

# Small Business Rate Tables

Includes rates for standard plans

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## Rate Book 1

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

# Blue Shield of California county grouping for Rate Book 1

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



## Rating region 1 Rural North/Sierra

Alpine, Del Norte, Siskiyou, Modoc, Lassen, Shasta,<sup>2</sup> Trinity, Humboldt, Tehama, Plumas, Nevada, Sierra, Mendocino, Lake, Butte,<sup>1,2</sup> Glenn, Sutter,<sup>2</sup> Yuba, Colusa, Amador, Calaveras, Tuolumne

1 Counties where Full network HMO is available.  
 2 Counties where Dental HMO is available.

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# Small Business Off Exchange

Rating region definitions and Access+ HMO® and Dental HMO availability  
Effective January 2022

| 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 January 2022

| 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 January 2022

| 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 January 2022

| 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 January 2022

| 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 January 2022

| 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

| 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 2000/60 OffEx | Silver Trio HMO 2750/65 OffEx | Bronze Trio HMO 7000/70 OffEx |
|---------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$377.55                     | \$370.82                     | \$366.49                     | \$351.86                 | \$338.40                   | \$328.79                    | \$321.37                    | \$288.03                      | \$279.40                      | \$249.27                      |
| 15      | \$411.11                     | \$403.78                     | \$399.06                     | \$383.13                 | \$368.48                   | \$358.01                    | \$349.94                    | \$313.63                      | \$304.23                      | \$271.42                      |
| 16      | \$423.94                     | \$416.39                     | \$411.52                     | \$395.09                 | \$379.98                   | \$369.19                    | \$360.86                    | \$323.42                      | \$313.73                      | \$279.90                      |
| 17      | \$436.78                     | \$428.99                     | \$423.98                     | \$407.05                 | \$391.48                   | \$380.36                    | \$371.78                    | \$333.21                      | \$323.22                      | \$288.37                      |
| 18      | \$450.60                     | \$442.56                     | \$437.39                     | \$419.93                 | \$403.87                   | \$392.40                    | \$383.54                    | \$343.76                      | \$333.45                      | \$297.49                      |
| 19      | \$464.41                     | \$456.13                     | \$450.80                     | \$432.81                 | \$416.25                   | \$404.43                    | \$395.31                    | \$354.30                      | \$343.68                      | \$306.61                      |
| 20      | \$478.73                     | \$470.19                     | \$464.70                     | \$446.15                 | \$429.08                   | \$416.90                    | \$407.49                    | \$365.22                      | \$354.27                      | \$316.06                      |
| 21      | \$493.53                     | \$484.73                     | \$479.07                     | \$459.95                 | \$442.35                   | \$429.79                    | \$420.09                    | \$376.51                      | \$365.23                      | \$325.84                      |
| 22      | \$493.53                     | \$484.73                     | \$479.07                     | \$459.95                 | \$442.35                   | \$429.79                    | \$420.09                    | \$376.51                      | \$365.23                      | \$325.84                      |
| 23      | \$493.53                     | \$484.73                     | \$479.07                     | \$459.95                 | \$442.35                   | \$429.79                    | \$420.09                    | \$376.51                      | \$365.23                      | \$325.84                      |
| 24      | \$493.53                     | \$484.73                     | \$479.07                     | \$459.95                 | \$442.35                   | \$429.79                    | \$420.09                    | \$376.51                      | \$365.23                      | \$325.84                      |
| 25      | \$495.51                     | \$486.67                     | \$480.98                     | \$461.79                 | \$444.12                   | \$431.51                    | \$421.77                    | \$378.02                      | \$366.69                      | \$327.14                      |
| 26      | \$505.38                     | \$496.37                     | \$490.57                     | \$470.98                 | \$452.97                   | \$440.10                    | \$430.17                    | \$385.55                      | \$373.99                      | \$333.66                      |
| 27      | \$517.22                     | \$508.00                     | \$502.06                     | \$482.02                 | \$463.59                   | \$450.42                    | \$440.25                    | \$394.58                      | \$382.76                      | \$341.48                      |
| 28      | \$536.47                     | \$526.91                     | \$520.75                     | \$499.96                 | \$480.84                   | \$467.18                    | \$456.64                    | \$409.27                      | \$397.00                      | \$354.19                      |
| 29      | \$552.26                     | \$542.42                     | \$536.08                     | \$514.68                 | \$494.99                   | \$480.93                    | \$470.08                    | \$421.32                      | \$408.69                      | \$364.61                      |
| 30      | \$560.16                     | \$550.17                     | \$543.74                     | \$522.04                 | \$502.07                   | \$487.81                    | \$476.80                    | \$427.34                      | \$414.53                      | \$369.83                      |
| 31      | \$572.00                     | \$561.81                     | \$555.24                     | \$533.08                 | \$512.69                   | \$498.13                    | \$486.88                    | \$436.38                      | \$423.30                      | \$377.65                      |
| 32      | \$583.85                     | \$573.44                     | \$566.74                     | \$544.12                 | \$523.30                   | \$508.44                    | \$496.97                    | \$445.41                      | \$432.06                      | \$385.47                      |
| 33      | \$591.25                     | \$580.71                     | \$573.92                     | \$551.01                 | \$529.94                   | \$514.89                    | \$503.27                    | \$451.06                      | \$437.54                      | \$390.35                      |
| 34      | \$599.15                     | \$588.47                     | \$581.59                     | \$558.37                 | \$537.02                   | \$521.76                    | \$509.99                    | \$457.09                      | \$443.38                      | \$395.57                      |
| 35      | \$603.10                     | \$592.35                     | \$585.42                     | \$562.05                 | \$540.56                   | \$525.20                    | \$513.35                    | \$460.10                      | \$446.31                      | \$398.17                      |
| 36      | \$607.05                     | \$596.22                     | \$589.25                     | \$565.73                 | \$544.09                   | \$528.64                    | \$516.71                    | \$463.11                      | \$449.23                      | \$400.78                      |
| 37      | \$610.99                     | \$600.10                     | \$593.09                     | \$569.41                 | \$547.63                   | \$532.08                    | \$520.07                    | \$466.12                      | \$452.15                      | \$403.39                      |
| 38      | \$614.94                     | \$603.98                     | \$596.92                     | \$573.09                 | \$551.17                   | \$535.52                    | \$523.43                    | \$469.13                      | \$455.07                      | \$406.00                      |
| 39      | \$622.84                     | \$611.73                     | \$604.58                     | \$580.45                 | \$558.25                   | \$542.39                    | \$530.15                    | \$475.16                      | \$460.91                      | \$411.21                      |
| 40      | \$630.74                     | \$619.49                     | \$612.25                     | \$587.81                 | \$565.33                   | \$549.27                    | \$536.88                    | \$481.18                      | \$466.76                      | \$416.42                      |
| 41      | \$642.58                     | \$631.12                     | \$623.75                     | \$598.85                 | \$575.94                   | \$559.59                    | \$546.96                    | \$490.22                      | \$475.52                      | \$424.24                      |
| 42      | \$653.93                     | \$642.27                     | \$634.77                     | \$609.43                 | \$586.12                   | \$569.47                    | \$556.62                    | \$498.88                      | \$483.92                      | \$431.74                      |
| 43      | \$669.72                     | \$657.78                     | \$650.10                     | \$624.15                 | \$600.27                   | \$583.22                    | \$570.06                    | \$510.93                      | \$495.61                      | \$442.16                      |
| 44      | \$689.47                     | \$677.17                     | \$669.26                     | \$642.54                 | \$617.97                   | \$600.42                    | \$586.87                    | \$525.99                      | \$510.22                      | \$455.20                      |
| 45      | \$712.66                     | \$699.96                     | \$691.77                     | \$664.16                 | \$638.76                   | \$620.62                    | \$606.61                    | \$543.68                      | \$527.39                      | \$470.51                      |
| 46      | \$740.30                     | \$727.10                     | \$718.60                     | \$689.92                 | \$663.53                   | \$644.68                    | \$630.14                    | \$564.77                      | \$547.84                      | \$488.76                      |
| 47      | \$771.39                     | \$757.64                     | \$748.78                     | \$718.89                 | \$691.40                   | \$671.76                    | \$656.60                    | \$588.49                      | \$570.85                      | \$509.29                      |
| 48      | \$806.93                     | \$792.54                     | \$783.28                     | \$752.01                 | \$723.25                   | \$702.71                    | \$686.85                    | \$615.60                      | \$597.14                      | \$532.75                      |
| 49      | \$841.97                     | \$826.96                     | \$817.29                     | \$784.67                 | \$754.65                   | \$733.22                    | \$716.67                    | \$642.33                      | \$623.07                      | \$555.88                      |
| 50      | \$881.45                     | \$865.74                     | \$855.62                     | \$821.46                 | \$790.04                   | \$767.60                    | \$750.28                    | \$672.45                      | \$652.29                      | \$581.95                      |
| 51      | \$920.44                     | \$904.03                     | \$893.46                     | \$857.80                 | \$824.99                   | \$801.56                    | \$783.47                    | \$702.19                      | \$681.15                      | \$607.69                      |
| 52      | \$963.38                     | \$946.20                     | \$935.14                     | \$897.81                 | \$863.47                   | \$838.95                    | \$820.02                    | \$734.95                      | \$712.92                      | \$636.04                      |
| 53      | \$1,006.81                   | \$988.86                     | \$977.30                     | \$938.29                 | \$902.40                   | \$876.77                    | \$856.98                    | \$768.08                      | \$745.06                      | \$664.71                      |
| 54      | \$1,053.69                   | \$1,034.91                   | \$1,022.81                   | \$981.98                 | \$944.42                   | \$917.60                    | \$896.89                    | \$803.85                      | \$779.76                      | \$695.67                      |
| 55      | \$1,100.58                   | \$1,080.96                   | \$1,068.32                   | \$1,025.68               | \$986.45                   | \$958.43                    | \$936.80                    | \$839.62                      | \$814.45                      | \$726.62                      |
| 56      | \$1,151.41                   | \$1,130.88                   | \$1,117.67                   | \$1,073.05               | \$1,032.01                 | \$1,002.70                  | \$980.07                    | \$878.40                      | \$852.07                      | \$760.18                      |
| 57      | \$1,202.74                   | \$1,181.30                   | \$1,167.49                   | \$1,120.89               | \$1,078.01                 | \$1,047.40                  | \$1,023.76                  | \$917.56                      | \$890.05                      | \$794.07                      |
| 58      | \$1,257.52                   | \$1,235.10                   | \$1,220.67                   | \$1,171.94               | \$1,127.12                 | \$1,095.10                  | \$1,070.39                  | \$959.35                      | \$930.59                      | \$830.24                      |
| 59      | \$1,284.67                   | \$1,261.76                   | \$1,247.02                   | \$1,197.24               | \$1,151.45                 | \$1,118.74                  | \$1,093.50                  | \$980.06                      | \$950.68                      | \$848.16                      |
| 60      | \$1,339.45                   | \$1,315.57                   | \$1,300.19                   | \$1,248.29               | \$1,200.55                 | \$1,166.45                  | \$1,140.13                  | \$1,021.85                    | \$991.22                      | \$884.33                      |
| 61      | \$1,386.83                   | \$1,362.10                   | \$1,346.18                   | \$1,292.45               | \$1,243.01                 | \$1,207.71                  | \$1,180.45                  | \$1,058.00                    | \$1,026.28                    | \$915.61                      |
| 62      | \$1,417.92                   | \$1,392.64                   | \$1,376.36                   | \$1,321.42               | \$1,270.88                 | \$1,234.79                  | \$1,206.92                  | \$1,081.72                    | \$1,049.29                    | \$936.13                      |
| 63      | \$1,456.91                   | \$1,430.94                   | \$1,414.21                   | \$1,357.76               | \$1,305.83                 | \$1,268.74                  | \$1,240.11                  | \$1,111.46                    | \$1,078.14                    | \$961.88                      |
| 64+     | \$1,480.60                   | \$1,454.20                   | \$1,437.21                   | \$1,379.84               | \$1,327.06                 | \$1,289.37                  | \$1,260.27                  | \$1,129.54                    | \$1,095.68                    | \$977.52                      |

Pending regulatory approval.

Effective January 2022

# Rating Region 1

| Mirror Trio HMO |  |   |   | Off-Exchange Access+ HMO         |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |
|-----------------|--|---|---|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|
| Age             | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2250/55 + Child Dental | 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® 2000/60 OffEx | Silver Access+ HMO® 2750/65 OffEx |
| 0 to 14         | \$370.88   | \$342.60                                      | \$283.95  | \$422.30                         | \$414.65                         | \$409.71                         | \$393.04                     | \$377.69                       | \$366.63                        | \$358.17                        | \$320.06                          | \$310.12                          |
| 15              | \$403.85   | \$373.05                                      | \$309.19  | \$459.83                         | \$451.50                         | \$446.13                         | \$427.98                     | \$411.26                       | \$399.22                        | \$390.01                        | \$348.51                          | \$337.69                          |
| 16              | \$416.46   | \$384.69                                      | \$318.84  | \$474.19                         | \$465.60                         | \$460.06                         | \$441.34                     | \$424.09                       | \$411.68                        | \$402.18                        | \$359.39                          | \$348.23                          |
| 17              | \$429.06   | \$396.34                                      | \$328.49  | \$488.54                         | \$479.69                         | \$473.98                         | \$454.70                     | \$436.93                       | \$424.14                        | \$414.36                        | \$370.27                          | \$358.77                          |
| 18              | \$442.64   | \$408.87                                      | \$338.88  | \$504.00                         | \$494.86                         | \$488.98                         | \$469.08                     | \$450.75                       | \$437.56                        | \$427.47                        | \$381.98                          | \$370.12                          |
| 19              | \$456.21   | \$421.41                                      | \$349.27  | \$519.45                         | \$510.04                         | \$503.97                         | \$483.47                     | \$464.58                       | \$450.98                        | \$440.58                        | \$393.70                          | \$381.47                          |
| 20              | \$470.27   | \$434.40                                      | \$360.04  | \$535.46                         | \$525.76                         | \$519.51                         | \$498.37                     | \$478.89                       | \$464.88                        | \$454.16                        | \$405.83                          | \$393.23                          |
| 21              | \$484.82   | \$447.84                                      | \$371.17  | \$552.02                         | \$542.02                         | \$535.57                         | \$513.78                     | \$493.71                       | \$479.26                        | \$468.20                        | \$418.38                          | \$405.39                          |
| 22              | \$484.82   | \$447.84                                      | \$371.17  | \$552.02                         | \$542.02                         | \$535.57                         | \$513.78                     | \$493.71                       | \$479.26                        | \$468.20                        | \$418.38                          | \$405.39                          |
| 23              | \$484.82   | \$447.84                                      | \$371.17  | \$552.02                         | \$542.02                         | \$535.57                         | \$513.78                     | \$493.71                       | \$479.26                        | \$468.20                        | \$418.38                          | \$405.39                          |
| 24              | \$484.82   | \$447.84                                      | \$371.17  | \$552.02                         | \$542.02                         | \$535.57                         | \$513.78                     | \$493.71                       | \$479.26                        | \$468.20                        | \$418.38                          | \$405.39                          |
| 25              | \$486.75   | \$449.63                                      | \$372.66  | \$554.23                         | \$544.19                         | \$537.72                         | \$515.84                     | \$495.68                       | \$481.18                        | \$470.07                        | \$420.05                          | \$407.01                          |
| 26              | \$496.45   | \$458.58                                      | \$380.08  | \$565.27                         | \$555.03                         | \$548.43                         | \$526.11                     | \$505.56                       | \$490.76                        | \$479.44                        | \$428.42                          | \$415.12                          |
| 27              | \$508.09   | \$469.33                                      | \$388.99  | \$578.52                         | \$568.04                         | \$561.28                         | \$538.44                     | \$517.40                       | \$502.26                        | \$490.68                        | \$438.46                          | \$424.85                          |
| 28              | \$526.99   | \$486.80                                      | \$403.46  | \$600.05                         | \$589.18                         | \$582.17                         | \$558.48                     | \$536.66                       | \$520.95                        | \$508.93                        | \$454.78                          | \$440.66                          |
| 29              | \$542.51   | \$501.13                                      | \$415.34  | \$617.71                         | \$606.52                         | \$599.31                         | \$574.92                     | \$552.46                       | \$536.29                        | \$523.92                        | \$468.17                          | \$453.63                          |
| 30              | \$550.27   | \$508.29                                      | \$421.28  | \$626.54                         | \$615.19                         | \$607.88                         | \$583.14                     | \$560.36                       | \$543.96                        | \$531.41                        | \$474.86                          | \$460.11                          |
| 31              | \$561.90   | \$519.04                                      | \$430.19  | \$639.79                         | \$628.20                         | \$620.73                         | \$595.47                     | \$572.21                       | \$555.46                        | \$542.65                        | \$484.90                          | \$469.84                          |
| 32              | \$573.54   | \$529.79                                      | \$439.10  | \$653.04                         | \$641.21                         | \$633.58                         | \$607.80                     | \$584.05                       | \$566.96                        | \$553.88                        | \$494.94                          | \$479.57                          |
| 33              | \$580.81   | \$536.51                                      | \$444.66  | \$661.32                         | \$649.34                         | \$641.62                         | \$615.51                     | \$591.46                       | \$574.15                        | \$560.91                        | \$501.22                          | \$485.65                          |
| 34              | \$588.57   | \$543.67                                      | \$450.60  | \$670.15                         | \$658.01                         | \$650.19                         | \$623.73                     | \$599.36                       | \$581.82                        | \$568.40                        | \$507.91                          | \$492.14                          |
| 35              | \$592.44   | \$547.26                                      | \$453.57  | \$674.57                         | \$662.35                         | \$654.47                         | \$627.84                     | \$603.31                       | \$585.65                        | \$572.14                        | \$511.26                          | \$495.38                          |
| 36              | \$596.32   | \$550.84                                      | \$456.54  | \$678.99                         | \$666.69                         | \$658.76                         | \$631.95                     | \$607.26                       | \$589.49                        | \$575.89                        | \$514.61                          | \$498.63                          |
| 37              | \$600.20   | \$554.42                                      | \$459.51  | \$683.40                         | \$671.02                         | \$663.04                         | \$636.06                     | \$611.21                       | \$593.32                        | \$579.63                        | \$517.95                          | \$501.87                          |
| 38              | \$604.08   | \$558.00                                      | \$462.48  | \$687.82                         | \$675.36                         | \$667.33                         | \$640.17                     | \$615.16                       | \$597.16                        | \$583.38                        | \$521.30                          | \$505.11                          |
| 39              | \$611.84   | \$565.17                                      | \$468.42  | \$696.65                         | \$684.03                         | \$675.89                         | \$648.39                     | \$623.06                       | \$604.82                        | \$590.87                        | \$528.00                          | \$511.60                          |
| 40              | \$619.59   | \$572.34                                      | \$474.36  | \$705.48                         | \$692.70                         | \$684.46                         | \$656.61                     | \$630.96                       | \$612.49                        | \$598.36                        | \$534.69                          | \$518.08                          |
| 41              | \$631.23   | \$583.08                                      | \$483.27  | \$718.73                         | \$705.71                         | \$697.32                         | \$668.94                     | \$642.81                       | \$623.99                        | \$609.60                        | \$544.73                          | \$527.81                          |
| 42              | \$642.38   | \$593.38                                      | \$491.80  | \$731.43                         | \$718.18                         | \$709.64                         | \$680.76                     | \$654.16                       | \$635.02                        | \$620.37                        | \$554.35                          | \$537.14                          |
| 43              | \$657.89   | \$607.71                                      | \$503.68  | \$749.09                         | \$735.52                         | \$726.77                         | \$697.20                     | \$669.96                       | \$650.35                        | \$635.35                        | \$567.74                          | \$550.11                          |
| 44              | \$677.29   | \$625.63                                      | \$518.53  | \$771.17                         | \$757.20                         | \$748.20                         | \$717.75                     | \$689.71                       | \$669.52                        | \$654.08                        | \$584.48                          | \$566.33                          |
| 45              | \$700.07   | \$646.68                                      | \$535.97  | \$797.12                         | \$782.68                         | \$773.37                         | \$741.90                     | \$712.91                       | \$692.05                        | \$676.08                        | \$604.14                          | \$585.38                          |
| 46              | \$727.22   | \$671.76                                      | \$556.76  | \$828.03                         | \$813.03                         | \$803.36                         | \$770.67                     | \$740.56                       | \$718.89                        | \$702.30                        | \$627.57                          | \$608.08                          |
| 47              | \$757.77   | \$699.97                                      | \$580.14  | \$862.81                         | \$847.18                         | \$837.10                         | \$803.04                     | \$771.66                       | \$749.08                        | \$731.80                        | \$653.93                          | \$633.62                          |
| 48              | \$792.67   | \$732.21                                      | \$606.87  | \$902.56                         | \$886.20                         | \$875.66                         | \$840.03                     | \$807.21                       | \$783.59                        | \$765.51                        | \$684.05                          | \$662.81                          |
| 49              | \$827.09   | \$764.01                                      | \$633.22  | \$941.75                         | \$924.69                         | \$913.69                         | \$876.51                     | \$842.26                       | \$817.61                        | \$798.75                        | \$713.76                          | \$691.59                          |
| 50              | \$865.88   | \$799.84                                      | \$662.91  | \$985.91                         | \$968.05                         | \$956.53                         | \$917.61                     | \$881.76                       | \$855.96                        | \$836.21                        | \$747.23                          | \$724.02                          |
| 51              | \$904.18   | \$835.22                                      | \$692.24  | \$1,029.52                       | \$1,010.87                       | \$998.85                         | \$958.20                     | \$920.76                       | \$893.82                        | \$873.20                        | \$780.28                          | \$756.05                          |
| 52              | \$946.36   | \$874.18                                      | \$724.53  | \$1,077.55                       | \$1,058.02                       | \$1,045.44                       | \$1,002.90                   | \$963.71                       | \$935.51                        | \$913.93                        | \$816.68                          | \$791.32                          |
| 53              | \$989.02   | \$913.59                                      | \$757.19  | \$1,126.12                       | \$1,105.72                       | \$1,092.57                       | \$1,048.11                   | \$1,007.16                     | \$977.69                        | \$955.13                        | \$853.49                          | \$826.99                          |
| 54              | \$1,035.08   | \$956.13                                      | \$792.45  | \$1,178.57                       | \$1,157.21                       | \$1,143.45                       | \$1,096.92                   | \$1,054.06                     | \$1,023.22                      | \$999.61                        | \$893.24                          | \$865.50                          |
| 55              | \$1,081.14   | \$998.68                                      | \$827.71  | \$1,231.01                       | \$1,208.71                       | \$1,194.33                       | \$1,145.73                   | \$1,100.96                     | \$1,068.75                      | \$1,044.09                      | \$932.99                          | \$904.01                          |
| 56              | \$1,131.07   | \$1,044.80                                    | \$865.95  | \$1,287.87                       | \$1,264.53                       | \$1,249.49                       | \$1,198.65                   | \$1,151.82                     | \$1,118.11                      | \$1,092.31                      | \$976.08                          | \$945.77                          |
| 57              | \$1,181.49   | \$1,091.38                                    | \$904.55  | \$1,345.28                       | \$1,320.90                       | \$1,305.19                       | \$1,252.08                   | \$1,203.16                     | \$1,167.95                      | \$1,141.01                      | \$1,019.59                        | \$987.93                          |
| 58              | \$1,235.31   | \$1,141.09                                    | \$945.75  | \$1,406.55                       | \$1,381.07                       | \$1,364.64                       | \$1,309.11                   | \$1,257.96                     | \$1,221.15                      | \$1,192.98                      | \$1,066.03                        | \$1,032.93                        |
| 59              | \$1,261.97   | \$1,165.72                                    | \$966.16  | \$1,436.91                       | \$1,410.88                       | \$1,394.10                       | \$1,337.37                   | \$1,285.12                     | \$1,247.51                      | \$1,218.73                      | \$1,089.04                        | \$1,055.22                        |
| 60              | \$1,315.79   | \$1,215.43                                    | \$1,007.36  | \$1,498.19                       | \$1,471.04                       | \$1,453.55                       | \$1,394.40                   | \$1,339.92                     | \$1,300.71                      | \$1,270.70                      | \$1,135.48                        | \$1,100.22                        |
| 61              | \$1,362.33   | \$1,258.42                                    | \$1,042.99  | \$1,551.18                       | \$1,523.08                       | \$1,504.96                       | \$1,443.72                   | \$1,387.31                     | \$1,346.72                      | \$1,315.65                      | \$1,175.65                        | \$1,139.14                        |
| 62              | \$1,392.87   | \$1,286.63                                    | \$1,066.38  | \$1,585.96                       | \$1,557.22                       | \$1,538.70                       | \$1,476.09                   | \$1,418.42                     | \$1,376.91                      | \$1,345.14                      | \$1,202.01                        | \$1,164.68                        |
| 63              | \$1,431.17   | \$1,322.01                                    | \$1,095.70  | \$1,629.57                       | \$1,600.04                       | \$1,581.01                       | \$1,516.68                   | \$1,457.42                     | \$1,414.77                      | \$1,382.13                      | \$1,235.06                        | \$1,196.70                        |
| 64+             | \$1,454.45   | \$1,343.51                                    | \$1,113.52  | \$1,656.06                       | \$1,626.06                       | \$1,606.72                       | \$1,541.34                   | \$1,481.12                     | \$1,437.77                      | \$1,404.60                      | \$1,255.14                        | \$1,216.16                        |

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 | Silver Tandem PPO 1800/45 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|---------------------------------|
| 0 to 14 | \$418.63                         | \$415.37                      | \$413.30                       | \$402.29                         | \$358.43                   | \$355.36                     | \$349.81                     | \$343.32                      | \$310.89                        |
| 15      | \$455.84                         | \$452.30                      | \$450.04                       | \$438.05                         | \$390.29                   | \$386.94                     | \$380.90                     | \$373.84                      | \$338.53                        |
| 16      | \$470.07                         | \$466.41                      | \$464.09                       | \$451.72                         | \$402.47                   | \$399.02                     | \$392.79                     | \$385.51                      | \$349.10                        |
| 17      | \$484.29                         | \$480.53                      | \$478.14                       | \$465.39                         | \$414.65                   | \$411.10                     | \$404.68                     | \$397.18                      | \$359.66                        |
| 18      | \$499.62                         | \$495.73                      | \$493.26                       | \$480.12                         | \$427.77                   | \$424.11                     | \$417.48                     | \$409.74                      | \$371.04                        |
| 19      | \$514.94                         | \$510.94                      | \$508.39                       | \$494.84                         | \$440.89                   | \$437.11                     | \$430.29                     | \$422.31                      | \$382.42                        |
| 20      | \$530.81                         | \$526.68                      | \$524.06                       | \$510.09                         | \$454.48                   | \$450.58                     | \$443.55                     | \$435.32                      | \$394.21                        |
| 21      | \$547.22                         | \$542.97                      | \$540.27                       | \$525.87                         | \$468.54                   | \$464.52                     | \$457.27                     | \$448.79                      | \$406.40                        |
| 22      | \$547.22                         | \$542.97                      | \$540.27                       | \$525.87                         | \$468.54                   | \$464.52                     | \$457.27                     | \$448.79                      | \$406.40                        |
| 23      | \$547.22                         | \$542.97                      | \$540.27                       | \$525.87                         | \$468.54                   | \$464.52                     | \$457.27                     | \$448.79                      | \$406.40                        |
| 24      | \$547.22                         | \$542.97                      | \$540.27                       | \$525.87                         | \$468.54                   | \$464.52                     | \$457.27                     | \$448.79                      | \$406.40                        |
| 25      | \$549.41                         | \$545.15                      | \$542.43                       | \$527.97                         | \$470.41                   | \$466.38                     | \$459.10                     | \$450.58                      | \$408.02                        |
| 26      | \$560.36                         | \$556.00                      | \$553.23                       | \$538.49                         | \$479.78                   | \$475.67                     | \$468.24                     | \$459.56                      | \$416.15                        |
| 27      | \$573.49                         | \$569.04                      | \$566.20                       | \$551.11                         | \$491.03                   | \$486.82                     | \$479.21                     | \$470.33                      | \$425.91                        |
| 28      | \$594.83                         | \$590.21                      | \$587.27                       | \$571.62                         | \$509.30                   | \$504.93                     | \$497.05                     | \$487.83                      | \$441.75                        |
| 29      | \$612.34                         | \$607.59                      | \$604.56                       | \$588.45                         | \$524.29                   | \$519.80                     | \$511.68                     | \$502.19                      | \$454.76                        |
| 30      | \$621.10                         | \$616.28                      | \$613.20                       | \$596.86                         | \$531.79                   | \$527.23                     | \$519.00                     | \$509.38                      | \$461.26                        |
| 31      | \$634.23                         | \$629.31                      | \$626.17                       | \$609.48                         | \$543.03                   | \$538.38                     | \$529.97                     | \$520.15                      | \$471.02                        |
| 32      | \$647.37                         | \$642.34                      | \$639.14                       | \$622.10                         | \$554.28                   | \$549.53                     | \$540.95                     | \$530.92                      | \$480.77                        |
| 33      | \$655.58                         | \$650.48                      | \$647.24                       | \$629.99                         | \$561.31                   | \$556.49                     | \$547.80                     | \$537.65                      | \$486.86                        |
| 34      | \$664.33                         | \$659.17                      | \$655.89                       | \$638.40                         | \$568.80                   | \$563.93                     | \$555.12                     | \$544.83                      | \$493.37                        |
| 35      | \$668.71                         | \$663.51                      | \$660.21                       | \$642.61                         | \$572.55                   | \$567.64                     | \$558.78                     | \$548.42                      | \$496.62                        |
| 36      | \$673.09                         | \$667.86                      | \$664.53                       | \$646.82                         | \$576.30                   | \$571.36                     | \$562.44                     | \$552.01                      | \$499.87                        |
| 37      | \$677.46                         | \$672.20                      | \$668.85                       | \$651.02                         | \$580.05                   | \$575.07                     | \$566.10                     | \$555.60                      | \$503.12                        |
| 38      | \$681.84                         | \$676.55                      | \$673.17                       | \$655.23                         | \$583.80                   | \$578.79                     | \$569.75                     | \$559.19                      | \$506.37                        |
| 39      | \$690.60                         | \$685.23                      | \$681.82                       | \$663.64                         | \$591.29                   | \$586.22                     | \$577.07                     | \$566.37                      | \$512.87                        |
| 40      | \$699.35                         | \$693.92                      | \$690.46                       | \$672.06                         | \$598.79                   | \$593.65                     | \$584.39                     | \$573.55                      | \$519.38                        |
| 41      | \$712.49                         | \$706.95                      | \$703.43                       | \$684.68                         | \$610.03                   | \$604.80                     | \$595.36                     | \$584.32                      | \$529.13                        |
| 42      | \$725.07                         | \$719.44                      | \$715.85                       | \$696.77                         | \$620.81                   | \$615.49                     | \$605.88                     | \$594.64                      | \$538.48                        |
| 43      | \$742.58                         | \$736.82                      | \$733.14                       | \$713.60                         | \$635.80                   | \$630.35                     | \$620.51                     | \$609.01                      | \$551.48                        |
| 44      | \$764.47                         | \$758.53                      | \$754.75                       | \$734.64                         | \$654.54                   | \$648.93                     | \$638.80                     | \$626.96                      | \$567.74                        |
| 45      | \$790.19                         | \$784.05                      | \$780.15                       | \$759.35                         | \$676.57                   | \$670.76                     | \$660.29                     | \$648.05                      | \$586.84                        |
| 46      | \$820.84                         | \$814.46                      | \$810.40                       | \$788.80                         | \$702.80                   | \$696.78                     | \$685.90                     | \$673.18                      | \$609.60                        |
| 47      | \$855.31                         | \$848.67                      | \$844.44                       | \$821.93                         | \$732.32                   | \$726.04                     | \$714.71                     | \$701.46                      | \$635.20                        |
| 48      | \$894.71                         | \$887.76                      | \$883.34                       | \$859.79                         | \$766.06                   | \$759.49                     | \$747.63                     | \$733.77                      | \$664.46                        |
| 49      | \$933.57                         | \$926.31                      | \$921.70                       | \$897.13                         | \$799.32                   | \$792.47                     | \$780.10                     | \$765.63                      | \$693.32                        |
| 50      | \$977.34                         | \$969.75                      | \$964.92                       | \$939.20                         | \$836.80                   | \$829.63                     | \$816.68                     | \$801.54                      | \$725.83                        |
| 51      | \$1,020.57                       | \$1,012.65                    | \$1,007.60                     | \$980.74                         | \$873.82                   | \$866.33                     | \$852.80                     | \$836.99                      | \$757.93                        |
| 52      | \$1,068.18                       | \$1,059.88                    | \$1,054.60                     | \$1,026.49                       | \$914.58                   | \$906.74                     | \$892.58                     | \$876.04                      | \$793.29                        |
| 53      | \$1,116.34                       | \$1,107.67                    | \$1,102.15                     | \$1,072.77                       | \$955.81                   | \$947.62                     | \$932.82                     | \$915.53                      | \$829.05                        |
| 54      | \$1,168.32                       | \$1,159.25                    | \$1,153.47                     | \$1,122.73                       | \$1,000.32                 | \$991.75                     | \$976.26                     | \$958.16                      | \$867.66                        |
| 55      | \$1,220.31                       | \$1,210.83                    | \$1,204.80                     | \$1,172.68                       | \$1,044.83                 | \$1,035.88                   | \$1,019.70                   | \$1,000.80                    | \$906.27                        |
| 56      | \$1,276.68                       | \$1,266.76                    | \$1,260.44                     | \$1,226.85                       | \$1,093.09                 | \$1,083.72                   | \$1,066.80                   | \$1,047.02                    | \$948.13                        |
| 57      | \$1,333.59                       | \$1,323.23                    | \$1,316.63                     | \$1,281.54                       | \$1,141.82                 | \$1,132.03                   | \$1,114.36                   | \$1,093.70                    | \$990.39                        |
| 58      | \$1,394.33                       | \$1,383.50                    | \$1,376.60                     | \$1,339.91                       | \$1,193.83                 | \$1,183.59                   | \$1,165.11                   | \$1,143.51                    | \$1,035.50                      |
| 59      | \$1,424.43                       | \$1,413.36                    | \$1,406.32                     | \$1,368.83                       | \$1,219.60                 | \$1,209.14                   | \$1,190.26                   | \$1,168.20                    | \$1,057.85                      |
| 60      | \$1,485.17                       | \$1,473.63                    | \$1,466.29                     | \$1,427.20                       | \$1,271.61                 | \$1,260.70                   | \$1,241.02                   | \$1,218.01                    | \$1,102.96                      |
| 61      | \$1,537.70                       | \$1,525.76                    | \$1,518.15                     | \$1,477.69                       | \$1,316.59                 | \$1,305.30                   | \$1,284.92                   | \$1,261.10                    | \$1,141.98                      |
| 62      | \$1,572.18                       | \$1,559.96                    | \$1,552.19                     | \$1,510.82                       | \$1,346.10                 | \$1,334.56                   | \$1,313.73                   | \$1,289.37                    | \$1,167.58                      |
| 63      | \$1,615.41                       | \$1,602.86                    | \$1,594.87                     | \$1,552.36                       | \$1,383.12                 | \$1,371.26                   | \$1,349.85                   | \$1,324.82                    | \$1,199.69                      |
| 64+     | \$1,641.67                       | \$1,628.92                    | \$1,620.80                     | \$1,577.60                       | \$1,405.61                 | \$1,393.56                   | \$1,371.80                   | \$1,346.37                    | \$1,219.19                      |

Pending regulatory approval.

Effective January 2022

# Rating Region 1

| Off-Exchange Tandem PPO (cont'd) |                                 |                                 |                                 |                                 |                                 |                                 |                                 | Off-Exchange Tandem PPO Savings                    |  |  |  |                                      |
|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--|--|--|--|--------------------------------------|
| Age                              | Silver Tandem PPO 2225/50 OffEx | Silver Tandem PPO 2400/55 OffEx | Bronze Tandem PPO 5500/65 OffEx | Bronze Tandem PPO 6500/70 OffEx | Bronze Tandem PPO 6850/55 OffEx | Bronze Tandem PPO 6250/65 OffEx | Bronze Tandem PPO 7500/65 OffEx | Gold Tandem PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings 2100/25% OffEx | Silver Tandem PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings 5700/40% OffEx | Bronze Tandem PPO Savings 7000 OffEx |
| 0 to 14                          | \$308.84                        | \$303.79                        | \$265.93                        | \$278.42                        | \$267.20                        | \$260.59                        | \$255.92                        | \$352.81   | \$307.38                                 | \$287.75   | \$265.16                                 | \$263.36                             |
| 15                               | \$336.29                        | \$330.80                        | \$289.56                        | \$303.17                        | \$290.95                        | \$283.75                        | \$278.67                        | \$384.18   | \$334.70                                 | \$313.32   | \$288.73                                 | \$286.77                             |
| 16                               | \$346.79                        | \$341.12                        | \$298.60                        | \$312.63                        | \$300.03                        | \$292.61                        | \$287.36                        | \$396.17   | \$345.15                                 | \$323.10   | \$297.74                                 | \$295.72                             |
| 17                               | \$357.28                        | \$351.45                        | \$307.64                        | \$322.09                        | \$309.12                        | \$301.46                        | \$296.06                        | \$408.16   | \$355.59                                 | \$332.88   | \$306.75                                 | \$304.67                             |
| 18                               | \$368.59                        | \$362.57                        | \$317.37                        | \$332.28                        | \$318.90                        | \$311.00                        | \$305.43                        | \$421.07   | \$366.85                                 | \$343.42   | \$316.46                                 | \$314.31                             |
| 19                               | \$379.89                        | \$373.68                        | \$327.11                        | \$342.47                        | \$328.67                        | \$320.54                        | \$314.80                        | \$433.98   | \$378.10                                 | \$353.95   | \$326.16                                 | \$323.95                             |
| 20                               | \$391.60                        | \$385.20                        | \$337.19                        | \$353.03                        | \$338.80                        | \$330.42                        | \$324.50                        | \$447.36   | \$389.75                                 | \$364.86   | \$336.21                                 | \$333.93                             |
| 21                               | \$403.71                        | \$397.11                        | \$347.61                        | \$363.95                        | \$349.28                        | \$340.64                        | \$334.53                        | \$461.19   | \$401.80                                 | \$376.14   | \$346.61                                 | \$344.26                             |
| 22                               | \$403.71                        | \$397.11                        | \$347.61                        | \$363.95                        | \$349.28                        | \$340.64                        | \$334.53                        | \$461.19   | \$401.80                                 | \$376.14   | \$346.61                                 | \$344.26                             |
| 23                               | \$403.71                        | \$397.11                        | \$347.61                        | \$363.95                        | \$349.28                        | \$340.64                        | \$334.53                        | \$461.19   | \$401.80                                 | \$376.14   | \$346.61                                 | \$344.26                             |
| 24                               | \$403.71                        | \$397.11                        | \$347.61                        | \$363.95                        | \$349.28                        | \$340.64                        | \$334.53                        | \$461.19   | \$401.80                                 | \$376.14   | \$346.61                                 | \$344.26                             |
| 25                               | \$405.32                        | \$398.70                        | \$349.01                        | \$365.40                        | \$350.68                        | \$342.00                        | \$335.87                        | \$463.04   | \$403.41                                 | \$377.64   | \$348.00                                 | \$345.63                             |
| 26                               | \$413.40                        | \$406.65                        | \$355.96                        | \$372.68                        | \$357.67                        | \$348.81                        | \$342.56                        | \$472.26   | \$411.45                                 | \$385.17   | \$354.93                                 | \$352.52                             |
| 27                               | \$423.09                        | \$416.18                        | \$364.30                        | \$381.42                        | \$366.05                        | \$356.99                        | \$350.59                        | \$483.33   | \$421.09                                 | \$394.19   | \$363.25                                 | \$360.78                             |
| 28                               | \$438.83                        | \$431.66                        | \$377.86                        | \$395.61                        | \$379.67                        | \$370.27                        | \$363.64                        | \$501.32   | \$436.76                                 | \$408.86   | \$376.77                                 | \$374.21                             |
| 29                               | \$451.75                        | \$444.37                        | \$388.98                        | \$407.26                        | \$390.85                        | \$381.17                        | \$374.34                        | \$516.08   | \$449.62                                 | \$420.90   | \$387.86                                 | \$385.22                             |
| 30                               | \$458.21                        | \$450.73                        | \$394.54                        | \$413.08                        | \$396.44                        | \$386.62                        | \$379.70                        | \$523.46   | \$456.05                                 | \$426.92   | \$393.40                                 | \$390.73                             |
| 31                               | \$467.90                        | \$460.26                        | \$402.89                        | \$421.82                        | \$404.82                        | \$394.80                        | \$387.72                        | \$534.52   | \$465.69                                 | \$435.95   | \$401.72                                 | \$398.99                             |
| 32                               | \$477.59                        | \$469.79                        | \$411.23                        | \$430.55                        | \$413.20                        | \$402.97                        | \$395.75                        | \$545.59   | \$475.33                                 | \$444.97   | \$410.04                                 | \$407.26                             |
| 33                               | \$483.64                        | \$475.74                        | \$416.44                        | \$436.01                        | \$418.44                        | \$408.08                        | \$400.77                        | \$552.51   | \$481.36                                 | \$450.62   | \$415.24                                 | \$412.42                             |
| 34                               | \$490.10                        | \$482.10                        | \$422.00                        | \$441.83                        | \$424.03                        | \$413.53                        | \$406.12                        | \$559.89   | \$487.79                                 | \$456.63   | \$420.79                                 | \$417.93                             |
| 35                               | \$493.33                        | \$485.27                        | \$424.79                        | \$444.74                        | \$426.82                        | \$416.26                        | \$408.80                        | \$563.58   | \$491.00                                 | \$459.64   | \$423.56                                 | \$420.68                             |
| 36                               | \$496.56                        | \$488.45                        | \$427.57                        | \$447.66                        | \$429.62                        | \$418.98                        | \$411.48                        | \$567.27   | \$494.22                                 | \$462.65   | \$426.33                                 | \$423.44                             |
| 37                               | \$499.79                        | \$491.63                        | \$430.35                        | \$450.57                        | \$432.41                        | \$421.71                        | \$414.15                        | \$570.96   | \$497.43                                 | \$465.66   | \$429.10                                 | \$426.19                             |
| 38                               | \$503.02                        | \$494.80                        | \$433.13                        | \$453.48                        | \$435.21                        | \$424.43                        | \$416.83                        | \$574.65   | \$500.65                                 | \$468.67   | \$431.88                                 | \$428.94                             |
| 39                               | \$509.84                        | \$501.16                        | \$438.69                        | \$459.30                        | \$440.79                        | \$429.89                        | \$422.18                        | \$582.03   | \$507.07                                 | \$474.69   | \$437.42                                 | \$434.45                             |
| 40                               | \$515.94                        | \$507.51                        | \$444.25                        | \$465.13                        | \$446.38                        | \$435.34                        | \$427.53                        | \$589.41   | \$513.50                                 | \$480.71   | \$442.97                                 | \$439.96                             |
| 41                               | \$525.63                        | \$517.04                        | \$452.59                        | \$473.86                        | \$454.77                        | \$443.51                        | \$435.56                        | \$600.48   | \$523.15                                 | \$489.73   | \$451.29                                 | \$448.22                             |
| 42                               | \$534.92                        | \$526.18                        | \$460.59                        | \$482.23                        | \$462.80                        | \$451.35                        | \$443.26                        | \$611.08   | \$532.39                                 | \$498.39   | \$459.26                                 | \$456.14                             |
| 43                               | \$547.83                        | \$538.88                        | \$471.71                        | \$493.88                        | \$473.98                        | \$462.25                        | \$453.96                        | \$625.84   | \$545.25                                 | \$510.42   | \$470.35                                 | \$467.16                             |
| 44                               | \$563.98                        | \$554.77                        | \$485.62                        | \$508.44                        | \$487.95                        | \$475.87                        | \$467.34                        | \$644.29   | \$561.32                                 | \$525.47   | \$484.22                                 | \$480.93                             |
| 45                               | \$582.96                        | \$573.43                        | \$501.96                        | \$525.54                        | \$504.36                        | \$491.88                        | \$483.07                        | \$665.97   | \$580.20                                 | \$543.15   | \$500.51                                 | \$497.11                             |
| 46                               | \$605.57                        | \$595.67                        | \$521.42                        | \$545.92                        | \$523.92                        | \$510.96                        | \$501.80                        | \$691.79   | \$602.70                                 | \$564.21   | \$519.92                                 | \$516.39                             |
| 47                               | \$631.00                        | \$620.69                        | \$543.32                        | \$568.85                        | \$545.93                        | \$532.42                        | \$522.88                        | \$720.85   | \$628.02                                 | \$587.91   | \$541.75                                 | \$538.07                             |
| 48                               | \$660.07                        | \$649.28                        | \$568.35                        | \$595.05                        | \$571.08                        | \$556.94                        | \$546.96                        | \$754.05   | \$656.95                                 | \$614.99   | \$566.71                                 | \$562.86                             |
| 49                               | \$688.73                        | \$677.48                        | \$593.03                        | \$620.90                        | \$595.88                        | \$581.13                        | \$570.71                        | \$786.80   | \$685.47                                 | \$641.70   | \$591.32                                 | \$587.30                             |
| 50                               | \$721.03                        | \$709.25                        | \$620.84                        | \$650.01                        | \$623.82                        | \$608.38                        | \$597.48                        | \$823.69   | \$717.62                                 | \$671.79   | \$619.05                                 | \$614.84                             |
| 51                               | \$752.92                        | \$740.62                        | \$648.30                        | \$678.76                        | \$651.41                        | \$635.29                        | \$623.91                        | \$860.13   | \$749.36                                 | \$701.50   | \$646.43                                 | \$642.04                             |
| 52                               | \$788.04                        | \$775.17                        | \$678.54                        | \$710.43                        | \$681.80                        | \$664.93                        | \$653.01                        | \$900.25   | \$784.32                                 | \$734.23   | \$676.58                                 | \$671.99                             |
| 53                               | \$823.57                        | \$810.11                        | \$709.13                        | \$742.45                        | \$712.54                        | \$694.90                        | \$682.45                        | \$940.84   | \$819.68                                 | \$767.33   | \$707.09                                 | \$702.28                             |
| 54                               | \$861.92                        | \$847.84                        | \$742.16                        | \$777.03                        | \$745.72                        | \$727.26                        | \$714.23                        | \$984.65   | \$857.85                                 | \$803.06   | \$740.01                                 | \$734.99                             |
| 55                               | \$900.27                        | \$885.57                        | \$775.18                        | \$811.60                        | \$778.90                        | \$759.62                        | \$746.01                        | \$1,028.46   | \$896.02                                 | \$838.79   | \$772.94                                 | \$767.69                             |
| 56                               | \$941.86                        | \$926.47                        | \$810.98                        | \$849.09                        | \$814.88                        | \$794.71                        | \$780.47                        | \$1,075.97   | \$937.40                                 | \$877.53   | \$808.64                                 | \$803.15                             |
| 57                               | \$983.84                        | \$967.77                        | \$847.14                        | \$886.94                        | \$851.20                        | \$830.13                        | \$815.26                        | \$1,123.93   | \$979.19                                 | \$916.65   | \$844.69                                 | \$838.95                             |
| 58                               | \$1,028.65                      | \$1,011.85                      | \$885.72                        | \$927.34                        | \$889.97                        | \$867.95                        | \$852.39                        | \$1,175.12   | \$1,023.79                               | \$958.41   | \$883.16                                 | \$877.17                             |
| 59                               | \$1,050.86                      | \$1,033.69                      | \$904.84                        | \$947.36                        | \$909.18                        | \$886.68                        | \$870.79                        | \$1,200.49   | \$1,045.89                               | \$979.09   | \$902.23                                 | \$896.10                             |
| 60                               | \$1,095.67                      | \$1,077.77                      | \$943.43                        | \$987.75                        | \$947.95                        | \$924.49                        | \$907.93                        | \$1,251.68   | \$1,090.49                               | \$1,020.84   | \$940.70                                 | \$934.31                             |
| 61                               | \$1,134.43                      | \$1,115.89                      | \$976.80                        | \$1,022.69                      | \$981.48                        | \$957.19                        | \$940.04                        | \$1,295.96   | \$1,129.06                               | \$1,056.95   | \$973.98                                 | \$967.36                             |
| 62                               | \$1,159.86                      | \$1,140.91                      | \$998.70                        | \$1,045.62                      | \$1,003.49                      | \$978.65                        | \$961.12                        | \$1,325.01   | \$1,154.38                               | \$1,080.65   | \$995.81                                 | \$989.05                             |
| 63                               | \$1,191.75                      | \$1,172.28                      | \$1,026.16                      | \$1,074.37                      | \$1,031.08                      | \$1,005.56                      | \$987.54                        | \$1,361.45   | \$1,186.12                               | \$1,110.37   | \$1,023.20                               | \$1,016.25                           |
| 64+                              | \$1,211.13                      | \$1,191.34                      | \$1,042.84                      | \$1,091.84                      | \$1,047.85                      | \$1,021.91                      | \$1,003.60                      | \$1,383.58   | \$1,205.41                               | \$1,128.42   | \$1,039.83                               | \$1,032.77                           |

Pending regulatory approval.



## Rating Region 1

### Off-Exchange Full PPO

| Age     | Platinum Full PPO 250/10 OffEx | Platinum Full PPO 0/0 OffEx | Platinum Full PPO 0/10 OffEx | Platinum Full PPO 250/15 OffEx | Gold Full PPO 0/25 OffEx | Gold Full PPO 500/30 OffEx | Gold Full PPO 750/30 OffEx |
|---------|--------------------------------|-----------------------------|------------------------------|--------------------------------|--------------------------|----------------------------|----------------------------|
| 0 to 14 | \$435.80                       | \$433.96                    | \$430.42                     | \$418.85                       | \$372.81                 | \$369.48                   | \$363.74                   |
| 15      | \$474.53                       | \$472.53                    | \$468.68                     | \$456.08                       | \$405.95                 | \$402.32                   | \$396.07                   |
| 16      | \$489.35                       | \$487.28                    | \$483.31                     | \$470.32                       | \$418.62                 | \$414.88                   | \$408.43                   |
| 17      | \$504.16                       | \$502.03                    | \$497.94                     | \$484.55                       | \$431.29                 | \$427.44                   | \$420.80                   |
| 18      | \$520.11                       | \$517.91                    | \$513.70                     | \$499.88                       | \$444.93                 | \$440.96                   | \$434.11                   |
| 19      | \$536.06                       | \$533.80                    | \$529.45                     | \$515.21                       | \$458.58                 | \$454.48                   | \$447.42                   |
| 20      | \$552.58                       | \$550.25                    | \$545.77                     | \$531.09                       | \$472.71                 | \$468.49                   | \$461.21                   |
| 21      | \$569.67                       | \$567.27                    | \$562.65                     | \$547.52                       | \$487.33                 | \$482.98                   | \$475.48                   |
| 22      | \$569.67                       | \$567.27                    | \$562.65                     | \$547.52                       | \$487.33                 | \$482.98                   | \$475.48                   |
| 23      | \$569.67                       | \$567.27                    | \$562.65                     | \$547.52                       | \$487.33                 | \$482.98                   | \$475.48                   |
| 24      | \$569.67                       | \$567.27                    | \$562.65                     | \$547.52                       | \$487.33                 | \$482.98                   | \$475.48                   |
| 25      | \$571.95                       | \$569.54                    | \$564.90                     | \$549.71                       | \$489.28                 | \$484.91                   | \$477.38                   |
| 26      | \$583.34                       | \$580.88                    | \$576.15                     | \$560.66                       | \$499.03                 | \$494.57                   | \$486.89                   |
| 27      | \$597.01                       | \$594.50                    | \$589.65                     | \$573.80                       | \$510.72                 | \$506.16                   | \$498.30                   |
| 28      | \$619.23                       | \$616.62                    | \$611.60                     | \$595.15                       | \$529.73                 | \$525.00                   | \$516.84                   |
| 29      | \$637.46                       | \$634.77                    | \$629.60                     | \$612.67                       | \$545.32                 | \$540.45                   | \$532.06                   |
| 30      | \$646.57                       | \$643.85                    | \$638.60                     | \$621.43                       | \$553.12                 | \$548.18                   | \$539.67                   |
| 31      | \$660.25                       | \$657.46                    | \$652.11                     | \$634.57                       | \$564.82                 | \$559.77                   | \$551.08                   |
| 32      | \$673.92                       | \$671.08                    | \$665.61                     | \$647.71                       | \$576.51                 | \$571.36                   | \$562.49                   |
| 33      | \$682.46                       | \$679.59                    | \$674.05                     | \$655.93                       | \$583.82                 | \$578.61                   | \$569.62                   |
| 34      | \$691.58                       | \$688.66                    | \$683.05                     | \$664.69                       | \$591.62                 | \$586.34                   | \$577.23                   |
| 35      | \$696.14                       | \$693.20                    | \$687.55                     | \$669.07                       | \$595.52                 | \$590.20                   | \$581.03                   |
| 36      | \$700.69                       | \$697.74                    | \$692.05                     | \$673.45                       | \$599.42                 | \$594.06                   | \$584.84                   |
| 37      | \$705.25                       | \$702.28                    | \$696.55                     | \$677.83                       | \$603.31                 | \$597.93                   | \$588.64                   |
| 38      | \$709.81                       | \$706.81                    | \$701.06                     | \$682.21                       | \$607.21                 | \$601.79                   | \$592.44                   |
| 39      | \$718.92                       | \$715.89                    | \$710.06                     | \$690.97                       | \$615.01                 | \$609.52                   | \$600.05                   |
| 40      | \$728.04                       | \$724.97                    | \$719.06                     | \$699.73                       | \$622.81                 | \$617.25                   | \$607.66                   |
| 41      | \$741.71                       | \$738.58                    | \$732.56                     | \$712.87                       | \$634.50                 | \$628.84                   | \$619.07                   |
| 42      | \$754.81                       | \$751.63                    | \$745.50                     | \$725.46                       | \$645.71                 | \$639.95                   | \$630.01                   |
| 43      | \$773.04                       | \$769.78                    | \$763.51                     | \$742.98                       | \$661.31                 | \$655.40                   | \$645.22                   |
| 44      | \$795.83                       | \$792.47                    | \$786.02                     | \$764.88                       | \$680.80                 | \$674.72                   | \$664.24                   |
| 45      | \$822.60                       | \$819.13                    | \$812.46                     | \$790.61                       | \$703.70                 | \$697.42                   | \$686.59                   |
| 46      | \$854.50                       | \$850.90                    | \$843.97                     | \$821.28                       | \$731.00                 | \$724.47                   | \$713.21                   |
| 47      | \$890.39                       | \$886.64                    | \$879.41                     | \$855.77                       | \$761.70                 | \$754.90                   | \$743.17                   |
| 48      | \$931.41                       | \$927.48                    | \$919.92                     | \$895.19                       | \$796.78                 | \$789.67                   | \$777.40                   |
| 49      | \$971.86                       | \$967.76                    | \$959.87                     | \$934.06                       | \$831.39                 | \$823.96                   | \$811.16                   |
| 50      | \$1,017.43                     | \$1,013.14                  | \$1,004.88                   | \$977.87                       | \$870.37                 | \$862.60                   | \$849.20                   |
| 51      | \$1,062.43                     | \$1,057.95                  | \$1,049.33                   | \$1,021.12                     | \$908.87                 | \$900.76                   | \$886.76                   |
| 52      | \$1,111.99                     | \$1,107.31                  | \$1,098.28                   | \$1,068.75                     | \$951.27                 | \$942.77                   | \$928.13                   |
| 53      | \$1,162.13                     | \$1,157.22                  | \$1,147.80                   | \$1,116.93                     | \$994.15                 | \$985.28                   | \$969.97                   |
| 54      | \$1,216.24                     | \$1,211.11                  | \$1,201.25                   | \$1,168.95                     | \$1,040.45               | \$1,031.16                 | \$1,015.14                 |
| 55      | \$1,270.36                     | \$1,265.01                  | \$1,254.70                   | \$1,220.96                     | \$1,086.75               | \$1,077.04                 | \$1,060.31                 |
| 56      | \$1,329.04                     | \$1,323.43                  | \$1,312.65                   | \$1,277.36                     | \$1,136.94               | \$1,126.79                 | \$1,109.29                 |
| 57      | \$1,388.28                     | \$1,382.43                  | \$1,371.17                   | \$1,334.30                     | \$1,187.62               | \$1,177.02                 | \$1,158.74                 |
| 58      | \$1,451.52                     | \$1,445.40                  | \$1,433.62                   | \$1,395.07                     | \$1,241.72               | \$1,230.63                 | \$1,211.51                 |
| 59      | \$1,482.85                     | \$1,476.60                  | \$1,464.57                   | \$1,425.19                     | \$1,268.52               | \$1,257.19                 | \$1,237.66                 |
| 60      | \$1,546.08                     | \$1,539.56                  | \$1,527.02                   | \$1,485.96                     | \$1,322.61               | \$1,310.80                 | \$1,290.44                 |
| 61      | \$1,600.77                     | \$1,594.02                  | \$1,581.03                   | \$1,538.52                     | \$1,369.40               | \$1,357.17                 | \$1,336.09                 |
| 62      | \$1,636.66                     | \$1,629.76                  | \$1,616.48                   | \$1,573.02                     | \$1,400.10               | \$1,387.60                 | \$1,366.04                 |
| 63      | \$1,681.66                     | \$1,674.57                  | \$1,660.93                   | \$1,616.27                     | \$1,438.60               | \$1,425.75                 | \$1,403.61                 |
| 64+     | \$1,709.01                     | \$1,701.80                  | \$1,687.94                   | \$1,642.55                     | \$1,461.99               | \$1,448.94                 | \$1,426.43                 |

Pending regulatory approval.

Effective January 2022

# Rating Region 1

## Off-Exchange Full PPO

| Age     | Gold Full PPO<br>1000/35 OffEx | Silver Full PPO<br>1800/45 OffEx | Silver Full PPO<br>2225/50 OffEx | Silver Full PPO<br>2400/55 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 | \$356.92                       | \$322.81                         | \$320.72                         | \$315.34                         | \$275.25                         | \$288.72                         | \$276.92                         | \$269.72                         | \$264.76                         |
| 15      | \$388.65                       | \$351.50                         | \$349.23                         | \$343.37                         | \$299.72                         | \$314.38                         | \$301.54                         | \$293.70                         | \$288.29                         |
| 16      | \$400.78                       | \$362.47                         | \$360.13                         | \$354.09                         | \$309.08                         | \$324.19                         | \$310.95                         | \$302.87                         | \$297.29                         |
| 17      | \$412.91                       | \$373.44                         | \$371.03                         | \$364.81                         | \$318.43                         | \$334.01                         | \$320.36                         | \$312.03                         | \$306.29                         |
| 18      | \$425.97                       | \$385.26                         | \$382.77                         | \$376.35                         | \$328.51                         | \$344.57                         | \$330.49                         | \$321.91                         | \$315.98                         |
| 19      | \$439.04                       | \$397.07                         | \$394.51                         | \$387.89                         | \$338.58                         | \$355.14                         | \$340.63                         | \$331.78                         | \$325.67                         |
| 20      | \$452.57                       | \$409.31                         | \$406.67                         | \$399.85                         | \$349.01                         | \$366.09                         | \$351.13                         | \$342.00                         | \$335.70                         |
| 21      | \$466.56                       | \$421.97                         | \$419.25                         | \$412.21                         | \$359.81                         | \$377.41                         | \$361.99                         | \$352.58                         | \$346.09                         |
| 22      | \$466.56                       | \$421.97                         | \$419.25                         | \$412.21                         | \$359.81                         | \$377.41                         | \$361.99                         | \$352.58                         | \$346.09                         |
| 23      | \$466.56                       | \$421.97                         | \$419.25                         | \$412.21                         | \$359.81                         | \$377.41                         | \$361.99                         | \$352.58                         | \$346.09                         |
| 24      | \$466.56                       | \$421.97                         | \$419.25                         | \$412.21                         | \$359.81                         | \$377.41                         | \$361.99                         | \$352.58                         | \$346.09                         |
| 25      | \$468.43                       | \$423.66                         | \$420.92                         | \$413.86                         | \$361.25                         | \$378.92                         | \$363.44                         | \$353.99                         | \$347.47                         |
| 26      | \$477.76                       | \$432.10                         | \$429.31                         | \$422.11                         | \$368.44                         | \$386.47                         | \$370.68                         | \$361.04                         | \$354.39                         |
| 27      | \$488.96                       | \$442.23                         | \$439.37                         | \$432.00                         | \$377.08                         | \$395.52                         | \$379.36                         | \$369.50                         | \$362.70                         |
| 28      | \$507.15                       | \$458.68                         | \$455.72                         | \$448.08                         | \$391.11                         | \$410.24                         | \$393.48                         | \$383.25                         | \$376.19                         |
| 29      | \$522.08                       | \$472.19                         | \$469.14                         | \$461.27                         | \$402.63                         | \$422.32                         | \$405.06                         | \$394.54                         | \$387.27                         |
| 30      | \$529.55                       | \$478.94                         | \$475.84                         | \$467.86                         | \$408.38                         | \$428.36                         | \$410.86                         | \$400.18                         | \$392.81                         |
| 31      | \$540.75                       | \$489.06                         | \$485.91                         | \$477.75                         | \$417.02                         | \$437.42                         | \$419.54                         | \$408.64                         | \$401.11                         |
| 32      | \$551.94                       | \$499.19                         | \$495.97                         | \$487.65                         | \$425.65                         | \$446.47                         | \$428.23                         | \$417.10                         | \$409.42                         |
| 33      | \$558.94                       | \$505.52                         | \$502.26                         | \$493.83                         | \$431.05                         | \$452.13                         | \$433.66                         | \$422.39                         | \$414.61                         |
| 34      | \$566.41                       | \$512.27                         | \$508.96                         | \$500.43                         | \$436.81                         | \$458.17                         | \$439.45                         | \$428.03                         | \$420.15                         |
| 35      | \$570.14                       | \$515.65                         | \$512.32                         | \$503.72                         | \$439.69                         | \$461.19                         | \$442.35                         | \$430.85                         | \$422.92                         |
| 36      | \$573.87                       | \$519.02                         | \$515.67                         | \$507.02                         | \$442.56                         | \$464.21                         | \$445.24                         | \$433.67                         | \$425.69                         |
| 37      | \$577.60                       | \$522.40                         | \$519.03                         | \$510.32                         | \$445.44                         | \$467.23                         | \$448.14                         | \$436.49                         | \$428.45                         |
| 38      | \$581.34                       | \$525.78                         | \$522.38                         | \$513.62                         | \$448.32                         | \$470.25                         | \$451.04                         | \$439.32                         | \$431.22                         |
| 39      | \$588.80                       | \$532.53                         | \$529.09                         | \$520.21                         | \$454.08                         | \$476.29                         | \$456.83                         | \$444.96                         | \$436.76                         |
| 40      | \$596.27                       | \$539.28                         | \$535.80                         | \$526.81                         | \$459.84                         | \$482.33                         | \$462.62                         | \$450.60                         | \$442.30                         |
| 41      | \$607.46                       | \$549.41                         | \$545.86                         | \$536.70                         | \$468.47                         | \$491.39                         | \$471.31                         | \$459.06                         | \$450.60                         |
| 42      | \$618.19                       | \$559.11                         | \$555.50                         | \$546.18                         | \$476.75                         | \$500.07                         | \$479.63                         | \$467.17                         | \$458.56                         |
| 43      | \$633.12                       | \$572.61                         | \$568.92                         | \$559.37                         | \$488.26                         | \$512.14                         | \$491.22                         | \$478.45                         | \$469.64                         |
| 44      | \$651.79                       | \$589.49                         | \$585.69                         | \$575.86                         | \$502.65                         | \$527.24                         | \$505.70                         | \$492.55                         | \$483.48                         |
| 45      | \$673.72                       | \$609.33                         | \$605.39                         | \$595.24                         | \$519.56                         | \$544.98                         | \$522.71                         | \$509.13                         | \$499.75                         |
| 46      | \$699.84                       | \$632.96                         | \$628.87                         | \$618.32                         | \$539.71                         | \$566.11                         | \$542.98                         | \$528.87                         | \$519.13                         |
| 47      | \$729.24                       | \$659.54                         | \$655.28                         | \$644.29                         | \$562.38                         | \$589.89                         | \$565.79                         | \$551.08                         | \$540.93                         |
| 48      | \$762.83                       | \$689.92                         | \$685.47                         | \$673.97                         | \$588.29                         | \$617.06                         | \$591.85                         | \$576.47                         | \$565.85                         |
| 49      | \$795.96                       | \$719.88                         | \$715.23                         | \$703.24                         | \$613.83                         | \$643.86                         | \$617.55                         | \$601.50                         | \$590.42                         |
| 50      | \$833.28                       | \$753.64                         | \$748.77                         | \$736.21                         | \$642.62                         | \$674.05                         | \$646.51                         | \$629.71                         | \$618.11                         |
| 51      | \$870.14                       | \$786.98                         | \$781.89                         | \$768.78                         | \$671.04                         | \$703.87                         | \$675.11                         | \$657.56                         | \$645.45                         |
| 52      | \$910.73                       | \$823.69                         | \$818.37                         | \$804.64                         | \$702.35                         | \$736.70                         | \$706.60                         | \$688.24                         | \$675.56                         |
| 53      | \$951.79                       | \$860.82                         | \$855.26                         | \$840.91                         | \$734.01                         | \$769.91                         | \$738.45                         | \$719.26                         | \$706.01                         |
| 54      | \$996.11                       | \$900.91                         | \$895.09                         | \$880.07                         | \$768.19                         | \$805.77                         | \$772.84                         | \$752.76                         | \$738.89                         |
| 55      | \$1,040.43                     | \$940.99                         | \$934.92                         | \$919.23                         | \$802.37                         | \$841.62                         | \$807.23                         | \$786.25                         | \$771.77                         |
| 56      | \$1,088.49                     | \$984.46                         | \$978.10                         | \$961.69                         | \$839.43                         | \$880.49                         | \$844.52                         | \$822.57                         | \$807.42                         |
| 57      | \$1,137.01                     | \$1,028.34                       | \$1,021.70                       | \$1,004.56                       | \$876.85                         | \$919.74                         | \$882.16                         | \$859.24                         | \$843.41                         |
| 58      | \$1,188.80                     | \$1,075.18                       | \$1,068.24                       | \$1,050.32                       | \$916.79                         | \$961.64                         | \$922.34                         | \$898.38                         | \$881.83                         |
| 59      | \$1,214.46                     | \$1,098.39                       | \$1,091.30                       | \$1,072.99                       | \$936.58                         | \$982.39                         | \$942.25                         | \$917.77                         | \$900.86                         |
| 60      | \$1,266.25                     | \$1,145.23                       | \$1,137.83                       | \$1,118.75                       | \$976.52                         | \$1,024.29                       | \$982.43                         | \$956.90                         | \$939.28                         |
| 61      | \$1,311.04                     | \$1,185.74                       | \$1,178.08                       | \$1,158.32                       | \$1,011.06                       | \$1,060.52                       | \$1,017.19                       | \$990.75                         | \$972.50                         |
| 62      | \$1,340.43                     | \$1,212.32                       | \$1,204.49                       | \$1,184.29                       | \$1,033.73                       | \$1,084.29                       | \$1,039.99                       | \$1,012.96                       | \$994.30                         |
| 63      | \$1,377.29                     | \$1,245.66                       | \$1,237.61                       | \$1,216.85                       | \$1,062.15                       | \$1,114.11                       | \$1,068.59                       | \$1,040.82                       | \$1,021.64                       |
| 64+     | \$1,399.69                     | \$1,265.91                       | \$1,257.74                       | \$1,236.64                       | \$1,079.43                       | \$1,132.22                       | \$1,085.96                       | \$1,057.74                       | \$1,038.26                       |

Pending regulatory approval.



# 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 2100/25% 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 2250/50 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental |
| 0 to 14                       | \$366.35   | \$318.89                               | \$298.15   | \$274.33                               | \$272.45                           | \$428.84  | \$384.76                                      | \$341.49   | \$285.08   |
| 15                            | \$398.92   | \$347.24                               | \$324.65   | \$298.72                               | \$296.66                           | \$466.96  | \$418.96                                      | \$371.85   | \$310.42   |
| 16                            | \$411.37   | \$358.08                               | \$334.79   | \$308.04                               | \$305.92                           | \$481.54  | \$432.04                                      | \$383.46   | \$320.11   |
| 17                            | \$423.82   | \$368.91                               | \$344.92   | \$317.36                               | \$315.18                           | \$496.11  | \$445.11                                      | \$395.06   | \$329.80   |
| 18                            | \$437.23   | \$380.59                               | \$355.83   | \$327.40                               | \$325.15                           | \$511.81  | \$459.19                                      | \$407.56   | \$340.23   |
| 19                            | \$450.64   | \$392.26                               | \$366.75   | \$337.45                               | \$335.13                           | \$527.51  | \$473.28                                      | \$420.06   | \$350.67   |
| 20                            | \$464.53   | \$404.35                               | \$378.05   | \$347.85                               | \$345.45                           | \$543.76  | \$487.86                                      | \$433.01   | \$361.47   |
| 21                            | \$478.89   | \$416.85                               | \$389.74   | \$358.60                               | \$356.14                           | \$560.58  | \$502.95                                      | \$446.40   | \$372.65   |
| 22                            | \$478.89   | \$416.85                               | \$389.74   | \$358.60                               | \$356.14                           | \$560.58  | \$502.95                                      | \$446.40   | \$372.65   |
| 23                            | \$478.89   | \$416.85                               | \$389.74   | \$358.60                               | \$356.14                           | \$560.58  | \$502.95                                      | \$446.40   | \$372.65   |
| 24                            | \$478.89   | \$416.85                               | \$389.74   | \$358.60                               | \$356.14                           | \$560.58  | \$502.95                                      | \$446.40   | \$372.65   |
| 25                            | \$480.81   | \$418.52                               | \$391.30   | \$360.04                               | \$357.56                           | \$562.82  | \$504.96                                      | \$448.18   | \$374.14   |
| 26                            | \$490.39   | \$426.86                               | \$399.09   | \$367.21                               | \$364.68                           | \$574.03  | \$515.02                                      | \$457.11   | \$381.60   |
| 27                            | \$501.88   | \$436.86                               | \$408.45   | \$375.82                               | \$373.23                           | \$587.49  | \$527.09                                      | \$467.82   | \$390.54   |
| 28                            | \$520.56   | \$453.12                               | \$423.65   | \$389.80                               | \$387.12                           | \$609.35  | \$546.71                                      | \$485.23   | \$405.07   |
| 29                            | \$535.88   | \$466.46                               | \$436.12   | \$401.28                               | \$398.52                           | \$627.29  | \$562.80                                      | \$499.52   | \$417.00   |
| 30                            | \$543.54   | \$473.13                               | \$442.36   | \$407.01                               | \$404.22                           | \$636.26  | \$570.85                                      | \$506.66   | \$422.96   |
| 31                            | \$555.04   | \$483.13                               | \$451.71   | \$415.62                               | \$412.76                           | \$649.71  | \$582.92                                      | \$517.37   | \$431.90   |
| 32                            | \$566.53   | \$493.14                               | \$461.06   | \$424.23                               | \$421.31                           | \$663.17  | \$594.99                                      | \$528.09   | \$440.85   |
| 33                            | \$573.72   | \$499.39                               | \$466.91   | \$429.61                               | \$426.65                           | \$671.57  | \$602.54                                      | \$534.78   | \$446.44   |
| 34                            | \$581.38   | \$506.06                               | \$473.14   | \$435.34                               | \$432.35                           | \$680.54  | \$610.58                                      | \$541.93   | \$452.40   |
| 35                            | \$585.21   | \$509.39                               | \$476.26   | \$438.21                               | \$435.20                           | \$685.03  | \$614.61                                      | \$545.50   | \$455.38   |
| 36                            | \$589.04   | \$512.73                               | \$479.38   | \$441.08                               | \$438.05                           | \$689.51  | \$618.63                                      | \$549.07   | \$458.36   |
| 37                            | \$592.87   | \$516.06                               | \$482.50   | \$443.95                               | \$440.90                           | \$694.00  | \$622.65                                      | \$552.64   | \$461.34   |
| 38                            | \$596.70   | \$519.40                               | \$485.62   | \$446.82                               | \$443.75                           | \$698.48  | \$626.68                                      | \$556.21   | \$464.33   |
| 39                            | \$604.36   | \$526.07                               | \$491.85   | \$452.56                               | \$449.45                           | \$707.45  | \$634.72                                      | \$563.35   | \$470.29   |
| 40                            | \$612.03   | \$532.74                               | \$498.09   | \$458.30                               | \$455.14                           | \$716.42  | \$642.77                                      | \$570.50   | \$476.25   |
| 41                            | \$623.52   | \$542.74                               | \$507.44   | \$466.90                               | \$463.69                           | \$729.87  | \$654.84                                      | \$581.21   | \$485.19   |
| 42                            | \$634.53   | \$552.33                               | \$516.41   | \$475.15                               | \$471.88                           | \$742.77  | \$666.41                                      | \$591.48   | \$493.76   |
| 43                            | \$649.86   | \$565.67                               | \$528.88   | \$486.62                               | \$483.28                           | \$760.71  | \$682.50                                      | \$605.76   | \$505.69   |
| 44                            | \$669.02   | \$582.34                               | \$544.47   | \$500.97                               | \$497.52                           | \$783.13  | \$702.62                                      | \$623.62   | \$520.60   |
| 45                            | \$691.52   | \$601.94                               | \$562.78   | \$517.82                               | \$514.26                           | \$809.48  | \$726.26                                      | \$644.60   | \$538.11   |
| 46                            | \$718.34   | \$625.28                               | \$584.61   | \$537.91                               | \$534.21                           | \$840.87  | \$754.43                                      | \$669.60   | \$558.98   |
| 47                            | \$748.51   | \$651.54                               | \$609.16   | \$560.50                               | \$556.64                           | \$876.19  | \$786.11                                      | \$697.72   | \$582.46   |
| 48                            | \$782.99   | \$681.55                               | \$637.23   | \$586.32                               | \$582.28                           | \$916.55  | \$822.33                                      | \$729.86   | \$609.29   |
| 49                            | \$816.99   | \$711.15                               | \$664.90   | \$611.78                               | \$607.57                           | \$956.35  | \$858.03                                      | \$761.55   | \$635.75   |
| 50                            | \$855.30   | \$744.50                               | \$696.08   | \$640.47                               | \$636.06                           | \$1,001.20                                      | \$898.27                                      | \$797.27   | \$665.56   |
| 51                            | \$893.14   | \$777.43                               | \$726.87   | \$668.80                               | \$664.20                           | \$1,045.48                                      | \$938.00                                      | \$832.53   | \$695.00   |
| 52                            | \$934.80   | \$813.70                               | \$760.77   | \$699.99                               | \$695.18                           | \$1,094.25                                      | \$981.76                                      | \$871.37   | \$727.42   |
| 53                            | \$976.94   | \$850.38                               | \$795.07   | \$731.55                               | \$726.52                           | \$1,143.58                                      | \$1,026.02                                    | \$910.65   | \$760.21   |
| 54                            | \$1,022.44                                       | \$889.98                               | \$832.10   | \$765.62                               | \$760.35                           | \$1,196.84                                      | \$1,073.80                                    | \$953.06   | \$795.61   |
| 55                            | \$1,067.93                                       | \$929.58                               | \$869.12   | \$799.69                               | \$794.19                           | \$1,250.09                                      | \$1,121.58                                    | \$995.47   | \$831.02   |
| 56                            | \$1,117.26                                       | \$972.52                               | \$909.26   | \$836.62                               | \$830.87                           | \$1,307.83                                      | \$1,173.39                                    | \$1,041.45                                       | \$869.40   |
| 57                            | \$1,167.06                                       | \$1,015.87                             | \$949.80   | \$873.92                               | \$867.91                           | \$1,366.13                                      | \$1,225.69                                    | \$1,087.87                                       | \$908.15   |
| 58                            | \$1,220.22                                       | \$1,062.14                             | \$993.06   | \$913.72                               | \$907.44                           | \$1,428.36                                      | \$1,281.52                                    | \$1,137.42                                       | \$949.52   |
| 59                            | \$1,246.56                                       | \$1,085.07                             | \$1,014.49   | \$933.44                               | \$927.03                           | \$1,459.19                                      | \$1,309.18                                    | \$1,161.97                                       | \$970.01   |
| 60                            | \$1,299.72                                       | \$1,131.34                             | \$1,057.75   | \$973.25                               | \$966.56                           | \$1,521.41                                      | \$1,365.01                                    | \$1,211.52                                       | \$1,011.38                                       |
| 61                            | \$1,345.69                                       | \$1,171.36                             | \$1,095.17   | \$1,007.68                             | \$1,000.75                         | \$1,575.23                                      | \$1,413.29                                    | \$1,254.38                                       | \$1,047.15                                       |
| 62                            | \$1,375.86                                       | \$1,197.62                             | \$1,119.72   | \$1,030.27                             | \$1,023.18                         | \$1,610.55                                      | \$1,444.98                                    | \$1,282.50                                       | \$1,070.63                                       |
| 63                            | \$1,413.70                                       | \$1,230.55                             | \$1,150.51   | \$1,058.60                             | \$1,051.32                         | \$1,654.83                                      | \$1,484.71                                    | \$1,317.77                                       | \$1,100.07                                       |
| 64+                           | \$1,436.68                                       | \$1,250.56                             | \$1,169.22   | \$1,075.81                             | \$1,068.41                         | \$1,681.74                                      | \$1,508.85                                    | \$1,339.19                                       | \$1,117.96                                       |

Pending regulatory approval.

Effective January 2022

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

### Infertility Rates\*

| Age     | Off Exchange Full PPO, Off Exchange Full PPO Savings, Mirror Full PPO | Off Exchange Tandem PPO, Off Exchange Tandem PPO Savings | Access+ HMO | Off Exchange Trio HMO, Mirror HMO |
|---------|---|--|-------------|-----------------------------------|
| 0 to 14 | \$5.85  | \$6.23   | \$7.05      | \$7.70                            |
| 15      | \$6.37  | \$6.78   | \$7.68      | \$8.38                            |
| 16      | \$6.57  | \$6.99   | \$7.92      | \$8.64                            |
| 17      | \$6.77  | \$7.20   | \$8.16      | \$8.90                            |
| 18      | \$6.98  | \$7.43   | \$8.42      | \$9.19                            |
| 19      | \$7.20  | \$7.66   | \$8.67      | \$9.47                            |
| 20      | \$7.42  | \$7.90   | \$8.94      | \$9.76                            |
| 21      | \$7.65  | \$8.14   | \$9.22      | \$10.06                           |
| 22      | \$7.65  | \$8.14   | \$9.22      | \$10.06                           |
| 23      | \$7.65  | \$8.14   | \$9.22      | \$10.06                           |
| 24      | \$7.65  | \$8.14   | \$9.22      | \$10.06                           |
| 25      | \$7.68  | \$8.17   | \$9.25      | \$10.10                           |
| 26      | \$7.83  | \$8.34   | \$9.44      | \$10.30                           |
| 27      | \$8.01  | \$8.53   | \$9.66      | \$10.54                           |
| 28      | \$8.31  | \$8.85   | \$10.02     | \$10.94                           |
| 29      | \$8.56  | \$9.11   | \$10.31     | \$11.26                           |
| 30      | \$8.68  | \$9.24   | \$10.46     | \$11.42                           |
| 31      | \$8.86  | \$9.43   | \$10.68     | \$11.66                           |
| 32      | \$9.05  | \$9.63   | \$10.90     | \$11.90                           |
| 33      | \$9.16  | \$9.75   | \$11.04     | \$12.05                           |
| 34      | \$9.28  | \$9.88   | \$11.19     | \$12.21                           |
| 35      | \$9.34  | \$9.95   | \$11.26     | \$12.29                           |
| 36      | \$9.41  | \$10.01  | \$11.34     | \$12.38                           |
| 37      | \$9.47  | \$10.08  | \$11.41     | \$12.46                           |
| 38      | \$9.53  | \$10.14  | \$11.49     | \$12.54                           |
| 39      | \$9.65  | \$10.27  | \$11.63     | \$12.70                           |
| 40      | \$9.77  | \$10.40  | \$11.78     | \$12.86                           |
| 41      | \$9.96  | \$10.60  | \$12.00     | \$13.10                           |
| 42      | \$10.13   | \$10.79  | \$12.21     | \$13.33                           |
| 43      | \$10.38   | \$11.05  | \$12.51     | \$13.65                           |
| 44      | \$10.68   | \$11.37  | \$12.88     | \$14.06                           |
| 45      | \$11.04   | \$11.75  | \$13.31     | \$14.53                           |
| 46      | \$11.47   | \$12.21  | \$13.83     | \$15.09                           |
| 47      | \$11.95   | \$12.72  | \$14.41     | \$15.73                           |
| 48      | \$12.50   | \$13.31  | \$15.07     | \$16.45                           |
| 49      | \$13.05   | \$13.89  | \$15.73     | \$17.16                           |
| 50      | \$13.66   | \$14.54  | \$16.46     | \$17.97                           |
| 51      | \$14.26   | \$15.18  | \$17.19     | \$18.76                           |
| 52      | \$14.93   | \$15.89  | \$17.99     | \$19.64                           |
| 53      | \$15.60   | \$16.61  | \$18.80     | \$20.52                           |
| 54      | \$16.33   | \$17.38  | \$19.68     | \$21.48                           |
| 55      | \$17.05   | \$18.15  | \$20.56     | \$22.44                           |
| 56      | \$17.84   | \$18.99  | \$21.51     | \$23.47                           |
| 57      | \$18.64   | \$19.84  | \$22.46     | \$24.52                           |
| 58      | \$19.48   | \$20.74  | \$23.49     | \$25.64                           |
| 59      | \$19.91   | \$21.19  | \$23.99     | \$26.19                           |
| 60      | \$20.75   | \$22.09  | \$25.02     | \$27.31                           |
| 61      | \$21.49   | \$22.87  | \$25.90     | \$28.27                           |
| 62      | \$21.97   | \$23.39  | \$26.48     | \$28.91                           |
| 63      | \$22.57   | \$24.03  | \$27.21     | \$29.70                           |
| 64+     | \$22.94   | \$24.42  | \$27.65     | \$30.18                           |

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 January 2022

# Specialty Benefits product rates

For businesses of 1-100 eligible employees

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

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

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

# Specialty Benefits Dental PPO

## Region 1

Rates are for groups with 1-50 eligible employees

| Plan ID | Dental PPO plans                                  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|---|----------|-------------------|-----------------------|-------------------|
| D694    | Bronze DPPO/\$1000/MAC                            | \$37.50  | \$74.90           | \$93.60               | \$127.30          |
| D696    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$47.50  | \$95.00           | \$118.80              | \$161.50          |
| D706    | Silver DPPO/\$1500/MAC                            | \$55.10  | \$110.10          | \$137.70              | \$187.20          |
| D708    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$56.20  | \$112.50          | \$140.60              | \$191.20          |
| D710    | Silver DPPO/\$1500/U90                            | \$74.20  | \$148.50          | \$185.60              | \$252.40          |
| D712    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$81.80  | \$163.50          | \$204.40              | \$278.00          |
| D714    | Gold DPPO/\$1500/U90                              | \$75.50  | \$151.00          | \$188.80              | \$256.80          |
| D716    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$82.10  | \$164.20          | \$205.20              | \$279.10          |
| D718    | Gold DPPO/\$2000/U90                              | \$80.20  | \$160.30          | \$200.40              | \$272.60          |
| D720    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$83.20  | \$166.50          | \$208.10              | \$283.00          |
| 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*                             |          |                   |                       |                   |
| D698    | Bronze Voluntary DPPO/\$1000/MAC                  | \$34.00  | \$68.00           | \$85.00               | \$115.60          |
| D702    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$37.70  | \$75.50           | \$94.40               | \$128.30          |

\* 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

## Region 1

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                            | \$33.60  | \$67.10           | \$83.90               | \$114.10          |
| D697    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$36.20  | \$72.40           | \$90.50               | \$123.00          |
| D707    | Silver DPPO/\$1500/MAC                            | \$41.80  | \$83.60           | \$104.50              | \$142.10          |
| D709    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$45.80  | \$91.50           | \$114.40              | \$155.60          |
| D711    | Silver DPPO/\$1500/U90                            | \$56.10  | \$112.20          | \$140.20              | \$190.70          |
| D713    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$61.70  | \$123.40          | \$154.20              | \$209.70          |
| D715    | Gold DPPO/\$1500/U90                              | \$57.00  | \$114.10          | \$142.60              | \$193.90          |
| D717    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$65.10  | \$130.30          | \$162.80              | \$221.40          |
| D719    | Gold DPPO/\$2000/U90                              | \$70.90  | \$141.80          | \$177.20              | \$241.10          |
| D721    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$73.60  | \$147.20          | \$184.00              | \$250.20          |
| D723    | Platinum DPPO/\$2500/U90                          | \$74.50  | \$149.00          | \$186.20              | \$253.20          |
| D725    | Platinum DPPO/\$2500/U90/Adult+Child Ortho        | \$77.20  | \$154.30          | \$192.90              | \$262.40          |
| D727    | Platinum DPPO/\$3000/U90                          | \$77.60  | \$155.30          | \$194.10              | \$263.90          |
| D729    | Platinum DPPO/\$3000/U90/Adult+Child Ortho        | \$80.10  | \$160.20          | \$200.30              | \$272.40          |
| D731    | Platinum DPPO/\$5000/U90                          | \$79.80  | \$159.50          | \$199.40              | \$271.20          |
| D733    | Platinum DPPO/\$5000/U90/Adult+Child Ortho        | \$82.10  | \$164.20          | \$205.30              | \$279.20          |
| D735    | Diamond DPPO/\$3000/U95                           | \$87.10  | \$174.20          | \$217.80              | \$296.20          |
| D737    | Diamond DPPO/\$3000/U95/Adult+Child Ortho         | \$89.20  | \$178.30          | \$222.90              | \$303.20          |
| D739    | Diamond DPPO/\$5000/U95                           | \$89.50  | \$179.10          | \$223.80              | \$304.40          |
| D741    | Diamond DPPO/\$5000/U95/Adult+Child Ortho         | \$91.40  | \$182.90          | \$228.60              | \$310.90          |
| Plan ID | Voluntary DPPO plans*                             |          |                   |                       |                   |
| D700    | Bronze Voluntary DPPO/\$1000/MAC                  | \$29.30  | \$58.60           | \$73.20               | \$99.60           |
| D704    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$32.30  | \$64.70           | \$80.80               | \$109.90          |

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

# Specialty Benefits Dental HMO Region 1

Rates are for groups with 1-50 eligible employees

| Plan ID | Dental HMO plans     | Employee | Employee + 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 Region 1

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           |

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† | 3.75         |
| 70-74‡ | 5.33         |
| 75-79‡ | 8.39         |
| 80-84‡ | 12.05        |
| 85+‡   | 18.04        |

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

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

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

† Benefit amount is reduced to 65% of the original amount at age 65.

‡ Benefit amount is reduced to 50% of the original amount at age 70.

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

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

# 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 (Region 1)\*

Rates are for groups with 1-50 eligible employees

| ID   | Dental In-Network Only 1-50 (Regions 1, 3, 4, 5, 6, 7, and 9)*                            | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D098 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/2500/Endo-Perio 80%/Ortho              | \$66.40  | \$134.00          | \$168.90              | \$225.50          |
| D099 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/2500/Endo-Perio 80%/No Ortho           | \$65.40  | \$132.90          | \$160.10              | \$224.30          |
| D100 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/Ortho    | \$71.90  | \$144.80          | \$182.60              | \$243.70          |
| D101 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/No Ortho | \$62.00  | \$126.30          | \$151.90              | \$213.00          |
| 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          |
| 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          |
| D322 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/No Ortho | \$35.10  | \$73.30           | \$82.60               | \$107.40          |

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

Rates are for groups with 51-100 eligible employees

| ID   | Dental In-Network Only 51-100 (Regions 1, 3, 4, 5, 6, 7, and 9)*                          | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D381 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/2500/Endo-Perio 80%/Ortho              | \$49.90  | \$100.50          | \$126.70              | \$169.10          |
| D382 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/2500/Endo-Perio 80%/No Ortho           | \$49.00  | \$99.60           | \$120.00              | \$168.30          |
| D383 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/Ortho    | \$53.90  | \$108.50          | \$136.90              | \$182.80          |
| D385 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/No Ortho | \$46.50  | \$94.60           | \$114.00              | \$159.80          |
| 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           |
| 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           |
| D392 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/No Ortho | \$26.20  | \$55.00           | \$61.90               | \$80.60           |

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

Pending regulatory approval.

Effective January 2022

# Dental PPO (Region 1)

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 Basic Voluntary 75/1000/No Ortho/MAC                        | \$34.90  | \$68.90           | \$85.20               | \$116.90          |
| D272 | Smile Basic 75/1000/No Ortho/Mac                                  | \$29.50  | \$59.10           | \$71.20               | \$103.10          |
| D273 | Smile Value 50/1500/No Ortho/MAC                                  | \$37.40  | \$78.30           | \$88.30               | \$114.70          |
| D274 | Smile 50/1500/No Ortho/Mac  | \$46.60  | \$92.30           | \$105.40              | \$136.60          |
| D275 | Smile Plus 50/1500/Ortho/Mac                                      | \$52.30  | \$104.30          | \$131.00              | \$153.10          |
| D276 | Smile Plus Gold 50/1500/Ortho/U85                                 | \$68.90  | \$138.80          | \$175.20              | \$205.10          |
| D277 | Smile Deluxe 2000 50/2000/No Ortho/MAC                            | \$65.40  | \$131.80          | \$159.30              | \$223.50          |
| D278 | Smile Deluxe 50/1500/Ortho/MAC                                    | \$55.40  | \$110.90          | \$140.50              | \$187.30          |
| D279 | Smile Deluxe Plus 2000 50/2000/Ortho/MAC                          | \$66.10  | \$133.30          | \$168.00              | \$224.80          |
| D280 | Smile Deluxe Gold 50/1500/Ortho/U85                               | \$82.50  | \$165.00          | \$208.90              | \$280.20          |
| D315 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC       | \$62.60  | \$126.40          | \$152.60              | \$214.10          |
| D316 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC     | \$64.20  | \$129.40          | \$163.10              | \$218.20          |
| D331 | Smile Basic Voluntary 75/1000/No Ortho/MAC                        | \$34.90  | \$68.90           | \$85.20               | \$116.90          |
| D497 | Smile 50/1500/No Ortho/Mac/NR                                     | \$38.10  | \$75.30           | \$93.20               | \$111.80          |
| D499 | Smile Basic 75/1000/No Ortho/Mac/NR                               | \$25.40  | \$51.00           | \$64.40               | \$87.20           |
| D501 | Smile Basic Voluntary 75/1000/No Ortho/MAC/NR                     | \$27.40  | \$54.50           | \$68.70               | \$91.40           |
| D505 | Smile Deluxe 2000 50/2000/No Ortho/MAC/NR                         | \$52.40  | \$105.70          | \$131.50              | \$178.80          |
| D507 | Smile Deluxe 50/1500/Ortho/MAC/NR                                 | \$46.20  | \$92.80           | \$117.40              | \$156.60          |
| D509 | Smile Deluxe Gold 50/1500/Ortho/U85/NR                            | \$66.90  | \$133.30          | \$167.60              | \$225.60          |
| D511 | Smile Deluxe Plus 2000 50/2000/Ortho/MAC/NR                       | \$55.60  | \$111.30          | \$140.10              | \$188.30          |
| D513 | Smile Plus 50/1500/Ortho/Mac/NR                                   | \$44.90  | \$89.80           | \$113.30              | \$132.20          |
| D515 | Smile Plus Gold 50/1500/Ortho/U85/NR                              | \$56.00  | \$112.50          | \$141.70              | \$184.10          |
| D517 | Smile 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 Basic Voluntary 50/1000/No Ortho/MAC                        | \$32.60  | \$64.90           | \$81.60               | \$108.70          |
| D527 | Smile Basic Voluntary 50/1500/Ortho/U80                           | \$70.20  | \$141.20          | \$177.80              | \$231.10          |
| D529 | Smile Basic Voluntary 50/1000/No Ortho/U80                        | \$56.00  | \$112.60          | \$141.80              | \$184.30          |
| D531 | Smile Basic 50/1000/No Ortho/MAC                                  | \$31.00  | \$62.20           | \$78.40               | \$106.20          |
| D533 | Smile Basic 50/1000/Ortho/U85                                     | \$54.00  | \$107.40          | \$135.10              | \$181.90          |
| D535 | Smile Plus 50/1500/No Ortho/MAC                                   | \$41.80  | \$83.60           | \$105.60              | \$123.20          |
| D537 | Smile Plus 50/1500/No Ortho/MAC/WP                                | \$41.10  | \$82.20           | \$103.60              | \$121.00          |
| D539 | Smile Plus Gold 50/1500/Ortho/U80                                 | \$62.90  | \$125.20          | \$157.40              | \$212.00          |
| D541 | Smile Plus Gold 50/1500/No Ortho/U80                              | \$58.10  | \$115.70          | \$145.60              | \$196.00          |
| D543 | Smile 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 Plus Gold 50/1500/Ortho/U90/ADV                             | \$72.00  | \$143.00          | \$179.90              | \$242.20          |
| D574 | Smile Plus Gold 50/1500/No Ortho/U90/ADV                          | \$64.90  | \$128.90          | \$162.30              | \$218.40          |
| D576 | Smile Plus Gold 50/2500/Ortho/U90/ADV                             | \$84.20  | \$167.40          | \$210.50              | \$283.40          |
| D578 | Smile 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 (Region 1)

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 Basic 75/1000/No Ortho/Mac                                  | \$22.20  | \$44.30           | \$53.40               | \$77.40           |
| D365 | Smile Value 50/1500/No Ortho/MAC                                  | \$28.10  | \$58.70           | \$66.20               | \$86.10           |
| D366 | Smile 50/1500/No Ortho/Mac  | \$35.00  | \$69.20           | \$79.00               | \$102.50          |
| D367 | Smile Plus 50/1500/Ortho/Mac                                      | \$39.30  | \$78.30           | \$98.20               | \$114.80          |
| D368 | Smile Plus Gold 50/1500/Ortho/U85                                 | \$51.80  | \$104.00          | \$131.40              | \$153.90          |
| D369 | Smile Deluxe 2000 50/2000/No Ortho/MAC                            | \$49.00  | \$98.80           | \$119.40              | \$167.60          |
| D370 | Smile Deluxe 50/1500/Ortho/MAC                                    | \$41.50  | \$83.10           | \$105.40              | \$140.50          |
| D371 | Smile Deluxe Plus 2000 50/2000/Ortho/MAC                          | \$49.60  | \$99.90           | \$126.00              | \$168.60          |
| D372 | Smile Deluxe Gold 50/1500/Ortho/U85                               | \$61.80  | \$123.80          | \$156.60              | \$210.20          |
| D373 | Smile Basic Voluntary 75/1000/No Ortho/MAC                        | \$26.10  | \$51.80           | \$63.90               | \$87.60           |
| D375 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC       | \$46.90  | \$94.70           | \$114.40              | \$160.50          |
| D376 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC     | \$48.20  | \$97.00           | \$122.40              | \$163.80          |
| D498 | Smile 50/1500/No Ortho/Mac/NR                                     | \$28.60  | \$56.50           | \$69.90               | \$83.80           |
| D500 | Smile Basic 75/1000/No Ortho/Mac/NR                               | \$19.10  | \$38.30           | \$48.30               | \$65.40           |
| D503 | Smile Basic Voluntary 75/1000/No Ortho/MAC/NR                     | \$20.60  | \$40.90           | \$51.50               | \$68.60           |
| D506 | Smile Deluxe 2000 50/2000/No Ortho/MAC/NR                         | \$39.40  | \$79.20           | \$98.60               | \$134.10          |
| D508 | Smile Deluxe 50/1500/Ortho/MAC/NR                                 | \$34.60  | \$69.50           | \$88.00               | \$117.60          |
| D510 | Smile Deluxe Gold 50/1500/Ortho/U85/NR                            | \$50.20  | \$99.90           | \$125.70              | \$169.20          |
| D512 | Smile Deluxe Plus 2000 50/2000/Ortho/MAC/NR                       | \$41.70  | \$83.40           | \$105.10              | \$141.20          |
| D514 | Smile Plus 50/1500/Ortho/Mac/NR                                   | \$33.70  | \$67.30           | \$85.00               | \$99.20           |
| D516 | Smile Plus Gold 50/1500/Ortho/U85/NR                              | \$41.90  | \$84.50           | \$106.20              | \$138.10          |
| D518 | Smile 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 Basic Voluntary 50/1000/No Ortho/MAC                        | \$24.50  | \$48.60           | \$61.20               | \$81.50           |
| D528 | Smile Basic Voluntary 50/1500/Ortho/U80                           | \$52.60  | \$106.00          | \$133.40              | \$173.30          |
| D530 | Smile Basic Voluntary 50/1000/No Ortho/U80                        | \$41.90  | \$84.60           | \$106.40              | \$138.30          |
| D532 | Smile Basic 50/1000/No Ortho/MAC                                  | \$23.30  | \$46.60           | \$58.70               | \$79.60           |
| D534 | Smile Basic 50/1000/Ortho/U85                                     | \$40.50  | \$80.60           | \$101.40              | \$136.50          |
| D536 | Smile Plus 50/1500/No Ortho/MAC                                   | \$31.40  | \$62.70           | \$79.10               | \$92.40           |
| D538 | Smile Plus 50/1500/No Ortho/MAC/WP                                | \$30.80  | \$61.60           | \$77.60               | \$90.70           |
| D540 | Smile Plus Gold 50/1500/Ortho/U80                                 | \$47.20  | \$93.80           | \$118.10              | \$159.00          |
| D542 | Smile Plus Gold 50/1500/No Ortho/U80                              | \$43.60  | \$86.80           | \$109.20              | \$147.00          |
| D544 | Smile 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 Plus Gold 50/1500/Ortho/U90/ADV                             | \$53.90  | \$107.20          | \$134.90              | \$181.70          |
| D575 | Smile Plus Gold 50/1500/No Ortho/U90/ADV                          | \$48.60  | \$96.70           | \$121.70              | \$163.90          |
| D577 | Smile Plus Gold 50/2500/Ortho/U90/ADV                             | \$63.00  | \$125.40          | \$158.00              | \$212.60          |
| D579 | Smile 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          |

# Vision 1-50

Rates are for groups with 1-50 eligible employees

| 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

| 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.

