           | \$378.64   |
| 32      | \$421.66                           | \$415.20                           | \$373.97                           | \$388.97                           | \$374.79                           | \$367.43                           | \$360.54                           | \$386.48   |
| 33      | \$427.01                           | \$420.46                           | \$378.71                           | \$393.90                           | \$379.55                           | \$372.09                           | \$365.11                           | \$391.38   |
| 34      | \$432.71                           | \$426.08                           | \$383.76                           | \$399.16                           | \$384.62                           | \$377.06                           | \$369.99                           | \$396.60   |
| 35      | \$435.56                           | \$428.89                           | \$386.29                           | \$401.79                           | \$387.15                           | \$379.54                           | \$372.43                           | \$399.22   |
| 36      | \$438.41                           | \$431.69                           | \$388.82                           | \$404.42                           | \$389.68                           | \$382.03                           | \$374.86                           | \$401.83   |
| 37      | \$441.26                           | \$434.50                           | \$391.35                           | \$407.05                           | \$392.22                           | \$384.51                           | \$377.30                           | \$404.44   |
| 38      | \$444.11                           | \$437.31                           | \$393.88                           | \$409.68                           | \$394.75                           | \$387.00                           | \$379.74                           | \$407.06   |
| 39      | \$449.82                           | \$442.93                           | \$398.94                           | \$414.94                           | \$399.82                           | \$391.97                           | \$384.62                           | \$412.29   |
| 40      | \$455.52                           | \$448.54                           | \$404.00                           | \$420.20                           | \$404.89                           | \$396.94                           | \$389.49                           | \$417.51   |
| 41      | \$464.07                           | \$456.96                           | \$411.58                           | \$428.10                           | \$412.50                           | \$404.39                           | \$396.81                           | \$425.35   |
| 42      | \$472.27                           | \$465.04                           | \$418.85                           | \$435.66                           | \$419.78                           | \$411.54                           | \$403.82                           | \$432.87   |
| 43      | \$483.68                           | \$476.27                           | \$428.97                           | \$446.18                           | \$429.92                           | \$421.47                           | \$413.57                           | \$443.32   |
| 44      | \$497.94                           | \$490.31                           | \$441.61                           | \$459.33                           | \$442.59                           | \$433.90                           | \$425.76                           | \$456.39   |
| 45      | \$514.69                           | \$506.80                           | \$456.47                           | \$474.78                           | \$457.48                           | \$448.50                           | \$440.08                           | \$471.74   |
| 46      | \$534.65                           | \$526.46                           | \$474.17                           | \$493.20                           | \$475.23                           | \$465.89                           | \$457.15                           | \$490.04   |
| 47      | \$557.10                           | \$548.57                           | \$494.09                           | \$513.91                           | \$495.19                           | \$485.46                           | \$476.35                           | \$510.62   |
| 48      | \$582.77                           | \$573.84                           | \$516.85                           | \$537.59                           | \$518.00                           | \$507.82                           | \$498.30                           | \$534.14   |
| 49      | \$608.07                           | \$598.76                           | \$539.29                           | \$560.93                           | \$540.49                           | \$529.87                           | \$519.93                           | \$557.34   |
| 50      | \$636.59                           | \$626.83                           | \$564.58                           | \$587.23                           | \$565.84                           | \$554.72                           | \$544.32                           | \$583.47   |
| 51      | \$664.75                           | \$654.56                           | \$589.56                           | \$613.21                           | \$590.86                           | \$579.26                           | \$568.39                           | \$609.28   |
| 52      | \$695.75                           | \$685.10                           | \$617.06                           | \$641.81                           | \$618.43                           | \$606.28                           | \$594.91                           | \$637.70   |
| 53      | \$727.12                           | \$715.98                           | \$644.88                           | \$670.75                           | \$646.31                           | \$633.61                           | \$621.73                           | \$666.45   |
| 54      | \$760.98                           | \$749.32                           | \$674.91                           | \$701.98                           | \$676.40                           | \$663.12                           | \$650.68                           | \$697.49   |
| 55      | \$794.84                           | \$782.67                           | \$704.94                           | \$733.22                           | \$706.50                           | \$692.62                           | \$679.63                           | \$728.52   |
| 56      | \$831.56                           | \$818.82                           | \$737.50                           | \$767.09                           | \$739.13                           | \$724.61                           | \$711.02                           | \$762.17   |
| 57      | \$868.62                           | \$855.32                           | \$770.37                           | \$801.28                           | \$772.08                           | \$756.91                           | \$742.72                           | \$796.15   |
| 58      | \$908.19                           | \$894.27                           | \$805.46                           | \$837.78                           | \$807.25                           | \$791.39                           | \$776.55                           | \$832.41   |
| 59      | \$927.79                           | \$913.58                           | \$822.85                           | \$855.86                           | \$824.67                           | \$808.47                           | \$793.31                           | \$850.38   |
| 60      | \$967.36                           | \$952.54                           | \$857.94                           | \$892.36                           | \$859.84                           | \$842.95                           | \$827.14                           | \$886.64   |
| 61      | \$1,001.57                         | \$986.23                           | \$888.29                           | \$923.92                           | \$890.26                           | \$872.77                           | \$856.40                           | \$918.00   |
| 62      | \$1,024.03                         | \$1,008.34                         | \$908.20                           | \$944.64                           | \$910.22                           | \$892.33                           | \$875.60                           | \$938.59   |
| 63      | \$1,052.19                         | \$1,036.07                         | \$933.17                           | \$970.61                           | \$935.24                           | \$916.87                           | \$899.67                           | \$964.39   |
| 64+     | \$1,069.30                         | \$1,052.91                         | \$948.35                           | \$986.39                           | \$950.45                           | \$931.78                           | \$914.30                           | \$980.08   |



## Rating Region 15

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$317.90  | \$273.50                                    | \$261.82  | \$245.39                                    | \$243.83                                |
| 15      | \$346.16  | \$297.81                                    | \$285.10  | \$267.20                                    | \$265.51                                |
| 16      | \$356.96  | \$307.10                                    | \$293.99  | \$275.54                                    | \$273.79                                |
| 17      | \$367.77  | \$316.40                                    | \$302.89  | \$283.88                                    | \$282.08                                |
| 18      | \$379.40  | \$326.41                                    | \$312.48  | \$292.86                                    | \$291.00                                |
| 19      | \$391.04  | \$336.42                                    | \$322.06  | \$301.85                                    | \$299.93                                |
| 20      | \$403.09  | \$346.79                                    | \$331.98  | \$311.15                                    | \$309.17                                |
| 21      | \$415.56  | \$357.51                                    | \$342.25  | \$320.77                                    | \$318.73                                |
| 22      | \$415.56  | \$357.51                                    | \$342.25  | \$320.77                                    | \$318.73                                |
| 23      | \$415.56  | \$357.51                                    | \$342.25  | \$320.77                                    | \$318.73                                |
| 24      | \$415.56  | \$357.51                                    | \$342.25  | \$320.77                                    | \$318.73                                |
| 25      | \$417.22  | \$358.94                                    | \$343.62  | \$322.05                                    | \$320.01                                |
| 26      | \$425.53  | \$366.09                                    | \$350.47  | \$328.47                                    | \$326.38                                |
| 27      | \$435.50  | \$374.67                                    | \$358.68  | \$336.17                                    | \$334.03                                |
| 28      | \$451.71  | \$388.62                                    | \$372.03  | \$348.68                                    | \$346.46                                |
| 29      | \$465.01  | \$400.06                                    | \$382.98  | \$358.94                                    | \$356.66                                |
| 30      | \$471.66  | \$405.78                                    | \$388.45  | \$364.08                                    | \$361.76                                |
| 31      | \$481.63  | \$414.36                                    | \$396.67  | \$371.77                                    | \$369.41                                |
| 32      | \$491.60  | \$422.94                                    | \$404.88  | \$379.47                                    | \$377.06                                |
| 33      | \$497.84  | \$428.30                                    | \$410.02  | \$384.28                                    | \$381.84                                |
| 34      | \$504.48  | \$434.02                                    | \$415.49  | \$389.42                                    | \$386.94                                |
| 35      | \$507.81  | \$436.88                                    | \$418.23  | \$391.98                                    | \$389.49                                |
| 36      | \$511.13  | \$439.74                                    | \$420.97  | \$394.55                                    | \$392.04                                |
| 37      | \$514.46  | \$442.60                                    | \$423.71  | \$397.11                                    | \$394.59                                |
| 38      | \$517.78  | \$445.46                                    | \$426.44  | \$399.68                                    | \$397.14                                |
| 39      | \$524.43  | \$451.18                                    | \$431.92  | \$404.81                                    | \$402.24                                |
| 40      | \$531.08  | \$456.90                                    | \$437.40  | \$409.95                                    | \$407.34                                |
| 41      | \$541.05  | \$465.48                                    | \$445.61  | \$417.64                                    | \$414.99                                |
| 42      | \$550.61  | \$473.71                                    | \$453.48  | \$425.02                                    | \$422.32                                |
| 43      | \$563.91  | \$485.15                                    | \$464.43  | \$435.29                                    | \$432.52                                |
| 44      | \$580.53  | \$499.45                                    | \$478.12  | \$448.12                                    | \$445.27                                |
| 45      | \$600.06  | \$516.25                                    | \$494.21  | \$463.19                                    | \$460.25                                |
| 46      | \$623.33  | \$536.27                                    | \$513.38  | \$481.16                                    | \$478.10                                |
| 47      | \$649.51  | \$558.79                                    | \$534.94  | \$501.37                                    | \$498.18                                |
| 48      | \$679.43  | \$584.53                                    | \$559.58  | \$524.46                                    | \$521.13                                |
| 49      | \$708.94  | \$609.92                                    | \$583.88  | \$547.24                                    | \$543.76                                |
| 50      | \$742.18  | \$638.52                                    | \$611.26  | \$572.90                                    | \$569.26                                |
| 51      | \$775.01  | \$666.76                                    | \$638.30  | \$598.24                                    | \$594.44                                |
| 52      | \$811.16  | \$697.87                                    | \$668.07  | \$626.15                                    | \$622.17                                |
| 53      | \$847.73  | \$729.33                                    | \$698.19  | \$654.37                                    | \$650.22                                |
| 54      | \$887.21  | \$763.29                                    | \$730.71  | \$684.85                                    | \$680.50                                |
| 55      | \$926.69  | \$797.26                                    | \$763.22  | \$715.32                                    | \$710.78                                |
| 56      | \$969.49  | \$834.08                                    | \$798.47  | \$748.36                                    | \$743.61                                |
| 57      | \$1,012.71  | \$871.26                                    | \$834.07  | \$781.72                                    | \$776.75                                |
| 58      | \$1,058.83  | \$910.94                                    | \$872.06  | \$817.33                                    | \$812.13                                |
| 59      | \$1,081.69  | \$930.61                                    | \$890.88  | \$834.97                                    | \$829.66                                |
| 60      | \$1,127.82  | \$970.29                                    | \$928.87  | \$870.57                                    | \$865.04                                |
| 61      | \$1,167.71  | \$1,004.61                                  | \$961.73  | \$901.37                                    | \$895.64                                |
| 62      | \$1,193.89  | \$1,027.14                                  | \$983.29  | \$921.58                                    | \$915.72                                |
| 63      | \$1,226.72  | \$1,055.38                                  | \$1,010.32  | \$946.92                                    | \$940.90                                |
| 64+     | \$1,246.67  | \$1,072.54                                  | \$1,026.75  | \$962.31                                    | \$956.20                                |

Pending regulatory approval.

Effective October 2023

## Rating Region 15

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$419.26                          | \$414.32                       | \$411.54                        | \$402.80                          | \$357.35                    | \$355.10                      | \$351.32                      |
| 15      | \$456.53                          | \$451.14                       | \$448.13                        | \$438.61                          | \$389.12                    | \$386.66                      | \$382.55                      |
| 16      | \$470.78                          | \$465.22                       | \$462.11                        | \$452.30                          | \$401.26                    | \$398.73                      | \$394.49                      |
| 17      | \$485.03                          | \$479.31                       | \$476.10                        | \$465.99                          | \$413.41                    | \$410.80                      | \$406.43                      |
| 18      | \$500.38                          | \$494.47                       | \$491.16                        | \$480.73                          | \$426.49                    | \$423.80                      | \$419.29                      |
| 19      | \$515.72                          | \$509.64                       | \$506.23                        | \$495.48                          | \$439.56                    | \$436.80                      | \$432.15                      |
| 20      | \$531.62                          | \$525.34                       | \$521.83                        | \$510.75                          | \$453.11                    | \$450.26                      | \$445.47                      |
| 21      | \$548.06                          | \$541.59                       | \$537.97                        | \$526.54                          | \$467.13                    | \$464.18                      | \$459.24                      |
| 22      | \$548.06                          | \$541.59                       | \$537.97                        | \$526.54                          | \$467.13                    | \$464.18                      | \$459.24                      |
| 23      | \$548.06                          | \$541.59                       | \$537.97                        | \$526.54                          | \$467.13                    | \$464.18                      | \$459.24                      |
| 24      | \$548.06                          | \$541.59                       | \$537.97                        | \$526.54                          | \$467.13                    | \$464.18                      | \$459.24                      |
| 25      | \$550.25                          | \$543.76                       | \$540.12                        | \$528.65                          | \$468.99                    | \$466.04                      | \$461.08                      |
| 26      | \$561.21                          | \$554.59                       | \$550.88                        | \$539.18                          | \$478.34                    | \$475.32                      | \$470.27                      |
| 27      | \$574.36                          | \$567.59                       | \$563.79                        | \$551.82                          | \$489.55                    | \$486.46                      | \$481.29                      |
| 28      | \$595.74                          | \$588.71                       | \$584.77                        | \$572.35                          | \$507.76                    | \$504.57                      | \$499.20                      |
| 29      | \$613.28                          | \$606.04                       | \$601.98                        | \$589.20                          | \$522.71                    | \$519.42                      | \$513.89                      |
| 30      | \$622.05                          | \$614.70                       | \$610.59                        | \$597.62                          | \$530.19                    | \$526.85                      | \$521.24                      |
| 31      | \$635.20                          | \$627.70                       | \$623.50                        | \$610.26                          | \$541.40                    | \$537.99                      | \$532.26                      |
| 32      | \$648.35                          | \$640.70                       | \$636.41                        | \$622.90                          | \$552.61                    | \$549.13                      | \$543.29                      |
| 33      | \$656.57                          | \$648.82                       | \$644.48                        | \$630.80                          | \$559.62                    | \$556.09                      | \$550.18                      |
| 34      | \$665.34                          | \$657.49                       | \$653.09                        | \$639.22                          | \$567.09                    | \$563.52                      | \$557.52                      |
| 35      | \$669.73                          | \$661.82                       | \$657.39                        | \$643.43                          | \$570.83                    | \$567.23                      | \$561.20                      |
| 36      | \$674.11                          | \$666.15                       | \$661.70                        | \$647.65                          | \$574.56                    | \$570.95                      | \$564.87                      |
| 37      | \$678.50                          | \$670.49                       | \$666.00                        | \$651.86                          | \$578.30                    | \$574.66                      | \$568.55                      |
| 38      | \$682.88                          | \$674.82                       | \$670.31                        | \$656.07                          | \$582.04                    | \$578.37                      | \$572.22                      |
| 39      | \$691.65                          | \$683.49                       | \$678.91                        | \$664.50                          | \$589.51                    | \$585.80                      | \$579.57                      |
| 40      | \$700.42                          | \$692.15                       | \$687.52                        | \$672.92                          | \$596.99                    | \$593.23                      | \$586.91                      |
| 41      | \$713.57                          | \$705.15                       | \$700.43                        | \$685.56                          | \$608.20                    | \$604.37                      | \$597.94                      |
| 42      | \$726.18                          | \$717.61                       | \$712.80                        | \$697.67                          | \$618.94                    | \$615.04                      | \$608.50                      |
| 43      | \$743.71                          | \$734.94                       | \$730.02                        | \$714.52                          | \$633.89                    | \$629.90                      | \$623.20                      |
| 44      | \$765.64                          | \$756.60                       | \$751.54                        | \$735.58                          | \$652.57                    | \$648.46                      | \$641.57                      |
| 45      | \$791.40                          | \$782.05                       | \$776.82                        | \$760.33                          | \$674.53                    | \$670.28                      | \$663.15                      |
| 46      | \$822.09                          | \$812.38                       | \$806.95                        | \$789.81                          | \$700.69                    | \$696.28                      | \$688.87                      |
| 47      | \$856.61                          | \$846.50                       | \$840.84                        | \$822.98                          | \$730.12                    | \$725.52                      | \$717.80                      |
| 48      | \$896.07                          | \$885.50                       | \$879.57                        | \$860.90                          | \$763.75                    | \$758.94                      | \$750.87                      |
| 49      | \$934.99                          | \$923.95                       | \$917.77                        | \$898.28                          | \$796.92                    | \$791.90                      | \$783.47                      |
| 50      | \$978.83                          | \$967.28                       | \$960.81                        | \$940.40                          | \$834.29                    | \$829.03                      | \$820.21                      |
| 51      | \$1,022.13                        | \$1,010.06                     | \$1,003.31                      | \$982.00                          | \$871.19                    | \$865.70                      | \$856.49                      |
| 52      | \$1,069.81                        | \$1,057.18                     | \$1,050.11                      | \$1,027.81                        | \$911.83                    | \$906.09                      | \$896.45                      |
| 53      | \$1,118.04                        | \$1,104.84                     | \$1,097.45                      | \$1,074.15                        | \$952.94                    | \$946.93                      | \$936.86                      |
| 54      | \$1,170.10                        | \$1,156.29                     | \$1,148.56                      | \$1,124.17                        | \$997.31                    | \$991.03                      | \$980.49                      |
| 55      | \$1,222.17                        | \$1,207.74                     | \$1,199.66                      | \$1,174.19                        | \$1,041.69                  | \$1,035.13                    | \$1,024.12                    |
| 56      | \$1,278.62                        | \$1,263.53                     | \$1,255.07                      | \$1,228.42                        | \$1,089.80                  | \$1,082.94                    | \$1,071.42                    |
| 57      | \$1,335.62                        | \$1,319.85                     | \$1,311.02                      | \$1,283.18                        | \$1,138.38                  | \$1,131.22                    | \$1,119.18                    |
| 58      | \$1,396.45                        | \$1,379.97                     | \$1,370.74                      | \$1,341.63                        | \$1,190.23                  | \$1,182.74                    | \$1,170.16                    |
| 59      | \$1,426.59                        | \$1,409.76                     | \$1,400.32                      | \$1,370.59                        | \$1,215.93                  | \$1,208.27                    | \$1,195.41                    |
| 60      | \$1,487.43                        | \$1,469.87                     | \$1,460.04                      | \$1,429.03                        | \$1,267.78                  | \$1,259.79                    | \$1,246.39                    |
| 61      | \$1,540.04                        | \$1,521.86                     | \$1,511.68                      | \$1,479.58                        | \$1,312.62                  | \$1,304.36                    | \$1,290.48                    |
| 62      | \$1,574.57                        | \$1,555.98                     | \$1,545.58                      | \$1,512.75                        | \$1,342.05                  | \$1,333.60                    | \$1,319.41                    |
| 63      | \$1,617.87                        | \$1,598.77                     | \$1,588.07                      | \$1,554.35                        | \$1,378.95                  | \$1,370.27                    | \$1,355.69                    |
| 64+     | \$1,644.17                        | \$1,624.77                     | \$1,613.90                      | \$1,579.63                        | \$1,401.38                  | \$1,392.55                    | \$1,377.73                    |

Pending regulatory approval.

## Rating Region 15

### Off-Exchange 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 | \$345.14                       | \$305.31                         | \$303.17                         | \$298.44                         | \$268.05                         | \$279.38                         | \$269.09                         | \$263.40                         | \$258.31                         |
| 15      | \$375.82                       | \$332.45                         | \$330.12                         | \$324.97                         | \$291.88                         | \$304.21                         | \$293.01                         | \$286.82                         | \$281.27                         |
| 16      | \$387.55                       | \$342.83                         | \$340.43                         | \$335.11                         | \$300.99                         | \$313.70                         | \$302.16                         | \$295.77                         | \$290.05                         |
| 17      | \$399.28                       | \$353.20                         | \$350.73                         | \$345.26                         | \$310.10                         | \$323.20                         | \$311.30                         | \$304.72                         | \$298.82                         |
| 18      | \$411.91                       | \$364.38                         | \$361.83                         | \$356.18                         | \$319.91                         | \$333.42                         | \$321.15                         | \$314.36                         | \$308.28                         |
| 19      | \$424.54                       | \$375.55                         | \$372.92                         | \$367.10                         | \$329.72                         | \$343.65                         | \$331.00                         | \$324.00                         | \$317.73                         |
| 20      | \$437.63                       | \$387.13                         | \$384.42                         | \$378.42                         | \$339.88                         | \$354.24                         | \$341.20                         | \$333.99                         | \$327.52                         |
| 21      | \$451.16                       | \$399.10                         | \$396.30                         | \$390.12                         | \$350.39                         | \$365.20                         | \$351.76                         | \$344.32                         | \$337.65                         |
| 22      | \$451.16                       | \$399.10                         | \$396.30                         | \$390.12                         | \$350.39                         | \$365.20                         | \$351.76                         | \$344.32                         | \$337.65                         |
| 23      | \$451.16                       | \$399.10                         | \$396.30                         | \$390.12                         | \$350.39                         | \$365.20                         | \$351.76                         | \$344.32                         | \$337.65                         |
| 24      | \$451.16                       | \$399.10                         | \$396.30                         | \$390.12                         | \$350.39                         | \$365.20                         | \$351.76                         | \$344.32                         | \$337.65                         |
| 25      | \$452.97                       | \$400.70                         | \$397.89                         | \$391.68                         | \$351.80                         | \$366.66                         | \$353.16                         | \$345.70                         | \$339.01                         |
| 26      | \$461.99                       | \$408.68                         | \$405.82                         | \$399.48                         | \$358.80                         | \$373.96                         | \$360.20                         | \$352.58                         | \$345.76                         |
| 27      | \$472.82                       | \$418.26                         | \$415.33                         | \$408.84                         | \$367.21                         | \$382.73                         | \$368.64                         | \$360.85                         | \$353.86                         |
| 28      | \$490.41                       | \$433.82                         | \$430.78                         | \$424.06                         | \$380.88                         | \$396.97                         | \$382.36                         | \$374.27                         | \$367.03                         |
| 29      | \$504.85                       | \$446.59                         | \$443.46                         | \$436.54                         | \$392.09                         | \$408.66                         | \$393.61                         | \$385.29                         | \$377.84                         |
| 30      | \$512.07                       | \$452.98                         | \$449.81                         | \$442.78                         | \$397.70                         | \$414.50                         | \$399.24                         | \$390.80                         | \$383.24                         |
| 31      | \$522.90                       | \$462.56                         | \$459.32                         | \$452.15                         | \$406.11                         | \$423.26                         | \$407.68                         | \$399.07                         | \$391.34                         |
| 32      | \$533.73                       | \$472.14                         | \$468.83                         | \$461.51                         | \$414.52                         | \$432.03                         | \$416.13                         | \$407.33                         | \$399.45                         |
| 33      | \$540.49                       | \$478.12                         | \$474.77                         | \$467.36                         | \$419.77                         | \$437.51                         | \$421.40                         | \$412.49                         | \$404.51                         |
| 34      | \$547.71                       | \$484.51                         | \$481.11                         | \$473.60                         | \$425.38                         | \$443.35                         | \$427.03                         | \$418.00                         | \$409.91                         |
| 35      | \$551.32                       | \$487.70                         | \$484.28                         | \$476.73                         | \$428.18                         | \$446.27                         | \$429.85                         | \$420.76                         | \$412.61                         |
| 36      | \$554.93                       | \$490.89                         | \$487.45                         | \$479.85                         | \$430.99                         | \$449.19                         | \$432.66                         | \$423.51                         | \$415.32                         |
| 37      | \$558.54                       | \$494.09                         | \$490.62                         | \$482.97                         | \$433.79                         | \$452.11                         | \$435.47                         | \$426.27                         | \$418.02                         |
| 38      | \$562.15                       | \$497.28                         | \$493.80                         | \$486.09                         | \$436.59                         | \$455.04                         | \$438.29                         | \$429.02                         | \$420.72                         |
| 39      | \$569.37                       | \$503.67                         | \$500.14                         | \$492.33                         | \$442.20                         | \$460.88                         | \$443.92                         | \$434.53                         | \$426.12                         |
| 40      | \$576.59                       | \$510.05                         | \$506.48                         | \$498.57                         | \$447.80                         | \$466.72                         | \$449.54                         | \$440.04                         | \$431.52                         |
| 41      | \$587.41                       | \$519.63                         | \$515.99                         | \$507.93                         | \$456.21                         | \$475.49                         | \$457.99                         | \$448.30                         | \$439.63                         |
| 42      | \$597.79                       | \$528.81                         | \$525.10                         | \$516.91                         | \$464.27                         | \$483.89                         | \$466.08                         | \$456.22                         | \$447.39                         |
| 43      | \$612.23                       | \$541.58                         | \$537.79                         | \$529.39                         | \$475.49                         | \$495.57                         | \$477.33                         | \$467.24                         | \$458.20                         |
| 44      | \$630.27                       | \$557.54                         | \$553.64                         | \$545.00                         | \$489.50                         | \$510.18                         | \$491.40                         | \$481.01                         | \$471.70                         |
| 45      | \$651.48                       | \$576.30                         | \$572.26                         | \$563.33                         | \$505.97                         | \$527.34                         | \$507.93                         | \$497.20                         | \$487.57                         |
| 46      | \$676.74                       | \$598.65                         | \$594.46                         | \$585.18                         | \$525.59                         | \$547.80                         | \$527.63                         | \$516.48                         | \$506.48                         |
| 47      | \$705.17                       | \$623.80                         | \$619.42                         | \$609.76                         | \$547.67                         | \$570.80                         | \$549.79                         | \$538.17                         | \$527.75                         |
| 48      | \$737.65                       | \$652.53                         | \$647.96                         | \$637.84                         | \$572.89                         | \$597.10                         | \$575.12                         | \$562.96                         | \$552.07                         |
| 49      | \$769.68                       | \$680.87                         | \$676.10                         | \$665.54                         | \$597.77                         | \$623.03                         | \$600.09                         | \$587.41                         | \$576.04                         |
| 50      | \$805.78                       | \$712.80                         | \$707.80                         | \$696.75                         | \$625.80                         | \$652.24                         | \$628.24                         | \$614.95                         | \$603.05                         |
| 51      | \$841.42                       | \$744.32                         | \$739.11                         | \$727.57                         | \$653.49                         | \$681.09                         | \$656.02                         | \$642.16                         | \$629.73                         |
| 52      | \$880.67                       | \$779.05                         | \$773.59                         | \$761.51                         | \$683.97                         | \$712.86                         | \$686.63                         | \$672.11                         | \$659.10                         |
| 53      | \$920.37                       | \$814.17                         | \$808.46                         | \$795.84                         | \$714.80                         | \$745.00                         | \$717.58                         | \$702.41                         | \$688.82                         |
| 54      | \$963.23                       | \$852.08                         | \$846.11                         | \$832.90                         | \$748.09                         | \$779.70                         | \$751.00                         | \$735.12                         | \$720.89                         |
| 55      | \$1,006.09                     | \$890.00                         | \$883.76                         | \$869.96                         | \$781.38                         | \$814.39                         | \$784.41                         | \$767.83                         | \$752.97                         |
| 56      | \$1,052.56                     | \$931.10                         | \$924.58                         | \$910.15                         | \$817.47                         | \$852.00                         | \$820.65                         | \$803.30                         | \$787.75                         |
| 57      | \$1,099.48                     | \$972.61                         | \$965.79                         | \$950.72                         | \$853.91                         | \$889.98                         | \$857.23                         | \$839.11                         | \$822.86                         |
| 58      | \$1,149.56                     | \$1,016.91                       | \$1,009.78                       | \$994.02                         | \$892.80                         | \$930.52                         | \$896.27                         | \$877.33                         | \$860.34                         |
| 59      | \$1,174.38                     | \$1,038.86                       | \$1,031.58                       | \$1,015.48                       | \$912.08                         | \$950.61                         | \$915.62                         | \$896.26                         | \$878.91                         |
| 60      | \$1,224.46                     | \$1,083.16                       | \$1,075.57                       | \$1,058.78                       | \$950.97                         | \$991.14                         | \$954.66                         | \$934.48                         | \$916.39                         |
| 61      | \$1,267.77                     | \$1,121.48                       | \$1,113.62                       | \$1,096.23                       | \$984.61                         | \$1,026.20                       | \$988.43                         | \$967.54                         | \$948.81                         |
| 62      | \$1,296.19                     | \$1,146.62                       | \$1,138.58                       | \$1,120.81                       | \$1,006.68                       | \$1,049.21                       | \$1,010.59                       | \$989.23                         | \$970.08                         |
| 63      | \$1,331.83                     | \$1,178.15                       | \$1,169.89                       | \$1,151.63                       | \$1,034.36                       | \$1,078.06                       | \$1,038.38                       | \$1,016.43                       | \$996.76                         |
| 64+     | \$1,353.49                     | \$1,197.30                       | \$1,188.91                       | \$1,170.36                       | \$1,051.18                       | \$1,095.59                       | \$1,055.27                       | \$1,032.96                       | \$1,012.96                       |

Pending regulatory approval.

Effective October 2023

# Rating Region 15

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$353.49   | \$303.91                               | \$294.18   | \$271.92                               | \$270.17                           | \$411.53  | \$369.06                                      | \$322.40   | \$281.21   | \$303.91  | \$270.17  |
| 15                            | \$384.91   | \$330.92                               | \$320.33   | \$296.09                               | \$294.19                           | \$448.11  | \$401.87                                      | \$351.06   | \$306.21   | \$330.92  | \$294.19  |
| 16                            | \$396.93   | \$341.25                               | \$330.33   | \$305.34                               | \$303.37                           | \$462.10  | \$414.41                                      | \$362.02   | \$315.76   | \$341.25  | \$303.37  |
| 17                            | \$408.94   | \$351.58                               | \$340.33   | \$314.58                               | \$312.56                           | \$476.08  | \$426.95                                      | \$372.97   | \$325.32   | \$351.58  | \$312.56  |
| 18                            | \$421.88   | \$362.71                               | \$351.09   | \$324.53                               | \$322.44                           | \$491.15  | \$440.46                                      | \$384.77   | \$335.62   | \$362.71  | \$322.44  |
| 19                            | \$434.82   | \$373.83                               | \$361.86   | \$334.48                               | \$332.33                           | \$506.21  | \$453.97                                      | \$396.57   | \$345.91   | \$373.83  | \$332.33  |
| 20                            | \$448.22   | \$385.35                               | \$373.01   | \$344.79                               | \$342.57                           | \$521.81  | \$467.96                                      | \$408.80   | \$356.57   | \$385.35  | \$342.57  |
| 21                            | \$462.08   | \$397.27                               | \$384.55   | \$355.45                               | \$353.17                           | \$537.95  | \$482.43                                      | \$421.44   | \$367.60   | \$397.27  | \$353.17  |
| 22                            | \$462.08   | \$397.27                               | \$384.55   | \$355.45                               | \$353.17                           | \$537.95  | \$482.43                                      | \$421.44   | \$367.60   | \$397.27  | \$353.17  |
| 23                            | \$462.08   | \$397.27                               | \$384.55   | \$355.45                               | \$353.17                           | \$537.95  | \$482.43                                      | \$421.44   | \$367.60   | \$397.27  | \$353.17  |
| 24                            | \$462.08   | \$397.27                               | \$384.55   | \$355.45                               | \$353.17                           | \$537.95  | \$482.43                                      | \$421.44   | \$367.60   | \$397.27  | \$353.17  |
| 25                            | \$463.93   | \$398.86                               | \$386.09   | \$356.88                               | \$354.58                           | \$540.10  | \$484.36                                      | \$423.12   | \$369.07   | \$398.86  | \$354.58  |
| 26                            | \$473.17   | \$406.80                               | \$393.78   | \$363.99                               | \$361.65                           | \$550.86  | \$494.01                                      | \$431.55   | \$376.42   | \$406.80  | \$361.65  |
| 27                            | \$484.26   | \$416.34                               | \$403.01   | \$372.52                               | \$370.12                           | \$563.77  | \$505.59                                      | \$441.67   | \$385.24   | \$416.34  | \$370.12  |
| 28                            | \$502.28   | \$431.83                               | \$418.01   | \$386.38                               | \$383.90                           | \$584.75  | \$524.40                                      | \$458.10   | \$399.58   | \$431.83  | \$383.90  |
| 29                            | \$517.07   | \$444.54                               | \$430.31   | \$397.75                               | \$395.20                           | \$601.96  | \$539.84                                      | \$471.59   | \$411.34   | \$444.54  | \$395.20  |
| 30                            | \$524.46   | \$450.90                               | \$436.46   | \$403.44                               | \$400.85                           | \$610.57  | \$547.56                                      | \$478.33   | \$417.22   | \$450.90  | \$400.85  |
| 31                            | \$535.55   | \$460.43                               | \$445.69   | \$411.97                               | \$409.32                           | \$623.48  | \$559.14                                      | \$488.45   | \$426.04   | \$460.43  | \$409.32  |
| 32                            | \$546.64   | \$469.97                               | \$454.92   | \$420.50                               | \$417.80                           | \$636.39  | \$570.72                                      | \$498.56   | \$434.87   | \$469.97  | \$417.80  |
| 33                            | \$553.57   | \$475.93                               | \$460.69   | \$425.83                               | \$423.10                           | \$644.46  | \$577.95                                      | \$504.88   | \$440.38   | \$475.93  | \$423.10  |
| 34                            | \$560.97   | \$482.28                               | \$466.84   | \$431.52                               | \$428.75                           | \$653.07  | \$585.67                                      | \$511.63   | \$446.26   | \$482.28  | \$428.75  |
| 35                            | \$564.66   | \$485.46                               | \$469.92   | \$434.37                               | \$431.57                           | \$657.37  | \$589.53                                      | \$515.00   | \$449.20   | \$485.46  | \$431.57  |
| 36                            | \$568.36   | \$488.64                               | \$473.00   | \$437.21                               | \$434.40                           | \$661.68  | \$593.39                                      | \$518.37   | \$452.14   | \$488.64  | \$434.40  |
| 37                            | \$572.06   | \$491.82                               | \$476.07   | \$440.05                               | \$437.22                           | \$665.98  | \$597.25                                      | \$521.74   | \$455.08   | \$491.82  | \$437.22  |
| 38                            | \$575.75   | \$495.00                               | \$479.15   | \$442.90                               | \$440.05                           | \$670.28  | \$601.11                                      | \$525.11   | \$458.02   | \$495.00  | \$440.05  |
| 39                            | \$583.15   | \$501.35                               | \$485.30   | \$448.58                               | \$445.70                           | \$678.89  | \$608.83                                      | \$531.86   | \$463.91   | \$501.35  | \$445.70  |
| 40                            | \$590.54   | \$507.71                               | \$491.45   | \$454.27                               | \$451.35                           | \$687.50  | \$616.55                                      | \$538.60   | \$469.79   | \$507.71  | \$451.35  |
| 41                            | \$601.63   | \$517.24                               | \$500.68   | \$462.80                               | \$459.83                           | \$700.41  | \$628.13                                      | \$548.71   | \$478.61   | \$517.24  | \$459.83  |
| 42                            | \$612.26   | \$526.38                               | \$509.53   | \$470.98                               | \$467.95                           | \$712.78  | \$639.22                                      | \$558.41   | \$487.06   | \$526.38  | \$467.95  |
| 43                            | \$627.04   | \$539.09                               | \$521.83   | \$482.35                               | \$479.25                           | \$730.00  | \$654.66                                      | \$571.89   | \$498.83   | \$539.09  | \$479.25  |
| 44                            | \$645.53   | \$554.98                               | \$537.22   | \$496.57                               | \$493.38                           | \$751.51  | \$673.96                                      | \$588.75   | \$513.53   | \$554.98  | \$493.38  |
| 45                            | \$667.24   | \$573.66                               | \$555.29   | \$513.28                               | \$509.98                           | \$776.80  | \$696.63                                      | \$608.56   | \$530.81   | \$573.66  | \$509.98  |
| 46                            | \$693.12   | \$595.90                               | \$576.82   | \$533.18                               | \$529.75                           | \$806.92  | \$723.65                                      | \$632.16   | \$551.39   | \$595.90  | \$529.75  |
| 47                            | \$722.23   | \$620.93                               | \$601.05   | \$555.57                               | \$552.00                           | \$840.81  | \$754.04                                      | \$658.71   | \$574.55   | \$620.93  | \$552.00  |
| 48                            | \$755.50   | \$649.53                               | \$628.74   | \$581.17                               | \$577.43                           | \$879.55  | \$788.78                                      | \$689.05   | \$601.02   | \$649.53  | \$577.43  |
| 49                            | \$788.31   | \$677.74                               | \$656.04   | \$606.40                               | \$602.51                           | \$917.74  | \$823.03                                      | \$718.97   | \$627.12   | \$677.74  | \$602.51  |
| 50                            | \$825.28   | \$709.52                               | \$686.81   | \$634.84                               | \$630.76                           | \$960.78  | \$861.62                                      | \$752.69   | \$656.53   | \$709.52  | \$630.76  |
| 51                            | \$861.78   | \$740.91                               | \$717.19   | \$662.92                               | \$658.66                           | \$1,003.27                                      | \$899.74                                      | \$785.98   | \$685.57   | \$740.91  | \$658.66  |
| 52                            | \$901.98   | \$775.47                               | \$750.64   | \$693.85                               | \$689.39                           | \$1,050.08                                      | \$941.71                                      | \$822.65   | \$717.55   | \$775.47  | \$689.39  |
| 53                            | \$942.64   | \$810.43                               | \$784.48   | \$725.13                               | \$720.47                           | \$1,097.41                                      | \$984.16                                      | \$859.73   | \$749.90   | \$810.43  | \$720.47  |
| 54                            | \$986.54   | \$848.17                               | \$821.01   | \$758.89                               | \$754.02                           | \$1,148.52                                      | \$1,029.99                                    | \$899.77   | \$784.82   | \$848.17  | \$754.02  |
| 55                            | \$1,030.44                                       | \$885.91                               | \$857.55   | \$792.66                               | \$787.57                           | \$1,199.62                                      | \$1,075.82                                    | \$939.81   | \$819.74   | \$885.91  | \$787.57  |
| 56                            | \$1,078.03                                       | \$926.83                               | \$897.15   | \$829.27                               | \$823.95                           | \$1,255.03                                      | \$1,125.52                                    | \$983.22   | \$857.60   | \$926.83  | \$823.95  |
| 57                            | \$1,126.09                                       | \$968.14                               | \$937.15   | \$866.24                               | \$860.67                           | \$1,310.98                                      | \$1,175.69                                    | \$1,027.05                                       | \$895.83   | \$968.14  | \$860.67  |
| 58                            | \$1,177.38                                       | \$1,012.24                             | \$979.83   | \$905.70                               | \$899.88                           | \$1,370.69                                      | \$1,229.24                                    | \$1,073.83                                       | \$936.63   | \$1,012.24  | \$899.88  |
| 59                            | \$1,202.80                                       | \$1,034.09                             | \$1,000.98   | \$925.25                               | \$919.30                           | \$1,400.28                                      | \$1,255.77                                    | \$1,097.00                                       | \$956.85   | \$1,034.09  | \$919.30  |
| 60                            | \$1,254.09                                       | \$1,078.19                             | \$1,043.67   | \$964.70                               | \$958.50                           | \$1,459.99                                      | \$1,309.32                                    | \$1,143.78                                       | \$997.66   | \$1,078.19  | \$958.50  |
| 61                            | \$1,298.45                                       | \$1,116.33                             | \$1,080.59   | \$998.83                               | \$992.41                           | \$1,511.63                                      | \$1,355.64                                    | \$1,184.24                                       | \$1,032.94                                       | \$1,116.33  | \$992.41  |
| 62                            | \$1,327.56                                       | \$1,141.35                             | \$1,104.81   | \$1,021.22                             | \$1,014.66                         | \$1,545.53                                      | \$1,386.03                                    | \$1,210.79                                       | \$1,056.10                                       | \$1,141.35  | \$1,014.66  |
| 63                            | \$1,364.06                                       | \$1,172.74                             | \$1,135.19   | \$1,049.30                             | \$1,042.56                         | \$1,588.02                                      | \$1,424.14                                    | \$1,244.09                                       | \$1,085.14                                       | \$1,172.74  | \$1,042.56  |
| 64+                           | \$1,386.24                                       | \$1,191.81                             | \$1,153.65   | \$1,066.36                             | \$1,059.51                         | \$1,613.84                                      | \$1,447.30                                    | \$1,264.32                                       | \$1,102.79                                       | \$1,191.81  | \$1,059.51  |

Pending regulatory approval.

## Rating Region 15 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$4.90  | \$4.88  | \$5.02                             | \$5.00            | \$5.32                                    |
| 15      | \$5.33  | \$5.32  | \$5.46                             | \$5.44            | \$5.79                                    |
| 16      | \$5.50  | \$5.48  | \$5.63                             | \$5.62            | \$5.97                                    |
| 17      | \$5.67  | \$5.65  | \$5.80                             | \$5.78            | \$6.15                                    |
| 18      | \$5.85  | \$5.83  | \$5.99                             | \$5.97            | \$6.35                                    |
| 19      | \$6.02  | \$6.01  | \$6.17                             | \$6.15            | \$6.54                                    |
| 20      | \$6.21  | \$6.19  | \$6.36                             | \$6.34            | \$6.75                                    |
| 21      | \$6.40  | \$6.38  | \$6.55                             | \$6.54            | \$6.95                                    |
| 22      | \$6.40  | \$6.38  | \$6.55                             | \$6.54            | \$6.95                                    |
| 23      | \$6.40  | \$6.38  | \$6.55                             | \$6.54            | \$6.95                                    |
| 24      | \$6.40  | \$6.38  | \$6.55                             | \$6.54            | \$6.95                                    |
| 25      | \$6.43  | \$6.41  | \$6.58                             | \$6.56            | \$6.98                                    |
| 26      | \$6.56  | \$6.54  | \$6.71                             | \$6.69            | \$7.12                                    |
| 27      | \$6.71  | \$6.69  | \$6.87                             | \$6.85            | \$7.29                                    |
| 28      | \$6.96  | \$6.94  | \$7.12                             | \$7.10            | \$7.56                                    |
| 29      | \$7.16  | \$7.14  | \$7.33                             | \$7.31            | \$7.78                                    |
| 30      | \$7.27  | \$7.25  | \$7.44                             | \$7.42            | \$7.89                                    |
| 31      | \$7.42  | \$7.40  | \$7.60                             | \$7.58            | \$8.06                                    |
| 32      | \$7.57  | \$7.55  | \$7.75                             | \$7.73            | \$8.23                                    |
| 33      | \$7.67  | \$7.65  | \$7.85                             | \$7.83            | \$8.33                                    |
| 34      | \$7.77  | \$7.75  | \$7.96                             | \$7.93            | \$8.44                                    |
| 35      | \$7.82  | \$7.80  | \$8.01                             | \$7.99            | \$8.50                                    |
| 36      | \$7.87  | \$7.85  | \$8.06                             | \$8.04            | \$8.55                                    |
| 37      | \$7.93  | \$7.90  | \$8.11                             | \$8.09            | \$8.61                                    |
| 38      | \$7.98  | \$7.95  | \$8.17                             | \$8.14            | \$8.66                                    |
| 39      | \$8.08  | \$8.06  | \$8.27                             | \$8.24            | \$8.77                                    |
| 40      | \$8.18  | \$8.16  | \$8.38                             | \$8.35            | \$8.88                                    |
| 41      | \$8.33  | \$8.31  | \$8.53                             | \$8.51            | \$9.05                                    |
| 42      | \$8.48  | \$8.46  | \$8.68                             | \$8.66            | \$9.21                                    |
| 43      | \$8.69  | \$8.66  | \$8.89                             | \$8.87            | \$9.44                                    |
| 44      | \$8.94  | \$8.92  | \$9.16                             | \$9.13            | \$9.71                                    |
| 45      | \$9.24  | \$9.22  | \$9.46                             | \$9.44            | \$10.04                                   |
| 46      | \$9.60  | \$9.57  | \$9.83                             | \$9.80            | \$10.43                                   |
| 47      | \$10.00   | \$9.97  | \$10.24                            | \$10.21           | \$10.87                                   |
| 48      | \$10.46   | \$10.43   | \$10.71                            | \$10.68           | \$11.37                                   |
| 49      | \$10.92   | \$10.89   | \$11.18                            | \$11.15           | \$11.86                                   |
| 50      | \$11.43   | \$11.40   | \$11.70                            | \$11.67           | \$12.42                                   |
| 51      | \$11.94   | \$11.90   | \$12.22                            | \$12.19           | \$12.97                                   |
| 52      | \$12.49   | \$12.46   | \$12.79                            | \$12.75           | \$13.57                                   |
| 53      | \$13.06   | \$13.02   | \$13.37                            | \$13.33           | \$14.18                                   |
| 54      | \$13.66   | \$13.62   | \$13.99                            | \$13.95           | \$14.84                                   |
| 55      | \$14.27   | \$14.23   | \$14.61                            | \$14.57           | \$15.50                                   |
| 56      | \$14.93   | \$14.89   | \$15.29                            | \$15.24           | \$16.22                                   |
| 57      | \$15.60   | \$15.55   | \$15.97                            | \$15.92           | \$16.94                                   |
| 58      | \$16.31   | \$16.26   | \$16.70                            | \$16.65           | \$17.71                                   |
| 59      | \$16.66   | \$16.61   | \$17.06                            | \$17.01           | \$18.09                                   |
| 60      | \$17.37   | \$17.32   | \$17.78                            | \$17.73           | \$18.87                                   |
| 61      | \$17.98   | \$17.93   | \$18.41                            | \$18.36           | \$19.53                                   |
| 62      | \$18.39   | \$18.33   | \$18.82                            | \$18.77           | \$19.97                                   |
| 63      | \$18.89   | \$18.84   | \$19.34                            | \$19.29           | \$20.52                                   |
| 64+     | \$19.20   | \$19.14   | \$19.65                            | \$19.60           | \$20.85                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023

# Rating Region 16

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |  |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|--|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55+ Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0 to 14               | \$307.22                     | \$302.14                     | \$298.68                     | \$285.46                 | \$276.05                   | \$268.99                    | \$263.38                    | \$231.78                      | \$228.01                      | \$206.08                      | \$301.41   | \$278.02   | \$228.46   | \$206.08                                       |
| 15                    | \$334.53                     | \$329.00                     | \$325.23                     | \$310.84                 | \$300.59                   | \$292.90                    | \$286.79                    | \$252.39                      | \$248.27                      | \$224.40                      | \$328.21   | \$302.73   | \$248.76   | \$224.40                                       |
| 16                    | \$344.97                     | \$339.26                     | \$335.39                     | \$320.54                 | \$309.97                   | \$302.04                    | \$295.75                    | \$260.26                      | \$256.02                      | \$231.40                      | \$338.45   | \$312.18   | \$256.53   | \$231.40                                       |
| 17                    | \$355.41                     | \$349.53                     | \$345.54                     | \$330.24                 | \$319.35                   | \$311.19                    | \$304.70                    | \$268.14                      | \$263.77                      | \$238.41                      | \$348.69   | \$321.63   | \$264.29   | \$238.41                                       |
| 18                    | \$366.66                     | \$360.59                     | \$356.47                     | \$340.69                 | \$329.46                   | \$321.03                    | \$314.34                    | \$276.62                      | \$272.12                      | \$245.95                      | \$359.73   | \$331.80   | \$272.66   | \$245.95                                       |
| 19                    | \$377.90                     | \$371.65                     | \$367.40                     | \$351.14                 | \$339.56                   | \$330.88                    | \$323.98                    | \$285.11                      | \$280.46                      | \$253.49                      | \$370.76   | \$341.98   | \$281.02   | \$253.49                                       |
| 20                    | \$389.55                     | \$383.10                     | \$378.72                     | \$361.96                 | \$350.03                   | \$341.07                    | \$333.96                    | \$293.89                      | \$289.11                      | \$261.30                      | \$382.18   | \$352.52   | \$289.68   | \$261.30                                       |
| 21                    | \$401.60                     | \$394.95                     | \$390.44                     | \$373.16                 | \$360.85                   | \$351.62                    | \$344.29                    | \$302.98                      | \$298.05                      | \$269.38                      | \$394.00   | \$363.42   | \$298.64   | \$269.38                                       |
| 22                    | \$401.60                     | \$394.95                     | \$390.44                     | \$373.16                 | \$360.85                   | \$351.62                    | \$344.29                    | \$302.98                      | \$298.05                      | \$269.38                      | \$394.00   | \$363.42   | \$298.64   | \$269.38                                       |
| 23                    | \$401.60                     | \$394.95                     | \$390.44                     | \$373.16                 | \$360.85                   | \$351.62                    | \$344.29                    | \$302.98                      | \$298.05                      | \$269.38                      | \$394.00   | \$363.42   | \$298.64   | \$269.38                                       |
| 24                    | \$401.60                     | \$394.95                     | \$390.44                     | \$373.16                 | \$360.85                   | \$351.62                    | \$344.29                    | \$302.98                      | \$298.05                      | \$269.38                      | \$394.00   | \$363.42   | \$298.64   | \$269.38                                       |
| 25                    | \$403.20                     | \$396.53                     | \$392.00                     | \$374.65                 | \$362.29                   | \$353.03                    | \$345.67                    | \$304.20                      | \$299.24                      | \$270.46                      | \$395.58   | \$364.88   | \$299.83   | \$270.46                                       |
| 26                    | \$411.23                     | \$404.43                     | \$399.81                     | \$382.11                 | \$369.51                   | \$360.06                    | \$352.55                    | \$310.25                      | \$305.20                      | \$275.85                      | \$403.46   | \$372.14   | \$305.80   | \$275.85                                       |
| 27                    | \$420.87                     | \$413.91                     | \$409.18                     | \$391.07                 | \$378.17                   | \$368.50                    | \$360.82                    | \$317.53                      | \$312.35                      | \$282.32                      | \$412.92   | \$380.87   | \$312.97   | \$282.32                                       |
| 28                    | \$436.53                     | \$429.31                     | \$424.40                     | \$405.62                 | \$392.25                   | \$382.21                    | \$374.24                    | \$329.34                      | \$323.98                      | \$292.82                      | \$428.28   | \$395.04   | \$324.62   | \$292.82                                       |
| 29                    | \$449.39                     | \$441.95                     | \$436.90                     | \$417.56                 | \$403.79                   | \$393.46                    | \$385.26                    | \$339.04                      | \$333.52                      | \$301.44                      | \$440.89   | \$406.67   | \$334.17   | \$301.44                                       |
| 30                    | \$455.81                     | \$448.27                     | \$443.15                     | \$423.53                 | \$409.57                   | \$399.09                    | \$390.77                    | \$343.89                      | \$338.28                      | \$305.75                      | \$447.19   | \$412.48   | \$338.95   | \$305.75                                       |
| 31                    | \$465.45                     | \$457.75                     | \$452.52                     | \$432.49                 | \$418.23                   | \$407.53                    | \$399.03                    | \$351.16                      | \$345.44                      | \$312.22                      | \$456.65   | \$421.21   | \$346.12   | \$312.22                                       |
| 32                    | \$475.09                     | \$467.23                     | \$461.89                     | \$441.44                 | \$426.89                   | \$415.97                    | \$407.30                    | \$358.43                      | \$352.59                      | \$318.68                      | \$466.11   | \$429.93   | \$353.29   | \$318.68                                       |
| 33                    | \$481.11                     | \$473.15                     | \$467.74                     | \$447.04                 | \$432.30                   | \$421.24                    | \$412.46                    | \$362.97                      | \$357.06                      | \$322.72                      | \$472.02   | \$435.38   | \$357.77   | \$322.72                                       |
| 34                    | \$487.54                     | \$479.47                     | \$473.99                     | \$453.01                 | \$438.07                   | \$426.87                    | \$417.97                    | \$367.82                      | \$361.83                      | \$327.03                      | \$478.32   | \$441.19   | \$362.55   | \$327.03                                       |
| 35                    | \$490.75                     | \$482.63                     | \$477.11                     | \$456.00                 | \$440.96                   | \$429.68                    | \$420.72                    | \$370.25                      | \$364.21                      | \$329.19                      | \$481.47   | \$444.10   | \$364.93   | \$329.19                                       |
| 36                    | \$493.96                     | \$485.79                     | \$480.24                     | \$458.98                 | \$443.85                   | \$432.49                    | \$423.48                    | \$372.67                      | \$366.60                      | \$331.34                      | \$484.62   | \$447.01   | \$367.32   | \$331.34                                       |
| 37                    | \$497.18                     | \$488.95                     | \$483.36                     | \$461.97                 | \$446.73                   | \$435.31                    | \$426.23                    | \$375.09                      | \$368.98                      | \$333.50                      | \$487.78   | \$449.92   | \$369.71   | \$333.50                                       |
| 38                    | \$500.39                     | \$492.11                     | \$486.48                     | \$464.95                 | \$449.62                   | \$438.12                    | \$428.99                    | \$377.52                      | \$371.37                      | \$335.65                      | \$490.93   | \$452.82   | \$372.10   | \$335.65                                       |
| 39                    | \$506.81                     | \$498.43                     | \$492.73                     | \$470.92                 | \$455.39                   | \$443.75                    | \$434.49                    | \$382.36                      | \$376.14                      | \$339.96                      | \$497.23   | \$458.64   | \$376.88   | \$339.96                                       |
| 40                    | \$513.24                     | \$504.75                     | \$498.98                     | \$476.89                 | \$461.17                   | \$449.37                    | \$440.00                    | \$387.21                      | \$380.90                      | \$344.27                      | \$503.54   | \$464.45   | \$381.66   | \$344.27                                       |
| 41                    | \$522.88                     | \$514.23                     | \$508.35                     | \$485.85                 | \$469.83                   | \$457.81                    | \$448.27                    | \$394.48                      | \$388.06                      | \$350.74                      | \$512.99   | \$473.17   | \$388.83   | \$350.74                                       |
| 42                    | \$532.11                     | \$523.31                     | \$517.33                     | \$494.43                 | \$478.13                   | \$465.90                    | \$456.18                    | \$401.45                      | \$394.91                      | \$356.94                      | \$522.05   | \$481.53   | \$395.69   | \$356.94                                       |
| 43                    | \$544.97                     | \$535.95                     | \$529.82                     | \$506.37                 | \$489.68                   | \$477.15                    | \$467.20                    | \$411.15                      | \$404.45                      | \$365.56                      | \$534.66   | \$493.16   | \$405.25   | \$365.56                                       |
| 44                    | \$561.03                     | \$551.75                     | \$545.44                     | \$521.30                 | \$504.11                   | \$491.22                    | \$480.97                    | \$423.27                      | \$416.37                      | \$376.33                      | \$550.42   | \$507.70   | \$417.20   | \$376.33                                       |
| 45                    | \$579.90                     | \$570.31                     | \$563.79                     | \$538.84                 | \$521.07                   | \$507.74                    | \$497.16                    | \$437.51                      | \$430.38                      | \$388.99                      | \$568.94   | \$524.78   | \$431.23   | \$388.99                                       |
| 46                    | \$602.39                     | \$592.43                     | \$585.66                     | \$559.74                 | \$541.28                   | \$527.43                    | \$516.44                    | \$454.47                      | \$447.07                      | \$404.08                      | \$591.01   | \$545.13   | \$447.96   | \$404.08                                       |
| 47                    | \$627.69                     | \$617.31                     | \$610.25                     | \$583.24                 | \$564.01                   | \$549.58                    | \$538.13                    | \$473.56                      | \$465.85                      | \$421.05                      | \$615.83   | \$568.03   | \$466.77   | \$421.05                                       |
| 48                    | \$656.61                     | \$645.75                     | \$638.36                     | \$610.11                 | \$589.99                   | \$574.90                    | \$562.91                    | \$495.38                      | \$487.31                      | \$440.44                      | \$644.20   | \$594.19   | \$488.27   | \$440.44                                       |
| 49                    | \$685.12                     | \$673.79                     | \$666.09                     | \$636.61                 | \$615.61                   | \$599.87                    | \$587.36                    | \$516.89                      | \$508.47                      | \$459.57                      | \$672.17   | \$620.00   | \$509.47   | \$459.57                                       |
| 50                    | \$717.25                     | \$705.39                     | \$697.32                     | \$666.46                 | \$644.48                   | \$628.00                    | \$614.90                    | \$541.13                      | \$532.31                      | \$481.12                      | \$703.69   | \$649.07   | \$533.37   | \$481.12                                       |
| 51                    | \$748.98                     | \$736.59                     | \$728.16                     | \$695.94                 | \$672.99                   | \$655.77                    | \$642.10                    | \$565.06                      | \$555.86                      | \$502.40                      | \$734.82   | \$677.78   | \$556.96   | \$502.40                                       |
| 52                    | \$783.92                     | \$770.95                     | \$762.13                     | \$728.40                 | \$704.38                   | \$686.37                    | \$672.05                    | \$591.42                      | \$581.79                      | \$525.84                      | \$769.10   | \$709.40   | \$582.94   | \$525.84                                       |
| 53                    | \$819.26                     | \$805.70                     | \$796.49                     | \$761.24                 | \$736.14                   | \$717.31                    | \$702.35                    | \$618.09                      | \$608.02                      | \$549.55                      | \$803.77   | \$741.38   | \$609.22   | \$549.55                                       |
| 54                    | \$857.41                     | \$843.22                     | \$833.58                     | \$796.69                 | \$770.42                   | \$750.71                    | \$735.06                    | \$646.87                      | \$636.33                      | \$575.14                      | \$841.20   | \$775.90   | \$637.59   | \$575.14                                       |
| 55                    | \$895.56                     | \$880.74                     | \$870.67                     | \$832.14                 | \$804.70                   | \$784.12                    | \$767.77                    | \$675.65                      | \$664.65                      | \$600.73                      | \$878.63   | \$810.43   | \$665.96   | \$600.73                                       |
| 56                    | \$936.92                     | \$921.42                     | \$910.89                     | \$870.57                 | \$841.87                   | \$820.33                    | \$803.23                    | \$706.86                      | \$695.34                      | \$628.48                      | \$919.21   | \$847.86   | \$696.72   | \$628.48                                       |
| 57                    | \$978.69                     | \$962.50                     | \$951.49                     | \$909.38                 | \$879.40                   | \$856.90                    | \$839.04                    | \$738.37                      | \$726.34                      | \$656.49                      | \$960.19   | \$885.66   | \$727.78   | \$656.49                                       |
| 58                    | \$1,023.27                   | \$1,006.34                   | \$994.83                     | \$950.80                 | \$919.45                   | \$895.93                    | \$877.25                    | \$772.00                      | \$759.42                      | \$686.39                      | \$1,003.92   | \$926.00   | \$760.93   | \$686.39                                       |
| 59                    | \$1,045.35                   | \$1,028.06                   | \$1,016.31                   | \$971.33                 | \$939.30                   | \$915.27                    | \$896.19                    | \$788.67                      | \$775.82                      | \$701.21                      | \$1,025.59   | \$945.99   | \$777.35   | \$701.21                                       |
| 60                    | \$1,089.93                   | \$1,071.90                   | \$1,059.65                   | \$1,012.75               | \$979.35                   | \$954.30                    | \$934.40                    | \$822.30                      | \$808.90                      | \$731.11                      | \$1,069.33   | \$986.33   | \$810.50   | \$731.11                                       |
| 61                    | \$1,128.48                   | \$1,109.82                   | \$1,097.13                   | \$1,048.57               | \$1,013.99                 | \$988.06                    | \$967.46                    | \$851.38                      | \$837.51                      | \$756.97                      | \$1,107.15   | \$1,021.21   | \$839.17   | \$756.97                                       |
| 62                    | \$1,153.79                   | \$1,134.70                   | \$1,121.72                   | \$1,072.08               | \$1,036.73                 | \$1,010.21                  | \$989.15                    | \$870.47                      | \$856.29                      | \$773.94                      | \$1,131.97   | \$1,044.11   | \$857.98   | \$773.94                                       |
| 63                    | \$1,185.51                   | \$1,165.90                   | \$1,152.57                   | \$1,101.56               | \$1,065.23                 | \$1,037.99                  | \$1,016.34                  | \$894.41                      | \$879.84                      | \$795.22                      | \$1,163.10   | \$1,072.82   | \$881.58   | \$795.22                                       |
| 64+                   | \$1,204.79                   | \$1,184.86                   | \$1,171.31                   | \$1,119.47               | \$1,082.55                 | \$1,054.86                  | \$1,032.87                  | \$908.95                      | \$894.14                      | \$808.15                      | \$1,182.01   | \$1,090.26   | \$895.91   | \$808.15                                       |

Pending regulatory approval.



# Rating Region 16

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$375.51                         | \$369.20                         | \$364.92                         | \$348.49                     | \$336.79                       | \$327.95                        | \$320.97                        | \$281.52                          | \$276.74                          | \$249.06                         | \$367.40   | \$338.33   | \$276.76  |
| 15                       | \$408.88                         | \$402.02                         | \$397.36                         | \$379.46                     | \$366.73                       | \$357.10                        | \$349.50                        | \$306.55                          | \$301.34                          | \$271.20                         | \$400.06   | \$368.41   | \$301.36  |
| 16                       | \$421.65                         | \$414.57                         | \$409.76                         | \$391.31                     | \$378.18                       | \$368.24                        | \$360.41                        | \$316.11                          | \$310.75                          | \$279.67                         | \$412.54   | \$379.91   | \$310.77  |
| 17                       | \$434.41                         | \$427.11                         | \$422.17                         | \$403.15                     | \$389.62                       | \$379.39                        | \$371.32                        | \$325.68                          | \$320.16                          | \$288.13                         | \$425.03   | \$391.40   | \$320.17  |
| 18                       | \$448.15                         | \$440.63                         | \$435.52                         | \$415.91                     | \$401.95                       | \$391.39                        | \$383.07                        | \$335.99                          | \$330.29                          | \$297.25                         | \$438.48   | \$403.79   | \$330.30  |
| 19                       | \$461.90                         | \$454.14                         | \$448.88                         | \$428.66                     | \$414.28                       | \$403.39                        | \$394.82                        | \$346.29                          | \$340.41                          | \$306.36                         | \$451.92   | \$416.17   | \$340.43  |
| 20                       | \$476.13                         | \$468.14                         | \$462.71                         | \$441.87                     | \$427.05                       | \$415.83                        | \$406.98                        | \$356.96                          | \$350.91                          | \$315.81                         | \$465.85   | \$429.00   | \$350.93  |
| 21                       | \$490.86                         | \$482.61                         | \$477.03                         | \$455.54                     | \$440.25                       | \$428.69                        | \$419.57                        | \$368.00                          | \$361.76                          | \$325.57                         | \$480.26   | \$442.26   | \$361.78  |
| 22                       | \$490.86                         | \$482.61                         | \$477.03                         | \$455.54                     | \$440.25                       | \$428.69                        | \$419.57                        | \$368.00                          | \$361.76                          | \$325.57                         | \$480.26   | \$442.26   | \$361.78  |
| 23                       | \$490.86                         | \$482.61                         | \$477.03                         | \$455.54                     | \$440.25                       | \$428.69                        | \$419.57                        | \$368.00                          | \$361.76                          | \$325.57                         | \$480.26   | \$442.26   | \$361.78  |
| 24                       | \$490.86                         | \$482.61                         | \$477.03                         | \$455.54                     | \$440.25                       | \$428.69                        | \$419.57                        | \$368.00                          | \$361.76                          | \$325.57                         | \$480.26   | \$442.26   | \$361.78  |
| 25                       | \$492.82                         | \$484.54                         | \$478.93                         | \$457.36                     | \$442.01                       | \$430.40                        | \$421.25                        | \$369.48                          | \$363.21                          | \$326.88                         | \$482.18   | \$444.03   | \$363.23  |
| 26                       | \$502.64                         | \$494.20                         | \$488.47                         | \$466.47                     | \$450.82                       | \$438.97                        | \$429.64                        | \$376.84                          | \$370.44                          | \$333.39                         | \$491.79   | \$452.88   | \$370.46  |
| 27                       | \$514.42                         | \$505.78                         | \$499.92                         | \$477.40                     | \$461.39                       | \$449.26                        | \$439.71                        | \$385.67                          | \$379.12                          | \$341.20                         | \$503.31   | \$463.49   | \$379.14  |
| 28                       | \$533.56                         | \$524.60                         | \$518.53                         | \$495.17                     | \$478.56                       | \$465.98                        | \$456.07                        | \$400.02                          | \$393.23                          | \$353.90                         | \$522.04   | \$480.74   | \$393.25  |
| 29                       | \$549.27                         | \$540.05                         | \$533.79                         | \$509.75                     | \$492.64                       | \$479.70                        | \$469.50                        | \$411.80                          | \$404.81                          | \$364.32                         | \$537.41   | \$494.89   | \$404.83  |
| 30                       | \$557.12                         | \$547.77                         | \$541.42                         | \$517.04                     | \$499.69                       | \$486.56                        | \$476.21                        | \$417.68                          | \$410.60                          | \$369.53                         | \$545.09   | \$501.97   | \$410.62  |
| 31                       | \$568.90                         | \$559.35                         | \$552.87                         | \$527.97                     | \$510.25                       | \$496.85                        | \$486.28                        | \$426.52                          | \$419.28                          | \$377.34                         | \$556.62   | \$512.59   | \$419.30  |
| 32                       | \$580.68                         | \$570.93                         | \$564.32                         | \$538.90                     | \$520.82                       | \$507.14                        | \$496.35                        | \$435.35                          | \$427.96                          | \$385.15                         | \$568.15   | \$523.20   | \$427.98  |
| 33                       | \$588.05                         | \$578.17                         | \$571.48                         | \$545.74                     | \$527.42                       | \$513.57                        | \$502.65                        | \$440.87                          | \$433.39                          | \$390.04                         | \$575.35   | \$529.83   | \$433.41  |
| 34                       | \$595.90                         | \$585.89                         | \$579.11                         | \$553.02                     | \$534.47                       | \$520.43                        | \$509.36                        | \$446.76                          | \$439.17                          | \$395.25                         | \$583.03   | \$536.91   | \$439.20  |
| 35                       | \$599.83                         | \$589.75                         | \$582.92                         | \$556.67                     | \$537.99                       | \$523.85                        | \$512.72                        | \$449.70                          | \$442.07                          | \$397.85                         | \$586.88   | \$540.45   | \$442.09  |
| 36                       | \$603.75                         | \$593.62                         | \$586.74                         | \$560.31                     | \$541.51                       | \$527.28                        | \$516.07                        | \$452.64                          | \$444.96                          | \$400.45                         | \$590.72   | \$543.99   | \$444.99  |
| 37                       | \$607.68                         | \$597.48                         | \$590.56                         | \$563.96                     | \$545.03                       | \$530.71                        | \$519.43                        | \$455.59                          | \$447.86                          | \$403.06                         | \$594.56   | \$547.52   | \$447.88  |
| 38                       | \$611.61                         | \$601.34                         | \$594.37                         | \$567.60                     | \$548.56                       | \$534.14                        | \$522.79                        | \$458.53                          | \$450.75                          | \$405.66                         | \$598.40   | \$551.06   | \$450.78  |
| 39                       | \$619.46                         | \$609.06                         | \$602.01                         | \$574.89                     | \$555.60                       | \$541.00                        | \$529.50                        | \$464.42                          | \$456.54                          | \$410.87                         | \$606.09   | \$558.14   | \$456.56  |
| 40                       | \$627.31                         | \$616.78                         | \$609.64                         | \$582.18                     | \$562.64                       | \$547.86                        | \$536.21                        | \$470.31                          | \$462.33                          | \$416.08                         | \$613.77   | \$565.21   | \$462.35  |
| 41                       | \$639.10                         | \$628.36                         | \$621.09                         | \$593.11                     | \$573.21                       | \$558.15                        | \$546.28                        | \$479.14                          | \$471.01                          | \$423.90                         | \$625.30   | \$575.83   | \$471.04  |
| 42                       | \$650.38                         | \$639.46                         | \$632.06                         | \$603.59                     | \$583.34                       | \$568.01                        | \$555.93                        | \$487.60                          | \$479.33                          | \$431.38                         | \$636.34   | \$586.00   | \$479.36  |
| 43                       | \$666.09                         | \$654.91                         | \$647.32                         | \$618.17                     | \$597.42                       | \$581.73                        | \$569.36                        | \$499.38                          | \$490.91                          | \$441.80                         | \$651.71   | \$600.15   | \$490.93  |
| 44                       | \$685.73                         | \$674.21                         | \$666.40                         | \$636.39                     | \$615.03                       | \$598.87                        | \$586.14                        | \$514.10                          | \$505.38                          | \$454.83                         | \$670.92   | \$617.84   | \$505.40  |
| 45                       | \$708.80                         | \$696.89                         | \$688.82                         | \$657.80                     | \$635.73                       | \$619.02                        | \$605.86                        | \$531.40                          | \$522.38                          | \$470.13                         | \$693.49   | \$638.63   | \$522.41  |
| 46                       | \$736.28                         | \$723.92                         | \$715.54                         | \$683.31                     | \$660.38                       | \$643.03                        | \$629.36                        | \$552.00                          | \$542.64                          | \$488.36                         | \$720.39   | \$663.40   | \$542.67  |
| 47                       | \$767.21                         | \$754.33                         | \$745.59                         | \$712.01                     | \$688.12                       | \$670.04                        | \$655.79                        | \$575.19                          | \$565.43                          | \$508.87                         | \$750.65   | \$691.26   | \$565.46  |
| 48                       | \$802.55                         | \$789.07                         | \$779.94                         | \$744.81                     | \$719.82                       | \$700.90                        | \$686.00                        | \$601.69                          | \$591.47                          | \$532.31                         | \$785.22   | \$723.10   | \$591.51  |
| 49                       | \$837.40                         | \$823.34                         | \$813.80                         | \$777.15                     | \$751.07                       | \$731.34                        | \$715.79                        | \$627.81                          | \$617.16                          | \$555.43                         | \$819.32   | \$754.50   | \$617.19  |
| 50                       | \$876.67                         | \$861.95                         | \$851.97                         | \$813.59                     | \$786.29                       | \$765.63                        | \$749.35                        | \$657.25                          | \$646.10                          | \$581.47                         | \$857.74   | \$789.89   | \$646.14  |
| 51                       | \$915.45                         | \$900.08                         | \$889.65                         | \$849.58                     | \$821.07                       | \$799.50                        | \$782.50                        | \$686.33                          | \$674.68                          | \$607.19                         | \$895.68   | \$824.82   | \$674.72  |
| 52                       | \$958.15                         | \$942.06                         | \$931.15                         | \$889.21                     | \$859.38                       | \$836.80                        | \$819.00                        | \$718.34                          | \$706.15                          | \$635.52                         | \$937.47   | \$863.30   | \$706.19  |
| 53                       | \$1,001.35                       | \$984.53                         | \$973.13                         | \$929.30                     | \$898.12                       | \$874.52                        | \$855.92                        | \$750.73                          | \$737.99                          | \$664.17                         | \$979.73   | \$902.22   | \$738.03  |
| 54                       | \$1,047.98                       | \$1,030.38                       | \$1,018.45                       | \$972.58                     | \$939.94                       | \$915.25                        | \$895.78                        | \$785.69                          | \$772.35                          | \$695.10                         | \$1,025.35   | \$944.24   | \$772.40  |
| 55                       | \$1,094.61                       | \$1,076.23                       | \$1,063.77                       | \$1,015.85                   | \$981.77                       | \$955.97                        | \$935.64                        | \$820.65                          | \$806.72                          | \$726.03                         | \$1,070.98   | \$986.25   | \$806.77  |
| 56                       | \$1,145.17                       | \$1,125.94                       | \$1,112.90                       | \$1,062.77                   | \$1,027.11                     | \$1,000.13                      | \$978.86                        | \$858.55                          | \$843.98                          | \$759.56                         | \$1,120.45   | \$1,031.80   | \$844.03  |
| 57                       | \$1,196.22                       | \$1,176.13                       | \$1,162.51                       | \$1,110.15                   | \$1,072.90                     | \$1,044.71                      | \$1,022.49                      | \$896.82                          | \$881.60                          | \$793.42                         | \$1,170.39   | \$1,077.80   | \$881.65  |
| 58                       | \$1,250.70                       | \$1,229.70                       | \$1,215.46                       | \$1,160.71                   | \$1,121.77                     | \$1,092.29                      | \$1,069.07                      | \$937.67                          | \$921.76                          | \$829.56                         | \$1,223.70   | \$1,126.89   | \$921.81  |
| 59                       | \$1,277.70                       | \$1,256.24                       | \$1,241.70                       | \$1,185.77                   | \$1,145.98                     | \$1,115.87                      | \$1,092.14                      | \$957.91                          | \$941.66                          | \$847.47                         | \$1,250.12   | \$1,151.22   | \$941.71  |
| 60                       | \$1,332.18                       | \$1,309.81                       | \$1,294.65                       | \$1,236.33                   | \$1,194.85                     | \$1,163.45                      | \$1,138.72                      | \$998.76                          | \$981.81                          | \$883.61                         | \$1,303.42   | \$1,200.31   | \$981.87  |
| 61                       | \$1,379.31                       | \$1,356.15                       | \$1,340.44                       | \$1,280.06                   | \$1,237.11                     | \$1,204.61                      | \$1,178.99                      | \$1,034.09                        | \$1,016.54                        | \$914.86                         | \$1,349.53   | \$1,242.76   | \$1,016.60  |
| 62                       | \$1,410.23                       | \$1,386.55                       | \$1,370.49                       | \$1,308.76                   | \$1,264.85                     | \$1,231.62                      | \$1,205.43                      | \$1,057.27                        | \$1,039.33                        | \$935.37                         | \$1,379.79   | \$1,270.63   | \$1,039.39  |
| 63                       | \$1,449.01                       | \$1,424.68                       | \$1,408.18                       | \$1,344.75                   | \$1,299.63                     | \$1,265.48                      | \$1,238.57                      | \$1,086.35                        | \$1,067.91                        | \$961.09                         | \$1,417.73   | \$1,305.57   | \$1,067.97  |
| 64+                      | \$1,472.57                       | \$1,447.84                       | \$1,431.08                       | \$1,366.62                   | \$1,320.76                     | \$1,286.06                      | \$1,258.71                      | \$1,104.01                        | \$1,085.27                        | \$976.72                         | \$1,440.78   | \$1,326.79   | \$1,085.34  |

Pending regulatory approval.

Effective October 2023

## Rating Region 16

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$363.05                                  | \$356.97                                  | \$352.84                                  | \$337.00                              | \$325.72                                | \$317.19                                 | \$310.47                                 | \$272.43                                   | \$267.83                                   | \$241.14                              |
| 15      | \$395.32                                  | \$388.70                                  | \$384.21                                  | \$366.95                              | \$354.68                                | \$345.38                                 | \$338.06                                 | \$296.65                                   | \$291.63                                   | \$262.57                              |
| 16      | \$407.66                                  | \$400.83                                  | \$396.20                                  | \$378.40                              | \$365.75                                | \$356.17                                 | \$348.62                                 | \$305.91                                   | \$300.73                                   | \$270.77                              |
| 17      | \$419.99                                  | \$412.96                                  | \$408.19                                  | \$389.86                              | \$376.82                                | \$366.95                                 | \$359.17                                 | \$315.17                                   | \$309.84                                   | \$278.96                              |
| 18      | \$433.28                                  | \$426.03                                  | \$421.11                                  | \$402.19                              | \$388.74                                | \$378.56                                 | \$370.53                                 | \$325.14                                   | \$319.64                                   | \$287.79                              |
| 19      | \$446.57                                  | \$439.09                                  | \$434.02                                  | \$414.53                              | \$400.66                                | \$390.16                                 | \$381.89                                 | \$335.11                                   | \$329.44                                   | \$296.61                              |
| 20      | \$460.33                                  | \$452.62                                  | \$447.40                                  | \$427.30                              | \$413.01                                | \$402.19                                 | \$393.66                                 | \$345.44                                   | \$339.60                                   | \$305.75                              |
| 21      | \$474.57                                  | \$466.62                                  | \$461.23                                  | \$440.52                              | \$425.78                                | \$414.63                                 | \$405.84                                 | \$356.12                                   | \$350.10                                   | \$315.21                              |
| 22      | \$474.57                                  | \$466.62                                  | \$461.23                                  | \$440.52                              | \$425.78                                | \$414.63                                 | \$405.84                                 | \$356.12                                   | \$350.10                                   | \$315.21                              |
| 23      | \$474.57                                  | \$466.62                                  | \$461.23                                  | \$440.52                              | \$425.78                                | \$414.63                                 | \$405.84                                 | \$356.12                                   | \$350.10                                   | \$315.21                              |
| 24      | \$474.57                                  | \$466.62                                  | \$461.23                                  | \$440.52                              | \$425.78                                | \$414.63                                 | \$405.84                                 | \$356.12                                   | \$350.10                                   | \$315.21                              |
| 25      | \$476.47                                  | \$468.49                                  | \$463.08                                  | \$442.28                              | \$427.48                                | \$416.29                                 | \$407.46                                 | \$357.54                                   | \$351.50                                   | \$316.47                              |
| 26      | \$485.96                                  | \$477.82                                  | \$472.30                                  | \$451.09                              | \$436.00                                | \$424.58                                 | \$415.58                                 | \$364.67                                   | \$358.50                                   | \$322.78                              |
| 27      | \$497.35                                  | \$489.02                                  | \$483.37                                  | \$461.66                              | \$446.22                                | \$434.53                                 | \$425.32                                 | \$373.21                                   | \$366.90                                   | \$330.34                              |
| 28      | \$515.86                                  | \$507.22                                  | \$501.36                                  | \$478.84                              | \$462.82                                | \$450.70                                 | \$441.15                                 | \$387.10                                   | \$380.56                                   | \$342.63                              |
| 29      | \$531.04                                  | \$522.15                                  | \$516.12                                  | \$492.94                              | \$476.45                                | \$463.97                                 | \$454.13                                 | \$398.50                                   | \$391.76                                   | \$352.72                              |
| 30      | \$538.64                                  | \$529.62                                  | \$523.50                                  | \$499.99                              | \$483.26                                | \$470.60                                 | \$460.63                                 | \$404.20                                   | \$397.36                                   | \$357.76                              |
| 31      | \$550.03                                  | \$540.82                                  | \$534.57                                  | \$510.56                              | \$493.48                                | \$480.55                                 | \$470.37                                 | \$412.74                                   | \$405.76                                   | \$365.33                              |
| 32      | \$561.42                                  | \$552.01                                  | \$545.64                                  | \$521.13                              | \$503.70                                | \$490.50                                 | \$480.11                                 | \$421.29                                   | \$414.17                                   | \$372.89                              |
| 33      | \$568.53                                  | \$559.01                                  | \$552.56                                  | \$527.74                              | \$510.09                                | \$496.72                                 | \$486.20                                 | \$426.63                                   | \$419.42                                   | \$377.62                              |
| 34      | \$576.13                                  | \$566.48                                  | \$559.94                                  | \$534.79                              | \$516.90                                | \$503.36                                 | \$492.69                                 | \$432.33                                   | \$425.02                                   | \$382.67                              |
| 35      | \$579.92                                  | \$570.21                                  | \$563.63                                  | \$538.31                              | \$520.30                                | \$506.68                                 | \$495.94                                 | \$435.18                                   | \$427.82                                   | \$385.19                              |
| 36      | \$583.72                                  | \$573.95                                  | \$567.32                                  | \$541.84                              | \$523.71                                | \$509.99                                 | \$499.18                                 | \$438.03                                   | \$430.62                                   | \$387.71                              |
| 37      | \$587.52                                  | \$577.68                                  | \$571.01                                  | \$545.36                              | \$527.12                                | \$513.31                                 | \$502.43                                 | \$440.88                                   | \$433.42                                   | \$390.23                              |
| 38      | \$591.31                                  | \$581.41                                  | \$574.70                                  | \$548.89                              | \$530.52                                | \$516.63                                 | \$505.68                                 | \$443.73                                   | \$436.22                                   | \$392.75                              |
| 39      | \$598.91                                  | \$588.88                                  | \$582.08                                  | \$555.93                              | \$537.34                                | \$523.26                                 | \$512.17                                 | \$449.42                                   | \$441.82                                   | \$397.80                              |
| 40      | \$606.50                                  | \$596.34                                  | \$589.46                                  | \$562.98                              | \$544.15                                | \$529.89                                 | \$518.66                                 | \$455.12                                   | \$447.43                                   | \$402.84                              |
| 41      | \$617.89                                  | \$607.54                                  | \$600.53                                  | \$573.55                              | \$554.37                                | \$539.85                                 | \$528.40                                 | \$463.67                                   | \$455.83                                   | \$410.40                              |
| 42      | \$628.80                                  | \$618.27                                  | \$611.13                                  | \$583.69                              | \$564.16                                | \$549.38                                 | \$537.74                                 | \$471.86                                   | \$463.88                                   | \$417.65                              |
| 43      | \$643.99                                  | \$633.21                                  | \$625.89                                  | \$597.78                              | \$577.78                                | \$562.65                                 | \$550.72                                 | \$483.25                                   | \$475.08                                   | \$427.74                              |
| 44      | \$662.97                                  | \$651.87                                  | \$644.34                                  | \$615.40                              | \$594.82                                | \$579.24                                 | \$566.96                                 | \$497.50                                   | \$489.09                                   | \$440.35                              |
| 45      | \$685.28                                  | \$673.80                                  | \$666.02                                  | \$636.11                              | \$614.83                                | \$598.72                                 | \$586.03                                 | \$514.24                                   | \$505.54                                   | \$455.16                              |
| 46      | \$711.85                                  | \$699.93                                  | \$691.85                                  | \$660.78                              | \$638.67                                | \$621.94                                 | \$608.76                                 | \$534.18                                   | \$525.15                                   | \$472.82                              |
| 47      | \$741.75                                  | \$729.33                                  | \$720.91                                  | \$688.53                              | \$665.50                                | \$648.06                                 | \$634.33                                 | \$556.62                                   | \$547.20                                   | \$492.67                              |
| 48      | \$775.92                                  | \$762.93                                  | \$754.12                                  | \$720.25                              | \$696.15                                | \$677.92                                 | \$663.55                                 | \$582.26                                   | \$572.41                                   | \$515.37                              |
| 49      | \$809.62                                  | \$796.06                                  | \$786.86                                  | \$751.52                              | \$726.38                                | \$707.36                                 | \$692.36                                 | \$607.54                                   | \$597.27                                   | \$537.75                              |
| 50      | \$847.58                                  | \$833.39                                  | \$823.76                                  | \$786.77                              | \$760.44                                | \$740.53                                 | \$724.83                                 | \$636.03                                   | \$625.28                                   | \$562.97                              |
| 51      | \$885.07                                  | \$870.25                                  | \$860.20                                  | \$821.57                              | \$794.08                                | \$773.28                                 | \$756.89                                 | \$664.16                                   | \$652.93                                   | \$587.87                              |
| 52      | \$926.36                                  | \$910.85                                  | \$900.33                                  | \$859.89                              | \$831.12                                | \$809.35                                 | \$792.20                                 | \$695.15                                   | \$683.39                                   | \$615.29                              |
| 53      | \$968.12                                  | \$951.91                                  | \$940.92                                  | \$898.66                              | \$868.59                                | \$845.84                                 | \$827.91                                 | \$726.48                                   | \$714.20                                   | \$643.03                              |
| 54      | \$1,013.21                                | \$996.24                                  | \$984.73                                  | \$940.51                              | \$909.04                                | \$885.23                                 | \$866.47                                 | \$760.32                                   | \$747.46                                   | \$672.97                              |
| 55      | \$1,058.29                                | \$1,040.57                                | \$1,028.55                                | \$982.36                              | \$949.49                                | \$924.62                                 | \$905.02                                 | \$794.15                                   | \$780.72                                   | \$702.92                              |
| 56      | \$1,107.17                                | \$1,088.63                                | \$1,076.06                                | \$1,027.73                            | \$993.35                                | \$967.33                                 | \$946.82                                 | \$830.83                                   | \$816.78                                   | \$735.39                              |
| 57      | \$1,156.53                                | \$1,137.16                                | \$1,124.03                                | \$1,073.54                            | \$1,037.63                              | \$1,010.45                               | \$989.03                                 | \$867.86                                   | \$853.19                                   | \$768.17                              |
| 58      | \$1,209.20                                | \$1,188.95                                | \$1,175.22                                | \$1,122.44                            | \$1,084.89                              | \$1,056.47                               | \$1,034.08                               | \$907.39                                   | \$892.05                                   | \$803.16                              |
| 59      | \$1,235.30                                | \$1,214.62                                | \$1,200.59                                | \$1,146.67                            | \$1,108.31                              | \$1,079.28                               | \$1,056.40                               | \$926.98                                   | \$911.31                                   | \$820.49                              |
| 60      | \$1,287.98                                | \$1,266.41                                | \$1,251.79                                | \$1,195.57                            | \$1,155.57                              | \$1,125.30                               | \$1,101.45                               | \$966.51                                   | \$950.17                                   | \$855.48                              |
| 61      | \$1,333.54                                | \$1,311.21                                | \$1,296.07                                | \$1,237.86                            | \$1,196.44                              | \$1,165.10                               | \$1,140.41                               | \$1,000.70                                 | \$983.78                                   | \$885.74                              |
| 62      | \$1,363.44                                | \$1,340.61                                | \$1,325.12                                | \$1,265.61                            | \$1,223.27                              | \$1,191.23                               | \$1,165.98                               | \$1,023.13                                 | \$1,005.83                                 | \$905.60                              |
| 63      | \$1,400.93                                | \$1,377.47                                | \$1,361.56                                | \$1,300.41                            | \$1,256.90                              | \$1,223.98                               | \$1,198.04                               | \$1,051.27                                 | \$1,033.49                                 | \$930.50                              |
| 64+     | \$1,423.71                                | \$1,399.87                                | \$1,383.70                                | \$1,321.55                            | \$1,277.34                              | \$1,243.88                               | \$1,217.52                               | \$1,068.36                                 | \$1,050.30                                 | \$945.63                              |

Pending regulatory approval.

## Rating Region 16

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$416.55                         | \$411.87                      | \$408.70                       | \$400.11                         | \$355.35                   | \$353.18                     | \$349.40                     | \$343.32                      | \$359.08                                   | \$304.14                        |
| 15      | \$453.57                         | \$448.48                      | \$445.03                       | \$435.68                         | \$386.94                   | \$384.57                     | \$380.46                     | \$373.83                      | \$391.00                                   | \$331.18                        |
| 16      | \$467.73                         | \$462.48                      | \$458.92                       | \$449.27                         | \$399.02                   | \$396.57                     | \$392.33                     | \$385.50                      | \$403.21                                   | \$341.52                        |
| 17      | \$481.89                         | \$476.48                      | \$472.81                       | \$462.87                         | \$411.10                   | \$408.58                     | \$404.21                     | \$397.17                      | \$415.41                                   | \$351.85                        |
| 18      | \$497.13                         | \$491.55                      | \$487.77                       | \$477.52                         | \$424.10                   | \$421.51                     | \$417.00                     | \$409.74                      | \$428.55                                   | \$362.98                        |
| 19      | \$512.38                         | \$506.63                      | \$502.72                       | \$492.16                         | \$437.11                   | \$434.43                     | \$429.78                     | \$422.30                      | \$441.70                                   | \$374.12                        |
| 20      | \$528.17                         | \$522.24                      | \$518.22                       | \$507.33                         | \$450.58                   | \$447.82                     | \$443.03                     | \$435.32                      | \$455.31                                   | \$385.65                        |
| 21      | \$544.51                         | \$538.40                      | \$534.25                       | \$523.02                         | \$464.52                   | \$461.67                     | \$456.73                     | \$448.78                      | \$469.39                                   | \$397.57                        |
| 22      | \$544.51                         | \$538.40                      | \$534.25                       | \$523.02                         | \$464.52                   | \$461.67                     | \$456.73                     | \$448.78                      | \$469.39                                   | \$397.57                        |
| 23      | \$544.51                         | \$538.40                      | \$534.25                       | \$523.02                         | \$464.52                   | \$461.67                     | \$456.73                     | \$448.78                      | \$469.39                                   | \$397.57                        |
| 24      | \$544.51                         | \$538.40                      | \$534.25                       | \$523.02                         | \$464.52                   | \$461.67                     | \$456.73                     | \$448.78                      | \$469.39                                   | \$397.57                        |
| 25      | \$546.68                         | \$540.55                      | \$536.38                       | \$525.11                         | \$466.37                   | \$463.52                     | \$458.56                     | \$450.58                      | \$471.27                                   | \$399.16                        |
| 26      | \$557.57                         | \$551.32                      | \$547.07                       | \$535.57                         | \$475.66                   | \$472.75                     | \$467.69                     | \$459.55                      | \$480.66                                   | \$407.11                        |
| 27      | \$570.64                         | \$564.24                      | \$559.89                       | \$548.12                         | \$486.81                   | \$483.83                     | \$478.65                     | \$470.32                      | \$491.92                                   | \$416.66                        |
| 28      | \$591.88                         | \$585.24                      | \$580.72                       | \$568.52                         | \$504.93                   | \$501.84                     | \$496.47                     | \$487.82                      | \$510.23                                   | \$432.16                        |
| 29      | \$609.30                         | \$602.46                      | \$597.82                       | \$585.26                         | \$519.79                   | \$516.61                     | \$511.08                     | \$502.18                      | \$525.25                                   | \$444.88                        |
| 30      | \$618.01                         | \$611.08                      | \$606.37                       | \$593.63                         | \$527.23                   | \$524.00                     | \$518.39                     | \$509.37                      | \$532.76                                   | \$451.25                        |
| 31      | \$631.08                         | \$624.00                      | \$619.19                       | \$606.18                         | \$538.37                   | \$535.08                     | \$529.35                     | \$520.14                      | \$544.02                                   | \$460.79                        |
| 32      | \$644.15                         | \$636.92                      | \$632.01                       | \$618.73                         | \$549.52                   | \$546.16                     | \$540.31                     | \$530.91                      | \$555.29                                   | \$470.33                        |
| 33      | \$652.32                         | \$645.00                      | \$640.03                       | \$626.58                         | \$556.49                   | \$553.08                     | \$547.16                     | \$537.64                      | \$562.33                                   | \$476.29                        |
| 34      | \$661.03                         | \$653.61                      | \$648.57                       | \$634.95                         | \$563.92                   | \$560.47                     | \$554.47                     | \$544.82                      | \$569.84                                   | \$482.65                        |
| 35      | \$665.39                         | \$657.92                      | \$652.85                       | \$639.13                         | \$567.64                   | \$564.16                     | \$558.13                     | \$548.41                      | \$573.60                                   | \$485.83                        |
| 36      | \$669.74                         | \$662.23                      | \$657.12                       | \$643.31                         | \$571.35                   | \$567.85                     | \$561.78                     | \$552.00                      | \$577.35                                   | \$489.01                        |
| 37      | \$674.10                         | \$666.53                      | \$661.40                       | \$647.50                         | \$575.07                   | \$571.55                     | \$565.43                     | \$555.59                      | \$581.11                                   | \$492.20                        |
| 38      | \$678.45                         | \$670.84                      | \$665.67                       | \$651.68                         | \$578.79                   | \$575.24                     | \$569.09                     | \$559.18                      | \$584.86                                   | \$495.38                        |
| 39      | \$687.17                         | \$679.45                      | \$674.22                       | \$660.05                         | \$586.22                   | \$582.63                     | \$576.40                     | \$566.36                      | \$592.37                                   | \$501.74                        |
| 40      | \$695.88                         | \$688.07                      | \$682.77                       | \$668.42                         | \$593.65                   | \$590.01                     | \$583.70                     | \$573.54                      | \$599.88                                   | \$508.10                        |
| 41      | \$708.95                         | \$700.99                      | \$695.59                       | \$680.97                         | \$604.80                   | \$601.09                     | \$594.66                     | \$584.31                      | \$611.15                                   | \$517.64                        |
| 42      | \$721.47                         | \$713.37                      | \$707.88                       | \$693.00                         | \$615.48                   | \$611.71                     | \$605.17                     | \$594.63                      | \$621.94                                   | \$526.78                        |
| 43      | \$738.89                         | \$730.60                      | \$724.97                       | \$709.74                         | \$630.35                   | \$626.49                     | \$619.78                     | \$608.99                      | \$636.96                                   | \$539.51                        |
| 44      | \$760.67                         | \$752.14                      | \$746.34                       | \$730.66                         | \$648.93                   | \$644.95                     | \$638.05                     | \$626.95                      | \$655.74                                   | \$555.41                        |
| 45      | \$786.27                         | \$777.44                      | \$771.45                       | \$755.24                         | \$670.76                   | \$666.65                     | \$659.52                     | \$648.04                      | \$677.80                                   | \$574.10                        |
| 46      | \$816.76                         | \$807.59                      | \$801.37                       | \$784.53                         | \$696.77                   | \$692.51                     | \$685.10                     | \$673.17                      | \$704.09                                   | \$596.36                        |
| 47      | \$851.06                         | \$841.51                      | \$835.03                       | \$817.48                         | \$726.04                   | \$721.59                     | \$713.87                     | \$701.44                      | \$733.66                                   | \$621.41                        |
| 48      | \$890.27                         | \$880.28                      | \$873.49                       | \$855.14                         | \$759.48                   | \$754.83                     | \$746.76                     | \$733.76                      | \$767.45                                   | \$650.03                        |
| 49      | \$928.93                         | \$918.50                      | \$911.42                       | \$892.27                         | \$792.46                   | \$787.61                     | \$779.18                     | \$765.62                      | \$800.78                                   | \$678.26                        |
| 50      | \$972.49                         | \$961.57                      | \$954.16                       | \$934.11                         | \$829.63                   | \$824.54                     | \$815.72                     | \$801.52                      | \$838.33                                   | \$710.07                        |
| 51      | \$1,015.50                       | \$1,004.11                    | \$996.37                       | \$975.43                         | \$866.32                   | \$861.02                     | \$851.80                     | \$836.97                      | \$875.41                                   | \$741.47                        |
| 52      | \$1,062.87                       | \$1,050.95                    | \$1,042.85                     | \$1,020.93                       | \$906.74                   | \$901.18                     | \$891.54                     | \$876.02                      | \$916.25                                   | \$776.06                        |
| 53      | \$1,110.79                       | \$1,098.33                    | \$1,089.86                     | \$1,066.96                       | \$947.61                   | \$941.81                     | \$931.73                     | \$915.51                      | \$957.56                                   | \$811.05                        |
| 54      | \$1,162.52                       | \$1,149.47                    | \$1,140.61                     | \$1,116.65                       | \$991.74                   | \$985.67                     | \$975.12                     | \$958.15                      | \$1,002.15                                 | \$848.82                        |
| 55      | \$1,214.25                       | \$1,200.62                    | \$1,191.37                     | \$1,166.33                       | \$1,035.87                 | \$1,029.53                   | \$1,018.51                   | \$1,000.78                    | \$1,046.74                                 | \$886.59                        |
| 56      | \$1,270.33                       | \$1,256.08                    | \$1,246.39                     | \$1,220.20                       | \$1,083.72                 | \$1,077.08                   | \$1,065.55                   | \$1,047.00                    | \$1,095.09                                 | \$927.54                        |
| 57      | \$1,326.96                       | \$1,312.07                    | \$1,301.96                     | \$1,274.60                       | \$1,132.03                 | \$1,125.09                   | \$1,113.05                   | \$1,093.68                    | \$1,143.91                                 | \$968.89                        |
| 58      | \$1,387.40                       | \$1,371.83                    | \$1,361.26                     | \$1,332.65                       | \$1,183.59                 | \$1,176.34                   | \$1,163.75                   | \$1,143.49                    | \$1,196.01                                 | \$1,013.02                      |
| 59      | \$1,417.35                       | \$1,401.44                    | \$1,390.64                     | \$1,361.42                       | \$1,209.14                 | \$1,201.73                   | \$1,188.87                   | \$1,168.17                    | \$1,221.83                                 | \$1,034.88                      |
| 60      | \$1,477.79                       | \$1,461.20                    | \$1,449.94                     | \$1,419.47                       | \$1,260.70                 | \$1,252.97                   | \$1,239.57                   | \$1,217.99                    | \$1,273.93                                 | \$1,079.01                      |
| 61      | \$1,530.06                       | \$1,512.89                    | \$1,501.23                     | \$1,469.68                       | \$1,305.29                 | \$1,297.29                   | \$1,283.42                   | \$1,261.07                    | \$1,318.99                                 | \$1,117.18                      |
| 62      | \$1,564.36                       | \$1,546.81                    | \$1,534.89                     | \$1,502.63                       | \$1,334.56                 | \$1,326.38                   | \$1,312.19                   | \$1,289.34                    | \$1,348.56                                 | \$1,142.23                      |
| 63      | \$1,607.38                       | \$1,589.34                    | \$1,577.09                     | \$1,543.95                       | \$1,371.25                 | \$1,362.85                   | \$1,348.27                   | \$1,324.80                    | \$1,385.64                                 | \$1,173.64                      |
| 64+     | \$1,633.52                       | \$1,615.19                    | \$1,602.74                     | \$1,569.06                       | \$1,393.55                 | \$1,385.01                   | \$1,370.19                   | \$1,346.34                    | \$1,408.17                                 | \$1,192.72                      |

Pending regulatory approval.

Effective October 2023

## Rating Region 16

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$302.02                           | \$297.39                           | \$267.86                           | \$278.60                           | \$268.45                           | \$263.18                           | \$258.24                           | \$276.82   |
| 15      | \$328.86                           | \$323.82                           | \$291.66                           | \$303.37                           | \$292.31                           | \$286.57                           | \$281.19                           | \$301.42   |
| 16      | \$339.13                           | \$333.93                           | \$300.77                           | \$312.83                           | \$301.44                           | \$295.51                           | \$289.97                           | \$310.83   |
| 17      | \$349.39                           | \$344.04                           | \$309.87                           | \$322.30                           | \$310.56                           | \$304.46                           | \$298.75                           | \$320.24   |
| 18      | \$360.45                           | \$354.92                           | \$319.68                           | \$332.50                           | \$320.38                           | \$314.09                           | \$308.20                           | \$330.37   |
| 19      | \$371.50                           | \$365.81                           | \$329.48                           | \$342.70                           | \$330.21                           | \$323.72                           | \$317.65                           | \$340.50   |
| 20      | \$382.95                           | \$377.08                           | \$339.63                           | \$353.26                           | \$340.39                           | \$333.70                           | \$327.44                           | \$351.00   |
| 21      | \$394.79                           | \$388.74                           | \$350.14                           | \$364.18                           | \$350.91                           | \$344.02                           | \$337.57                           | \$361.85   |
| 22      | \$394.79                           | \$388.74                           | \$350.14                           | \$364.18                           | \$350.91                           | \$344.02                           | \$337.57                           | \$361.85   |
| 23      | \$394.79                           | \$388.74                           | \$350.14                           | \$364.18                           | \$350.91                           | \$344.02                           | \$337.57                           | \$361.85   |
| 24      | \$394.79                           | \$388.74                           | \$350.14                           | \$364.18                           | \$350.91                           | \$344.02                           | \$337.57                           | \$361.85   |
| 25      | \$396.37                           | \$390.30                           | \$351.54                           | \$365.64                           | \$352.32                           | \$345.40                           | \$338.92                           | \$363.30   |
| 26      | \$404.27                           | \$398.07                           | \$358.54                           | \$372.92                           | \$359.34                           | \$352.28                           | \$345.67                           | \$370.54   |
| 27      | \$413.74                           | \$407.40                           | \$366.94                           | \$381.67                           | \$367.76                           | \$360.53                           | \$353.77                           | \$379.22   |
| 28      | \$429.14                           | \$422.56                           | \$380.60                           | \$395.87                           | \$381.44                           | \$373.95                           | \$366.94                           | \$393.33   |
| 29      | \$441.77                           | \$435.00                           | \$391.80                           | \$407.52                           | \$392.67                           | \$384.96                           | \$377.74                           | \$404.91   |
| 30      | \$448.09                           | \$441.22                           | \$397.41                           | \$413.35                           | \$398.29                           | \$390.46                           | \$383.14                           | \$410.70   |
| 31      | \$457.56                           | \$450.55                           | \$405.81                           | \$422.09                           | \$406.71                           | \$398.72                           | \$391.24                           | \$419.39   |
| 32      | \$467.04                           | \$459.88                           | \$414.21                           | \$430.83                           | \$415.13                           | \$406.98                           | \$399.34                           | \$428.07   |
| 33      | \$472.96                           | \$465.72                           | \$419.46                           | \$436.29                           | \$420.39                           | \$412.14                           | \$404.41                           | \$433.50   |
| 34      | \$479.28                           | \$471.94                           | \$425.07                           | \$442.12                           | \$426.01                           | \$417.64                           | \$409.81                           | \$439.29   |
| 35      | \$482.44                           | \$475.05                           | \$427.87                           | \$445.03                           | \$428.82                           | \$420.39                           | \$412.51                           | \$442.18   |
| 36      | \$485.59                           | \$478.15                           | \$430.67                           | \$447.95                           | \$431.62                           | \$423.14                           | \$415.21                           | \$445.08   |
| 37      | \$488.75                           | \$481.26                           | \$433.47                           | \$450.86                           | \$434.43                           | \$425.90                           | \$417.91                           | \$447.97   |
| 38      | \$491.91                           | \$484.37                           | \$436.27                           | \$453.77                           | \$437.24                           | \$428.65                           | \$420.61                           | \$450.87   |
| 39      | \$498.23                           | \$490.59                           | \$441.87                           | \$459.60                           | \$442.85                           | \$434.15                           | \$426.01                           | \$456.66   |
| 40      | \$504.54                           | \$496.81                           | \$447.48                           | \$465.43                           | \$448.47                           | \$439.66                           | \$431.41                           | \$462.45   |
| 41      | \$514.02                           | \$506.14                           | \$455.88                           | \$474.17                           | \$456.89                           | \$447.91                           | \$439.51                           | \$471.13   |
| 42      | \$523.10                           | \$515.09                           | \$463.93                           | \$482.54                           | \$464.96                           | \$455.83                           | \$447.28                           | \$479.45   |
| 43      | \$535.73                           | \$527.53                           | \$475.14                           | \$494.20                           | \$476.19                           | \$466.84                           | \$458.08                           | \$491.03   |
| 44      | \$551.52                           | \$543.08                           | \$489.14                           | \$508.77                           | \$490.23                           | \$480.60                           | \$471.58                           | \$505.51   |
| 45      | \$570.08                           | \$561.35                           | \$505.60                           | \$525.88                           | \$506.72                           | \$496.76                           | \$487.45                           | \$522.51   |
| 46      | \$592.19                           | \$583.12                           | \$525.21                           | \$546.28                           | \$526.37                           | \$516.03                           | \$506.35                           | \$542.78   |
| 47      | \$617.06                           | \$607.61                           | \$547.26                           | \$569.22                           | \$548.48                           | \$537.70                           | \$527.62                           | \$565.57   |
| 48      | \$645.48                           | \$635.60                           | \$572.47                           | \$595.44                           | \$573.74                           | \$562.47                           | \$551.92                           | \$591.63   |
| 49      | \$673.52                           | \$663.20                           | \$597.33                           | \$621.30                           | \$598.66                           | \$586.90                           | \$575.89                           | \$617.32   |
| 50      | \$705.10                           | \$694.30                           | \$625.35                           | \$650.43                           | \$626.73                           | \$614.42                           | \$602.90                           | \$646.27   |
| 51      | \$736.29                           | \$725.01                           | \$653.01                           | \$679.20                           | \$654.45                           | \$641.60                           | \$629.56                           | \$674.85   |
| 52      | \$770.63                           | \$758.83                           | \$683.47                           | \$710.89                           | \$684.98                           | \$671.53                           | \$658.93                           | \$706.33   |
| 53      | \$805.38                           | \$793.04                           | \$714.28                           | \$742.94                           | \$715.86                           | \$701.80                           | \$688.64                           | \$738.18   |
| 54      | \$842.88                           | \$829.97                           | \$747.54                           | \$777.53                           | \$749.20                           | \$734.48                           | \$720.71                           | \$772.55   |
| 55      | \$880.39                           | \$866.90                           | \$780.81                           | \$812.13                           | \$782.54                           | \$767.16                           | \$752.78                           | \$806.93   |
| 56      | \$921.05                           | \$906.94                           | \$816.87                           | \$849.64                           | \$818.68                           | \$802.60                           | \$787.55                           | \$844.20   |
| 57      | \$962.11                           | \$947.37                           | \$853.29                           | \$887.52                           | \$855.18                           | \$838.38                           | \$822.65                           | \$881.83   |
| 58      | \$1,005.93                         | \$990.52                           | \$892.15                           | \$927.94                           | \$894.13                           | \$876.56                           | \$860.12                           | \$922.00   |
| 59      | \$1,027.64                         | \$1,011.90                         | \$911.41                           | \$947.97                           | \$913.43                           | \$895.48                           | \$878.69                           | \$941.90   |
| 60      | \$1,071.47                         | \$1,055.05                         | \$950.27                           | \$988.40                           | \$952.38                           | \$933.67                           | \$916.16                           | \$982.06   |
| 61      | \$1,109.37                         | \$1,092.37                         | \$983.89                           | \$1,023.36                         | \$986.07                           | \$966.70                           | \$948.57                           | \$1,016.80   |
| 62      | \$1,134.24                         | \$1,116.86                         | \$1,005.95                         | \$1,046.30                         | \$1,008.18                         | \$988.37                           | \$969.83                           | \$1,039.60   |
| 63      | \$1,165.43                         | \$1,147.57                         | \$1,033.61                         | \$1,075.07                         | \$1,035.90                         | \$1,015.55                         | \$996.50                           | \$1,068.19   |
| 64+     | \$1,184.38                         | \$1,166.23                         | \$1,050.41                         | \$1,092.55                         | \$1,052.74                         | \$1,032.06                         | \$1,012.70                         | \$1,085.55   |

Pending regulatory approval.

## Rating Region 16

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$352.11  | \$302.93                                    | \$290.00  | \$271.80                                    | \$270.07                                |
| 15      | \$383.41  | \$329.86                                    | \$315.78  | \$295.96                                    | \$294.08                                |
| 16      | \$395.38  | \$340.16                                    | \$325.63  | \$305.20                                    | \$303.26                                |
| 17      | \$407.35  | \$350.45                                    | \$335.49  | \$314.43                                    | \$312.44                                |
| 18      | \$420.23  | \$361.54                                    | \$346.10  | \$324.38                                    | \$322.32                                |
| 19      | \$433.12  | \$372.63                                    | \$356.72  | \$334.33                                    | \$332.21                                |
| 20      | \$446.47  | \$384.11                                    | \$367.71  | \$344.63                                    | \$342.45                                |
| 21      | \$460.28  | \$395.99                                    | \$379.09  | \$355.29                                    | \$353.04                                |
| 22      | \$460.28  | \$395.99                                    | \$379.09  | \$355.29                                    | \$353.04                                |
| 23      | \$460.28  | \$395.99                                    | \$379.09  | \$355.29                                    | \$353.04                                |
| 24      | \$460.28  | \$395.99                                    | \$379.09  | \$355.29                                    | \$353.04                                |
| 25      | \$462.12  | \$397.57                                    | \$380.60  | \$356.71                                    | \$354.45                                |
| 26      | \$471.33  | \$405.49                                    | \$388.18  | \$363.82                                    | \$361.51                                |
| 27      | \$482.37  | \$415.00                                    | \$397.28  | \$372.35                                    | \$369.98                                |
| 28      | \$500.32  | \$430.44                                    | \$412.07  | \$386.20                                    | \$383.75                                |
| 29      | \$515.05  | \$443.11                                    | \$424.20  | \$397.57                                    | \$395.05                                |
| 30      | \$522.42  | \$449.45                                    | \$430.26  | \$403.26                                    | \$400.70                                |
| 31      | \$533.46  | \$458.95                                    | \$439.36  | \$411.79                                    | \$409.17                                |
| 32      | \$544.51  | \$468.46                                    | \$448.46  | \$420.31                                    | \$417.64                                |
| 33      | \$551.41  | \$474.40                                    | \$454.14  | \$425.64                                    | \$422.94                                |
| 34      | \$558.78  | \$480.73                                    | \$460.21  | \$431.33                                    | \$428.59                                |
| 35      | \$562.46  | \$483.90                                    | \$463.24  | \$434.17                                    | \$431.41                                |
| 36      | \$566.14  | \$487.07                                    | \$466.27  | \$437.01                                    | \$434.24                                |
| 37      | \$569.82  | \$490.24                                    | \$469.31  | \$439.85                                    | \$437.06                                |
| 38      | \$573.51  | \$493.40                                    | \$472.34  | \$442.70                                    | \$439.88                                |
| 39      | \$580.87  | \$499.74                                    | \$478.41  | \$448.38                                    | \$445.53                                |
| 40      | \$588.24  | \$506.08                                    | \$484.47  | \$454.07                                    | \$451.18                                |
| 41      | \$599.28  | \$515.58                                    | \$493.57  | \$462.59                                    | \$459.65                                |
| 42      | \$609.87  | \$524.69                                    | \$502.29  | \$470.76                                    | \$467.77                                |
| 43      | \$624.60  | \$537.36                                    | \$514.42  | \$482.13                                    | \$479.07                                |
| 44      | \$643.01  | \$553.20                                    | \$529.58  | \$496.35                                    | \$493.19                                |
| 45      | \$664.64  | \$571.81                                    | \$547.40  | \$513.04                                    | \$509.79                                |
| 46      | \$690.42  | \$593.99                                    | \$568.63  | \$532.94                                    | \$529.56                                |
| 47      | \$719.42  | \$618.93                                    | \$592.51  | \$555.32                                    | \$551.80                                |
| 48      | \$752.56  | \$647.44                                    | \$619.80  | \$580.91                                    | \$577.22                                |
| 49      | \$785.24  | \$675.56                                    | \$646.72  | \$606.13                                    | \$602.28                                |
| 50      | \$822.06  | \$707.24                                    | \$677.05  | \$634.55                                    | \$630.52                                |
| 51      | \$858.42  | \$738.52                                    | \$706.99  | \$662.62                                    | \$658.41                                |
| 52      | \$898.46  | \$772.97                                    | \$739.97  | \$693.53                                    | \$689.13                                |
| 53      | \$938.97  | \$807.82                                    | \$773.33  | \$724.80                                    | \$720.20                                |
| 54      | \$982.69  | \$845.44                                    | \$809.35  | \$758.55                                    | \$753.73                                |
| 55      | \$1,026.42  | \$883.06                                    | \$845.36  | \$792.30                                    | \$787.27                                |
| 56      | \$1,073.83  | \$923.85                                    | \$884.41  | \$828.90                                    | \$823.63                                |
| 57      | \$1,121.70  | \$965.03                                    | \$923.83  | \$865.85                                    | \$860.35                                |
| 58      | \$1,172.79  | \$1,008.98                                  | \$965.91  | \$905.29                                    | \$899.54                                |
| 59      | \$1,198.11  | \$1,030.76                                  | \$986.76  | \$924.83                                    | \$918.95                                |
| 60      | \$1,249.20  | \$1,074.72                                  | \$1,028.84  | \$964.27                                    | \$958.14                                |
| 61      | \$1,293.38  | \$1,112.73                                  | \$1,065.23  | \$998.38                                    | \$992.03                                |
| 62      | \$1,322.38  | \$1,137.68                                  | \$1,089.11  | \$1,020.76                                  | \$1,014.27                              |
| 63      | \$1,358.74  | \$1,168.96                                  | \$1,119.06  | \$1,048.83                                  | \$1,042.16                              |
| 64+     | \$1,380.84  | \$1,187.97                                  | \$1,137.26  | \$1,065.88                                  | \$1,059.11                              |

Pending regulatory approval.

Effective October 2023

## Rating Region 16

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$476.70                          | \$471.08                       | \$467.92                        | \$457.99                          | \$406.31                    | \$403.75                      | \$399.45                      |
| 15      | \$519.08                          | \$512.95                       | \$509.52                        | \$498.70                          | \$442.42                    | \$439.64                      | \$434.96                      |
| 16      | \$535.28                          | \$528.96                       | \$525.42                        | \$514.26                          | \$456.23                    | \$453.36                      | \$448.54                      |
| 17      | \$551.48                          | \$544.97                       | \$541.32                        | \$529.83                          | \$470.04                    | \$467.08                      | \$462.11                      |
| 18      | \$568.93                          | \$562.21                       | \$558.45                        | \$546.59                          | \$484.91                    | \$481.86                      | \$476.73                      |
| 19      | \$586.37                          | \$579.45                       | \$575.58                        | \$563.35                          | \$499.78                    | \$496.64                      | \$491.35                      |
| 20      | \$604.45                          | \$597.31                       | \$593.32                        | \$580.72                          | \$515.19                    | \$511.94                      | \$506.50                      |
| 21      | \$623.14                          | \$615.78                       | \$611.67                        | \$598.68                          | \$531.12                    | \$527.78                      | \$522.16                      |
| 22      | \$623.14                          | \$615.78                       | \$611.67                        | \$598.68                          | \$531.12                    | \$527.78                      | \$522.16                      |
| 23      | \$623.14                          | \$615.78                       | \$611.67                        | \$598.68                          | \$531.12                    | \$527.78                      | \$522.16                      |
| 24      | \$623.14                          | \$615.78                       | \$611.67                        | \$598.68                          | \$531.12                    | \$527.78                      | \$522.16                      |
| 25      | \$625.63                          | \$618.25                       | \$614.11                        | \$601.07                          | \$533.24                    | \$529.89                      | \$524.25                      |
| 26      | \$638.10                          | \$630.56                       | \$626.35                        | \$613.04                          | \$543.87                    | \$540.44                      | \$534.69                      |
| 27      | \$653.05                          | \$645.34                       | \$641.03                        | \$627.41                          | \$556.61                    | \$553.11                      | \$547.22                      |
| 28      | \$677.35                          | \$669.36                       | \$664.88                        | \$650.76                          | \$577.33                    | \$573.69                      | \$567.59                      |
| 29      | \$697.29                          | \$689.06                       | \$684.45                        | \$669.92                          | \$594.32                    | \$590.58                      | \$584.30                      |
| 30      | \$707.26                          | \$698.92                       | \$694.24                        | \$679.50                          | \$602.82                    | \$599.03                      | \$592.65                      |
| 31      | \$722.22                          | \$713.69                       | \$708.92                        | \$693.87                          | \$615.57                    | \$611.69                      | \$605.18                      |
| 32      | \$737.17                          | \$728.47                       | \$723.60                        | \$708.23                          | \$628.31                    | \$624.36                      | \$617.72                      |
| 33      | \$746.52                          | \$737.71                       | \$732.78                        | \$717.21                          | \$636.28                    | \$632.28                      | \$625.55                      |
| 34      | \$756.49                          | \$747.56                       | \$742.56                        | \$726.79                          | \$644.78                    | \$640.72                      | \$633.90                      |
| 35      | \$761.48                          | \$752.49                       | \$747.46                        | \$731.58                          | \$649.03                    | \$644.94                      | \$638.08                      |
| 36      | \$766.46                          | \$757.42                       | \$752.35                        | \$736.37                          | \$653.28                    | \$649.16                      | \$642.26                      |
| 37      | \$771.45                          | \$762.34                       | \$757.24                        | \$741.16                          | \$657.53                    | \$653.39                      | \$646.43                      |
| 38      | \$776.43                          | \$767.27                       | \$762.13                        | \$745.95                          | \$661.78                    | \$657.61                      | \$650.61                      |
| 39      | \$786.40                          | \$777.12                       | \$771.92                        | \$755.53                          | \$670.27                    | \$666.05                      | \$658.97                      |
| 40      | \$796.37                          | \$786.97                       | \$781.71                        | \$765.11                          | \$678.77                    | \$674.50                      | \$667.32                      |
| 41      | \$811.33                          | \$801.75                       | \$796.39                        | \$779.48                          | \$691.52                    | \$687.16                      | \$679.85                      |
| 42      | \$825.66                          | \$815.92                       | \$810.46                        | \$793.25                          | \$703.73                    | \$699.30                      | \$691.86                      |
| 43      | \$845.60                          | \$835.62                       | \$830.03                        | \$812.40                          | \$720.73                    | \$716.19                      | \$708.57                      |
| 44      | \$870.53                          | \$860.25                       | \$854.50                        | \$836.35                          | \$741.97                    | \$737.30                      | \$729.46                      |
| 45      | \$899.81                          | \$889.19                       | \$883.24                        | \$864.49                          | \$766.94                    | \$762.11                      | \$754.00                      |
| 46      | \$934.71                          | \$923.68                       | \$917.50                        | \$898.01                          | \$796.68                    | \$791.66                      | \$783.24                      |
| 47      | \$973.97                          | \$962.47                       | \$956.03                        | \$935.73                          | \$830.14                    | \$824.91                      | \$816.14                      |
| 48      | \$1,018.83                        | \$1,006.81                     | \$1,000.07                      | \$978.84                          | \$868.38                    | \$862.91                      | \$853.73                      |
| 49      | \$1,063.08                        | \$1,050.53                     | \$1,043.50                      | \$1,021.34                        | \$906.09                    | \$900.38                      | \$890.81                      |
| 50      | \$1,112.93                        | \$1,099.79                     | \$1,092.43                      | \$1,069.24                        | \$948.58                    | \$942.61                      | \$932.58                      |
| 51      | \$1,162.16                        | \$1,148.44                     | \$1,140.76                      | \$1,116.53                        | \$990.54                    | \$984.30                      | \$973.83                      |
| 52      | \$1,216.37                        | \$1,202.01                     | \$1,193.97                      | \$1,168.62                        | \$1,036.75                  | \$1,030.22                    | \$1,019.26                    |
| 53      | \$1,271.21                        | \$1,256.20                     | \$1,247.80                      | \$1,221.30                        | \$1,083.48                  | \$1,076.66                    | \$1,065.21                    |
| 54      | \$1,330.40                        | \$1,314.70                     | \$1,305.91                      | \$1,278.17                        | \$1,133.94                  | \$1,126.80                    | \$1,114.81                    |
| 55      | \$1,389.60                        | \$1,373.20                     | \$1,364.01                      | \$1,335.05                        | \$1,184.40                  | \$1,176.94                    | \$1,164.42                    |
| 56      | \$1,453.79                        | \$1,436.63                     | \$1,427.02                      | \$1,396.71                        | \$1,239.10                  | \$1,231.30                    | \$1,218.20                    |
| 57      | \$1,518.59                        | \$1,500.67                     | \$1,490.63                      | \$1,458.97                        | \$1,294.34                  | \$1,286.19                    | \$1,272.50                    |
| 58      | \$1,587.76                        | \$1,569.02                     | \$1,558.52                      | \$1,525.43                        | \$1,353.29                  | \$1,344.77                    | \$1,330.46                    |
| 59      | \$1,622.03                        | \$1,602.89                     | \$1,592.16                      | \$1,558.35                        | \$1,382.51                  | \$1,373.80                    | \$1,359.18                    |
| 60      | \$1,691.20                        | \$1,671.24                     | \$1,660.06                      | \$1,624.81                        | \$1,441.46                  | \$1,432.38                    | \$1,417.14                    |
| 61      | \$1,751.02                        | \$1,730.36                     | \$1,718.78                      | \$1,682.28                        | \$1,492.45                  | \$1,483.05                    | \$1,467.27                    |
| 62      | \$1,790.28                        | \$1,769.15                     | \$1,757.31                      | \$1,720.00                        | \$1,525.91                  | \$1,516.30                    | \$1,500.17                    |
| 63      | \$1,839.51                        | \$1,817.80                     | \$1,805.64                      | \$1,767.29                        | \$1,567.87                  | \$1,557.99                    | \$1,541.42                    |
| 64+     | \$1,869.42                        | \$1,847.35                     | \$1,835.00                      | \$1,796.03                        | \$1,593.36                  | \$1,583.33                    | \$1,566.48                    |

Pending regulatory approval.



## Rating Region 16

### Off-Exchange 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 |
|-------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| 0to14 | \$392.42                       | \$34714                          | \$344.71                         | \$339.33                         | \$304.77                         | \$317.65                         | \$305.96                         | \$299.49                         | \$293.69                         |
| 15    | \$427.30                       | \$378.00                         | \$375.35                         | \$369.49                         | \$331.86                         | \$345.88                         | \$333.15                         | \$326.11                         | \$319.80                         |
| 16    | \$440.64                       | \$389.79                         | \$387.06                         | \$381.02                         | \$342.22                         | \$356.68                         | \$343.55                         | \$336.29                         | \$329.78                         |
| 17    | \$453.98                       | \$401.59                         | \$398.78                         | \$392.55                         | \$352.58                         | \$367.48                         | \$353.95                         | \$346.47                         | \$339.76                         |
| 18    | \$468.34                       | \$414.30                         | \$411.40                         | \$404.97                         | \$363.74                         | \$379.10                         | \$365.15                         | \$357.43                         | \$350.51                         |
| 19    | \$482.71                       | \$427.00                         | \$424.01                         | \$417.39                         | \$374.89                         | \$390.73                         | \$376.35                         | \$368.39                         | \$361.26                         |
| 20    | \$497.58                       | \$440.16                         | \$437.08                         | \$430.26                         | \$386.45                         | \$402.77                         | \$387.95                         | \$379.75                         | \$372.39                         |
| 21    | \$512.97                       | \$453.78                         | \$450.60                         | \$443.56                         | \$398.40                         | \$415.23                         | \$399.94                         | \$391.49                         | \$383.91                         |
| 22    | \$512.97                       | \$453.78                         | \$450.60                         | \$443.56                         | \$398.40                         | \$415.23                         | \$399.94                         | \$391.49                         | \$383.91                         |
| 23    | \$512.97                       | \$453.78                         | \$450.60                         | \$443.56                         | \$398.40                         | \$415.23                         | \$399.94                         | \$391.49                         | \$383.91                         |
| 24    | \$512.97                       | \$453.78                         | \$450.60                         | \$443.56                         | \$398.40                         | \$415.23                         | \$399.94                         | \$391.49                         | \$383.91                         |
| 25    | \$515.02                       | \$455.59                         | \$452.40                         | \$445.34                         | \$399.99                         | \$416.89                         | \$401.54                         | \$393.06                         | \$385.45                         |
| 26    | \$525.28                       | \$464.67                         | \$461.41                         | \$454.21                         | \$407.96                         | \$425.19                         | \$409.54                         | \$400.89                         | \$393.13                         |
| 27    | \$537.59                       | \$475.56                         | \$472.23                         | \$464.85                         | \$417.52                         | \$435.16                         | \$419.14                         | \$410.28                         | \$402.34                         |
| 28    | \$557.60                       | \$493.26                         | \$489.80                         | \$482.15                         | \$433.06                         | \$451.35                         | \$434.74                         | \$425.55                         | \$417.31                         |
| 29    | \$574.01                       | \$507.78                         | \$504.22                         | \$496.35                         | \$445.81                         | \$464.64                         | \$447.54                         | \$438.08                         | \$429.60                         |
| 30    | \$582.22                       | \$515.04                         | \$511.43                         | \$503.44                         | \$452.18                         | \$471.28                         | \$453.94                         | \$444.34                         | \$435.74                         |
| 31    | \$594.53                       | \$525.93                         | \$522.24                         | \$514.09                         | \$461.74                         | \$481.25                         | \$463.54                         | \$453.74                         | \$444.95                         |
| 32    | \$606.84                       | \$536.82                         | \$533.06                         | \$524.74                         | \$471.30                         | \$491.21                         | \$473.13                         | \$463.13                         | \$454.17                         |
| 33    | \$614.54                       | \$543.63                         | \$539.82                         | \$531.39                         | \$477.28                         | \$497.44                         | \$479.13                         | \$469.00                         | \$459.93                         |
| 34    | \$622.75                       | \$550.89                         | \$547.02                         | \$538.49                         | \$483.65                         | \$504.09                         | \$485.53                         | \$475.27                         | \$466.07                         |
| 35    | \$626.85                       | \$554.52                         | \$550.63                         | \$542.03                         | \$486.84                         | \$507.41                         | \$488.73                         | \$478.40                         | \$469.14                         |
| 36    | \$630.95                       | \$558.15                         | \$554.23                         | \$545.58                         | \$490.03                         | \$510.73                         | \$491.93                         | \$481.53                         | \$472.21                         |
| 37    | \$635.06                       | \$561.78                         | \$557.84                         | \$549.13                         | \$493.22                         | \$514.05                         | \$495.13                         | \$484.66                         | \$475.28                         |
| 38    | \$639.16                       | \$565.41                         | \$561.44                         | \$552.68                         | \$496.40                         | \$517.37                         | \$498.33                         | \$487.80                         | \$478.35                         |
| 39    | \$647.37                       | \$572.67                         | \$568.65                         | \$559.78                         | \$502.78                         | \$524.02                         | \$504.73                         | \$494.06                         | \$484.50                         |
| 40    | \$655.58                       | \$579.93                         | \$575.86                         | \$566.87                         | \$509.15                         | \$530.66                         | \$511.13                         | \$500.32                         | \$490.64                         |
| 41    | \$667.89                       | \$590.82                         | \$586.68                         | \$577.52                         | \$518.71                         | \$540.63                         | \$520.73                         | \$509.72                         | \$499.85                         |
| 42    | \$679.69                       | \$601.25                         | \$597.04                         | \$587.72                         | \$527.88                         | \$550.18                         | \$529.93                         | \$518.72                         | \$508.68                         |
| 43    | \$696.10                       | \$615.78                         | \$611.46                         | \$601.92                         | \$540.63                         | \$563.46                         | \$542.73                         | \$531.25                         | \$520.97                         |
| 44    | \$716.62                       | \$633.93                         | \$629.48                         | \$619.66                         | \$556.56                         | \$580.07                         | \$558.72                         | \$546.91                         | \$536.33                         |
| 45    | \$740.73                       | \$655.25                         | \$650.66                         | \$640.51                         | \$575.29                         | \$599.59                         | \$577.52                         | \$565.31                         | \$554.37                         |
| 46    | \$769.46                       | \$680.67                         | \$675.90                         | \$665.35                         | \$597.60                         | \$622.84                         | \$599.92                         | \$587.23                         | \$575.87                         |
| 47    | \$801.77                       | \$709.25                         | \$704.28                         | \$693.29                         | \$622.69                         | \$649.00                         | \$625.11                         | \$611.90                         | \$600.05                         |
| 48    | \$838.71                       | \$741.93                         | \$736.73                         | \$725.23                         | \$651.38                         | \$678.90                         | \$653.91                         | \$640.09                         | \$627.70                         |
| 49    | \$875.13                       | \$774.14                         | \$768.72                         | \$756.72                         | \$679.67                         | \$708.38                         | \$682.31                         | \$667.88                         | \$654.95                         |
| 50    | \$916.17                       | \$810.45                         | \$804.77                         | \$792.20                         | \$711.54                         | \$741.60                         | \$714.30                         | \$699.20                         | \$685.67                         |
| 51    | \$956.69                       | \$846.29                         | \$840.36                         | \$827.25                         | \$743.01                         | \$774.40                         | \$745.90                         | \$730.13                         | \$716.00                         |
| 52    | \$1,001.32                     | \$885.77                         | \$879.57                         | \$865.84                         | \$777.67                         | \$810.52                         | \$780.69                         | \$764.19                         | \$749.40                         |
| 53    | \$1,046.46                     | \$925.71                         | \$919.22                         | \$904.87                         | \$812.73                         | \$847.06                         | \$815.89                         | \$798.64                         | \$783.18                         |
| 54    | \$1,095.19                     | \$968.81                         | \$962.02                         | \$947.01                         | \$850.58                         | \$886.51                         | \$853.88                         | \$835.83                         | \$819.65                         |
| 55    | \$1,143.93                     | \$1,011.92                       | \$1,004.83                       | \$989.15                         | \$888.43                         | \$925.96                         | \$891.88                         | \$873.02                         | \$856.12                         |
| 56    | \$1,196.76                     | \$1,058.66                       | \$1,051.24                       | \$1,034.83                       | \$929.46                         | \$968.73                         | \$933.07                         | \$913.35                         | \$895.67                         |
| 57    | \$1,250.11                     | \$1,105.86                       | \$1,098.10                       | \$1,080.96                       | \$970.89                         | \$1,011.91                       | \$974.67                         | \$954.06                         | \$935.59                         |
| 58    | \$1,307.05                     | \$1,156.22                       | \$1,148.12                       | \$1,130.20                       | \$1,015.12                       | \$1,058.00                       | \$1,019.06                       | \$997.52                         | \$978.21                         |
| 59    | \$1,355.26                     | \$1,181.18                       | \$1,172.90                       | \$1,154.60                       | \$1,037.03                       | \$1,080.84                       | \$1,041.06                       | \$1,019.05                       | \$999.32                         |
| 60    | \$1,392.20                     | \$1,231.55                       | \$1,222.92                       | \$1,203.83                       | \$1,081.25                       | \$1,126.93                       | \$1,085.45                       | \$1,062.50                       | \$1,041.94                       |
| 61    | \$1,441.45                     | \$1,275.11                       | \$1,266.18                       | \$1,246.41                       | \$1,119.50                       | \$1,166.79                       | \$1,123.85                       | \$1,100.09                       | \$1,078.79                       |
| 62    | \$1,473.77                     | \$1,303.70                       | \$1,294.57                       | \$1,274.36                       | \$1,144.60                       | \$1,192.95                       | \$1,149.04                       | \$1,124.75                       | \$1,102.98                       |
| 63    | \$1,514.29                     | \$1,339.55                       | \$1,330.16                       | \$1,309.40                       | \$1,176.07                       | \$1,225.75                       | \$1,180.64                       | \$1,155.68                       | \$1,133.31                       |
| 64+   | \$1,538.91                     | \$1,361.33                       | \$1,351.79                       | \$1,330.69                       | \$1,195.19                       | \$1,245.68                       | \$1,199.83                       | \$1,174.47                       | \$1,151.74                       |

Pending regulatory approval.

Effective October 2023

## Rating Region 16

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$401.92   | \$345.55                               | \$334.48   | \$309.18                               | \$307.19                           | \$467.91  | \$419.62                                      | \$366.57   | \$319.74   | \$345.55  | \$307.19  |
| 15                            | \$437.64   | \$376.26                               | \$364.21   | \$336.66                               | \$334.49                           | \$509.50  | \$456.92                                      | \$399.15   | \$348.16   | \$376.26  | \$334.49  |
| 16                            | \$451.30   | \$388.00                               | \$375.58   | \$347.17                               | \$344.93                           | \$525.40  | \$471.18                                      | \$411.61   | \$359.02   | \$388.00  | \$344.93  |
| 17                            | \$464.96   | \$399.75                               | \$386.95   | \$357.67                               | \$355.37                           | \$541.31  | \$485.44                                      | \$424.07   | \$369.89   | \$399.75  | \$355.37  |
| 18                            | \$479.68   | \$412.40                               | \$399.19   | \$368.99                               | \$366.62                           | \$558.43  | \$500.80                                      | \$437.49   | \$381.59   | \$412.40  | \$366.62  |
| 19                            | \$494.39   | \$425.04                               | \$411.44   | \$380.31                               | \$377.86                           | \$575.56  | \$516.16                                      | \$450.90   | \$393.30   | \$425.04  | \$377.86  |
| 20                            | \$509.62   | \$438.14                               | \$424.12   | \$392.03                               | \$389.51                           | \$593.30  | \$532.07                                      | \$464.80   | \$405.42   | \$438.14  | \$389.51  |
| 21                            | \$525.38   | \$451.69                               | \$437.23   | \$404.15                               | \$401.55                           | \$611.65  | \$548.52                                      | \$479.17   | \$417.96   | \$451.69  | \$401.55  |
| 22                            | \$525.38   | \$451.69                               | \$437.23   | \$404.15                               | \$401.55                           | \$611.65  | \$548.52                                      | \$479.17   | \$417.96   | \$451.69  | \$401.55  |
| 23                            | \$525.38   | \$451.69                               | \$437.23   | \$404.15                               | \$401.55                           | \$611.65  | \$548.52                                      | \$479.17   | \$417.96   | \$451.69  | \$401.55  |
| 24                            | \$525.38   | \$451.69                               | \$437.23   | \$404.15                               | \$401.55                           | \$611.65  | \$548.52                                      | \$479.17   | \$417.96   | \$451.69  | \$401.55  |
| 25                            | \$527.49   | \$453.50                               | \$438.98   | \$405.77                               | \$403.16                           | \$614.09  | \$550.72                                      | \$481.09   | \$419.63   | \$453.50  | \$403.16  |
| 26                            | \$537.99   | \$462.53                               | \$447.73   | \$413.85                               | \$411.19                           | \$626.33  | \$561.69                                      | \$490.67   | \$427.99   | \$462.53  | \$411.19  |
| 27                            | \$550.60   | \$473.37                               | \$458.22   | \$423.55                               | \$420.83                           | \$641.00  | \$574.85                                      | \$502.17   | \$438.02   | \$473.37  | \$420.83  |
| 28                            | \$571.09   | \$490.99                               | \$475.27   | \$439.31                               | \$436.49                           | \$664.86  | \$596.25                                      | \$520.86   | \$454.32   | \$490.99  | \$436.49  |
| 29                            | \$587.90   | \$505.45                               | \$489.26   | \$452.24                               | \$449.34                           | \$684.43  | \$613.80                                      | \$536.20   | \$467.69   | \$505.45  | \$449.34  |
| 30                            | \$596.31   | \$512.67                               | \$496.26   | \$458.71                               | \$455.76                           | \$694.22  | \$622.58                                      | \$543.86   | \$474.38   | \$512.67  | \$455.76  |
| 31                            | \$608.92   | \$523.51                               | \$506.75   | \$468.41                               | \$465.40                           | \$708.90  | \$635.74                                      | \$555.36   | \$484.41   | \$523.51  | \$465.40  |
| 32                            | \$621.53   | \$534.35                               | \$517.25   | \$478.11                               | \$475.04                           | \$723.58  | \$648.90                                      | \$566.86   | \$494.44   | \$534.35  | \$475.04  |
| 33                            | \$629.41   | \$541.13                               | \$523.80   | \$484.17                               | \$481.06                           | \$732.75  | \$657.13                                      | \$574.05   | \$500.71   | \$541.13  | \$481.06  |
| 34                            | \$637.82   | \$548.36                               | \$530.80   | \$490.64                               | \$487.49                           | \$742.54  | \$665.91                                      | \$581.72   | \$507.40   | \$548.36  | \$487.49  |
| 35                            | \$642.02   | \$551.97                               | \$534.30   | \$493.87                               | \$490.70                           | \$747.43  | \$670.30                                      | \$585.55   | \$510.74   | \$551.97  | \$490.70  |
| 36                            | \$646.22   | \$555.58                               | \$537.80   | \$497.10                               | \$493.91                           | \$752.32  | \$674.68                                      | \$589.38   | \$514.09   | \$555.58  | \$493.91  |
| 37                            | \$650.43   | \$559.20                               | \$541.29   | \$500.34                               | \$497.12                           | \$757.22  | \$679.07                                      | \$593.22   | \$517.43   | \$559.20  | \$497.12  |
| 38                            | \$654.63   | \$562.81                               | \$544.79   | \$503.57                               | \$500.34                           | \$762.11  | \$683.46                                      | \$597.05   | \$520.77   | \$562.81  | \$500.34  |
| 39                            | \$663.03   | \$570.04                               | \$551.79   | \$510.04                               | \$506.76                           | \$771.90  | \$692.24                                      | \$604.72   | \$527.46   | \$570.04  | \$506.76  |
| 40                            | \$671.44   | \$577.26                               | \$558.78   | \$516.50                               | \$513.18                           | \$781.68  | \$701.01                                      | \$612.38   | \$534.15   | \$577.26  | \$513.18  |
| 41                            | \$684.05   | \$588.10                               | \$569.28   | \$526.20                               | \$522.82                           | \$796.36  | \$714.18                                      | \$623.88   | \$544.18   | \$588.10  | \$522.82  |
| 42                            | \$696.13   | \$598.49                               | \$579.33   | \$535.50                               | \$532.06                           | \$810.43  | \$726.79                                      | \$634.91   | \$553.79   | \$598.49  | \$532.06  |
| 43                            | \$712.95   | \$612.95                               | \$593.32   | \$548.43                               | \$544.91                           | \$830.00  | \$744.35                                      | \$650.24   | \$567.17   | \$612.95  | \$544.91  |
| 44                            | \$733.96   | \$631.02                               | \$610.81   | \$564.60                               | \$560.97                           | \$854.47  | \$766.29                                      | \$669.41   | \$583.88   | \$631.02  | \$560.97  |
| 45                            | \$758.65   | \$652.25                               | \$631.36   | \$583.59                               | \$579.84                           | \$883.22  | \$792.07                                      | \$691.93   | \$603.53   | \$652.25  | \$579.84  |
| 46                            | \$788.08   | \$677.54                               | \$655.85   | \$606.23                               | \$602.33                           | \$917.47  | \$822.79                                      | \$718.76   | \$626.93   | \$677.54  | \$602.33  |
| 47                            | \$821.18   | \$706.00                               | \$683.39   | \$631.69                               | \$627.63                           | \$956.00  | \$857.34                                      | \$748.95   | \$653.26   | \$706.00  | \$627.63  |
| 48                            | \$859.00   | \$738.52                               | \$714.87   | \$660.79                               | \$656.54                           | \$1,000.04                                      | \$896.84                                      | \$783.45   | \$683.36   | \$738.52  | \$656.54  |
| 49                            | \$896.31   | \$770.59                               | \$745.92   | \$689.48                               | \$685.05                           | \$1,043.47                                      | \$935.78                                      | \$817.47   | \$713.03   | \$770.59  | \$685.05  |
| 50                            | \$938.34   | \$806.72                               | \$780.90   | \$721.81                               | \$717.17                           | \$1,092.40                                      | \$979.66                                      | \$855.81   | \$746.47   | \$806.72  | \$717.17  |
| 51                            | \$979.84   | \$842.41                               | \$815.44   | \$753.74                               | \$748.90                           | \$1,140.72                                      | \$1,023.00                                    | \$893.66   | \$779.49   | \$842.41  | \$748.90  |
| 52                            | \$1,025.55                                       | \$881.71                               | \$853.48   | \$788.90                               | \$783.83                           | \$1,193.93                                      | \$1,070.72                                    | \$935.35   | \$815.85   | \$881.71  | \$783.83  |
| 53                            | \$1,071.78                                       | \$921.45                               | \$891.95   | \$824.47                               | \$819.17                           | \$1,247.76                                      | \$1,118.99                                    | \$977.52   | \$852.63   | \$921.45  | \$819.17  |
| 54                            | \$1,121.69                                       | \$964.37                               | \$933.49   | \$862.86                               | \$857.32                           | \$1,305.86                                      | \$1,171.10                                    | \$1,023.04                                       | \$892.34   | \$964.37  | \$857.32  |
| 55                            | \$1,171.61                                       | \$1,007.28                             | \$975.03   | \$901.26                               | \$895.46                           | \$1,363.97                                      | \$1,223.21                                    | \$1,068.56                                       | \$932.04   | \$1,007.28  | \$895.46  |
| 56                            | \$1,225.72                                       | \$1,053.80                             | \$1,020.06   | \$942.88                               | \$936.82                           | \$1,426.97                                      | \$1,279.71                                    | \$1,117.91                                       | \$975.09   | \$1,053.80  | \$936.82  |
| 57                            | \$1,280.36                                       | \$1,100.78                             | \$1,065.53   | \$984.91                               | \$978.58                           | \$1,490.58                                      | \$1,336.75                                    | \$1,167.75                                       | \$1,018.56                                       | \$1,100.78  | \$978.58  |
| 58                            | \$1,338.68                                       | \$1,150.92                             | \$1,114.07   | \$1,029.78                             | \$1,023.16                         | \$1,558.47                                      | \$1,397.64                                    | \$1,220.94                                       | \$1,064.95                                       | \$1,150.92  | \$1,023.16  |
| 59                            | \$1,367.57                                       | \$1,175.76                             | \$1,138.12   | \$1,052.00                             | \$1,045.24                         | \$1,592.11                                      | \$1,427.81                                    | \$1,247.29                                       | \$1,087.94                                       | \$1,175.76  | \$1,045.24  |
| 60                            | \$1,425.89                                       | \$1,225.90                             | \$1,186.65   | \$1,096.86                             | \$1,089.81                         | \$1,660.01                                      | \$1,488.70                                    | \$1,300.48                                       | \$1,134.33                                       | \$1,225.90  | \$1,089.81  |
| 61                            | \$1,476.33                                       | \$1,269.26                             | \$1,228.62   | \$1,135.66                             | \$1,128.36                         | \$1,718.72                                      | \$1,541.35                                    | \$1,346.48                                       | \$1,174.46                                       | \$1,269.26  | \$1,128.36  |
| 62                            | \$1,509.43                                       | \$1,297.72                             | \$1,256.17   | \$1,161.12                             | \$1,153.66                         | \$1,757.26                                      | \$1,575.91                                    | \$1,376.67                                       | \$1,200.79                                       | \$1,297.72  | \$1,153.66  |
| 63                            | \$1,550.93                                       | \$1,333.40                             | \$1,290.71   | \$1,193.05                             | \$1,185.38                         | \$1,805.58                                      | \$1,619.24                                    | \$1,414.52                                       | \$1,233.80                                       | \$1,333.40  | \$1,185.38  |
| 64+                           | \$1,576.15                                       | \$1,355.08                             | \$1,311.70   | \$1,212.45                             | \$1,204.66                         | \$1,834.94                                      | \$1,645.57                                    | \$1,437.52                                       | \$1,253.87                                       | \$1,355.08  | \$1,204.66  |

Pending regulatory approval.

## Rating Region 16 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$5.57  | \$5.41  | \$5.45                             | \$5.44            | \$5.48                                    |
| 15      | \$6.06  | \$5.89  | \$5.94                             | \$5.92            | \$5.97                                    |
| 16      | \$6.25  | \$6.07  | \$6.12                             | \$6.11            | \$6.16                                    |
| 17      | \$6.44  | \$6.26  | \$6.31                             | \$6.29            | \$6.34                                    |
| 18      | \$6.65  | \$6.46  | \$6.51                             | \$6.49            | \$6.54                                    |
| 19      | \$6.85  | \$6.65  | \$6.71                             | \$6.69            | \$6.74                                    |
| 20      | \$7.06  | \$6.86  | \$6.91                             | \$6.89            | \$6.95                                    |
| 21      | \$7.28  | \$7.07  | \$7.13                             | \$7.11            | \$7.17                                    |
| 22      | \$7.28  | \$7.07  | \$7.13                             | \$7.11            | \$7.17                                    |
| 23      | \$7.28  | \$7.07  | \$7.13                             | \$7.11            | \$7.17                                    |
| 24      | \$7.28  | \$7.07  | \$7.13                             | \$7.11            | \$7.17                                    |
| 25      | \$7.31  | \$7.10  | \$7.16                             | \$7.13            | \$7.19                                    |
| 26      | \$7.45  | \$7.24  | \$7.30                             | \$7.28            | \$7.34                                    |
| 27      | \$7.63  | \$7.41  | \$7.47                             | \$7.45            | \$7.51                                    |
| 28      | \$7.91  | \$7.69  | \$7.75                             | \$7.72            | \$7.79                                    |
| 29      | \$8.14  | \$7.91  | \$7.97                             | \$7.95            | \$8.02                                    |
| 30      | \$8.26  | \$8.02  | \$8.09                             | \$8.06            | \$8.13                                    |
| 31      | \$8.44  | \$8.19  | \$8.26                             | \$8.24            | \$8.30                                    |
| 32      | \$8.61  | \$8.36  | \$8.43                             | \$8.41            | \$8.48                                    |
| 33      | \$8.72  | \$8.47  | \$8.54                             | \$8.51            | \$8.58                                    |
| 34      | \$8.84  | \$8.58  | \$8.65                             | \$8.62            | \$8.70                                    |
| 35      | \$8.89  | \$8.64  | \$8.71                             | \$8.68            | \$8.76                                    |
| 36      | \$8.95  | \$8.70  | \$8.77                             | \$8.74            | \$8.81                                    |
| 37      | \$9.01  | \$8.75  | \$8.82                             | \$8.79            | \$8.87                                    |
| 38      | \$9.07  | \$8.81  | \$8.88                             | \$8.85            | \$8.93                                    |
| 39      | \$9.18  | \$8.92  | \$8.99                             | \$8.97            | \$9.04                                    |
| 40      | \$9.30  | \$9.03  | \$9.11                             | \$9.08            | \$9.16                                    |
| 41      | \$9.48  | \$9.20  | \$9.28                             | \$9.25            | \$9.33                                    |
| 42      | \$9.64  | \$9.37  | \$9.44                             | \$9.42            | \$9.49                                    |
| 43      | \$9.88  | \$9.59  | \$9.67                             | \$9.64            | \$9.72                                    |
| 44      | \$10.17   | \$9.88  | \$9.95                             | \$9.93            | \$10.01                                   |
| 45      | \$10.51   | \$10.21   | \$10.29                            | \$10.26           | \$10.35                                   |
| 46      | \$10.92   | \$10.60   | \$10.69                            | \$10.66           | \$10.75                                   |
| 47      | \$11.37   | \$11.05   | \$11.13                            | \$11.10           | \$11.20                                   |
| 48      | \$11.90   | \$11.56   | \$11.65                            | \$11.61           | \$11.71                                   |
| 49      | \$12.41   | \$12.06   | \$12.16                            | \$12.12           | \$12.22                                   |
| 50      | \$13.00   | \$12.62   | \$12.72                            | \$12.69           | \$12.79                                   |
| 51      | \$13.57   | \$13.18   | \$13.29                            | \$13.25           | \$13.36                                   |
| 52      | \$14.20   | \$13.80   | \$13.91                            | \$13.87           | \$13.98                                   |
| 53      | \$14.84   | \$14.42   | \$14.53                            | \$14.49           | \$14.61                                   |
| 54      | \$15.54   | \$15.09   | \$15.21                            | \$15.17           | \$15.29                                   |
| 55      | \$16.23   | \$15.76   | \$15.89                            | \$15.84           | \$15.97                                   |
| 56      | \$16.97   | \$16.49   | \$16.62                            | \$16.57           | \$16.71                                   |
| 57      | \$17.73   | \$17.22   | \$17.36                            | \$17.31           | \$17.46                                   |
| 58      | \$18.54   | \$18.01   | \$18.15                            | \$18.10           | \$18.25                                   |
| 59      | \$18.94   | \$18.40   | \$18.54                            | \$18.49           | \$18.64                                   |
| 60      | \$19.75   | \$19.18   | \$19.33                            | \$19.28           | \$19.44                                   |
| 61      | \$20.44   | \$19.86   | \$20.02                            | \$19.96           | \$20.13                                   |
| 62      | \$20.90   | \$20.30   | \$20.47                            | \$20.41           | \$20.58                                   |
| 63      | \$21.48   | \$20.86   | \$21.03                            | \$20.97           | \$21.14                                   |
| 64+     | \$21.83   | \$21.20   | \$21.37                            | \$21.31           | \$21.49                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023

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# Rating Region 17

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |  |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|--|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55+ Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0 to 14               | \$297.44                     | \$292.52                     | \$289.17                     | \$276.37                 | \$267.26                   | \$260.42                    | \$255.00                    | \$224.40                      | \$220.75                      | \$199.52                      | \$291.81   | \$269.16   | \$221.18   | \$199.52                                       |
| 15                    | \$323.88                     | \$318.52                     | \$314.88                     | \$300.94                 | \$291.02                   | \$283.57                    | \$277.66                    | \$244.35                      | \$240.37                      | \$217.25                      | \$317.75   | \$293.09   | \$240.84   | \$217.25                                       |
| 16                    | \$333.99                     | \$328.46                     | \$324.71                     | \$310.33                 | \$300.10                   | \$292.42                    | \$286.33                    | \$251.98                      | \$247.87                      | \$224.03                      | \$327.67   | \$302.24   | \$248.36   | \$224.03                                       |
| 17                    | \$344.09                     | \$338.40                     | \$334.53                     | \$319.73                 | \$309.18                   | \$301.28                    | \$294.99                    | \$259.60                      | \$255.37                      | \$230.81                      | \$337.59   | \$311.39   | \$255.88   | \$230.81                                       |
| 18                    | \$354.98                     | \$349.11                     | \$345.12                     | \$329.84                 | \$318.97                   | \$310.81                    | \$304.33                    | \$267.82                      | \$263.45                      | \$238.12                      | \$348.27   | \$321.24   | \$263.97   | \$238.12                                       |
| 19                    | \$365.87                     | \$359.82                     | \$355.70                     | \$339.96                 | \$328.75                   | \$320.34                    | \$313.66                    | \$276.03                      | \$271.53                      | \$245.42                      | \$358.95   | \$331.09   | \$272.07   | \$245.42                                       |
| 20                    | \$377.14                     | \$370.90                     | \$366.66                     | \$350.44                 | \$338.88                   | \$330.21                    | \$323.33                    | \$284.54                      | \$279.90                      | \$252.98                      | \$370.01   | \$341.29   | \$280.45   | \$252.98                                       |
| 21                    | \$388.81                     | \$382.38                     | \$378.00                     | \$361.27                 | \$349.36                   | \$340.42                    | \$333.33                    | \$293.34                      | \$288.56                      | \$260.81                      | \$381.46   | \$351.85   | \$289.13   | \$260.81                                       |
| 22                    | \$388.81                     | \$382.38                     | \$378.00                     | \$361.27                 | \$349.36                   | \$340.42                    | \$333.33                    | \$293.34                      | \$288.56                      | \$260.81                      | \$381.46   | \$351.85   | \$289.13   | \$260.81                                       |
| 23                    | \$388.81                     | \$382.38                     | \$378.00                     | \$361.27                 | \$349.36                   | \$340.42                    | \$333.33                    | \$293.34                      | \$288.56                      | \$260.81                      | \$381.46   | \$351.85   | \$289.13   | \$260.81                                       |
| 24                    | \$388.81                     | \$382.38                     | \$378.00                     | \$361.27                 | \$349.36                   | \$340.42                    | \$333.33                    | \$293.34                      | \$288.56                      | \$260.81                      | \$381.46   | \$351.85   | \$289.13   | \$260.81                                       |
| 25                    | \$390.36                     | \$383.91                     | \$379.52                     | \$362.72                 | \$350.76                   | \$341.79                    | \$334.66                    | \$294.51                      | \$289.71                      | \$261.85                      | \$382.98   | \$353.26   | \$290.28   | \$261.85                                       |
| 26                    | \$398.14                     | \$391.55                     | \$387.08                     | \$369.94                 | \$357.75                   | \$348.60                    | \$341.33                    | \$300.38                      | \$295.48                      | \$267.07                      | \$390.61   | \$360.29   | \$296.07   | \$267.07                                       |
| 27                    | \$407.47                     | \$400.73                     | \$396.15                     | \$378.62                 | \$366.13                   | \$356.77                    | \$349.33                    | \$307.42                      | \$302.41                      | \$273.33                      | \$399.77   | \$368.74   | \$303.01   | \$273.33                                       |
| 28                    | \$422.63                     | \$415.64                     | \$410.89                     | \$392.71                 | \$379.76                   | \$370.04                    | \$362.33                    | \$318.86                      | \$313.66                      | \$283.50                      | \$414.64   | \$382.46   | \$314.28   | \$283.50                                       |
| 29                    | \$435.08                     | \$427.88                     | \$422.99                     | \$404.27                 | \$390.93                   | \$380.94                    | \$372.99                    | \$328.24                      | \$322.89                      | \$291.84                      | \$426.85   | \$393.72   | \$323.53   | \$291.84                                       |
| 30                    | \$441.30                     | \$434.00                     | \$429.03                     | \$410.05                 | \$396.52                   | \$386.38                    | \$378.33                    | \$332.94                      | \$327.51                      | \$296.02                      | \$432.95   | \$399.35   | \$328.16   | \$296.02                                       |
| 31                    | \$450.63                     | \$443.17                     | \$438.11                     | \$418.72                 | \$404.91                   | \$394.55                    | \$386.33                    | \$339.98                      | \$334.44                      | \$302.28                      | \$442.11   | \$407.79   | \$335.10   | \$302.28                                       |
| 32                    | \$459.96                     | \$452.35                     | \$447.18                     | \$427.39                 | \$413.29                   | \$402.72                    | \$394.33                    | \$347.02                      | \$341.36                      | \$308.53                      | \$451.26   | \$416.24   | \$342.04   | \$308.53                                       |
| 33                    | \$465.79                     | \$458.09                     | \$452.85                     | \$432.81                 | \$418.53                   | \$407.83                    | \$399.33                    | \$351.42                      | \$345.69                      | \$312.45                      | \$456.99   | \$421.52   | \$346.37   | \$312.45                                       |
| 34                    | \$472.01                     | \$464.20                     | \$458.90                     | \$438.59                 | \$424.12                   | \$413.28                    | \$404.66                    | \$356.11                      | \$350.31                      | \$316.62                      | \$463.09   | \$427.14   | \$351.00   | \$316.62                                       |
| 35                    | \$475.12                     | \$467.26                     | \$461.92                     | \$441.48                 | \$426.92                   | \$416.00                    | \$407.33                    | \$358.46                      | \$352.62                      | \$318.71                      | \$466.14   | \$429.96   | \$353.31   | \$318.71                                       |
| 36                    | \$478.23                     | \$470.32                     | \$464.94                     | \$444.37                 | \$429.71                   | \$418.72                    | \$409.99                    | \$360.80                      | \$354.92                      | \$320.79                      | \$469.19   | \$432.77   | \$355.63   | \$320.79                                       |
| 37                    | \$481.34                     | \$473.38                     | \$467.97                     | \$447.26                 | \$432.51                   | \$421.45                    | \$412.66                    | \$363.15                      | \$357.23                      | \$322.88                      | \$472.24   | \$435.59   | \$357.94   | \$322.88                                       |
| 38                    | \$484.45                     | \$476.44                     | \$470.99                     | \$450.15                 | \$435.30                   | \$424.17                    | \$415.33                    | \$365.50                      | \$359.54                      | \$324.97                      | \$475.30   | \$438.40   | \$360.25   | \$324.97                                       |
| 39                    | \$490.68                     | \$482.56                     | \$477.04                     | \$455.93                 | \$440.89                   | \$429.62                    | \$420.66                    | \$370.19                      | \$364.16                      | \$329.14                      | \$481.40   | \$444.03   | \$364.88   | \$329.14                                       |
| 40                    | \$496.90                     | \$488.68                     | \$483.09                     | \$461.71                 | \$446.48                   | \$435.06                    | \$425.99                    | \$374.88                      | \$368.78                      | \$333.31                      | \$487.50   | \$449.66   | \$369.50   | \$333.31                                       |
| 41                    | \$506.23                     | \$497.85                     | \$492.16                     | \$470.38                 | \$454.87                   | \$443.23                    | \$433.99                    | \$381.92                      | \$375.70                      | \$339.57                      | \$496.66   | \$458.11   | \$376.44   | \$339.57                                       |
| 42                    | \$515.17                     | \$506.65                     | \$500.86                     | \$478.69                 | \$462.90                   | \$451.06                    | \$441.66                    | \$388.67                      | \$382.34                      | \$345.57                      | \$505.43   | \$466.20   | \$383.09   | \$345.57                                       |
| 43                    | \$527.61                     | \$518.88                     | \$512.95                     | \$490.25                 | \$474.08                   | \$461.96                    | \$452.32                    | \$398.06                      | \$391.57                      | \$353.91                      | \$517.64   | \$477.46   | \$392.35   | \$353.91                                       |
| 44                    | \$543.16                     | \$534.18                     | \$528.07                     | \$504.70                 | \$488.06                   | \$475.57                    | \$465.66                    | \$409.79                      | \$403.11                      | \$364.35                      | \$532.90   | \$491.53   | \$403.91   | \$364.35                                       |
| 45                    | \$561.44                     | \$552.15                     | \$545.84                     | \$521.68                 | \$504.48                   | \$491.57                    | \$481.32                    | \$423.58                      | \$416.68                      | \$376.61                      | \$550.82   | \$508.07   | \$417.50   | \$376.61                                       |
| 46                    | \$583.21                     | \$573.56                     | \$567.01                     | \$541.91                 | \$524.04                   | \$510.64                    | \$499.99                    | \$440.00                      | \$432.84                      | \$391.21                      | \$572.19   | \$527.77   | \$433.69   | \$391.21                                       |
| 47                    | \$607.71                     | \$597.65                     | \$590.82                     | \$564.67                 | \$546.05                   | \$532.08                    | \$520.99                    | \$458.48                      | \$451.01                      | \$407.64                      | \$596.22   | \$549.94   | \$451.91   | \$407.64                                       |
| 48                    | \$635.70                     | \$625.18                     | \$618.04                     | \$590.68                 | \$571.20                   | \$556.59                    | \$544.99                    | \$479.60                      | \$471.79                      | \$426.42                      | \$623.68   | \$575.27   | \$472.72   | \$426.42                                       |
| 49                    | \$663.31                     | \$652.33                     | \$644.87                     | \$616.33                 | \$596.01                   | \$580.76                    | \$568.66                    | \$500.43                      | \$492.28                      | \$444.94                      | \$650.77   | \$600.25   | \$493.25   | \$444.94                                       |
| 50                    | \$694.41                     | \$682.92                     | \$675.12                     | \$645.24                 | \$623.96                   | \$608.00                    | \$595.32                    | \$523.90                      | \$515.36                      | \$465.80                      | \$681.28   | \$628.40   | \$516.38   | \$465.80                                       |
| 51                    | \$725.13                     | \$713.13                     | \$704.98                     | \$673.78                 | \$651.56                   | \$634.89                    | \$621.65                    | \$547.07                      | \$538.16                      | \$486.40                      | \$711.42   | \$656.20   | \$539.22   | \$486.40                                       |
| 52                    | \$758.95                     | \$746.40                     | \$737.86                     | \$705.21                 | \$681.95                   | \$664.51                    | \$650.65                    | \$572.59                      | \$563.26                      | \$509.10                      | \$744.60   | \$686.81   | \$564.38   | \$509.10                                       |
| 53                    | \$793.17                     | \$780.05                     | \$771.13                     | \$737.00                 | \$712.70                   | \$694.47                    | \$679.99                    | \$598.40                      | \$588.66                      | \$532.05                      | \$778.17   | \$717.77   | \$589.82   | \$532.05                                       |
| 54                    | \$830.10                     | \$816.37                     | \$807.04                     | \$771.32                 | \$745.89                   | \$726.81                    | \$711.65                    | \$626.27                      | \$616.07                      | \$556.82                      | \$814.41   | \$751.20   | \$617.29   | \$556.82                                       |
| 55                    | \$867.04                     | \$852.70                     | \$842.95                     | \$805.64                 | \$779.07                   | \$759.15                    | \$743.32                    | \$654.14                      | \$643.48                      | \$581.60                      | \$850.65   | \$784.62   | \$644.75   | \$581.60                                       |
| 56                    | \$907.09                     | \$892.08                     | \$881.88                     | \$842.85                 | \$815.06                   | \$794.21                    | \$777.65                    | \$684.35                      | \$673.20                      | \$608.46                      | \$889.94   | \$820.86   | \$674.53   | \$608.46                                       |
| 57                    | \$947.52                     | \$931.85                     | \$921.20                     | \$880.43                 | \$851.39                   | \$829.62                    | \$812.32                    | \$714.86                      | \$703.21                      | \$635.59                      | \$929.61   | \$857.46   | \$704.60   | \$635.59                                       |
| 58                    | \$990.68                     | \$974.29                     | \$963.15                     | \$920.53                 | \$890.17                   | \$867.40                    | \$849.32                    | \$747.42                      | \$735.24                      | \$664.54                      | \$971.95   | \$896.51   | \$736.70   | \$664.54                                       |
| 59                    | \$1,012.07                   | \$995.32                     | \$983.94                     | \$940.40                 | \$909.39                   | \$886.13                    | \$867.65                    | \$763.55                      | \$751.11                      | \$678.88                      | \$992.93   | \$915.86   | \$752.60   | \$678.88                                       |
| 60                    | \$1,055.22                   | \$1,037.77                   | \$1,025.90                   | \$980.50                 | \$948.17                   | \$923.91                    | \$904.65                    | \$796.11                      | \$783.14                      | \$707.83                      | \$1,035.28   | \$954.92   | \$784.69   | \$707.83                                       |
| 61                    | \$1,092.55                   | \$1,074.48                   | \$1,062.19                   | \$1,015.18               | \$981.70                   | \$956.59                    | \$936.65                    | \$824.27                      | \$810.84                      | \$732.87                      | \$1,071.90   | \$988.70   | \$812.45   | \$732.87                                       |
| 62                    | \$1,117.04                   | \$1,098.57                   | \$1,086.01                   | \$1,037.94               | \$1,003.71                 | \$978.04                    | \$957.65                    | \$842.75                      | \$829.02                      | \$749.30                      | \$1,095.93   | \$1,010.86   | \$830.66   | \$749.30                                       |
| 63                    | \$1,147.76                   | \$1,128.77                   | \$1,115.87                   | \$1,066.48               | \$1,031.31                 | \$1,004.93                  | \$983.98                    | \$865.93                      | \$851.82                      | \$769.90                      | \$1,126.06   | \$1,038.66   | \$853.50   | \$769.90                                       |
| 64+                   | \$1,166.42                   | \$1,147.13                   | \$1,134.01                   | \$1,083.82               | \$1,048.08                 | \$1,021.27                  | \$999.98                    | \$880.01                      | \$865.67                      | \$782.42                      | \$1,144.37   | \$1,055.55   | \$867.38   | \$782.42                                       |

Pending regulatory approval.

# Rating Region 17

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$351.43                         | \$345.53                         | \$341.53                         | \$326.15                     | \$315.20                       | \$306.92                        | \$300.40                        | \$263.47                          | \$259.00                          | \$233.10                         | \$343.85   | \$316.64   | \$259.02  |
| 15                       | \$382.67                         | \$376.25                         | \$371.89                         | \$355.14                     | \$343.22                       | \$334.20                        | \$327.10                        | \$286.89                          | \$282.03                          | \$253.82                         | \$374.41   | \$344.79   | \$282.04  |
| 16                       | \$394.61                         | \$387.99                         | \$383.50                         | \$366.22                     | \$353.93                       | \$344.63                        | \$337.31                        | \$295.85                          | \$290.83                          | \$261.74                         | \$386.10   | \$355.55   | \$290.85  |
| 17                       | \$406.56                         | \$399.73                         | \$395.10                         | \$377.31                     | \$364.65                       | \$355.07                        | \$347.52                        | \$304.80                          | \$299.63                          | \$269.66                         | \$397.78   | \$366.31   | \$299.65  |
| 18                       | \$419.42                         | \$412.38                         | \$407.60                         | \$389.24                     | \$376.18                       | \$366.30                        | \$358.51                        | \$314.45                          | \$309.11                          | \$278.19                         | \$410.37   | \$377.90   | \$309.13  |
| 19                       | \$432.28                         | \$425.03                         | \$420.10                         | \$401.18                     | \$387.72                       | \$377.53                        | \$369.51                        | \$324.09                          | \$318.59                          | \$286.72                         | \$422.95   | \$389.49   | \$318.61  |
| 20                       | \$445.61                         | \$438.12                         | \$433.05                         | \$413.55                     | \$399.67                       | \$389.17                        | \$380.89                        | \$334.08                          | \$328.41                          | \$295.56                         | \$435.99   | \$401.50   | \$328.43  |
| 21                       | \$459.39                         | \$451.67                         | \$446.44                         | \$426.34                     | \$412.03                       | \$401.20                        | \$392.67                        | \$344.41                          | \$338.57                          | \$304.70                         | \$449.47   | \$413.91   | \$338.59  |
| 22                       | \$459.39                         | \$451.67                         | \$446.44                         | \$426.34                     | \$412.03                       | \$401.20                        | \$392.67                        | \$344.41                          | \$338.57                          | \$304.70                         | \$449.47   | \$413.91   | \$338.59  |
| 23                       | \$459.39                         | \$451.67                         | \$446.44                         | \$426.34                     | \$412.03                       | \$401.20                        | \$392.67                        | \$344.41                          | \$338.57                          | \$304.70                         | \$449.47   | \$413.91   | \$338.59  |
| 24                       | \$459.39                         | \$451.67                         | \$446.44                         | \$426.34                     | \$412.03                       | \$401.20                        | \$392.67                        | \$344.41                          | \$338.57                          | \$304.70                         | \$449.47   | \$413.91   | \$338.59  |
| 25                       | \$461.23                         | \$453.48                         | \$448.23                         | \$428.04                     | \$413.68                       | \$402.81                        | \$394.24                        | \$345.79                          | \$339.92                          | \$305.92                         | \$451.27   | \$415.57   | \$339.94  |
| 26                       | \$470.41                         | \$462.52                         | \$457.16                         | \$436.57                     | \$421.92                       | \$410.83                        | \$402.10                        | \$352.68                          | \$346.69                          | \$312.01                         | \$460.26   | \$423.85   | \$346.71  |
| 27                       | \$481.44                         | \$473.36                         | \$467.87                         | \$446.80                     | \$431.81                       | \$420.46                        | \$411.52                        | \$360.94                          | \$354.82                          | \$319.33                         | \$471.05   | \$433.78   | \$354.84  |
| 28                       | \$499.36                         | \$490.97                         | \$485.28                         | \$463.43                     | \$447.88                       | \$436.11                        | \$426.84                        | \$374.38                          | \$368.02                          | \$331.21                         | \$488.57   | \$449.92   | \$368.04  |
| 29                       | \$514.06                         | \$505.42                         | \$499.57                         | \$477.07                     | \$461.06                       | \$448.95                        | \$439.40                        | \$385.40                          | \$378.86                          | \$340.96                         | \$502.96   | \$463.17   | \$378.88  |
| 30                       | \$521.41                         | \$512.65                         | \$506.71                         | \$483.89                     | \$467.65                       | \$455.37                        | \$445.68                        | \$390.91                          | \$384.27                          | \$345.84                         | \$510.15   | \$469.79   | \$384.29  |
| 31                       | \$532.43                         | \$523.49                         | \$517.43                         | \$494.12                     | \$477.54                       | \$465.00                        | \$455.11                        | \$399.17                          | \$392.40                          | \$353.15                         | \$520.94   | \$479.72   | \$392.42  |
| 32                       | \$543.46                         | \$534.33                         | \$528.14                         | \$504.35                     | \$487.43                       | \$474.62                        | \$464.53                        | \$407.44                          | \$400.52                          | \$360.46                         | \$531.72   | \$489.66   | \$400.55  |
| 33                       | \$550.35                         | \$541.11                         | \$534.84                         | \$510.75                     | \$493.61                       | \$480.64                        | \$470.42                        | \$412.60                          | \$405.60                          | \$365.03                         | \$538.47   | \$495.87   | \$405.63  |
| 34                       | \$557.70                         | \$548.33                         | \$541.98                         | \$517.57                     | \$500.20                       | \$487.06                        | \$476.71                        | \$418.12                          | \$411.02                          | \$369.91                         | \$545.66   | \$502.49   | \$411.04  |
| 35                       | \$561.37                         | \$551.95                         | \$545.55                         | \$520.98                     | \$503.50                       | \$490.27                        | \$479.85                        | \$420.87                          | \$413.73                          | \$372.34                         | \$549.25   | \$505.80   | \$413.75  |
| 36                       | \$565.05                         | \$555.56                         | \$549.13                         | \$524.39                     | \$506.80                       | \$493.48                        | \$482.99                        | \$423.63                          | \$416.44                          | \$374.78                         | \$552.85   | \$509.11   | \$416.46  |
| 37                       | \$568.72                         | \$559.17                         | \$552.70                         | \$527.80                     | \$510.09                       | \$496.69                        | \$486.13                        | \$426.38                          | \$419.15                          | \$377.22                         | \$556.45   | \$512.42   | \$419.17  |
| 38                       | \$572.40                         | \$562.79                         | \$556.27                         | \$531.21                     | \$513.39                       | \$499.90                        | \$489.27                        | \$429.14                          | \$421.85                          | \$379.66                         | \$560.04   | \$515.73   | \$421.88  |
| 39                       | \$579.75                         | \$570.01                         | \$563.41                         | \$538.04                     | \$519.98                       | \$506.32                        | \$495.55                        | \$434.65                          | \$427.27                          | \$384.53                         | \$567.23   | \$522.36   | \$427.30  |
| 40                       | \$587.10                         | \$577.24                         | \$570.56                         | \$544.86                     | \$526.57                       | \$512.74                        | \$501.84                        | \$440.16                          | \$432.69                          | \$389.41                         | \$574.42   | \$528.98   | \$432.71  |
| 41                       | \$598.12                         | \$588.08                         | \$581.27                         | \$555.09                     | \$536.46                       | \$522.37                        | \$511.26                        | \$448.42                          | \$440.81                          | \$396.72                         | \$585.21   | \$538.91   | \$440.84  |
| 42                       | \$608.69                         | \$598.47                         | \$591.54                         | \$564.89                     | \$545.94                       | \$531.60                        | \$520.29                        | \$456.34                          | \$448.60                          | \$403.73                         | \$595.55   | \$548.43   | \$448.63  |
| 43                       | \$623.39                         | \$612.92                         | \$605.82                         | \$578.54                     | \$559.13                       | \$544.43                        | \$532.86                        | \$467.37                          | \$459.43                          | \$413.48                         | \$609.93   | \$561.68   | \$459.46  |
| 44                       | \$641.77                         | \$630.99                         | \$623.68                         | \$595.59                     | \$575.61                       | \$560.48                        | \$548.56                        | \$481.14                          | \$472.98                          | \$425.67                         | \$627.91   | \$578.24   | \$473.00  |
| 45                       | \$663.36                         | \$652.22                         | \$644.67                         | \$615.63                     | \$594.97                       | \$579.34                        | \$567.02                        | \$497.33                          | \$488.89                          | \$439.99                         | \$649.04   | \$597.69   | \$488.92  |
| 46                       | \$689.08                         | \$677.51                         | \$669.67                         | \$639.50                     | \$618.05                       | \$601.81                        | \$589.01                        | \$516.62                          | \$507.85                          | \$457.05                         | \$674.21   | \$620.87   | \$507.88  |
| 47                       | \$718.02                         | \$705.97                         | \$697.79                         | \$666.36                     | \$644.00                       | \$627.08                        | \$613.75                        | \$538.31                          | \$529.18                          | \$476.25                         | \$702.52   | \$646.95   | \$529.21  |
| 48                       | \$751.10                         | \$738.49                         | \$729.94                         | \$697.06                     | \$673.67                       | \$655.97                        | \$642.02                        | \$563.11                          | \$553.56                          | \$498.19                         | \$734.89   | \$676.75   | \$553.59  |
| 49                       | \$783.72                         | \$770.56                         | \$761.63                         | \$727.33                     | \$702.92                       | \$684.45                        | \$669.90                        | \$587.57                          | \$577.59                          | \$519.82                         | \$766.80   | \$706.13   | \$577.63  |
| 50                       | \$820.47                         | \$806.69                         | \$797.35                         | \$761.44                     | \$735.89                       | \$716.55                        | \$701.31                        | \$615.12                          | \$604.68                          | \$544.20                         | \$802.76   | \$739.25   | \$604.71  |
| 51                       | \$856.76                         | \$842.37                         | \$832.62                         | \$795.12                     | \$768.44                       | \$748.25                        | \$732.34                        | \$642.33                          | \$631.43                          | \$568.27                         | \$838.26   | \$771.95   | \$631.46  |
| 52                       | \$896.73                         | \$881.67                         | \$871.46                         | \$832.21                     | \$804.28                       | \$783.15                        | \$766.50                        | \$672.29                          | \$660.88                          | \$594.78                         | \$877.37   | \$807.96   | \$660.92  |
| 53                       | \$937.15                         | \$921.42                         | \$910.75                         | \$869.72                     | \$840.54                       | \$818.46                        | \$801.05                        | \$702.60                          | \$690.68                          | \$621.59                         | \$916.92   | \$844.38   | \$690.71  |
| 54                       | \$980.79                         | \$964.33                         | \$953.16                         | \$910.23                     | \$879.68                       | \$856.57                        | \$838.36                        | \$735.32                          | \$722.84                          | \$650.54                         | \$959.62   | \$883.70   | \$722.88  |
| 55                       | \$1,024.44                       | \$1,007.23                       | \$995.57                         | \$950.73                     | \$918.83                       | \$894.69                        | \$875.66                        | \$768.04                          | \$755.00                          | \$679.48                         | \$1,002.32   | \$923.02   | \$755.05  |
| 56                       | \$1,071.75                       | \$1,053.76                       | \$1,041.55                       | \$994.64                     | \$961.27                       | \$936.01                        | \$916.11                        | \$803.51                          | \$789.88                          | \$710.87                         | \$1,048.62   | \$965.66   | \$789.92  |
| 57                       | \$1,119.53                       | \$1,100.73                       | \$1,087.98                       | \$1,038.98                   | \$1,004.12                     | \$977.73                        | \$956.94                        | \$839.33                          | \$825.09                          | \$742.56                         | \$1,095.36   | \$1,008.70   | \$825.13  |
| 58                       | \$1,170.52                       | \$1,150.87                       | \$1,137.54                       | \$1,086.30                   | \$1,049.85                     | \$1,022.27                      | \$1,000.53                      | \$877.56                          | \$862.67                          | \$776.38                         | \$1,145.25   | \$1,054.65   | \$862.72  |
| 59                       | \$1,195.79                       | \$1,175.71                       | \$1,162.09                       | \$1,109.75                   | \$1,072.51                     | \$1,044.33                      | \$1,022.13                      | \$896.50                          | \$881.29                          | \$793.14                         | \$1,169.97   | \$1,077.41   | \$881.34  |
| 60                       | \$1,246.78                       | \$1,225.85                       | \$1,211.65                       | \$1,157.07                   | \$1,118.25                     | \$1,088.87                      | \$1,065.72                      | \$934.73                          | \$918.87                          | \$826.96                         | \$1,219.86   | \$1,123.36   | \$918.92  |
| 61                       | \$1,290.88                       | \$1,269.21                       | \$1,254.51                       | \$1,198.00                   | \$1,157.80                     | \$1,127.38                      | \$1,103.41                      | \$967.80                          | \$951.37                          | \$856.21                         | \$1,263.01   | \$1,163.09   | \$951.43  |
| 62                       | \$1,319.82                       | \$1,297.66                       | \$1,282.63                       | \$1,224.86                   | \$1,183.76                     | \$1,152.66                      | \$1,128.15                      | \$989.49                          | \$972.70                          | \$875.41                         | \$1,291.33   | \$1,189.17   | \$972.76  |
| 63                       | \$1,356.12                       | \$1,333.34                       | \$1,317.90                       | \$1,258.54                   | \$1,216.31                     | \$1,184.36                      | \$1,159.17                      | \$1,016.70                        | \$999.45                          | \$899.48                         | \$1,326.84   | \$1,221.87   | \$999.51  |
| 64+                      | \$1,378.17                       | \$1,355.02                       | \$1,339.33                       | \$1,279.01                   | \$1,236.09                     | \$1,203.61                      | \$1,178.02                      | \$1,033.23                        | \$1,015.70                        | \$914.10                         | \$1,348.41   | \$1,241.74   | \$1,015.76  |

Pending regulatory approval.

Effective October 2023

## Rating Region 17

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$342.20                                  | \$336.47                                  | \$332.59                                  | \$317.65                              | \$307.02                                | \$298.98                                 | \$292.64                                 | \$256.79                                   | \$252.45                                   | \$227.29                              |
| 15      | \$372.62                                  | \$366.38                                  | \$362.15                                  | \$345.88                              | \$334.31                                | \$325.56                                 | \$318.66                                 | \$279.62                                   | \$274.89                                   | \$247.50                              |
| 16      | \$384.25                                  | \$377.82                                  | \$373.45                                  | \$356.68                              | \$344.75                                | \$335.72                                 | \$328.60                                 | \$288.34                                   | \$283.47                                   | \$255.22                              |
| 17      | \$395.88                                  | \$389.25                                  | \$384.76                                  | \$367.48                              | \$355.18                                | \$345.88                                 | \$338.55                                 | \$297.07                                   | \$292.05                                   | \$262.95                              |
| 18      | \$408.41                                  | \$401.57                                  | \$396.93                                  | \$379.10                              | \$366.42                                | \$356.82                                 | \$349.26                                 | \$306.47                                   | \$301.29                                   | \$271.27                              |
| 19      | \$420.93                                  | \$413.88                                  | \$409.10                                  | \$390.73                              | \$377.66                                | \$367.77                                 | \$359.97                                 | \$315.87                                   | \$310.53                                   | \$279.58                              |
| 20      | \$433.90                                  | \$426.64                                  | \$421.71                                  | \$402.77                              | \$389.30                                | \$379.10                                 | \$371.06                                 | \$325.60                                   | \$320.10                                   | \$288.20                              |
| 21      | \$447.32                                  | \$439.83                                  | \$434.75                                  | \$415.23                              | \$401.34                                | \$390.82                                 | \$382.54                                 | \$335.67                                   | \$330.00                                   | \$297.11                              |
| 22      | \$447.32                                  | \$439.83                                  | \$434.75                                  | \$415.23                              | \$401.34                                | \$390.82                                 | \$382.54                                 | \$335.67                                   | \$330.00                                   | \$297.11                              |
| 23      | \$447.32                                  | \$439.83                                  | \$434.75                                  | \$415.23                              | \$401.34                                | \$390.82                                 | \$382.54                                 | \$335.67                                   | \$330.00                                   | \$297.11                              |
| 24      | \$447.32                                  | \$439.83                                  | \$434.75                                  | \$415.23                              | \$401.34                                | \$390.82                                 | \$382.54                                 | \$335.67                                   | \$330.00                                   | \$297.11                              |
| 25      | \$449.11                                  | \$441.59                                  | \$436.49                                  | \$416.89                              | \$402.94                                | \$392.39                                 | \$384.07                                 | \$337.02                                   | \$331.32                                   | \$298.30                              |
| 26      | \$458.06                                  | \$450.39                                  | \$445.19                                  | \$425.19                              | \$410.97                                | \$400.20                                 | \$391.72                                 | \$343.73                                   | \$337.92                                   | \$304.24                              |
| 27      | \$468.80                                  | \$460.95                                  | \$455.62                                  | \$435.16                              | \$420.60                                | \$409.58                                 | \$400.90                                 | \$351.79                                   | \$345.84                                   | \$311.38                              |
| 28      | \$486.24                                  | \$478.10                                  | \$472.58                                  | \$451.35                              | \$436.25                                | \$424.83                                 | \$415.82                                 | \$364.88                                   | \$358.71                                   | \$322.96                              |
| 29      | \$500.56                                  | \$492.17                                  | \$486.49                                  | \$464.64                              | \$449.10                                | \$437.33                                 | \$428.06                                 | \$375.62                                   | \$369.27                                   | \$332.47                              |
| 30      | \$507.71                                  | \$499.21                                  | \$493.45                                  | \$471.28                              | \$455.52                                | \$443.59                                 | \$434.18                                 | \$380.99                                   | \$374.55                                   | \$337.22                              |
| 31      | \$518.45                                  | \$509.77                                  | \$503.88                                  | \$481.25                              | \$465.15                                | \$452.96                                 | \$443.36                                 | \$389.05                                   | \$382.47                                   | \$344.36                              |
| 32      | \$529.18                                  | \$520.32                                  | \$514.31                                  | \$491.21                              | \$474.78                                | \$462.34                                 | \$452.54                                 | \$397.10                                   | \$390.39                                   | \$351.49                              |
| 33      | \$535.89                                  | \$526.92                                  | \$520.84                                  | \$497.44                              | \$480.80                                | \$468.21                                 | \$458.28                                 | \$402.14                                   | \$395.34                                   | \$355.94                              |
| 34      | \$543.05                                  | \$533.96                                  | \$527.79                                  | \$504.09                              | \$487.22                                | \$474.46                                 | \$464.40                                 | \$407.51                                   | \$400.62                                   | \$360.70                              |
| 35      | \$546.63                                  | \$537.48                                  | \$531.27                                  | \$507.41                              | \$490.43                                | \$477.59                                 | \$467.46                                 | \$410.19                                   | \$403.26                                   | \$363.07                              |
| 36      | \$550.21                                  | \$541.00                                  | \$534.75                                  | \$510.73                              | \$493.64                                | \$480.71                                 | \$470.52                                 | \$412.88                                   | \$405.90                                   | \$365.45                              |
| 37      | \$553.79                                  | \$544.51                                  | \$538.23                                  | \$514.05                              | \$496.85                                | \$483.84                                 | \$473.58                                 | \$415.57                                   | \$408.54                                   | \$367.83                              |
| 38      | \$557.37                                  | \$548.03                                  | \$541.70                                  | \$517.37                              | \$500.07                                | \$486.97                                 | \$476.64                                 | \$418.25                                   | \$411.18                                   | \$370.20                              |
| 39      | \$564.52                                  | \$555.07                                  | \$548.66                                  | \$524.02                              | \$506.49                                | \$493.22                                 | \$482.77                                 | \$423.62                                   | \$416.46                                   | \$374.96                              |
| 40      | \$571.68                                  | \$562.11                                  | \$555.62                                  | \$530.66                              | \$512.91                                | \$499.47                                 | \$488.89                                 | \$428.99                                   | \$421.74                                   | \$379.71                              |
| 41      | \$582.42                                  | \$572.66                                  | \$566.05                                  | \$540.63                              | \$522.54                                | \$508.85                                 | \$498.07                                 | \$437.05                                   | \$429.66                                   | \$386.84                              |
| 42      | \$592.70                                  | \$582.78                                  | \$576.05                                  | \$550.18                              | \$531.77                                | \$517.84                                 | \$506.87                                 | \$444.77                                   | \$437.25                                   | \$393.68                              |
| 43      | \$607.02                                  | \$596.85                                  | \$589.96                                  | \$563.46                              | \$544.61                                | \$530.35                                 | \$519.11                                 | \$455.51                                   | \$447.81                                   | \$403.18                              |
| 44      | \$624.91                                  | \$614.45                                  | \$607.35                                  | \$580.07                              | \$560.67                                | \$545.98                                 | \$534.41                                 | \$468.94                                   | \$461.01                                   | \$415.07                              |
| 45      | \$645.94                                  | \$635.12                                  | \$627.79                                  | \$599.59                              | \$579.53                                | \$564.35                                 | \$552.39                                 | \$484.71                                   | \$476.52                                   | \$429.03                              |
| 46      | \$670.99                                  | \$659.75                                  | \$652.13                                  | \$622.84                              | \$602.00                                | \$586.24                                 | \$573.81                                 | \$503.51                                   | \$495.00                                   | \$445.67                              |
| 47      | \$699.17                                  | \$687.46                                  | \$679.52                                  | \$649.00                              | \$627.29                                | \$610.86                                 | \$597.91                                 | \$524.66                                   | \$515.79                                   | \$464.39                              |
| 48      | \$731.38                                  | \$719.13                                  | \$710.82                                  | \$678.90                              | \$656.19                                | \$639.00                                 | \$625.45                                 | \$548.83                                   | \$539.55                                   | \$485.78                              |
| 49      | \$763.14                                  | \$750.36                                  | \$741.69                                  | \$708.38                              | \$684.68                                | \$666.75                                 | \$652.61                                 | \$572.66                                   | \$562.98                                   | \$506.88                              |
| 50      | \$798.92                                  | \$785.54                                  | \$776.47                                  | \$741.60                              | \$716.79                                | \$698.01                                 | \$683.22                                 | \$599.52                                   | \$589.38                                   | \$530.65                              |
| 51      | \$834.26                                  | \$820.29                                  | \$810.82                                  | \$774.40                              | \$748.49                                | \$728.89                                 | \$713.44                                 | \$626.03                                   | \$615.45                                   | \$554.12                              |
| 52      | \$873.18                                  | \$858.56                                  | \$848.64                                  | \$810.52                              | \$783.41                                | \$762.89                                 | \$746.72                                 | \$655.24                                   | \$644.16                                   | \$579.97                              |
| 53      | \$912.54                                  | \$897.26                                  | \$886.90                                  | \$847.06                              | \$818.73                                | \$797.28                                 | \$780.38                                 | \$684.78                                   | \$673.20                                   | \$606.11                              |
| 54      | \$955.04                                  | \$939.04                                  | \$928.20                                  | \$886.51                              | \$856.85                                | \$834.41                                 | \$816.72                                 | \$716.67                                   | \$704.55                                   | \$634.34                              |
| 55      | \$997.53                                  | \$980.83                                  | \$969.50                                  | \$925.96                              | \$894.98                                | \$871.54                                 | \$853.06                                 | \$748.55                                   | \$735.90                                   | \$662.56                              |
| 56      | \$1,043.61                                | \$1,026.13                                | \$1,014.28                                | \$968.73                              | \$936.32                                | \$911.79                                 | \$892.47                                 | \$783.13                                   | \$769.89                                   | \$693.17                              |
| 57      | \$1,090.13                                | \$1,071.87                                | \$1,059.50                                | \$1,011.91                            | \$978.06                                | \$952.44                                 | \$932.25                                 | \$818.04                                   | \$804.21                                   | \$724.07                              |
| 58      | \$1,139.78                                | \$1,120.70                                | \$1,107.75                                | \$1,058.00                            | \$1,022.61                              | \$995.82                                 | \$974.71                                 | \$855.30                                   | \$840.84                                   | \$757.05                              |
| 59      | \$1,164.39                                | \$1,144.89                                | \$1,131.67                                | \$1,080.84                            | \$1,044.68                              | \$1,017.31                               | \$995.75                                 | \$873.76                                   | \$858.99                                   | \$773.39                              |
| 60      | \$1,214.04                                | \$1,193.71                                | \$1,179.92                                | \$1,126.93                            | \$1,089.23                              | \$1,060.70                               | \$1,038.21                               | \$911.02                                   | \$895.62                                   | \$806.37                              |
| 61      | \$1,256.98                                | \$1,235.93                                | \$1,221.66                                | \$1,166.79                            | \$1,127.76                              | \$1,098.22                               | \$1,074.94                               | \$943.25                                   | \$927.30                                   | \$834.89                              |
| 62      | \$1,285.16                                | \$1,263.64                                | \$1,249.05                                | \$1,192.95                            | \$1,153.04                              | \$1,122.84                               | \$1,099.04                               | \$964.39                                   | \$948.09                                   | \$853.61                              |
| 63      | \$1,320.50                                | \$1,298.39                                | \$1,283.39                                | \$1,225.75                            | \$1,184.75                              | \$1,153.71                               | \$1,129.26                               | \$990.91                                   | \$974.16                                   | \$877.08                              |
| 64+     | \$1,341.97                                | \$1,319.50                                | \$1,304.26                                | \$1,245.68                            | \$1,204.01                              | \$1,172.47                               | \$1,147.62                               | \$1,007.02                                 | \$990.00                                   | \$891.34                              |

Pending regulatory approval.



## Rating Region 17

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO<br>250/10 OffEx | Platinum Tandem PPO<br>0/0 OffEx | Platinum Tandem PPO<br>0/10 OffEx | Platinum Tandem PPO<br>250/15 OffEx | Gold Tandem<br>PPO 0/25 OffEx | Gold Tandem<br>PPO<br>500/30 OffEx | Gold Tandem<br>PPO<br>750/30 OffEx | Gold Tandem<br>PPO<br>1000/35 OffEx | Virtual Blue<br>Gold Tandem<br>PPO<br>1500/45 OffEx | Silver Tandem<br>PPO<br>2000/60 OffEx |
|---------|-------------------------------------|----------------------------------|-----------------------------------|-------------------------------------|-------------------------------|------------------------------------|------------------------------------|-------------------------------------|---|---------------------------------------|
| 0 to 14 | \$404.99                            | \$400.45                         | \$397.36                          | \$389.01                            | \$345.50                      | \$343.38                           | \$339.71                           | \$333.79                            | \$349.12  | \$295.71                              |
| 15      | \$440.99                            | \$436.04                         | \$432.68                          | \$423.59                            | \$376.21                      | \$373.91                           | \$369.91                           | \$363.47                            | \$380.16  | \$321.99                              |
| 16      | \$454.76                            | \$449.65                         | \$446.19                          | \$436.81                            | \$387.95                      | \$385.58                           | \$381.45                           | \$374.81                            | \$392.02  | \$332.04                              |
| 17      | \$468.52                            | \$463.26                         | \$459.69                          | \$450.03                            | \$399.69                      | \$397.25                           | \$393.00                           | \$386.15                            | \$403.89  | \$342.09                              |
| 18      | \$483.35                            | \$477.92                         | \$474.24                          | \$464.27                            | \$412.34                      | \$409.81                           | \$405.43                           | \$398.37                            | \$416.67  | \$352.92                              |
| 19      | \$498.17                            | \$492.58                         | \$488.78                          | \$478.51                            | \$424.99                      | \$422.38                           | \$417.86                           | \$410.59                            | \$429.45  | \$363.74                              |
| 20      | \$513.52                            | \$507.76                         | \$503.85                          | \$493.26                            | \$438.08                      | \$435.40                           | \$430.74                           | \$423.24                            | \$442.68  | \$374.95                              |
| 21      | \$529.40                            | \$523.46                         | \$519.43                          | \$508.51                            | \$451.63                      | \$448.87                           | \$444.06                           | \$436.33                            | \$456.37  | \$386.55                              |
| 22      | \$529.40                            | \$523.46                         | \$519.43                          | \$508.51                            | \$451.63                      | \$448.87                           | \$444.06                           | \$436.33                            | \$456.37  | \$386.55                              |
| 23      | \$529.40                            | \$523.46                         | \$519.43                          | \$508.51                            | \$451.63                      | \$448.87                           | \$444.06                           | \$436.33                            | \$456.37  | \$386.55                              |
| 24      | \$529.40                            | \$523.46                         | \$519.43                          | \$508.51                            | \$451.63                      | \$448.87                           | \$444.06                           | \$436.33                            | \$456.37  | \$386.55                              |
| 25      | \$531.52                            | \$525.56                         | \$521.51                          | \$510.55                            | \$453.44                      | \$450.66                           | \$445.84                           | \$438.08                            | \$458.20  | \$388.09                              |
| 26      | \$542.11                            | \$536.03                         | \$531.89                          | \$520.72                            | \$462.47                      | \$459.64                           | \$454.72                           | \$446.80                            | \$467.33  | \$395.82                              |
| 27      | \$554.81                            | \$548.59                         | \$544.36                          | \$532.92                            | \$473.31                      | \$470.41                           | \$465.38                           | \$457.28                            | \$478.28  | \$405.10                              |
| 28      | \$575.46                            | \$569.00                         | \$564.62                          | \$552.75                            | \$490.92                      | \$487.92                           | \$482.70                           | \$474.29                            | \$496.08  | \$420.18                              |
| 29      | \$592.40                            | \$585.75                         | \$581.24                          | \$569.03                            | \$505.38                      | \$502.28                           | \$496.91                           | \$488.26                            | \$510.68  | \$432.55                              |
| 30      | \$600.87                            | \$594.13                         | \$589.55                          | \$577.16                            | \$512.60                      | \$509.46                           | \$504.01                           | \$495.24                            | \$517.98  | \$438.73                              |
| 31      | \$613.58                            | \$606.69                         | \$602.02                          | \$589.37                            | \$523.44                      | \$520.24                           | \$514.67                           | \$505.71                            | \$528.94  | \$448.01                              |
| 32      | \$626.28                            | \$619.26                         | \$614.48                          | \$601.57                            | \$534.28                      | \$531.01                           | \$525.33                           | \$516.18                            | \$539.89  | \$457.28                              |
| 33      | \$634.22                            | \$627.11                         | \$622.27                          | \$609.20                            | \$541.06                      | \$537.74                           | \$531.99                           | \$522.73                            | \$546.73  | \$463.08                              |
| 34      | \$642.70                            | \$635.48                         | \$630.59                          | \$617.33                            | \$548.28                      | \$544.92                           | \$539.09                           | \$529.71                            | \$554.04  | \$469.27                              |
| 35      | \$646.93                            | \$639.67                         | \$634.74                          | \$621.40                            | \$551.90                      | \$548.51                           | \$542.65                           | \$533.20                            | \$557.69  | \$472.36                              |
| 36      | \$651.17                            | \$643.86                         | \$638.90                          | \$625.47                            | \$555.51                      | \$552.11                           | \$546.20                           | \$536.69                            | \$561.34  | \$475.45                              |
| 37      | \$655.40                            | \$648.05                         | \$643.05                          | \$629.54                            | \$559.12                      | \$555.70                           | \$549.75                           | \$540.18                            | \$564.99  | \$478.54                              |
| 38      | \$659.64                            | \$652.23                         | \$647.21                          | \$633.61                            | \$562.73                      | \$559.29                           | \$553.30                           | \$543.67                            | \$568.64  | \$481.64                              |
| 39      | \$668.11                            | \$660.61                         | \$655.52                          | \$641.74                            | \$569.96                      | \$566.47                           | \$560.41                           | \$550.65                            | \$575.94  | \$487.82                              |
| 40      | \$676.58                            | \$668.99                         | \$663.83                          | \$649.88                            | \$577.19                      | \$573.65                           | \$567.51                           | \$557.63                            | \$583.24  | \$494.01                              |
| 41      | \$689.28                            | \$681.55                         | \$676.30                          | \$662.08                            | \$588.03                      | \$584.42                           | \$578.17                           | \$568.11                            | \$594.20  | \$503.28                              |
| 42      | \$701.46                            | \$693.59                         | \$688.24                          | \$673.78                            | \$598.41                      | \$594.75                           | \$588.38                           | \$578.14                            | \$604.69  | \$512.17                              |
| 43      | \$718.40                            | \$710.34                         | \$704.86                          | \$690.05                            | \$612.87                      | \$609.11                           | \$602.59                           | \$592.10                            | \$619.30  | \$524.54                              |
| 44      | \$739.58                            | \$731.28                         | \$725.64                          | \$710.39                            | \$630.93                      | \$627.07                           | \$620.36                           | \$609.56                            | \$637.55  | \$540.01                              |
| 45      | \$764.46                            | \$755.88                         | \$750.05                          | \$734.29                            | \$652.16                      | \$648.16                           | \$641.23                           | \$630.06                            | \$659.00  | \$558.17                              |
| 46      | \$794.10                            | \$785.19                         | \$779.14                          | \$762.77                            | \$677.45                      | \$673.30                           | \$666.10                           | \$654.50                            | \$684.56  | \$579.82                              |
| 47      | \$827.46                            | \$818.17                         | \$811.87                          | \$794.81                            | \$705.90                      | \$701.58                           | \$694.07                           | \$681.99                            | \$713.31  | \$604.17                              |
| 48      | \$865.57                            | \$855.86                         | \$849.26                          | \$831.42                            | \$738.42                      | \$733.90                           | \$726.04                           | \$713.40                            | \$746.17  | \$632.00                              |
| 49      | \$903.16                            | \$893.03                         | \$886.14                          | \$867.52                            | \$770.49                      | \$765.77                           | \$757.57                           | \$744.38                            | \$778.57  | \$659.45                              |
| 50      | \$945.51                            | \$934.90                         | \$927.70                          | \$908.20                            | \$806.62                      | \$801.67                           | \$793.10                           | \$779.29                            | \$815.08  | \$690.37                              |
| 51      | \$987.34                            | \$976.26                         | \$968.73                          | \$948.38                            | \$842.30                      | \$837.13                           | \$828.18                           | \$813.76                            | \$851.13  | \$720.91                              |
| 52      | \$1,033.39                          | \$1,021.80                       | \$1,013.92                        | \$992.62                            | \$881.59                      | \$876.19                           | \$866.81                           | \$851.72                            | \$890.84  | \$754.54                              |
| 53      | \$1,079.98                          | \$1,067.86                       | \$1,059.63                        | \$1,037.37                          | \$921.33                      | \$915.69                           | \$905.89                           | \$890.12                            | \$931.00  | \$788.55                              |
| 54      | \$1,130.28                          | \$1,117.59                       | \$1,108.98                        | \$1,085.68                          | \$964.24                      | \$958.33                           | \$948.08                           | \$931.57                            | \$974.35  | \$825.28                              |
| 55      | \$1,180.57                          | \$1,167.32                       | \$1,158.32                        | \$1,133.98                          | \$1,007.14                    | \$1,000.97                         | \$990.26                           | \$973.02                            | \$1,017.71  | \$862.00                              |
| 56      | \$1,235.10                          | \$1,221.24                       | \$1,211.83                        | \$1,186.36                          | \$1,053.66                    | \$1,047.20                         | \$1,036.00                         | \$1,017.96                          | \$1,064.72  | \$901.81                              |
| 57      | \$1,290.16                          | \$1,275.68                       | \$1,265.85                        | \$1,239.25                          | \$1,100.63                    | \$1,093.89                         | \$1,082.18                         | \$1,063.34                          | \$1,112.18  | \$942.01                              |
| 58      | \$1,348.92                          | \$1,333.78                       | \$1,323.50                        | \$1,295.69                          | \$1,150.76                    | \$1,143.71                         | \$1,131.48                         | \$1,111.78                          | \$1,162.84  | \$984.92                              |
| 59      | \$1,378.04                          | \$1,362.57                       | \$1,352.07                        | \$1,323.66                          | \$1,175.60                    | \$1,168.40                         | \$1,155.90                         | \$1,135.77                          | \$1,187.94  | \$1,006.18                            |
| 60      | \$1,436.80                          | \$1,420.68                       | \$1,409.73                        | \$1,380.10                          | \$1,225.73                    | \$1,218.22                         | \$1,205.19                         | \$1,184.21                          | \$1,238.59  | \$1,049.09                            |
| 61      | \$1,487.62                          | \$1,470.93                       | \$1,459.59                        | \$1,428.92                          | \$1,269.09                    | \$1,261.31                         | \$1,247.82                         | \$1,226.10                          | \$1,282.41  | \$1,086.20                            |
| 62      | \$1,520.98                          | \$1,503.91                       | \$1,492.32                        | \$1,460.96                          | \$1,297.54                    | \$1,289.59                         | \$1,275.80                         | \$1,253.58                          | \$1,311.16  | \$1,110.55                            |
| 63      | \$1,562.80                          | \$1,545.26                       | \$1,533.35                        | \$1,501.13                          | \$1,333.22                    | \$1,325.05                         | \$1,310.88                         | \$1,288.05                          | \$1,347.21  | \$1,141.08                            |
| 64+     | \$1,588.21                          | \$1,570.39                       | \$1,558.28                        | \$1,525.54                          | \$1,354.90                    | \$1,346.60                         | \$1,332.19                         | \$1,309.00                          | \$1,369.12  | \$1,159.64                            |

Pending regulatory approval.

Effective October 2023

## Rating Region 17

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$293.64                           | \$289.14                           | \$260.43                           | \$270.87                           | \$261.00                           | \$255.88                           | \$251.08                           | \$269.14   |
| 15      | \$319.74                           | \$314.84                           | \$283.58                           | \$294.95                           | \$284.20                           | \$278.62                           | \$273.40                           | \$293.06   |
| 16      | \$329.72                           | \$324.67                           | \$292.43                           | \$304.16                           | \$293.07                           | \$287.32                           | \$281.93                           | \$302.21   |
| 17      | \$339.70                           | \$334.50                           | \$301.28                           | \$313.36                           | \$301.95                           | \$296.01                           | \$290.46                           | \$311.36   |
| 18      | \$350.45                           | \$345.08                           | \$310.81                           | \$323.28                           | \$311.50                           | \$305.38                           | \$299.65                           | \$321.21   |
| 19      | \$361.20                           | \$355.66                           | \$320.34                           | \$333.19                           | \$321.05                           | \$314.74                           | \$308.84                           | \$331.06   |
| 20      | \$372.33                           | \$366.62                           | \$330.21                           | \$343.46                           | \$330.95                           | \$324.44                           | \$318.36                           | \$341.26   |
| 21      | \$383.84                           | \$377.96                           | \$340.43                           | \$354.08                           | \$341.18                           | \$334.48                           | \$328.21                           | \$351.82   |
| 22      | \$383.84                           | \$377.96                           | \$340.43                           | \$354.08                           | \$341.18                           | \$334.48                           | \$328.21                           | \$351.82   |
| 23      | \$383.84                           | \$377.96                           | \$340.43                           | \$354.08                           | \$341.18                           | \$334.48                           | \$328.21                           | \$351.82   |
| 24      | \$383.84                           | \$377.96                           | \$340.43                           | \$354.08                           | \$341.18                           | \$334.48                           | \$328.21                           | \$351.82   |
| 25      | \$385.38                           | \$379.47                           | \$341.79                           | \$355.50                           | \$342.55                           | \$335.82                           | \$329.52                           | \$353.22   |
| 26      | \$393.05                           | \$387.03                           | \$348.60                           | \$362.58                           | \$349.37                           | \$342.51                           | \$336.08                           | \$360.26   |
| 27      | \$402.27                           | \$396.10                           | \$356.77                           | \$371.08                           | \$357.56                           | \$350.53                           | \$343.96                           | \$368.70   |
| 28      | \$417.24                           | \$410.84                           | \$370.04                           | \$384.89                           | \$370.86                           | \$363.58                           | \$356.76                           | \$382.42   |
| 29      | \$429.52                           | \$422.94                           | \$380.94                           | \$396.22                           | \$381.78                           | \$374.28                           | \$367.26                           | \$393.68   |
| 30      | \$435.66                           | \$428.99                           | \$386.38                           | \$401.88                           | \$387.24                           | \$379.63                           | \$372.51                           | \$399.31   |
| 31      | \$444.87                           | \$438.06                           | \$394.55                           | \$410.38                           | \$395.43                           | \$387.66                           | \$380.39                           | \$407.75   |
| 32      | \$454.09                           | \$447.13                           | \$402.72                           | \$418.88                           | \$403.62                           | \$395.69                           | \$388.27                           | \$416.20   |
| 33      | \$459.84                           | \$452.80                           | \$407.83                           | \$424.19                           | \$408.74                           | \$400.71                           | \$393.19                           | \$421.47   |
| 34      | \$465.98                           | \$458.85                           | \$413.28                           | \$429.86                           | \$414.19                           | \$406.06                           | \$398.44                           | \$427.10   |
| 35      | \$469.06                           | \$461.87                           | \$416.00                           | \$432.69                           | \$416.92                           | \$408.73                           | \$401.07                           | \$429.92   |
| 36      | \$472.13                           | \$464.89                           | \$418.72                           | \$435.52                           | \$419.65                           | \$411.41                           | \$403.69                           | \$432.73   |
| 37      | \$475.20                           | \$467.92                           | \$421.45                           | \$438.36                           | \$422.38                           | \$414.08                           | \$406.32                           | \$435.55   |
| 38      | \$478.27                           | \$470.94                           | \$424.17                           | \$441.19                           | \$425.11                           | \$416.76                           | \$408.94                           | \$438.36   |
| 39      | \$484.41                           | \$476.99                           | \$429.62                           | \$446.85                           | \$430.57                           | \$422.11                           | \$414.20                           | \$443.99   |
| 40      | \$490.55                           | \$483.04                           | \$435.06                           | \$452.52                           | \$436.03                           | \$427.46                           | \$419.45                           | \$449.62   |
| 41      | \$499.76                           | \$492.11                           | \$443.24                           | \$461.02                           | \$444.22                           | \$435.49                           | \$427.32                           | \$458.06   |
| 42      | \$508.59                           | \$500.80                           | \$451.06                           | \$469.16                           | \$452.07                           | \$443.18                           | \$434.87                           | \$466.16   |
| 43      | \$520.87                           | \$512.89                           | \$461.96                           | \$480.49                           | \$462.98                           | \$453.89                           | \$445.37                           | \$477.41   |
| 44      | \$536.23                           | \$528.01                           | \$475.58                           | \$494.65                           | \$476.63                           | \$467.27                           | \$458.50                           | \$491.49   |
| 45      | \$554.27                           | \$545.78                           | \$491.58                           | \$511.30                           | \$492.67                           | \$482.99                           | \$473.93                           | \$508.02   |
| 46      | \$575.76                           | \$566.94                           | \$510.64                           | \$531.13                           | \$511.77                           | \$501.72                           | \$492.31                           | \$527.72   |
| 47      | \$599.95                           | \$590.75                           | \$532.09                           | \$553.43                           | \$533.27                           | \$522.79                           | \$512.98                           | \$549.89   |
| 48      | \$627.58                           | \$617.97                           | \$556.60                           | \$578.93                           | \$557.83                           | \$546.87                           | \$536.62                           | \$575.22   |
| 49      | \$654.83                           | \$644.80                           | \$580.77                           | \$604.07                           | \$582.06                           | \$570.62                           | \$559.92                           | \$600.20   |
| 50      | \$685.54                           | \$675.04                           | \$608.00                           | \$632.39                           | \$609.35                           | \$597.38                           | \$586.17                           | \$628.34   |
| 51      | \$715.87                           | \$704.90                           | \$634.90                           | \$660.37                           | \$636.30                           | \$623.80                           | \$612.10                           | \$656.14   |
| 52      | \$749.26                           | \$737.78                           | \$664.51                           | \$691.17                           | \$665.99                           | \$652.90                           | \$640.66                           | \$686.74   |
| 53      | \$783.04                           | \$771.04                           | \$694.47                           | \$722.33                           | \$696.01                           | \$682.34                           | \$669.54                           | \$717.70   |
| 54      | \$819.50                           | \$806.95                           | \$726.81                           | \$755.97                           | \$728.42                           | \$714.11                           | \$700.72                           | \$751.13   |
| 55      | \$855.97                           | \$842.86                           | \$759.15                           | \$789.61                           | \$760.83                           | \$745.89                           | \$731.90                           | \$784.55   |
| 56      | \$895.50                           | \$881.79                           | \$794.21                           | \$826.08                           | \$795.98                           | \$780.34                           | \$765.70                           | \$820.79   |
| 57      | \$935.42                           | \$921.09                           | \$829.62                           | \$862.90                           | \$831.46                           | \$815.12                           | \$799.84                           | \$857.37   |
| 58      | \$978.03                           | \$963.05                           | \$867.41                           | \$902.21                           | \$869.33                           | \$852.25                           | \$836.27                           | \$896.43   |
| 59      | \$999.14                           | \$983.83                           | \$886.13                           | \$921.68                           | \$888.09                           | \$870.65                           | \$854.32                           | \$915.78   |
| 60      | \$1,041.75                         | \$1,025.79                         | \$923.92                           | \$960.98                           | \$925.97                           | \$907.77                           | \$890.75                           | \$954.83   |
| 61      | \$1,078.60                         | \$1,062.07                         | \$956.60                           | \$994.98                           | \$958.72                           | \$939.88                           | \$922.26                           | \$988.60   |
| 62      | \$1,102.78                         | \$1,085.88                         | \$978.04                           | \$1,017.28                         | \$980.21                           | \$960.96                           | \$942.93                           | \$1,010.77   |
| 63      | \$1,133.10                         | \$1,115.74                         | \$1,004.94                         | \$1,045.26                         | \$1,007.17                         | \$987.38                           | \$968.86                           | \$1,038.56   |
| 64+     | \$1,151.53                         | \$1,133.89                         | \$1,021.28                         | \$1,062.25                         | \$1,023.54                         | \$1,003.44                         | \$984.62                           | \$1,055.45   |

## Rating Region 17

### Off-Exchange Tandem PPO Savings

| Age   | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|-------|---|---|---|---|---|
| 0to14 | \$342.35  | \$294.53                                    | \$281.96  | \$264.26                                    | \$262.58                                |
| 15    | \$372.78  | \$320.71                                    | \$307.02  | \$287.75                                    | \$285.92                                |
| 16    | \$384.41  | \$330.72                                    | \$316.60  | \$296.73                                    | \$294.85                                |
| 17    | \$396.05  | \$340.73                                    | \$326.19  | \$305.71                                    | \$303.77                                |
| 18    | \$408.58  | \$351.51                                    | \$336.51  | \$315.39                                    | \$313.38                                |
| 19    | \$421.11  | \$362.29                                    | \$346.83  | \$325.06                                    | \$322.99                                |
| 20    | \$434.09  | \$373.46                                    | \$357.51  | \$335.08                                    | \$332.95                                |
| 21    | \$447.51  | \$385.01                                    | \$368.57  | \$345.44                                    | \$343.25                                |
| 22    | \$447.51  | \$385.01                                    | \$368.57  | \$345.44                                    | \$343.25                                |
| 23    | \$447.51  | \$385.01                                    | \$368.57  | \$345.44                                    | \$343.25                                |
| 24    | \$447.51  | \$385.01                                    | \$368.57  | \$345.44                                    | \$343.25                                |
| 25    | \$449.30  | \$386.55                                    | \$370.05  | \$346.82                                    | \$344.62                                |
| 26    | \$458.25  | \$394.25                                    | \$377.42  | \$353.73                                    | \$351.48                                |
| 27    | \$468.99  | \$403.49                                    | \$386.26  | \$362.02                                    | \$359.72                                |
| 28    | \$486.45  | \$418.50                                    | \$400.64  | \$375.49                                    | \$373.11                                |
| 29    | \$500.77  | \$430.82                                    | \$412.43  | \$386.55                                    | \$384.09                                |
| 30    | \$507.93  | \$436.98                                    | \$418.33  | \$392.07                                    | \$389.58                                |
| 31    | \$518.67  | \$446.22                                    | \$427.17  | \$400.36                                    | \$397.82                                |
| 32    | \$529.41  | \$455.46                                    | \$436.02  | \$408.65                                    | \$406.06                                |
| 33    | \$536.12  | \$461.24                                    | \$441.55  | \$413.84                                    | \$411.21                                |
| 34    | \$543.28  | \$467.40                                    | \$447.45  | \$419.36                                    | \$416.70                                |
| 35    | \$546.86  | \$470.48                                    | \$450.39  | \$422.13                                    | \$419.45                                |
| 36    | \$550.44  | \$473.56                                    | \$453.34  | \$424.89                                    | \$422.19                                |
| 37    | \$554.02  | \$476.64                                    | \$456.29  | \$427.65                                    | \$424.94                                |
| 38    | \$557.60  | \$479.72                                    | \$459.24  | \$430.42                                    | \$427.68                                |
| 39    | \$564.76  | \$485.88                                    | \$465.14  | \$435.94                                    | \$433.18                                |
| 40    | \$571.92  | \$492.04                                    | \$471.03  | \$441.47                                    | \$438.67                                |
| 41    | \$582.66  | \$501.28                                    | \$479.88  | \$449.76                                    | \$446.91                                |
| 42    | \$592.95  | \$510.13                                    | \$488.36  | \$457.71                                    | \$454.80                                |
| 43    | \$607.27  | \$522.45                                    | \$500.15  | \$468.76                                    | \$465.78                                |
| 44    | \$625.18  | \$537.86                                    | \$514.89  | \$482.58                                    | \$479.51                                |
| 45    | \$646.21  | \$555.95                                    | \$532.22  | \$498.81                                    | \$495.65                                |
| 46    | \$671.27  | \$577.51                                    | \$552.86  | \$518.16                                    | \$514.87                                |
| 47    | \$699.46  | \$601.77                                    | \$576.08  | \$539.92                                    | \$536.49                                |
| 48    | \$731.68  | \$629.49                                    | \$602.61  | \$564.79                                    | \$561.21                                |
| 49    | \$763.46  | \$656.82                                    | \$628.78  | \$589.32                                    | \$585.58                                |
| 50    | \$799.26  | \$687.62                                    | \$658.27  | \$616.95                                    | \$613.04                                |
| 51    | \$834.61  | \$718.04                                    | \$687.39  | \$644.24                                    | \$640.15                                |
| 52    | \$873.54  | \$751.53                                    | \$719.45  | \$674.30                                    | \$670.01                                |
| 53    | \$912.93  | \$785.42                                    | \$751.89  | \$704.70                                    | \$700.22                                |
| 54    | \$955.44  | \$821.99                                    | \$786.90  | \$737.51                                    | \$732.83                                |
| 55    | \$997.95  | \$858.57                                    | \$821.91  | \$770.33                                    | \$765.44                                |
| 56    | \$1,044.05  | \$898.22                                    | \$859.88  | \$805.91                                    | \$800.79                                |
| 57    | \$1,090.59  | \$938.26                                    | \$898.21  | \$841.84                                    | \$836.49                                |
| 58    | \$1,140.26  | \$981.00                                    | \$939.12  | \$880.18                                    | \$874.59                                |
| 59    | \$1,164.88  | \$1,002.17                                  | \$959.39  | \$899.18                                    | \$893.47                                |
| 60    | \$1,214.55  | \$1,044.91                                  | \$1,000.30  | \$937.52                                    | \$931.57                                |
| 61    | \$1,257.51  | \$1,081.87                                  | \$1,035.68  | \$970.68                                    | \$964.52                                |
| 62    | \$1,285.70  | \$1,106.13                                  | \$1,058.90  | \$992.45                                    | \$986.14                                |
| 63    | \$1,321.06  | \$1,136.54                                  | \$1,088.02  | \$1,019.74                                  | \$1,013.26                              |
| 64+   | \$1,342.54  | \$1,155.02                                  | \$1,105.71  | \$1,036.32                                  | \$1,029.74                              |

Pending regulatory approval.

Effective October 2023

## Rating Region 17

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$421.99                          | \$417.01                       | \$414.22                        | \$405.42                          | \$359.67                    | \$357.41                      | \$353.61                      |
| 15      | \$459.50                          | \$454.08                       | \$451.04                        | \$441.46                          | \$391.65                    | \$389.18                      | \$385.04                      |
| 16      | \$473.84                          | \$468.25                       | \$465.12                        | \$455.24                          | \$403.87                    | \$401.33                      | \$397.06                      |
| 17      | \$488.18                          | \$482.42                       | \$479.20                        | \$469.02                          | \$416.09                    | \$413.47                      | \$409.07                      |
| 18      | \$503.63                          | \$497.69                       | \$494.36                        | \$483.86                          | \$429.26                    | \$426.56                      | \$422.02                      |
| 19      | \$519.08                          | \$512.95                       | \$509.52                        | \$498.70                          | \$442.42                    | \$439.64                      | \$434.96                      |
| 20      | \$535.07                          | \$528.76                       | \$525.22                        | \$514.07                          | \$456.06                    | \$453.19                      | \$448.36                      |
| 21      | \$551.62                          | \$545.11                       | \$541.46                        | \$529.97                          | \$470.16                    | \$467.20                      | \$462.23                      |
| 22      | \$551.62                          | \$545.11                       | \$541.46                        | \$529.97                          | \$470.16                    | \$467.20                      | \$462.23                      |
| 23      | \$551.62                          | \$545.11                       | \$541.46                        | \$529.97                          | \$470.16                    | \$467.20                      | \$462.23                      |
| 24      | \$551.62                          | \$545.11                       | \$541.46                        | \$529.97                          | \$470.16                    | \$467.20                      | \$462.23                      |
| 25      | \$553.83                          | \$547.29                       | \$543.63                        | \$532.09                          | \$472.04                    | \$469.07                      | \$464.08                      |
| 26      | \$564.86                          | \$558.19                       | \$554.46                        | \$542.68                          | \$481.45                    | \$478.41                      | \$473.32                      |
| 27      | \$578.10                          | \$571.28                       | \$567.45                        | \$555.40                          | \$492.73                    | \$489.63                      | \$484.42                      |
| 28      | \$599.61                          | \$592.54                       | \$588.57                        | \$576.07                          | \$511.07                    | \$507.85                      | \$502.45                      |
| 29      | \$617.26                          | \$609.98                       | \$605.90                        | \$593.03                          | \$526.11                    | \$522.80                      | \$517.24                      |
| 30      | \$626.09                          | \$618.70                       | \$614.56                        | \$601.51                          | \$533.63                    | \$530.27                      | \$524.63                      |
| 31      | \$639.33                          | \$631.78                       | \$627.56                        | \$614.23                          | \$544.92                    | \$541.49                      | \$535.73                      |
| 32      | \$652.57                          | \$644.87                       | \$640.55                        | \$626.95                          | \$556.20                    | \$552.70                      | \$546.82                      |
| 33      | \$660.84                          | \$653.04                       | \$648.67                        | \$634.90                          | \$563.25                    | \$559.71                      | \$553.75                      |
| 34      | \$669.67                          | \$661.76                       | \$657.34                        | \$643.38                          | \$570.78                    | \$567.18                      | \$561.15                      |
| 35      | \$674.08                          | \$666.12                       | \$661.67                        | \$647.62                          | \$574.54                    | \$570.92                      | \$564.85                      |
| 36      | \$678.49                          | \$670.49                       | \$666.00                        | \$651.86                          | \$578.30                    | \$574.66                      | \$568.54                      |
| 37      | \$682.91                          | \$674.85                       | \$670.33                        | \$656.10                          | \$582.06                    | \$578.40                      | \$572.24                      |
| 38      | \$687.32                          | \$679.21                       | \$674.66                        | \$660.34                          | \$585.82                    | \$582.13                      | \$575.94                      |
| 39      | \$696.15                          | \$687.93                       | \$683.33                        | \$668.82                          | \$593.35                    | \$589.61                      | \$583.34                      |
| 40      | \$704.97                          | \$696.65                       | \$691.99                        | \$677.30                          | \$600.87                    | \$597.08                      | \$590.73                      |
| 41      | \$718.21                          | \$709.73                       | \$704.99                        | \$690.02                          | \$612.15                    | \$608.30                      | \$601.82                      |
| 42      | \$730.90                          | \$722.27                       | \$717.44                        | \$702.20                          | \$622.97                    | \$619.04                      | \$612.46                      |
| 43      | \$748.55                          | \$739.71                       | \$734.77                        | \$719.16                          | \$638.01                    | \$633.99                      | \$627.25                      |
| 44      | \$770.61                          | \$761.52                       | \$756.42                        | \$740.36                          | \$656.82                    | \$652.68                      | \$645.74                      |
| 45      | \$796.54                          | \$787.14                       | \$781.87                        | \$765.27                          | \$678.91                    | \$674.64                      | \$667.46                      |
| 46      | \$827.43                          | \$817.67                       | \$812.20                        | \$794.95                          | \$705.24                    | \$700.80                      | \$693.35                      |
| 47      | \$862.18                          | \$852.01                       | \$846.31                        | \$828.34                          | \$734.86                    | \$730.24                      | \$722.47                      |
| 48      | \$901.90                          | \$891.26                       | \$885.29                        | \$866.49                          | \$768.72                    | \$763.88                      | \$755.75                      |
| 49      | \$941.07                          | \$929.96                       | \$923.74                        | \$904.12                          | \$802.10                    | \$797.05                      | \$788.57                      |
| 50      | \$985.20                          | \$973.57                       | \$967.05                        | \$946.52                          | \$839.71                    | \$834.42                      | \$825.54                      |
| 51      | \$1,028.77                        | \$1,016.63                     | \$1,009.83                      | \$988.39                          | \$876.85                    | \$871.33                      | \$862.06                      |
| 52      | \$1,076.76                        | \$1,064.06                     | \$1,056.94                      | \$1,034.49                        | \$917.76                    | \$911.98                      | \$902.27                      |
| 53      | \$1,125.31                        | \$1,112.03                     | \$1,104.59                      | \$1,081.13                        | \$959.13                    | \$953.09                      | \$942.95                      |
| 54      | \$1,177.71                        | \$1,163.81                     | \$1,156.02                      | \$1,131.48                        | \$1,003.80                  | \$997.48                      | \$986.86                      |
| 55      | \$1,230.12                        | \$1,215.60                     | \$1,207.46                      | \$1,181.82                        | \$1,048.46                  | \$1,041.86                    | \$1,030.78                    |
| 56      | \$1,286.93                        | \$1,271.74                     | \$1,263.23                      | \$1,236.41                        | \$1,096.89                  | \$1,089.98                    | \$1,078.39                    |
| 57      | \$1,344.30                        | \$1,328.43                     | \$1,319.55                      | \$1,291.53                        | \$1,145.79                  | \$1,138.57                    | \$1,126.46                    |
| 58      | \$1,405.53                        | \$1,388.94                     | \$1,379.65                      | \$1,350.35                        | \$1,197.97                  | \$1,190.43                    | \$1,177.76                    |
| 59      | \$1,435.87                        | \$1,418.92                     | \$1,409.43                      | \$1,379.50                        | \$1,223.83                  | \$1,216.13                    | \$1,203.19                    |
| 60      | \$1,497.10                        | \$1,479.43                     | \$1,469.53                      | \$1,438.33                        | \$1,276.02                  | \$1,267.99                    | \$1,254.50                    |
| 61      | \$1,550.06                        | \$1,531.76                     | \$1,521.51                      | \$1,489.20                        | \$1,321.16                  | \$1,312.84                    | \$1,298.87                    |
| 62      | \$1,584.81                        | \$1,566.10                     | \$1,555.63                      | \$1,522.59                        | \$1,350.78                  | \$1,342.27                    | \$1,327.99                    |
| 63      | \$1,628.39                        | \$1,609.17                     | \$1,598.40                      | \$1,564.46                        | \$1,387.92                  | \$1,379.18                    | \$1,364.51                    |
| 64+     | \$1,654.86                        | \$1,635.33                     | \$1,624.39                      | \$1,589.90                        | \$1,410.49                  | \$1,401.61                    | \$1,386.69                    |

Pending regulatory approval.

## Rating Region 17

### Off-Exchange 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 | \$347.38                       | \$307.30                         | \$305.14                         | \$300.38                         | \$269.79                         | \$281.19                         | \$270.84                         | \$265.12                         | \$259.99                         |
| 15      | \$378.26                       | \$334.61                         | \$332.27                         | \$327.08                         | \$293.78                         | \$306.19                         | \$294.92                         | \$288.68                         | \$283.10                         |
| 16      | \$390.07                       | \$345.06                         | \$342.64                         | \$337.29                         | \$302.95                         | \$315.74                         | \$304.12                         | \$297.69                         | \$291.93                         |
| 17      | \$401.88                       | \$355.50                         | \$353.01                         | \$347.50                         | \$312.12                         | \$325.30                         | \$313.33                         | \$306.70                         | \$300.77                         |
| 18      | \$414.59                       | \$366.75                         | \$364.18                         | \$358.49                         | \$321.99                         | \$335.59                         | \$323.24                         | \$316.41                         | \$310.28                         |
| 19      | \$427.30                       | \$378.00                         | \$375.35                         | \$369.49                         | \$331.87                         | \$345.88                         | \$333.15                         | \$326.11                         | \$319.80                         |
| 20      | \$440.47                       | \$389.65                         | \$386.91                         | \$380.88                         | \$342.09                         | \$356.54                         | \$343.42                         | \$336.16                         | \$329.65                         |
| 21      | \$454.10                       | \$401.70                         | \$398.88                         | \$392.66                         | \$352.67                         | \$367.57                         | \$354.04                         | \$346.56                         | \$339.85                         |
| 22      | \$454.10                       | \$401.70                         | \$398.88                         | \$392.66                         | \$352.67                         | \$367.57                         | \$354.04                         | \$346.56                         | \$339.85                         |
| 23      | \$454.10                       | \$401.70                         | \$398.88                         | \$392.66                         | \$352.67                         | \$367.57                         | \$354.04                         | \$346.56                         | \$339.85                         |
| 24      | \$454.10                       | \$401.70                         | \$398.88                         | \$392.66                         | \$352.67                         | \$367.57                         | \$354.04                         | \$346.56                         | \$339.85                         |
| 25      | \$455.91                       | \$403.30                         | \$400.48                         | \$394.23                         | \$354.08                         | \$369.04                         | \$355.46                         | \$347.94                         | \$341.21                         |
| 26      | \$464.99                       | \$411.34                         | \$408.45                         | \$402.08                         | \$361.14                         | \$376.39                         | \$362.54                         | \$354.88                         | \$348.01                         |
| 27      | \$475.89                       | \$420.98                         | \$418.03                         | \$411.50                         | \$369.60                         | \$385.21                         | \$371.04                         | \$363.19                         | \$356.16                         |
| 28      | \$493.60                       | \$436.64                         | \$433.58                         | \$426.82                         | \$383.36                         | \$399.55                         | \$384.84                         | \$376.71                         | \$369.42                         |
| 29      | \$508.13                       | \$449.50                         | \$446.35                         | \$439.38                         | \$394.64                         | \$411.31                         | \$396.17                         | \$387.80                         | \$380.29                         |
| 30      | \$515.40                       | \$455.93                         | \$452.73                         | \$445.66                         | \$400.28                         | \$417.19                         | \$401.84                         | \$393.34                         | \$385.73                         |
| 31      | \$526.30                       | \$465.57                         | \$462.30                         | \$455.09                         | \$408.75                         | \$426.02                         | \$410.34                         | \$401.66                         | \$393.89                         |
| 32      | \$537.20                       | \$475.21                         | \$471.88                         | \$464.51                         | \$417.21                         | \$434.84                         | \$418.83                         | \$409.98                         | \$402.04                         |
| 33      | \$544.01                       | \$481.23                         | \$477.86                         | \$470.40                         | \$422.50                         | \$440.35                         | \$424.14                         | \$415.18                         | \$407.14                         |
| 34      | \$551.27                       | \$487.66                         | \$484.24                         | \$476.68                         | \$428.14                         | \$446.23                         | \$429.81                         | \$420.72                         | \$412.58                         |
| 35      | \$554.91                       | \$490.87                         | \$487.43                         | \$479.82                         | \$430.97                         | \$449.17                         | \$432.64                         | \$423.49                         | \$415.30                         |
| 36      | \$558.54                       | \$494.09                         | \$490.62                         | \$482.97                         | \$433.79                         | \$452.11                         | \$435.47                         | \$426.27                         | \$418.02                         |
| 37      | \$562.17                       | \$497.30                         | \$493.82                         | \$486.11                         | \$436.61                         | \$455.05                         | \$438.30                         | \$429.04                         | \$420.73                         |
| 38      | \$565.80                       | \$500.51                         | \$497.01                         | \$489.25                         | \$439.43                         | \$457.99                         | \$441.14                         | \$431.81                         | \$423.45                         |
| 39      | \$573.07                       | \$506.94                         | \$503.39                         | \$495.53                         | \$445.07                         | \$463.88                         | \$446.80                         | \$437.36                         | \$428.89                         |
| 40      | \$580.34                       | \$513.37                         | \$509.77                         | \$501.81                         | \$450.72                         | \$469.76                         | \$452.47                         | \$442.90                         | \$434.33                         |
| 41      | \$591.23                       | \$523.01                         | \$519.34                         | \$511.24                         | \$459.18                         | \$478.58                         | \$460.96                         | \$451.22                         | \$442.48                         |
| 42      | \$601.68                       | \$532.25                         | \$528.52                         | \$520.27                         | \$467.29                         | \$487.03                         | \$469.11                         | \$459.19                         | \$450.30                         |
| 43      | \$616.21                       | \$545.10                         | \$541.28                         | \$532.83                         | \$478.58                         | \$498.79                         | \$480.44                         | \$470.28                         | \$461.18                         |
| 44      | \$634.37                       | \$561.17                         | \$557.24                         | \$548.54                         | \$492.68                         | \$513.50                         | \$494.60                         | \$484.14                         | \$474.77                         |
| 45      | \$655.72                       | \$580.05                         | \$575.98                         | \$566.99                         | \$509.26                         | \$530.77                         | \$511.24                         | \$500.43                         | \$490.74                         |
| 46      | \$681.14                       | \$602.54                         | \$598.32                         | \$588.98                         | \$529.01                         | \$551.36                         | \$531.06                         | \$519.84                         | \$509.78                         |
| 47      | \$709.75                       | \$627.85                         | \$623.45                         | \$613.72                         | \$551.23                         | \$574.51                         | \$553.37                         | \$541.67                         | \$531.19                         |
| 48      | \$742.45                       | \$656.77                         | \$652.17                         | \$641.99                         | \$576.62                         | \$600.98                         | \$578.86                         | \$566.62                         | \$555.65                         |
| 49      | \$774.69                       | \$685.29                         | \$680.49                         | \$669.87                         | \$601.66                         | \$627.08                         | \$604.00                         | \$591.23                         | \$579.78                         |
| 50      | \$811.02                       | \$717.43                         | \$712.40                         | \$701.28                         | \$629.87                         | \$656.48                         | \$632.32                         | \$618.95                         | \$606.97                         |
| 51      | \$846.89                       | \$749.16                         | \$743.91                         | \$732.30                         | \$657.73                         | \$685.52                         | \$660.29                         | \$646.33                         | \$633.82                         |
| 52      | \$886.40                       | \$784.11                         | \$778.62                         | \$766.46                         | \$688.42                         | \$717.50                         | \$691.09                         | \$676.48                         | \$663.39                         |
| 53      | \$926.36                       | \$819.46                         | \$813.72                         | \$801.02                         | \$719.45                         | \$749.85                         | \$722.25                         | \$706.98                         | \$693.29                         |
| 54      | \$969.50                       | \$857.62                         | \$851.61                         | \$838.32                         | \$752.96                         | \$784.77                         | \$755.88                         | \$739.90                         | \$725.58                         |
| 55      | \$1,012.64                     | \$895.78                         | \$889.51                         | \$875.62                         | \$786.46                         | \$819.68                         | \$789.52                         | \$772.82                         | \$757.87                         |
| 56      | \$1,059.41                     | \$937.16                         | \$930.59                         | \$916.06                         | \$822.79                         | \$857.54                         | \$825.98                         | \$808.52                         | \$792.87                         |
| 57      | \$1,106.63                     | \$978.93                         | \$972.07                         | \$956.90                         | \$859.46                         | \$895.77                         | \$862.80                         | \$844.56                         | \$828.21                         |
| 58      | \$1,157.04                     | \$1,023.52                       | \$1,016.35                       | \$1,000.49                       | \$898.61                         | \$936.57                         | \$902.10                         | \$883.03                         | \$865.94                         |
| 59      | \$1,182.01                     | \$1,045.62                       | \$1,038.29                       | \$1,022.08                       | \$918.01                         | \$956.79                         | \$921.57                         | \$902.09                         | \$884.63                         |
| 60      | \$1,232.42                     | \$1,090.20                       | \$1,082.56                       | \$1,065.67                       | \$957.15                         | \$997.59                         | \$960.87                         | \$940.56                         | \$922.35                         |
| 61      | \$1,276.01                     | \$1,128.77                       | \$1,120.86                       | \$1,103.36                       | \$991.01                         | \$1,032.88                       | \$994.86                         | \$973.83                         | \$954.98                         |
| 62      | \$1,304.62                     | \$1,154.07                       | \$1,145.99                       | \$1,128.10                       | \$1,013.23                       | \$1,056.03                       | \$1,017.16                       | \$995.66                         | \$976.39                         |
| 63      | \$1,340.49                     | \$1,185.81                       | \$1,177.50                       | \$1,159.12                       | \$1,041.09                       | \$1,085.07                       | \$1,045.13                       | \$1,023.04                       | \$1,003.24                       |
| 64+     | \$1,362.29                     | \$1,205.09                       | \$1,196.64                       | \$1,177.97                       | \$1,058.02                       | \$1,102.71                       | \$1,062.13                       | \$1,039.67                       | \$1,019.55                       |

Pending regulatory approval.

Effective October 2023

## Rating Region 17

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/50 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$355.79   | \$305.89                               | \$296.09   | \$273.69                               | \$271.93                           | \$414.21  | \$371.46                                      | \$324.50   | \$283.04   | \$305.89  | \$271.93  |
| 15                            | \$387.42   | \$333.08                               | \$322.41   | \$298.02                               | \$296.10                           | \$451.02  | \$404.48                                      | \$353.34   | \$308.20   | \$333.08  | \$296.10  |
| 16                            | \$399.51   | \$343.47                               | \$332.48   | \$307.32                               | \$305.35                           | \$465.10  | \$417.10                                      | \$364.37   | \$317.82   | \$343.47  | \$305.35  |
| 17                            | \$411.60   | \$353.87                               | \$342.54   | \$316.62                               | \$314.59                           | \$479.18  | \$429.73                                      | \$375.40   | \$327.44   | \$353.87  | \$314.59  |
| 18                            | \$424.62   | \$365.06                               | \$353.38   | \$326.64                               | \$324.54                           | \$494.34  | \$443.32                                      | \$387.28   | \$337.80   | \$365.06  | \$324.54  |
| 19                            | \$437.64   | \$376.26                               | \$364.21   | \$336.66                               | \$334.49                           | \$509.50  | \$456.92                                      | \$399.15   | \$348.16   | \$376.26  | \$334.49  |
| 20                            | \$451.13   | \$387.86                               | \$375.44   | \$347.03                               | \$344.80                           | \$525.20  | \$471.00                                      | \$411.45   | \$358.89   | \$387.86  | \$344.80  |
| 21                            | \$465.08   | \$399.85                               | \$387.05   | \$357.77                               | \$355.47                           | \$541.45  | \$485.57                                      | \$424.18   | \$369.99   | \$399.85  | \$355.47  |
| 22                            | \$465.08   | \$399.85                               | \$387.05   | \$357.77                               | \$355.47                           | \$541.45  | \$485.57                                      | \$424.18   | \$369.99   | \$399.85  | \$355.47  |
| 23                            | \$465.08   | \$399.85                               | \$387.05   | \$357.77                               | \$355.47                           | \$541.45  | \$485.57                                      | \$424.18   | \$369.99   | \$399.85  | \$355.47  |
| 24                            | \$465.08   | \$399.85                               | \$387.05   | \$357.77                               | \$355.47                           | \$541.45  | \$485.57                                      | \$424.18   | \$369.99   | \$399.85  | \$355.47  |
| 25                            | \$466.95   | \$401.45                               | \$388.60   | \$359.20                               | \$356.89                           | \$543.61  | \$487.51                                      | \$425.88   | \$371.47   | \$401.45  | \$356.89  |
| 26                            | \$476.25   | \$409.45                               | \$396.34   | \$366.35                               | \$364.00                           | \$554.44  | \$497.22                                      | \$434.36   | \$378.87   | \$409.45  | \$364.00  |
| 27                            | \$487.41   | \$419.04                               | \$405.63   | \$374.94                               | \$372.53                           | \$567.44  | \$508.88                                      | \$444.54   | \$387.75   | \$419.04  | \$372.53  |
| 28                            | \$505.55   | \$434.64                               | \$420.72   | \$388.89                               | \$386.39                           | \$588.55  | \$527.81                                      | \$461.08   | \$402.18   | \$434.64  | \$386.39  |
| 29                            | \$520.43   | \$447.43                               | \$433.11   | \$400.34                               | \$397.77                           | \$605.88  | \$543.35                                      | \$474.66   | \$414.01   | \$447.43  | \$397.77  |
| 30                            | \$527.87   | \$453.83                               | \$439.30   | \$406.06                               | \$403.45                           | \$614.54  | \$551.12                                      | \$481.44   | \$419.93   | \$453.83  | \$403.45  |
| 31                            | \$539.03   | \$463.43                               | \$448.59   | \$414.65                               | \$411.99                           | \$627.54  | \$562.77                                      | \$491.62   | \$428.81   | \$463.43  | \$411.99  |
| 32                            | \$550.20   | \$473.02                               | \$457.88   | \$423.24                               | \$420.52                           | \$640.53  | \$574.43                                      | \$501.80   | \$437.69   | \$473.02  | \$420.52  |
| 33                            | \$557.17   | \$479.02                               | \$463.69   | \$428.60                               | \$425.85                           | \$648.65  | \$581.71                                      | \$508.17   | \$443.24   | \$479.02  | \$425.85  |
| 34                            | \$564.61   | \$485.42                               | \$469.88   | \$434.33                               | \$431.54                           | \$657.32  | \$589.48                                      | \$514.95   | \$449.16   | \$485.42  | \$431.54  |
| 35                            | \$568.33   | \$488.62                               | \$472.98   | \$437.19                               | \$434.38                           | \$661.65  | \$593.37                                      | \$518.35   | \$452.12   | \$488.62  | \$434.38  |
| 36                            | \$572.05   | \$491.82                               | \$476.07   | \$440.05                               | \$437.22                           | \$665.98  | \$597.25                                      | \$521.74   | \$455.08   | \$491.82  | \$437.22  |
| 37                            | \$575.78   | \$495.02                               | \$479.17   | \$442.91                               | \$440.07                           | \$670.31  | \$601.13                                      | \$525.13   | \$458.04   | \$495.02  | \$440.07  |
| 38                            | \$579.50   | \$498.22                               | \$482.26   | \$445.78                               | \$442.91                           | \$674.64  | \$605.02                                      | \$528.53   | \$461.00   | \$498.22  | \$442.91  |
| 39                            | \$586.94   | \$504.61                               | \$488.46   | \$451.50                               | \$448.60                           | \$683.31  | \$612.79                                      | \$535.31   | \$466.92   | \$504.61  | \$448.60  |
| 40                            | \$594.38   | \$511.01                               | \$494.65   | \$457.22                               | \$454.29                           | \$691.97  | \$620.56                                      | \$542.10   | \$472.84   | \$511.01  | \$454.29  |
| 41                            | \$605.54   | \$520.61                               | \$503.94   | \$465.81                               | \$462.82                           | \$704.96  | \$632.21                                      | \$552.28   | \$481.72   | \$520.61  | \$462.82  |
| 42                            | \$616.24   | \$529.80                               | \$512.84   | \$474.04                               | \$470.99                           | \$717.42  | \$643.38                                      | \$562.04   | \$490.23   | \$529.80  | \$470.99  |
| 43                            | \$631.12   | \$542.60                               | \$525.23   | \$485.49                               | \$482.37                           | \$734.74  | \$658.92                                      | \$575.61   | \$502.07   | \$542.60  | \$482.37  |
| 44                            | \$649.72   | \$558.59                               | \$540.71   | \$499.80                               | \$496.59                           | \$756.40  | \$678.34                                      | \$592.58   | \$516.87   | \$558.59  | \$496.59  |
| 45                            | \$671.58   | \$577.39                               | \$558.90   | \$516.61                               | \$513.29                           | \$781.85  | \$701.16                                      | \$612.51   | \$534.26   | \$577.39  | \$513.29  |
| 46                            | \$697.63   | \$599.78                               | \$580.58   | \$536.65                               | \$533.20                           | \$812.17  | \$728.35                                      | \$636.27   | \$554.98   | \$599.78  | \$533.20  |
| 47                            | \$726.93   | \$624.97                               | \$604.96   | \$559.19                               | \$555.59                           | \$846.28  | \$758.95                                      | \$662.99   | \$578.29   | \$624.97  | \$555.59  |
| 48                            | \$760.41   | \$653.76                               | \$632.83   | \$584.95                               | \$581.19                           | \$885.26  | \$793.91                                      | \$693.53   | \$604.93   | \$653.76  | \$581.19  |
| 49                            | \$793.43   | \$682.15                               | \$660.31   | \$610.35                               | \$606.43                           | \$923.71  | \$828.38                                      | \$723.65   | \$631.20   | \$682.15  | \$606.43  |
| 50                            | \$830.64   | \$714.14                               | \$691.27   | \$638.97                               | \$634.86                           | \$967.02  | \$867.23                                      | \$757.58   | \$660.80   | \$714.14  | \$634.86  |
| 51                            | \$867.38   | \$745.72                               | \$721.85   | \$667.23                               | \$662.94                           | \$1,009.80                                      | \$905.59                                      | \$791.09   | \$690.02   | \$745.72  | \$662.94  |
| 52                            | \$907.85   | \$780.51                               | \$755.52   | \$698.36                               | \$693.87                           | \$1,056.90                                      | \$947.83                                      | \$828.00   | \$722.21   | \$780.51  | \$693.87  |
| 53                            | \$948.77   | \$815.70                               | \$789.58   | \$729.84                               | \$725.15                           | \$1,104.55                                      | \$990.56                                      | \$865.32   | \$754.77   | \$815.70  | \$725.15  |
| 54                            | \$992.96   | \$853.68                               | \$826.35   | \$763.83                               | \$758.92                           | \$1,155.99                                      | \$1,036.69                                    | \$905.62   | \$789.92   | \$853.68  | \$758.92  |
| 55                            | \$1,037.14                                       | \$891.67                               | \$863.12   | \$797.82                               | \$792.69                           | \$1,207.43                                      | \$1,082.82                                    | \$945.92   | \$825.07   | \$891.67  | \$792.69  |
| 56                            | \$1,085.04                                       | \$932.85                               | \$902.99   | \$834.67                               | \$829.30                           | \$1,263.19                                      | \$1,132.83                                    | \$989.61   | \$863.18   | \$932.85  | \$829.30  |
| 57                            | \$1,133.41                                       | \$974.44                               | \$943.24   | \$871.87                               | \$866.27                           | \$1,319.50                                      | \$1,183.33                                    | \$1,033.72                                       | \$901.66   | \$974.44  | \$866.27  |
| 58                            | \$1,185.04                                       | \$1,018.82                             | \$986.20   | \$911.59                               | \$905.73                           | \$1,379.60                                      | \$1,237.23                                    | \$1,080.81                                       | \$942.72   | \$1,018.82  | \$905.73  |
| 59                            | \$1,210.62                                       | \$1,040.81                             | \$1,007.49   | \$931.26                               | \$925.28                           | \$1,409.38                                      | \$1,263.94                                    | \$1,104.14                                       | \$963.07   | \$1,040.81  | \$925.28  |
| 60                            | \$1,262.24                                       | \$1,085.20                             | \$1,050.45   | \$970.98                               | \$964.74                           | \$1,469.48                                      | \$1,317.84                                    | \$1,151.22                                       | \$1,004.14                                       | \$1,085.20  | \$964.74  |
| 61                            | \$1,306.89                                       | \$1,123.58                             | \$1,087.61   | \$1,005.32                             | \$998.86                           | \$1,521.46                                      | \$1,364.45                                    | \$1,191.94                                       | \$1,039.66                                       | \$1,123.58  | \$998.86  |
| 62                            | \$1,336.19                                       | \$1,148.77                             | \$1,112.00   | \$1,027.86                             | \$1,021.25                         | \$1,555.57                                      | \$1,395.04                                    | \$1,218.67                                       | \$1,062.97                                       | \$1,148.77  | \$1,021.25  |
| 63                            | \$1,372.93                                       | \$1,180.36                             | \$1,142.57   | \$1,056.12                             | \$1,049.34                         | \$1,598.35                                      | \$1,433.40                                    | \$1,252.18                                       | \$1,092.20                                       | \$1,180.36  | \$1,049.34  |
| 64+                           | \$1,395.25                                       | \$1,199.56                             | \$1,161.15   | \$1,073.30                             | \$1,066.40                         | \$1,624.34                                      | \$1,456.71                                    | \$1,272.54                                       | \$1,109.96                                       | \$1,199.56  | \$1,066.40  |

Pending regulatory approval.



## Rating Region 17 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO, Off-<br>Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|--|------------------------------------|-------------------|---|
| 0 to 14 | \$4.93  | \$5.26   | \$5.10                             | \$5.12            | \$5.31                                    |
| 15      | \$5.37  | \$5.73   | \$5.56                             | \$5.58            | \$5.78                                    |
| 16      | \$5.54  | \$5.91   | \$5.73                             | \$5.76            | \$5.96                                    |
| 17      | \$5.70  | \$6.08   | \$5.90                             | \$5.93            | \$6.14                                    |
| 18      | \$5.88  | \$6.28   | \$6.09                             | \$6.12            | \$6.33                                    |
| 19      | \$6.06  | \$6.47   | \$6.28                             | \$6.30            | \$6.53                                    |
| 20      | \$6.25  | \$6.67   | \$6.47                             | \$6.50            | \$6.73                                    |
| 21      | \$6.44  | \$6.87   | \$6.67                             | \$6.70            | \$6.94                                    |
| 22      | \$6.44  | \$6.87   | \$6.67                             | \$6.70            | \$6.94                                    |
| 23      | \$6.44  | \$6.87   | \$6.67                             | \$6.70            | \$6.94                                    |
| 24      | \$6.44  | \$6.87   | \$6.67                             | \$6.70            | \$6.94                                    |
| 25      | \$6.47  | \$6.90   | \$6.70                             | \$6.72            | \$6.96                                    |
| 26      | \$6.60  | \$7.04   | \$6.83                             | \$6.86            | \$7.10                                    |
| 27      | \$6.75  | \$7.20   | \$6.99                             | \$7.02            | \$7.27                                    |
| 28      | \$7.00  | \$7.47   | \$7.25                             | \$7.28            | \$7.54                                    |
| 29      | \$7.21  | \$7.69   | \$7.46                             | \$7.50            | \$7.76                                    |
| 30      | \$7.31  | \$7.80   | \$7.57                             | \$7.60            | \$7.87                                    |
| 31      | \$7.47  | \$7.97   | \$7.73                             | \$7.76            | \$8.04                                    |
| 32      | \$7.62  | \$8.13   | \$7.89                             | \$7.92            | \$8.21                                    |
| 33      | \$7.72  | \$8.23   | \$7.99                             | \$8.02            | \$8.31                                    |
| 34      | \$7.82  | \$8.34   | \$8.10                             | \$8.13            | \$8.42                                    |
| 35      | \$7.87  | \$8.40   | \$8.15                             | \$8.19            | \$8.48                                    |
| 36      | \$7.92  | \$8.45   | \$8.20                             | \$8.24            | \$8.53                                    |
| 37      | \$7.98  | \$8.51   | \$8.26                             | \$8.29            | \$8.59                                    |
| 38      | \$8.03  | \$8.56   | \$8.31                             | \$8.35            | \$8.64                                    |
| 39      | \$8.13  | \$8.67   | \$8.42                             | \$8.45            | \$8.75                                    |
| 40      | \$8.23  | \$8.78   | \$8.52                             | \$8.56            | \$8.87                                    |
| 41      | \$8.39  | \$8.95   | \$8.68                             | \$8.72            | \$9.03                                    |
| 42      | \$8.54  | \$9.11   | \$8.84                             | \$8.87            | \$9.19                                    |
| 43      | \$8.74  | \$9.33   | \$9.05                             | \$9.09            | \$9.41                                    |
| 44      | \$9.00  | \$9.60   | \$9.32                             | \$9.36            | \$9.69                                    |
| 45      | \$9.30  | \$9.92   | \$9.63                             | \$9.67            | \$10.02                                   |
| 46      | \$9.66  | \$10.31  | \$10.00                            | \$10.05           | \$10.40                                   |
| 47      | \$10.07   | \$10.74  | \$10.42                            | \$10.46           | \$10.84                                   |
| 48      | \$10.53   | \$11.24  | \$10.90                            | \$10.95           | \$11.34                                   |
| 49      | \$10.99   | \$11.72  | \$11.38                            | \$11.42           | \$11.83                                   |
| 50      | \$11.51   | \$12.27  | \$11.91                            | \$11.96           | \$12.39                                   |
| 51      | \$12.01   | \$12.82  | \$12.44                            | \$12.49           | \$12.94                                   |
| 52      | \$12.57   | \$13.41  | \$13.01                            | \$13.07           | \$13.54                                   |
| 53      | \$13.14   | \$14.02  | \$13.60                            | \$13.66           | \$14.15                                   |
| 54      | \$13.75   | \$14.67  | \$14.24                            | \$14.30           | \$14.81                                   |
| 55      | \$14.36   | \$15.32  | \$14.87                            | \$14.93           | \$15.47                                   |
| 56      | \$15.03   | \$16.03  | \$15.56                            | \$15.62           | \$16.18                                   |
| 57      | \$15.70   | \$16.75  | \$16.25                            | \$16.32           | \$16.90                                   |
| 58      | \$16.41   | \$17.51  | \$16.99                            | \$17.06           | \$17.67                                   |
| 59      | \$16.77   | \$17.89  | \$17.36                            | \$17.43           | \$18.05                                   |
| 60      | \$17.48   | \$18.65  | \$18.10                            | \$18.17           | \$18.82                                   |
| 61      | \$18.10   | \$19.31  | \$18.74                            | \$18.81           | \$19.49                                   |
| 62      | \$18.50   | \$19.74  | \$19.15                            | \$19.24           | \$19.92                                   |
| 63      | \$19.01   | \$20.28  | \$19.68                            | \$19.77           | \$20.47                                   |
| 64+     | \$19.32   | \$20.61  | \$20.00                            | \$20.09           | \$20.80                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023

# Rating Region 18

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0 to 14               | \$320.50                     | \$315.20                     | \$311.59                     | \$297.80                 | \$287.98                   | \$280.62                    | \$274.77                    | \$241.80                      | \$237.86                      | \$214.99                      | \$314.44   | \$290.03   | \$238.33  | \$214.99                                       |
| 15                    | \$348.99                     | \$343.21                     | \$339.29                     | \$324.27                 | \$313.58                   | \$305.56                    | \$299.19                    | \$263.29                      | \$259.00                      | \$234.10                      | \$342.39   | \$315.81   | \$259.52  | \$234.10                                       |
| 16                    | \$359.88                     | \$353.93                     | \$349.88                     | \$334.40                 | \$323.37                   | \$315.10                    | \$308.53                    | \$271.51                      | \$267.09                      | \$241.40                      | \$353.08   | \$325.67   | \$267.62  | \$241.40                                       |
| 17                    | \$370.77                     | \$364.64                     | \$360.47                     | \$344.52                 | \$333.16                   | \$324.63                    | \$317.87                    | \$279.73                      | \$275.17                      | \$248.71                      | \$363.76   | \$335.53   | \$275.72  | \$248.71                                       |
| 18                    | \$382.50                     | \$376.18                     | \$371.88                     | \$355.42                 | \$343.70                   | \$334.91                    | \$327.92                    | \$288.58                      | \$283.88                      | \$256.58                      | \$375.27   | \$346.14   | \$284.44  | \$256.58                                       |
| 19                    | \$394.23                     | \$387.71                     | \$383.28                     | \$366.32                 | \$354.24                   | \$345.18                    | \$337.98                    | \$297.43                      | \$292.58                      | \$264.45                      | \$386.78   | \$356.76   | \$293.16  | \$264.45                                       |
| 20                    | \$406.38                     | \$399.66                     | \$395.09                     | \$377.61                 | \$365.15                   | \$355.81                    | \$348.40                    | \$306.60                      | \$301.60                      | \$272.60                      | \$398.70   | \$367.75   | \$302.20  | \$272.60                                       |
| 21                    | \$418.95                     | \$412.02                     | \$407.31                     | \$389.28                 | \$376.45                   | \$366.82                    | \$359.17                    | \$316.08                      | \$310.93                      | \$281.03                      | \$411.03   | \$379.13   | \$311.54  | \$281.03                                       |
| 22                    | \$418.95                     | \$412.02                     | \$407.31                     | \$389.28                 | \$376.45                   | \$366.82                    | \$359.17                    | \$316.08                      | \$310.93                      | \$281.03                      | \$411.03   | \$379.13   | \$311.54  | \$281.03                                       |
| 23                    | \$418.95                     | \$412.02                     | \$407.31                     | \$389.28                 | \$376.45                   | \$366.82                    | \$359.17                    | \$316.08                      | \$310.93                      | \$281.03                      | \$411.03   | \$379.13   | \$311.54  | \$281.03                                       |
| 24                    | \$418.95                     | \$412.02                     | \$407.31                     | \$389.28                 | \$376.45                   | \$366.82                    | \$359.17                    | \$316.08                      | \$310.93                      | \$281.03                      | \$411.03   | \$379.13   | \$311.54  | \$281.03                                       |
| 25                    | \$420.63                     | \$413.67                     | \$408.94                     | \$390.84                 | \$377.95                   | \$368.29                    | \$360.61                    | \$317.34                      | \$312.17                      | \$282.15                      | \$412.68   | \$380.65   | \$312.79  | \$282.15                                       |
| 26                    | \$429.01                     | \$421.91                     | \$417.09                     | \$398.63                 | \$385.48                   | \$375.62                    | \$367.79                    | \$323.66                      | \$318.39                      | \$287.77                      | \$420.90   | \$388.23   | \$319.02  | \$287.77                                       |
| 27                    | \$439.06                     | \$431.80                     | \$426.86                     | \$407.97                 | \$394.52                   | \$384.43                    | \$376.41                    | \$331.25                      | \$325.85                      | \$294.52                      | \$430.76   | \$397.33   | \$326.50  | \$294.52                                       |
| 28                    | \$455.40                     | \$447.87                     | \$442.75                     | \$423.15                 | \$409.20                   | \$398.73                    | \$390.42                    | \$343.58                      | \$337.98                      | \$305.48                      | \$446.79   | \$412.11   | \$338.65  | \$305.48                                       |
| 29                    | \$468.81                     | \$461.05                     | \$455.78                     | \$435.61                 | \$421.25                   | \$410.47                    | \$401.91                    | \$353.69                      | \$347.93                      | \$314.47                      | \$459.95   | \$424.25   | \$348.62  | \$314.47                                       |
| 30                    | \$475.51                     | \$467.65                     | \$462.30                     | \$441.84                 | \$427.27                   | \$416.34                    | \$407.66                    | \$358.75                      | \$352.90                      | \$318.97                      | \$466.52   | \$430.31   | \$353.60  | \$318.97                                       |
| 31                    | \$485.57                     | \$477.53                     | \$472.07                     | \$451.18                 | \$436.30                   | \$425.14                    | \$416.28                    | \$366.33                      | \$360.37                      | \$325.71                      | \$476.39   | \$439.41   | \$361.08  | \$325.71                                       |
| 32                    | \$495.62                     | \$487.42                     | \$481.85                     | \$460.52                 | \$445.34                   | \$433.95                    | \$424.90                    | \$373.92                      | \$367.83                      | \$332.46                      | \$486.25   | \$448.51   | \$368.56  | \$332.46                                       |
| 33                    | \$501.91                     | \$493.60                     | \$487.96                     | \$466.36                 | \$450.98                   | \$439.45                    | \$430.29                    | \$378.66                      | \$372.49                      | \$336.67                      | \$492.42   | \$454.20   | \$373.23  | \$336.67                                       |
| 34                    | \$508.61                     | \$500.20                     | \$494.48                     | \$472.59                 | \$457.01                   | \$445.32                    | \$436.03                    | \$383.72                      | \$377.47                      | \$341.17                      | \$498.99   | \$460.26   | \$378.21  | \$341.17                                       |
| 35                    | \$511.96                     | \$503.49                     | \$497.73                     | \$475.71                 | \$460.02                   | \$448.25                    | \$438.91                    | \$386.25                      | \$379.96                      | \$343.42                      | \$502.28   | \$463.30   | \$380.71  | \$343.42                                       |
| 36                    | \$515.31                     | \$506.79                     | \$500.99                     | \$478.82                 | \$463.03                   | \$451.19                    | \$441.78                    | \$388.78                      | \$382.44                      | \$345.66                      | \$505.57   | \$466.33   | \$383.20  | \$345.66                                       |
| 37                    | \$518.66                     | \$510.08                     | \$504.25                     | \$481.93                 | \$466.04                   | \$454.12                    | \$444.65                    | \$391.31                      | \$384.93                      | \$347.91                      | \$508.86   | \$469.36   | \$385.69  | \$347.91                                       |
| 38                    | \$522.02                     | \$513.38                     | \$507.51                     | \$485.05                 | \$469.05                   | \$457.06                    | \$447.53                    | \$393.83                      | \$387.42                      | \$350.16                      | \$512.15   | \$472.39   | \$388.18  | \$350.16                                       |
| 39                    | \$528.72                     | \$519.97                     | \$514.03                     | \$491.28                 | \$475.08                   | \$462.93                    | \$453.27                    | \$398.89                      | \$392.39                      | \$354.66                      | \$518.72   | \$478.46   | \$393.17  | \$354.66                                       |
| 40                    | \$535.42                     | \$526.56                     | \$520.54                     | \$497.51                 | \$481.10                   | \$468.79                    | \$459.02                    | \$403.95                      | \$397.37                      | \$359.15                      | \$525.30   | \$484.53   | \$398.15  | \$359.15                                       |
| 41                    | \$545.48                     | \$536.45                     | \$530.32                     | \$506.85                 | \$490.13                   | \$477.60                    | \$467.64                    | \$411.53                      | \$404.83                      | \$365.90                      | \$535.16   | \$493.63   | \$405.63  | \$365.90                                       |
| 42                    | \$555.11                     | \$545.93                     | \$539.69                     | \$515.80                 | \$498.79                   | \$486.04                    | \$475.90                    | \$418.80                      | \$411.98                      | \$372.36                      | \$544.62   | \$502.35   | \$412.80  | \$372.36                                       |
| 43                    | \$568.52                     | \$559.11                     | \$552.72                     | \$528.26                 | \$510.84                   | \$497.77                    | \$487.39                    | \$428.92                      | \$421.93                      | \$381.35                      | \$557.77   | \$514.48   | \$422.77  | \$381.35                                       |
| 44                    | \$585.28                     | \$575.60                     | \$569.01                     | \$543.83                 | \$525.90                   | \$512.45                    | \$501.76                    | \$441.56                      | \$434.37                      | \$392.60                      | \$574.21   | \$529.64   | \$435.23  | \$392.60                                       |
| 45                    | \$604.97                     | \$594.96                     | \$588.16                     | \$562.13                 | \$543.59                   | \$529.69                    | \$518.64                    | \$456.42                      | \$448.98                      | \$405.80                      | \$593.53   | \$547.46   | \$449.87  | \$405.80                                       |
| 46                    | \$628.43                     | \$618.03                     | \$610.97                     | \$583.93                 | \$564.67                   | \$550.23                    | \$538.76                    | \$474.12                      | \$466.39                      | \$421.54                      | \$616.55   | \$568.69   | \$467.32  | \$421.54                                       |
| 47                    | \$654.82                     | \$643.99                     | \$636.63                     | \$608.45                 | \$588.39                   | \$573.34                    | \$561.38                    | \$494.03                      | \$485.98                      | \$439.25                      | \$642.44   | \$592.58   | \$486.94  | \$439.25                                       |
| 48                    | \$684.99                     | \$673.66                     | \$665.95                     | \$636.48                 | \$615.49                   | \$599.75                    | \$587.24                    | \$516.79                      | \$508.37                      | \$459.48                      | \$672.04   | \$619.88   | \$509.37  | \$459.48                                       |
| 49                    | \$714.73                     | \$702.91                     | \$694.87                     | \$664.12                 | \$642.22                   | \$625.79                    | \$612.75                    | \$539.23                      | \$530.45                      | \$479.43                      | \$701.22   | \$646.79   | \$531.49  | \$479.43                                       |
| 50                    | \$748.25                     | \$735.87                     | \$727.46                     | \$695.26                 | \$672.34                   | \$655.14                    | \$641.48                    | \$564.52                      | \$555.32                      | \$501.92                      | \$734.10   | \$677.12   | \$556.42  | \$501.92                                       |
| 51                    | \$781.35                     | \$768.42                     | \$759.64                     | \$726.02                 | \$702.08                   | \$684.12                    | \$669.85                    | \$589.49                      | \$579.88                      | \$524.12                      | \$766.58   | \$707.08   | \$581.03  | \$524.12                                       |
| 52                    | \$817.80                     | \$804.27                     | \$795.07                     | \$759.88                 | \$734.83                   | \$716.03                    | \$701.10                    | \$616.99                      | \$606.93                      | \$548.57                      | \$802.34   | \$740.06   | \$608.13  | \$548.57                                       |
| 53                    | \$854.66                     | \$840.53                     | \$830.92                     | \$794.14                 | \$767.95                   | \$748.31                    | \$732.71                    | \$644.80                      | \$634.30                      | \$573.30                      | \$838.51   | \$773.42   | \$635.55  | \$573.30                                       |
| 54                    | \$894.47                     | \$879.67                     | \$869.61                     | \$831.12                 | \$803.72                   | \$783.16                    | \$766.83                    | \$674.83                      | \$663.83                      | \$599.99                      | \$877.56   | \$809.44   | \$665.15  | \$599.99                                       |
| 55                    | \$934.27                     | \$918.81                     | \$908.31                     | \$868.11                 | \$839.48                   | \$818.01                    | \$800.95                    | \$704.85                      | \$693.37                      | \$626.69                      | \$916.60   | \$845.46   | \$694.74  | \$626.69                                       |
| 56                    | \$977.42                     | \$961.25                     | \$950.26                     | \$908.20                 | \$878.25                   | \$855.79                    | \$837.95                    | \$737.41                      | \$725.40                      | \$655.64                      | \$958.94   | \$884.51   | \$726.83  | \$655.64                                       |
| 57                    | \$1,020.99                   | \$1,004.10                   | \$992.62                     | \$948.69                 | \$917.40                   | \$893.94                    | \$875.30                    | \$770.28                      | \$757.73                      | \$684.87                      | \$1,001.69   | \$923.94   | \$759.23  | \$684.87                                       |
| 58                    | \$1,067.49                   | \$1,049.83                   | \$1,037.83                   | \$991.90                 | \$959.19                   | \$934.65                    | \$915.17                    | \$805.37                      | \$792.25                      | \$716.06                      | \$1,047.31   | \$966.02   | \$793.81  | \$716.06                                       |
| 59                    | \$1,090.54                   | \$1,072.49                   | \$1,060.23                   | \$1,013.31               | \$979.89                   | \$954.83                    | \$934.92                    | \$822.75                      | \$809.35                      | \$731.52                      | \$1,069.92   | \$986.87   | \$810.95  | \$731.52                                       |
| 60                    | \$1,137.04                   | \$1,118.23                   | \$1,105.44                   | \$1,056.52               | \$1,021.68                 | \$995.55                    | \$974.79                    | \$857.84                      | \$843.86                      | \$762.71                      | \$1,115.54   | \$1,028.96   | \$845.53  | \$762.71                                       |
| 61                    | \$1,177.26                   | \$1,157.78                   | \$1,144.55                   | \$1,093.89               | \$1,057.82                 | \$1,030.76                  | \$1,009.27                  | \$888.18                      | \$873.71                      | \$789.69                      | \$1,155.00   | \$1,065.35   | \$875.44  | \$789.69                                       |
| 62                    | \$1,203.65                   | \$1,183.74                   | \$1,170.21                   | \$1,118.42               | \$1,081.53                 | \$1,053.87                  | \$1,031.90                  | \$908.09                      | \$893.30                      | \$807.39                      | \$1,180.90   | \$1,089.24   | \$895.07  | \$807.39                                       |
| 63                    | \$1,236.75                   | \$1,216.29                   | \$1,202.38                   | \$1,149.17               | \$1,111.27                 | \$1,082.85                  | \$1,060.27                  | \$933.06                      | \$917.86                      | \$829.59                      | \$1,213.37   | \$1,119.19   | \$919.68  | \$829.59                                       |
| 64+                   | \$1,256.86                   | \$1,236.07                   | \$1,221.94                   | \$1,167.85               | \$1,129.34                 | \$1,100.46                  | \$1,077.51                  | \$948.24                      | \$932.79                      | \$843.08                      | \$1,233.10   | \$1,137.39   | \$934.63  | \$843.08                                       |

Pending regulatory approval.

# Rating Region 18

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$379.10                         | \$372.73                         | \$368.42                         | \$351.82                     | \$340.02                       | \$331.08                        | \$324.04                        | \$284.22                          | \$279.39                          | \$251.45                         | \$370.92   | \$341.57   | \$279.41  |
| 15                       | \$412.80                         | \$405.87                         | \$401.17                         | \$383.10                     | \$370.24                       | \$360.51                        | \$352.85                        | \$309.48                          | \$304.23                          | \$273.80                         | \$403.89   | \$371.93   | \$304.25  |
| 16                       | \$425.68                         | \$418.53                         | \$413.69                         | \$395.05                     | \$381.80                       | \$371.77                        | \$363.86                        | \$319.14                          | \$313.73                          | \$282.34                         | \$416.49   | \$383.54   | \$313.74  |
| 17                       | \$438.57                         | \$431.20                         | \$426.21                         | \$407.01                     | \$393.36                       | \$383.02                        | \$374.88                        | \$328.80                          | \$323.22                          | \$290.89                         | \$429.10   | \$395.15   | \$323.24  |
| 18                       | \$452.44                         | \$444.85                         | \$439.69                         | \$419.89                     | \$405.80                       | \$395.14                        | \$386.74                        | \$339.20                          | \$333.45                          | \$300.09                         | \$442.67   | \$407.65   | \$333.47  |
| 19                       | \$466.32                         | \$458.49                         | \$453.18                         | \$432.77                     | \$418.25                       | \$407.26                        | \$398.60                        | \$349.61                          | \$343.67                          | \$309.30                         | \$456.25   | \$420.16   | \$343.69  |
| 20                       | \$480.69                         | \$472.62                         | \$467.14                         | \$446.10                     | \$431.13                       | \$419.81                        | \$410.88                        | \$360.38                          | \$354.27                          | \$318.83                         | \$470.31   | \$433.10   | \$354.29  |
| 21                       | \$495.56                         | \$487.23                         | \$481.59                         | \$459.90                     | \$444.47                       | \$432.79                        | \$423.59                        | \$371.53                          | \$365.22                          | \$328.69                         | \$484.86   | \$446.50   | \$365.24  |
| 22                       | \$495.56                         | \$487.23                         | \$481.59                         | \$459.90                     | \$444.47                       | \$432.79                        | \$423.59                        | \$371.53                          | \$365.22                          | \$328.69                         | \$484.86   | \$446.50   | \$365.24  |
| 23                       | \$495.56                         | \$487.23                         | \$481.59                         | \$459.90                     | \$444.47                       | \$432.79                        | \$423.59                        | \$371.53                          | \$365.22                          | \$328.69                         | \$484.86   | \$446.50   | \$365.24  |
| 24                       | \$495.56                         | \$487.23                         | \$481.59                         | \$459.90                     | \$444.47                       | \$432.79                        | \$423.59                        | \$371.53                          | \$365.22                          | \$328.69                         | \$484.86   | \$446.50   | \$365.24  |
| 25                       | \$497.54                         | \$489.18                         | \$483.52                         | \$461.74                     | \$446.25                       | \$434.52                        | \$425.28                        | \$373.01                          | \$366.68                          | \$330.00                         | \$486.80   | \$448.29   | \$366.70  |
| 26                       | \$507.45                         | \$498.93                         | \$493.15                         | \$470.94                     | \$455.14                       | \$443.18                        | \$433.75                        | \$380.44                          | \$373.99                          | \$336.58                         | \$496.49   | \$457.22   | \$374.01  |
| 27                       | \$519.34                         | \$510.62                         | \$504.71                         | \$481.98                     | \$465.80                       | \$453.56                        | \$443.92                        | \$389.36                          | \$382.75                          | \$344.47                         | \$508.13   | \$467.93   | \$382.77  |
| 28                       | \$538.67                         | \$529.62                         | \$523.49                         | \$499.91                     | \$483.14                       | \$470.44                        | \$460.44                        | \$403.85                          | \$397.00                          | \$357.29                         | \$527.04   | \$485.34   | \$397.02  |
| 29                       | \$554.53                         | \$545.22                         | \$538.90                         | \$514.63                     | \$497.36                       | \$484.29                        | \$474.00                        | \$415.74                          | \$408.68                          | \$367.80                         | \$542.56   | \$499.63   | \$408.71  |
| 30                       | \$562.46                         | \$553.01                         | \$546.61                         | \$521.99                     | \$504.47                       | \$491.22                        | \$480.77                        | \$421.68                          | \$414.53                          | \$373.06                         | \$550.31   | \$506.78   | \$414.55  |
| 31                       | \$574.35                         | \$564.71                         | \$558.17                         | \$533.02                     | \$515.14                       | \$501.60                        | \$490.94                        | \$430.60                          | \$423.29                          | \$380.95                         | \$561.95   | \$517.49   | \$423.32  |
| 32                       | \$586.24                         | \$576.40                         | \$569.72                         | \$544.06                     | \$525.81                       | \$511.99                        | \$501.10                        | \$439.52                          | \$432.06                          | \$388.84                         | \$573.59   | \$528.21   | \$432.08  |
| 33                       | \$593.68                         | \$583.71                         | \$576.95                         | \$550.96                     | \$532.47                       | \$518.48                        | \$507.46                        | \$445.09                          | \$437.54                          | \$393.77                         | \$580.86   | \$534.91   | \$437.56  |
| 34                       | \$601.60                         | \$591.50                         | \$584.65                         | \$558.32                     | \$539.59                       | \$525.41                        | \$514.24                        | \$451.03                          | \$443.38                          | \$399.03                         | \$588.62   | \$542.05   | \$443.40  |
| 35                       | \$605.57                         | \$595.40                         | \$588.51                         | \$562.00                     | \$543.14                       | \$528.87                        | \$517.62                        | \$454.01                          | \$446.30                          | \$401.66                         | \$592.50   | \$545.62   | \$446.33  |
| 36                       | \$609.53                         | \$599.30                         | \$592.36                         | \$565.68                     | \$546.70                       | \$532.33                        | \$521.01                        | \$456.98                          | \$449.22                          | \$404.29                         | \$596.37   | \$549.19   | \$449.25  |
| 37                       | \$613.50                         | \$603.20                         | \$596.21                         | \$569.36                     | \$550.25                       | \$535.79                        | \$524.40                        | \$459.95                          | \$452.14                          | \$406.92                         | \$600.25   | \$552.77   | \$452.17  |
| 38                       | \$617.46                         | \$607.09                         | \$600.06                         | \$573.04                     | \$553.81                       | \$539.26                        | \$527.79                        | \$462.92                          | \$455.07                          | \$409.55                         | \$604.13   | \$556.34   | \$455.09  |
| 39                       | \$625.39                         | \$614.89                         | \$607.77                         | \$580.39                     | \$560.92                       | \$546.18                        | \$534.57                        | \$468.87                          | \$460.91                          | \$414.81                         | \$611.89   | \$563.48   | \$460.94  |
| 40                       | \$633.32                         | \$622.69                         | \$615.47                         | \$587.75                     | \$568.03                       | \$553.11                        | \$541.35                        | \$474.81                          | \$466.75                          | \$420.07                         | \$619.65   | \$570.63   | \$466.78  |
| 41                       | \$645.21                         | \$634.38                         | \$627.03                         | \$598.79                     | \$578.70                       | \$563.49                        | \$551.51                        | \$483.73                          | \$475.52                          | \$427.95                         | \$631.28   | \$581.34   | \$475.55  |
| 42                       | \$656.61                         | \$645.59                         | \$638.11                         | \$609.37                     | \$588.92                       | \$573.45                        | \$561.25                        | \$492.27                          | \$483.92                          | \$435.51                         | \$642.44   | \$591.61   | \$483.95  |
| 43                       | \$672.47                         | \$661.18                         | \$653.52                         | \$624.09                     | \$603.14                       | \$587.30                        | \$574.81                        | \$504.16                          | \$495.61                          | \$446.03                         | \$657.95   | \$605.90   | \$495.63  |
| 44                       | \$692.29                         | \$680.67                         | \$672.78                         | \$642.48                     | \$620.92                       | \$604.61                        | \$591.75                        | \$519.02                          | \$510.21                          | \$459.18                         | \$677.35   | \$623.76   | \$510.24  |
| 45                       | \$715.58                         | \$703.57                         | \$695.42                         | \$664.10                     | \$641.81                       | \$624.95                        | \$611.66                        | \$536.48                          | \$527.38                          | \$474.63                         | \$700.13   | \$644.75   | \$527.41  |
| 46                       | \$743.33                         | \$730.85                         | \$722.39                         | \$689.85                     | \$666.70                       | \$649.19                        | \$635.38                        | \$557.29                          | \$547.83                          | \$493.04                         | \$727.29   | \$669.75   | \$547.86  |
| 47                       | \$774.55                         | \$761.55                         | \$752.73                         | \$718.82                     | \$694.71                       | \$676.45                        | \$662.07                        | \$580.70                          | \$570.84                          | \$513.74                         | \$757.83   | \$697.88   | \$570.87  |
| 48                       | \$810.23                         | \$796.63                         | \$787.40                         | \$751.94                     | \$726.71                       | \$707.61                        | \$692.57                        | \$607.45                          | \$597.14                          | \$537.41                         | \$792.74   | \$730.03   | \$597.17  |
| 49                       | \$845.42                         | \$831.22                         | \$821.60                         | \$784.59                     | \$758.26                       | \$738.34                        | \$722.64                        | \$633.82                          | \$623.07                          | \$560.75                         | \$827.17   | \$761.73   | \$623.10  |
| 50                       | \$885.06                         | \$870.20                         | \$860.12                         | \$821.38                     | \$793.82                       | \$772.96                        | \$756.53                        | \$663.55                          | \$652.29                          | \$587.04                         | \$865.96   | \$797.45   | \$652.32  |
| 51                       | \$924.21                         | \$908.69                         | \$898.17                         | \$857.71                     | \$828.93                       | \$807.15                        | \$789.99                        | \$692.90                          | \$681.14                          | \$613.01                         | \$904.26   | \$832.72   | \$681.18  |
| 52                       | \$967.33                         | \$951.08                         | \$940.07                         | \$897.73                     | \$867.60                       | \$844.81                        | \$826.84                        | \$725.22                          | \$712.91                          | \$641.60                         | \$946.44   | \$871.57   | \$712.95  |
| 53                       | \$1,010.93                       | \$993.96                         | \$982.45                         | \$938.20                     | \$906.72                       | \$882.89                        | \$864.12                        | \$757.91                          | \$745.05                          | \$670.53                         | \$989.11   | \$910.86   | \$745.09  |
| 54                       | \$1,058.01                       | \$1,040.25                       | \$1,028.20                       | \$981.89                     | \$948.94                       | \$924.01                        | \$904.36                        | \$793.21                          | \$779.75                          | \$701.75                         | \$1,035.17   | \$953.28   | \$779.79  |
| 55                       | \$1,105.09                       | \$1,086.53                       | \$1,073.95                       | \$1,025.58                   | \$991.17                       | \$965.12                        | \$944.60                        | \$828.50                          | \$814.44                          | \$732.98                         | \$1,081.23   | \$995.69   | \$814.49  |
| 56                       | \$1,156.13                       | \$1,136.72                       | \$1,123.55                       | \$1,072.95                   | \$1,036.95                     | \$1,009.70                      | \$988.23                        | \$866.77                          | \$852.06                          | \$766.83                         | \$1,131.17   | \$1,041.68   | \$852.11  |
| 57                       | \$1,207.67                       | \$1,187.39                       | \$1,173.64                       | \$1,120.78                   | \$1,083.17                     | \$1,054.71                      | \$1,032.28                      | \$905.41                          | \$890.05                          | \$801.02                         | \$1,181.60   | \$1,088.12   | \$890.10  |
| 58                       | \$1,262.68                       | \$1,241.47                       | \$1,227.10                       | \$1,171.83                   | \$1,132.51                     | \$1,102.75                      | \$1,079.30                      | \$946.65                          | \$930.58                          | \$837.50                         | \$1,235.42   | \$1,137.68   | \$930.64  |
| 59                       | \$1,289.93                       | \$1,268.27                       | \$1,253.58                       | \$1,197.12                   | \$1,156.95                     | \$1,126.55                      | \$1,102.60                      | \$967.08                          | \$950.67                          | \$855.58                         | \$1,262.08   | \$1,162.24   | \$950.73  |
| 60                       | \$1,344.94                       | \$1,322.36                       | \$1,307.04                       | \$1,248.17                   | \$1,206.29                     | \$1,174.59                      | \$1,149.62                      | \$1,008.32                        | \$991.21                          | \$892.07                         | \$1,315.90   | \$1,211.80   | \$991.27  |
| 61                       | \$1,392.51                       | \$1,369.13                       | \$1,353.27                       | \$1,292.32                   | \$1,248.96                     | \$1,216.14                      | \$1,190.28                      | \$1,043.99                        | \$1,026.27                        | \$923.62                         | \$1,362.45   | \$1,254.66   | \$1,026.33  |
| 62                       | \$1,423.73                       | \$1,399.83                       | \$1,383.61                       | \$1,321.29                   | \$1,276.96                     | \$1,243.41                      | \$1,216.97                      | \$1,067.40                        | \$1,049.28                        | \$944.33                         | \$1,393.00   | \$1,282.79   | \$1,049.34  |
| 63                       | \$1,462.88                       | \$1,438.32                       | \$1,421.66                       | \$1,357.63                   | \$1,312.07                     | \$1,277.60                      | \$1,250.43                      | \$1,096.75                        | \$1,078.13                        | \$970.29                         | \$1,431.30   | \$1,318.07   | \$1,078.20  |
| 64+                      | \$1,486.67                       | \$1,461.70                       | \$1,444.78                       | \$1,379.70                   | \$1,333.41                     | \$1,298.37                      | \$1,270.76                      | \$1,114.58                        | \$1,095.67                        | \$986.07                         | \$1,454.57   | \$1,339.50   | \$1,095.73  |

Pending regulatory approval.

Effective October 2023

## Rating Region 18

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$366.12                                  | \$359.99                                  | \$355.83                                  | \$339.85                              | \$328.48                                | \$319.88                                 | \$313.10                                 | \$274.74                                   | \$270.09                                   | \$243.18                              |
| 15      | \$398.66                                  | \$391.99                                  | \$387.46                                  | \$370.06                              | \$357.68                                | \$348.31                                 | \$340.93                                 | \$299.16                                   | \$294.10                                   | \$264.79                              |
| 16      | \$411.11                                  | \$404.22                                  | \$399.55                                  | \$381.61                              | \$368.84                                | \$359.18                                 | \$351.57                                 | \$308.50                                   | \$303.28                                   | \$273.06                              |
| 17      | \$423.55                                  | \$416.46                                  | \$411.65                                  | \$393.16                              | \$380.01                                | \$370.05                                 | \$362.21                                 | \$317.83                                   | \$312.46                                   | \$281.32                              |
| 18      | \$436.95                                  | \$429.63                                  | \$424.67                                  | \$405.60                              | \$392.03                                | \$381.76                                 | \$373.67                                 | \$327.89                                   | \$322.35                                   | \$290.22                              |
| 19      | \$450.35                                  | \$442.81                                  | \$437.70                                  | \$418.04                              | \$404.05                                | \$393.47                                 | \$385.13                                 | \$337.95                                   | \$332.23                                   | \$299.12                              |
| 20      | \$464.23                                  | \$456.46                                  | \$451.19                                  | \$430.92                              | \$416.50                                | \$405.59                                 | \$397.00                                 | \$348.36                                   | \$342.47                                   | \$308.34                              |
| 21      | \$478.59                                  | \$470.57                                  | \$465.14                                  | \$444.25                              | \$429.39                                | \$418.14                                 | \$409.28                                 | \$359.14                                   | \$353.06                                   | \$317.88                              |
| 22      | \$478.59                                  | \$470.57                                  | \$465.14                                  | \$444.25                              | \$429.39                                | \$418.14                                 | \$409.28                                 | \$359.14                                   | \$353.06                                   | \$317.88                              |
| 23      | \$478.59                                  | \$470.57                                  | \$465.14                                  | \$444.25                              | \$429.39                                | \$418.14                                 | \$409.28                                 | \$359.14                                   | \$353.06                                   | \$317.88                              |
| 24      | \$478.59                                  | \$470.57                                  | \$465.14                                  | \$444.25                              | \$429.39                                | \$418.14                                 | \$409.28                                 | \$359.14                                   | \$353.06                                   | \$317.88                              |
| 25      | \$480.50                                  | \$472.46                                  | \$467.00                                  | \$446.03                              | \$431.10                                | \$419.81                                 | \$410.91                                 | \$360.57                                   | \$354.48                                   | \$319.15                              |
| 26      | \$490.07                                  | \$481.87                                  | \$476.30                                  | \$454.91                              | \$439.69                                | \$428.17                                 | \$419.10                                 | \$367.75                                   | \$361.54                                   | \$325.51                              |
| 27      | \$501.56                                  | \$493.16                                  | \$487.47                                  | \$465.57                              | \$450.00                                | \$438.21                                 | \$428.92                                 | \$376.37                                   | \$370.01                                   | \$333.14                              |
| 28      | \$520.23                                  | \$511.51                                  | \$505.61                                  | \$482.90                              | \$466.74                                | \$454.52                                 | \$444.88                                 | \$390.38                                   | \$383.78                                   | \$345.54                              |
| 29      | \$535.54                                  | \$526.57                                  | \$520.49                                  | \$497.11                              | \$480.48                                | \$467.90                                 | \$457.98                                 | \$401.87                                   | \$395.08                                   | \$355.71                              |
| 30      | \$543.20                                  | \$534.10                                  | \$527.93                                  | \$504.22                              | \$487.35                                | \$474.59                                 | \$464.53                                 | \$407.62                                   | \$400.73                                   | \$360.79                              |
| 31      | \$554.68                                  | \$545.40                                  | \$539.10                                  | \$514.88                              | \$497.66                                | \$484.62                                 | \$474.35                                 | \$416.24                                   | \$409.20                                   | \$368.42                              |
| 32      | \$566.17                                  | \$556.69                                  | \$550.26                                  | \$525.55                              | \$507.96                                | \$494.66                                 | \$484.17                                 | \$424.86                                   | \$417.67                                   | \$376.05                              |
| 33      | \$573.35                                  | \$563.75                                  | \$557.24                                  | \$532.21                              | \$514.40                                | \$500.93                                 | \$490.31                                 | \$430.24                                   | \$422.97                                   | \$380.82                              |
| 34      | \$581.01                                  | \$571.28                                  | \$564.68                                  | \$539.32                              | \$521.27                                | \$507.62                                 | \$496.86                                 | \$435.99                                   | \$428.62                                   | \$385.91                              |
| 35      | \$584.83                                  | \$575.04                                  | \$568.40                                  | \$542.87                              | \$524.71                                | \$510.97                                 | \$500.13                                 | \$438.86                                   | \$431.44                                   | \$388.45                              |
| 36      | \$588.66                                  | \$578.81                                  | \$572.12                                  | \$546.43                              | \$528.14                                | \$514.31                                 | \$503.41                                 | \$441.74                                   | \$434.27                                   | \$390.99                              |
| 37      | \$592.49                                  | \$582.57                                  | \$575.84                                  | \$549.98                              | \$531.58                                | \$517.66                                 | \$506.68                                 | \$444.61                                   | \$437.09                                   | \$393.53                              |
| 38      | \$596.32                                  | \$586.34                                  | \$579.56                                  | \$553.53                              | \$535.02                                | \$521.00                                 | \$509.96                                 | \$447.48                                   | \$439.92                                   | \$396.08                              |
| 39      | \$603.98                                  | \$593.86                                  | \$587.01                                  | \$560.64                              | \$541.89                                | \$527.69                                 | \$516.51                                 | \$453.23                                   | \$445.57                                   | \$401.16                              |
| 40      | \$611.64                                  | \$601.39                                  | \$594.45                                  | \$567.75                              | \$548.76                                | \$534.38                                 | \$523.05                                 | \$458.97                                   | \$451.21                                   | \$406.25                              |
| 41      | \$623.12                                  | \$612.69                                  | \$605.61                                  | \$578.41                              | \$559.06                                | \$544.42                                 | \$532.88                                 | \$467.59                                   | \$459.69                                   | \$413.88                              |
| 42      | \$634.13                                  | \$623.51                                  | \$616.31                                  | \$588.63                              | \$568.94                                | \$554.03                                 | \$542.29                                 | \$475.85                                   | \$467.81                                   | \$421.19                              |
| 43      | \$649.44                                  | \$638.57                                  | \$631.19                                  | \$602.84                              | \$582.68                                | \$567.41                                 | \$555.39                                 | \$487.35                                   | \$479.11                                   | \$431.36                              |
| 44      | \$668.59                                  | \$657.39                                  | \$649.80                                  | \$620.61                              | \$599.85                                | \$584.14                                 | \$571.76                                 | \$501.71                                   | \$493.23                                   | \$444.08                              |
| 45      | \$691.08                                  | \$679.51                                  | \$671.66                                  | \$641.49                              | \$620.03                                | \$603.79                                 | \$590.99                                 | \$518.59                                   | \$509.82                                   | \$459.02                              |
| 46      | \$717.88                                  | \$705.86                                  | \$697.71                                  | \$666.37                              | \$644.08                                | \$627.21                                 | \$613.91                                 | \$538.70                                   | \$529.59                                   | \$476.82                              |
| 47      | \$748.03                                  | \$735.51                                  | \$727.01                                  | \$694.36                              | \$671.13                                | \$653.55                                 | \$639.70                                 | \$561.33                                   | \$551.84                                   | \$496.85                              |
| 48      | \$782.49                                  | \$769.39                                  | \$760.50                                  | \$726.35                              | \$702.05                                | \$683.66                                 | \$669.17                                 | \$587.19                                   | \$577.26                                   | \$519.73                              |
| 49      | \$816.47                                  | \$802.80                                  | \$793.53                                  | \$757.89                              | \$732.53                                | \$713.34                                 | \$698.22                                 | \$612.68                                   | \$602.33                                   | \$542.30                              |
| 50      | \$854.76                                  | \$840.44                                  | \$830.74                                  | \$793.43                              | \$766.88                                | \$746.80                                 | \$730.97                                 | \$641.42                                   | \$630.57                                   | \$567.73                              |
| 51      | \$892.57                                  | \$877.62                                  | \$867.49                                  | \$828.52                              | \$800.81                                | \$779.83                                 | \$763.30                                 | \$669.79                                   | \$658.46                                   | \$592.85                              |
| 52      | \$934.20                                  | \$918.56                                  | \$907.95                                  | \$867.17                              | \$838.16                                | \$816.21                                 | \$798.91                                 | \$701.03                                   | \$689.18                                   | \$620.50                              |
| 53      | \$976.32                                  | \$959.97                                  | \$948.88                                  | \$906.27                              | \$875.95                                | \$853.00                                 | \$834.92                                 | \$732.64                                   | \$720.25                                   | \$648.47                              |
| 54      | \$1,021.79                                | \$1,004.68                                | \$993.07                                  | \$948.47                              | \$916.74                                | \$892.73                                 | \$873.80                                 | \$766.75                                   | \$753.79                                   | \$678.67                              |
| 55      | \$1,067.25                                | \$1,049.38                                | \$1,037.26                                | \$990.67                              | \$957.53                                | \$932.45                                 | \$912.68                                 | \$800.87                                   | \$787.33                                   | \$708.87                              |
| 56      | \$1,116.55                                | \$1,097.85                                | \$1,085.17                                | \$1,036.43                            | \$1,001.76                              | \$975.52                                 | \$954.84                                 | \$837.86                                   | \$823.70                                   | \$741.61                              |
| 57      | \$1,166.32                                | \$1,146.79                                | \$1,133.54                                | \$1,082.63                            | \$1,046.41                              | \$1,019.00                               | \$997.40                                 | \$875.21                                   | \$860.41                                   | \$774.67                              |
| 58      | \$1,219.44                                | \$1,199.02                                | \$1,185.18                                | \$1,131.94                            | \$1,094.08                              | \$1,065.42                               | \$1,042.83                               | \$915.08                                   | \$899.60                                   | \$809.96                              |
| 59      | \$1,245.76                                | \$1,224.90                                | \$1,210.76                                | \$1,156.38                            | \$1,117.69                              | \$1,088.42                               | \$1,065.34                               | \$934.83                                   | \$919.02                                   | \$827.44                              |
| 60      | \$1,298.89                                | \$1,277.14                                | \$1,262.39                                | \$1,205.69                            | \$1,165.35                              | \$1,134.83                               | \$1,110.77                               | \$974.69                                   | \$958.21                                   | \$862.73                              |
| 61      | \$1,344.83                                | \$1,322.31                                | \$1,307.04                                | \$1,248.34                            | \$1,206.57                              | \$1,174.97                               | \$1,150.06                               | \$1,009.17                                 | \$992.11                                   | \$893.24                              |
| 62      | \$1,374.98                                | \$1,351.96                                | \$1,336.35                                | \$1,276.33                            | \$1,233.63                              | \$1,201.31                               | \$1,175.85                               | \$1,031.80                                 | \$1,014.35                                 | \$913.27                              |
| 63      | \$1,412.79                                | \$1,389.13                                | \$1,373.09                                | \$1,311.42                            | \$1,267.55                              | \$1,234.35                               | \$1,208.18                               | \$1,060.17                                 | \$1,042.24                                 | \$938.38                              |
| 64+     | \$1,435.76                                | \$1,411.72                                | \$1,395.42                                | \$1,332.74                            | \$1,288.16                              | \$1,254.42                               | \$1,227.83                               | \$1,077.41                                 | \$1,059.19                                 | \$953.64                              |

Pending regulatory approval.

## Rating Region 18

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO<br>250/10 OffEx | Platinum Tandem PPO<br>0/0 OffEx | Platinum Tandem PPO<br>0/10 OffEx | Platinum Tandem PPO<br>250/15 OffEx | Gold Tandem<br>PPO 0/25 OffEx | Gold Tandem<br>PPO<br>500/30 OffEx | Gold Tandem<br>PPO<br>750/30 OffEx | Gold Tandem<br>PPO<br>1000/35 OffEx | Virtual Blue<br>Gold Tandem<br>PPO<br>1500/45 OffEx | Silver Tandem<br>PPO<br>2000/60 OffEx |
|---------|-------------------------------------|----------------------------------|-----------------------------------|-------------------------------------|-------------------------------|------------------------------------|------------------------------------|-------------------------------------|---|---------------------------------------|
| 0 to 14 | \$397.89                            | \$393.42                         | \$390.39                          | \$382.19                            | \$339.44                      | \$337.36                           | \$333.75                           | \$327.94                            | \$343.00  | \$290.52                              |
| 15      | \$433.25                            | \$428.39                         | \$425.09                          | \$416.16                            | \$369.61                      | \$367.34                           | \$363.41                           | \$357.09                            | \$373.49  | \$316.34                              |
| 16      | \$446.78                            | \$441.76                         | \$438.36                          | \$429.15                            | \$381.14                      | \$378.81                           | \$374.76                           | \$368.23                            | \$385.14  | \$326.22                              |
| 17      | \$460.30                            | \$455.13                         | \$451.63                          | \$442.14                            | \$392.68                      | \$390.27                           | \$386.10                           | \$379.38                            | \$396.80  | \$336.09                              |
| 18      | \$474.86                            | \$469.53                         | \$465.92                          | \$456.12                            | \$405.10                      | \$402.62                           | \$398.32                           | \$391.38                            | \$409.36  | \$346.72                              |
| 19      | \$489.43                            | \$483.93                         | \$480.20                          | \$470.11                            | \$417.53                      | \$414.97                           | \$410.53                           | \$403.38                            | \$421.91  | \$357.36                              |
| 20      | \$504.51                            | \$498.85                         | \$495.00                          | \$484.60                            | \$430.40                      | \$427.76                           | \$423.18                           | \$415.82                            | \$434.91  | \$368.37                              |
| 21      | \$520.11                            | \$514.28                         | \$510.31                          | \$499.59                            | \$443.71                      | \$440.99                           | \$436.27                           | \$428.68                            | \$448.36  | \$379.76                              |
| 22      | \$520.11                            | \$514.28                         | \$510.31                          | \$499.59                            | \$443.71                      | \$440.99                           | \$436.27                           | \$428.68                            | \$448.36  | \$379.76                              |
| 23      | \$520.11                            | \$514.28                         | \$510.31                          | \$499.59                            | \$443.71                      | \$440.99                           | \$436.27                           | \$428.68                            | \$448.36  | \$379.76                              |
| 24      | \$520.11                            | \$514.28                         | \$510.31                          | \$499.59                            | \$443.71                      | \$440.99                           | \$436.27                           | \$428.68                            | \$448.36  | \$379.76                              |
| 25      | \$522.19                            | \$516.33                         | \$512.35                          | \$501.59                            | \$445.48                      | \$442.75                           | \$438.02                           | \$430.39                            | \$450.16  | \$381.28                              |
| 26      | \$532.60                            | \$526.62                         | \$522.56                          | \$511.58                            | \$454.36                      | \$451.57                           | \$446.74                           | \$438.96                            | \$459.12  | \$388.88                              |
| 27      | \$545.08                            | \$538.96                         | \$534.81                          | \$523.57                            | \$465.00                      | \$462.16                           | \$457.21                           | \$449.25                            | \$469.88  | \$397.99                              |
| 28      | \$565.36                            | \$559.02                         | \$554.71                          | \$543.05                            | \$482.31                      | \$479.35                           | \$474.23                           | \$465.97                            | \$487.37  | \$412.80                              |
| 29      | \$582.01                            | \$575.47                         | \$571.04                          | \$559.04                            | \$496.51                      | \$493.47                           | \$488.19                           | \$479.69                            | \$501.72  | \$424.95                              |
| 30      | \$590.33                            | \$583.70                         | \$579.20                          | \$567.03                            | \$503.61                      | \$500.52                           | \$495.17                           | \$486.55                            | \$508.89  | \$431.03                              |
| 31      | \$602.81                            | \$596.05                         | \$591.45                          | \$579.02                            | \$514.26                      | \$511.11                           | \$505.64                           | \$496.83                            | \$519.65  | \$440.14                              |
| 32      | \$615.29                            | \$608.39                         | \$603.70                          | \$591.01                            | \$524.91                      | \$521.69                           | \$516.11                           | \$507.12                            | \$530.41  | \$449.26                              |
| 33      | \$623.09                            | \$616.10                         | \$611.35                          | \$598.51                            | \$531.56                      | \$528.30                           | \$522.65                           | \$513.55                            | \$537.14  | \$454.96                              |
| 34      | \$631.42                            | \$624.33                         | \$619.52                          | \$606.50                            | \$538.66                      | \$535.36                           | \$529.63                           | \$520.41                            | \$544.31  | \$461.03                              |
| 35      | \$635.58                            | \$628.45                         | \$623.60                          | \$610.50                            | \$542.21                      | \$538.89                           | \$533.12                           | \$523.84                            | \$547.90  | \$464.07                              |
| 36      | \$639.74                            | \$632.56                         | \$627.68                          | \$614.49                            | \$545.76                      | \$542.42                           | \$536.61                           | \$527.27                            | \$551.49  | \$467.11                              |
| 37      | \$643.90                            | \$636.67                         | \$631.77                          | \$618.49                            | \$549.31                      | \$545.94                           | \$540.10                           | \$530.70                            | \$555.07  | \$470.15                              |
| 38      | \$648.06                            | \$640.79                         | \$635.85                          | \$622.49                            | \$552.86                      | \$549.47                           | \$543.59                           | \$534.13                            | \$558.66  | \$473.18                              |
| 39      | \$656.38                            | \$649.02                         | \$644.01                          | \$630.48                            | \$559.96                      | \$556.53                           | \$550.57                           | \$540.99                            | \$565.83  | \$479.26                              |
| 40      | \$664.70                            | \$657.24                         | \$652.18                          | \$638.47                            | \$567.06                      | \$563.58                           | \$557.55                           | \$547.85                            | \$573.01  | \$485.34                              |
| 41      | \$677.19                            | \$669.59                         | \$664.43                          | \$650.46                            | \$577.71                      | \$574.17                           | \$568.02                           | \$558.14                            | \$583.77  | \$494.45                              |
| 42      | \$689.15                            | \$681.42                         | \$676.16                          | \$661.96                            | \$587.91                      | \$584.31                           | \$578.06                           | \$567.99                            | \$594.08  | \$503.19                              |
| 43      | \$705.79                            | \$697.87                         | \$692.49                          | \$677.94                            | \$602.11                      | \$598.42                           | \$592.02                           | \$581.71                            | \$608.43  | \$515.34                              |
| 44      | \$726.60                            | \$718.44                         | \$712.91                          | \$697.93                            | \$619.86                      | \$616.06                           | \$609.47                           | \$598.86                            | \$626.36  | \$530.53                              |
| 45      | \$751.04                            | \$742.61                         | \$736.89                          | \$721.41                            | \$640.71                      | \$636.79                           | \$629.98                           | \$619.01                            | \$647.44  | \$548.38                              |
| 46      | \$780.17                            | \$771.41                         | \$765.47                          | \$749.38                            | \$665.56                      | \$661.48                           | \$654.41                           | \$643.01                            | \$672.54  | \$569.64                              |
| 47      | \$812.94                            | \$803.81                         | \$797.62                          | \$780.86                            | \$693.51                      | \$689.27                           | \$681.89                           | \$670.02                            | \$700.79  | \$593.57                              |
| 48      | \$850.38                            | \$840.84                         | \$834.36                          | \$816.83                            | \$725.46                      | \$721.02                           | \$713.30                           | \$700.88                            | \$733.07  | \$620.91                              |
| 49      | \$887.31                            | \$877.35                         | \$870.59                          | \$852.30                            | \$756.96                      | \$752.33                           | \$744.28                           | \$731.32                            | \$764.91  | \$647.88                              |
| 50      | \$928.92                            | \$918.50                         | \$911.42                          | \$892.27                            | \$792.46                      | \$787.61                           | \$779.18                           | \$765.61                            | \$800.78  | \$678.26                              |
| 51      | \$970.01                            | \$959.12                         | \$951.73                          | \$931.73                            | \$827.51                      | \$822.44                           | \$813.65                           | \$799.48                            | \$836.20  | \$708.26                              |
| 52      | \$1,015.26                          | \$1,003.87                       | \$996.13                          | \$975.20                            | \$866.12                      | \$860.81                           | \$851.60                           | \$836.77                            | \$875.21  | \$741.30                              |
| 53      | \$1,061.03                          | \$1,049.12                       | \$1,041.04                        | \$1,019.16                          | \$905.16                      | \$899.62                           | \$889.99                           | \$874.50                            | \$914.66  | \$774.72                              |
| 54      | \$1,110.44                          | \$1,097.98                       | \$1,089.52                        | \$1,066.62                          | \$947.31                      | \$941.51                           | \$931.44                           | \$915.22                            | \$957.26  | \$810.79                              |
| 55      | \$1,159.85                          | \$1,146.84                       | \$1,138.00                        | \$1,114.08                          | \$989.47                      | \$983.40                           | \$972.88                           | \$955.95                            | \$999.85  | \$846.87                              |
| 56      | \$1,213.42                          | \$1,199.81                       | \$1,190.56                        | \$1,165.54                          | \$1,035.17                    | \$1,028.83                         | \$1,017.82                         | \$1,000.10                          | \$1,046.03  | \$885.99                              |
| 57      | \$1,267.51                          | \$1,253.29                       | \$1,243.63                        | \$1,217.50                          | \$1,081.31                    | \$1,074.69                         | \$1,063.19                         | \$1,044.68                          | \$1,092.66  | \$925.48                              |
| 58      | \$1,325.25                          | \$1,310.38                       | \$1,300.28                        | \$1,272.95                          | \$1,130.56                    | \$1,123.64                         | \$1,111.62                         | \$1,092.27                          | \$1,142.43  | \$967.64                              |
| 59      | \$1,353.85                          | \$1,338.66                       | \$1,328.34                        | \$1,300.43                          | \$1,154.97                    | \$1,147.89                         | \$1,135.61                         | \$1,115.84                          | \$1,167.09  | \$988.52                              |
| 60      | \$1,411.58                          | \$1,395.75                       | \$1,384.99                        | \$1,355.88                          | \$1,204.22                    | \$1,196.84                         | \$1,184.04                         | \$1,163.43                          | \$1,216.86  | \$1,030.68                            |
| 61      | \$1,461.52                          | \$1,445.12                       | \$1,433.98                        | \$1,403.85                          | \$1,246.82                    | \$1,239.18                         | \$1,225.92                         | \$1,204.58                          | \$1,259.90  | \$1,067.13                            |
| 62      | \$1,494.28                          | \$1,477.51                       | \$1,466.13                        | \$1,435.32                          | \$1,274.77                    | \$1,266.96                         | \$1,253.41                         | \$1,231.58                          | \$1,288.15  | \$1,091.06                            |
| 63      | \$1,535.37                          | \$1,518.14                       | \$1,506.44                        | \$1,474.79                          | \$1,309.82                    | \$1,301.80                         | \$1,287.87                         | \$1,265.45                          | \$1,323.57  | \$1,121.06                            |
| 64+     | \$1,560.34                          | \$1,542.83                       | \$1,530.94                        | \$1,498.77                          | \$1,331.12                    | \$1,322.97                         | \$1,308.81                         | \$1,286.03                          | \$1,345.09  | \$1,139.29                            |

Pending regulatory approval.

Effective October 2023

## Rating Region 18

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$288.49                           | \$284.07                           | \$255.86                           | \$266.12                           | \$256.42                           | \$251.39                           | \$246.67                           | \$264.42   |
| 15      | \$314.13                           | \$309.32                           | \$278.60                           | \$289.78                           | \$279.22                           | \$273.73                           | \$268.60                           | \$287.92   |
| 16      | \$323.93                           | \$318.97                           | \$287.29                           | \$298.82                           | \$287.93                           | \$282.27                           | \$276.98                           | \$296.91   |
| 17      | \$333.74                           | \$328.63                           | \$295.99                           | \$307.86                           | \$296.65                           | \$290.82                           | \$285.36                           | \$305.89   |
| 18      | \$344.30                           | \$339.02                           | \$305.35                           | \$317.61                           | \$306.03                           | \$300.02                           | \$294.39                           | \$315.57   |
| 19      | \$354.86                           | \$349.42                           | \$314.72                           | \$327.35                           | \$315.42                           | \$309.22                           | \$303.42                           | \$325.25   |
| 20      | \$365.79                           | \$360.19                           | \$324.42                           | \$337.43                           | \$325.14                           | \$318.75                           | \$312.77                           | \$335.27   |
| 21      | \$377.11                           | \$371.33                           | \$334.45                           | \$347.87                           | \$335.19                           | \$328.61                           | \$322.45                           | \$345.64   |
| 22      | \$377.11                           | \$371.33                           | \$334.45                           | \$347.87                           | \$335.19                           | \$328.61                           | \$322.45                           | \$345.64   |
| 23      | \$377.11                           | \$371.33                           | \$334.45                           | \$347.87                           | \$335.19                           | \$328.61                           | \$322.45                           | \$345.64   |
| 24      | \$377.11                           | \$371.33                           | \$334.45                           | \$347.87                           | \$335.19                           | \$328.61                           | \$322.45                           | \$345.64   |
| 25      | \$378.61                           | \$372.81                           | \$335.79                           | \$349.26                           | \$336.53                           | \$329.92                           | \$323.74                           | \$347.02   |
| 26      | \$386.16                           | \$380.24                           | \$342.48                           | \$356.22                           | \$343.24                           | \$336.50                           | \$330.18                           | \$353.94   |
| 27      | \$395.21                           | \$389.15                           | \$350.51                           | \$364.57                           | \$351.28                           | \$344.38                           | \$337.92                           | \$362.23   |
| 28      | \$409.91                           | \$403.63                           | \$363.55                           | \$378.13                           | \$364.36                           | \$357.20                           | \$350.50                           | \$375.71   |
| 29      | \$421.98                           | \$415.52                           | \$374.25                           | \$389.27                           | \$375.08                           | \$367.71                           | \$360.82                           | \$386.77   |
| 30      | \$428.02                           | \$421.46                           | \$379.60                           | \$394.83                           | \$380.44                           | \$372.97                           | \$365.98                           | \$392.30   |
| 31      | \$437.07                           | \$430.37                           | \$387.63                           | \$403.18                           | \$388.49                           | \$380.86                           | \$373.71                           | \$400.60   |
| 32      | \$446.12                           | \$439.28                           | \$395.66                           | \$411.53                           | \$396.53                           | \$388.74                           | \$381.45                           | \$408.89   |
| 33      | \$451.77                           | \$444.85                           | \$400.67                           | \$416.75                           | \$401.56                           | \$393.67                           | \$386.29                           | \$414.08   |
| 34      | \$457.81                           | \$450.79                           | \$406.02                           | \$422.31                           | \$406.93                           | \$398.93                           | \$391.45                           | \$419.61   |
| 35      | \$460.82                           | \$453.76                           | \$408.70                           | \$425.10                           | \$409.61                           | \$401.56                           | \$394.03                           | \$422.37   |
| 36      | \$463.84                           | \$456.73                           | \$411.38                           | \$427.88                           | \$412.29                           | \$404.19                           | \$396.61                           | \$425.14   |
| 37      | \$466.86                           | \$459.71                           | \$414.05                           | \$430.66                           | \$414.97                           | \$406.82                           | \$399.19                           | \$427.90   |
| 38      | \$469.87                           | \$462.68                           | \$416.73                           | \$433.45                           | \$417.65                           | \$409.45                           | \$401.77                           | \$430.67   |
| 39      | \$475.91                           | \$468.62                           | \$422.08                           | \$439.01                           | \$423.01                           | \$414.70                           | \$406.93                           | \$436.20   |
| 40      | \$481.94                           | \$474.56                           | \$427.43                           | \$444.58                           | \$428.38                           | \$419.96                           | \$412.09                           | \$441.73   |
| 41      | \$490.99                           | \$483.47                           | \$435.46                           | \$452.93                           | \$436.42                           | \$427.85                           | \$419.82                           | \$450.02   |
| 42      | \$499.67                           | \$492.01                           | \$443.15                           | \$460.93                           | \$444.13                           | \$435.41                           | \$427.24                           | \$457.97   |
| 43      | \$511.73                           | \$503.89                           | \$453.85                           | \$472.06                           | \$454.86                           | \$445.92                           | \$437.56                           | \$469.04   |
| 44      | \$526.82                           | \$518.75                           | \$467.23                           | \$485.97                           | \$468.27                           | \$459.07                           | \$450.46                           | \$482.86   |
| 45      | \$544.54                           | \$536.20                           | \$482.95                           | \$502.32                           | \$484.02                           | \$474.51                           | \$465.61                           | \$499.11   |
| 46      | \$565.66                           | \$556.99                           | \$501.68                           | \$521.80                           | \$502.79                           | \$492.91                           | \$483.67                           | \$518.46   |
| 47      | \$589.42                           | \$580.39                           | \$522.75                           | \$543.72                           | \$523.91                           | \$513.62                           | \$503.98                           | \$540.24   |
| 48      | \$616.57                           | \$607.12                           | \$546.83                           | \$568.77                           | \$548.04                           | \$537.27                           | \$527.20                           | \$565.12   |
| 49      | \$643.34                           | \$633.49                           | \$570.58                           | \$593.47                           | \$571.84                           | \$560.61                           | \$550.09                           | \$589.66   |
| 50      | \$673.51                           | \$663.19                           | \$597.33                           | \$621.30                           | \$598.66                           | \$586.89                           | \$575.89                           | \$617.32   |
| 51      | \$703.30                           | \$692.53                           | \$623.75                           | \$648.78                           | \$625.14                           | \$612.85                           | \$601.36                           | \$644.62   |
| 52      | \$736.11                           | \$724.83                           | \$652.85                           | \$679.04                           | \$654.30                           | \$641.44                           | \$629.41                           | \$674.69   |
| 53      | \$769.30                           | \$757.51                           | \$682.28                           | \$709.65                           | \$683.80                           | \$670.36                           | \$657.79                           | \$705.11   |
| 54      | \$805.12                           | \$792.79                           | \$714.06                           | \$742.70                           | \$715.64                           | \$701.58                           | \$688.42                           | \$737.94   |
| 55      | \$840.95                           | \$828.06                           | \$745.83                           | \$775.75                           | \$747.48                           | \$732.80                           | \$719.05                           | \$770.78   |
| 56      | \$879.79                           | \$866.31                           | \$780.28                           | \$811.58                           | \$782.01                           | \$766.64                           | \$752.27                           | \$806.38   |
| 57      | \$919.01                           | \$904.93                           | \$815.06                           | \$847.76                           | \$816.87                           | \$800.82                           | \$785.80                           | \$842.33   |
| 58      | \$960.87                           | \$946.15                           | \$852.18                           | \$886.37                           | \$854.07                           | \$837.29                           | \$821.59                           | \$880.69   |
| 59      | \$981.61                           | \$966.57                           | \$870.58                           | \$905.50                           | \$872.51                           | \$855.37                           | \$839.33                           | \$899.70   |
| 60      | \$1,023.47                         | \$1,007.79                         | \$907.70                           | \$944.12                           | \$909.72                           | \$891.84                           | \$875.12                           | \$938.07   |
| 61      | \$1,059.67                         | \$1,043.43                         | \$939.81                           | \$977.51                           | \$941.89                           | \$923.39                           | \$906.07                           | \$971.25   |
| 62      | \$1,083.43                         | \$1,066.83                         | \$960.88                           | \$999.43                           | \$963.01                           | \$944.09                           | \$926.39                           | \$993.03   |
| 63      | \$1,113.22                         | \$1,096.16                         | \$987.30                           | \$1,026.91                         | \$989.49                           | \$970.05                           | \$951.86                           | \$1,020.33   |
| 64+     | \$1,131.32                         | \$1,113.99                         | \$1,003.36                         | \$1,043.61                         | \$1,005.58                         | \$985.83                           | \$967.34                           | \$1,036.92   |

Pending regulatory approval.



## Rating Region 18

### Off-Exchange Tandem PPO Savings

| Age   | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|-------|---|---|---|---|---|
| 0to14 | \$336.34  | \$289.36                                    | \$277.01  | \$259.62                                    | \$257.97                                |
| 15    | \$366.24  | \$315.08                                    | \$301.63  | \$282.70                                    | \$280.91                                |
| 16    | \$377.67  | \$324.92                                    | \$311.05  | \$291.53                                    | \$289.67                                |
| 17    | \$389.10  | \$334.75                                    | \$320.46  | \$300.35                                    | \$298.44                                |
| 18    | \$401.41  | \$345.34                                    | \$330.60  | \$309.85                                    | \$307.88                                |
| 19    | \$413.72  | \$355.93                                    | \$340.74  | \$319.35                                    | \$317.33                                |
| 20    | \$426.47  | \$366.90                                    | \$351.24  | \$329.20                                    | \$327.10                                |
| 21    | \$439.66  | \$378.25                                    | \$362.10  | \$339.38                                    | \$337.22                                |
| 22    | \$439.66  | \$378.25                                    | \$362.10  | \$339.38                                    | \$337.22                                |
| 23    | \$439.66  | \$378.25                                    | \$362.10  | \$339.38                                    | \$337.22                                |
| 24    | \$439.66  | \$378.25                                    | \$362.10  | \$339.38                                    | \$337.22                                |
| 25    | \$441.42  | \$379.76                                    | \$363.55  | \$340.73                                    | \$338.57                                |
| 26    | \$450.21  | \$387.33                                    | \$370.79  | \$347.52                                    | \$345.31                                |
| 27    | \$460.76  | \$396.41                                    | \$379.48  | \$355.67                                    | \$353.41                                |
| 28    | \$477.91  | \$411.16                                    | \$393.61  | \$368.90                                    | \$366.56                                |
| 29    | \$491.98  | \$423.26                                    | \$405.19  | \$379.76                                    | \$377.35                                |
| 30    | \$499.01  | \$429.31                                    | \$410.99  | \$385.19                                    | \$382.75                                |
| 31    | \$509.56  | \$438.39                                    | \$419.68  | \$393.34                                    | \$390.84                                |
| 32    | \$520.12  | \$447.47                                    | \$428.37  | \$401.48                                    | \$398.93                                |
| 33    | \$526.71  | \$453.14                                    | \$433.80  | \$406.57                                    | \$403.99                                |
| 34    | \$533.75  | \$459.20                                    | \$439.59  | \$412.00                                    | \$409.39                                |
| 35    | \$537.26  | \$462.22                                    | \$442.49  | \$414.72                                    | \$412.08                                |
| 36    | \$540.78  | \$465.25                                    | \$445.39  | \$417.43                                    | \$414.78                                |
| 37    | \$544.30  | \$468.27                                    | \$448.28  | \$420.15                                    | \$417.48                                |
| 38    | \$547.82  | \$471.30                                    | \$451.18  | \$422.86                                    | \$420.18                                |
| 39    | \$554.85  | \$477.35                                    | \$456.97  | \$428.29                                    | \$425.57                                |
| 40    | \$561.88  | \$483.40                                    | \$462.77  | \$433.72                                    | \$430.97                                |
| 41    | \$572.44  | \$492.48                                    | \$471.46  | \$441.87                                    | \$439.06                                |
| 42    | \$582.55  | \$501.18                                    | \$479.79  | \$449.67                                    | \$446.82                                |
| 43    | \$596.62  | \$513.29                                    | \$491.37  | \$460.53                                    | \$457.61                                |
| 44    | \$614.20  | \$528.42                                    | \$505.86  | \$474.11                                    | \$471.10                                |
| 45    | \$634.87  | \$546.19                                    | \$522.88  | \$490.06                                    | \$486.95                                |
| 46    | \$659.49  | \$567.38                                    | \$543.15  | \$509.07                                    | \$505.83                                |
| 47    | \$687.19  | \$591.21                                    | \$565.97  | \$530.45                                    | \$527.08                                |
| 48    | \$718.84  | \$618.44                                    | \$592.04  | \$554.88                                    | \$551.36                                |
| 49    | \$750.06  | \$645.30                                    | \$617.75  | \$578.98                                    | \$575.30                                |
| 50    | \$785.23  | \$675.56                                    | \$646.72  | \$606.13                                    | \$602.28                                |
| 51    | \$819.96  | \$705.44                                    | \$675.32  | \$632.94                                    | \$628.92                                |
| 52    | \$858.21  | \$738.35                                    | \$706.82  | \$662.46                                    | \$658.26                                |
| 53    | \$896.90  | \$771.63                                    | \$738.69  | \$692.33                                    | \$687.93                                |
| 54    | \$938.67  | \$807.57                                    | \$773.09  | \$724.57                                    | \$719.97                                |
| 55    | \$980.44  | \$843.50                                    | \$807.49  | \$756.81                                    | \$752.00                                |
| 56    | \$1,025.72  | \$882.46                                    | \$844.79  | \$791.77                                    | \$786.74                                |
| 57    | \$1,071.45  | \$921.80                                    | \$882.44  | \$827.06                                    | \$821.81                                |
| 58    | \$1,120.25  | \$963.78                                    | \$922.64  | \$864.73                                    | \$859.24                                |
| 59    | \$1,144.43  | \$984.59                                    | \$942.55  | \$883.40                                    | \$877.79                                |
| 60    | \$1,193.23  | \$1,026.57                                  | \$982.75  | \$921.07                                    | \$915.22                                |
| 61    | \$1,235.44  | \$1,062.88                                  | \$1,017.51  | \$953.65                                    | \$947.59                                |
| 62    | \$1,263.14  | \$1,086.71                                  | \$1,040.32  | \$975.03                                    | \$968.84                                |
| 63    | \$1,297.87  | \$1,116.60                                  | \$1,068.93  | \$1,001.84                                  | \$995.48                                |
| 64+   | \$1,318.98  | \$1,134.75                                  | \$1,086.31  | \$1,018.13                                  | \$1,011.66                              |

Pending regulatory approval.

Effective October 2023

## Rating Region 18

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$438.93                          | \$433.75                       | \$430.85                        | \$421.70                          | \$374.11                    | \$371.76                      | \$367.80                      |
| 15      | \$477.95                          | \$472.31                       | \$469.15                        | \$459.18                          | \$407.37                    | \$404.80                      | \$400.50                      |
| 16      | \$492.87                          | \$487.05                       | \$483.79                        | \$473.52                          | \$420.08                    | \$417.44                      | \$413.00                      |
| 17      | \$507.78                          | \$501.79                       | \$498.43                        | \$487.85                          | \$432.80                    | \$430.07                      | \$425.50                      |
| 18      | \$523.85                          | \$517.67                       | \$514.20                        | \$503.28                          | \$446.49                    | \$443.68                      | \$438.96                      |
| 19      | \$539.91                          | \$533.54                       | \$529.97                        | \$518.72                          | \$460.18                    | \$457.29                      | \$452.42                      |
| 20      | \$556.55                          | \$549.98                       | \$546.31                        | \$534.70                          | \$474.37                    | \$471.38                      | \$466.36                      |
| 21      | \$573.77                          | \$566.99                       | \$563.20                        | \$551.24                          | \$489.04                    | \$485.96                      | \$480.79                      |
| 22      | \$573.77                          | \$566.99                       | \$563.20                        | \$551.24                          | \$489.04                    | \$485.96                      | \$480.79                      |
| 23      | \$573.77                          | \$566.99                       | \$563.20                        | \$551.24                          | \$489.04                    | \$485.96                      | \$480.79                      |
| 24      | \$573.77                          | \$566.99                       | \$563.20                        | \$551.24                          | \$489.04                    | \$485.96                      | \$480.79                      |
| 25      | \$576.06                          | \$569.26                       | \$565.45                        | \$553.45                          | \$490.99                    | \$487.90                      | \$482.71                      |
| 26      | \$587.54                          | \$580.60                       | \$576.72                        | \$564.47                          | \$500.77                    | \$497.62                      | \$492.33                      |
| 27      | \$601.31                          | \$594.21                       | \$590.23                        | \$577.70                          | \$512.51                    | \$509.28                      | \$503.87                      |
| 28      | \$623.68                          | \$616.32                       | \$612.20                        | \$599.20                          | \$531.58                    | \$528.24                      | \$522.62                      |
| 29      | \$642.04                          | \$634.47                       | \$630.22                        | \$616.84                          | \$547.23                    | \$543.79                      | \$538.00                      |
| 30      | \$651.22                          | \$643.54                       | \$639.23                        | \$625.66                          | \$555.06                    | \$551.56                      | \$545.69                      |
| 31      | \$665.00                          | \$657.15                       | \$652.75                        | \$638.89                          | \$566.79                    | \$563.23                      | \$557.23                      |
| 32      | \$678.77                          | \$670.75                       | \$666.27                        | \$652.12                          | \$578.53                    | \$574.89                      | \$568.77                      |
| 33      | \$687.37                          | \$679.26                       | \$674.71                        | \$660.39                          | \$585.87                    | \$582.18                      | \$575.98                      |
| 34      | \$696.55                          | \$688.33                       | \$683.73                        | \$669.21                          | \$593.69                    | \$589.95                      | \$583.68                      |
| 35      | \$701.14                          | \$692.87                       | \$688.23                        | \$673.62                          | \$597.60                    | \$593.84                      | \$587.52                      |
| 36      | \$705.73                          | \$697.40                       | \$692.74                        | \$678.03                          | \$601.52                    | \$597.73                      | \$591.37                      |
| 37      | \$710.32                          | \$701.94                       | \$697.24                        | \$682.44                          | \$605.43                    | \$601.62                      | \$595.22                      |
| 38      | \$714.91                          | \$706.47                       | \$701.75                        | \$686.85                          | \$609.34                    | \$605.50                      | \$599.06                      |
| 39      | \$724.09                          | \$715.55                       | \$710.76                        | \$695.67                          | \$617.17                    | \$613.28                      | \$606.75                      |
| 40      | \$733.27                          | \$724.62                       | \$719.77                        | \$704.49                          | \$624.99                    | \$621.05                      | \$614.45                      |
| 41      | \$747.04                          | \$738.23                       | \$733.29                        | \$717.72                          | \$636.73                    | \$632.72                      | \$625.99                      |
| 42      | \$760.24                          | \$751.27                       | \$746.24                        | \$730.39                          | \$647.97                    | \$643.89                      | \$637.04                      |
| 43      | \$778.60                          | \$769.41                       | \$764.26                        | \$748.03                          | \$663.62                    | \$659.45                      | \$652.43                      |
| 44      | \$801.55                          | \$792.09                       | \$786.79                        | \$770.08                          | \$683.19                    | \$678.88                      | \$671.66                      |
| 45      | \$828.52                          | \$818.74                       | \$813.26                        | \$795.99                          | \$706.17                    | \$701.72                      | \$694.26                      |
| 46      | \$860.65                          | \$850.49                       | \$844.80                        | \$826.86                          | \$733.56                    | \$728.94                      | \$721.18                      |
| 47      | \$896.80                          | \$886.21                       | \$880.28                        | \$861.59                          | \$764.37                    | \$759.55                      | \$751.47                      |
| 48      | \$938.11                          | \$927.04                       | \$920.83                        | \$901.28                          | \$799.58                    | \$794.54                      | \$786.09                      |
| 49      | \$978.85                          | \$967.29                       | \$960.82                        | \$940.42                          | \$834.30                    | \$829.04                      | \$820.22                      |
| 50      | \$1,024.75                        | \$1,012.65                     | \$1,005.88                      | \$984.52                          | \$873.42                    | \$867.92                      | \$858.69                      |
| 51      | \$1,070.07                        | \$1,057.44                     | \$1,050.37                      | \$1,028.07                        | \$912.05                    | \$906.31                      | \$896.67                      |
| 52      | \$1,119.99                        | \$1,106.77                     | \$1,099.37                      | \$1,076.02                        | \$954.60                    | \$948.59                      | \$938.50                      |
| 53      | \$1,170.48                        | \$1,156.67                     | \$1,148.93                      | \$1,124.53                        | \$997.64                    | \$991.35                      | \$980.81                      |
| 54      | \$1,224.99                        | \$1,210.53                     | \$1,202.43                      | \$1,176.90                        | \$1,044.10                  | \$1,037.52                    | \$1,026.48                    |
| 55      | \$1,279.50                        | \$1,264.40                     | \$1,255.94                      | \$1,229.27                        | \$1,090.55                  | \$1,083.69                    | \$1,072.16                    |
| 56      | \$1,338.60                        | \$1,322.80                     | \$1,313.95                      | \$1,286.05                        | \$1,140.92                  | \$1,133.74                    | \$1,121.68                    |
| 57      | \$1,398.27                        | \$1,381.76                     | \$1,372.52                      | \$1,343.38                        | \$1,191.78                  | \$1,184.28                    | \$1,171.68                    |
| 58      | \$1,461.96                        | \$1,444.70                     | \$1,435.04                      | \$1,404.56                        | \$1,246.07                  | \$1,238.22                    | \$1,225.05                    |
| 59      | \$1,493.51                        | \$1,475.89                     | \$1,466.01                      | \$1,434.88                        | \$1,272.96                  | \$1,264.95                    | \$1,251.49                    |
| 60      | \$1,557.20                        | \$1,538.82                     | \$1,528.53                      | \$1,496.07                        | \$1,327.25                  | \$1,318.89                    | \$1,304.86                    |
| 61      | \$1,612.28                        | \$1,593.25                     | \$1,582.59                      | \$1,548.99                        | \$1,374.20                  | \$1,365.54                    | \$1,351.01                    |
| 62      | \$1,648.43                        | \$1,628.97                     | \$1,618.08                      | \$1,583.72                        | \$1,405.00                  | \$1,396.16                    | \$1,381.30                    |
| 63      | \$1,693.76                        | \$1,673.77                     | \$1,662.57                      | \$1,627.26                        | \$1,443.64                  | \$1,434.55                    | \$1,419.28                    |
| 64+     | \$1,721.30                        | \$1,700.98                     | \$1,689.60                      | \$1,653.72                        | \$1,467.11                  | \$1,457.87                    | \$1,442.36                    |

Pending regulatory approval.

## Rating Region 18

### Off-Exchange 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 | \$361.33                       | \$319.63                         | \$317.39                         | \$312.44                         | \$280.63                         | \$292.48                         | \$281.72                         | \$275.76                         | \$270.42                         |
| 15      | \$393.45                       | \$348.05                         | \$345.61                         | \$340.21                         | \$305.57                         | \$318.48                         | \$306.76                         | \$300.27                         | \$294.46                         |
| 16      | \$405.73                       | \$358.91                         | \$356.39                         | \$350.83                         | \$315.11                         | \$328.42                         | \$316.33                         | \$309.64                         | \$303.65                         |
| 17      | \$418.01                       | \$369.77                         | \$367.18                         | \$361.45                         | \$324.65                         | \$338.36                         | \$325.91                         | \$319.02                         | \$312.84                         |
| 18      | \$431.23                       | \$381.47                         | \$378.80                         | \$372.89                         | \$334.92                         | \$349.07                         | \$336.22                         | \$329.11                         | \$322.74                         |
| 19      | \$444.46                       | \$393.17                         | \$390.42                         | \$384.32                         | \$345.19                         | \$359.77                         | \$346.53                         | \$339.20                         | \$332.64                         |
| 20      | \$458.16                       | \$405.29                         | \$402.45                         | \$396.17                         | \$355.83                         | \$370.86                         | \$357.21                         | \$349.66                         | \$342.89                         |
| 21      | \$472.33                       | \$417.82                         | \$414.89                         | \$408.42                         | \$366.83                         | \$382.33                         | \$368.26                         | \$360.47                         | \$353.49                         |
| 22      | \$472.33                       | \$417.82                         | \$414.89                         | \$408.42                         | \$366.83                         | \$382.33                         | \$368.26                         | \$360.47                         | \$353.49                         |
| 23      | \$472.33                       | \$417.82                         | \$414.89                         | \$408.42                         | \$366.83                         | \$382.33                         | \$368.26                         | \$360.47                         | \$353.49                         |
| 24      | \$472.33                       | \$417.82                         | \$414.89                         | \$408.42                         | \$366.83                         | \$382.33                         | \$368.26                         | \$360.47                         | \$353.49                         |
| 25      | \$474.22                       | \$419.49                         | \$416.55                         | \$410.05                         | \$368.30                         | \$383.86                         | \$369.73                         | \$361.91                         | \$354.91                         |
| 26      | \$483.66                       | \$427.85                         | \$424.85                         | \$418.22                         | \$375.63                         | \$391.50                         | \$377.09                         | \$369.12                         | \$361.98                         |
| 27      | \$495.00                       | \$437.88                         | \$434.81                         | \$428.02                         | \$384.44                         | \$400.68                         | \$385.93                         | \$377.77                         | \$370.46                         |
| 28      | \$513.42                       | \$454.17                         | \$450.99                         | \$443.95                         | \$398.75                         | \$415.59                         | \$400.29                         | \$391.83                         | \$384.25                         |
| 29      | \$528.53                       | \$467.54                         | \$464.27                         | \$457.02                         | \$410.48                         | \$427.82                         | \$412.08                         | \$403.37                         | \$395.56                         |
| 30      | \$536.09                       | \$474.23                         | \$470.91                         | \$463.56                         | \$416.35                         | \$433.94                         | \$417.97                         | \$409.13                         | \$401.22                         |
| 31      | \$547.43                       | \$484.26                         | \$480.86                         | \$473.36                         | \$425.16                         | \$443.12                         | \$426.81                         | \$417.79                         | \$409.70                         |
| 32      | \$558.76                       | \$494.28                         | \$490.82                         | \$483.16                         | \$433.96                         | \$452.29                         | \$435.65                         | \$426.44                         | \$418.18                         |
| 33      | \$565.85                       | \$500.55                         | \$497.04                         | \$489.29                         | \$439.46                         | \$458.03                         | \$441.17                         | \$431.84                         | \$423.49                         |
| 34      | \$573.40                       | \$507.24                         | \$503.68                         | \$495.82                         | \$445.33                         | \$464.15                         | \$447.06                         | \$437.61                         | \$429.14                         |
| 35      | \$577.18                       | \$510.58                         | \$507.00                         | \$499.09                         | \$448.27                         | \$467.20                         | \$450.01                         | \$440.50                         | \$431.97                         |
| 36      | \$580.96                       | \$513.92                         | \$510.32                         | \$502.36                         | \$451.20                         | \$470.26                         | \$452.95                         | \$443.38                         | \$434.80                         |
| 37      | \$584.74                       | \$517.26                         | \$513.64                         | \$505.62                         | \$454.14                         | \$473.32                         | \$455.90                         | \$446.26                         | \$437.63                         |
| 38      | \$588.52                       | \$520.61                         | \$516.96                         | \$508.89                         | \$457.07                         | \$476.38                         | \$458.85                         | \$449.15                         | \$440.45                         |
| 39      | \$596.08                       | \$527.29                         | \$523.60                         | \$515.42                         | \$462.94                         | \$482.50                         | \$464.74                         | \$454.91                         | \$446.11                         |
| 40      | \$603.63                       | \$533.98                         | \$530.24                         | \$521.96                         | \$468.81                         | \$488.61                         | \$470.63                         | \$460.68                         | \$451.76                         |
| 41      | \$614.97                       | \$544.01                         | \$540.19                         | \$531.76                         | \$477.61                         | \$497.79                         | \$479.47                         | \$469.33                         | \$460.25                         |
| 42      | \$625.83                       | \$553.62                         | \$549.74                         | \$541.15                         | \$486.05                         | \$506.58                         | \$487.94                         | \$477.62                         | \$468.38                         |
| 43      | \$640.95                       | \$566.99                         | \$563.01                         | \$554.22                         | \$497.79                         | \$518.82                         | \$499.72                         | \$489.16                         | \$479.69                         |
| 44      | \$659.84                       | \$583.70                         | \$579.61                         | \$570.56                         | \$512.46                         | \$534.11                         | \$514.45                         | \$503.58                         | \$493.83                         |
| 45      | \$682.04                       | \$603.34                         | \$599.11                         | \$589.76                         | \$529.70                         | \$552.08                         | \$531.76                         | \$520.52                         | \$510.44                         |
| 46      | \$708.49                       | \$626.73                         | \$622.34                         | \$612.63                         | \$550.25                         | \$573.49                         | \$552.38                         | \$540.71                         | \$530.24                         |
| 47      | \$738.25                       | \$653.06                         | \$648.48                         | \$638.36                         | \$573.36                         | \$597.58                         | \$575.58                         | \$563.42                         | \$552.51                         |
| 48      | \$772.25                       | \$683.14                         | \$678.35                         | \$667.76                         | \$599.77                         | \$625.11                         | \$602.10                         | \$589.37                         | \$577.96                         |
| 49      | \$805.79                       | \$712.81                         | \$707.81                         | \$696.76                         | \$625.81                         | \$652.25                         | \$628.24                         | \$614.96                         | \$603.06                         |
| 50      | \$843.58                       | \$746.23                         | \$741.00                         | \$729.44                         | \$655.16                         | \$682.84                         | \$657.71                         | \$643.80                         | \$631.34                         |
| 51      | \$880.89                       | \$779.24                         | \$773.78                         | \$761.70                         | \$684.14                         | \$713.04                         | \$686.80                         | \$672.28                         | \$659.27                         |
| 52      | \$921.98                       | \$815.59                         | \$809.87                         | \$797.23                         | \$716.05                         | \$746.30                         | \$718.84                         | \$703.64                         | \$690.02                         |
| 53      | \$963.55                       | \$852.36                         | \$846.39                         | \$833.17                         | \$748.34                         | \$779.95                         | \$751.24                         | \$735.36                         | \$721.13                         |
| 54      | \$1,008.42                     | \$892.05                         | \$885.80                         | \$871.97                         | \$783.18                         | \$816.27                         | \$786.23                         | \$769.61                         | \$754.71                         |
| 55      | \$1,053.29                     | \$931.75                         | \$925.22                         | \$910.77                         | \$818.03                         | \$852.59                         | \$821.21                         | \$803.85                         | \$788.29                         |
| 56      | \$1,101.94                     | \$974.78                         | \$967.95                         | \$952.84                         | \$855.82                         | \$891.97                         | \$859.14                         | \$840.98                         | \$824.70                         |
| 57      | \$1,151.06                     | \$1,018.23                       | \$1,011.10                       | \$995.32                         | \$893.97                         | \$931.73                         | \$897.44                         | \$878.47                         | \$861.46                         |
| 58      | \$1,203.49                     | \$1,064.61                       | \$1,057.15                       | \$1,040.65                       | \$934.69                         | \$974.17                         | \$938.32                         | \$918.48                         | \$900.70                         |
| 59      | \$1,229.47                     | \$1,087.59                       | \$1,079.97                       | \$1,063.11                       | \$954.86                         | \$995.20                         | \$958.57                         | \$938.31                         | \$920.14                         |
| 60      | \$1,281.89                     | \$1,133.97                       | \$1,126.02                       | \$1,108.45                       | \$995.58                         | \$1,037.64                       | \$999.45                         | \$978.32                         | \$959.38                         |
| 61      | \$1,327.24                     | \$1,174.08                       | \$1,165.85                       | \$1,147.66                       | \$1,030.80                       | \$1,074.34                       | \$1,034.80                       | \$1,012.92                       | \$993.32                         |
| 62      | \$1,356.99                     | \$1,200.41                       | \$1,191.99                       | \$1,173.39                       | \$1,053.91                       | \$1,098.43                       | \$1,058.00                       | \$1,035.63                       | \$1,015.59                       |
| 63      | \$1,394.31                     | \$1,233.41                       | \$1,224.77                       | \$1,205.65                       | \$1,082.89                       | \$1,128.63                       | \$1,087.09                       | \$1,064.11                       | \$1,043.51                       |
| 64+     | \$1,416.98                     | \$1,253.47                       | \$1,244.68                       | \$1,225.26                       | \$1,100.49                       | \$1,146.98                       | \$1,104.77                       | \$1,081.41                       | \$1,060.48                       |

Pending regulatory approval.

Effective October 2023

## Rating Region 18

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$370.07   | \$318.17                               | \$307.98   | \$284.68                               | \$282.85                           | \$430.83  | \$386.37                                      | \$337.52   | \$294.40   | \$318.17  | \$282.85  |
| 15                            | \$402.97   | \$346.45                               | \$335.36   | \$309.98                               | \$307.99                           | \$469.13  | \$420.72                                      | \$367.53   | \$320.57   | \$346.45  | \$307.99  |
| 16                            | \$415.55   | \$357.26                               | \$345.82   | \$319.66                               | \$317.60                           | \$483.77  | \$433.85                                      | \$379.00   | \$330.58   | \$357.26  | \$317.60  |
| 17                            | \$428.12   | \$368.08                               | \$356.29   | \$329.33                               | \$327.22                           | \$498.42  | \$446.98                                      | \$390.47   | \$340.58   | \$368.08  | \$327.22  |
| 18                            | \$441.67   | \$379.72                               | \$367.56   | \$339.75                               | \$337.57                           | \$514.19  | \$461.12                                      | \$402.82   | \$351.36   | \$379.72  | \$337.57  |
| 19                            | \$455.21   | \$391.37                               | \$378.84   | \$350.17                               | \$347.92                           | \$529.96  | \$475.26                                      | \$415.18   | \$362.13   | \$391.37  | \$347.92  |
| 20                            | \$469.24   | \$403.43                               | \$390.51   | \$360.96                               | \$358.64                           | \$546.29  | \$489.91                                      | \$427.97   | \$373.29   | \$403.43  | \$358.64  |
| 21                            | \$483.76   | \$415.90                               | \$402.59   | \$372.13                               | \$369.74                           | \$563.18  | \$505.06                                      | \$441.21   | \$384.84   | \$415.90  | \$369.74  |
| 22                            | \$483.76   | \$415.90                               | \$402.59   | \$372.13                               | \$369.74                           | \$563.18  | \$505.06                                      | \$441.21   | \$384.84   | \$415.90  | \$369.74  |
| 23                            | \$483.76   | \$415.90                               | \$402.59   | \$372.13                               | \$369.74                           | \$563.18  | \$505.06                                      | \$441.21   | \$384.84   | \$415.90  | \$369.74  |
| 24                            | \$483.76   | \$415.90                               | \$402.59   | \$372.13                               | \$369.74                           | \$563.18  | \$505.06                                      | \$441.21   | \$384.84   | \$415.90  | \$369.74  |
| 25                            | \$485.69   | \$417.57                               | \$404.20   | \$373.62                               | \$371.22                           | \$565.44  | \$507.08                                      | \$442.97   | \$386.38   | \$417.57  | \$371.22  |
| 26                            | \$495.37   | \$425.89                               | \$412.25   | \$381.06                               | \$378.61                           | \$576.70  | \$517.18                                      | \$451.80   | \$394.08   | \$425.89  | \$378.61  |
| 27                            | \$506.98   | \$435.87                               | \$421.91   | \$389.99                               | \$387.48                           | \$590.22  | \$529.31                                      | \$462.39   | \$403.31   | \$435.87  | \$387.48  |
| 28                            | \$525.84   | \$452.09                               | \$437.61   | \$404.50                               | \$401.90                           | \$612.18  | \$549.00                                      | \$479.59   | \$418.32   | \$452.09  | \$401.90  |
| 29                            | \$541.32   | \$465.40                               | \$450.50   | \$416.41                               | \$413.74                           | \$630.20  | \$565.17                                      | \$493.71   | \$430.64   | \$465.40  | \$413.74  |
| 30                            | \$549.06   | \$472.05                               | \$456.94   | \$422.37                               | \$419.65                           | \$639.21  | \$573.25                                      | \$500.77   | \$436.79   | \$472.05  | \$419.65  |
| 31                            | \$560.67   | \$482.03                               | \$466.60   | \$431.30                               | \$428.52                           | \$652.73  | \$585.37                                      | \$511.36   | \$446.03   | \$482.03  | \$428.52  |
| 32                            | \$572.28   | \$492.01                               | \$476.26   | \$440.23                               | \$437.40                           | \$666.25  | \$597.49                                      | \$521.95   | \$455.27   | \$492.01  | \$437.40  |
| 33                            | \$579.54   | \$498.25                               | \$482.30   | \$445.81                               | \$442.94                           | \$674.69  | \$605.07                                      | \$528.57   | \$461.04   | \$498.25  | \$442.94  |
| 34                            | \$587.28   | \$504.91                               | \$488.74   | \$451.76                               | \$448.86                           | \$683.70  | \$613.15                                      | \$535.63   | \$467.20   | \$504.91  | \$448.86  |
| 35                            | \$591.15   | \$508.24                               | \$491.96   | \$454.74                               | \$451.82                           | \$688.21  | \$617.19                                      | \$539.16   | \$470.27   | \$508.24  | \$451.82  |
| 36                            | \$595.02   | \$511.56                               | \$495.18   | \$457.72                               | \$454.78                           | \$692.71  | \$621.23                                      | \$542.69   | \$473.35   | \$511.56  | \$454.78  |
| 37                            | \$598.89   | \$514.89                               | \$498.40   | \$460.69                               | \$457.73                           | \$697.22  | \$625.27                                      | \$546.22   | \$476.43   | \$514.89  | \$457.73  |
| 38                            | \$602.76   | \$518.22                               | \$501.63   | \$463.67                               | \$460.69                           | \$701.73  | \$629.31                                      | \$549.74   | \$479.51   | \$518.22  | \$460.69  |
| 39                            | \$610.50   | \$524.87                               | \$508.07   | \$469.63                               | \$466.61                           | \$710.74  | \$637.39                                      | \$556.80   | \$485.67   | \$524.87  | \$466.61  |
| 40                            | \$618.24   | \$531.53                               | \$514.51   | \$475.58                               | \$472.52                           | \$719.75  | \$645.47                                      | \$563.86   | \$491.82   | \$531.53  | \$472.52  |
| 41                            | \$629.85   | \$541.51                               | \$524.17   | \$484.51                               | \$481.40                           | \$733.26  | \$657.59                                      | \$574.45   | \$501.06   | \$541.51  | \$481.40  |
| 42                            | \$640.98   | \$551.07                               | \$533.43   | \$493.07                               | \$489.90                           | \$746.22  | \$669.21                                      | \$584.60   | \$509.91   | \$551.07  | \$489.90  |
| 43                            | \$656.46   | \$564.38                               | \$546.31   | \$504.98                               | \$501.73                           | \$764.24  | \$685.37                                      | \$598.72   | \$522.23   | \$564.38  | \$501.73  |
| 44                            | \$675.81   | \$581.02                               | \$562.42   | \$519.86                               | \$516.52                           | \$786.77  | \$705.57                                      | \$616.37   | \$537.62   | \$581.02  | \$516.52  |
| 45                            | \$698.54   | \$600.57                               | \$581.34   | \$537.35                               | \$533.90                           | \$813.24  | \$729.31                                      | \$637.10   | \$555.71   | \$600.57  | \$533.90  |
| 46                            | \$725.63   | \$623.86                               | \$603.88   | \$558.19                               | \$554.60                           | \$844.77  | \$757.59                                      | \$661.81   | \$577.26   | \$623.86  | \$554.60  |
| 47                            | \$756.11   | \$650.06                               | \$629.25   | \$581.64                               | \$577.90                           | \$880.25  | \$789.41                                      | \$689.61   | \$601.50   | \$650.06  | \$577.90  |
| 48                            | \$790.94   | \$680.00                               | \$658.23   | \$608.43                               | \$604.52                           | \$920.80  | \$825.78                                      | \$721.37   | \$629.21   | \$680.00  | \$604.52  |
| 49                            | \$825.29   | \$709.53                               | \$686.82   | \$634.85                               | \$630.77                           | \$960.79  | \$861.64                                      | \$752.70   | \$656.54   | \$709.53  | \$630.77  |
| 50                            | \$863.99   | \$742.81                               | \$719.02   | \$664.62                               | \$660.35                           | \$1,005.84                                      | \$902.04                                      | \$788.00   | \$687.32   | \$742.81  | \$660.35  |
| 51                            | \$902.21   | \$775.66                               | \$750.83   | \$694.02                               | \$689.56                           | \$1,050.34                                      | \$941.94                                      | \$822.85   | \$717.73   | \$775.66  | \$689.56  |
| 52                            | \$944.29   | \$811.85                               | \$785.85   | \$726.39                               | \$721.73                           | \$1,099.33                                      | \$985.88                                      | \$861.24   | \$751.21   | \$811.85  | \$721.73  |
| 53                            | \$986.86   | \$848.44                               | \$821.28   | \$759.14                               | \$754.26                           | \$1,148.89                                      | \$1,030.33                                    | \$900.06   | \$785.07   | \$848.44  | \$754.26  |
| 54                            | \$1,032.82                                       | \$887.96                               | \$859.53   | \$794.49                               | \$789.39                           | \$1,202.40                                      | \$1,078.31                                    | \$941.98   | \$821.63   | \$887.96  | \$789.39  |
| 55                            | \$1,078.78                                       | \$927.47                               | \$897.77   | \$829.85                               | \$824.51                           | \$1,255.90                                      | \$1,126.29                                    | \$983.89   | \$858.19   | \$927.47  | \$824.51  |
| 56                            | \$1,128.60                                       | \$970.30                               | \$939.24   | \$868.18                               | \$862.60                           | \$1,313.91                                      | \$1,178.31                                    | \$1,029.34                                       | \$897.83   | \$970.30  | \$862.60  |
| 57                            | \$1,178.91                                       | \$1,013.56                             | \$981.11   | \$906.88                               | \$901.05                           | \$1,372.48                                      | \$1,230.84                                    | \$1,075.22                                       | \$937.85   | \$1,013.56  | \$901.05  |
| 58                            | \$1,232.61                                       | \$1,059.72                             | \$1,025.80   | \$948.18                               | \$942.09                           | \$1,434.99                                      | \$1,286.90                                    | \$1,124.20                                       | \$980.57   | \$1,059.72  | \$942.09  |
| 59                            | \$1,259.22                                       | \$1,082.60                             | \$1,047.94   | \$968.65                               | \$962.42                           | \$1,465.97                                      | \$1,314.68                                    | \$1,148.46                                       | \$1,001.74                                       | \$1,082.60  | \$962.42  |
| 60                            | \$1,312.91                                       | \$1,128.76                             | \$1,092.63   | \$1,009.96                             | \$1,003.47                         | \$1,528.48                                      | \$1,370.74                                    | \$1,197.44                                       | \$1,044.45                                       | \$1,128.76  | \$1,003.47  |
| 61                            | \$1,359.35                                       | \$1,168.69                             | \$1,131.27   | \$1,045.68                             | \$1,038.96                         | \$1,582.54                                      | \$1,419.23                                    | \$1,239.79                                       | \$1,081.40                                       | \$1,168.69  | \$1,038.96  |
| 62                            | \$1,389.83                                       | \$1,194.89                             | \$1,156.64   | \$1,069.12                             | \$1,062.25                         | \$1,618.02                                      | \$1,451.05                                    | \$1,267.59                                       | \$1,105.64                                       | \$1,194.89  | \$1,062.25  |
| 63                            | \$1,428.05                                       | \$1,227.75                             | \$1,188.44   | \$1,098.52                             | \$1,091.46                         | \$1,662.52                                      | \$1,490.95                                    | \$1,302.45                                       | \$1,136.05                                       | \$1,227.75  | \$1,091.46  |
| 64+                           | \$1,451.27                                       | \$1,247.71                             | \$1,207.77   | \$1,116.38                             | \$1,109.21                         | \$1,689.55                                      | \$1,515.19                                    | \$1,323.62                                       | \$1,154.52                                       | \$1,247.71  | \$1,109.21  |

Pending regulatory approval.

## Rating Region 18 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$5.13  | \$5.17  | \$5.51                             | \$5.48            | \$5.72                                    |
| 15      | \$5.58  | \$5.63  | \$5.99                             | \$5.97            | \$6.23                                    |
| 16      | \$5.76  | \$5.80  | \$6.18                             | \$6.16            | \$6.42                                    |
| 17      | \$5.93  | \$5.98  | \$6.37                             | \$6.34            | \$6.62                                    |
| 18      | \$6.12  | \$6.17  | \$6.57                             | \$6.54            | \$6.83                                    |
| 19      | \$6.31  | \$6.35  | \$6.77                             | \$6.74            | \$7.03                                    |
| 20      | \$6.50  | \$6.55  | \$6.98                             | \$6.95            | \$7.25                                    |
| 21      | \$6.70  | \$6.75  | \$7.20                             | \$7.17            | \$7.48                                    |
| 22      | \$6.70  | \$6.75  | \$7.20                             | \$7.17            | \$7.48                                    |
| 23      | \$6.70  | \$6.75  | \$7.20                             | \$7.17            | \$7.48                                    |
| 24      | \$6.70  | \$6.75  | \$7.20                             | \$7.17            | \$7.48                                    |
| 25      | \$6.73  | \$6.78  | \$7.22                             | \$7.19            | \$7.50                                    |
| 26      | \$6.86  | \$6.92  | \$7.37                             | \$7.34            | \$7.65                                    |
| 27      | \$7.02  | \$7.08  | \$7.54                             | \$7.51            | \$7.83                                    |
| 28      | \$7.28  | \$7.34  | \$7.82                             | \$7.79            | \$8.12                                    |
| 29      | \$7.50  | \$7.56  | \$8.05                             | \$8.02            | \$8.36                                    |
| 30      | \$7.61  | \$7.67  | \$8.16                             | \$8.13            | \$8.48                                    |
| 31      | \$7.77  | \$7.83  | \$8.34                             | \$8.30            | \$8.66                                    |
| 32      | \$7.93  | \$7.99  | \$8.51                             | \$8.48            | \$8.84                                    |
| 33      | \$8.03  | \$8.09  | \$8.62                             | \$8.59            | \$8.95                                    |
| 34      | \$8.14  | \$8.20  | \$8.73                             | \$8.70            | \$9.07                                    |
| 35      | \$8.19  | \$8.25  | \$8.79                             | \$8.76            | \$9.13                                    |
| 36      | \$8.24  | \$8.31  | \$8.85                             | \$8.81            | \$9.19                                    |
| 37      | \$8.30  | \$8.36  | \$8.91                             | \$8.87            | \$9.25                                    |
| 38      | \$8.35  | \$8.41  | \$8.96                             | \$8.93            | \$9.31                                    |
| 39      | \$8.46  | \$8.52  | \$9.08                             | \$9.04            | \$9.43                                    |
| 40      | \$8.56  | \$8.63  | \$9.19                             | \$9.16            | \$9.55                                    |
| 41      | \$8.72  | \$8.79  | \$9.37                             | \$9.33            | \$9.73                                    |
| 42      | \$8.88  | \$8.95  | \$9.53                             | \$9.49            | \$9.90                                    |
| 43      | \$9.09  | \$9.16  | \$9.76                             | \$9.72            | \$10.14                                   |
| 44      | \$9.36  | \$9.43  | \$10.05                            | \$10.01           | \$10.44                                   |
| 45      | \$9.68  | \$9.75  | \$10.39                            | \$10.35           | \$10.79                                   |
| 46      | \$10.05   | \$10.13   | \$10.79                            | \$10.75           | \$11.21                                   |
| 47      | \$10.47   | \$10.55   | \$11.24                            | \$11.20           | \$11.68                                   |
| 48      | \$10.96   | \$11.04   | \$11.76                            | \$11.71           | \$12.22                                   |
| 49      | \$11.43   | \$11.52   | \$12.27                            | \$12.22           | \$12.75                                   |
| 50      | \$11.97   | \$12.06   | \$12.85                            | \$12.80           | \$13.35                                   |
| 51      | \$12.50   | \$12.59   | \$13.42                            | \$13.36           | \$13.94                                   |
| 52      | \$13.08   | \$13.18   | \$14.04                            | \$13.98           | \$14.59                                   |
| 53      | \$13.67   | \$13.77   | \$14.67                            | \$14.62           | \$15.24                                   |
| 54      | \$14.30   | \$14.41   | \$15.36                            | \$15.30           | \$15.95                                   |
| 55      | \$14.94   | \$15.06   | \$16.04                            | \$15.98           | \$16.66                                   |
| 56      | \$15.63   | \$15.75   | \$16.78                            | \$16.71           | \$17.43                                   |
| 57      | \$16.33   | \$16.45   | \$17.53                            | \$17.46           | \$18.21                                   |
| 58      | \$17.07   | \$17.20   | \$18.33                            | \$18.25           | \$19.04                                   |
| 59      | \$17.44   | \$17.57   | \$18.72                            | \$18.65           | \$19.45                                   |
| 60      | \$18.18   | \$18.32   | \$19.52                            | \$19.44           | \$20.28                                   |
| 61      | \$18.83   | \$18.97   | \$20.21                            | \$20.13           | \$21.00                                   |
| 62      | \$19.25   | \$19.40   | \$20.66                            | \$20.58           | \$21.47                                   |
| 63      | \$19.78   | \$19.93   | \$21.23                            | \$21.15           | \$22.06                                   |
| 64+     | \$20.10   | \$20.25   | \$21.58                            | \$21.49           | \$22.42                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023

# Rating Region 19

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze 7000/70 + Child Dental |
| 0 to 14               | \$316.94                     | \$311.70                     | \$308.14                     | \$294.50                 | \$284.79                   | \$277.50                    | \$271.72                    | \$239.12                      | \$235.22                      | \$212.60                      | \$310.95   | \$286.82   | \$235.69  | \$212.60                                       |
| 15                    | \$345.12                     | \$339.41                     | \$335.53                     | \$320.68                 | \$310.10                   | \$302.17                    | \$295.87                    | \$260.37                      | \$256.13                      | \$231.50                      | \$338.59   | \$312.31   | \$256.64  | \$231.50                                       |
| 16                    | \$355.89                     | \$350.00                     | \$346.00                     | \$330.69                 | \$319.78                   | \$311.60                    | \$305.10                    | \$268.50                      | \$264.13                      | \$238.72                      | \$349.16   | \$322.06   | \$264.65  | \$238.72                                       |
| 17                    | \$366.66                     | \$360.59                     | \$356.47                     | \$340.70                 | \$329.46                   | \$321.03                    | \$314.34                    | \$276.63                      | \$272.12                      | \$245.95                      | \$359.73   | \$331.81   | \$272.66  | \$245.95                                       |
| 18                    | \$378.26                     | \$372.00                     | \$367.75                     | \$351.47                 | \$339.88                   | \$331.19                    | \$324.28                    | \$285.38                      | \$280.73                      | \$253.73                      | \$371.11   | \$342.30   | \$281.28  | \$253.73                                       |
| 19                    | \$389.86                     | \$383.41                     | \$379.03                     | \$362.25                 | \$350.31                   | \$341.35                    | \$334.23                    | \$294.13                      | \$289.34                      | \$261.51                      | \$382.49   | \$352.80   | \$289.91  | \$261.51                                       |
| 20                    | \$401.88                     | \$395.23                     | \$390.71                     | \$373.42                 | \$361.10                   | \$351.87                    | \$344.53                    | \$303.19                      | \$298.26                      | \$269.57                      | \$394.28   | \$363.68   | \$298.85  | \$269.57                                       |
| 21                    | \$414.31                     | \$407.45                     | \$402.79                     | \$384.97                 | \$372.27                   | \$362.75                    | \$355.19                    | \$312.57                      | \$307.48                      | \$277.91                      | \$406.47   | \$374.92   | \$308.09  | \$277.91                                       |
| 22                    | \$414.31                     | \$407.45                     | \$402.79                     | \$384.97                 | \$372.27                   | \$362.75                    | \$355.19                    | \$312.57                      | \$307.48                      | \$277.91                      | \$406.47   | \$374.92   | \$308.09  | \$277.91                                       |
| 23                    | \$414.31                     | \$407.45                     | \$402.79                     | \$384.97                 | \$372.27                   | \$362.75                    | \$355.19                    | \$312.57                      | \$307.48                      | \$277.91                      | \$406.47   | \$374.92   | \$308.09  | \$277.91                                       |
| 24                    | \$414.31                     | \$407.45                     | \$402.79                     | \$384.97                 | \$372.27                   | \$362.75                    | \$355.19                    | \$312.57                      | \$307.48                      | \$277.91                      | \$406.47   | \$374.92   | \$308.09  | \$277.91                                       |
| 25                    | \$415.96                     | \$409.08                     | \$404.40                     | \$386.51                 | \$373.76                   | \$364.20                    | \$356.61                    | \$313.82                      | \$308.71                      | \$279.02                      | \$408.10   | \$376.42   | \$309.32  | \$279.02                                       |
| 26                    | \$424.25                     | \$417.23                     | \$412.46                     | \$394.21                 | \$381.21                   | \$371.46                    | \$363.71                    | \$320.07                      | \$314.86                      | \$284.58                      | \$416.23   | \$383.92   | \$315.48  | \$284.58                                       |
| 27                    | \$434.19                     | \$427.01                     | \$422.13                     | \$403.44                 | \$390.14                   | \$380.16                    | \$372.24                    | \$327.58                      | \$322.24                      | \$291.25                      | \$425.98   | \$392.92   | \$322.88  | \$291.25                                       |
| 28                    | \$450.35                     | \$442.90                     | \$437.84                     | \$418.46                 | \$404.66                   | \$394.31                    | \$386.09                    | \$339.77                      | \$334.23                      | \$302.09                      | \$441.84   | \$407.54   | \$334.89  | \$302.09                                       |
| 29                    | \$463.61                     | \$455.94                     | \$450.73                     | \$430.78                 | \$416.57                   | \$405.92                    | \$397.45                    | \$349.77                      | \$344.07                      | \$310.98                      | \$454.84   | \$419.54   | \$344.75  | \$310.98                                       |
| 30                    | \$470.24                     | \$462.46                     | \$457.17                     | \$436.94                 | \$422.53                   | \$411.72                    | \$403.14                    | \$354.77                      | \$348.99                      | \$315.43                      | \$461.35   | \$425.54   | \$349.68  | \$315.43                                       |
| 31                    | \$480.18                     | \$472.24                     | \$466.84                     | \$446.18                 | \$431.46                   | \$420.43                    | \$411.66                    | \$362.27                      | \$356.37                      | \$322.10                      | \$471.10   | \$434.54   | \$357.07  | \$322.10                                       |
| 32                    | \$490.12                     | \$482.02                     | \$476.50                     | \$455.41                 | \$440.40                   | \$429.13                    | \$420.19                    | \$369.77                      | \$363.75                      | \$328.77                      | \$480.86   | \$443.53   | \$364.47  | \$328.77                                       |
| 33                    | \$496.34                     | \$488.13                     | \$482.55                     | \$461.19                 | \$445.98                   | \$434.57                    | \$425.51                    | \$374.46                      | \$368.36                      | \$332.94                      | \$486.95   | \$449.16   | \$369.09  | \$332.94                                       |
| 34                    | \$502.97                     | \$494.65                     | \$488.99                     | \$467.35                 | \$451.94                   | \$440.38                    | \$431.20                    | \$379.46                      | \$373.28                      | \$337.38                      | \$493.46   | \$455.16   | \$374.02  | \$337.38                                       |
| 35                    | \$506.28                     | \$497.91                     | \$492.21                     | \$470.43                 | \$454.92                   | \$443.28                    | \$434.04                    | \$381.96                      | \$375.74                      | \$339.61                      | \$496.71   | \$458.16   | \$376.48  | \$339.61                                       |
| 36                    | \$509.60                     | \$501.17                     | \$495.44                     | \$473.51                 | \$457.89                   | \$446.18                    | \$436.88                    | \$384.46                      | \$378.20                      | \$341.83                      | \$499.96   | \$461.16   | \$378.95  | \$341.83                                       |
| 37                    | \$512.91                     | \$504.43                     | \$498.66                     | \$476.59                 | \$460.87                   | \$449.08                    | \$439.72                    | \$386.96                      | \$380.66                      | \$344.05                      | \$503.21   | \$464.15   | \$381.41  | \$344.05                                       |
| 38                    | \$516.22                     | \$507.68                     | \$501.88                     | \$479.67                 | \$463.85                   | \$451.99                    | \$442.56                    | \$389.46                      | \$383.12                      | \$346.28                      | \$506.47   | \$467.15   | \$383.88  | \$346.28                                       |
| 39                    | \$522.85                     | \$514.20                     | \$508.32                     | \$485.83                 | \$469.81                   | \$457.79                    | \$448.24                    | \$394.47                      | \$388.04                      | \$350.72                      | \$512.97   | \$473.15   | \$388.81  | \$350.72                                       |
| 40                    | \$529.48                     | \$520.72                     | \$514.77                     | \$491.99                 | \$475.76                   | \$463.59                    | \$453.93                    | \$399.47                      | \$392.96                      | \$355.17                      | \$519.47   | \$479.15   | \$393.74  | \$355.17                                       |
| 41                    | \$539.43                     | \$530.50                     | \$524.44                     | \$501.23                 | \$484.70                   | \$472.30                    | \$462.45                    | \$406.97                      | \$400.34                      | \$361.84                      | \$529.23   | \$488.15   | \$401.13  | \$361.84                                       |
| 42                    | \$548.95                     | \$539.87                     | \$533.70                     | \$510.08                 | \$493.26                   | \$480.64                    | \$470.62                    | \$414.16                      | \$407.41                      | \$368.23                      | \$538.58   | \$496.77   | \$408.22  | \$368.23                                       |
| 43                    | \$562.21                     | \$552.91                     | \$546.59                     | \$522.40                 | \$505.17                   | \$492.25                    | \$481.99                    | \$424.16                      | \$417.25                      | \$377.12                      | \$551.58   | \$508.77   | \$418.08  | \$377.12                                       |
| 44                    | \$578.78                     | \$569.21                     | \$562.70                     | \$537.80                 | \$520.06                   | \$506.76                    | \$496.20                    | \$436.66                      | \$429.55                      | \$388.24                      | \$567.84   | \$523.77   | \$430.40  | \$388.24                                       |
| 45                    | \$598.26                     | \$588.36                     | \$581.63                     | \$555.89                 | \$537.56                   | \$523.81                    | \$512.89                    | \$451.35                      | \$444.00                      | \$401.30                      | \$586.95   | \$541.39   | \$444.88  | \$401.30                                       |
| 46                    | \$621.46                     | \$611.18                     | \$604.19                     | \$577.45                 | \$558.41                   | \$544.12                    | \$532.78                    | \$468.86                      | \$461.22                      | \$416.87                      | \$609.71   | \$562.38   | \$462.13  | \$416.87                                       |
| 47                    | \$647.56                     | \$636.85                     | \$629.57                     | \$601.70                 | \$581.86                   | \$566.98                    | \$555.16                    | \$488.55                      | \$480.59                      | \$434.37                      | \$635.32   | \$586.00   | \$481.54  | \$434.37                                       |
| 48                    | \$677.39                     | \$666.18                     | \$658.57                     | \$629.42                 | \$608.66                   | \$593.10                    | \$580.73                    | \$511.06                      | \$502.73                      | \$454.38                      | \$664.58   | \$613.00   | \$503.72  | \$454.38                                       |
| 49                    | \$706.80                     | \$695.11                     | \$687.16                     | \$656.75                 | \$635.10                   | \$618.85                    | \$605.95                    | \$533.25                      | \$524.56                      | \$474.11                      | \$693.44   | \$639.62   | \$525.60  | \$474.11                                       |
| 50                    | \$739.95                     | \$727.71                     | \$719.39                     | \$687.55                 | \$664.88                   | \$647.87                    | \$634.36                    | \$558.25                      | \$549.16                      | \$496.35                      | \$725.96   | \$669.61   | \$550.24  | \$496.35                                       |
| 51                    | \$772.68                     | \$759.90                     | \$751.21                     | \$717.96                 | \$694.29                   | \$676.53                    | \$662.42                    | \$582.95                      | \$573.45                      | \$518.30                      | \$758.07   | \$699.23   | \$574.58  | \$518.30                                       |
| 52                    | \$808.72                     | \$795.35                     | \$786.25                     | \$751.45                 | \$726.67                   | \$708.09                    | \$693.32                    | \$610.14                      | \$600.20                      | \$542.48                      | \$793.44   | \$731.85   | \$601.39  | \$542.48                                       |
| 53                    | \$845.18                     | \$831.20                     | \$821.70                     | \$785.33                 | \$759.43                   | \$740.01                    | \$724.58                    | \$637.65                      | \$627.26                      | \$566.94                      | \$829.20   | \$764.84   | \$628.50  | \$566.94                                       |
| 54                    | \$884.54                     | \$869.91                     | \$859.96                     | \$821.90                 | \$794.80                   | \$774.47                    | \$758.32                    | \$667.34                      | \$656.47                      | \$593.34                      | \$867.82   | \$800.46   | \$657.77  | \$593.34                                       |
| 55                    | \$923.90                     | \$908.62                     | \$898.23                     | \$858.47                 | \$830.17                   | \$808.93                    | \$792.07                    | \$697.04                      | \$685.68                      | \$619.74                      | \$906.43   | \$836.08   | \$687.04  | \$619.74                                       |
| 56                    | \$966.57                     | \$950.58                     | \$939.72                     | \$898.13                 | \$868.51                   | \$846.29                    | \$828.65                    | \$729.23                      | \$717.35                      | \$648.36                      | \$948.30   | \$874.69   | \$718.77  | \$648.36                                       |
| 57                    | \$1,009.66                   | \$992.96                     | \$981.61                     | \$938.16                 | \$907.23                   | \$884.02                    | \$865.59                    | \$761.74                      | \$749.33                      | \$677.27                      | \$990.57   | \$913.69   | \$750.81  | \$677.27                                       |
| 58                    | \$1,055.65                   | \$1,038.19                   | \$1,026.32                   | \$980.89                 | \$948.55                   | \$924.29                    | \$905.01                    | \$796.43                      | \$783.46                      | \$708.12                      | \$1,035.69   | \$955.30   | \$785.01  | \$708.12                                       |
| 59                    | \$1,078.44                   | \$1,060.60                   | \$1,048.47                   | \$1,002.07               | \$969.02                   | \$944.24                    | \$924.55                    | \$813.62                      | \$800.37                      | \$723.40                      | \$1,058.05   | \$975.92   | \$801.95  | \$723.40                                       |
| 60                    | \$1,124.42                   | \$1,105.82                   | \$1,093.18                   | \$1,044.80               | \$1,010.34                 | \$984.50                    | \$963.98                    | \$848.32                      | \$834.50                      | \$754.25                      | \$1,103.17   | \$1,017.54   | \$836.15  | \$754.25                                       |
| 61                    | \$1,164.20                   | \$1,144.94                   | \$1,131.85                   | \$1,081.75               | \$1,046.08                 | \$1,019.33                  | \$998.07                    | \$878.33                      | \$864.02                      | \$780.93                      | \$1,142.19   | \$1,053.53   | \$865.73  | \$780.93                                       |
| 62                    | \$1,190.30                   | \$1,170.61                   | \$1,157.22                   | \$1,106.01               | \$1,069.54                 | \$1,042.18                  | \$1,020.45                  | \$898.02                      | \$883.39                      | \$798.44                      | \$1,167.80   | \$1,077.15   | \$885.14  | \$798.44                                       |
| 63                    | \$1,223.03                   | \$1,202.80                   | \$1,189.05                   | \$1,136.42               | \$1,098.95                 | \$1,070.84                  | \$1,048.51                  | \$922.71                      | \$907.68                      | \$820.39                      | \$1,199.91   | \$1,106.77   | \$909.48  | \$820.39                                       |
| 64+                   | \$1,242.92                   | \$1,222.36                   | \$1,208.38                   | \$1,154.90               | \$1,116.81                 | \$1,088.25                  | \$1,065.56                  | \$937.72                      | \$922.44                      | \$833.73                      | \$1,219.42   | \$1,124.77   | \$924.26  | \$833.73                                       |

Pending regulatory approval.



## Rating Region 19

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$428.99                         | \$421.79                         | \$416.90                         | \$398.12                     | \$384.76                       | \$374.65                        | \$366.69                        | \$321.62                          | \$316.16                          | \$284.54                         | \$419.73   | \$386.52   | \$316.18  |
| 15                       | \$467.12                         | \$459.28                         | \$453.96                         | \$433.51                     | \$418.97                       | \$407.96                        | \$399.28                        | \$350.21                          | \$344.27                          | \$309.83                         | \$457.04   | \$420.88   | \$344.28  |
| 16                       | \$481.70                         | \$473.61                         | \$468.13                         | \$447.04                     | \$432.04                       | \$420.69                        | \$411.75                        | \$361.14                          | \$355.01                          | \$319.50                         | \$471.30   | \$434.02   | \$355.03  |
| 17                       | \$496.28                         | \$487.95                         | \$482.30                         | \$460.57                     | \$445.12                       | \$433.42                        | \$424.21                        | \$372.07                          | \$365.76                          | \$329.17                         | \$485.57   | \$447.15   | \$365.78  |
| 18                       | \$511.98                         | \$503.39                         | \$497.56                         | \$475.15                     | \$459.20                       | \$447.14                        | \$437.63                        | \$383.84                          | \$377.33                          | \$339.59                         | \$500.93   | \$461.30   | \$377.35  |
| 19                       | \$527.68                         | \$518.82                         | \$512.82                         | \$489.72                     | \$473.29                       | \$460.85                        | \$451.05                        | \$395.61                          | \$388.90                          | \$350.00                         | \$516.29   | \$475.45   | \$388.92  |
| 20                       | \$543.95                         | \$534.81                         | \$528.62                         | \$504.81                     | \$487.87                       | \$475.05                        | \$464.95                        | \$407.81                          | \$400.89                          | \$360.79                         | \$532.20   | \$490.10   | \$400.91  |
| 21                       | \$560.77                         | \$551.35                         | \$544.97                         | \$520.42                     | \$502.96                       | \$489.74                        | \$479.33                        | \$420.42                          | \$413.28                          | \$371.94                         | \$548.66   | \$505.26   | \$413.31  |
| 22                       | \$560.77                         | \$551.35                         | \$544.97                         | \$520.42                     | \$502.96                       | \$489.74                        | \$479.33                        | \$420.42                          | \$413.28                          | \$371.94                         | \$548.66   | \$505.26   | \$413.31  |
| 23                       | \$560.77                         | \$551.35                         | \$544.97                         | \$520.42                     | \$502.96                       | \$489.74                        | \$479.33                        | \$420.42                          | \$413.28                          | \$371.94                         | \$548.66   | \$505.26   | \$413.31  |
| 24                       | \$560.77                         | \$551.35                         | \$544.97                         | \$520.42                     | \$502.96                       | \$489.74                        | \$479.33                        | \$420.42                          | \$413.28                          | \$371.94                         | \$548.66   | \$505.26   | \$413.31  |
| 25                       | \$563.01                         | \$553.56                         | \$547.15                         | \$522.50                     | \$504.97                       | \$491.70                        | \$481.25                        | \$422.10                          | \$414.94                          | \$373.43                         | \$550.86   | \$507.28   | \$414.96  |
| 26                       | \$574.23                         | \$564.59                         | \$558.05                         | \$532.91                     | \$515.03                       | \$501.50                        | \$490.83                        | \$430.51                          | \$423.20                          | \$380.87                         | \$561.83   | \$517.38   | \$423.23  |
| 27                       | \$587.69                         | \$577.82                         | \$571.13                         | \$545.40                     | \$527.10                       | \$513.25                        | \$502.34                        | \$440.60                          | \$433.12                          | \$389.80                         | \$575.00   | \$529.51   | \$433.15  |
| 28                       | \$609.56                         | \$599.32                         | \$592.38                         | \$565.70                     | \$546.72                       | \$532.35                        | \$521.03                        | \$456.99                          | \$449.24                          | \$404.30                         | \$596.40   | \$549.21   | \$449.26  |
| 29                       | \$627.50                         | \$616.96                         | \$609.82                         | \$582.35                     | \$562.81                       | \$548.02                        | \$536.37                        | \$470.45                          | \$462.46                          | \$416.21                         | \$613.95   | \$565.38   | \$462.49  |
| 30                       | \$636.47                         | \$625.79                         | \$618.54                         | \$590.68                     | \$570.86                       | \$555.86                        | \$544.04                        | \$477.17                          | \$469.08                          | \$422.16                         | \$622.73   | \$573.47   | \$469.10  |
| 31                       | \$649.93                         | \$639.02                         | \$631.62                         | \$603.17                     | \$582.93                       | \$567.61                        | \$555.54                        | \$487.26                          | \$479.00                          | \$431.08                         | \$635.90   | \$585.59   | \$479.02  |
| 32                       | \$663.39                         | \$652.25                         | \$644.70                         | \$615.66                     | \$595.00                       | \$579.37                        | \$567.05                        | \$497.35                          | \$488.91                          | \$440.01                         | \$649.07   | \$597.72   | \$488.94  |
| 33                       | \$671.80                         | \$660.52                         | \$652.87                         | \$623.47                     | \$602.55                       | \$586.71                        | \$574.24                        | \$503.66                          | \$495.11                          | \$445.59                         | \$657.30   | \$605.30   | \$495.14  |
| 34                       | \$680.77                         | \$669.34                         | \$661.59                         | \$631.79                     | \$610.59                       | \$594.55                        | \$581.91                        | \$510.39                          | \$501.73                          | \$451.54                         | \$666.08   | \$613.38   | \$501.75  |
| 35                       | \$685.26                         | \$673.75                         | \$665.95                         | \$635.96                     | \$614.62                       | \$598.47                        | \$585.74                        | \$513.75                          | \$505.03                          | \$454.52                         | \$670.47   | \$617.42   | \$505.06  |
| 36                       | \$689.75                         | \$678.16                         | \$670.31                         | \$640.12                     | \$618.64                       | \$602.39                        | \$589.58                        | \$517.11                          | \$508.34                          | \$457.49                         | \$674.86   | \$621.47   | \$508.37  |
| 37                       | \$694.23                         | \$682.58                         | \$674.67                         | \$644.28                     | \$622.66                       | \$606.30                        | \$593.41                        | \$520.48                          | \$511.65                          | \$460.47                         | \$679.24   | \$625.51   | \$511.67  |
| 38                       | \$698.72                         | \$686.99                         | \$679.03                         | \$648.45                     | \$626.69                       | \$610.22                        | \$597.25                        | \$523.84                          | \$514.95                          | \$463.44                         | \$683.63   | \$629.55   | \$514.98  |
| 39                       | \$707.69                         | \$695.81                         | \$687.75                         | \$656.77                     | \$634.74                       | \$618.06                        | \$604.92                        | \$530.57                          | \$521.56                          | \$469.39                         | \$692.41   | \$637.63   | \$521.59  |
| 40                       | \$716.66                         | \$704.63                         | \$696.47                         | \$665.10                     | \$642.78                       | \$625.89                        | \$612.58                        | \$537.29                          | \$528.18                          | \$475.35                         | \$701.19   | \$645.72   | \$528.21  |
| 41                       | \$730.12                         | \$717.86                         | \$709.55                         | \$677.59                     | \$654.85                       | \$637.65                        | \$624.09                        | \$547.38                          | \$538.10                          | \$484.27                         | \$714.36   | \$657.84   | \$538.13  |
| 42                       | \$743.02                         | \$730.54                         | \$722.08                         | \$689.56                     | \$666.42                       | \$648.91                        | \$635.11                        | \$557.05                          | \$547.60                          | \$492.83                         | \$726.98   | \$669.47   | \$547.63  |
| 43                       | \$760.96                         | \$748.19                         | \$739.52                         | \$706.21                     | \$682.52                       | \$664.58                        | \$650.45                        | \$570.51                          | \$560.83                          | \$504.73                         | \$744.54   | \$685.63   | \$560.86  |
| 44                       | \$783.40                         | \$770.24                         | \$761.32                         | \$727.03                     | \$702.63                       | \$684.17                        | \$669.63                        | \$587.32                          | \$577.36                          | \$519.61                         | \$766.48   | \$705.84   | \$577.39  |
| 45                       | \$809.75                         | \$796.15                         | \$786.93                         | \$751.49                     | \$726.27                       | \$707.19                        | \$692.15                        | \$607.08                          | \$596.78                          | \$537.09                         | \$792.27   | \$729.59   | \$596.82  |
| 46                       | \$841.15                         | \$827.03                         | \$817.45                         | \$780.63                     | \$754.44                       | \$734.62                        | \$719.00                        | \$630.63                          | \$619.93                          | \$557.92                         | \$822.99   | \$757.89   | \$619.96  |
| 47                       | \$876.48                         | \$861.77                         | \$851.79                         | \$813.42                     | \$786.13                       | \$765.47                        | \$749.19                        | \$657.11                          | \$645.96                          | \$581.35                         | \$857.56   | \$789.72   | \$646.00  |
| 48                       | \$916.86                         | \$901.46                         | \$891.02                         | \$850.89                     | \$822.34                       | \$800.73                        | \$783.71                        | \$687.38                          | \$675.72                          | \$608.13                         | \$897.06   | \$826.10   | \$675.76  |
| 49                       | \$956.67                         | \$940.61                         | \$929.72                         | \$887.84                     | \$858.05                       | \$835.50                        | \$817.74                        | \$717.23                          | \$705.06                          | \$634.54                         | \$936.02   | \$861.97   | \$705.10  |
| 50                       | \$1,001.53                       | \$984.72                         | \$973.31                         | \$929.47                     | \$898.29                       | \$874.68                        | \$856.08                        | \$750.87                          | \$738.12                          | \$664.29                         | \$979.91   | \$902.39   | \$738.17  |
| 51                       | \$1,045.84                       | \$1,028.27                       | \$1,016.37                       | \$970.59                     | \$938.02                       | \$913.37                        | \$893.95                        | \$784.08                          | \$770.77                          | \$693.68                         | \$1,023.26   | \$942.30   | \$770.82  |
| 52                       | \$1,094.62                       | \$1,076.24                       | \$1,063.78                       | \$1,015.86                   | \$981.78                       | \$955.98                        | \$935.65                        | \$820.66                          | \$806.73                          | \$726.04                         | \$1,070.99   | \$986.26   | \$806.78  |
| 53                       | \$1,143.97                       | \$1,124.76                       | \$1,111.74                       | \$1,061.66                   | \$1,026.04                     | \$999.08                        | \$977.83                        | \$857.65                          | \$843.10                          | \$758.77                         | \$1,119.27   | \$1,030.72   | \$843.15  |
| 54                       | \$1,197.24                       | \$1,177.14                       | \$1,163.51                       | \$1,111.10                   | \$1,073.82                     | \$1,045.60                      | \$1,023.37                      | \$897.59                          | \$882.36                          | \$794.10                         | \$1,171.40   | \$1,078.72   | \$882.41  |
| 55                       | \$1,250.52                       | \$1,229.52                       | \$1,215.28                       | \$1,160.54                   | \$1,121.60                     | \$1,092.13                      | \$1,068.91                      | \$937.53                          | \$921.62                          | \$829.44                         | \$1,223.52   | \$1,126.72   | \$921.67  |
| 56                       | \$1,308.28                       | \$1,286.31                       | \$1,271.41                       | \$1,214.14                   | \$1,173.40                     | \$1,142.57                      | \$1,118.28                      | \$980.84                          | \$964.19                          | \$867.75                         | \$1,280.03   | \$1,178.77   | \$964.25  |
| 57                       | \$1,366.60                       | \$1,343.65                       | \$1,328.09                       | \$1,268.27                   | \$1,225.71                     | \$1,193.51                      | \$1,168.13                      | \$1,024.56                        | \$1,007.17                        | \$906.43                         | \$1,337.09   | \$1,231.31   | \$1,007.23  |
| 58                       | \$1,428.84                       | \$1,404.85                       | \$1,388.58                       | \$1,326.04                   | \$1,281.54                     | \$1,247.87                      | \$1,221.33                      | \$1,071.23                        | \$1,053.05                        | \$947.72                         | \$1,397.99   | \$1,287.40   | \$1,053.11  |
| 59                       | \$1,459.68                       | \$1,435.17                       | \$1,418.55                       | \$1,354.66                   | \$1,309.20                     | \$1,274.81                      | \$1,247.70                      | \$1,094.35                        | \$1,075.78                        | \$968.17                         | \$1,428.17   | \$1,315.18   | \$1,075.84  |
| 60                       | \$1,521.93                       | \$1,496.37                       | \$1,479.04                       | \$1,412.43                   | \$1,365.03                     | \$1,329.17                      | \$1,300.90                      | \$1,141.01                        | \$1,121.65                        | \$1,009.46                       | \$1,489.07   | \$1,371.27   | \$1,121.72  |
| 61                       | \$1,575.76                       | \$1,549.30                       | \$1,531.36                       | \$1,462.39                   | \$1,413.32                     | \$1,376.18                      | \$1,346.92                      | \$1,181.38                        | \$1,161.33                        | \$1,045.16                       | \$1,541.74   | \$1,419.77   | \$1,161.39  |
| 62                       | \$1,611.09                       | \$1,584.04                       | \$1,565.69                       | \$1,495.17                   | \$1,445.00                     | \$1,407.04                      | \$1,377.12                      | \$1,207.86                        | \$1,187.36                        | \$1,068.60                       | \$1,576.31   | \$1,451.60   | \$1,187.43  |
| 63                       | \$1,655.39                       | \$1,627.60                       | \$1,608.75                       | \$1,536.29                   | \$1,484.74                     | \$1,445.73                      | \$1,414.98                      | \$1,241.07                        | \$1,220.01                        | \$1,097.98                       | \$1,619.65   | \$1,491.52   | \$1,220.08  |
| 64+                      | \$1,682.31                       | \$1,654.06                       | \$1,634.90                       | \$1,561.27                   | \$1,508.88                     | \$1,469.23                      | \$1,437.99                      | \$1,261.25                        | \$1,239.85                        | \$1,115.83                       | \$1,645.99   | \$1,515.77   | \$1,239.92  |

Pending regulatory approval.

Effective October 2023

# Rating Region 19

## Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$420.88                                  | \$413.83                                  | \$409.05                                  | \$390.68                              | \$377.61                                | \$367.72                                 | \$359.92                                 | \$315.83                                   | \$310.49                                   | \$279.55                              |
| 15      | \$458.29                                  | \$450.62                                  | \$445.41                                  | \$425.41                              | \$411.17                                | \$400.40                                 | \$391.92                                 | \$343.90                                   | \$338.09                                   | \$304.40                              |
| 16      | \$472.59                                  | \$464.68                                  | \$459.31                                  | \$438.68                              | \$424.01                                | \$412.90                                 | \$404.15                                 | \$354.64                                   | \$348.64                                   | \$313.90                              |
| 17      | \$486.90                                  | \$478.74                                  | \$473.22                                  | \$451.96                              | \$436.84                                | \$425.40                                 | \$416.38                                 | \$365.37                                   | \$359.19                                   | \$323.40                              |
| 18      | \$502.30                                  | \$493.89                                  | \$488.19                                  | \$466.26                              | \$450.66                                | \$438.86                                 | \$429.56                                 | \$376.93                                   | \$370.56                                   | \$333.63                              |
| 19      | \$517.71                                  | \$509.04                                  | \$503.16                                  | \$480.56                              | \$464.48                                | \$452.32                                 | \$442.73                                 | \$388.49                                   | \$381.92                                   | \$343.86                              |
| 20      | \$533.66                                  | \$524.73                                  | \$518.67                                  | \$495.37                              | \$478.80                                | \$466.26                                 | \$456.37                                 | \$400.46                                   | \$393.69                                   | \$354.46                              |
| 21      | \$550.17                                  | \$540.95                                  | \$534.71                                  | \$510.69                              | \$493.61                                | \$480.68                                 | \$470.49                                 | \$412.85                                   | \$405.87                                   | \$365.42                              |
| 22      | \$550.17                                  | \$540.95                                  | \$534.71                                  | \$510.69                              | \$493.61                                | \$480.68                                 | \$470.49                                 | \$412.85                                   | \$405.87                                   | \$365.42                              |
| 23      | \$550.17                                  | \$540.95                                  | \$534.71                                  | \$510.69                              | \$493.61                                | \$480.68                                 | \$470.49                                 | \$412.85                                   | \$405.87                                   | \$365.42                              |
| 24      | \$550.17                                  | \$540.95                                  | \$534.71                                  | \$510.69                              | \$493.61                                | \$480.68                                 | \$470.49                                 | \$412.85                                   | \$405.87                                   | \$365.42                              |
| 25      | \$552.37                                  | \$543.12                                  | \$536.85                                  | \$512.73                              | \$495.58                                | \$482.60                                 | \$472.37                                 | \$414.50                                   | \$407.49                                   | \$366.88                              |
| 26      | \$563.37                                  | \$553.94                                  | \$547.54                                  | \$522.95                              | \$505.45                                | \$492.21                                 | \$481.78                                 | \$422.76                                   | \$415.61                                   | \$374.19                              |
| 27      | \$576.58                                  | \$566.92                                  | \$560.37                                  | \$535.20                              | \$517.30                                | \$503.75                                 | \$493.07                                 | \$432.67                                   | \$425.35                                   | \$382.96                              |
| 28      | \$598.03                                  | \$588.02                                  | \$581.23                                  | \$555.12                              | \$536.55                                | \$522.50                                 | \$511.42                                 | \$448.77                                   | \$441.18                                   | \$397.21                              |
| 29      | \$615.64                                  | \$605.33                                  | \$598.34                                  | \$571.46                              | \$552.35                                | \$537.88                                 | \$526.48                                 | \$461.98                                   | \$454.17                                   | \$408.91                              |
| 30      | \$624.44                                  | \$613.98                                  | \$606.89                                  | \$579.64                              | \$560.24                                | \$545.57                                 | \$534.00                                 | \$468.58                                   | \$460.66                                   | \$414.75                              |
| 31      | \$637.64                                  | \$626.97                                  | \$619.73                                  | \$591.89                              | \$572.09                                | \$557.10                                 | \$545.30                                 | \$478.49                                   | \$470.40                                   | \$423.53                              |
| 32      | \$650.85                                  | \$639.95                                  | \$632.56                                  | \$604.15                              | \$583.94                                | \$568.64                                 | \$556.59                                 | \$488.40                                   | \$480.14                                   | \$432.30                              |
| 33      | \$659.10                                  | \$648.06                                  | \$640.58                                  | \$611.81                              | \$591.34                                | \$575.85                                 | \$563.65                                 | \$494.59                                   | \$486.23                                   | \$437.78                              |
| 34      | \$667.90                                  | \$656.72                                  | \$649.13                                  | \$619.98                              | \$599.24                                | \$583.54                                 | \$571.17                                 | \$501.20                                   | \$492.72                                   | \$443.62                              |
| 35      | \$672.30                                  | \$661.05                                  | \$653.41                                  | \$624.07                              | \$603.19                                | \$587.39                                 | \$574.94                                 | \$504.50                                   | \$495.97                                   | \$446.55                              |
| 36      | \$676.71                                  | \$665.37                                  | \$657.69                                  | \$628.15                              | \$607.14                                | \$591.23                                 | \$578.70                                 | \$507.80                                   | \$499.22                                   | \$449.47                              |
| 37      | \$681.11                                  | \$669.70                                  | \$661.97                                  | \$632.24                              | \$611.09                                | \$595.08                                 | \$582.46                                 | \$511.11                                   | \$502.47                                   | \$452.39                              |
| 38      | \$685.51                                  | \$674.03                                  | \$666.25                                  | \$636.32                              | \$615.03                                | \$598.92                                 | \$586.23                                 | \$514.41                                   | \$505.71                                   | \$455.32                              |
| 39      | \$694.31                                  | \$682.68                                  | \$674.80                                  | \$644.49                              | \$622.93                                | \$606.61                                 | \$593.76                                 | \$521.02                                   | \$512.21                                   | \$461.16                              |
| 40      | \$703.11                                  | \$691.34                                  | \$683.36                                  | \$652.66                              | \$630.83                                | \$614.31                                 | \$601.28                                 | \$527.62                                   | \$518.70                                   | \$467.01                              |
| 41      | \$716.32                                  | \$704.32                                  | \$696.19                                  | \$664.92                              | \$642.68                                | \$625.84                                 | \$612.58                                 | \$537.53                                   | \$528.44                                   | \$475.78                              |
| 42      | \$728.97                                  | \$716.76                                  | \$708.49                                  | \$676.67                              | \$654.03                                | \$636.90                                 | \$623.40                                 | \$547.02                                   | \$537.78                                   | \$484.19                              |
| 43      | \$746.58                                  | \$734.08                                  | \$725.60                                  | \$693.01                              | \$669.82                                | \$652.28                                 | \$638.45                                 | \$560.24                                   | \$550.76                                   | \$495.88                              |
| 44      | \$768.58                                  | \$755.71                                  | \$746.99                                  | \$713.44                              | \$689.57                                | \$671.51                                 | \$657.27                                 | \$576.75                                   | \$567.00                                   | \$510.50                              |
| 45      | \$794.44                                  | \$781.14                                  | \$772.12                                  | \$737.44                              | \$712.77                                | \$694.10                                 | \$679.39                                 | \$596.15                                   | \$586.07                                   | \$527.67                              |
| 46      | \$825.25                                  | \$811.43                                  | \$802.06                                  | \$766.04                              | \$740.41                                | \$721.02                                 | \$705.73                                 | \$619.27                                   | \$608.80                                   | \$548.13                              |
| 47      | \$859.91                                  | \$845.51                                  | \$835.75                                  | \$798.21                              | \$771.51                                | \$751.30                                 | \$735.37                                 | \$645.28                                   | \$634.37                                   | \$571.16                              |
| 48      | \$899.52                                  | \$884.46                                  | \$874.25                                  | \$834.98                              | \$807.05                                | \$785.91                                 | \$769.25                                 | \$675.01                                   | \$663.60                                   | \$597.47                              |
| 49      | \$938.59                                  | \$922.87                                  | \$912.21                                  | \$871.24                              | \$842.09                                | \$820.04                                 | \$802.65                                 | \$704.32                                   | \$692.41                                   | \$623.41                              |
| 50      | \$982.60                                  | \$966.15                                  | \$954.99                                  | \$912.10                              | \$881.58                                | \$858.49                                 | \$840.29                                 | \$737.35                                   | \$724.88                                   | \$652.65                              |
| 51      | \$1,026.06                                | \$1,008.88                                | \$997.23                                  | \$952.44                              | \$920.58                                | \$896.46                                 | \$877.46                                 | \$769.96                                   | \$756.94                                   | \$681.51                              |
| 52      | \$1,073.93                                | \$1,055.94                                | \$1,043.75                                | \$996.87                              | \$963.52                                | \$938.28                                 | \$918.39                                 | \$805.88                                   | \$792.26                                   | \$713.31                              |
| 53      | \$1,122.34                                | \$1,103.55                                | \$1,090.80                                | \$1,041.81                            | \$1,006.96                              | \$980.58                                 | \$959.80                                 | \$842.21                                   | \$827.97                                   | \$745.46                              |
| 54      | \$1,174.61                                | \$1,154.94                                | \$1,141.60                                | \$1,090.33                            | \$1,053.85                              | \$1,026.25                               | \$1,004.49                               | \$881.43                                   | \$866.53                                   | \$780.18                              |
| 55      | \$1,226.87                                | \$1,206.33                                | \$1,192.40                                | \$1,138.84                            | \$1,100.74                              | \$1,071.91                               | \$1,049.19                               | \$920.65                                   | \$905.09                                   | \$814.89                              |
| 56      | \$1,283.54                                | \$1,262.05                                | \$1,247.47                                | \$1,191.44                            | \$1,151.58                              | \$1,121.42                               | \$1,097.65                               | \$963.18                                   | \$946.89                                   | \$852.53                              |
| 57      | \$1,340.76                                | \$1,318.31                                | \$1,303.08                                | \$1,244.56                            | \$1,202.92                              | \$1,171.41                               | \$1,146.58                               | \$1,006.11                                 | \$989.10                                   | \$890.54                              |
| 58      | \$1,401.83                                | \$1,378.35                                | \$1,362.43                                | \$1,301.24                            | \$1,257.71                              | \$1,224.77                               | \$1,198.80                               | \$1,051.94                                 | \$1,034.15                                 | \$931.10                              |
| 59      | \$1,432.09                                | \$1,408.11                                | \$1,391.84                                | \$1,329.33                            | \$1,284.86                              | \$1,251.20                               | \$1,224.68                               | \$1,074.65                                 | \$1,056.48                                 | \$951.20                              |
| 60      | \$1,493.15                                | \$1,468.15                                | \$1,451.20                                | \$1,386.02                            | \$1,339.65                              | \$1,304.56                               | \$1,276.91                               | \$1,120.47                                 | \$1,101.53                                 | \$991.76                              |
| 61      | \$1,545.97                                | \$1,520.08                                | \$1,502.53                                | \$1,435.04                            | \$1,387.04                              | \$1,350.70                               | \$1,322.07                               | \$1,160.11                                 | \$1,140.49                                 | \$1,026.84                            |
| 62      | \$1,580.63                                | \$1,554.16                                | \$1,536.21                                | \$1,467.22                            | \$1,418.13                              | \$1,380.99                               | \$1,351.71                               | \$1,186.11                                 | \$1,166.06                                 | \$1,049.86                            |
| 63      | \$1,624.09                                | \$1,596.90                                | \$1,578.46                                | \$1,507.56                            | \$1,457.13                              | \$1,418.96                               | \$1,388.88                               | \$1,218.73                                 | \$1,198.12                                 | \$1,078.73                            |
| 64+     | \$1,650.50                                | \$1,622.86                                | \$1,604.12                                | \$1,532.08                            | \$1,480.82                              | \$1,442.03                               | \$1,411.47                               | \$1,238.55                                 | \$1,217.61                                 | \$1,096.27                            |

Pending regulatory approval.

## Rating Region 19

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0 to 14 | \$412.75                         | \$408.12                      | \$404.97                       | \$396.46                         | \$352.12                   | \$349.96                     | \$346.21                     | \$340.19                      | \$355.81                                   | \$301.37                        |
| 15      | \$449.44                         | \$444.39                      | \$440.97                       | \$431.70                         | \$383.41                   | \$381.07                     | \$376.99                     | \$370.43                      | \$387.44                                   | \$328.16                        |
| 16      | \$463.47                         | \$458.27                      | \$454.73                       | \$445.18                         | \$395.38                   | \$392.96                     | \$388.76                     | \$381.99                      | \$399.53                                   | \$338.40                        |
| 17      | \$477.49                         | \$472.14                      | \$468.50                       | \$458.65                         | \$407.35                   | \$404.85                     | \$400.52                     | \$393.55                      | \$411.62                                   | \$348.64                        |
| 18      | \$492.60                         | \$487.07                      | \$483.32                       | \$473.16                         | \$420.24                   | \$417.66                     | \$413.19                     | \$406.00                      | \$424.65                                   | \$359.68                        |
| 19      | \$507.71                         | \$502.01                      | \$498.14                       | \$487.67                         | \$433.13                   | \$430.47                     | \$425.87                     | \$418.45                      | \$437.67                                   | \$370.71                        |
| 20      | \$523.36                         | \$517.48                      | \$513.49                       | \$502.70                         | \$446.47                   | \$443.74                     | \$438.99                     | \$431.35                      | \$451.16                                   | \$382.13                        |
| 21      | \$539.54                         | \$533.49                      | \$529.38                       | \$518.25                         | \$460.28                   | \$457.46                     | \$452.57                     | \$444.69                      | \$465.11                                   | \$393.95                        |
| 22      | \$539.54                         | \$533.49                      | \$529.38                       | \$518.25                         | \$460.28                   | \$457.46                     | \$452.57                     | \$444.69                      | \$465.11                                   | \$393.95                        |
| 23      | \$539.54                         | \$533.49                      | \$529.38                       | \$518.25                         | \$460.28                   | \$457.46                     | \$452.57                     | \$444.69                      | \$465.11                                   | \$393.95                        |
| 24      | \$539.54                         | \$533.49                      | \$529.38                       | \$518.25                         | \$460.28                   | \$457.46                     | \$452.57                     | \$444.69                      | \$465.11                                   | \$393.95                        |
| 25      | \$541.70                         | \$535.62                      | \$531.49                       | \$520.32                         | \$462.12                   | \$459.29                     | \$454.38                     | \$446.47                      | \$466.97                                   | \$395.52                        |
| 26      | \$552.49                         | \$546.29                      | \$542.08                       | \$530.69                         | \$471.33                   | \$468.44                     | \$463.43                     | \$455.36                      | \$476.27                                   | \$403.40                        |
| 27      | \$565.44                         | \$559.09                      | \$554.79                       | \$543.13                         | \$482.38                   | \$479.42                     | \$474.29                     | \$466.03                      | \$487.44                                   | \$412.86                        |
| 28      | \$586.48                         | \$579.90                      | \$575.43                       | \$563.34                         | \$500.33                   | \$497.26                     | \$491.94                     | \$483.38                      | \$505.58                                   | \$428.22                        |
| 29      | \$603.75                         | \$596.97                      | \$592.37                       | \$579.92                         | \$515.06                   | \$511.90                     | \$506.42                     | \$497.61                      | \$520.46                                   | \$440.83                        |
| 30      | \$612.38                         | \$605.51                      | \$600.84                       | \$588.22                         | \$522.42                   | \$519.22                     | \$513.66                     | \$504.72                      | \$527.90                                   | \$447.13                        |
| 31      | \$625.33                         | \$618.31                      | \$613.55                       | \$600.65                         | \$533.47                   | \$530.20                     | \$524.53                     | \$515.39                      | \$539.07                                   | \$456.59                        |
| 32      | \$638.28                         | \$631.12                      | \$626.25                       | \$613.09                         | \$544.51                   | \$541.18                     | \$535.39                     | \$526.07                      | \$550.23                                   | \$466.04                        |
| 33      | \$646.37                         | \$639.12                      | \$634.19                       | \$620.87                         | \$551.42                   | \$548.04                     | \$542.18                     | \$532.74                      | \$557.20                                   | \$471.95                        |
| 34      | \$655.00                         | \$647.65                      | \$642.66                       | \$629.16                         | \$558.78                   | \$555.36                     | \$549.42                     | \$539.85                      | \$564.65                                   | \$478.25                        |
| 35      | \$659.32                         | \$651.92                      | \$646.90                       | \$633.30                         | \$562.46                   | \$559.02                     | \$553.04                     | \$543.41                      | \$568.37                                   | \$481.41                        |
| 36      | \$663.64                         | \$656.19                      | \$651.13                       | \$637.45                         | \$566.15                   | \$562.68                     | \$556.66                     | \$546.97                      | \$572.09                                   | \$484.56                        |
| 37      | \$667.95                         | \$660.46                      | \$655.37                       | \$641.60                         | \$569.83                   | \$566.34                     | \$560.28                     | \$550.52                      | \$575.81                                   | \$487.71                        |
| 38      | \$672.27                         | \$664.73                      | \$659.60                       | \$645.74                         | \$573.51                   | \$570.00                     | \$563.90                     | \$554.08                      | \$579.53                                   | \$490.86                        |
| 39      | \$680.90                         | \$673.26                      | \$668.07                       | \$654.03                         | \$580.88                   | \$577.32                     | \$571.14                     | \$561.20                      | \$586.97                                   | \$497.16                        |
| 40      | \$689.53                         | \$681.80                      | \$676.54                       | \$662.33                         | \$588.24                   | \$584.64                     | \$578.38                     | \$568.31                      | \$594.41                                   | \$503.47                        |
| 41      | \$702.48                         | \$694.60                      | \$689.25                       | \$674.76                         | \$599.29                   | \$595.62                     | \$589.24                     | \$578.99                      | \$605.58                                   | \$512.92                        |
| 42      | \$714.89                         | \$706.87                      | \$701.42                       | \$686.68                         | \$609.87                   | \$606.14                     | \$599.65                     | \$589.21                      | \$616.27                                   | \$521.98                        |
| 43      | \$732.16                         | \$723.94                      | \$718.36                       | \$703.27                         | \$624.60                   | \$620.78                     | \$614.13                     | \$603.44                      | \$631.16                                   | \$534.59                        |
| 44      | \$753.74                         | \$745.28                      | \$739.54                       | \$724.00                         | \$643.01                   | \$639.07                     | \$632.24                     | \$621.23                      | \$649.76                                   | \$550.35                        |
| 45      | \$779.10                         | \$770.36                      | \$764.42                       | \$748.36                         | \$664.65                   | \$660.58                     | \$653.51                     | \$642.13                      | \$671.62                                   | \$568.86                        |
| 46      | \$809.31                         | \$800.23                      | \$794.06                       | \$777.38                         | \$690.42                   | \$686.19                     | \$678.85                     | \$667.03                      | \$697.67                                   | \$590.92                        |
| 47      | \$843.30                         | \$833.84                      | \$827.41                       | \$810.03                         | \$719.42                   | \$715.01                     | \$707.36                     | \$695.05                      | \$726.97                                   | \$615.74                        |
| 48      | \$882.15                         | \$872.25                      | \$865.53                       | \$847.34                         | \$752.56                   | \$747.95                     | \$739.95                     | \$727.07                      | \$760.46                                   | \$644.11                        |
| 49      | \$920.46                         | \$910.13                      | \$903.11                       | \$884.14                         | \$785.24                   | \$780.43                     | \$772.08                     | \$758.64                      | \$793.48                                   | \$672.08                        |
| 50      | \$963.62                         | \$952.81                      | \$945.46                       | \$925.60                         | \$822.06                   | \$817.03                     | \$808.29                     | \$794.21                      | \$830.69                                   | \$703.59                        |
| 51      | \$1,006.25                       | \$994.95                      | \$987.29                       | \$966.54                         | \$858.43                   | \$853.17                     | \$844.04                     | \$829.34                      | \$867.43                                   | \$734.71                        |
| 52      | \$1,053.19                       | \$1,041.37                    | \$1,033.34                     | \$1,011.63                       | \$898.47                   | \$892.97                     | \$883.41                     | \$868.03                      | \$907.90                                   | \$768.99                        |
| 53      | \$1,100.66                       | \$1,088.31                    | \$1,079.93                     | \$1,057.23                       | \$938.97                   | \$933.22                     | \$923.24                     | \$907.17                      | \$948.83                                   | \$803.66                        |
| 54      | \$1,151.92                       | \$1,139.00                    | \$1,130.22                     | \$1,106.47                       | \$982.70                   | \$976.68                     | \$966.23                     | \$949.41                      | \$993.01                                   | \$841.08                        |
| 55      | \$1,203.18                       | \$1,189.68                    | \$1,180.51                     | \$1,155.70                       | \$1,026.43                 | \$1,020.14                   | \$1,009.23                   | \$991.66                      | \$1,037.20                                 | \$878.51                        |
| 56      | \$1,258.75                       | \$1,244.63                    | \$1,235.03                     | \$1,209.08                       | \$1,073.84                 | \$1,067.26                   | \$1,055.84                   | \$1,037.46                    | \$1,085.11                                 | \$919.08                        |
| 57      | \$1,314.86                       | \$1,300.11                    | \$1,290.09                     | \$1,262.98                       | \$1,121.71                 | \$1,114.83                   | \$1,102.91                   | \$1,083.71                    | \$1,133.48                                 | \$960.05                        |
| 58      | \$1,374.75                       | \$1,359.33                    | \$1,348.85                     | \$1,320.51                       | \$1,172.80                 | \$1,165.61                   | \$1,153.14                   | \$1,133.07                    | \$1,185.11                                 | \$1,003.78                      |
| 59      | \$1,404.43                       | \$1,388.67                    | \$1,377.96                     | \$1,349.01                       | \$1,198.11                 | \$1,190.77                   | \$1,178.03                   | \$1,157.53                    | \$1,210.69                                 | \$1,025.45                      |
| 60      | \$1,464.32                       | \$1,447.88                    | \$1,436.72                     | \$1,406.53                       | \$1,249.20                 | \$1,241.55                   | \$1,228.27                   | \$1,206.89                    | \$1,262.31                                 | \$1,069.18                      |
| 61      | \$1,516.11                       | \$1,499.10                    | \$1,487.54                     | \$1,456.29                       | \$1,293.39                 | \$1,285.47                   | \$1,271.72                   | \$1,249.58                    | \$1,306.97                                 | \$1,107.00                      |
| 62      | \$1,550.10                       | \$1,532.71                    | \$1,520.90                     | \$1,488.94                       | \$1,322.39                 | \$1,314.29                   | \$1,300.23                   | \$1,277.59                    | \$1,336.27                                 | \$1,131.82                      |
| 63      | \$1,592.73                       | \$1,574.85                    | \$1,562.72                     | \$1,529.88                       | \$1,358.75                 | \$1,350.43                   | \$1,335.98                   | \$1,312.72                    | \$1,373.01                                 | \$1,162.94                      |
| 64+     | \$1,618.62                       | \$1,600.46                    | \$1,588.13                     | \$1,554.75                       | \$1,380.85                 | \$1,372.39                   | \$1,357.70                   | \$1,334.07                    | \$1,395.34                                 | \$1,181.85                      |

Pending regulatory approval.

Effective October 2023

## Rating Region 19

### Off-Exchange Tandem 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 | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$299.26                           | \$294.68                           | \$265.41                           | \$276.06                           | \$266.00                           | \$260.78                           | \$255.89                           | \$274.29   |
| 15      | \$325.86                           | \$320.87                           | \$289.01                           | \$300.60                           | \$289.65                           | \$283.96                           | \$278.63                           | \$298.67   |
| 16      | \$336.03                           | \$330.89                           | \$298.03                           | \$309.98                           | \$298.69                           | \$292.82                           | \$287.33                           | \$308.00   |
| 17      | \$346.21                           | \$340.90                           | \$307.05                           | \$319.37                           | \$307.73                           | \$301.68                           | \$296.02                           | \$317.32   |
| 18      | \$357.16                           | \$351.69                           | \$316.76                           | \$329.47                           | \$317.46                           | \$311.23                           | \$305.39                           | \$327.36   |
| 19      | \$368.11                           | \$362.47                           | \$326.48                           | \$339.57                           | \$327.20                           | \$320.77                           | \$314.76                           | \$337.40   |
| 20      | \$379.46                           | \$373.64                           | \$336.54                           | \$350.04                           | \$337.28                           | \$330.66                           | \$324.46                           | \$347.80   |
| 21      | \$391.19                           | \$385.20                           | \$346.95                           | \$360.86                           | \$347.72                           | \$340.88                           | \$334.49                           | \$358.55   |
| 22      | \$391.19                           | \$385.20                           | \$346.95                           | \$360.86                           | \$347.72                           | \$340.88                           | \$334.49                           | \$358.55   |
| 23      | \$391.19                           | \$385.20                           | \$346.95                           | \$360.86                           | \$347.72                           | \$340.88                           | \$334.49                           | \$358.55   |
| 24      | \$391.19                           | \$385.20                           | \$346.95                           | \$360.86                           | \$347.72                           | \$340.88                           | \$334.49                           | \$358.55   |
| 25      | \$392.76                           | \$386.74                           | \$348.33                           | \$362.31                           | \$349.11                           | \$342.25                           | \$335.83                           | \$359.99   |
| 26      | \$400.58                           | \$394.45                           | \$355.27                           | \$369.53                           | \$356.06                           | \$349.07                           | \$342.52                           | \$367.16   |
| 27      | \$409.97                           | \$403.69                           | \$363.60                           | \$378.19                           | \$364.41                           | \$357.25                           | \$350.55                           | \$375.76   |
| 28      | \$425.23                           | \$418.71                           | \$377.13                           | \$392.26                           | \$377.97                           | \$370.54                           | \$363.59                           | \$389.75   |
| 29      | \$437.75                           | \$431.04                           | \$388.23                           | \$403.81                           | \$389.09                           | \$381.45                           | \$374.30                           | \$401.22   |
| 30      | \$444.00                           | \$437.20                           | \$393.78                           | \$409.58                           | \$394.66                           | \$386.90                           | \$379.65                           | \$406.96   |
| 31      | \$453.39                           | \$446.45                           | \$402.11                           | \$418.24                           | \$403.00                           | \$395.08                           | \$387.67                           | \$415.56   |
| 32      | \$462.78                           | \$455.69                           | \$410.44                           | \$426.90                           | \$411.35                           | \$403.27                           | \$395.70                           | \$424.17   |
| 33      | \$468.65                           | \$461.47                           | \$415.64                           | \$432.32                           | \$416.56                           | \$408.38                           | \$400.72                           | \$429.55   |
| 34      | \$474.91                           | \$467.63                           | \$421.19                           | \$438.09                           | \$422.13                           | \$413.83                           | \$406.07                           | \$435.28   |
| 35      | \$478.04                           | \$470.71                           | \$423.97                           | \$440.98                           | \$424.91                           | \$416.56                           | \$408.75                           | \$438.15   |
| 36      | \$481.17                           | \$473.80                           | \$426.74                           | \$443.86                           | \$427.69                           | \$419.29                           | \$411.42                           | \$441.02   |
| 37      | \$484.30                           | \$476.88                           | \$429.52                           | \$446.75                           | \$430.47                           | \$422.01                           | \$414.10                           | \$443.89   |
| 38      | \$487.43                           | \$479.96                           | \$432.29                           | \$449.64                           | \$433.25                           | \$424.74                           | \$416.78                           | \$446.76   |
| 39      | \$493.69                           | \$486.12                           | \$437.85                           | \$455.41                           | \$438.82                           | \$430.20                           | \$422.13                           | \$452.49   |
| 40      | \$499.94                           | \$492.29                           | \$443.40                           | \$461.19                           | \$444.38                           | \$435.65                           | \$427.48                           | \$458.23   |
| 41      | \$509.33                           | \$501.53                           | \$451.72                           | \$469.85                           | \$452.73                           | \$443.83                           | \$435.51                           | \$466.84   |
| 42      | \$518.33                           | \$510.39                           | \$459.70                           | \$478.15                           | \$460.72                           | \$451.67                           | \$443.20                           | \$475.08   |
| 43      | \$530.85                           | \$522.72                           | \$470.81                           | \$489.69                           | \$471.85                           | \$462.58                           | \$453.90                           | \$486.56   |
| 44      | \$546.50                           | \$538.12                           | \$484.68                           | \$504.13                           | \$485.76                           | \$476.21                           | \$467.28                           | \$500.90   |
| 45      | \$564.88                           | \$556.23                           | \$500.99                           | \$521.09                           | \$502.10                           | \$492.24                           | \$483.00                           | \$517.75   |
| 46      | \$586.79                           | \$577.80                           | \$520.42                           | \$541.30                           | \$521.57                           | \$511.33                           | \$501.74                           | \$537.83   |
| 47      | \$611.43                           | \$602.07                           | \$542.28                           | \$564.03                           | \$543.48                           | \$532.80                           | \$522.81                           | \$560.42   |
| 48      | \$639.60                           | \$629.80                           | \$567.26                           | \$590.01                           | \$568.51                           | \$557.35                           | \$546.89                           | \$586.23   |
| 49      | \$667.38                           | \$657.15                           | \$591.89                           | \$615.64                           | \$593.20                           | \$581.55                           | \$570.64                           | \$611.69   |
| 50      | \$698.67                           | \$687.97                           | \$619.65                           | \$644.50                           | \$621.02                           | \$608.82                           | \$597.40                           | \$640.38   |
| 51      | \$729.58                           | \$718.40                           | \$647.05                           | \$673.01                           | \$648.49                           | \$635.75                           | \$623.83                           | \$668.70   |
| 52      | \$763.61                           | \$751.91                           | \$677.24                           | \$704.41                           | \$678.74                           | \$665.41                           | \$652.93                           | \$699.90   |
| 53      | \$798.03                           | \$785.81                           | \$707.77                           | \$736.16                           | \$709.34                           | \$695.40                           | \$682.36                           | \$731.45   |
| 54      | \$835.20                           | \$822.40                           | \$740.73                           | \$770.45                           | \$742.37                           | \$727.79                           | \$714.14                           | \$765.51   |
| 55      | \$872.36                           | \$859.00                           | \$773.69                           | \$804.73                           | \$775.40                           | \$760.17                           | \$745.91                           | \$799.57   |
| 56      | \$912.65                           | \$898.67                           | \$809.42                           | \$841.90                           | \$811.22                           | \$795.28                           | \$780.37                           | \$836.50   |
| 57      | \$953.34                           | \$938.73                           | \$845.51                           | \$879.43                           | \$847.38                           | \$830.73                           | \$815.15                           | \$873.79   |
| 58      | \$996.76                           | \$981.49                           | \$884.02                           | \$919.48                           | \$885.98                           | \$868.57                           | \$852.28                           | \$913.59   |
| 59      | \$1,018.28                         | \$1,002.68                         | \$903.10                           | \$939.33                           | \$905.10                           | \$887.32                           | \$870.68                           | \$933.31   |
| 60      | \$1,061.70                         | \$1,045.43                         | \$941.61                           | \$979.39                           | \$943.70                           | \$925.16                           | \$907.81                           | \$973.11   |
| 61      | \$1,099.25                         | \$1,082.41                         | \$974.92                           | \$1,014.03                         | \$977.08                           | \$957.88                           | \$939.92                           | \$1,007.53   |
| 62      | \$1,123.90                         | \$1,106.68                         | \$996.78                           | \$1,036.76                         | \$998.99                           | \$979.36                           | \$960.99                           | \$1,030.12   |
| 63      | \$1,154.80                         | \$1,137.11                         | \$1,024.18                         | \$1,065.27                         | \$1,026.45                         | \$1,006.29                         | \$987.42                           | \$1,058.45   |
| 64+     | \$1,173.58                         | \$1,155.60                         | \$1,040.84                         | \$1,082.59                         | \$1,043.15                         | \$1,022.65                         | \$1,003.47                         | \$1,075.66   |

Pending regulatory approval.

## Rating Region 19

### Off-Exchange Tandem PPO Savings

| Age   | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|-------|---|---|---|---|---|
| 0to14 | \$348.90  | \$300.17                                    | \$287.36  | \$269.32                                    | \$267.61                                |
| 15    | \$379.92  | \$326.85                                    | \$312.90  | \$293.26                                    | \$291.40                                |
| 16    | \$391.78  | \$337.05                                    | \$322.67  | \$302.42                                    | \$300.49                                |
| 17    | \$403.63  | \$347.26                                    | \$332.43  | \$311.57                                    | \$309.59                                |
| 18    | \$416.40  | \$358.24                                    | \$342.95  | \$321.43                                    | \$319.38                                |
| 19    | \$429.17  | \$369.23                                    | \$353.47  | \$331.28                                    | \$329.18                                |
| 20    | \$442.40  | \$380.61                                    | \$364.36  | \$341.49                                    | \$339.32                                |
| 21    | \$456.08  | \$392.38                                    | \$375.63  | \$352.05                                    | \$349.82                                |
| 22    | \$456.08  | \$392.38                                    | \$375.63  | \$352.05                                    | \$349.82                                |
| 23    | \$456.08  | \$392.38                                    | \$375.63  | \$352.05                                    | \$349.82                                |
| 24    | \$456.08  | \$392.38                                    | \$375.63  | \$352.05                                    | \$349.82                                |
| 25    | \$457.91  | \$393.95                                    | \$377.13  | \$353.46                                    | \$351.22                                |
| 26    | \$467.03  | \$401.80                                    | \$384.64  | \$360.50                                    | \$358.21                                |
| 27    | \$477.97  | \$411.21                                    | \$393.66  | \$368.95                                    | \$366.61                                |
| 28    | \$495.76  | \$426.52                                    | \$408.31  | \$382.68                                    | \$380.25                                |
| 29    | \$510.36  | \$439.07                                    | \$420.33  | \$393.95                                    | \$391.45                                |
| 30    | \$517.65  | \$445.35                                    | \$426.34  | \$399.58                                    | \$397.04                                |
| 31    | \$528.60  | \$454.77                                    | \$435.35  | \$408.03                                    | \$405.44                                |
| 32    | \$539.55  | \$464.19                                    | \$444.37  | \$416.48                                    | \$413.84                                |
| 33    | \$546.39  | \$470.07                                    | \$450.00  | \$421.76                                    | \$419.08                                |
| 34    | \$553.68  | \$476.35                                    | \$456.01  | \$427.39                                    | \$424.68                                |
| 35    | \$557.33  | \$479.49                                    | \$459.02  | \$430.21                                    | \$427.48                                |
| 36    | \$560.98  | \$482.63                                    | \$462.02  | \$433.03                                    | \$430.28                                |
| 37    | \$564.63  | \$485.77                                    | \$465.03  | \$435.84                                    | \$433.08                                |
| 38    | \$568.28  | \$488.91                                    | \$468.03  | \$438.66                                    | \$435.87                                |
| 39    | \$575.58  | \$495.18                                    | \$474.04  | \$444.29                                    | \$441.47                                |
| 40    | \$582.87  | \$501.46                                    | \$480.05  | \$449.93                                    | \$447.07                                |
| 41    | \$593.82  | \$510.88                                    | \$489.07  | \$458.38                                    | \$455.46                                |
| 42    | \$604.31  | \$519.90                                    | \$497.71  | \$466.47                                    | \$463.51                                |
| 43    | \$618.90  | \$532.46                                    | \$509.73  | \$477.74                                    | \$474.70                                |
| 44    | \$637.15  | \$548.16                                    | \$524.75  | \$491.82                                    | \$488.70                                |
| 45    | \$658.58  | \$566.60                                    | \$542.41  | \$508.37                                    | \$505.14                                |
| 46    | \$684.12  | \$588.57                                    | \$563.44  | \$528.08                                    | \$524.73                                |
| 47    | \$712.86  | \$613.29                                    | \$587.11  | \$550.26                                    | \$546.77                                |
| 48    | \$745.70  | \$641.54                                    | \$614.15  | \$575.61                                    | \$571.95                                |
| 49    | \$778.08  | \$669.40                                    | \$640.82  | \$600.61                                    | \$596.79                                |
| 50    | \$814.56  | \$700.79                                    | \$670.87  | \$628.77                                    | \$624.78                                |
| 51    | \$850.59  | \$731.79                                    | \$700.55  | \$656.58                                    | \$652.41                                |
| 52    | \$890.27  | \$765.93                                    | \$733.23  | \$687.21                                    | \$682.85                                |
| 53    | \$930.41  | \$800.46                                    | \$766.28  | \$718.19                                    | \$713.63                                |
| 54    | \$973.74  | \$837.73                                    | \$801.97  | \$751.64                                    | \$746.86                                |
| 55    | \$1,017.06  | \$875.01                                    | \$837.65  | \$785.08                                    | \$780.10                                |
| 56    | \$1,064.04  | \$915.42                                    | \$876.34  | \$821.34                                    | \$816.13                                |
| 57    | \$1,111.47  | \$956.23                                    | \$915.41  | \$857.96                                    | \$852.51                                |
| 58    | \$1,162.10  | \$999.79                                    | \$957.10  | \$897.04                                    | \$891.34                                |
| 59    | \$1,187.18  | \$1,021.37                                  | \$977.76  | \$916.40                                    | \$910.58                                |
| 60    | \$1,237.81  | \$1,064.92                                  | \$1,019.46  | \$955.48                                    | \$949.41                                |
| 61    | \$1,281.59  | \$1,102.59                                  | \$1,055.52  | \$989.27                                    | \$982.99                                |
| 62    | \$1,310.33  | \$1,127.31                                  | \$1,079.18  | \$1,011.45                                  | \$1,005.03                              |
| 63    | \$1,346.36  | \$1,158.31                                  | \$1,108.86  | \$1,039.27                                  | \$1,032.66                              |
| 64+   | \$1,368.25  | \$1,177.14                                  | \$1,126.89  | \$1,056.16                                  | \$1,049.46                              |

Pending regulatory approval.

Effective October 2023

## Rating Region 19

### Off-Exchange Full PPO

| Age     | 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 PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$471.13                          | \$465.57                       | \$462.45                        | \$452.63                          | \$401.56                    | \$399.03                      | \$394.78                      |
| 15      | \$513.01                          | \$506.95                       | \$503.56                        | \$492.87                          | \$437.25                    | \$434.50                      | \$429.87                      |
| 16      | \$529.02                          | \$522.77                       | \$519.28                        | \$508.25                          | \$450.90                    | \$448.06                      | \$443.29                      |
| 17      | \$545.03                          | \$538.60                       | \$534.99                        | \$523.63                          | \$464.55                    | \$461.62                      | \$456.71                      |
| 18      | \$562.27                          | \$555.64                       | \$551.92                        | \$540.20                          | \$479.24                    | \$476.23                      | \$471.16                      |
| 19      | \$579.52                          | \$572.68                       | \$568.85                        | \$556.77                          | \$493.94                    | \$490.83                      | \$485.61                      |
| 20      | \$597.38                          | \$590.33                       | \$586.38                        | \$573.93                          | \$509.16                    | \$505.96                      | \$500.57                      |
| 21      | \$615.85                          | \$608.59                       | \$604.51                        | \$591.68                          | \$524.91                    | \$521.60                      | \$516.05                      |
| 22      | \$615.85                          | \$608.59                       | \$604.51                        | \$591.68                          | \$524.91                    | \$521.60                      | \$516.05                      |
| 23      | \$615.85                          | \$608.59                       | \$604.51                        | \$591.68                          | \$524.91                    | \$521.60                      | \$516.05                      |
| 24      | \$615.85                          | \$608.59                       | \$604.51                        | \$591.68                          | \$524.91                    | \$521.60                      | \$516.05                      |
| 25      | \$618.32                          | \$611.02                       | \$606.93                        | \$594.04                          | \$527.01                    | \$523.69                      | \$518.12                      |
| 26      | \$630.63                          | \$623.19                       | \$619.02                        | \$605.88                          | \$537.51                    | \$534.12                      | \$528.44                      |
| 27      | \$645.42                          | \$637.80                       | \$633.53                        | \$620.08                          | \$550.11                    | \$546.64                      | \$540.83                      |
| 28      | \$669.43                          | \$661.53                       | \$657.11                        | \$643.15                          | \$570.58                    | \$566.98                      | \$560.95                      |
| 29      | \$689.14                          | \$681.01                       | \$676.45                        | \$662.09                          | \$587.37                    | \$583.68                      | \$577.47                      |
| 30      | \$698.99                          | \$690.74                       | \$686.12                        | \$671.55                          | \$595.77                    | \$592.02                      | \$585.72                      |
| 31      | \$713.78                          | \$705.35                       | \$700.63                        | \$685.75                          | \$608.37                    | \$604.54                      | \$598.11                      |
| 32      | \$728.56                          | \$719.96                       | \$715.14                        | \$699.95                          | \$620.97                    | \$617.06                      | \$610.49                      |
| 33      | \$737.79                          | \$729.09                       | \$724.21                        | \$708.83                          | \$628.84                    | \$624.88                      | \$618.23                      |
| 34      | \$747.65                          | \$738.82                       | \$733.88                        | \$718.30                          | \$637.24                    | \$633.23                      | \$626.49                      |
| 35      | \$752.57                          | \$743.69                       | \$738.72                        | \$723.03                          | \$641.44                    | \$637.40                      | \$630.62                      |
| 36      | \$757.50                          | \$748.56                       | \$743.55                        | \$727.76                          | \$645.64                    | \$641.57                      | \$634.75                      |
| 37      | \$762.43                          | \$753.43                       | \$748.39                        | \$732.50                          | \$649.84                    | \$645.75                      | \$638.88                      |
| 38      | \$767.35                          | \$758.30                       | \$753.22                        | \$737.23                          | \$654.04                    | \$649.92                      | \$643.00                      |
| 39      | \$777.21                          | \$768.03                       | \$762.90                        | \$746.70                          | \$662.44                    | \$658.27                      | \$651.26                      |
| 40      | \$787.06                          | \$777.77                       | \$772.57                        | \$756.16                          | \$670.84                    | \$666.61                      | \$659.52                      |
| 41      | \$801.84                          | \$792.38                       | \$787.08                        | \$770.36                          | \$683.43                    | \$679.13                      | \$671.90                      |
| 42      | \$816.01                          | \$806.38                       | \$800.98                        | \$783.97                          | \$695.51                    | \$691.13                      | \$683.77                      |
| 43      | \$835.71                          | \$825.85                       | \$820.33                        | \$802.91                          | \$712.30                    | \$707.82                      | \$700.29                      |
| 44      | \$860.35                          | \$850.19                       | \$844.51                        | \$826.57                          | \$733.30                    | \$728.68                      | \$720.93                      |
| 45      | \$889.29                          | \$878.80                       | \$872.92                        | \$854.38                          | \$757.97                    | \$753.20                      | \$745.18                      |
| 46      | \$923.78                          | \$912.88                       | \$906.77                        | \$887.52                          | \$787.37                    | \$782.41                      | \$774.08                      |
| 47      | \$962.58                          | \$951.22                       | \$944.85                        | \$924.79                          | \$820.43                    | \$815.27                      | \$806.59                      |
| 48      | \$1,006.92                        | \$995.04                       | \$988.38                        | \$967.39                          | \$858.23                    | \$852.82                      | \$843.75                      |
| 49      | \$1,050.65                        | \$1,038.25                     | \$1,031.30                      | \$1,009.40                        | \$895.50                    | \$889.86                      | \$880.39                      |
| 50      | \$1,099.92                        | \$1,086.93                     | \$1,079.66                      | \$1,056.73                        | \$937.49                    | \$931.59                      | \$921.67                      |
| 51      | \$1,148.57                        | \$1,135.01                     | \$1,127.42                      | \$1,103.48                        | \$978.96                    | \$972.79                      | \$962.44                      |
| 52      | \$1,202.15                        | \$1,187.96                     | \$1,180.01                      | \$1,154.95                        | \$1,024.62                  | \$1,018.17                    | \$1,007.34                    |
| 53      | \$1,256.34                        | \$1,241.51                     | \$1,233.21                      | \$1,207.02                        | \$1,070.82                  | \$1,064.07                    | \$1,052.75                    |
| 54      | \$1,314.85                        | \$1,299.33                     | \$1,290.64                      | \$1,263.23                        | \$1,120.68                  | \$1,113.63                    | \$1,101.78                    |
| 55      | \$1,373.35                        | \$1,357.14                     | \$1,348.07                      | \$1,319.44                        | \$1,170.55                  | \$1,163.18                    | \$1,150.80                    |
| 56      | \$1,436.79                        | \$1,419.83                     | \$1,410.33                      | \$1,380.38                        | \$1,224.62                  | \$1,216.90                    | \$1,203.96                    |
| 57      | \$1,500.84                        | \$1,483.12                     | \$1,473.20                      | \$1,441.92                        | \$1,279.21                  | \$1,271.15                    | \$1,257.63                    |
| 58      | \$1,569.20                        | \$1,550.68                     | \$1,540.30                      | \$1,507.59                        | \$1,337.47                  | \$1,329.05                    | \$1,314.91                    |
| 59      | \$1,603.07                        | \$1,584.15                     | \$1,573.55                      | \$1,540.13                        | \$1,366.34                  | \$1,357.74                    | \$1,343.29                    |
| 60      | \$1,671.43                        | \$1,651.70                     | \$1,640.65                      | \$1,605.81                        | \$1,424.61                  | \$1,415.64                    | \$1,400.57                    |
| 61      | \$1,730.55                        | \$1,710.12                     | \$1,698.68                      | \$1,662.61                        | \$1,475.00                  | \$1,465.71                    | \$1,450.11                    |
| 62      | \$1,769.35                        | \$1,748.47                     | \$1,736.77                      | \$1,699.89                        | \$1,508.07                  | \$1,498.57                    | \$1,482.63                    |
| 63      | \$1,818.00                        | \$1,796.54                     | \$1,784.52                      | \$1,746.63                        | \$1,549.53                  | \$1,539.78                    | \$1,523.39                    |
| 64+     | \$1,847.56                        | \$1,825.76                     | \$1,813.54                      | \$1,775.03                        | \$1,574.73                  | \$1,564.81                    | \$1,548.16                    |

Pending regulatory approval.



## Rating Region 19

### Off-Exchange 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 | \$387.83                       | \$343.08                         | \$340.68                         | \$335.36                         | \$301.21                         | \$313.94                         | \$302.38                         | \$295.99                         | \$290.26                         |
| 15      | \$422.31                       | \$373.58                         | \$370.96                         | \$365.17                         | \$327.98                         | \$341.84                         | \$329.26                         | \$322.30                         | \$316.06                         |
| 16      | \$435.49                       | \$385.24                         | \$382.54                         | \$376.57                         | \$338.22                         | \$352.51                         | \$339.54                         | \$332.36                         | \$325.92                         |
| 17      | \$448.67                       | \$396.90                         | \$394.12                         | \$387.96                         | \$348.46                         | \$363.18                         | \$349.81                         | \$342.42                         | \$335.79                         |
| 18      | \$462.87                       | \$409.45                         | \$406.59                         | \$400.24                         | \$359.48                         | \$374.67                         | \$360.88                         | \$353.25                         | \$346.41                         |
| 19      | \$477.06                       | \$422.01                         | \$419.05                         | \$412.51                         | \$370.51                         | \$386.16                         | \$371.95                         | \$364.08                         | \$357.04                         |
| 20      | \$491.76                       | \$435.02                         | \$431.97                         | \$425.23                         | \$381.93                         | \$398.06                         | \$383.41                         | \$375.31                         | \$368.04                         |
| 21      | \$506.97                       | \$448.47                         | \$445.33                         | \$438.38                         | \$393.74                         | \$410.37                         | \$395.27                         | \$386.91                         | \$379.42                         |
| 22      | \$506.97                       | \$448.47                         | \$445.33                         | \$438.38                         | \$393.74                         | \$410.37                         | \$395.27                         | \$386.91                         | \$379.42                         |
| 23      | \$506.97                       | \$448.47                         | \$445.33                         | \$438.38                         | \$393.74                         | \$410.37                         | \$395.27                         | \$386.91                         | \$379.42                         |
| 24      | \$506.97                       | \$448.47                         | \$445.33                         | \$438.38                         | \$393.74                         | \$410.37                         | \$395.27                         | \$386.91                         | \$379.42                         |
| 25      | \$509.00                       | \$450.27                         | \$447.11                         | \$440.13                         | \$395.31                         | \$412.01                         | \$396.85                         | \$388.46                         | \$380.94                         |
| 26      | \$519.14                       | \$459.24                         | \$456.02                         | \$448.90                         | \$403.19                         | \$420.22                         | \$404.76                         | \$396.20                         | \$388.53                         |
| 27      | \$531.31                       | \$470.00                         | \$466.70                         | \$459.42                         | \$412.64                         | \$430.07                         | \$414.24                         | \$405.48                         | \$397.64                         |
| 28      | \$551.08                       | \$487.49                         | \$484.07                         | \$476.52                         | \$427.99                         | \$446.08                         | \$429.66                         | \$420.57                         | \$412.43                         |
| 29      | \$567.30                       | \$501.84                         | \$498.32                         | \$490.54                         | \$440.59                         | \$459.21                         | \$442.31                         | \$432.96                         | \$424.57                         |
| 30      | \$575.41                       | \$509.02                         | \$505.45                         | \$497.56                         | \$446.89                         | \$465.77                         | \$448.63                         | \$439.15                         | \$430.65                         |
| 31      | \$587.58                       | \$519.78                         | \$516.14                         | \$508.08                         | \$456.34                         | \$475.62                         | \$458.12                         | \$448.43                         | \$439.75                         |
| 32      | \$599.75                       | \$530.54                         | \$526.82                         | \$518.60                         | \$465.79                         | \$485.47                         | \$467.60                         | \$457.72                         | \$448.86                         |
| 33      | \$607.35                       | \$537.27                         | \$533.50                         | \$525.18                         | \$471.70                         | \$491.63                         | \$473.53                         | \$463.52                         | \$454.55                         |
| 34      | \$615.47                       | \$544.44                         | \$540.63                         | \$532.19                         | \$478.00                         | \$498.19                         | \$479.86                         | \$469.71                         | \$460.62                         |
| 35      | \$619.52                       | \$548.03                         | \$544.19                         | \$535.70                         | \$481.15                         | \$501.48                         | \$483.02                         | \$472.81                         | \$463.66                         |
| 36      | \$623.58                       | \$551.62                         | \$547.75                         | \$539.20                         | \$484.30                         | \$504.76                         | \$486.18                         | \$475.90                         | \$466.69                         |
| 37      | \$627.63                       | \$555.21                         | \$551.32                         | \$542.71                         | \$487.45                         | \$508.04                         | \$489.34                         | \$479.00                         | \$469.73                         |
| 38      | \$631.69                       | \$558.80                         | \$554.88                         | \$546.22                         | \$490.60                         | \$511.32                         | \$492.50                         | \$482.09                         | \$472.76                         |
| 39      | \$639.80                       | \$565.97                         | \$562.00                         | \$553.23                         | \$496.90                         | \$517.89                         | \$498.83                         | \$488.28                         | \$478.83                         |
| 40      | \$647.91                       | \$573.15                         | \$569.13                         | \$560.25                         | \$503.20                         | \$524.46                         | \$505.15                         | \$494.47                         | \$484.90                         |
| 41      | \$660.08                       | \$583.91                         | \$579.82                         | \$570.77                         | \$512.65                         | \$534.31                         | \$514.64                         | \$503.76                         | \$494.01                         |
| 42      | \$671.74                       | \$594.22                         | \$590.06                         | \$580.85                         | \$521.70                         | \$543.74                         | \$523.73                         | \$512.66                         | \$502.74                         |
| 43      | \$687.96                       | \$608.58                         | \$604.31                         | \$594.88                         | \$534.30                         | \$556.88                         | \$536.38                         | \$525.04                         | \$514.88                         |
| 44      | \$708.24                       | \$626.51                         | \$622.12                         | \$612.41                         | \$550.05                         | \$573.29                         | \$552.19                         | \$540.52                         | \$530.05                         |
| 45      | \$732.07                       | \$647.59                         | \$643.05                         | \$633.02                         | \$568.56                         | \$592.58                         | \$570.77                         | \$558.70                         | \$547.89                         |
| 46      | \$760.46                       | \$672.71                         | \$667.99                         | \$657.57                         | \$590.61                         | \$615.56                         | \$592.90                         | \$580.37                         | \$569.14                         |
| 47      | \$792.40                       | \$700.96                         | \$696.05                         | \$685.18                         | \$615.41                         | \$641.41                         | \$617.80                         | \$604.74                         | \$593.04                         |
| 48      | \$828.90                       | \$733.25                         | \$728.11                         | \$716.75                         | \$643.76                         | \$670.96                         | \$646.26                         | \$632.60                         | \$620.36                         |
| 49      | \$864.90                       | \$765.09                         | \$759.73                         | \$747.87                         | \$671.72                         | \$700.10                         | \$674.33                         | \$660.07                         | \$647.30                         |
| 50      | \$905.45                       | \$800.97                         | \$795.36                         | \$782.94                         | \$703.22                         | \$732.93                         | \$705.95                         | \$691.03                         | \$677.65                         |
| 51      | \$945.51                       | \$836.40                         | \$830.54                         | \$817.57                         | \$734.32                         | \$765.35                         | \$737.18                         | \$721.59                         | \$707.62                         |
| 52      | \$989.61                       | \$875.42                         | \$869.28                         | \$855.71                         | \$768.58                         | \$801.05                         | \$771.56                         | \$755.25                         | \$740.63                         |
| 53      | \$1,034.23                     | \$914.88                         | \$908.47                         | \$894.29                         | \$803.23                         | \$837.16                         | \$806.35                         | \$789.30                         | \$774.02                         |
| 54      | \$1,082.39                     | \$957.49                         | \$950.78                         | \$935.94                         | \$840.63                         | \$876.15                         | \$843.90                         | \$826.06                         | \$810.07                         |
| 55      | \$1,130.55                     | \$1,000.09                       | \$993.08                         | \$977.58                         | \$878.04                         | \$915.13                         | \$881.45                         | \$862.82                         | \$846.11                         |
| 56      | \$1,182.77                     | \$1,046.28                       | \$1,038.95                       | \$1,022.74                       | \$918.59                         | \$957.40                         | \$922.16                         | \$902.67                         | \$885.20                         |
| 57      | \$1,235.49                     | \$1,092.93                       | \$1,085.27                       | \$1,068.33                       | \$959.54                         | \$1,000.08                       | \$963.27                         | \$942.91                         | \$924.66                         |
| 58      | \$1,291.77                     | \$1,142.71                       | \$1,134.70                       | \$1,116.99                       | \$1,003.25                       | \$1,045.63                       | \$1,007.14                       | \$985.85                         | \$966.77                         |
| 59      | \$1,319.65                     | \$1,167.37                       | \$1,159.19                       | \$1,141.10                       | \$1,024.90                       | \$1,068.20                       | \$1,028.88                       | \$1,007.13                       | \$987.64                         |
| 60      | \$1,375.93                     | \$1,217.15                       | \$1,208.62                       | \$1,189.76                       | \$1,068.61                       | \$1,113.75                       | \$1,072.76                       | \$1,050.08                       | \$1,029.76                       |
| 61      | \$1,424.59                     | \$1,260.21                       | \$1,251.37                       | \$1,231.84                       | \$1,106.41                       | \$1,153.15                       | \$1,110.71                       | \$1,087.22                       | \$1,066.18                       |
| 62      | \$1,456.53                     | \$1,288.46                       | \$1,279.43                       | \$1,259.46                       | \$1,131.21                       | \$1,179.00                       | \$1,135.61                       | \$1,111.60                       | \$1,090.08                       |
| 63      | \$1,496.59                     | \$1,323.89                       | \$1,314.61                       | \$1,294.09                       | \$1,162.32                       | \$1,211.42                       | \$1,166.83                       | \$1,142.17                       | \$1,120.06                       |
| 64+     | \$1,520.92                     | \$1,345.42                       | \$1,335.99                       | \$1,315.13                       | \$1,181.22                       | \$1,231.12                       | \$1,185.81                       | \$1,160.74                       | \$1,138.27                       |

Pending regulatory approval.

Effective October 2023

## Rating Region 19

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |   |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|---|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental | Blue Shield Silver Full PPO Savings 2300/25% + Child Dental | Blue Shield Bronze Full PPO Savings 7000 + Child Dental |
| 0 to 14                       | \$397.22   | \$341.51                               | \$330.57   | \$305.56                               | \$303.60                           | \$462.44  | \$414.71                                      | \$362.28   | \$316.00   | \$341.51  | \$303.60  |
| 15                            | \$432.53   | \$371.86                               | \$359.96   | \$332.72                               | \$330.58                           | \$503.54  | \$451.58                                      | \$394.49   | \$344.09   | \$371.86  | \$330.58  |
| 16                            | \$446.03   | \$383.47                               | \$371.19   | \$343.11                               | \$340.90                           | \$519.26  | \$465.67                                      | \$406.80   | \$354.83   | \$383.47  | \$340.90  |
| 17                            | \$459.53   | \$395.07                               | \$382.43   | \$353.49                               | \$351.22                           | \$534.98  | \$479.77                                      | \$419.11   | \$365.57   | \$395.07  | \$351.22  |
| 18                            | \$474.07   | \$407.57                               | \$394.53   | \$364.68                               | \$362.33                           | \$551.90  | \$494.95                                      | \$432.37   | \$377.13   | \$407.57  | \$362.33  |
| 19                            | \$488.61   | \$420.07                               | \$406.62   | \$375.86                               | \$373.44                           | \$568.83  | \$510.13                                      | \$445.63   | \$388.70   | \$420.07  | \$373.44  |
| 20                            | \$503.66   | \$433.02                               | \$419.16   | \$387.44                               | \$384.95                           | \$586.36  | \$525.85                                      | \$459.36   | \$400.68   | \$433.02  | \$384.95  |
| 21                            | \$519.24   | \$446.41                               | \$432.12   | \$399.43                               | \$396.86                           | \$604.49  | \$542.11                                      | \$473.57   | \$413.07   | \$446.41  | \$396.86  |
| 22                            | \$519.24   | \$446.41                               | \$432.12   | \$399.43                               | \$396.86                           | \$604.49  | \$542.11                                      | \$473.57   | \$413.07   | \$446.41  | \$396.86  |
| 23                            | \$519.24   | \$446.41                               | \$432.12   | \$399.43                               | \$396.86                           | \$604.49  | \$542.11                                      | \$473.57   | \$413.07   | \$446.41  | \$396.86  |
| 24                            | \$519.24   | \$446.41                               | \$432.12   | \$399.43                               | \$396.86                           | \$604.49  | \$542.11                                      | \$473.57   | \$413.07   | \$446.41  | \$396.86  |
| 25                            | \$521.32   | \$448.20                               | \$433.85   | \$401.02                               | \$398.45                           | \$606.91  | \$544.28                                      | \$475.47   | \$414.72   | \$448.20  | \$398.45  |
| 26                            | \$531.70   | \$457.13                               | \$442.49   | \$409.01                               | \$406.38                           | \$619.00  | \$555.12                                      | \$484.94   | \$422.98   | \$457.13  | \$406.38  |
| 27                            | \$544.16   | \$467.84                               | \$452.86   | \$418.60                               | \$415.91                           | \$633.51  | \$568.13                                      | \$496.30   | \$432.90   | \$467.84  | \$415.91  |
| 28                            | \$564.42   | \$485.25                               | \$469.71   | \$434.18                               | \$431.38                           | \$657.09  | \$589.27                                      | \$514.77   | \$449.01   | \$485.25  | \$431.38  |
| 29                            | \$581.03   | \$499.54                               | \$483.54   | \$446.96                               | \$444.08                           | \$676.43  | \$606.62                                      | \$529.93   | \$462.22   | \$499.54  | \$444.08  |
| 30                            | \$589.34   | \$506.68                               | \$490.46   | \$453.35                               | \$450.43                           | \$686.10  | \$615.30                                      | \$537.50   | \$468.83   | \$506.68  | \$450.43  |
| 31                            | \$601.80   | \$517.39                               | \$500.83   | \$462.93                               | \$459.96                           | \$700.61  | \$628.31                                      | \$548.87   | \$478.75   | \$517.39  | \$459.96  |
| 32                            | \$614.26   | \$528.11                               | \$511.20   | \$472.52                               | \$469.48                           | \$715.12  | \$641.32                                      | \$560.24   | \$488.66   | \$528.11  | \$469.48  |
| 33                            | \$622.05   | \$534.80                               | \$517.68   | \$478.51                               | \$475.44                           | \$724.18  | \$649.45                                      | \$567.34   | \$494.86   | \$534.80  | \$475.44  |
| 34                            | \$630.36   | \$541.94                               | \$524.59   | \$484.90                               | \$481.79                           | \$733.86  | \$658.12                                      | \$574.92   | \$501.47   | \$541.94  | \$481.79  |
| 35                            | \$634.51   | \$545.52                               | \$528.05   | \$488.10                               | \$484.96                           | \$738.69  | \$662.46                                      | \$578.70   | \$504.77   | \$545.52  | \$484.96  |
| 36                            | \$638.67   | \$549.09                               | \$531.51   | \$491.29                               | \$488.14                           | \$743.53  | \$666.80                                      | \$582.49   | \$508.07   | \$549.09  | \$488.14  |
| 37                            | \$642.82   | \$552.66                               | \$534.96   | \$494.49                               | \$491.31                           | \$748.36  | \$671.13                                      | \$586.28   | \$511.38   | \$552.66  | \$491.31  |
| 38                            | \$646.97   | \$556.23                               | \$538.42   | \$497.68                               | \$494.49                           | \$753.20  | \$675.47                                      | \$590.07   | \$514.68   | \$556.23  | \$494.49  |
| 39                            | \$655.28   | \$563.37                               | \$545.34   | \$504.07                               | \$500.83                           | \$762.87  | \$684.14                                      | \$597.65   | \$521.29   | \$563.37  | \$500.83  |
| 40                            | \$663.59   | \$570.51                               | \$552.25   | \$510.47                               | \$507.18                           | \$772.54  | \$692.82                                      | \$605.22   | \$527.90   | \$570.51  | \$507.18  |
| 41                            | \$676.05   | \$581.23                               | \$562.62   | \$520.05                               | \$516.71                           | \$787.05  | \$705.83                                      | \$616.59   | \$537.82   | \$581.23  | \$516.71  |
| 42                            | \$687.99   | \$591.50                               | \$572.56   | \$529.24                               | \$525.84                           | \$800.95  | \$718.30                                      | \$627.48   | \$547.32   | \$591.50  | \$525.84  |
| 43                            | \$704.61   | \$605.78                               | \$586.39   | \$542.02                               | \$538.54                           | \$820.30  | \$735.64                                      | \$642.64   | \$560.53   | \$605.78  | \$538.54  |
| 44                            | \$725.38   | \$623.64                               | \$603.67   | \$558.00                               | \$554.41                           | \$844.48  | \$757.33                                      | \$661.58   | \$577.06   | \$623.64  | \$554.41  |
| 45                            | \$749.78   | \$644.62                               | \$623.98   | \$576.77                               | \$573.06                           | \$872.89  | \$782.81                                      | \$683.84   | \$596.47   | \$644.62  | \$573.06  |
| 46                            | \$778.86   | \$669.62                               | \$648.18   | \$599.14                               | \$595.29                           | \$906.74  | \$813.17                                      | \$710.36   | \$619.60   | \$669.62  | \$595.29  |
| 47                            | \$811.57   | \$697.74                               | \$675.40   | \$624.30                               | \$620.29                           | \$944.82  | \$847.32                                      | \$740.19   | \$645.63   | \$697.74  | \$620.29  |
| 48                            | \$848.96   | \$729.88                               | \$706.52   | \$653.06                               | \$648.86                           | \$988.35  | \$886.35                                      | \$774.29   | \$675.37   | \$729.88  | \$648.86  |
| 49                            | \$885.83   | \$761.58                               | \$737.20   | \$681.42                               | \$677.04                           | \$1,031.27                                      | \$924.84                                      | \$807.91   | \$704.70   | \$761.58  | \$677.04  |
| 50                            | \$927.36   | \$797.29                               | \$771.77   | \$713.37                               | \$708.79                           | \$1,079.63                                      | \$968.21                                      | \$845.80   | \$737.74   | \$797.29  | \$708.79  |
| 51                            | \$968.38   | \$832.56                               | \$805.90   | \$744.93                               | \$740.14                           | \$1,127.38                                      | \$1,011.04                                    | \$883.21   | \$770.37   | \$832.56  | \$740.14  |
| 52                            | \$1,013.56                                       | \$871.40                               | \$843.50   | \$779.68                               | \$774.67                           | \$1,179.97                                      | \$1,058.20                                    | \$924.41   | \$806.31   | \$871.40  | \$774.67  |
| 53                            | \$1,059.25                                       | \$910.68                               | \$881.52   | \$814.83                               | \$809.59                           | \$1,233.17                                      | \$1,105.91                                    | \$966.09   | \$842.66   | \$910.68  | \$809.59  |
| 54                            | \$1,108.58                                       | \$953.09                               | \$922.58   | \$852.77                               | \$847.29                           | \$1,290.60                                      | \$1,157.41                                    | \$1,011.08                                       | \$881.90   | \$953.09  | \$847.29  |
| 55                            | \$1,157.91                                       | \$995.50                               | \$963.63   | \$890.72                               | \$884.99                           | \$1,348.02                                      | \$1,208.91                                    | \$1,056.06                                       | \$921.14   | \$995.50  | \$884.99  |
| 56                            | \$1,211.39                                       | \$1,041.48                             | \$1,008.14   | \$931.86                               | \$925.87                           | \$1,410.29                                      | \$1,264.74                                    | \$1,104.84                                       | \$963.69   | \$1,041.48  | \$925.87  |
| 57                            | \$1,265.39                                       | \$1,087.91                             | \$1,053.08   | \$973.40                               | \$967.14                           | \$1,473.15                                      | \$1,321.12                                    | \$1,154.09                                       | \$1,006.65                                       | \$1,087.91  | \$967.14  |
| 58                            | \$1,323.03                                       | \$1,137.46                             | \$1,101.04   | \$1,017.74                             | \$1,011.19                         | \$1,540.25                                      | \$1,381.30                                    | \$1,206.66                                       | \$1,052.50                                       | \$1,137.46  | \$1,011.19  |
| 59                            | \$1,351.58                                       | \$1,162.01                             | \$1,124.81   | \$1,039.70                             | \$1,033.02                         | \$1,573.50                                      | \$1,411.11                                    | \$1,232.71                                       | \$1,075.22                                       | \$1,162.01  | \$1,033.02  |
| 60                            | \$1,409.22                                       | \$1,211.56                             | \$1,172.77   | \$1,084.04                             | \$1,077.07                         | \$1,640.60                                      | \$1,471.29                                    | \$1,285.27                                       | \$1,121.07                                       | \$1,211.56  | \$1,077.07  |
| 61                            | \$1,459.07                                       | \$1,254.42                             | \$1,214.26   | \$1,122.38                             | \$1,115.17                         | \$1,698.63                                      | \$1,523.33                                    | \$1,330.74                                       | \$1,160.72                                       | \$1,254.42  | \$1,115.17  |
| 62                            | \$1,491.78                                       | \$1,282.54                             | \$1,241.48   | \$1,147.55                             | \$1,140.17                         | \$1,736.71                                      | \$1,557.48                                    | \$1,360.57                                       | \$1,186.75                                       | \$1,282.54  | \$1,140.17  |
| 63                            | \$1,532.80                                       | \$1,317.81                             | \$1,275.62   | \$1,179.10                             | \$1,171.52                         | \$1,784.47                                      | \$1,600.31                                    | \$1,397.98                                       | \$1,219.38                                       | \$1,317.81  | \$1,171.52  |
| 64+                           | \$1,557.72                                       | \$1,339.24                             | \$1,296.36   | \$1,198.28                             | \$1,190.57                         | \$1,813.48                                      | \$1,626.33                                    | \$1,420.72                                       | \$1,239.21                                       | \$1,339.24  | \$1,190.57  |

Pending regulatory approval.

## Rating Region 19 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age  | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO<br>Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|------|---|--|------------------------------------|-------------------|---|
| 0-14 | \$5.50  | \$5.36   | \$6.23                             | \$6.30            | \$5.66                                    |
| 15   | \$5.99  | \$5.84   | \$6.78                             | \$6.86            | \$6.16                                    |
| 16   | \$6.18  | \$6.02   | \$6.99                             | \$7.08            | \$6.35                                    |
| 17   | \$6.37  | \$6.20   | \$7.21                             | \$7.29            | \$6.54                                    |
| 18   | \$6.57  | \$6.40   | \$7.43                             | \$7.52            | \$6.75                                    |
| 19   | \$6.77  | \$6.59   | \$7.66                             | \$7.75            | \$6.96                                    |
| 20   | \$6.98  | \$6.80   | \$7.90                             | \$7.99            | \$7.17                                    |
| 21   | \$7.19  | \$7.01   | \$8.14                             | \$8.24            | \$7.39                                    |
| 22   | \$7.19  | \$7.01   | \$8.14                             | \$8.24            | \$7.39                                    |
| 23   | \$7.19  | \$7.01   | \$8.14                             | \$8.24            | \$7.39                                    |
| 24   | \$7.19  | \$7.01   | \$8.14                             | \$8.24            | \$7.39                                    |
| 25   | \$7.22  | \$7.03   | \$8.17                             | \$8.27            | \$7.42                                    |
| 26   | \$7.37  | \$7.17   | \$8.34                             | \$8.43            | \$7.57                                    |
| 27   | \$7.54  | \$7.34   | \$8.53                             | \$8.63            | \$7.75                                    |
| 28   | \$7.82  | \$7.61   | \$8.85                             | \$8.95            | \$8.03                                    |
| 29   | \$8.05  | \$7.84   | \$9.11                             | \$9.22            | \$8.27                                    |
| 30   | \$8.16  | \$7.95   | \$9.24                             | \$9.35            | \$8.39                                    |
| 31   | \$8.34  | \$8.12   | \$9.44                             | \$9.55            | \$8.57                                    |
| 32   | \$8.51  | \$8.29   | \$9.63                             | \$9.74            | \$8.74                                    |
| 33   | \$8.62  | \$8.39   | \$9.75                             | \$9.87            | \$8.86                                    |
| 34   | \$8.73  | \$8.50   | \$9.88                             | \$10.00           | \$8.97                                    |
| 35   | \$8.79  | \$8.56   | \$9.95                             | \$10.07           | \$9.03                                    |
| 36   | \$8.85  | \$8.62   | \$10.01                            | \$10.13           | \$9.09                                    |
| 37   | \$8.90  | \$8.67   | \$10.08                            | \$10.20           | \$9.15                                    |
| 38   | \$8.96  | \$8.73   | \$10.14                            | \$10.26           | \$9.21                                    |
| 39   | \$9.08  | \$8.84   | \$10.27                            | \$10.40           | \$9.33                                    |
| 40   | \$9.19  | \$8.95   | \$10.40                            | \$10.53           | \$9.45                                    |
| 41   | \$9.36  | \$9.12   | \$10.60                            | \$10.72           | \$9.62                                    |
| 42   | \$9.53  | \$9.28   | \$10.79                            | \$10.91           | \$9.79                                    |
| 43   | \$9.76  | \$9.51   | \$11.05                            | \$11.18           | \$10.03                                   |
| 44   | \$10.05   | \$9.79   | \$11.37                            | \$11.51           | \$10.33                                   |
| 45   | \$10.39   | \$10.11  | \$11.75                            | \$11.89           | \$10.67                                   |
| 46   | \$10.79   | \$10.51  | \$12.21                            | \$12.35           | \$11.09                                   |
| 47   | \$11.24   | \$10.95  | \$12.72                            | \$12.87           | \$11.55                                   |
| 48   | \$11.76   | \$11.45  | \$13.31                            | \$13.47           | \$12.08                                   |
| 49   | \$12.27   | \$11.95  | \$13.89                            | \$14.05           | \$12.61                                   |
| 50   | \$12.84   | \$12.51  | \$14.54                            | \$14.71           | \$13.20                                   |
| 51   | \$13.41   | \$13.06  | \$15.18                            | \$15.36           | \$13.78                                   |
| 52   | \$14.04   | \$13.67  | \$15.89                            | \$16.08           | \$14.43                                   |
| 53   | \$14.67   | \$14.29  | \$16.60                            | \$16.80           | \$15.08                                   |
| 54   | \$15.35   | \$14.95  | \$17.38                            | \$17.58           | \$15.78                                   |
| 55   | \$16.04   | \$15.62  | \$18.15                            | \$18.36           | \$16.48                                   |
| 56   | \$16.78   | \$16.34  | \$18.99                            | \$19.21           | \$17.24                                   |
| 57   | \$17.52   | \$17.07  | \$19.83                            | \$20.07           | \$18.01                                   |
| 58   | \$18.32   | \$17.84  | \$20.74                            | \$20.98           | \$18.83                                   |
| 59   | \$18.72   | \$18.23  | \$21.18                            | \$21.44           | \$19.24                                   |
| 60   | \$19.51   | \$19.01  | \$22.09                            | \$22.35           | \$20.06                                   |
| 61   | \$20.21   | \$19.68  | \$22.87                            | \$23.14           | \$20.76                                   |
| 62   | \$20.66   | \$20.12  | \$23.38                            | \$23.66           | \$21.23                                   |
| 63   | \$21.23   | \$20.67  | \$24.02                            | \$24.31           | \$21.81                                   |
| 64+  | \$21.57   | \$21.01  | \$24.41                            | \$24.71           | \$22.17                                   |

Pending regulatory approval.

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Effective October 2023

# 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

## Regions 1, 4, 5, 6, and 9

Rates are for groups with 1-50 eligible employees

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

\* 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

## Regions 1, 4, 5, 6, and 9

Rates are for groups with 51-100 eligible employees

| Plan ID | Dental PPO plans                                  | Employee | Employee + spouse | Employee + child(ren) | Employee + 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 + spouse | Employee + child(ren) | Employee + 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          |

\* 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

## Regions 2, 3, 7, 8, 10, 11, 12, 13, 14, 16, 17, and 19

Rates are for groups with 1-50 eligible employees

| Plan ID | Dental PPO plans                                  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|---|----------|-------------------|-----------------------|-------------------|
| D694    | Bronze DPPO/\$1000/MAC                            | \$34.90  | \$69.50           | \$86.90               | \$118.20          |
| D696    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$44.40  | \$88.60           | \$110.80              | \$150.70          |
| D857    | Bronze DPPO/\$1500/MAC                            | \$44.00  | \$88.00           | \$110.00              | \$149.60          |
| D858    | Bronze DPPO/\$1500/MAC/Child Only Ortho           | \$45.10  | \$90.10           | \$112.70              | \$153.20          |
| D706    | Silver DPPO/\$1500/MAC                            | \$47.90  | \$95.60           | \$119.60              | \$162.60          |
| D708    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$49.70  | \$99.50           | \$124.30              | \$169.00          |
| D710    | Silver DPPO/\$1500/U90                            | \$65.50  | \$130.90          | \$163.60              | \$222.50          |
| D712    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$71.70  | \$143.40          | \$179.30              | \$243.90          |
| D863    | Gold DPPO/\$1500/MAC                              | \$49.00  | \$97.90           | \$122.40              | \$166.50          |
| D864    | Gold DPPO/\$1500/MAC/Adult+Child Ortho            | \$54.50  | \$109.00          | \$136.20              | \$185.30          |
| D865    | Gold DPPO/\$2000/MAC                              | \$57.50  | \$114.90          | \$143.60              | \$195.40          |
| D866    | Gold DPPO/\$2000/MAC/Adult+Child Ortho            | \$63.50  | \$127.00          | \$158.80              | \$215.90          |
| D714    | Gold DPPO/\$1500/U90                              | \$66.40  | \$132.90          | \$166.20              | \$226.00          |
| D716    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$73.20  | \$146.50          | \$183.00              | \$248.90          |
| D718    | Gold DPPO/\$2000/U90                              | \$68.40  | \$136.70          | \$170.90              | \$232.50          |
| D720    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$74.80  | \$149.60          | \$187.00              | \$254.30          |
| D722    | Platinum DPPO/\$2500/U90                          | \$104.90 | \$209.80          | \$262.20              | \$356.70          |
| D724    | Platinum DPPO/\$2500/U90/Adult+Child Ortho        | \$108.80 | \$217.50          | \$271.80              | \$369.70          |
| D726    | Platinum DPPO/\$3000/U90                          | \$109.40 | \$218.80          | \$273.50              | \$372.00          |
| D728    | Platinum DPPO/\$3000/U90/Adult+Child Ortho        | \$112.90 | \$225.90          | \$282.40              | \$384.00          |
| D730    | Platinum DPPO/\$5000/U90                          | \$112.50 | \$224.80          | \$281.10              | \$382.20          |
| D732    | Platinum DPPO/\$5000/U90/Adult+Child Ortho        | \$115.80 | \$231.60          | \$289.50              | \$393.70          |
| D734    | Diamond DPPO/\$3000/U95                           | \$122.90 | \$245.80          | \$307.30              | \$417.90          |
| D736    | Diamond DPPO/\$3000/U95/Adult+Child Ortho         | \$125.80 | \$251.60          | \$314.60              | \$427.80          |
| D738    | Diamond DPPO/\$5000/U95                           | \$126.40 | \$252.70          | \$315.90              | \$429.50          |
| D740    | Diamond DPPO/\$5000/U95/Adult+Child Ortho         | \$129.00 | \$258.10          | \$322.70              | \$438.70          |
| Plan ID | Voluntary DPPO plans*                             | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
| D698    | Bronze Voluntary DPPO/\$1000/MAC                  | \$34.20  | \$68.50           | \$85.60               | \$116.40          |
| D702    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$41.40  | \$82.80           | \$103.60              | \$140.80          |
| D859    | Bronze Voluntary DPPO/\$1500/MAC                  | \$43.20  | \$86.50           | \$108.10              | \$147.00          |
| D861    | Bronze Voluntary DPPO/\$1500/MAC/Child Only Ortho | \$47.40  | \$94.80           | \$118.50              | \$161.10          |

\* 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

## Regions 2, 3, 7, 8, 10, 11, 12, 13, 14, 16, 17, and 19

Rates are for groups with 51-100 eligible employees

| Plan ID | Dental PPO plans                                  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|---|----------|-------------------|-----------------------|-------------------|
| D695    | Bronze DPPO/\$1000/MAC                            | \$32.50  | \$65.00           | \$81.30               | \$110.50          |
| D697    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$35.90  | \$71.70           | \$89.60               | \$121.90          |
| D867    | Bronze DPPO/\$1500/MAC                            | \$34.60  | \$69.10           | \$86.40               | \$117.40          |
| D868    | Bronze DPPO/\$1500/MAC/Child Only Ortho           | \$37.70  | \$75.50           | \$94.30               | \$128.30          |
| D707    | Silver DPPO/\$1500/MAC                            | \$38.70  | \$77.30           | \$96.70               | \$131.50          |
| D709    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$42.90  | \$85.70           | \$107.20              | \$145.70          |
| D711    | Silver DPPO/\$1500/U90                            | \$53.00  | \$105.90          | \$132.40              | \$180.00          |
| D713    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$58.00  | \$116.10          | \$145.10              | \$197.30          |
| D873    | Gold DPPO/\$1500/MAC                              | \$38.40  | \$76.70           | \$95.90               | \$130.50          |
| D874    | Gold DPPO/\$1500/MAC/Adult+Child Ortho            | \$42.70  | \$85.40           | \$106.80              | \$145.20          |
| D875    | Gold DPPO/\$2000/MAC                              | \$45.20  | \$90.30           | \$112.90              | \$153.50          |
| D876    | Gold DPPO/\$2000/MAC/Adult+Child Ortho            | \$49.80  | \$99.60           | \$124.60              | \$169.40          |
| D715    | Gold DPPO/\$1500/U90                              | \$53.70  | \$107.50          | \$134.50              | \$182.80          |
| D717    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$59.20  | \$118.50          | \$148.10              | \$201.40          |
| D719    | Gold DPPO/\$2000/U90                              | \$64.00  | \$127.90          | \$159.80              | \$217.50          |
| D721    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$70.00  | \$139.90          | \$174.90              | \$237.80          |
| D723    | Platinum DPPO/\$2500/U90                          | \$84.90  | \$169.70          | \$212.20              | \$288.50          |
| D725    | Platinum DPPO/\$2500/U90/Adult+Child Ortho        | \$93.80  | \$187.50          | \$234.40              | \$318.80          |
| D727    | Platinum DPPO/\$3000/U90                          | \$88.50  | \$177.00          | \$221.20              | \$300.80          |
| D729    | Platinum DPPO/\$3000/U90/Adult+Child Ortho        | \$91.30  | \$182.70          | \$228.40              | \$310.60          |
| D731    | Platinum DPPO/\$5000/U90                          | \$91.00  | \$181.90          | \$227.40              | \$309.30          |
| D733    | Platinum DPPO/\$5000/U90/Adult+Child Ortho        | \$93.60  | \$187.30          | \$234.10              | \$318.50          |
| D735    | Diamond DPPO/\$3000/U95                           | \$99.40  | \$198.90          | \$248.60              | \$338.10          |
| D737    | Diamond DPPO/\$3000/U95/Adult+Child Ortho         | \$101.90 | \$203.50          | \$254.50              | \$346.10          |
| D739    | Diamond DPPO/\$5000/U95                           | \$102.20 | \$204.40          | \$255.40              | \$347.50          |
| D741    | Diamond DPPO/\$5000/U95/Adult+Child Ortho         | \$104.40 | \$208.90          | \$261.00              | \$355.00          |
| Plan ID | Voluntary DPPO plans*                             | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
| D700    | Bronze Voluntary DPPO/\$1000/MAC                  | \$32.10  | \$64.10           | \$80.10               | \$109.00          |
| D704    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$33.40  | \$67.10           | \$83.70               | \$113.90          |
| D869    | Bronze Voluntary DPPO/\$1500/MAC                  | \$33.90  | \$67.80           | \$84.80               | \$115.30          |
| D871    | Bronze Voluntary DPPO/\$1500/MAC/Child Only Ortho | \$37.20  | \$74.40           | \$93.10               | \$126.50          |

\* 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

## Regions 15 and 18

Rates are for groups with 1-50 eligible employees

| Plan ID | Dental PPO plans                                  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|---|----------|-------------------|-----------------------|-------------------|
| D694    | Bronze DPPO/\$1000/MAC                            | \$36.20  | \$72.20           | \$90.20               | \$122.60          |
| D696    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$46.00  | \$92.00           | \$115.00              | \$156.40          |
| D857    | Bronze DPPO/\$1500/MAC                            | \$45.70  | \$91.30           | \$114.20              | \$155.20          |
| D858    | Bronze DPPO/\$1500/MAC/Child Only Ortho           | \$46.80  | \$93.50           | \$116.90              | \$159.00          |
| D706    | Silver DPPO/\$1500/MAC                            | \$49.70  | \$99.20           | \$124.10              | \$168.70          |
| D708    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$51.50  | \$103.20          | \$129.00              | \$175.40          |
| D710    | Silver DPPO/\$1500/U90                            | \$67.90  | \$135.90          | \$169.80              | \$230.90          |
| D712    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$74.50  | \$148.90          | \$186.00              | \$253.10          |
| D863    | Gold DPPO/\$1500/MAC                              | \$50.80  | \$101.60          | \$127.10              | \$172.80          |
| D864    | Gold DPPO/\$1500/MAC/Adult+Child Ortho            | \$56.50  | \$113.10          | \$141.40              | \$192.30          |
| D865    | Gold DPPO/\$2000/MAC                              | \$59.60  | \$119.20          | \$149.10              | \$202.70          |
| D866    | Gold DPPO/\$2000/MAC/Adult+Child Ortho            | \$65.90  | \$131.80          | \$164.80              | \$224.10          |
| D714    | Gold DPPO/\$1500/U90                              | \$69.00  | \$137.90          | \$172.50              | \$234.60          |
| D716    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$76.00  | \$152.00          | \$189.90              | \$258.30          |
| D718    | Gold DPPO/\$2000/U90                              | \$71.00  | \$141.80          | \$177.30              | \$241.30          |
| D720    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$77.60  | \$155.30          | \$194.00              | \$263.80          |
| D722    | Platinum DPPO/\$2500/U90                          | \$108.90 | \$217.70          | \$272.10              | \$370.20          |
| D724    | Platinum DPPO/\$2500/U90/Adult+Child Ortho        | \$112.90 | \$225.70          | \$282.00              | \$383.70          |
| D726    | Platinum DPPO/\$3000/U90                          | \$113.50 | \$227.00          | \$283.80              | \$386.00          |
| D728    | Platinum DPPO/\$3000/U90/Adult+Child Ortho        | \$117.20 | \$234.40          | \$293.00              | \$398.50          |
| D730    | Platinum DPPO/\$5000/U90                          | \$116.70 | \$233.30          | \$291.70              | \$396.70          |
| D732    | Platinum DPPO/\$5000/U90/Adult+Child Ortho        | \$120.10 | \$240.40          | \$300.40              | \$408.50          |
| D734    | Diamond DPPO/\$3000/U95                           | \$127.50 | \$255.10          | \$318.90              | \$433.60          |
| D736    | Diamond DPPO/\$3000/U95/Adult+Child Ortho         | \$130.60 | \$261.10          | \$326.50              | \$444.00          |
| D738    | Diamond DPPO/\$5000/U95                           | \$131.10 | \$262.20          | \$327.80              | \$445.70          |
| D740    | Diamond DPPO/\$5000/U95/Adult+Child Ortho         | \$133.90 | \$267.90          | \$334.80              | \$455.30          |
| Plan ID | Voluntary DPPO plans*                             | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
| D698    | Bronze Voluntary DPPO/\$1000/MAC                  | \$35.50  | \$71.00           | \$88.80               | \$120.80          |
| D702    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$43.00  | \$86.00           | \$107.50              | \$146.10          |
| D859    | Bronze Voluntary DPPO/\$1500/MAC                  | \$44.90  | \$89.80           | \$112.20              | \$152.60          |
| D861    | Bronze Voluntary DPPO/\$1500/MAC/Child Only Ortho | \$49.20  | \$98.30           | \$123.00              | \$167.20          |

\* 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

## Regions 15 and 18

Rates are for groups with 51-100 eligible employees

| Plan ID | Dental PPO plans                                  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|---|----------|-------------------|-----------------------|-------------------|
| D695    | Bronze DPPO/\$1000/MAC                            | \$33.80  | \$67.50           | \$84.40               | \$114.70          |
| D697    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$37.20  | \$74.40           | \$93.10               | \$126.40          |
| D867    | Bronze DPPO/\$1500/MAC                            | \$35.90  | \$71.70           | \$89.70               | \$121.90          |
| D868    | Bronze DPPO/\$1500/MAC/Child Only Ortho           | \$39.20  | \$78.30           | \$97.90               | \$133.10          |
| D707    | Silver DPPO/\$1500/MAC                            | \$40.20  | \$80.30           | \$100.40              | \$136.40          |
| D709    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$44.50  | \$89.00           | \$111.20              | \$151.30          |
| D711    | Silver DPPO/\$1500/U90                            | \$55.00  | \$109.90          | \$137.30              | \$186.90          |
| D713    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$60.30  | \$120.40          | \$150.50              | \$204.70          |
| D873    | Gold DPPO/\$1500/MAC                              | \$39.80  | \$79.60           | \$99.60               | \$135.40          |
| D874    | Gold DPPO/\$1500/MAC/Adult+Child Ortho            | \$44.30  | \$88.70           | \$110.90              | \$150.70          |
| D875    | Gold DPPO/\$2000/MAC                              | \$46.90  | \$93.70           | \$117.20              | \$159.30          |
| D876    | Gold DPPO/\$2000/MAC/Adult+Child Ortho            | \$51.70  | \$103.40          | \$129.30              | \$175.80          |
| D715    | Gold DPPO/\$1500/U90                              | \$55.80  | \$111.60          | \$139.60              | \$189.70          |
| D717    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$61.40  | \$123.00          | \$153.70              | \$208.90          |
| D719    | Gold DPPO/\$2000/U90                              | \$66.40  | \$132.70          | \$165.90              | \$225.70          |
| D721    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$72.60  | \$145.20          | \$181.50              | \$246.80          |
| D723    | Platinum DPPO/\$2500/U90                          | \$88.10  | \$176.20          | \$220.10              | \$299.30          |
| D725    | Platinum DPPO/\$2500/U90/Adult+Child Ortho        | \$97.30  | \$194.50          | \$243.30              | \$330.80          |
| D727    | Platinum DPPO/\$3000/U90                          | \$91.80  | \$183.70          | \$229.60              | \$312.20          |
| D729    | Platinum DPPO/\$3000/U90/Adult+Child Ortho        | \$94.80  | \$189.50          | \$237.00              | \$322.30          |
| D731    | Platinum DPPO/\$5000/U90                          | \$94.40  | \$188.80          | \$235.90              | \$320.90          |
| D733    | Platinum DPPO/\$5000/U90/Adult+Child Ortho        | \$97.20  | \$194.30          | \$243.00              | \$330.40          |
| D735    | Diamond DPPO/\$3000/U95                           | \$103.10 | \$206.30          | \$258.00              | \$350.80          |
| D737    | Diamond DPPO/\$3000/U95/Adult+Child Ortho         | \$105.60 | \$211.20          | \$264.00              | \$359.10          |
| D739    | Diamond DPPO/\$5000/U95                           | \$106.10 | \$212.10          | \$265.10              | \$360.50          |
| D741    | Diamond DPPO/\$5000/U95/Adult+Child Ortho         | \$108.20 | \$216.70          | \$270.90              | \$368.40          |
| Plan ID | Voluntary DPPO plans*                             | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
| D700    | Bronze Voluntary DPPO/\$1000/MAC                  | \$33.20  | \$66.60           | \$83.10               | \$113.10          |
| D704    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$34.70  | \$69.60           | \$86.90               | \$118.20          |
| D869    | Bronze Voluntary DPPO/\$1500/MAC                  | \$35.20  | \$70.40           | \$88.00               | \$119.70          |
| D871    | Bronze Voluntary DPPO/\$1500/MAC/Child Only Ortho | \$38.60  | \$77.20           | \$96.60               | \$131.20          |

\* 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

### Regions 1, 3, 4, 5, 6, 7 and 9

Rates are for groups with 1-50 eligible employees

| Plan ID | Dental HMO plans     | Employee | Employee + spouse | Employee + child(ren) | Employee + 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

### Regions 2, 8, 10, 11, 13 and 14

Rates are for groups with 1-50 eligible employees

| Plan ID | Dental HMO plans     | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|----------------------|----------|-------------------|-----------------------|-------------------|
| D251    | Dental HMO Basic     | \$17.10  | \$36.50           | \$45.10               | \$57.10           |
| D252    | Dental HMO Plus      | \$27.80  | \$55.60           | \$64.20               | \$83.30           |
| D253    | Dental HMO Deluxe    | \$29.20  | \$58.30           | \$69.30               | \$87.50           |
| D254    | Dental HMO Voluntary | \$26.00  | \$51.90           | \$61.00               | \$78.00           |
| D523    | Dental HMO Standard  | \$22.20  | \$47.50           | \$58.60               | \$74.30           |

## Specialty Benefits Dental HMO

### Regions 12, 15, 16, 17, 18 and 19

Rates are for groups with 1-50 eligible employees

| Plan ID | Dental HMO plans     | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|----------------------|----------|-------------------|-----------------------|-------------------|
| D251    | Dental HMO Basic     | \$14.60  | \$30.30           | \$39.00               | \$48.70           |
| D252    | Dental HMO Plus      | \$21.90  | \$46.60           | \$55.60               | \$70.10           |
| D253    | Dental HMO Deluxe    | \$25.50  | \$51.00           | \$59.60               | \$76.60           |
| D254    | Dental HMO Voluntary | \$20.30  | \$40.50           | \$47.50               | \$61.00           |
| D523    | Dental HMO Standard  | \$18.90  | \$39.50           | \$50.70               | \$63.40           |

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

## Specialty Benefits Dental HMO

### Regions 1, 3, 4, 5, 6, 7 and 9

Rates are for groups with 51-100 eligible employees

| Plan ID | Dental HMO plans     | Employee | Employee + spouse | Employee + child(ren) | Employee + 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           |

## Specialty Benefits Dental HMO

### Regions 2, 8, 10, 11, 13 and 14

Rates are for groups with 51-100 eligible employees

| Plan ID | Dental HMO plans     | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|----------------------|----------|-------------------|-----------------------|-------------------|
| D377    | Dental HMO Basic     | \$14.70  | \$31.30           | \$38.60               | \$48.90           |
| D378    | Dental HMO Plus      | \$23.80  | \$47.70           | \$55.00               | \$71.40           |
| D379    | Dental HMO Deluxe    | \$25.00  | \$49.90           | \$59.30               | \$75.00           |
| D380    | Dental HMO Voluntary | \$22.20  | \$44.40           | \$52.30               | \$66.70           |
| D524    | Dental HMO Standard  | \$19.10  | \$40.80           | \$50.20               | \$63.80           |

## Specialty Benefits Dental HMO

### Regions 12, 15, 16, 17, 18 and 19

Rates are for groups with 51-100 eligible employees

| Plan ID | Dental HMO plans     | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|----------------------|----------|-------------------|-----------------------|-------------------|
| D377    | Dental HMO Basic     | \$12.50  | \$26.00           | \$33.40               | \$41.70           |
| D378    | Dental HMO Plus      | \$18.90  | \$40.00           | \$47.70               | \$60.10           |
| D379    | Dental HMO Deluxe    | \$21.80  | \$43.80           | \$51.00               | \$65.60           |
| D380    | Dental HMO Voluntary | \$17.40  | \$34.70           | \$40.70               | \$52.30           |
| D524    | Dental HMO Standard  | \$16.20  | \$33.90           | \$43.60               | \$54.30           |

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



# 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 + spouse | Employee + child(ren) | Employee + 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           |

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

| Plan ID | Basic Vision for Small Business 12/24/24                | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|---|----------|-------------------|-----------------------|-------------------|
| V524    | Basic Vision for Small Business 0/0/120                 | \$7.60   | \$14.40           | \$13.20               | \$18.80           |
| V525    | Basic Vision for Small Business 0/0/150                 | \$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 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    | \$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           |
| 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           |

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

Voluntary vision plans require a minimum of one enrolled employee.

# 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>‡</sup> | 12.05        |
| 85 <sup>‡</sup>    | 18.04        |

### Dependent life insurance rates for 2-9 eligible employees

|          |               |
|----------|---------------|
| All ages | \$.45/\$1,000 |
|----------|---------------|

\* Includes \$.05 Accidental Death & Dismemberment insurance.

<sup>†</sup> Benefit amount is reduced to 65% of the original amount at age 65.

<sup>‡</sup> Benefit amount is reduced to 50% of the original amount at age 70.

Basic group term life and AD&D insurance are 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.**

# 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.

## Dental In-Network Only (Regions 1, 3, 4, 5, 6, 7, and 9)\*

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 + spouse | Employee + child(ren) | Employee + 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%/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%/Ortho | \$43.20  | \$90.20           | \$101.50              | \$132.10          |

## Dental In-Network Only (Regions 1, 3, 4, 5, 6, 7, and 9)\*

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 + spouse | Employee + child(ren) | Employee + 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 <sup>SM</sup> 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%/Ortho | \$32.30  | \$67.70           | \$76.20               | \$99.10           |

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

## Dental In-Network Only (Regions 2, 8, 10, 11, 13, and 14)\*

Rates are for groups with 1-50 eligible employees

| ID   | Dental In-Network Only 1-50 (2, 8, 10, 11, 13, and 14)*                                | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|--|----------|-------------------|-----------------------|-------------------|
| D317 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho           | \$43.70  | \$87.00           | \$110.40              | \$131.70          |
| D318 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho        | \$40.30  | \$80.60           | \$102.20              | \$121.90          |
| D319 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho | \$47.00  | \$94.10           | \$119.40              | \$142.40          |
| D321 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho | \$47.00  | \$94.10           | \$119.40              | \$142.40          |

## Dental In-Network Only (Regions 2, 8, 10, 11, 13, and 14)\*

Rates are for groups with 51-100 eligible employees

| ID   | Dental In-Network Only 51-100 (2, 8, 10, 11, 13, and 14)*                              | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|--|----------|-------------------|-----------------------|-------------------|
| D387 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho           | \$32.70  | \$65.30           | \$82.80               | \$98.80           |
| D388 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho        | \$30.20  | \$60.50           | \$76.70               | \$91.40           |
| D389 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho | \$35.40  | \$70.50           | \$89.60               | \$106.80          |
| D391 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho | \$35.40  | \$70.50           | \$89.60               | \$106.80          |

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



## Dental In-Network Only (Regions 12, 15, 16, 17, 18, and 19)\*

Rates are for groups with 1-50 eligible employees

| ID   | Dental In-Network Only (Regions 12, 15, 16, 17, 18, and 19)*                           | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|--|----------|-------------------|-----------------------|-------------------|
| D317 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho           | \$43.70  | \$87.00           | \$111.70              | \$130.50          |
| D318 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho        | \$40.30  | \$80.60           | \$103.30              | \$120.80          |
| D319 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho | \$47.00  | \$94.10           | \$120.60              | \$141.10          |
| D321 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho | \$47.00  | \$94.10           | \$120.60              | \$141.10          |

## Dental In-Network Only (Regions 12, 15, 16, 17, 18, and 19)\*

Rates are for groups with 51-100 eligible employees

| ID   | Dental In-Network Only (Regions 12, 15, 16, 17, 18, and 19)*                           | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|--|----------|-------------------|-----------------------|-------------------|
| D387 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho           | \$32.70  | \$65.30           | \$83.70               | \$98.00           |
| D388 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho        | \$30.20  | \$60.50           | \$77.50               | \$90.60           |
| D389 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho | \$35.40  | \$70.50           | \$90.50               | \$105.90          |
| D391 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho | \$35.40  | \$70.50           | \$90.50               | \$105.90          |

\* 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 + spouse | Employee + child(ren) | Employee + 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 3 and 7)

Rates are for groups with 1-50 eligible employees

| ID   | Dental PPO (Regions 3 and 7)                                      | Employee | Employee + spouse | Employee + child(ren) | Employee + 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                       | \$40.40  | \$79.70           | \$98.70               | \$118.50          |
| D499 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$27.00  | \$54.10           | \$68.20               | \$92.40           |
| D501 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$29.00  | \$57.80           | \$72.70               | \$96.90           |
| D505 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$55.50  | \$111.80          | \$139.30              | \$189.30          |
| D507 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$49.00  | \$98.20           | \$124.30              | \$165.80          |
| D509 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$70.90  | \$141.00          | \$177.40              | \$238.90          |
| D511 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$58.80  | \$117.90          | \$148.40              | \$199.40          |
| D513 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$47.60  | \$95.10           | \$120.00              | \$140.00          |
| D515 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$59.20  | \$119.20          | \$150.00              | \$195.00          |
| D517 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$36.20  | \$73.00           | \$90.60               | \$108.90          |
| D519 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$57.20  | \$114.60          | \$144.30              | \$193.90          |
| D521 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$50.70  | \$102.30          | \$127.20              | \$173.00          |
| D525 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$34.50  | \$68.70           | \$86.40               | \$115.10          |
| D527 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$74.30  | \$149.70          | \$188.30              | \$244.80          |
| D529 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$59.20  | \$119.30          | \$150.20              | \$195.20          |
| D531 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$32.80  | \$65.90           | \$83.00               | \$112.40          |
| D533 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$57.20  | \$113.80          | \$143.10              | \$192.70          |
| D535 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$44.30  | \$88.60           | \$111.80              | \$130.50          |
| D537 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$43.50  | \$87.00           | \$109.70              | \$128.00          |
| D539 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$66.60  | \$132.50          | \$166.70              | \$224.50          |
| D541 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$61.60  | \$122.50          | \$154.20              | \$207.60          |
| D543 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$65.70  | \$130.80          | \$164.50              | \$221.50          |
| D545 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$66.30  | \$131.90          | \$165.90              | \$223.50          |
| D572 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$76.10  | \$151.40          | \$190.40              | \$256.50          |
| D574 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$68.60  | \$136.50          | \$171.80              | \$231.20          |
| D576 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$89.00  | \$177.20          | \$222.90              | \$300.10          |
| D578 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$80.80  | \$160.80          | \$202.20              | \$272.30          |
| D580 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$84.20  | \$167.30          | \$210.40              | \$283.40          |
| D582 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$75.90  | \$151.00          | \$189.80              | \$255.60          |

# Dental PPO (Regions 2, 8, 10, 11, 13, and 14)

Rates are for groups with 1-50 eligible employees

| ID   | Dental PPO (Regions 2, 8, 10, 11, 13, and 14)                     | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D067 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$32.50  | \$63.40           | \$80.60               | \$96.00           |
| D272 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$28.60  | \$58.20           | \$72.40               | \$86.60           |
| D273 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$41.00  | \$81.70           | \$103.70              | \$123.50          |
| D274 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$48.90  | \$96.60           | \$122.70              | \$145.40          |
| D275 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$57.70  | \$115.50          | \$145.30              | \$173.20          |
| D278 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$59.70  | \$120.40          | \$151.20              | \$203.50          |
| D280 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$86.30  | \$171.40          | \$215.10              | \$290.10          |
| D497 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$40.40  | \$79.70           | \$98.70               | \$118.50          |
| D499 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$27.00  | \$54.10           | \$68.20               | \$92.40           |
| D501 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$29.00  | \$57.80           | \$72.70               | \$96.90           |
| D505 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$55.50  | \$111.80          | \$139.30              | \$189.30          |
| D507 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$49.00  | \$98.20           | \$124.30              | \$165.80          |
| D509 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$70.90  | \$141.00          | \$177.40              | \$238.90          |
| D511 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$58.80  | \$117.90          | \$148.40              | \$199.40          |
| D513 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$47.60  | \$95.10           | \$120.00              | \$140.00          |
| D515 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$59.20  | \$119.20          | \$150.00              | \$195.00          |
| D517 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$36.20  | \$73.00           | \$90.60               | \$108.90          |
| D519 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$57.20  | \$114.60          | \$144.30              | \$193.90          |
| D521 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$50.70  | \$102.30          | \$127.20              | \$173.00          |
| D525 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$34.50  | \$68.70           | \$86.40               | \$115.10          |
| D527 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$74.30  | \$149.70          | \$188.30              | \$244.80          |
| D529 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$59.20  | \$119.30          | \$150.20              | \$195.20          |
| D531 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$32.80  | \$65.90           | \$83.00               | \$112.40          |
| D533 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$57.20  | \$113.80          | \$143.10              | \$192.70          |
| D535 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$44.30  | \$88.60           | \$111.80              | \$130.50          |
| D537 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$43.50  | \$87.00           | \$109.70              | \$128.00          |
| D539 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$66.60  | \$132.50          | \$166.70              | \$224.50          |
| D541 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$61.60  | \$122.50          | \$154.20              | \$207.60          |
| D543 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$65.70  | \$130.80          | \$164.50              | \$221.50          |
| D545 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$66.30  | \$131.90          | \$165.90              | \$223.50          |
| D572 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$76.10  | \$151.40          | \$190.40              | \$256.50          |
| D574 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$68.60  | \$136.50          | \$171.80              | \$231.20          |
| D576 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$89.00  | \$177.20          | \$222.90              | \$300.10          |
| D578 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$80.80  | \$160.80          | \$202.20              | \$272.30          |
| D580 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$84.20  | \$167.30          | \$210.40              | \$283.40          |
| D582 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$75.90  | \$151.00          | \$189.80              | \$255.60          |

# Dental PPO (Regions 12, 16, 17, and 19)

Rates are for groups with 1-50 eligible employees

| ID   | Dental PPO (Regions 12, 16, 17, and 19)                           | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D067 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$37.90  | \$76.00           | \$96.00               | \$128.50          |
| D272 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$30.60  | \$61.50           | \$79.00               | \$106.30          |
| D273 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$41.00  | \$81.70           | \$105.00              | \$122.60          |
| D274 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$48.90  | \$96.60           | \$122.70              | \$143.20          |
| D275 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$54.40  | \$108.90          | \$137.70              | \$159.90          |
| 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                 | \$86.30  | \$171.40          | \$215.10              | \$290.10          |
| D497 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$40.40  | \$79.70           | \$98.70               | \$118.50          |
| D499 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$27.00  | \$54.10           | \$68.20               | \$92.40           |
| D501 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$29.00  | \$57.80           | \$72.70               | \$96.90           |
| D505 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$55.50  | \$111.80          | \$139.30              | \$189.30          |
| D507 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$49.00  | \$98.20           | \$124.30              | \$165.80          |
| D509 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$70.90  | \$141.00          | \$177.40              | \$238.90          |
| D511 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$58.80  | \$117.90          | \$148.40              | \$199.40          |
| D513 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$47.60  | \$95.10           | \$120.00              | \$140.00          |
| D515 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$59.20  | \$119.20          | \$150.00              | \$195.00          |
| D517 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$36.20  | \$73.00           | \$90.60               | \$108.90          |
| D519 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$57.20  | \$114.60          | \$144.30              | \$193.90          |
| D521 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$50.70  | \$102.30          | \$127.20              | \$173.00          |
| D525 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$34.50  | \$68.70           | \$86.40               | \$115.10          |
| D527 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$74.30  | \$149.70          | \$188.30              | \$244.80          |
| D529 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$59.20  | \$119.30          | \$150.20              | \$195.20          |
| D531 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$32.80  | \$65.90           | \$83.00               | \$112.40          |
| D533 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$57.20  | \$113.80          | \$143.10              | \$192.70          |
| D535 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$44.30  | \$88.60           | \$111.80              | \$130.50          |
| D537 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$43.50  | \$87.00           | \$109.70              | \$128.00          |
| D539 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$66.60  | \$132.50          | \$166.70              | \$224.50          |
| D541 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$61.60  | \$122.50          | \$154.20              | \$207.60          |
| D543 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$65.70  | \$130.80          | \$164.50              | \$221.50          |
| D545 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$66.30  | \$131.90          | \$165.90              | \$223.50          |
| D572 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$76.10  | \$151.40          | \$190.40              | \$256.50          |
| D574 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$68.60  | \$136.50          | \$171.80              | \$231.20          |
| D576 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$89.00  | \$177.20          | \$222.90              | \$300.10          |
| D578 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$80.80  | \$160.80          | \$202.20              | \$272.30          |
| D580 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$84.20  | \$167.30          | \$210.40              | \$283.40          |
| D582 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$75.90  | \$151.00          | \$189.80              | \$255.60          |

# Dental PPO (Regions 15 and 18)

Rates are for groups with 1-50 eligible employees

| ID   | Dental PPO (Regions 15 and 18)                                    | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D067 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$37.90  | \$76.00           | \$96.00               | \$128.50          |
| D272 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$30.60  | \$61.50           | \$79.00               | \$106.30          |
| D273 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$41.00  | \$81.70           | \$105.00              | \$122.60          |
| D274 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$48.90  | \$96.60           | \$122.70              | \$143.20          |
| D275 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$54.40  | \$108.90          | \$137.70              | \$159.90          |
| 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                 | \$86.30  | \$171.40          | \$215.10              | \$290.10          |
| D497 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$42.00  | \$82.90           | \$102.70              | \$123.20          |
| D499 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$28.00  | \$56.30           | \$70.90               | \$96.00           |
| D501 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$30.20  | \$60.10           | \$75.60               | \$100.80          |
| D505 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$57.70  | \$116.30          | \$144.80              | \$196.90          |
| D507 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$50.90  | \$102.10          | \$129.40              | \$172.60          |
| D509 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$73.80  | \$146.80          | \$184.60              | \$248.60          |
| D511 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$61.20  | \$122.60          | \$154.40              | \$207.50          |
| D513 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$49.50  | \$98.90           | \$124.80              | \$145.70          |
| D515 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$61.60  | \$124.00          | \$156.00              | \$202.80          |
| D517 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$37.60  | \$75.90           | \$94.30               | \$113.30          |
| D519 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$59.60  | \$119.20          | \$150.20              | \$201.80          |
| D521 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$52.80  | \$106.40          | \$132.30              | \$179.90          |
| D525 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$35.90  | \$71.40           | \$89.90               | \$119.70          |
| D527 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$77.30  | \$155.60          | \$195.90              | \$254.60          |
| D529 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$61.70  | \$124.10          | \$156.20              | \$203.10          |
| D531 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$34.10  | \$68.60           | \$86.40               | \$117.00          |
| D533 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$59.50  | \$118.30          | \$148.80              | \$200.40          |
| D535 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$46.10  | \$92.10           | \$116.30              | \$135.70          |
| D537 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$45.30  | \$90.50           | \$114.10              | \$133.30          |
| D539 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$69.30  | \$137.90          | \$173.40              | \$233.50          |
| D541 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$64.10  | \$127.50          | \$160.30              | \$215.90          |
| D543 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$68.40  | \$136.00          | \$171.20              | \$230.40          |
| D545 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$69.00  | \$137.20          | \$172.60              | \$232.50          |
| D572 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$79.10  | \$157.40          | \$198.20              | \$266.80          |
| D574 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$71.30  | \$142.10          | \$178.80              | \$240.60          |
| D576 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$92.70  | \$184.30          | \$232.00              | \$312.20          |
| D578 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$84.10  | \$167.30          | \$210.40              | \$283.30          |
| D580 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$87.50  | \$174.00          | \$218.90              | \$294.80          |
| D582 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$78.90  | \$157.00          | \$197.50              | \$266.00          |

# 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 + spouse | Employee + child(ren) | Employee + 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          |



# Dental PPO (Regions 3 and 7)

Rates are for groups with 51-100 eligible employees

| ID   | Dental PPO (Regions 3 and 7)                                      | Employee | Employee + spouse | Employee + child(ren) | Employee + 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                       | \$30.20  | \$59.90           | \$74.00               | \$88.90           |
| D500 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$20.20  | \$40.60           | \$51.10               | \$69.30           |
| D503 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$21.80  | \$43.40           | \$54.50               | \$72.60           |
| D506 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$41.60  | \$83.80           | \$104.40              | \$142.00          |
| D508 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$36.70  | \$73.60           | \$93.20               | \$124.40          |
| D510 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$53.20  | \$105.80          | \$133.10              | \$179.30          |
| D512 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$44.20  | \$88.40           | \$111.30              | \$149.50          |
| D514 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$35.70  | \$71.30           | \$90.00               | \$105.10          |
| D516 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$44.40  | \$89.40           | \$112.50              | \$146.30          |
| D518 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$27.20  | \$54.70           | \$68.00               | \$81.70           |
| D520 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$42.80  | \$85.90           | \$108.20              | \$145.40          |
| D522 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$38.00  | \$76.70           | \$95.40               | \$129.70          |
| D526 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$25.90  | \$51.50           | \$64.80               | \$86.30           |
| D528 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$55.70  | \$112.20          | \$141.20              | \$183.60          |
| D530 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$44.40  | \$89.50           | \$112.60              | \$146.50          |
| D532 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$24.60  | \$49.40           | \$62.20               | \$84.40           |
| D534 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$42.80  | \$85.30           | \$107.30              | \$144.50          |
| D536 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$33.20  | \$66.40           | \$83.80               | \$97.90           |
| D538 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$32.60  | \$65.30           | \$82.30               | \$96.00           |
| D540 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$49.90  | \$99.30           | \$125.10              | \$168.40          |
| D542 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$46.20  | \$91.80           | \$115.60              | \$155.70          |
| D544 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$49.30  | \$98.10           | \$123.40              | \$166.20          |
| D546 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$49.70  | \$98.90           | \$124.40              | \$167.60          |
| D573 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$57.10  | \$113.60          | \$142.90              | \$192.40          |
| D575 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$51.50  | \$102.40          | \$128.80              | \$173.40          |
| D577 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$66.80  | \$132.90          | \$167.20              | \$225.10          |
| D579 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$60.60  | \$120.60          | \$151.70              | \$204.30          |
| D581 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$63.00  | \$125.50          | \$157.90              | \$212.60          |
| D583 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$56.90  | \$113.20          | \$142.40              | \$191.80          |

# Dental PPO (Regions 2, 8, 10, 11, 13, and 14)

Rates are for groups with 51-100 eligible employees

| ID   | Dental PPO (Regions 2, 8, 10, 11, 13, and 14)                     | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D364 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$21.40  | \$43.70           | \$54.30               | \$65.10           |
| D365 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$30.80  | \$61.30           | \$77.80               | \$92.70           |
| D366 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$36.70  | \$72.50           | \$92.00               | \$109.20          |
| D367 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$43.40  | \$86.50           | \$109.10              | \$129.90          |
| D370 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$44.70  | \$90.30           | \$113.40              | \$152.60          |
| D372 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$64.70  | \$128.50          | \$161.40              | \$217.60          |
| D373 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$24.40  | \$47.70           | \$60.50               | \$72.10           |
| D498 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$30.20  | \$59.90           | \$74.00               | \$88.90           |
| D500 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$20.20  | \$40.60           | \$51.10               | \$69.30           |
| D503 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$21.80  | \$43.40           | \$54.50               | \$72.60           |
| D506 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$41.60  | \$83.80           | \$104.40              | \$142.00          |
| D508 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$36.70  | \$73.60           | \$93.20               | \$124.40          |
| D510 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$53.20  | \$105.80          | \$133.10              | \$179.30          |
| D512 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$44.20  | \$88.40           | \$111.30              | \$149.50          |
| D514 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$35.70  | \$71.30           | \$90.00               | \$105.10          |
| D516 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$44.40  | \$89.40           | \$112.50              | \$146.30          |
| D518 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$27.20  | \$54.70           | \$68.00               | \$81.70           |
| D520 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$42.80  | \$85.90           | \$108.20              | \$145.40          |
| D522 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$38.00  | \$76.70           | \$95.40               | \$129.70          |
| D526 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$25.90  | \$51.50           | \$64.80               | \$86.30           |
| D528 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$55.70  | \$112.20          | \$141.20              | \$183.60          |
| D530 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$44.40  | \$89.50           | \$112.60              | \$146.50          |
| D532 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$24.60  | \$49.40           | \$62.20               | \$84.40           |
| D534 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$42.80  | \$85.30           | \$107.30              | \$144.50          |
| D536 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$33.20  | \$66.40           | \$83.80               | \$97.90           |
| D538 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$32.60  | \$65.30           | \$82.30               | \$96.00           |
| D540 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$49.90  | \$99.30           | \$125.10              | \$168.40          |
| D542 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$46.20  | \$91.80           | \$115.60              | \$155.70          |
| D544 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$49.30  | \$98.10           | \$123.40              | \$166.20          |
| D546 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$49.70  | \$98.90           | \$124.40              | \$167.60          |
| D573 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$57.10  | \$113.60          | \$142.90              | \$192.40          |
| D575 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$51.50  | \$102.40          | \$128.80              | \$173.40          |
| D577 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$66.80  | \$132.90          | \$167.20              | \$225.10          |
| D579 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$60.60  | \$120.60          | \$151.70              | \$204.30          |
| D581 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$63.00  | \$125.50          | \$157.90              | \$212.60          |
| D583 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$56.90  | \$113.20          | \$142.40              | \$191.80          |

# Dental PPO (Regions 12, 16, 17, and 19)

Rates are for groups with 51-100 eligible employees

| ID   | Dental PPO (Regions 12, 16, 17, and 19)                           | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D364 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$23.00  | \$46.10           | \$59.20               | \$79.70           |
| D365 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$30.80  | \$61.30           | \$78.70               | \$91.90           |
| D366 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$36.70  | \$72.50           | \$92.00               | \$107.40          |
| D367 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$40.80  | \$81.60           | \$103.20              | \$119.90          |
| 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                 | \$64.70  | \$128.50          | \$161.40              | \$217.60          |
| D373 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$28.50  | \$56.90           | \$72.10               | \$96.40           |
| D498 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$30.20  | \$59.90           | \$74.00               | \$88.90           |
| D500 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$20.20  | \$40.60           | \$51.10               | \$69.30           |
| D503 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$21.80  | \$43.40           | \$54.50               | \$72.60           |
| D506 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$41.60  | \$83.80           | \$104.40              | \$142.00          |
| D508 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$36.70  | \$73.60           | \$93.20               | \$124.40          |
| D510 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$53.20  | \$105.80          | \$133.10              | \$179.30          |
| D512 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$44.20  | \$88.40           | \$111.30              | \$149.50          |
| D514 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$35.70  | \$71.30           | \$90.00               | \$105.10          |
| D516 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$44.40  | \$89.40           | \$112.50              | \$146.30          |
| D518 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$27.20  | \$54.70           | \$68.00               | \$81.70           |
| D520 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$42.80  | \$85.90           | \$108.20              | \$145.40          |
| D522 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$38.00  | \$76.70           | \$95.40               | \$129.70          |
| D526 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$25.90  | \$51.50           | \$64.80               | \$86.30           |
| D528 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$55.70  | \$112.20          | \$141.20              | \$183.60          |
| D530 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$44.40  | \$89.50           | \$112.60              | \$146.50          |
| D532 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$24.60  | \$49.40           | \$62.20               | \$84.40           |
| D534 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$42.80  | \$85.30           | \$107.30              | \$144.50          |
| D536 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$33.20  | \$66.40           | \$83.80               | \$97.90           |
| D538 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$32.60  | \$65.30           | \$82.30               | \$96.00           |
| D540 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$49.90  | \$99.30           | \$125.10              | \$168.40          |
| D542 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$46.20  | \$91.80           | \$115.60              | \$155.70          |
| D544 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$49.30  | \$98.10           | \$123.40              | \$166.20          |
| D546 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$49.70  | \$98.90           | \$124.40              | \$167.60          |
| D573 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$57.10  | \$113.60          | \$142.90              | \$192.40          |
| D575 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$51.50  | \$102.40          | \$128.80              | \$173.40          |
| D577 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$66.80  | \$132.90          | \$167.20              | \$225.10          |
| D579 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$60.60  | \$120.60          | \$151.70              | \$204.30          |
| D581 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$63.00  | \$125.50          | \$157.90              | \$212.60          |
| D583 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$56.90  | \$113.20          | \$142.40              | \$191.80          |

# Dental PPO (Regions 15 and 18)

Rates are for groups with 51-100 eligible employees

| ID   | Dental PPO (Regions 15 and 18)                                    | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D364 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$23.00  | \$46.10           | \$59.20               | \$79.70           |
| D365 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$30.80  | \$61.30           | \$78.70               | \$91.90           |
| D366 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$36.70  | \$72.50           | \$92.00               | \$107.40          |
| D367 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$40.80  | \$81.60           | \$103.20              | \$119.90          |
| 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                 | \$64.70  | \$128.50          | \$161.40              | \$217.60          |
| D373 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$28.50  | \$56.90           | \$72.10               | \$96.40           |
| D498 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$31.50  | \$62.20           | \$77.10               | \$92.50           |
| D500 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$21.00  | \$42.20           | \$53.20               | \$72.10           |
| D503 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$22.70  | \$45.10           | \$56.70               | \$75.50           |
| D506 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$43.40  | \$87.20           | \$108.70              | \$147.70          |
| D508 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$38.20  | \$76.60           | \$97.00               | \$129.50          |
| D510 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$55.40  | \$110.10          | \$138.50              | \$186.40          |
| D512 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$45.90  | \$91.80           | \$115.80              | \$155.60          |
| D514 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$37.10  | \$74.20           | \$93.60               | \$109.30          |
| D516 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$46.10  | \$93.00           | \$117.10              | \$152.10          |
| D518 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$28.20  | \$56.90           | \$70.70               | \$85.00           |
| D520 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$44.60  | \$89.40           | \$112.50              | \$151.40          |
| D522 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$39.60  | \$79.70           | \$99.20               | \$134.90          |
| D526 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$27.00  | \$53.60           | \$67.40               | \$89.80           |
| D528 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$57.90  | \$116.70          | \$146.90              | \$191.00          |
| D530 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$46.20  | \$93.20           | \$117.20              | \$152.30          |
| D532 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$25.60  | \$51.40           | \$64.80               | \$87.70           |
| D534 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$44.60  | \$88.80           | \$111.60              | \$150.40          |
| D536 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$34.50  | \$69.10           | \$87.20               | \$101.80          |
| D538 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$33.90  | \$67.90           | \$85.60               | \$99.90           |
| D540 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$52.00  | \$103.30          | \$130.10              | \$175.20          |
| D542 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$48.10  | \$95.60           | \$120.20              | \$162.00          |
| D544 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$51.30  | \$102.00          | \$128.30              | \$172.90          |
| D546 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$51.80  | \$102.90          | \$129.50              | \$174.40          |
| D573 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$59.30  | \$118.10          | \$148.60              | \$200.20          |
| D575 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$53.50  | \$106.50          | \$134.00              | \$180.50          |
| D577 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$69.40  | \$138.20          | \$173.80              | \$234.30          |
| D579 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$63.00  | \$125.40          | \$157.70              | \$212.60          |
| D581 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$65.60  | \$130.50          | \$164.20              | \$221.10          |
| D583 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$59.20  | \$117.80          | \$148.10              | \$199.50          |

# Vision 1-50

Rates are for groups with 1-50 eligible employees, closed plans only

| ID   | Vision 1-50   | Employee | Employee + spouse | Employee + child(ren) | Employee + 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           |

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

# Vision 51-100

Rates are for groups with 51-100 eligible employees, closed plans only

| ID   | Vision 51-100   | Employee | Employee + spouse | Employee + child(ren) | Employee + 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.

**Blue Shield of California**  
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