Small Business Rate Tables

Includes rates for standard plans

Rate Book 3 Rating region 3: Sacramento, Placer, El Dorado, Yolo



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Blue Shield of California county grouping for Rate Book 3

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



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+ ${\rm HMO}^{\scriptscriptstyle (\! 8\!)}$ and Dental HMO availability Effective April 2022

Rating Region	County	Access+ HMO® network availability	Dental HMO availability	Rating Region	County	Access+ HMO [®] network availability	Dental HMO availability
1	Alpine			5	Contra Costa	•	•
	Amador			6	Alameda	•	•
	Butte	•	•	7	Santa Clara	•	•
	Calaveras			8	San Mateo	•	•
	Colusa			9	Monterey		•
	Del Norte				San Benito		
	Glenn				Santa Cruz	•	•
	Humboldt			10	Mariposa		
	Lake				Merced	•	٠
	Lassen				San Joaquin	•	•
	Mendocino				Stanislaus	•	٠
	Modoc				Tulare	•	•
	Nevada	•		11	Fresno	٠	٠
	Plumas				Kings	•	•
	Shasta		•		Madera	•	•
	Sierra			12	San Luis Obispo	•	
	Siskiyou				Santa Barbara	•	•
	Sutter		•		Ventura	•	•
	Tehama			13	Imperial	٠	٠
	Trinity				Inyo		
	Tuolumne				Mono		
	Yuba			14	Kern	•	•
2	Marin	•	•	15	Los Angeles	•	٠
	Napa		•		ZIP codes*		-
	Solano	•	•	16	Los Angeles – except ZIP codes in	•	•
	Sonoma	•	•		Region 15		
3	El Dorado			17	Riverside	•	•
	Placer	•	•		San Bernardino		
	Sacramento	•	•	18	Orange		•
	Yolo	•	•	19	San Diego		
4	San Francisco	•	•		-	-	-

^{*} 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, 91006-91017, 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, 91786, 91780, 91788-91793, 91795, 91797, 91799-91804, 91841, 91896, 91899, 93510, 93532, 93534-93536, 93539, 93543-93534, 93590, 93586, 93590-93591 and 93599.

Small Business Off Exchange Access+ HMO® Network

Rating region definitions and availability Effective April 2022

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

Small Business Off Exchange Local Access+ HMO® Network

Rating region definitions and availability Effective April 2022

Rating	
Region	County
1	None
2	Marin County
	Sonoma County
3	Sacramento County in the following ZIP codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94287, 94288, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 95611, 95615, 95621, 95624, 95626, 95628, 95630, 95652, 95665, 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, 95831, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95866, 95864, 95865, 95866, 95867, 95894, and 95899.
	Yolo County
4	San Francisco County
5	Contra Costa County in the following ZIP codes: 994505, 94506, 94507, 94509, 94511, 94513, 94514, 94516, 94517, 94518, 94519, 94520, 94521, 94522, 94523, 94524, 94526, 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
	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, 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, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90711, 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, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91702, 91704, 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, 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: 9001, 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, 90322, 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, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90411, 90501, 90502, 90503, 90504, 90555, 90566, 90507, 90508, 90509, 90510, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91356, 91357, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91383, 91384, 91385, 91386, 91387, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91354, 91355, 91356, 91357, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91394, 91355, 91356, 91357, 91361, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91394, 91355, 91356, 91357, 91361, 91465, 91400, 91407

Small Business Off Exchange Local Access+ HMO® Network

Rating region definitions and availability

Effective April 2022

Rating Region	County
17	Riverside County in the following ZIP codes: 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92230, 92234, 92235, 92236, 92240, 92241, 92247, 92247, 92248, 92253, 92254, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92274, 92276, 92282, 9230, 92501, 92502, 92503, 92504, 92505, 92505, 92506, 92507, 92508, 92509, 92514, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92536, 92543, 92544, 92545, 92546, 92548, 92548, 92549, 92551, 92552, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92584, 92584, 92585, 92586, 92597, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, and 92883.
	San Bernardino County in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92301, 92307, 92308, 92311, 92312, 92313, 92316, 92318, 92324, 92329, 92331, 92334, 92335, 92336, 92337, 92339, 92340, 92344, 92345, 92346, 92350, 92354, 92357, 92359, 92369, 92371, 92373, 92374, 92375, 92376, 92377, 92392, 92393, 92394, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92408, 92410, 92411, 92413, 92415, 92418, 92423, and 92427.
18	Orange County
19	San Diego County in the following ZIP codes: 91901, 91902, 91903, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91962, 91976, 91977, 91978, 91979, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92037, 92038, 92039, 92040, 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, 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.

Small Business Off Exchange and Mirror ACO HMO Network

Rating region definitions and availability

Effective April 2022

Rating Region	County
1	Nevada County in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.
2	Marin County in the following ZIP codes: 94901, 94903, 94904, 94912, 94913, 94914, 94915, 94920, 94924, 94925, 94930, 94933, 94937, 94938, 94939, 94940, 94940, 94941, 94942, 94945, 94945, 94946, 94947, 94948, 94949, 94950, 94956, 94957, 94960, 94963, 94964, 94965, 94966, 94970, 94971, 94973, 94974, 94976, 94977, 94978, 94979, and 94998.
	Solano County in the following ZIP codes: 94503, 94510, 94589, 94592, and 95620.
3	El Dorado County in the following ZIP codes: 95664, 95672, 95682, and 95762.
	Placer County in the following ZIP codes: 95602, 95603, 95604, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95713, 95746, 95747, 95765.
	Sacramento County in the following ZIP codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94240, 94245, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94297, 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, 95665, 95660, 95662, 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, 95830, 95831, 95832, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95866, 95867, 95864, 95867, 95894, and 95899.
	Yolo County in the following ZIP codes: 95605, 95606, 95607, 95612, 95616, 95617, 95618, 95627, 95637, 95645, 95653, 95691, 95694, 95695, 95697, 95698, 95796, 95799, and 95937.
4	San Francisco County
5	Contra Costa County
6	Alameda County
7	Santa Clara County
8	San Mateo County
9	Santa Cruz County
10	San Joaquin County
	Stanislaus County in the following ZIP codes: 95307, 95313, 95316, 95319, 95323, 95326, 95328, 95329, 95350, 95351, 95352, 95353, 95354, 95355, 95356, 95357, 95358, 95361, 95363, 95368, 95380, 95381, 95382, 95386, 95387, and 95397.
	Tulare County in the following ZIP codes: 93212, 93218, 93219, 93221, 93223, 93227, 93235, 93237, 93244, 93247, 93256, 93257, 93260, 93267, 93270, 93271, 93272, 93274, 93277, 93282, 93286, 93291, 93292, 93603, 93615, 93618, 93631, 93647, 93670, and 93673.
11	Fresno County in the following Zip codes: 93245, 93618, and 93631.
	Kings County in the following Zip codes: 93202, 93212, 93230, 93245, and 93631.
12	San Luis Obispo County in the following ZIP codes: 93401, 93402, 93403, 93405, 93406, 93407, 93408, 93409, 93410, 93412, 93420, 93421, 93422, 93423, 93424, 93424, 93426, 93426, 93428, 93430, 93432, 93433, 93435, 93442, 93443, 93444, 93445, 93446, 93447, 93448, 93449, 93451, 93453, 93461, 93465, 93475, and 93483.
	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 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, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93531, 93560, 93561, and 93596.
15	Los Angeles County in the following ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006, 91007, 91008, 91000, 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, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91702, 91704, 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, 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 April 2022

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. 18 Orange County 19 San Diego County in the following ZIP codes: 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92067, 92038, 92037, 92038, 92037, 92088, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92030, 92013, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 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, 92140, 92142, 92143, 92145, 92140, 92142, 92143, 92155, 92158, 92159, 92160, 92161, 92165, 92166, 92167, 92168, 92167, 92168, 92167, 92168, 92167, 92168, 92167, 92168, 92167, 92168, 92167, 92168, 92167, 92168, 92167, 92168, 92167, 92168, 92160, 92161, 92165, 92166, 92167, 92168, 92167, 92168, 92	Rating Region	County
 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, 92522, 92530, 92531, 92532, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92557, 92562, 92563, 92664, 9267, 92570, 92571, 92572, 92581, 92882, 92883, 92884, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, and 92883. San Bernardino County in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91743, 91743, 91758, 91759, 91761, 91762, 91763, 91364, 91784, 91785, 9136, 92236, 92236, 92336, 92337, 92339, 92340, 92341, 92342, 92344, 92345, 92316, 92317, 92318, 92321, 92322, 92331, 92333, 92344, 92355, 92367, 92377, 92378, 92344, 92345, 92346, 92350, 92352, 92356, 92357, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92411, 92413, 92415, 92418, 92423, and 92427. Orange County San Diego County in the following ZIP codes: 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91962, 91963, 91977, 91978, 91979, 9180, 9187, 92003, 92007, 92008, 92007, 92008, 92007, 92008, 92007, 92008, 92007, 92018, 92019, 92019, 92020, 92021, 92022, 92033, 92034, 92035, 92036, 92037, 92038, 92039, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92007, 92008, 92009, 92010, 92011, 92013, 92104, 92082, 92083, 92084, 92084, 92085, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92037, 92038, 92039, 92030, 92030	16	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, 91357, 91361, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 91395, 91366, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91409, 91401, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91607, 91610, 91611, 91612, 91614, 91615,
92358, 92359, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395, 92397, 92397, 92399, 92401, 92402, 92403, 92404, 92405, 92407, 92408, 92410, 92411, 92413, 92415, 92418, 92423, and 92427. 18 Orange County 19 San Diego County in the following ZIP codes: 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92067, 92068, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92030, 92030, 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, 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, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92165, 92166, 92167, 92168,	17	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, 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, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, and 92883.
19 San Diego County in the following ZIP codes: 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92168, 92169, 92161, 92165, 92166, 92167, 92168, 92167, 92168, 92167, 92168, 92167, 92168, 92167, 92168, 92167, 92168, 92167, 92177, 92172,		92358, 92359, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395,
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, 92000, 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, 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, 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, 92165, 92166, 92167, 92168, 92167, 92171, 92172,	18	Orange County
921/3, 921/4, 921/5, 921/6, 921/7, 921/8, 921/9, 92182, 92186, 92187, 92191, 92192, 92193, 92195, 92196, 92197, 92198, and 92199.	19	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,

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.

Off-Exchange Trio HMO

	Platinum Tric	Platinum Tria	Platinum Tria					Silver Trie	Silver Trie	Propos Trio
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	\$309.21	\$303.70	\$300.15	\$288.17	\$277.16	\$269.29	\$263.22	\$235.93	\$228.86	\$204.20
15	\$336.69	\$330.69	\$326.83	\$313.79	\$301.79	\$293.23	\$286.61	\$256.90	\$249.20	\$222.35
16	\$347.20	\$341.01	\$337.03	\$323.58	\$311.21	\$302.38	\$295.56	\$264.92	\$256.98	\$229.29
17	\$357.71	\$351.33	\$347.23	\$333.38	\$320.63	\$311.53	\$304.51	\$272.94	\$264.76	\$236.23
18	\$369.03	\$362.45	\$358.22	\$343.92	\$330.78	\$321.39	\$314.14	\$281.57	\$273.14	\$243.70
19	\$380.34	\$373.57	\$369.20	\$354.47	\$340.92	\$331.24	\$323.77	\$290.21	\$281.51	\$251.18
20	\$392.06	\$385.08	\$380.58	\$365.40	\$351.43	\$341.45	\$333.75	\$299.15	\$290.19	\$258.92
21	\$404.19	\$396.99	\$392.35	\$376.70	\$362.30	\$352.01	\$344.07	\$308.40	\$299.17	\$266.93
22	\$404.19	\$396.99	\$392.35	\$376.70	\$362.30	\$352.01	\$344.07	\$308.40	\$299.17	\$266.93
23	\$404.19	\$396.99	\$392.35	\$376.70	\$362.30	\$352.01	\$344.07	\$308.40	\$299.17	\$266.93
24	\$404.19	\$396.99	\$392.35	\$376.70	\$362.30	\$352.01	\$344.07	\$308.40	\$299.17	\$266.93
25	\$405.81	\$398.58	\$393.92	\$378.20	\$363.75	\$353.42	\$345.45	\$309.64	\$300.36	\$267.99
26	\$413.89	\$406.52	\$401.77	\$385.74	\$370.99	\$360.46	\$352.33	\$315.81	\$306.35	\$273.33
27	\$423.59	\$416.04	\$411.18	\$394.78	\$379.69	\$368.91	\$360.59	\$323.21	\$313.53	\$279.74
28	\$439.35	\$431.53	\$426.48	\$409.47	\$393.82	\$382.64	\$374.01	\$335.23	\$325.19	\$290.15
29	\$452.29	\$444.23	\$439.04	\$421.52	\$405.41	\$393.90	\$385.02	\$345.10	\$334.77	\$298.69
30	\$458.76	\$450.58	\$445.32	\$427.55	\$411.21	\$399.54	\$390.52	\$350.04	\$339.55	\$302.96
31	\$468.46	\$460.11	\$454.73	\$436.59	\$419.90	\$407.98	\$398.78	\$357.44	\$346.73	\$309.37
32	\$478.16	\$469.64	\$464.15	\$445.63	\$428.60	\$416.43	\$407.04	\$364.84	\$353.91	\$315.77
33	\$484.22	\$475.59	\$470.04	\$451.28	\$434.03	\$421.71	\$412.20	\$369.47	\$358.40	\$319.78
34	\$490.69	\$481.94	\$476.31	\$457.31	\$439.83	\$427.34	\$417.71	\$374.40	\$363.19	\$324.05
35	\$493.92	\$485.12	\$479.45	\$460.32	\$442.73	\$430.16	\$420.46	\$376.87	\$365.58	\$326.18
36	\$497.15	\$488.30	\$482.59	\$463.34	\$445.63	\$432.98	\$423.21	\$379.34	\$367.97	\$328.32
37	\$500.39	\$491.47	\$485.73	\$466.35	\$448.52	\$435.79	\$425.96	\$381.80	\$370.37	\$330.45
38	\$503.62	\$494.65	\$488.87	\$469.36	\$451.42	\$438.61	\$428.72	\$384.27	\$372.76	\$332.59
39	\$510.09	\$501.00	\$495.15	\$475.39	\$457.22	\$444.24	\$434.22	\$389.21	\$377.55	\$336.86
40	\$516.56	\$507.35	\$501.42	\$481.42	\$463.02	\$449.87	\$439.73	\$394.14	\$382.33	\$341.13
41	\$526.26	\$516.88	\$510.84	\$490.46	\$471.71	\$458.32	\$447.99	\$401.54	\$389.51	\$347.54
42	\$535.55	\$526.01	\$519.86	\$499.12	\$480.04	\$466.42	\$455.90	\$408.64	\$396.39	\$353.68
43	\$548.49	\$538.71	\$532.42	\$511.18	\$491.64	\$477.68	\$466.91	\$418.50	\$405.97	\$362.22
44	\$564.65	\$554.59	\$548.11	\$526.25	\$506.13	\$491.76	\$480.67	\$430.84	\$417.93	\$372.90
45	\$583.65	\$573.25	\$566.55	\$543.95	\$523.16	\$508.31	\$496.84	\$445.34	\$431.99	\$385.44
46	\$606.29	\$595.48	\$588.53	\$565.05	\$543.45	\$528.02	\$516.11	\$462.61	\$448.75	\$400.39
47	\$631.75	\$620.49	\$613.24	\$588.78	\$566.27	\$550.20	\$537.79	\$482.04	\$467.60	\$417.21
48	\$660.85	\$649.08	\$641.49	\$615.90	\$592.36	\$575.54	\$562.56	\$504.24	\$489.14	\$436.42
49	\$689.55	\$677.26	\$669.35	\$642.65	\$618.08	\$600.54	\$586.99	\$526.14	\$510.38	\$455.38
50	\$721.88	\$709.02	\$700.74	\$672.78	\$647.06	\$628.70	\$614.52	\$550.81	\$534.31	\$476.73
51	\$753.81	\$740.38	\$731.73	\$702.54	\$675.68	\$656.51	\$641.70	\$575.17	\$557.94	\$497.82
52	\$788.98	\$774.92	\$765.87	\$735.31	\$707.20	\$687.13	\$671.63	\$602.00	\$583.97	\$521.04
53	\$824.55	\$809.86	\$800.39	\$768.46	\$739.09	\$718.11	\$701.91	\$629.14	\$610.30	\$544.53
54	\$862.95	\$847.57	\$837.67	\$804.25	\$773.50	\$751.55	\$734.60	\$658.44	\$638.72	\$569.89
55	\$901.34	\$885.28	\$874.94	\$840.04	\$807.92	\$784.99	\$767.29	\$687.74	\$667.14	\$595.25
56	\$942.98	\$926.17	\$915.35	\$878.84	\$845.24	\$821.25	\$802.73	\$719.51	\$697.95	\$622.74
57	\$985.01	\$967.46	\$956.16	\$918.01	\$882.92	\$857.86	\$838.51	\$751.58	\$729.07	\$650.50
58	\$1,029.88	\$1,011.53	\$999.71	\$959.83	\$923.13	\$896.93	\$876.70	\$785.81	\$762.27	\$680.13
59	\$1,052.11	\$1,033.36	\$1,021.29	\$980.54	\$943.06	\$916.29	\$895.63	\$802.78	\$778.73	\$694.81
60	\$1,096.97	\$1,077.43	\$1,064.84	\$1,022.36	\$983.27	\$955.36	\$933.82	\$837.01	\$811.93	\$724.44
61	\$1,135.77	\$1,115.54	\$1,102.50	\$1,058.52	\$1,018.06	\$989.16	\$966.85	\$866.61	\$840.65	\$750.06
62	\$1,161.24	\$1,140.55	\$1,127.22	\$1,082.25	\$1,040.88	\$1,011.33	\$988.53	\$886.04	\$859.50	\$766.88
63	\$1,193.17	\$1,171.91	\$1,158.22	\$1,112.01	\$1,069.50	\$1,039.14	\$1,015.71	\$910.41	\$883.14	\$787.97
64+	\$1,212.57	\$1,190.96	\$1,177.05	\$1,130.09	\$1,086.89	\$1,056.04	\$1,032.22	\$925.21	\$897.50	\$800.78

	Mirror	Trio HM	0	Off-Exe	change	e Acces	s+ HMC)				
Age	Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental	Blue Shield Trio Gold 80 HMO 250/35 + Child Dental	Blue Shield Trio Silver 70 HMO 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	\$303.75	\$280.59	\$232.59	\$453.91	\$445.69	\$440.39	\$422.47	\$405.98	\$394.10	\$385.01	\$344.06	\$333.39
15	\$330.75	\$305.53	\$253.26	\$494.25	\$485.30	\$479.53	\$460.03	\$442.06	\$429.13	\$419.24	\$374.65	\$363.02
16	\$341.07	\$315.07	\$261.16	\$509.68	\$500.45	\$494.50	\$474.39	\$455.86	\$442.53	\$432.32	\$386.34	\$374.35
17	\$351.39	\$324.61	\$269.07	\$525.11	\$515.60	\$509.47	\$488.74	\$469.66	\$455.92	\$445.41	\$398.04	\$385.68
18	\$362.51	\$334.88	\$277.58	\$541.72	\$531.91	\$525.59	\$504.21	\$484.52	\$470.34	\$459.50	\$410.63	\$397.88
19	\$373.63	\$345.15	\$286.10	\$558.33	\$548.22	\$541.70	\$519.67	\$499.38	\$484.77	\$473.59	\$423.22	\$410.09
20	\$385.14	\$355.78	\$294.91	\$575.54	\$565.12	\$558.40	\$535.69	\$514.77	\$499.71	\$488.19	\$436.26	\$422.72
21	\$397.05	\$366.79	\$304.03	\$593.34	\$582.60	\$575.67	\$552.25	\$530.69	\$515.16	\$503.29	\$449.76	\$435.80
22	\$397.05	\$366.79	\$304.03	\$593.34	\$582.60	\$575.67	\$552.25	\$530.69	\$515.16	\$503.29	\$449.76	\$435.80
23	\$397.05	\$366.79	\$304.03	\$593.34	\$582.60	\$575.67	\$552.25	\$530.69	\$515.16	\$503.29	\$449.76	\$435.80
24	\$397.05	\$366.79	\$304.03	\$593.34	\$582.60	\$575.67	\$552.25	\$530.69	\$515.16	\$503.29	\$449.76	\$435.80
25	\$398.64	\$368.25	\$305.25	\$595.71	\$584.93	\$577.97	\$554.46	\$532.81	\$517.22	\$505.30	\$451.56	\$437.54
26	\$406.58	\$375.59	\$311.33	\$607.58	\$596.58	\$589.49	\$565.51	\$543.42	\$527.53	\$515.36	\$460.55	\$446.26
27	\$416.11	\$384.39	\$318.63	\$621.82	\$610.56	\$603.30	\$578.76	\$556.16	\$539.89	\$527.44	\$471.35	\$456.72
28	\$431.60	\$398.70	\$330.48	\$644.96	\$633.28	\$625.75	\$600.30	\$576.86	\$559.98	\$547.07	\$488.89	\$473.71
29	\$444.30	\$410.43	\$340.21	\$663.95	\$651.92	\$644.17	\$617.97	\$593.84	\$576.47	\$563.18	\$503.28	\$487.66
30	\$450.66	\$416.30	\$345.08	\$673.44	\$661.25	\$653.38	\$626.81	\$602.33	\$584.71	\$571.23	\$510.47	\$494.63
31	\$460.19	\$425.10	\$352.37	\$687.68	\$675.23	\$667.20	\$640.06	\$615.07	\$597.08	\$583.31	\$521.27	\$505.09
32	\$469.72	\$433.91	\$359.67	\$701.92	\$689.21	\$681.02	\$653.32	\$627.80	\$609.44	\$595.39	\$532.06	\$515.55
33	\$475.67	\$439.41	\$364.23	\$710.82	\$697.95	\$689.65	\$661.60	\$635.76	\$617.17	\$602.94	\$538.81	\$522.09
34	\$482.02	\$445.28	\$369.10	\$720.32	\$707.27	\$698.86	\$670.44	\$644.25	\$625.41	\$610.99	\$546.01	\$529.06
35	\$485.20	\$448.21	\$371.53	\$725.06	\$711.93	\$703.47	\$674.85	\$648.50	\$629.53	\$615.01	\$549.60	\$532.55
36	\$488.38	\$451.15	\$373.96	\$729.81	\$716.59	\$708.07	\$679.27	\$652.74	\$633.65	\$619.04	\$553.20	\$536.03
37	\$491.55	\$454.08	\$376.39	\$734.56	\$721.25	\$712.68	\$683.69	\$656.99	\$637.77	\$623.07	\$556.80	\$539.52
38	\$494.73	\$457.02	\$378.83	\$739.30	\$725.91	\$717.28	\$688.11	\$661.24	\$641.89	\$627.09	\$560.40	\$543.01
39	\$501.08	\$462.88	\$383.69	\$748.80	\$735.24	\$726.49	\$696.94	\$669.73	\$650.14	\$635.15	\$567.59	\$549.98
40	\$507.44	\$468.75	\$388.55	\$758.29	\$744.56	\$735.71	\$705.78	\$678.22	\$658.38	\$643.20	\$574.79	\$556.95
41	\$516.96	\$477.56	\$395.85	\$772.53	\$758.54	\$749.52	\$719.03	\$690.95	\$670.74	\$655.28	\$585.58	\$567.41
42	\$526.10	\$485.99	\$402.84 \$412.57	\$786.18	\$771.94 \$790.58	\$762.76	\$731.74	\$703.16	\$682.59	\$666.85	\$595.93	\$577.43
43	\$538.80 \$554.68	\$497.73 \$512.40	\$412.37	\$805.16 \$828.90	\$790.38	\$781.18 \$804.21	\$749.41 \$771.50	\$720.14 \$741.37	\$699.08 \$719.68	\$682.96 \$703.09	\$610.32 \$628.31	\$591.38 \$608.81
44 45	\$573.35	\$529.64	\$439.02	\$856.78	\$841.27	\$831.27	\$797.45	\$766.31	\$743.90	\$726.74	\$649.45	\$629.29
45	\$595.58	\$550.18	\$456.05	\$890.01	\$873.89	\$863.50	\$828.38	\$796.03	\$772.75	\$754.93	\$674.64	\$653.70
40	\$620.60	\$573.29	\$475.20	\$927.39	\$910.60	\$899.77	\$863.17	\$829.46	\$805.20	\$786.63	\$702.97	\$681.15
48	\$649.18	\$599.69	\$497.09	\$970.11	\$952.54	\$941.22	\$902.94	\$867.67	\$842.29	\$822.87	\$735.35	\$712.53
49	\$677.37	\$625.74	\$518.68	\$1,012.24	\$993.91	\$982.09	\$942.15	\$905.35	\$878.87	\$858.60	\$767.29	\$743.47
50	\$709.14	\$655.08	\$543.00	\$1,059.71	\$1,040.52	\$1,028.15	\$986.33	\$947.81	\$920.08	\$898.87	\$803.27	\$778.34
51	\$740.51	\$684.06	\$567.02	\$1,106.58	\$1,086.54	\$1,073.62	\$1,029.95	\$989.73	\$960.78	\$938.63	\$838.80	\$812.76
52	\$775.05	\$715.97	\$593.47	\$1,158.20	\$1,137.23	\$1,123.71	\$1,078.00	\$1,035.90	\$1,005.60	\$982.41	\$877.93	\$850.68
53	\$809.99	\$748.24	\$620.23	\$1,210.41	\$1,188.49	\$1,174.37	\$1,126.60	\$1,082.60	\$1,050.94	\$1,026.70	\$917.51	\$889.03
54	\$847.71	\$783.09	\$649.11	\$1,266.78	\$1,243.84	\$1,229.05	\$1,179.06	\$1,133.02	\$1,099.88	\$1,074.51	\$960.23	\$930.43
55	\$885.43	\$817.93	\$677.99	\$1,323.15	\$1,299.19	\$1,283.74	\$1,231.53	\$1,183.43	\$1,148.82	\$1,122.33	\$1,002.96	\$971.83
56	\$926.33	\$855.71	\$709.31	\$1,384.26	\$1,359.19	\$1,343.04	\$1,288.41	\$1,238.09	\$1,201.88	\$1,174.16	\$1,049.28	\$1,016.72
57	\$967.62	\$893.86	\$740.93	\$1,445.97	\$1,419.78	\$1,402.91	\$1,345.84	\$1,293.28	\$1,255.46	\$1,226.51	\$1,096.06	\$1,062.04
58	\$1,011.69	\$934.57	\$774.68	\$1,511.83	\$1,484.45	\$1,466.80	\$1,407.14	\$1,352.19	\$1,312.64	\$1,282.37	\$1,145.98	\$1,110.41
59	\$1,033.53	\$954.74	\$791.40	\$1,544.46	\$1,516.50	\$1,498.47	\$1,437.52	\$1,381.38	\$1,340.97	\$1,310.05	\$1,170.72	\$1,134.38
60	\$1,077.60	\$995.46	\$825.15	\$1,610.33	\$1,581.16	\$1,562.37	\$1,498.82	\$1,440.28	\$1,398.16	\$1,365.92	\$1,220.64	\$1,182.76
61	\$1,115.72	\$1,030.67	\$854.33	\$1,667.29	\$1,637.09	\$1,617.63	\$1,551.83	\$1,491.23	\$1,447.61	\$1,414.23	\$1,263.82	\$1,224.59
62	\$1,140.74	\$1,053.78	\$873.49	\$1,704.67	\$1,673.80	\$1,653.90	\$1,586.63	\$1,524.66	\$1,480.07	\$1,445.94	\$1,292.15	\$1,252.05
63	\$1,172.10	\$1,082.75	\$897.51	\$1,751.54	\$1,719.82	\$1,699.38	\$1,630.25	\$1,566.59	\$1,520.76	\$1,485.70	\$1,327.68	\$1,286.48
64+	\$1,191.16	\$1,100.36	\$912.10	\$1,780.02	\$1,747.79	\$1,727.01	\$1,656.76	\$1,592.06	\$1,545.49	\$1,509.86	\$1,349.27	\$1,307.40

Off-Exchange Local Access+ HMO

					Gold				
	Platinum	Platinum	Platinum	Gold	Local Access+	Gold Local	Gold Local	Silver Local	Silver Local
Age	Local Access+ HMO° 0/20 OffEx	Local Access+ HMO [®] 0/25 OffEx	Local Access+ HMO [®] 0/30 OffEx	Local Access+ HMO [®] 0/30 OffEx	HMO [®] 500/35 OffEx	Access+ HMO [®] 1000/35 OffEx	Access+ HMO [®] 1500/35 OffEx	Access+ HMO [®] 2000/60 OffEx	Access+ HMO [®] 2750/65 OffEx
0 to 14	\$446.61	\$438.54	\$433.35	\$415.77	\$399.59	\$387.94	\$379.02	\$338.85	\$328.37
15	\$486.31	\$477.53	\$471.87	\$452.73	\$435.10	\$422.42	\$412.71	\$368.97	\$357.56
16	\$501.49	\$492.43	\$486.59	\$466.86	\$448.69	\$435.60	\$425.59	\$380.48	\$368.72
17	\$516.67	\$507.34	\$501.32	\$480.99	\$462.27	\$448.79	\$438.47	\$392.00	\$379.88
18	\$533.01	\$523.39	\$517.18	\$496.21	\$476.89	\$462.99	\$452.35	\$404.40	\$391.90
19	\$549.36	\$539.44	\$533.04	\$511.43	\$491.52	\$477.19	\$466.22	\$416.80	\$403.92
20	\$566.29	\$556.06	\$549.47	\$527.19	\$506.66	\$491.89	\$480.59	\$429.65	\$416.36
21	\$583.80	\$573.26	\$566.47	\$543.49	\$522.33	\$507.11	\$495.45	\$442.94	\$429.24
22	\$583.80	\$573.26	\$566.47	\$543.49	\$522.33	\$507.11	\$495.45	\$442.94	\$429.24
23	\$583.80	\$573.26	\$566.47	\$543.49	\$522.33	\$507.11	\$495.45	\$442.94	\$429.24
24	\$583.80	\$573.26	\$566.47	\$543.49	\$522.33	\$507.11	\$495.45	\$442.94	\$429.24
25	\$586.14	\$575.55	\$568.73	\$545.67	\$524.42	\$509.13	\$497.43	\$444.71	\$430.96
26	\$597.81	\$587.02	\$580.06	\$556.54	\$534.87	\$519.28	\$507.34	\$453.57	\$439.54
27	\$611.82	\$600.78	\$593.66	\$569.58	\$547.41	\$531.45	\$519.23	\$464.20	\$449.84
28	\$634.59	\$623.13	\$615.75	\$590.78	\$567.78	\$551.22	\$538.56	\$481.47	\$466.59
29	\$653.27	\$641.48	\$633.87	\$608.17	\$584.49	\$567.45	\$554.41	\$495.65	\$480.32
30	\$662.62	\$650.65	\$642.94	\$616.86	\$592.85	\$575.56	\$562.34	\$502.73	\$487.19
31	\$676.63	\$664.41	\$656.53	\$629.91	\$605.39	\$587.74	\$574.23	\$513.36	\$497.49
32	\$690.64	\$678.17	\$670.13	\$642.95	\$617.92	\$599.91	\$586.12	\$523.99	\$507.79
33	\$699.40	\$686.77	\$678.63	\$651.11	\$625.76	\$607.51	\$593.55	\$530.64	\$514.23
34	\$708.74	\$695.94	\$687.69	\$659.80	\$634.11	\$615.63	\$601.48	\$537.72	\$521.10
35	\$713.41	\$700.52	\$692.22	\$664.15	\$638.29	\$619.68	\$605.44	\$541.27	\$524.53
36	\$718.08	\$705.11	\$696.75	\$668.50	\$642.47	\$623.74	\$609.40	\$544.81	\$527.97
37	\$722.75	\$709.70	\$701.28	\$672.84	\$646.65	\$627.80	\$613.37	\$548.35	\$531.40
38	\$727.42	\$714.28	\$705.82	\$677.19	\$650.83	\$631.85	\$617.33	\$551.90	\$534.83
39	\$736.76	\$723.45	\$714.88	\$685.89	\$659.19	\$639.97	\$625.26	\$558.99	\$541.70
40	\$746.10	\$732.63	\$723.94	\$694.58	\$667.54	\$648.08	\$633.19	\$566.07	\$548.57
41	\$760.11	\$746.39	\$737.54	\$707.63	\$680.08	\$660.25	\$645.08	\$576.70	\$558.87
42	\$773.54	\$759.57	\$750.57	\$720.13	\$692.09	\$671.91	\$656.47	\$586.89	\$568.74
43	\$792.22	\$777.91	\$768.69	\$737.52	\$708.81	\$688.14	\$672.33	\$601.06	\$582.48
44	\$815.57	\$800.84	\$791.35	\$759.26	\$729.70	\$708.43	\$692.14	\$618.78	\$599.65
45	\$843.01	\$827.79	\$817.98	\$784.80	\$754.25	\$732.26	\$715.43	\$639.60	\$619.82
46	\$875.70	\$859.89	\$849.70	\$815.24	\$783.50	\$760.66	\$743.18	\$664.40	\$643.86
47	\$912.48	\$896.01	\$885.39	\$849.48	\$816.41	\$792.61	\$774.39	\$692.31	\$670.90
48 49	\$954.52 \$995.97	\$937.28 \$977.98	\$926.17	\$888.61	\$854.02 \$891.10	\$829.12	\$810.06 \$845.24	\$724.20	\$701.81
47 50	\$1,042.67	\$1,023.84	\$966.39 \$1,011.71	\$927.20 \$970.68	\$932.89	\$865.12 \$905.69	\$884.88	\$755.65 \$791.08	\$732.29 \$766.62
51	\$1,042.07	\$1,023.04	\$1,056.46	\$1,013.62	\$974.15	\$945.75	\$924.02	\$826.08	\$800.53
52	\$1,139.58	\$1,119.00	\$1,105.74	\$1,060.90	\$1,019.60	\$989.87	\$967.12	\$864.61	\$837.88
53	\$1,190.96	\$1,169.45	\$1,155.59	\$1,108.73	\$1,065.56	\$1,034.49	\$1,010.72	\$903.59	\$875.65
54	\$1,246.42	\$1,223.91	\$1,209.40	\$1,160.36	\$1,115.18	\$1,082.67	\$1,057.79	\$945.67	\$916.43
55	\$1,301.88	\$1,278.37	\$1,263.22	\$1,211.99	\$1,164.81	\$1,130.84	\$1,104.86	\$987.75	\$957.21
56	\$1,362.01	\$1,337.42	\$1,321.56	\$1,267.97	\$1,218.61	\$1,183.08	\$1,155.89	\$1,033.37	\$1,001.42
57	\$1,422.73	\$1,397.04	\$1,380.48	\$1,324.49	\$1,272.93	\$1,235.82	\$1,207.41	\$1,079.44	\$1,046.06
58	\$1,487.53	\$1,460.67	\$1,443.35	\$1,384.82	\$1,330.91	\$1,292.10	\$1,262.41	\$1,128.60	\$1,093.71
59	\$1,519.64	\$1,492.20	\$1,474.51	\$1,414.71	\$1,359.64	\$1,320.00	\$1,289.66	\$1,152.96	\$1,117.32
60	\$1,584.44	\$1,555.83	\$1,537.39	\$1,475.04	\$1,417.62	\$1,376.28	\$1,344.65	\$1,202.13	\$1,164.96
61	\$1,640.48	\$1,610.86	\$1,591.77	\$1,527.22	\$1,467.76	\$1,424.97	\$1,392.22	\$1,244.65	\$1,206.17
62	\$1,677.26	\$1,646.98	\$1,627.46	\$1,561.46	\$1,500.67	\$1,456.91	\$1,423.43	\$1,272.56	\$1,233.21
63	\$1,723.38	\$1,692.26	\$1,672.21	\$1,604.39	\$1,541.93	\$1,496.97	\$1,462.57	\$1,307.55	\$1,267.12
64+	\$1,751.41	\$1,719.78	\$1,699.40	\$1,630.48	\$1,567.00	\$1,521.32	\$1,486.35	\$1,328.81	\$1,287.72

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	\$428.85	\$425.52	\$423.40	\$412.12	\$367.21	\$364.06	\$358.38	\$351.74	\$318.54
15	\$466.97	\$463.35	\$461.04	\$448.75	\$399.85	\$396.43	\$390.24	\$383.01	\$346.85
16	\$481.55	\$477.81	\$475.43	\$462.76	\$412.33	\$408.80	\$402.42	\$394.96	\$357.68
17	\$496.12	\$492.27	\$489.82	\$476.77	\$424.81	\$421.17	\$414.60	\$406.92	\$368.50
18	\$511.82	\$507.84	\$505.31	\$491.85	\$438.25	\$434.50	\$427.72	\$419.79	\$380.16
19	\$527.52	\$523.42	\$520.81	\$506.94	\$451.69	\$447.82	\$440.83	\$432.67	\$391.82
20	\$543.77	\$539.55	\$536.86	\$522.56	\$465.61	\$461.62	\$454.42	\$446.00	\$403.90
21	\$560.59	\$556.24	\$553.47	\$538.72	\$480.01	\$475.90	\$468.47	\$459.79	\$416.39
22	\$560.59	\$556.24	\$553.47	\$538.72	\$480.01	\$475.90	\$468.47	\$459.79	\$416.39
23	\$560.59	\$556.24	\$553.47	\$538.72	\$480.01	\$475.90	\$468.47	\$459.79	\$416.39
24	\$560.59	\$556.24	\$553.47	\$538.72	\$480.01	\$475.90	\$468.47	\$459.79	\$416.39
25	\$562.83	\$558.46	\$555.68	\$540.87	\$481.93	\$477.80	\$470.35	\$461.63	\$418.05
26	\$574.04	\$569.59	\$566.75	\$551.65	\$491.53	\$487.32	\$479.72	\$470.83	\$426.38
27	\$587.50	\$582.94	\$580.03	\$564.58	\$503.06	\$498.74	\$490.96	\$481.86	\$436.37
28	\$609.36	\$604.63	\$601.62	\$585.59	\$521.78	\$517.30	\$509.23	\$499.80	\$452.61
29	\$627.30	\$622.43	\$619.33	\$602.83	\$537.14	\$532.53	\$524.22	\$514.51	\$465.94
30	\$636.27	\$631.33	\$628.18	\$611.45	\$544.82	\$540.15	\$531.72	\$521.87	\$472.60
31	\$649.72	\$644.68	\$641.47	\$624.38	\$556.34	\$551.57	\$542.96	\$532.90	\$482.59
32	\$663.18	\$658.03	\$654.75	\$637.31	\$567.86	\$562.99	\$554.21	\$543.94	\$492.59
33	\$671.59	\$666.37	\$663.05	\$645.39	\$575.06	\$570.13	\$561.23	\$550.83	\$498.83
34	\$680.56	\$675.27	\$671.91	\$654.01	\$582.74	\$577.74	\$568.73	\$558.19	\$505.49
35	\$685.04	\$679.72	\$676.34	\$658.32	\$586.58	\$581.55	\$572.48	\$561.87	\$508.83
36	\$689.53	\$684.17	\$680.76	\$662.63	\$590.42	\$585.36	\$576.22	\$565.55	\$512.16
37	\$694.01	\$688.62	\$685.19	\$666.94	\$594.26	\$589.17	\$579.97	\$569.22	\$515.49
38	\$698.49	\$693.07	\$689.62	\$671.25	\$598.10	\$592.97	\$583.72	\$572.90	\$518.82
39	\$707.46	\$701.97	\$698.47	\$679.86	\$605.78	\$600.59	\$591.22	\$580.26	\$525.48
40	\$716.43	\$710.87	\$707.33	\$688.48	\$613.46	\$608.20	\$598.71	\$587.62	\$532.14
41	\$729.89	\$724.22	\$720.61	\$701.41	\$624.98	\$619.62	\$609.95	\$598.65	\$542.14
42	\$742.78	\$737.01	\$733.34	\$713.80	\$636.02	\$630.57	\$620.73	\$609.23	\$551.71
43	\$760.72	\$754.81	\$751.05	\$731.04	\$651.38	\$645.80	\$635.72	\$623.94	\$565.04
44	\$783.14	\$777.06	\$773.19	\$752.59	\$670.58	\$664.83	\$654.46	\$642.33	\$581.69
45	\$809.49	\$803.21	\$799.21	\$777.91	\$693.14	\$687.20	\$676.48	\$663.94	\$601.26
46	\$840.88	\$834.36	\$830.20	\$808.08	\$720.02	\$713.85	\$702.71	\$689.69	\$624.58
47	\$876.20	\$869.40	\$865.07	\$842.02	\$750.26	\$743.83	\$732.23	\$718.66	\$650.81
48	\$916.56	\$909.45	\$904.92	\$880.81	\$784.82	\$778.10	\$765.96	\$751.76	\$680.79
49	\$956.37	\$948.94	\$944.21	\$919.06	\$818.90	\$811.89	\$799.22	\$784.41	\$710.36
50	\$1,001.21	\$993.44	\$988.49	\$962.15	\$857.31	\$849.96	\$836.70	\$821.19	\$743.67
51	\$1,045.50	\$1,037.38	\$1,032.21	\$1,004.71	\$895.23	\$887.56	\$873.71	\$857.52	\$776.56
52 52	\$1,094.27	\$1,085.77	\$1,080.37	\$1,051.58	\$936.99	\$928.96	\$914.46	\$897.52	\$812.79
53 54	\$1,143.60 \$1,196.86	\$1,134.72 \$1,187.57	\$1,129.07 \$1,181.65	\$1,098.99 \$1,150.17	\$979.23	\$970.84 \$1,016.05	\$955.69 \$1,000.19	\$937.98 \$981.66	\$849.43 \$888.99
55	\$1,250.12	\$1,187.37	\$1,181.85	\$1,201.35	\$1,024.83 \$1,070.43	\$1,018.05	\$1,000.17	\$1,025.34	\$928.54
56	\$1,307.86	\$1,240.41	\$1,291.24	\$1,256.83	\$1,070.43	\$1,110.28	\$1,044.70	\$1,023.34	\$971.43
57	\$1,366.16	\$1,277.70	\$1,271.24	\$1,238.85	\$1,119.87	\$1,159.77	\$1,141.67	\$1,072.70	\$1,014.74
58	\$1,428.38	\$1,417.29	\$1,348.80	\$1,372.66	\$1,187.80	\$1,137.77	\$1,141.67	\$1,120.52	\$1,014.74
59	\$1,459.22	\$1,447.88	\$1,440.67	\$1,402.29	\$1,223.00	\$1,212.00	\$1,219.44	\$1,196.84	\$1,083.86
60	\$1,521.44	\$1,447.00	\$1,440.07	\$1,462.09	\$1,247.46	\$1,291.60	\$1,271.44	\$1,247.88	\$1,130.07
61	\$1,575.26	\$1,563.03	\$1,555.24	\$1,513.80	\$1,348.84	\$1,337.28	\$1,316.41	\$1,292.02	\$1,170.05
62	\$1,610.57	\$1,598.07	\$1,590.11	\$1,547.74	\$1,379.08	\$1,367.26	\$1,345.93	\$1,320.99	\$1,196.28
63	\$1,654.86	\$1,642.01	\$1,633.83	\$1,590.30	\$1,417.00	\$1,404.86	\$1,343.73	\$1,320.77	\$1,229.17
64+	\$1,681.77	\$1,668.71	\$1,660.40	\$1,616.16	\$1,440.04	\$1,427.70	\$1,405.42	\$1,379.38	\$1,249.16
V-·	φ1,001.//	φ1,000./ 1	ψ1,000.10	φι,σιο.ιο	Ψ', '''''''''''''''''''''''''''''''''''	ψ1,12/./Ο	ψι, 100.τ2	φ1,077.00	ψι,2 π.το

Off-	Exchar	nge Tan	dem Pl	PO (cor	nt'd)			Off-Exc	hange	Tanden	n PPO S	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 s PPO Savings 7000 OffEx
0 to 14	\$316.43	\$311.26	\$272.49	\$285.28	\$273.80	\$267.02	\$262.24	\$361.46	\$314.94	\$294.83	\$271.70	\$269.86
15	\$344.56	\$338.93	\$296.71	\$310.64	\$298.13	\$290.76	\$285.55	\$393.59	\$342.93	\$321.04	\$295.85	\$293.85
16	\$355.31	\$349.51	\$305.97	\$320.34	\$307.44	\$299.83	\$294.47	\$405.88	\$353.63	\$331.06	\$305.09	\$303.02
17	\$366.07	\$360.09	\$315.23	\$330.03	\$316.74	\$308.91	\$303.38	\$418.16	\$364.34	\$341.08	\$314.32	\$312.19
18	\$377.65	\$371.48	\$325.21	\$340.48	\$326.77	\$318.68	\$312.98	\$431.39	\$375.86	\$351.87	\$324.27	\$322.07
19	\$389.23	\$382.88	\$335.18	\$350.92	\$336.79	\$328.46	\$322.58	\$444.62	\$387.39	\$362.67	\$334.21	\$331.94
20	\$401.23	\$394.67	\$345.51	\$361.73	\$347.17	\$338.58	\$332.52	\$458.32	\$399.33	\$373.84	\$344.51	\$342.17
21	\$413.63	\$406.88	\$356.19	\$372.92	\$357.90	\$349.05	\$342.80	\$472.50	\$411.68	\$385.40	\$355.17	\$352.76
22	\$413.63	\$406.88	\$356.19	\$372.92	\$357.90	\$349.05	\$342.80	\$472.50	\$411.68	\$385.40	\$355.17	\$352.76
23	\$413.63	\$406.88	\$356.19	\$372.92	\$357.90	\$349.05	\$342.80	\$472.50	\$411.68	\$385.40	\$355.17	\$352.76
24	\$413.63	\$406.88	\$356.19	\$372.92	\$357.90	\$349.05	\$342.80	\$472.50	\$411.68	\$385.40	\$355.17	\$352.76
25	\$415.29	\$408.51	\$357.62	\$374.41	\$359.33	\$350.45	\$344.17	\$474.39	\$413.33	\$386.95	\$356.59	\$354.17
26	\$423.56	\$416.65	\$364.74	\$381.87	\$366.49	\$357.43	\$351.03	\$483.84	\$421.56	\$394.65	\$363.69	\$361.22
27	\$433.49	\$426.41	\$373.29	\$390.82	\$375.08	\$365.81	\$359.25	\$495.18	\$431.44	\$403.90	\$372.21	\$369.69
28	\$449.62	\$442.28	\$387.18	\$405.36	\$389.04	\$379.42	\$372.62	\$513.60	\$447.50	\$418.93	\$386.07	\$383.45
29	\$462.86	\$455.30	\$398.58	\$417.30	\$400.49	\$390.59	\$383.59	\$528.72	\$460.67	\$431.27	\$397.43	\$394.73
30	\$469.48	\$461.81	\$404.28	\$423.26	\$406.22	\$396.17	\$389.08	\$536.28	\$467.26	\$437.43	\$403.11	\$400.38
31	\$479.40	\$471.58	\$412.83	\$432.21	\$414.81	\$404.55	\$397.31	\$547.62	\$477.14	\$446.68	\$411.64	\$408.85
32	\$489.33	\$481.34	\$421.38	\$441.16	\$423.40	\$412.93	\$405.53	\$558.96	\$487.02	\$455.93	\$420.16	\$417.31
33	\$495.53	\$487.44	\$426.72	\$446.76	\$428.77	\$418.16	\$410.67	\$566.05	\$493.19	\$461.71	\$425.49	\$422.60
34	\$502.15	\$493.95	\$432.42	\$452.72	\$434.49	\$423.75	\$416.16	\$573.61	\$499.78	\$467.88	\$431.17	\$428.25
35	\$505.46	\$497.21	\$435.27	\$455.71	\$437.36	\$426.54	\$418.90	\$577.39	\$503.07	\$470.96	\$434.01	\$431.07
36	\$508.77	\$500.46	\$438.12	\$458.69	\$440.22	\$429.33	\$421.64	\$581.17	\$506.37	\$474.05	\$436.86	\$433.89
37	\$512.08	\$503.72	\$440.97	\$461.67	\$443.08	\$432.12	\$424.39	\$584.95	\$509.66	\$477.13	\$439.70	\$436.71
38	\$515.39	\$506.97	\$443.82	\$464.66	\$445.95	\$434.92	\$427.13	\$588.73	\$512.95	\$480.21	\$442.54	\$439.53
39	\$522.01	\$513.48	\$449.52	\$470.62	\$451.67	\$440.50	\$432.61	\$596.29	\$519.54	\$486.38	\$448.22	\$445.18
40	\$528.63	\$519.99	\$455.22	\$476.59	\$457.40	\$446.09	\$438.10	\$603.85	\$526.13	\$492.55	\$453.90	\$450.82
41	\$538.55	\$529.76	\$463.77	\$485.54	\$465.99	\$454.46	\$446.33	\$615.19	\$536.01	\$501.80	\$462.43	\$459.29
42	\$548.07	\$539.12	\$471.96	\$494.12	\$474.22	\$462.49	\$454.21	\$626.06	\$545.48	\$510.66	\$470.60	\$467.40
43	\$561.30	\$552.14	\$483.36	\$506.05	\$485.67	\$473.66	\$465.18	\$641.18	\$558.65	\$522.99	\$481.96	\$478.69
44	\$577.85	\$568.41	\$497.60	\$520.97	\$499.99	\$487.62	\$478.89	\$660.08	\$575.12	\$538.41	\$496.17	\$492.80
45	\$597.29	\$587.54	\$514.34	\$538.50	\$516.81	\$504.03	\$495.00	\$682.29	\$594.47	\$556.52	\$512.86	\$509.38
46	\$620.45	\$610.32	\$534.29	\$559.38	\$536.85	\$523.58	\$514.20	\$708.75	\$617.52	\$578.11	\$532.75	\$529.14
47 48	\$646.51 \$676.29	\$635.96 \$665.25	\$556.73 \$582.38	\$582.87 \$609.72	\$559.40	\$545.57	\$535.80 \$560.48	\$738.51 \$772.53	\$643.46 \$673.10	\$602.39 \$630.14	\$555.13 \$580.70	\$551.36 \$576.76
40	\$705.66	\$694.14	\$607.67	\$636.20	\$585.17 \$610.58	\$570.70 \$595.48	\$584.82	\$806.08	\$702.33	\$657.50	\$605.91	\$601.80
47 50	\$738.75	\$726.69	\$636.16	\$666.03	\$639.21	\$623.40	\$612.24	\$843.88	\$735.26	\$688.33	\$634.33	\$630.02
51	\$771.43	\$758.83	\$664.30	\$695.49	\$667.49	\$650.98	\$639.32	\$881.21	\$767.79	\$718.78	\$662.39	\$657.89
52	\$807.42	\$794.23	\$695.29	\$727.94	\$698.63	\$681.35	\$669.15	\$922.31	\$803.60	\$752.31	\$693.29	\$688.58
53	\$843.81	\$830.04	\$726.64	\$760.76	\$730.12	\$712.06	\$699.31	\$963.89	\$839.83	\$786.22	\$724.54	\$719.62
54	\$883.11	\$868.69	\$760.48	\$796.18	\$764.12	\$745.22	\$731.88	\$1,008.78	\$878.94	\$822.84	\$758.28	\$753.14
55	\$922.41	\$907.35	\$794.31	\$831.61	\$798.12	\$778.38	\$764.44	\$1,053.67	\$918.05	\$859.45	\$792.02	\$786.65
56	\$965.01	\$949.25	\$831.00	\$870.02	\$834.99	\$814.34	\$799.75	\$1,102.34	\$960.45	\$899.15	\$828.60	\$822.98
57	\$1,008.03	\$991.57	\$868.05	\$908.80	\$872.21	\$850.64	\$835.40	\$1,151.48	\$1,003.27	\$939.23	\$865.54	\$859.67
58	\$1,053.94	\$1,036.73	\$907.58	\$950.20	\$911.94	\$889.38	\$873.46	\$1,203.92	\$1,048.96	\$982.01	\$904.97	\$898.82
59	\$1,076.69	\$1,059.11	\$927.17	\$970.71	\$931.62	\$908.58	\$892.31	\$1,229.91	\$1,071.61	\$1,003.21	\$924.50	\$918.23
60	\$1,122.60	\$1,104.28	\$966.71	\$1,012.10	\$971.35	\$947.32	\$930.36	\$1,282.36	\$1,117.30	\$1,045.99	\$963.92	\$957.38
61	\$1,162.31	\$1,143.34	\$1,000.91	\$1,047.90	\$1,005.71	\$980.83	\$963.27	\$1,327.72	\$1,156.82	\$1,082.99	\$998.02	\$991.25
62	\$1,188.37	\$1,168.97	\$1,023.35	\$1,071.40	\$1,028.25	\$1,002.82	\$984.87	\$1,357.49	\$1,182.76	\$1,107.27	\$1,020.39	
63	\$1,221.05	\$1,201.11	\$1,051.49	\$1,100.86	\$1,056.53	\$1,030.40	\$1,011.95	\$1,394.81	\$1,215.28	\$1,137.71	\$1,048.45	
64+	\$1,240.90	\$1,220.64	\$1,068.58	\$1,118.76	\$1,073.71	\$1,047.15	\$1,028.40	\$1,417.49	\$1,235.04	\$1,156.21	\$1,065.50	

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	\$475.87	\$473.87	\$470.01	\$457.37	\$407.12	\$403.48	\$397.22
15	\$518.17	\$515.99	\$511.79	\$498.03	\$443.31	\$439.35	\$432.53
16	\$534.35	\$532.09	\$527.76	\$513.58	\$457.14	\$453.06	\$446.03
17	\$550.52	\$548.20	\$543.73	\$529.12	\$470.98	\$466.78	\$459.53
18	\$567.94	\$565.54	\$560.94	\$545.86	\$485.88	\$481.54	\$474.07
19	\$585.35	\$582.89	\$578.14	\$562.60	\$500.78	\$496.31	\$488.61
20	\$603.39	\$600.85	\$595.96	\$579.94	\$516.21	\$511.61	\$503.66
21	\$622.06	\$619.43	\$614.39	\$597.88	\$532.18	\$527.43	\$519.24
22	\$622.06	\$619.43	\$614.39	\$597.88	\$532.18	\$527.43	\$519.24
23	\$622.06	\$619.43	\$614.39	\$597.88	\$532.18	\$527.43	\$519.24
24	\$622.06	\$619.43	\$614.39	\$597.88	\$532.18	\$527.43	\$519.24
25	\$624.54	\$621.91	\$616.85	\$600.27	\$534.31	\$529.54	\$521.32
26	\$636.98	\$634.30	\$629.13	\$612.22	\$544.95	\$540.09	\$531.70
27	\$651.91	\$649.17	\$643.88	\$626.57	\$557.72	\$552.75	\$544.16
28	\$676.17	\$673.32	\$667.84	\$649.89	\$578.48	\$573.32	\$564.42
29	\$696.08	\$693.15	\$687.50	\$669.02	\$595.51	\$590.19	\$581.03
30	\$706.03	\$703.06	\$697.33	\$678.59	\$604.02	\$598.63	\$589.34
31	\$720.96	\$717.92	\$712.08	\$692.94	\$616.80	\$611.29	\$601.80
32	\$735.89	\$732.79	\$726.82	\$707.29	\$629.57	\$623.95	\$614.26
33	\$745.22	\$742.08	\$736.04	\$716.25	\$637.55	\$631.86	\$622.05
34	\$755.18	\$751.99	\$745.87	\$725.82	\$646.07	\$640.30	\$630.36
35	\$760.15	\$756.95	\$750.78	\$730.60	\$650.32	\$644.52	\$634.51
36	\$765.13	\$761.90	\$755.70	\$735.39	\$654.58	\$648.74	\$638.67
37	\$770.10	\$766.86	\$760.61	\$740.17	\$658.84	\$652.96	\$642.82
38	\$775.08	\$771.81	\$765.53	\$744.95	\$663.10	\$657.18	\$646.97
39	\$785.03	\$781.72	\$775.36	\$754.52	\$671.61	\$665.62	\$655.28
40	\$794.99	\$791.64	\$785.19	\$764.08	\$680.13	\$674.06	\$663.59
41	\$809.92	\$806.50	\$799.93	\$778.43	\$692.90	\$686.71	\$676.05
42	\$824.22	\$820.75	\$814.06	\$792.18	\$705.14	\$698.85	\$687.99
43	\$844.13	\$840.57	\$833.72	\$811.32	\$722.17	\$715.72	\$704.61
44	\$869.01	\$865.35	\$858.30	\$835.23	\$743.46	\$736.82	\$725.38
45	\$898.25	\$894.46	\$887.18	\$863.33	\$768.47	\$761.61	\$749.78
46	\$933.08	\$929.15	\$921.58	\$896.81	\$798.27	\$791.15	\$778.86
47	\$972.27	\$968.17	\$960.29	\$934.48	\$831.80	\$824.37	\$811.57
48	\$1,017.06	\$1,012.77	\$1,004.52	\$977.53	\$870.11	\$862.35	\$848.96
49	\$1,061.23	\$1,056.75	\$1,048.15	\$1,019.98	\$907.90	\$899.80	\$885.83
50 51	\$1,110.99 \$1,160.13	\$1,106.31 \$1,155.24	\$1,097.30 \$1,145.83	\$1,067.81 \$1,115.04	\$950.47 \$992.52	\$941.99 \$983.66	\$927.36 \$968.38
52	\$1,214.25	\$1,209.13	\$1,199.29	\$1,167.05	\$1,038.82	\$1,029.54	\$1,013.56
53	\$1,268.99	\$1,263.64	\$1,253.35	\$1,219.67	\$1,085.65	\$1,075.96	\$1,059.25
53 54	\$1,328.09	\$1,322.49	\$1,311.72	\$1,276.46	\$1,136.20	\$1,126.06	\$1,108.58
55	\$1,387.18	\$1,381.34	\$1,370.09	\$1,333.26	\$1,186.76	\$1,176.17	\$1,157.91
56	\$1,451.26	\$1,445.14	\$1,433.37	\$1,394.84	\$1,241.58	\$1,230.50	\$1,211.39
57	\$1,515.95	\$1,509.56	\$1,497.26	\$1,457.02	\$1,296.92	\$1,285.35	\$1,265.39
58	\$1,585.00	\$1,578.32	\$1,565.46	\$1,523.39	\$1,355.99	\$1,343.89	\$1,323.03
59	\$1,619.21	\$1,612.38	\$1,599.25	\$1,556.27	\$1,385.26	\$1,372.90	\$1,351.58
60	\$1,688.26	\$1,681.14	\$1,667.45	\$1,622.63	\$1,444.34	\$1,431.45	\$1,409.22
61	\$1,747.98	\$1,740.61	\$1,726.43	\$1,680.03	\$1,495.43	\$1,482.08	\$1,459.07
62	\$1,787.17	\$1,779.63	\$1,765.14	\$1,717.70	\$1,528.95	\$1,515.31	\$1,491.78
63	\$1,836.31	\$1,828.57	\$1,813.67	\$1,764.93	\$1,571.00	\$1,556.97	\$1,532.80
64+	\$1,866.17	\$1,858.30	\$1,843.16	\$1,793.63	\$1,596.54	\$1,582.29	\$1,557.72

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Off-Exchange Full PPO

Age	Gold Full PPO 1000/35 OffEx	Silver Full PPO 1800/45 OffEx	Silver Full PPO 2225/50 OffEx	Silver Full PPO 2400/55 OffEx	Bronze Full PPO 5500/65 OffEx	Bronze Full PPO 6500/70 OffEx	Bronze Full PPO 6850/55 OffEx	Bronze Full PPO 6250/65 OffEx	Bronze Full PPO 7500/65 OffEx
0 to 14	\$389.78	\$352.54	\$350.27	\$344.39	\$300.64	\$315.33	\$302.45	\$294.60	\$289.18
15	\$424.42	\$383.88	\$381.40	\$375.01	\$327.36	\$343.36	\$329.34	\$320.79	\$314.88
16	\$437.67	\$395.86	\$393.31	\$386.71	\$337.58	\$354.08	\$339.62	\$330.80	\$324.71
17	\$450.92	\$407.84	\$405.21	\$398.42	\$347.79	\$364.79	\$349.90	\$340.81	\$334.54
18	\$465.18	\$420.75	\$418.03	\$411.02	\$358.80	\$376.34	\$360.97	\$351.59	\$345.12
19	\$479.45	\$433.65	\$430.85	\$423.63	\$369.80	\$387.88	\$372.04	\$362.38	\$355.71
20	\$494.23	\$447.01	\$444.13	\$436.68	\$381.20	\$399.83	\$383.50	\$373.54	\$366.67
21	\$509.51	\$460.84	\$457.86	\$450.19	\$392.99	\$412.20	\$395.37	\$385.10	\$378.01
22	\$509.51	\$460.84	\$457.86	\$450.19	\$392.99	\$412.20	\$395.37	\$385.10	\$378.01
23	\$509.51	\$460.84	\$457.86	\$450.19	\$392.99	\$412.20	\$395.37	\$385.10	\$378.01
24	\$509.51	\$460.84	\$457.86	\$450.19	\$392.99	\$412.20	\$395.37	\$385.10	\$378.01
25	\$511.55	\$462.68	\$459.70	\$451.99	\$394.56	\$413.85	\$396.95	\$386.64	\$379.52
26	\$521.74	\$471.90	\$468.85	\$460.99	\$402.42	\$422.09	\$404.85	\$394.34	\$387.08
27	\$533.97	\$482.96	\$479.84	\$471.80	\$411.85	\$431.98	\$414.34	\$403.58	\$396.15
28	\$553.84	\$500.93	\$497.70	\$489.35	\$427.18	\$448.06	\$429.76	\$418.60	\$410.89
29	\$570.14	\$515.68	\$512.35	\$503.76	\$439.75	\$461.25	\$442.41	\$430.92	\$422.99
30	\$578.30	\$523.05	\$519.68	\$510.96	\$446.04	\$467.84	\$448.74	\$437.09	\$429.04
31	\$590.52	\$534.11	\$530.66	\$521.77	\$455.47	\$477.74	\$458.23	\$446.33	\$438.11
32	\$602.75	\$545.17	\$541.65	\$532.57	\$464.90	\$487.63	\$467.72	\$455.57	\$447.18
33	\$610.39	\$552.08	\$548.52	\$539.33	\$470.80	\$493.81	\$473.65	\$461.35	\$452.85
34	\$618.55	\$559.46	\$555.85	\$546.53	\$477.09	\$500.41	\$479.97	\$467.51	\$458.90
35	\$622.62	\$563.14	\$559.51	\$550.13	\$480.23	\$503.71	\$483.14	\$470.59	\$461.93
36	\$626.70	\$566.83	\$563.17	\$553.73	\$483.37	\$507.00	\$486.30	\$473.67	\$464.95
37	\$630.78	\$570.52	\$566.84	\$557.33	\$486.52	\$510.30	\$489.46	\$476.75	\$467.97
38	\$634.85	\$574.21	\$570.50	\$560.93	\$489.66	\$513.60	\$492.63	\$479.83	\$471.00
39	\$643.00	\$581.58	\$577.82	\$568.14	\$495.95	\$520.19	\$498.95	\$485.99	\$477.05
40	\$651.16	\$588.95	\$585.15	\$575.34	\$502.24	\$526.79	\$505.28	\$492.15	\$483.09
41	\$663.38	\$600.01	\$596.14	\$586.14	\$511.67	\$536.68	\$514.77	\$501.40	\$492.17
42	\$675.10	\$610.61	\$606.67	\$596.50	\$520.71	\$546.16	\$523.86 \$536.51	\$510.25	\$500.86
43 44	\$691.41 \$711.79	\$625.36 \$643.79	\$621.32 \$639.64	\$610.90 \$628.91	\$533.28 \$549.00	\$559.35 \$575.84	\$552.33	\$522.58 \$537.98	\$512.96 \$528.08
44	\$735.73	\$665.45	\$661.16	\$650.07	\$567.47	\$595.21	\$570.91	\$556.08	\$545.84
46	\$764.27	\$691.26	\$686.80	\$675.28	\$589.48	\$618.30	\$593.05	\$577.65	\$567.01
47	\$796.37	\$720.29	\$715.64	\$703.64	\$614.24	\$644.26	\$617.96	\$601.91	\$590.83
48	\$833.05	\$753.47	\$748.61	\$736.06	\$642.53	\$673.94	\$646.42	\$629.63	\$618.04
49	\$869.23	\$786.19	\$781.12	\$768.02	\$670.44	\$703.21	\$674.49	\$656.98	\$644.88
50	\$909.99	\$823.06	\$817.74	\$804.04	\$701.88	\$736.18	\$706.12	\$687.78	\$675.12
51	\$950.24	\$859.46	\$853.92	\$839.60	\$732.92	\$768.75	\$737.36	\$718.21	\$704.98
52	\$994.57	\$899.56	\$893.75	\$878.77	\$767.11	\$804.61	\$771.75	\$751.71	\$737.87
53	\$1,039.40	\$940.11	\$934.04	\$918.38	\$801.69	\$840.88	\$806.55	\$785.60	\$771.14
54	\$1,087.81	\$983.89	\$977.54	\$961.15	\$839.03	\$880.04	\$844.11	\$822.18	\$807.05
55	\$1,136.21	\$1,027.67	\$1,021.04	\$1,003.92	\$876.36	\$919.20	\$881.67	\$858.77	\$842.96
56	\$1,188.69	\$1,075.14	\$1,068.20	\$1,050.29	\$916.84	\$961.66	\$922.39	\$898.43	\$881.89
57	\$1,241.68	\$1,123.06	\$1,115.81	\$1,097.11	\$957.71	\$1,004.52	\$963.51	\$938.48	\$921.21
58	\$1,298.24	\$1,174.22	\$1,166.64	\$1,147.08	\$1,001.33	\$1,050.28	\$1,007.39	\$981.23	\$963.16
59	\$1,326.26	\$1,199.56	\$1,191.82	\$1,171.84	\$1,022.95	\$1,072.95	\$1,029.14	\$1,002.41	\$983.95
60	\$1,382.81	\$1,250.72	\$1,242.64	\$1,221.81	\$1,066.57	\$1,118.70	\$1,073.02	\$1,045.15	\$1,025.91
61	\$1,431.73	\$1,294.96	\$1,286.60	\$1,265.03	\$1,104.29	\$1,158.27	\$1,110.98	\$1,082.12	\$1,062.20
62	\$1,463.83	\$1,323.99	\$1,315.44	\$1,293.39	\$1,129.05	\$1,184.24	\$1,135.89	\$1,106.39	\$1,086.02
63	\$1,504.08	\$1,360.40	\$1,351.61	\$1,328.95	\$1,160.10	\$1,216.81	\$1,167.12	\$1,136.81	\$1,115.88
64+	\$1,528.53	\$1,382.52	\$1,373.59	\$1,350.56	\$1,178.96	\$1,236.59	\$1,186.10	\$1,155.29	\$1,134.02

Off-	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	\$400.07	\$348.27	\$325.63	\$299.63	\$297.57	\$468.28	\$420.16	\$372.94	\$311.36
15	\$435.64	\$379.23	\$354.57	\$326.26	\$324.02	\$509.91	\$457.51	\$406.09	\$339.04
16	\$449.23	\$391.06	\$365.64	\$336.45	\$334.13	\$525.82	\$471.79	\$418.76	\$349.62
17	\$462.83	\$402.90	\$376.71	\$346.63	\$344.25	\$541.74	\$486.07	\$431.44	\$360.20
18	\$477.47	\$415.65	\$388.63	\$357.60	\$355.14	\$558.88	\$501.45	\$445.09	\$371.60
19	\$492.12	\$428.39	\$400.54	\$368.56	\$366.03	\$576.02	\$516.83	\$458.74	\$382.99
20	\$507.28	\$441.59	\$412.89	\$379.92	\$377.31	\$593.77	\$532.75	\$472.88	\$394.80
21	\$522.97	\$455.25	\$425.66	\$391.67	\$388.98	\$612.13	\$549.23	\$487.50	\$407.01
22	\$522.97	\$455.25	\$425.66	\$391.67	\$388.98	\$612.13	\$549.23	\$487.50	\$407.01
23	\$522.97	\$455.25	\$425.66	\$391.67	\$388.98	\$612.13	\$549.23	\$487.50	\$407.01
24	\$522.97	\$455.25	\$425.66	\$391.67	\$388.98	\$612.13	\$549.23	\$487.50	\$407.01
25	\$525.06	\$457.07	\$427.36	\$393.24	\$390.54	\$614.58	\$551.43	\$489.45	\$408.63
26	\$535.52	\$466.18	\$435.87	\$401.07	\$398.32	\$626.82	\$562.41	\$499.20	\$416.77
27	\$548.07	\$477.10	\$446.09	\$410.47	\$407.65	\$641.52	\$575.59	\$510.90	\$426.54
28	\$568.47	\$494.86	\$462.69	\$425.75	\$422.82	\$665.39	\$597.01	\$529.91	\$442.42
29	\$585.21	\$509.43	\$476.31	\$438.28	\$435.27	\$684.98	\$614.59	\$545.51	\$455.44
30	\$593.57	\$516.71	\$483.12	\$444.55	\$441.49	\$694.77	\$623.38	\$553.31	\$461.95
31	\$606.12	\$527.64	\$493.34	\$453.95	\$450.83	\$709.46	\$636.56	\$565.01	\$471.72
32	\$618.68	\$538.56	\$503.55	\$463.35	\$460.16	\$724.15	\$649.74	\$576.71	\$481.49
33	\$626.52	\$545.39	\$509.94	\$469.22	\$466.00	\$733.34	\$657.98	\$584.03	\$487.59
34	\$634.89	\$552.68	\$516.75	\$475.49	\$472.22	\$743.13	\$666.77	\$591.83	\$494.11
35	\$639.07	\$556.32	\$520.15	\$478.62	\$475.33	\$748.03	\$671.16	\$595.73	\$497.36
36	\$643.26	\$559.96	\$523.56	\$481.76	\$478.45	\$752.92	\$675.55	\$599.63	\$500.62
37	\$647.44	\$563.60	\$526.96	\$484.89	\$481.56	\$757.82	\$679.95	\$603.53	\$503.87
38	\$651.62	\$567.24	\$530.37	\$488.02	\$484.67	\$762.72	\$684.34	\$607.43	\$507.13
39	\$659.99	\$574.53	\$537.18	\$494.29	\$490.89	\$772.51	\$693.13	\$615.23	\$513.64
40	\$668.36	\$581.81	\$543.99	\$500.56	\$497.12	\$782.31	\$701.92	\$623.03	\$520.15
41	\$680.91	\$592.74	\$554.21	\$509.96	\$506.45	\$797.00	\$715.10	\$634.73	\$529.92
42	\$692.94	\$603.21	\$564.00	\$518.96	\$515.40	\$811.08	\$727.73	\$645.94	\$539.28
43	\$709.67	\$617.78	\$577.62	\$531.50	\$527.85	\$830.67	\$745.31	\$661.54	\$552.31
44	\$730.59	\$635.99	\$594.64	\$547.17	\$543.41	\$855.15	\$767.28	\$681.04	\$568.59
45	\$755.17	\$657.38	\$614.65	\$565.57	\$561.69	\$883.92	\$793.09	\$703.95	\$587.72
46	\$784.46	\$682.88	\$638.49	\$587.51	\$583.47	\$918.20	\$823.85	\$731.25	\$610.51
47	\$817.41	\$711.56	\$665.30	\$612.18	\$607.98	\$956.76	\$858.45	\$761.96	\$636.15
48	\$855.06	\$744.34	\$695.95	\$640.38	\$635.98	\$1,000.84	\$897.99	\$797.06	\$665.46
49	\$892.19	\$776.66	\$726.17	\$668.19	\$663.60	\$1,044.30	\$936.99	\$831.68	\$694.35
50	\$934.03	\$813.08	\$760.23	\$699.53	\$694.72	\$1,093.27	\$980.93	\$870.68	\$726.91
51	\$975.34	\$849.05	\$793.85	\$730.47	\$725.45	\$1,141.63	\$1,024.32	\$909.19	\$759.07
52	\$1,020.84	\$888.65	\$830.88	\$764.54	\$759.29	\$1,194.88	\$1,072.10	\$951.60	\$794.48
53	\$1,066.86	\$928.71	\$868.34	\$799.01	\$793.52	\$1,248.75	\$1,120.43	\$994.50	\$830.29
54	\$1,116.55	\$971.96	\$908.78	\$836.22	\$830.47	\$1,306.91	\$1,172.61	\$1,040.81	\$868.96
55	\$1,166.23	\$1,015.21	\$949.22	\$873.43	\$867.43	\$1,365.06	\$1,224.78	\$1,087.13	\$907.62
56	\$1,220.09	\$1,062.10	\$993.06	\$913.77	\$907.49	\$1,428.11	\$1,281.36	\$1,137.34	\$949.55
57	\$1,274.48	\$1,109.45	\$1,037.33	\$954.50	\$947.94	\$1,491.77	\$1,338.48	\$1,188.04	\$991.88
58	\$1,332.53	\$1,159.98	\$1,084.58	\$997.98	\$991.12	\$1,559.72	\$1,399.44	\$1,242.15	\$1,037.05
59	\$1,361.30	\$1,185.02	\$1,107.99	\$1,019.52	\$1,012.52	\$1,593.38	\$1,429.65	\$1,268.97	\$1,059.44
60	\$1,419.35	\$1,235.55	\$1,155.24	\$1,063.00	\$1,055.69	\$1,661.33	\$1,490.61	\$1,323.08	\$1,104.62
61	\$1,469.55	\$1,279.26	\$1,196.10	\$1,100.60	\$1,093.03	\$1,720.10	\$1,543.34	\$1,369.88	\$1,143.69
62	\$1,502.50	\$1,307.94	\$1,222.92	\$1,125.27	\$1,117.54	\$1,758.66	\$1,577.94	\$1,400.59	\$1,169.33
63	\$1,543.81	\$1,343.90	\$1,256.54	\$1,156.21	\$1,148.27	\$1,807.02	\$1,621.33	\$1,439.10	\$1,201.48
64+	\$1,568.92	\$1,365.76	\$1,276.97	\$1,175.01	\$1,166.94	\$1,836.40	\$1,647.69	\$1,462.50	\$1,221.02

Rating Region 3 – 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	Local Access+ HMO	Off Exchange Trio HMO, Mirror HMO
0 to 14	\$6.34	\$6.33	\$7.53	\$7.63	\$6.26
15	\$6.91	\$6.90	\$8.19	\$8.31	\$6.82
16	\$7.12	\$7.11	\$8.45	\$8.57	\$7.03
17	\$7.34	\$7.33	\$8.71	\$8.83	\$7.24
18	\$7.57	\$7.56	\$8.98	\$9.11	\$7.47
19	\$7.80	\$7.79	\$9.26	\$9.39	\$7.70
20	\$8.04	\$8.03	\$9.54	\$9.68	\$7.94
21	\$8.29	\$8.28	\$9.84	\$9.98	\$8.18
22	\$8.29	\$8.28	\$9.84	\$9.98	\$8.18
23	\$8.29	\$8.28	\$9.84	\$9.98	\$8.18
24	\$8.29	\$8.28	\$9.84	\$9.98	\$8.18
25	\$8.32	\$8.31	\$9.88	\$10.02	\$8.21
26	\$8.49	\$8.48	\$10.07	\$10.21	\$8.38
20	\$8.69	\$8.68	\$10.31	\$10.45	\$8.57
27	\$9.01	\$9.00	\$10.69	\$10.45	\$8.89
20 29	\$9.28	\$9.26	\$11.01	\$10.84	\$9.15
27 30	\$9.41	\$9.40			\$9.28
			\$11.16	\$11.32	
31 32	\$9.61	\$9.60 \$9.79	\$11.40	\$11.56	\$9.48
32 33	\$9.81		\$11.63	\$11.80	\$9.68
33 34	\$9.93	\$9.92	\$11.78	\$11.95	\$9.80
34 35	\$10.06	\$10.05	\$11.94	\$12.11	\$9.93
	\$10.13	\$10.12	\$12.02	\$12.19	\$10.00
36	\$10.20	\$10.18	\$12.10	\$12.27	\$10.06
37	\$10.26	\$10.25	\$12.18	\$12.35	\$10.13
38	\$10.33	\$10.32	\$12.26	\$12.43	\$10.19
39	\$10.46	\$10.45	\$12.41	\$12.59	\$10.32
40	\$10.59	\$10.58	\$12.57	\$12.75	\$10.45
41	\$10.79	\$10.78	\$12.81	\$12.99	\$10.65
42	\$10.98	\$10.97	\$13.03	\$13.22	\$10.84
43	\$11.25	\$11.23	\$13.35	\$13.54	\$11.10
44	\$11.58	\$11.56	\$13.74	\$13.94	\$11.43
45	\$11.97	\$11.95 \$12.42	\$14.20	\$14.40	\$11.81 \$12.27
46	\$12.43		\$14.75	\$14.96	
47	\$12.96	\$12.94	\$15.37	\$15.59	\$12.78
48	\$13.55	\$13.53	\$16.08	\$16.31	\$13.37
49	\$14.14	\$14.12	\$16.78	\$17.01	\$13.95
50	\$14.80	\$14.78	\$17.56	\$17.81	\$14.61
51	\$15.46	\$15.44	\$18.34	\$18.60	\$15.25
52	\$16.18	\$16.16	\$19.19	\$19.47	\$15.96
53	\$16.91	\$16.89	\$20.06	\$20.35	\$16.68
54	\$17.70	\$17.67	\$21.00	\$21.29	\$17.46
55	\$18.48	\$18.46	\$21.93	\$22.24	\$18.24
56	\$19.34	\$19.31	\$22.94	\$23.27	\$19.08
57	\$20.20	\$20.17	\$23.97	\$24.30	\$19.93
58	\$21.12	\$21.09	\$25.06	\$25.41	\$20.84
59	\$21.57	\$21.54	\$25.60	\$25.96	\$21.29
60	\$22.49	\$22.46	\$26.69	\$27.07	\$22.19
61	\$23.29	\$23.26	\$27.63	\$28.02	\$22.98
62	\$23.81	\$23.78	\$28.25	\$28.65	\$23.49
63	\$24.47	\$24.43	\$29.03	\$29.44	\$24.14
64+	\$24.86	\$24.83	\$29.50	\$29.92	\$24.53

Pending regulatory approval. Effective April 2022 * 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.

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 3

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	\$39.80	\$79.40	\$99.20	\$134.90
D696	Bronze DPPO/\$1000/MAC/Child Only Ortho	\$50.40	\$100.70	\$125.90	\$171.20
D706	Silver DPPO/\$1500/MAC	\$58.40	\$116.70	\$146.00	\$198.40
D708	Silver DPPO/\$1500/MAC/Adult+Child Ortho	\$59.60	\$119.30	\$149.00	\$202.70
D710	Silver DPPO/\$1500/U90	\$78.70	\$157.40	\$196.70	\$267.50
D712	Silver DPPO/\$1500/U90/Adult+Child Ortho	\$86.70	\$173.30	\$216.70	\$294.70
D714	Gold DPPO/\$1500/U90	\$80.00	\$160.10	\$200.10	\$272.20
D716	Gold DPPO/\$1500/U90/Adult+Child Ortho	\$87.00	\$174.10	\$217.50	\$295.80
D718	Gold DPPO/\$2000/U90	\$85.00	\$169.90	\$212.40	\$289.00
D720	Gold DPPO/\$2000/U90/Adult+Child Ortho	\$88.20	\$176.50	\$220.60	\$300.00
D722	Platinum DPPO/\$2500/U90	\$104.90	\$209.80	\$262.20	\$356.70
D724	Platinum DPPO/\$2500/U90/Adult+Child Ortho	\$108.80	\$217.50	\$271.80	\$369.70
D726	Platinum DPPO/\$3000/U90	\$109.40	\$218.80	\$273.50	\$372.00
D728	Platinum DPPO/\$3000/U90/Adult+Child Ortho	\$112.90	\$225.90	\$282.40	\$384.00
D730	Platinum DPPO/\$5000/U90	\$112.50	\$224.80	\$281.10	\$382.20
D732	Platinum DPPO/\$5000/U90/Adult+Child Ortho	\$115.80	\$231.60	\$289.50	\$393.70
D734	Diamond DPPO/\$3000/U95	\$122.90	\$245.80	\$307.30	\$417.90
D736	Diamond DPPO/\$3000/U95/Adult+Child Ortho	\$125.80	\$251.60	\$314.60	\$427.80
D738	Diamond DPPO/\$5000/U95	\$126.40	\$252.70	\$315.90	\$429.50
D740	Diamond DPPO/\$5000/U95/Adult+Child Ortho	\$129.00	\$258.10	\$322.70	\$438.70
Plan ID	Voluntary DPPO plans*				
D698	Bronze Voluntary DPPO/\$1000/MAC	\$36.00	\$72.10	\$90.10	\$122.50
D702	Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho	\$40.00	\$80.00	\$100.10	\$136.00

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

Specialty Benefits Dental PPO Region 3

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	\$35.60	\$71.10	\$88.90	\$120.90
D697	Bronze DPPO/\$1000/MAC/Child Only Ortho	\$38.40	\$76.70	\$95.90	\$130.40
D707	Silver DPPO/\$1500/MAC	\$44.30	\$88.60	\$110.80	\$150.60
D709	Silver DPPO/\$1500/MAC/Adult+Child Ortho	\$48.50	\$97.00	\$121.30	\$164.90
D711	Silver DPPO/\$1500/U90	\$59.50	\$118.90	\$148.60	\$202.10
D713	Silver DPPO/\$1500/U90/Adult+Child Ortho	\$65.40	\$130.80	\$163.50	\$222.30
D715	Gold DPPO/\$1500/U90	\$60.40	\$120.90	\$151.20	\$205.50
D717	Gold DPPO/\$1500/U90/Adult+Child Ortho	\$69.00	\$138.10	\$172.60	\$234.70
D719	Gold DPPO/\$2000/U90	\$75.20	\$150.30	\$187.80	\$255.60
D721	Gold DPPO/\$2000/U90/Adult+Child Ortho	\$78.00	\$156.00	\$195.00	\$265.20
D723	Platinum DPPO/\$2500/U90	\$79.00	\$157.90	\$197.40	\$268.40
D725	Platinum DPPO/\$2500/U90/Adult+Child Ortho	\$81.80	\$163.60	\$204.50	\$278.10
D727	Platinum DPPO/\$3000/U90	\$82.30	\$164.60	\$205.70	\$279.70
D729	Platinum DPPO/\$3000/U90/Adult+Child Ortho	\$84.90	\$169.80	\$212.30	\$288.70
D731	Platinum DPPO/\$5000/U90	\$84.60	\$169.10	\$211.40	\$287.50
D733	Platinum DPPO/\$5000/U90/Adult+Child Ortho	\$87.00	\$174.10	\$217.60	\$296.00
D735	Diamond DPPO/\$3000/U95	\$92.30	\$184.70	\$230.90	\$314.00
D737	Diamond DPPO/\$3000/U95/Adult+Child Ortho	\$94.60	\$189.00	\$236.30	\$321.40
D739	Diamond DPPO/\$5000/U95	\$94.90	\$189.80	\$237.20	\$322.70
D741	Diamond DPPO/\$5000/U95/Adult+Child Ortho	\$96.90	\$193.90	\$242.30	\$329.60
Plan ID	Voluntary DPPO plans*				
D700	Bronze Voluntary DPPO/\$1000/MAC	\$31.10	\$62.10	\$77.60	\$105.60
D704	Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho	\$34.20	\$68.60	\$85.60	\$116.50

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

Specialty Benefits Dental HMO Region 3

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 3

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
√539	Ultimate Vision for Small Business 10/25/120	\$10.40	\$19.80	\$18.00	\$25.60
√542	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
√540	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 Comr	any			

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
√525	Basic Vision for Small Business 0/0/150	\$8.80	\$16.70	\$15.40	\$21.70
√551	Basic Vision for Small Business 10/25/120	\$5.40	\$10.30	\$9.40	\$13.30
√552	Basic Vision for Small Business 10/25/150	\$6.30	\$11.90	\$10.90	\$15.50
/528	Basic Vision Plus for Small Business 0/0/150/150	\$11.00	\$20.80	\$19.20	\$27.00
/553	Basic Vision Plus for Small Business 10/25/150/150	\$8.20	\$15.70	\$14.50	\$20.40
/554	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				
/392	Preferred Vision for Small Business 0/0/120	\$8.50	\$16.00	\$14.80	\$20.90
/393	Preferred Vision for Small Business 0/0/150	\$9.70	\$18.50	\$17.00	\$24.10
/535	Preferred Vision for Small Business 10/25/120	\$5.80	\$11.10	\$10.10	\$14.50
/536	Preferred Vision for Small Business 10/25/150	\$6.90	\$12.90	\$12.00	\$16.80
/396	Preferred Vision Plus for Small Business 0/0/150/150	\$12.00	\$22.80	\$21.00	\$29.70
/537	Preferred Vision Plus for Small Business 10/25/150/150	\$8.90	\$16.80	\$15.50	\$21.90
/538	Preferred Vision Voluntary for Small Business 10/25/120	\$8.30	\$15.80	\$14.60	\$20.60
lan ID	Ultimate Vision for Small Business 12/12/12				
'399	Ultimate Vision for Small Business 0/0/120	\$11.80	\$22.40	\$20.50	\$29.10
400	Ultimate Vision for Small Business 0/0/150	\$13.70	\$26.10	\$24.00	\$33.90
/543	Ultimate Vision for Small Business 10/25/120	\$8.30	\$15.70	\$14.50	\$20.50
/546	Ultimate Vision for Small Business 10/25/150	\$9.60	\$18.30	\$16.90	\$23.90
/402	Ultimate Vision Plus for Small Business 0/0/150/150	\$17.30	\$32.80	\$30.20	\$42.60
/544	Ultimate Vision Plus for Small Business 10/25/150/150	\$13.00	\$24.60	\$22.70	\$32.10
/545	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 Comp	any			

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 en	nployees
All ages	\$.45/\$1,000

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

 \dagger $\,$ 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 3)*

Rates are for groups with 1-50 eligible employees

ID	Dental In-Network Only 1-50 (Region 3)*	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D098	Smile™ In-Network Only Dental Plan 50/2500/Endo-Perio 80%/Ortho	\$66.40	\$134.00	\$168.90	\$225.50
D099	Smile sm In-Network Only Dental Plan 50/2500/Endo-Perio 80%/No Ortho	\$65.40	\$132.90	\$160.10	\$224.30
D100	Smile [™] In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/ Ortho	\$71.90	\$144.80	\$182.60	\$243.70
D101	Smile™ In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/ No Ortho	\$62.00	\$126.30	\$151.90	\$213.00
D317	Smile sm In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho	\$39.90	\$83.40	\$93.90	\$122.30
D318	Smile ^s In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho	\$36.90	\$77.20	\$86.90	\$113.20
D321	Smile™ In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/ Ortho	\$43.20	\$90.20	\$101.50	\$132.10
D322	Smile™ 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 3)*

Rates are for groups with 51-100 eligible employees

ID	Dental In-Network Only 51-100 (Region 3)*	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D381	Smile™ In-Network Only Dental Plan 50/2500/Endo-Perio 80%/Ortho	\$49.90	\$100.50	\$126.70	\$169.10
D382	Smile™ In-Network Only Dental Plan 50/2500/Endo-Perio 80%/No Ortho	\$49.00	\$99.60	\$120.00	\$168.30
D383	Smile™ In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/Ortho	\$53.90	\$108.50	\$136.90	\$182.80
D385	Smile [™] In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/No Ortho	\$46.50	\$94.60	\$114.00	\$159.80
D387	Smile™ In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho	\$29.90	\$62.60	\$70.40	\$91.70
D388	Smile™ In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho	\$27.70	\$57.90	\$65.20	\$84.90
D391	Smile™ In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho	\$32.30	\$67.70	\$76.20	\$99.10
D392	Smile™ 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.

Dental PPO (Region 3)

Rates are for groups with 1-50 eligible employees

ID	Dental PPO (Regions 3)	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D067	Smile sm 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 sm 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
D497	Smile [™] 50/1500/No Ortho/Mac/NR	\$40.40	\$79.70	\$98.70	\$118.50
D499	Smile [™] Basic 75/1000/No Ortho/Mac/NR	\$27.00	\$54.10	\$68.20	\$92.40
D501	Smile [™] Basic Voluntary 75/1000/No Ortho/MAC/NR	\$29.00	\$57.80	\$72.70	\$96.90
D505	Smile [™] Deluxe 2000 50/2000/No Ortho/MAC/NR	\$55.50	\$111.80	\$139.30	\$189.30
D507	Smile [™] Deluxe 50/1500/Ortho/MAC/NR	\$49.00	\$98.20	\$124.30	\$165.80
D509	Smile [™] Deluxe Gold 50/1500/Ortho/U85/NR	\$70.90	\$141.00	\$177.40	\$238.90
D511	Smile [™] Deluxe Plus 2000 50/2000/Ortho/MAC/NR	\$58.80	\$117.90	\$148.40	\$199.40
D513	Smile [™] Plus 50/1500/Ortho/Mac/NR	\$47.60	\$95.10	\$120.00	\$140.00
D515	Smile [™] Plus Gold 50/1500/Ortho/U85/NR	\$59.20	\$119.20	\$150.00	\$195.00
D517	Smile sm Value 50/1500/No Ortho/MAC/NR	\$36.20	\$73.00	\$90.60	\$108.90
D519	Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR	\$57.20	\$114.60	\$144.30	\$193.90
D521	Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR	\$50.70	\$102.30	\$127.20	\$173.00
D525	Smile [™] Basic Voluntary 50/1000/No Ortho/MAC	\$34.50	\$68.70	\$86.40	\$115.10
D527	Smile [™] Basic Voluntary 50/1500/Ortho/U80	\$74.30	\$149.70	\$188.30	\$244.80
D529	Smile [™] Basic Voluntary 50/1000/No Ortho/U80	\$59.20	\$119.30	\$150.20	\$195.20
D531	Smile [™] Basic 50/1000/No Ortho/MAC	\$32.80	\$65.90	\$83.00	\$112.40
D533	Smile [™] Basic 50/1000/Ortho/U85	\$57.20	\$113.80	\$143.10	\$192.70
D535	Smile [™] Plus 50/1500/No Ortho/MAC	\$44.30	\$88.60	\$111.80	\$130.50
D537	Smile [™] Plus 50/1500/No Ortho/MAC/WP	\$43.50	\$87.00	\$109.70	\$128.00
D539	Smile [™] Plus Gold 50/1500/Ortho/U80	\$66.60	\$132.50	\$166.70	\$224.50
D541	Smile [™] Plus Gold 50/1500/No Ortho/U80	\$61.60	\$122.50	\$154.20	\$207.60
D543	Smile [™] Plus Gold 50/1500/Ortho/U80/ADV	\$65.70	\$130.80	\$164.50	\$221.50
D545	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80	\$66.30	\$131.90	\$165.90	\$223.50
D572	Smile [™] Plus Gold 50/1500/Ortho/U90/ADV	\$76.10	\$151.40	\$190.40	\$256.50
D574	Smile [™] Plus Gold 50/1500/No Ortho/U90/ADV	\$68.60	\$136.50	\$171.80	\$231.20
D576	Smile [™] Plus Gold 50/2500/Ortho/U90/ADV	\$89.00	\$177.20	\$222.90	\$300.10
D578	Smile [™] Plus Gold 50/2500/No Ortho/U90/ADV	\$80.80	\$160.80	\$202.20	\$272.30
D580	Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90	\$84.20	\$167.30	\$210.40	\$283.40
D582	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90	\$75.90	\$151.00	\$189.80	\$255.60

Dental PPO (Region 3)

Rates are for groups with 51-100 eligible employees

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

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

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