Effective: January 1, 2024

# Monthly rates

for individual & family plans

Rate Sheet for Region 3







This brochure has monthly rate information for Blue Shield medical, dental, vision, and individual term life insurance\* coverage for all regions. You can purchase some plans either directly from Blue Shield or from Covered California California's health plan marketplace, while some plans are only available directly through Blue Shield or Covered California. The information below will provide a guide.

### Medical plans

Choose the medical plan that is best for you from our Trio ACO HMO Network or from our Exclusive PPO Network.

### Our Trio ACO HMO Network

An accountable care organization (ACO) is a network of doctors and hospitals that work directly with health plan providers, such as Blue Shield, to share the responsibility for providing coordinated care to patients. Within the Trio ACO HMO Network, you will have a primary care physician (PCP) that coordinates your care, communicates with necessary specialists, and provides referrals so you can get care. Your chosen PCP must participate in the Trio ACO HMO Network.

Your PCP will refer you to specialists that are part of the same medical group of professionals. If you need a specialist who is not in your PCP's medical group, you may be referred out-of-network and still receive covered benefits.

Blue Shield's Trio HMO is available in 28 counties throughout California and can be purchased directly through Blue Shield or Covered California. The Trio ACO HMO Network offers the same types of doctors and levels of care as traditional HMO plans. To enroll in a Trio HMO plan, you and your dependents must live or work in the Trio HMO plan service area.

### Our Exclusive PPO Network

Blue Shield offers a variety of PPO health plans that give you access to more than 62,500 doctors, 320 hospitals, and 1,080 urgent care centers in our Exclusive PPO Network. So, make sure any physician you visit is in the Exclusive PPO Network to minimize out-of-pocket costs. While Blue Shield's PPO plans provide limited coverage for some services you receive from providers outside of the plan's Exclusive PPO Network, you will get the most value from your PPO health plan when you use Exclusive PPO Network providers.

|                                  | Blue Shield or<br>Covered California | Blue Shield | Covered California |
|----------------------------------|--------------------------------------|-------------|--------------------|
| LIMO                             | Covered California                   | only        | only               |
| HMO plans                        |                                      |             |                    |
| Blue Shield Platinum 90 Trio HMO | •                                    |             |                    |
| Blue Shield Gold 80 Trio HMO     | •                                    |             |                    |
| Blue Shield Silver 70 Trio HMO   |                                      |             | •                  |
| Silver 70 Off Exchange Trio HMO  |                                      | •           |                    |
| Blue Shield Silver 94 Trio HMO   |                                      |             | •                  |
| Blue Shield Silver 87 Trio HMO   |                                      |             | •                  |
| Blue Shield Silver 73 Trio HMO   |                                      |             | •                  |
| Bronze 7500 Trio HMO             |                                      | •           |                    |
| PPO plans                        |                                      |             |                    |
| Blue Shield Platinum 90 PPO      | •                                    |             |                    |
| Blue Shield Gold 80 PPO          | •                                    |             |                    |
| Blue Shield Silver 70 PPO        |                                      |             | •                  |
| Blue Shield Bronze 60 PPO        | •                                    |             |                    |
| Blue Shield Bronze 60 HDHP PPO   | •                                    |             |                    |
| Blue Shield Minimum Coverage PPO | •                                    |             |                    |
| Silver 70 Off Exchange PPO       |                                      | •           |                    |
| Silver 1750 PPO                  |                                      | •           |                    |
| Silver 2600 HDHP PPO             |                                      | •           |                    |
| Blue Shield Silver 94 PPO        |                                      |             | •                  |
| Blue Shield Silver 87 PPO        |                                      |             | •                  |
| Blue Shield Silver 73 PPO        |                                      |             | •                  |
|                                  |                                      |             |                    |

Please note: The Minimum Coverage PPO plan is available only to persons under age 30, or those age 30 and above who can provide a certification that they are without affordable coverage or are experiencing financial hardship. Pediatric dental and vision benefits are embedded into all medical plans. Once a person turns age 19, he or she is no longer eligible for pediatric dental and pediatric vision benefits. To obtain dental and vision benefits, they must apply for a separate dental plan and/or vision plan.

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

### Dental, vision, and life insurance plans

Add a Blue Shield dental plan, vision plan\* and/or life insurance plan\* in addition to your health coverage. When your plans come together in one place, you not only make your care more convenient across the whole health experience, you get the added benefit of coordinated care. Coordinated care entails your dental, vision, and health providers working together to improve preventive care and identifying broader risk factors like gum disease and glaucoma.

The combination of coordinated care and Blue Shield's unparalleled network of providers across plans means you have a wealth of choices for the most comprehensive approach to coverage. With Blue Shield's dental, vision, and life insurance plans, you get a first line of defense for your family's overall health and well-being.



Freedom of choice in finding care with in-network providers through one of the largest dental HMO and PPO networks.



The largest network in California, with a mix of ophthalmologists, optometrists, and retail vision providers, allows you to access vision care where and when you need it.



Protect your loved ones with coverage from a company rated "A (Excellent)" by A.M. Best.

# Dental, vision, dental + vision package, and individual term life insurance plans available through Blue Shield only

Dental PPO
New for 2024 - Dental PPO 1500
Enhanced Dental PPO 50/2000
Enhanced Dental PPO 50/2000 Lifetime Ortho 1500

Specialty Duo dental + vision package\* Ultimate Vision 15/25/120\* Ultimate Vision 15/25/150\* Individual term life insurance plans\*

### Dental plans available through Covered California only

Family Dental PPO

Dental HMO

Family Dental HMO

Dental Standard HMO

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

### Find your rate

### 1. Determine plan availability

Some plans are only available in specific areas. Medical and dental PPO plans are available in all counties. Medical HMO and dental HMO plans availability vary per region and/or ZIP code. Please refer to Region Ratings by County on page 5 for a helpful chart.

### 2. Specify your plan

Find the plan you selected for you and/or your family in the plans rate chart.

For plans sold through Blue Shield only, you can enroll in a dental plan, vision plan,\* dental + vision package,\* or apply for individual term life insurance coverage\* with or without the purchase of a Blue Shield medical plan. If you wish to enroll in a dental plan,† vision plan, or dental + vision package along with a medical plan,† add the rate for those products to your medical rate to determine your total rate. If you wish to apply for individual term life insurance coverage, a separate application must be completed.

You can only enroll in a Family Dental plan sold through Covered California if you are also enrolled in a medical plan sold through Covered California. For additional enrollment guidelines, please refer to the Basics of Family Dental Plans notes on page 8.

### 3. Locate your rate, depending on your age

Locate your age to determine your rate. For family coverage, the rate is a sum of each family member's individual rate. However, a maximum of the three oldest children will be rated in the total family rate.

#### Maximum 3-child rule

Medical plans and dental plans sold through Covered California only: Under age 21 Dental and vision plans sold through Blue Shield only: Under age 26

Dental, vision, dental + vision, and individual term life plan rates can be found on pages 7-9.

Medical coverage rates can be found starting on page 10.

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

<sup>†</sup> Please note that the Family Dental HMO, Dental HMO, and Dental Standard HMO plans' availability and/or rate per member differ based on region and county. These plans are not available for enrollment in certain counties. Please refer to page 5 for plan specifics.

<sup>&</sup>lt;sup>‡</sup> When enrolling in a Blue Shield medical plan through Covered California, dental and vision plans cannot be bundled with your medical plan for combined billing. Enrollment and billing will be handled separately from your medical plan.

### Rating regions by county

### Available in all counties shown below:

All PPO medical plans All PPO dental plans All vision plans All life insurance plans

Trio HMO plans are available in 28 counties\* (full or partial coverage). Trio HMO is not offered in region 13. Dental HMO plans are not available in Region 1. To identify the Trio HMO and Dental HMO plans' service area,\* use the following guide:

● Full ◆ Partial ○ Not offered

| County  | Region      | Trio HMO<br>offered? | Dental HMO<br>offered? |
|---|-------------|----------------------|------------------------|
| County Alameda  | Region<br>6 | offereds             | offereds               |
| Alpine  | 1           | 0                    | 0                      |
| Amador  | 1           |                      |                        |
|   |             | 0                    | 0                      |
| Butte   | 1           | 0                    | 0                      |
| Calaveras   | 1           | 0                    | 0                      |
| Colusa  | 1           | 0                    | 0                      |
| Contra Costa  | 5           | •                    |                        |
| Del Norte   | 1           | 0                    | 0                      |
| El Dorado   | 3           | •                    | •                      |
| Fresno  | 11          | •                    | •                      |
| Glenn   | 1           | 0                    | 0                      |
| Humboldt  | 1           | 0                    | 0                      |
| Imperial  | 13          | 0                    | •                      |
| Inyo  | 13          | 0                    | •                      |
| Kern  | 14          | •                    | •                      |
| Kings   | 11          | •                    | •                      |
| Lake  | 1           | 0                    | 0                      |
| Lassen  | 1           | 0                    | 0                      |
| Los Angeles (except ZIP codes listed below)   | 16          | •                    | •                      |
| Los Angeles (ZIP codes starting with 906, 907, 908, 909, 910, 911, 912, 915, 917, 918, and 935) | 15          | •                    | •                      |
| Madera  | 11          | 0                    | •                      |
| Marin   | 2           | •                    | •                      |
| Mariposa  | 10          | 0                    | •                      |
| Mendocino   | 1           | 0                    | 0                      |
| Merced  | 10          | 0                    | •                      |
| Modoc   | 1           | 0                    | 0                      |
| Mono  | 13          | 0                    | •                      |
| Monterey  | 9           | •                    | •                      |
| Napa  | 2           | 0                    | <b>•</b>               |
| Nevada  | 1           | •                    | 0                      |

## Rating regions by county (continued)

● Full ◆ Partial ○ Not offered

|                 |        | Trio HMO | Dental HMO |
|-----------------|--------|----------|------------|
| County          | Region | offered? | offered?   |
| Orange          | 18     | •        | •          |
| Placer          | 3      | •        | •          |
| Plumas          | 1      | 0        | 0          |
| Riverside       | 17     | •        | •          |
| Sacramento      | 3      | •        | •          |
| San Benito      | 9      | 0        | •          |
| San Bernardino  | 17     | •        | •          |
| San Diego       | 19     | •        | •          |
| San Francisco   | 4      | •        | •          |
| San Joaquin     | 10     | •        | •          |
| San Luis Obispo | 12     | •        | •          |
| San Mateo       | 8      | •        | •          |
| Santa Barbara   | 12     | •        | <b>*</b>   |
| Santa Clara     | 7      | •        | •          |
| anta Cruz       | 9      | •        | •          |
| hasta           | 1      | 0        | 0          |
| iierra          | 1      | 0        | 0          |
| iskiyou         | 1      | 0        | 0          |
| olano           | 2      | •        | •          |
| onoma           | 2      | 0        | •          |
| itanislaus      | 10     | •        | •          |
| Sutter          | 1      | 0        | 0          |
| -<br>ehama      | 1      | 0        | 0          |
| rinity          | 1      | 0        | 0          |
| ulare           | 10     | •        | •          |
| uolumne         | 1      | 0        | 0          |
| /entura         | 12     | •        | •          |
| Yolo            | 3      | •        | •          |
| /uba            | 1      | 0        | 0          |

### Monthly dental and vision rates

| PPO dental plans available direct through          | gh Blue Shield   |         |
|--|--|---------|
|  | Rate per member  |         |
|  | Ages 0 through 25 (rate per child for first 3 children | Age 26+ |
|  | no cost for 4th child and beyond)*                     | 9       |
| Enhanced Dental PPO 50/2000                        | \$53.10  | \$68.50 |
| Enhanced Dental PPO 50/2000<br>Lifetime Ortho 1500 | \$57.70  | \$74.30 |
| Dental PPO   | \$39.10  | \$46.20 |
| New for 2024 - Dental PPO 1500                     | \$45.50  | \$53.80 |
|  |  |         |
| HMO dental plans available direct throu            | ugh Blue Shield <sup>†</sup>                           |         |
|  | Rate per member  |         |
|  | Ages 0 through 25 (rate per child for first 3 children |         |
|  | -<br>  | Age 26+ |
| Dental HMO   | no cost for 4th child and beyond)*<br>\$23.70          | \$25.90 |
| Dental Standard HMO                                | \$25.70  | \$25.90 |
| Dental Standard HMO                                | \$12.30  | \$15.50 |
| Blue Shield dental plans available throu           | gh Covered California                                  |         |
|  | Rate per member  |         |
|  | Ages 0 through 18 (rate per child for first 3 children |         |
|  |  | Age 19+ |
| Family Dental PPO                                  | no cost for 4th child and beyond) <sup>‡</sup>         |         |
|  | \$32.10  | \$48.80 |
|  | Rate per member  |         |
|  | Ages 0 through 18 (rate per child for first 3 children |         |
| 5  | -  | Age 19+ |
| Family Dental HMO                                  | no cost for 4th child and beyond) <sup>‡</sup>         |         |

<sup>\*</sup> Only dependent children ages 0 through 25 count toward the three-child maximum rate cap. If you are enrolling more than one dependent child without an accompanying parent or legal guardian on the policy, each child will be given a separate policy, and each child will be charged the child age rate.

\$15.20

\$14.60

<sup>&</sup>lt;sup>†</sup> The Dental HMO and Dental Standard HMO plans are not available in certain ZIP codes, including all of Butte, Humboldt, Lake, Lassen, Nevada, Shasta, Sutter, Tehama, Marin, Napa, San Luis Obispo, and Santa Barbara counties.

<sup>&</sup>lt;sup>‡</sup> A dependent 18 years of age will be charged the age 0-18 rate through the end of the year in which they turn 19, however, that dependent will continue to count toward the three-dependent maximum rate cap until they turn 21.

### Monthly dental and vision rates (continued)

### Monthly Specialty Duo dental + vision package rates

|  | Rate per member   |         |  |
|--|---|---------|--|
|  | Ages 0 through 25 (rate per child for first 3 children – no cost for 4th child and beyond)* | Age 26+ |  |
| Specialty Duo dental + vision<br>package | \$43.50   | \$51.20 |  |

Please note: Monthly rates for Specialty Duo are in addition to the rates for medical benefits covered by the Blue Shield health plan. However, you will receive one bill that combines your health and dental + vision package rates.

\* Only dependent children ages 0 through 25 count toward the three-child maximum rate cap. If you are enrolling more than one dependent child without an accompanying parent or legal guardian in the plan, the three-child maximum rate cap does not apply. Each child will be given a separate policy, and each child will be charged the ages 0 through 25 rate.

| Monthly vision plan rates |   |         |  |  |  |
|---------------------------|---|---------|--|--|--|
|                           | Rate per member   |         |  |  |  |
|                           | Ages 0 through 25 (rate per child for first 3 children – no cost for 4th child and beyond)* | Age 26+ |  |  |  |
| Ultimate Vision 15/25/120 | \$6.90  | \$6.90  |  |  |  |
| Ultimate Vision 15/25/150 | \$12.90   | \$12.90 |  |  |  |

Please note: Monthly rates for vision plans are in addition to the rates for medical benefits covered by the Blue Shield health plan. However, you will receive one bill that combines your health, vision, and if applicable, dental plan rates.

\* Only dependent children ages 0 through 25 count toward the three-child maximum rate cap. If you are enrolling more than one dependent child without an accompanying parent or legal guardian in the plan, the three-child maximum rate cap does not apply. Each child will be given a separate policy, and each child will be charged the ages 0 through 25 rate.

### Basics of Family Dental Plans

- Covered California's family dental plans make benefits available to both adults and children. Enrollment in these plans is optional, and there is no tax penalty if you do not enroll in an optional family dental plan.
- Families that wish to purchase a family dental plan must be enrolled in a health insurance (medical) plan purchased through Covered California.
- There must be at least one adult (age 19 or older) enrolled in a family dental plan in order for a child in the family to enroll
  - All adults in the household are not required to enroll.
  - If a family chooses to enroll children (younger than 19) in a family dental plan, all children younger than 19 who live in the household must enroll in the same family dental plan.

### Monthly life insurance\* plan rates

 $Life^{\dagger} \ and \ AD\&D \ benefits \ are \ available \ in \ the \ following \ amounts: \$10,000, \$15,000, \$25,000, \$50,000, \$75,000, \ and \$100,000.$ 

| Coverage amount: \$10,000 |                               |                      |                        |                        |  |
|---------------------------|-------------------------------|----------------------|------------------------|------------------------|--|
| Age<br>range              | Male<br>non-nicotine          | Male nicotine<br>use | Female<br>non-nicotine | Female<br>nicotine use |  |
| 1-19                      | \$2.22                        | \$3.44               | \$1.71                 | \$2.43                 |  |
| 20-24                     | \$2.25                        | \$3.50               | \$1.74                 | \$2.48                 |  |
| 25-29                     | \$2.32                        | \$3.63               | \$1.80                 | \$2.59                 |  |
| 30-34                     | \$2.50                        | \$4.00               | \$1.95                 | \$2.91                 |  |
| 35-39                     | \$2.80                        | \$4.64               | \$2.22                 | \$3.44                 |  |
| 40-44                     | \$3.31                        | \$5.30               | \$2.69                 | \$4.37                 |  |
| 45-49                     | \$4.29                        | \$7.58               | \$3.48                 | \$5.95                 |  |
| 50-54                     | \$5.87                        | \$10.74              | \$4.75                 | \$8.49                 |  |
| 55-59                     | \$8.32                        | \$15.64              | \$6.66                 | \$12.31                |  |
| 60-64                     | \$12.93                       | \$24.86              | \$9.65                 | \$18.30                |  |
| 65+                       | All plans terminate at age 65 |                      |                        |                        |  |

| Coverage amount: \$25,000 |                               |                      |                        |                     |  |
|---------------------------|-------------------------------|----------------------|------------------------|---------------------|--|
| Age<br>range              | Male<br>non-nicotine          | Male nicotine<br>use | Female<br>non-nicotine | Female nicotine use |  |
| 1-19                      | \$4.05                        | \$7.11               | \$2.78                 | \$4.57              |  |
| 20-24                     | \$4.12                        | \$7.25               | \$2.85                 | \$4.70              |  |
| 25-29                     | \$4.29                        | \$7.58               | \$2.99                 | \$4.99              |  |
| 30-34                     | \$4.74                        | \$8.49               | \$3.39                 | \$5.77              |  |
| 35-39                     | \$5.50                        | \$10.02              | \$4.05                 | \$7.10              |  |
| 40-44                     | \$6.78                        | \$12.57              | \$5.22                 | \$9.44              |  |
| 45-49                     | \$9.23                        | \$17.46              | \$7.19                 | \$13.38             |  |
| 50-54                     | \$13.18                       | \$25.35              | \$10.37                | \$19.73             |  |
| 55-59                     | \$19.30                       | \$37.61              | \$15.14                | \$29.28             |  |
| 60-64                     | \$30.82                       | \$60.64              | \$22.62                | \$44.24             |  |
| 65+                       | All plans terminate at age 65 |                      |                        |                     |  |

| Coverage amount: \$75,000 |                               |                      |                        |                        |
|---------------------------|-------------------------------|----------------------|------------------------|------------------------|
| Age<br>range              | Male<br>non-nicotine          | Male nicotine<br>use | Female<br>non-nicotine | Female<br>nicotine use |
| 1-19                      | N/A                           | N/A                  | N/A                    | N/A                    |
| 20-24                     | \$10.37                       | \$19.75              | \$6.55                 | \$12.09                |
| 25-29                     | \$10.88                       | \$20.75              | \$6.98                 | \$12.96                |
| 30-34                     | \$12.23                       | \$23.47              | \$8.16                 | \$15.31                |
| 35-39                     | \$14.53                       | \$28.06              | \$10.16                | \$19.31                |
| 40-44                     | \$18.35                       | \$35.71              | \$13.65                | \$26.31                |
| 45-49                     | \$25.68                       | \$50.37              | \$19.56                | \$38.13                |
| 50-54                     | \$37.53                       | \$74.06              | \$29.10                | \$57.20                |
| 55-59                     | \$55.91                       | \$110.82             | \$43.41                | \$85.83                |
| 60-64                     | \$90.46                       | \$179.93             | \$65.86                | \$130.72               |
| 65+                       | All plans terminate at age 65 |                      |                        |                        |

| Coverage amount: \$15,000 |                               |                      |                        |                     |
|---------------------------|-------------------------------|----------------------|------------------------|---------------------|
| Age<br>range              | Male<br>non-nicotine          | Male nicotine<br>use | Female<br>non-nicotine | Female nicotine use |
| 1-19                      | \$2.83                        | \$4.66               | \$2.07                 | \$3.14              |
| 20-24                     | \$2.87                        | \$4.75               | \$2.11                 | \$3.22              |
| 25-29                     | \$2.98                        | \$4.95               | \$2.20                 | \$3.39              |
| 30-34                     | \$3.25                        | \$5.49               | \$2.43                 | \$3.86              |
| 35-39                     | \$3.71                        | \$6.41               | \$2.83                 | \$4.66              |
| 40-44                     | \$4.47                        | \$7.94               | \$3.53                 | \$6.06              |
| 45-49                     | \$5.94                        | \$10.87              | \$4.71                 | \$8.43              |
| 50-54                     | \$8.31                        | \$15.61              | \$6.62                 | \$12.24             |
| 55-59                     | \$11.98                       | \$22.96              | \$9.48                 | \$17.97             |
| 60-64                     | \$18.89                       | \$36.79              | \$13.97                | \$26.94             |
| 65+                       | All plans terminate at age 65 |                      |                        |                     |

| Coverage amount: \$50,000 |                               |                   |                        |                        |  |
|---------------------------|-------------------------------|-------------------|------------------------|------------------------|--|
| Age<br>range              | Male<br>non-nicotine          | Male nicotine use | Female<br>non-nicotine | Female<br>nicotine use |  |
| 1-19                      | N/A                           | N/A               | N/A                    | N/A                    |  |
| 20-24                     | \$7.25                        | \$13.50           | \$4.70                 | \$8.39                 |  |
| 25-29                     | \$7.58                        | \$14.17           | \$4.99                 | \$8.97                 |  |
| 30-34                     | \$8.49                        | \$15.98           | \$5.77                 | \$10.54                |  |
| 35-39                     | \$10.02                       | \$19.04           | \$7.10                 | \$13.21                |  |
| 40-44                     | \$12.57                       | \$24.14           | \$9.44                 | \$17.87                |  |
| 45-49                     | \$17.46                       | \$33.91           | \$13.38                | \$25.75                |  |
| 50-54                     | \$25.35                       | \$49.70           | \$19.73                | \$38.46                |  |
| 55-59                     | \$37.61                       | \$74.22           | \$29.28                | \$57.55                |  |
| 60-64                     | \$60.64                       | \$120.29          | \$44.24                | \$87.48                |  |
| 65+                       | All plans terminate at age 65 |                   |                        |                        |  |

| Coverage amount: \$100,000 |                               |                      |                        |                        |
|----------------------------|-------------------------------|----------------------|------------------------|------------------------|
| Age<br>range               | Male<br>non-nicotine          | Male nicotine<br>use | Female<br>non-nicotine | Female<br>nicotine use |
| 1-19                       | N/A                           | N/A                  | N/A                    | N/A                    |
| 20-24                      | \$13.50                       | \$25.99              | \$8.39                 | \$15.79                |
| 25-29                      | \$14.17                       | \$27.34              | \$8.97                 | \$16.95                |
| 30-34                      | \$15.98                       | \$30.95              | \$10.50                | \$20.08                |
| 35-39                      | \$19.04                       | \$37.07              | \$13.21                | \$25.42                |
| 40-44                      | \$24.14                       | \$47.28              | \$17.87                | \$34.74                |
| 45-49                      | \$33.91                       | \$66.83              | \$25.75                | \$50.50                |
| 50-54                      | \$49.70                       | \$98.41              | \$38.46                | \$75.93                |
| 55-59                      | \$74.22                       | \$147.43             | \$57.55                | \$114.10               |
| 60-64                      | \$120.29                      | \$239.57             | \$87.48                | \$173.96               |
| 65+                        | All plans terminate at age 65 |                      |                        |                        |

| AD&D coverage amount <sup>‡</sup> |          |          |          |          |          |           |  |  |
|-----------------------------------|----------|----------|----------|----------|----------|-----------|--|--|
| Age<br>range                      | \$10,000 | \$15,000 | \$25,000 | \$50,000 | \$75,000 | \$100,000 |  |  |
| 1-19                              | \$1.00   | \$1.50   | \$2.50   | N/A      | N/A      | N/A       |  |  |
| 20-64                             | \$1.00   | \$1.50   | \$2.50   | \$5.00   | \$7.50   | \$10.00   |  |  |
| 65+                               | N/A      | N/A      | N/A      | N/A      | N/A      | N/A       |  |  |

#### ootnotes

- $^{\star} \quad \text{Underwritten by Blue Shield of California Life \& Health Insurance Company}.$
- <sup>†</sup> Life insurance may be purchased with or without AD&D.
- \* AD&D may only be purchased if a life insurance policy is purchased. Rates in table reflect additional increase to monthly premium. For example a 40-year-old woman who does not use nicotine would pay a monthly premium of \$22.87 for \$50,000 coverage of life insurance (\$17.87) and AD&D (\$5.00).

| IYIO  | ntniy rates        | for Region     | 3 - PPO p        | olans            |                  |                  |
|-------|--------------------|----------------|------------------|------------------|------------------|------------------|
| √ge   | Platinum 90<br>PPO | Gold 80<br>PPO | Silver 70<br>PPO | Silver 73<br>PPO | Silver 87<br>PPO | Silver 94<br>PPO |
| to 14 | \$881.97           | \$647.86       | \$540.83         | \$540.83         | \$540.83         | \$540.83         |
|       | \$960.37           | \$705.45       | \$588.91         | \$588.91         | \$588.91         | \$588.91         |
| 5     | \$990.35           | \$727.47       | \$607.29         | \$607.29         | \$607.29         | \$607.29         |
|       | \$1,020.32         | \$749.49       | \$625.67         | \$625.67         | \$625.67         | \$625.67         |
|       | \$1,052.60         | \$773.20       | \$645.46         | \$645.46         | \$645.46         | \$645.46         |
| )     | \$1,084.89         | \$796.91       | \$665.26         | \$665.26         | \$665.26         | \$665.26         |
| 0     | \$1,118.32         | \$821.47       | \$685.76         | \$685.76         | \$685.76         | \$685.76         |
| 1     | \$1,152.91         | \$846.88       | \$706.97         | \$706.97         | \$706.97         | \$706.97         |
| 2     | \$1,152.91         | \$846.88       | \$706.97         | \$706.97         | \$706.97         | \$706.97         |
| 3     | \$1,152.91         | \$846.88       | \$706.97         | \$706.97         | \$706.97         | \$706.97         |
| 4     | \$1,152.91         | \$846.88       | \$706.97         | \$706.97         | \$706.97         | \$706.97         |
| 5     | \$1,157.52         | \$850.27       | \$709.80         | \$709.80         | \$709.80         | \$709.80         |
| 6     | \$1,180.58         | \$867.20       | \$723.94         | \$723.94         | \$723.94         | \$723.94         |
| 7     | \$1,208.25         | \$887.53       | \$740.91         | \$740.91         | \$740.91         | \$740.91         |
| 3     | \$1,253.21         | \$920.56       | \$768.48         | \$768.48         | \$740.91         | \$768.48         |
| 9     | \$1,290.10         | \$947.66       | \$766.46         | \$791.10         | \$791.10         | \$791.10         |
| 0     | . ,                |                |                  |                  |                  | \$802.41         |
|       | \$1,308.55         | \$961.21       | \$802.41         | \$802.41         | \$802.41         |                  |
| 1     | \$1,336.22         | \$981.53       | \$819.38         | \$819.38         | \$819.38         | \$819.38         |
| 2     | \$1,363.89         | \$1,001.86     | \$836.35         | \$836.35         | \$836.35         | \$836.35         |
| 3     | \$1,381.18         | \$1,014.56     | \$846.95         | \$846.95         | \$846.95         | \$846.95         |
| 4     | \$1,399.63         | \$1,028.11     | \$858.26         | \$858.26         | \$858.26         | \$858.26         |
| 5     | \$1,408.85         | \$1,034.89     | \$863.92         | \$863.92         | \$863.92         | \$863.92         |
| 6     | \$1,418.08         | \$1,041.66     | \$869.57         | \$869.57         | \$869.57         | \$869.57         |
| 7     | \$1,427.30         | \$1,048.44     | \$875.23         | \$875.23         | \$875.23         | \$875.23         |
| В     | \$1,436.52         | \$1,055.21     | \$880.89         | \$880.89         | \$880.89         | \$880.89         |
| 9     | \$1,454.97         | \$1,068.76     | \$892.20         | \$892.20         | \$892.20         | \$892.20         |
| 0     | \$1,473.41         | \$1,082.31     | \$903.51         | \$903.51         | \$903.51         | \$903.51         |
| 1     | \$1,501.08         | \$1,102.64     | \$920.48         | \$920.48         | \$920.48         | \$920.48         |
| 2     | \$1,527.60         | \$1,122.11     | \$936.74         | \$936.74         | \$936.74         | \$936.74         |
| 3     | \$1,564.49         | \$1,149.21     | \$959.36         | \$959.36         | \$959.36         | \$959.36         |
| 4     | \$1,610.61         | \$1,183.09     | \$987.64         | \$987.64         | \$987.64         | \$987.64         |
| 5     | \$1,664.80         | \$1,222.89     | \$1,020.87       | \$1,020.87       | \$1,020.87       | \$1,020.87       |
| 6     | \$1,729.36         | \$1,270.32     | \$1,060.46       | \$1,060.46       | \$1,060.46       | \$1,060.46       |
| 7     | \$1,801.99         | \$1,323.67     | \$1,105.00       | \$1,105.00       | \$1,105.00       | \$1,105.00       |
| 8     | \$1,885.00         | \$1,384.65     | \$1,155.90       | \$1,155.90       | \$1,155.90       | \$1,155.90       |
| 9     | \$1,966.86         | \$1,444.77     | \$1,206.09       | \$1,206.09       | \$1,206.09       | \$1,206.09       |
| 0     | \$2,059.09         | \$1,512.52     | \$1,262.65       | \$1,262.65       | \$1,262.65       | \$1,262.65       |
| ı     | \$2,150.17         | \$1,579.43     | \$1,318.50       | \$1,318.50       | \$1,318.50       | \$1,318.50       |
| 2     | \$2,250.47         | \$1,653.11     | \$1,380.01       | \$1,380.01       | \$1,380.01       | \$1,380.01       |
| 3     | \$2,351.93         | \$1,727.63     | \$1,442.22       | \$1,442.22       | \$1,442.22       | \$1,442.22       |
| 4     | \$2,461.46         | \$1,808.09     | \$1,509.38       | \$1,509.38       | \$1,509.38       | \$1,509.38       |
| 5     | \$2,570.98         | \$1,888.54     | \$1,576.55       | \$1,576.55       | \$1,576.55       | \$1,576.55       |
| 5     | \$2,689.73         | \$1,975.77     | \$1,649.36       | \$1,649.36       | \$1,649.36       | \$1,649.36       |
| ,     | \$2,809.63         | \$2,063.84     | \$1,722.89       | \$1,722.89       | \$1,722.89       | \$1,722.89       |
| 3     | \$2,937.61         | \$2,157.85     | \$1,801.36       | \$1,801.36       | \$1,801.36       | \$1,801.36       |
| 9     | \$3,001.02         | \$2,204.42     | \$1,840.25       | \$1,840.25       | \$1,840.25       | \$1,840.25       |
| 0     | \$3,128.99         | \$2,298.43     | \$1,918.72       | \$1,918.72       | \$1,918.72       | \$1,918.72       |
| 1     | \$3,239.67         | \$2,379.73     | \$1,986.59       | \$1,986.59       | \$1,986.59       | \$1,986.59       |
| 2     | \$3,312.30         | \$2,433.08     | \$2,031.13       | \$2,031.13       | \$2,031.13       | \$2,031.13       |
| 3     | \$3,403.38         | \$2,499.98     | \$2,086.98       | \$2,086.98       | \$2,086.98       | \$2,086.98       |
| 54+   | \$3,458.72         | \$2,540.64     | \$2,120.91       | \$2,120.91       | \$2,120.91       | \$2,120.91       |

# Monthly rates for Region 3 – PPO plans (continued)

| Age      | Silver 70 Off Exchange<br>PPO | Silver 1750<br>PPO | Silver 2600<br>HDHP PPO | Bronze 60<br>HDHP PPO | Bronze 60<br>PPO | Minimum<br>Coverage PPO |
|----------|-------------------------------|--------------------|-------------------------|-----------------------|------------------|-------------------------|
| 0 to 14  | \$515.91                      | \$491.27           | \$479.59                | \$441.09              | \$433.76         | \$425.69                |
| 15       | \$561.77                      | \$534.94           | \$522.22                | \$480.30              | \$472.32         | \$463.53                |
| 16       | \$579.30                      | \$551.63           | \$538.52                | \$495.29              | \$487.06         | \$478.00                |
| 17       | \$596.84                      | \$568.33           | \$554.82                | \$510.28              | \$501.80         | \$492.47                |
| 18       | \$615.72                      | \$586.31           | \$572.37                | \$526.43              | \$517.68         | \$508.05                |
| 19       | \$634.60                      | \$604.29           | \$589.93                | \$542.57              | \$533.56         | \$523.63                |
| 20       | \$654.16                      | \$622.91           | \$608.11                | \$559.30              | \$550.00         | \$539.77                |
| 21       | \$674.39                      | \$642.18           | \$626.92                | \$576.59              | \$567.01         | \$556.46                |
| 22       | \$674.39                      | \$642.18           | \$626.92                | \$576.59              | \$567.01         | \$556.46                |
| 23       | \$674.39                      | \$642.18           | \$626.92                | \$576.59              | \$567.01         | \$556.46                |
| 24       | \$674.39                      | \$642.18           | \$626.92                | \$576.59              | \$567.01         | \$556.46                |
| 25       | \$677.09                      | \$644.75           | \$629.42                | \$578.90              | \$569.28         | \$558.69                |
| 26       | \$690.58                      | \$657.59           | \$641.96                | \$590.43              | \$580.62         | \$569.82                |
| 27       | \$706.76                      | \$673.00           | \$657.01                | \$604.27              | \$594.23         | \$583.17                |
| 28       | \$733.06                      | \$698.05           | \$681.46                | \$626.76              | \$616.34         | \$604.88                |
| 29       | \$754.64                      | \$718.60           | \$701.52                | \$645.21              | \$634.48         | \$622.68                |
| 30       | \$765.43                      | \$718.87           | \$701.55                | \$654.43              | \$643.56         | \$631.59                |
| 31       | \$781.62                      | \$744.29           | \$726.60                | \$668.27              | \$657.16         | \$644.94                |
| 32       | \$797.80                      | \$759.70           | \$741.64                | \$682.11              | \$670.77         | \$658.30                |
| 33       |                               | \$769.33           | \$741.04                | \$690.76              | \$679.28         | \$666.64                |
|          | \$807.92                      |                    |                         |                       |                  |                         |
| 34       | \$818.71                      | \$779.61           | \$761.08                | \$699.98              | \$688.35         | \$675.55                |
| 35<br>76 | \$824.10                      | \$784.74           | \$766.09                | \$704.60              | \$692.89         | \$680.00                |
| 36       | \$829.50                      | \$789.88           | \$771.11                | \$709.21              | \$697.42         | \$684.45                |
| 37       | \$834.90                      | \$795.02           | \$776.12                | \$713.82              | \$701.96         | \$688.90                |
| 38       | \$840.29                      | \$800.16           | \$781.14                | \$718.43              | \$706.49         | \$693.35                |
| 39       | \$851.08                      | \$810.43           | \$791.17                | \$727.66              | \$715.57         | \$702.26                |
| 40       | \$861.87                      | \$820.71           | \$801.20                | \$736.89              | \$724.64         | \$711.16                |
| 41       | \$878.06                      | \$836.12           | \$816.25                | \$750.72              | \$738.25         | \$724.51                |
| 42       | \$893.57                      | \$850.89           | \$830.66                | \$763.99              | \$751.29         | \$737.31                |
| 43       | \$915.15                      | \$871.44           | \$850.73                | \$782.44              | \$769.43         | \$755.12                |
| 44       | \$942.12                      | \$897.13           | \$875.80                | \$805.50              | \$792.11         | \$777.38                |
| 45       | \$973.82                      | \$927.31           | \$905.27                | \$832.60              | \$818.76         | \$803.53                |
| 46       | \$1,011.59                    | \$963.27           | \$940.37                | \$864.89              | \$850.52         | \$834.69                |
| 47       | \$1,054.07                    | \$1,003.73         | \$979.87                | \$901.21              | \$886.24         | \$869.75                |
| 48       | \$1,102.63                    | \$1,049.96         | \$1,025.01              | \$942.73              | \$927.06         | \$909.82                |
| 49       | \$1,150.51                    | \$1,095.56         | \$1,069.52              | \$983.67              | \$967.32         | \$949.33                |
| 50       | \$1,204.46                    | \$1,146.93         | \$1,119.67              | \$1,029.79            | \$1,012.68       | \$993.84                |
| 51       | \$1,257.74                    | \$1,197.67         | \$1,169.20              | \$1,075.35            | \$1,057.47       | \$1,037.80              |
| 52       | \$1,316.41                    | \$1,253.54         | \$1,223.74              | \$1,125.51            | \$1,106.80       | \$1,086.22              |
| 53       | \$1,375.76                    | \$1,310.05         | \$1,278.91              | \$1,176.25            | \$1,156.70       | \$1,135.18              |
| 54       | \$1,439.82                    | \$1,371.05         | \$1,338.47              | \$1,231.03            | \$1,210.57       | \$1,188.05              |
| 55       | \$1,503.89                    | \$1,432.06         | \$1,398.02              | \$1,285.80            | \$1,264.43       | \$1,240.91              |
| 56       | \$1,573.35                    | \$1,498.21         | \$1,462.60              | \$1,345.19            | \$1,322.84       | \$1,298.23              |
| 57       | \$1,643.49                    | \$1,564.99         | \$1,527.80              | \$1,405.16            | \$1,381.80       | \$1,356.10              |
| 58       | \$1,718.35                    | \$1,636.27         | \$1,597.38              | \$1,469.16            | \$1,444.74       | \$1,417.87              |
| 59       | \$1,755.44                    | \$1,671.59         | \$1,631.86              | \$1,500.87            | \$1,475.93       | \$1,448.47              |
| 60       | \$1,830.30                    | \$1,742.88         | \$1,701.45              | \$1,564.87            | \$1,538.87       | \$1,510.24              |
| 61       | \$1,895.04                    | \$1,804.53         | \$1,761.63              | \$1,620.23            | \$1,593.30       | \$1,563.66              |
| 62       | \$1,937.52                    | \$1,844.98         | \$1,801.13              | \$1,656.55            | \$1,629.02       | \$1,598.72              |
| 63       | \$1,990.80                    | \$1,895.72         | \$1,850.66              | \$1,702.10            | \$1,673.81       | \$1,642.68              |
| 64+      | \$2,023.17                    | \$1,926.54         | \$1,880.75              | \$1,729.77            | \$1,701.03       | \$1,669.38              |

| Monthly rates for Region 3 – HMO plans |                         |                     |                       |                       |                       |                       |                                    |                         |  |  |
|--|-------------------------|---------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------------------------|-------------------------|--|--|
| \ge                                    | Platinum 90<br>Trio HMO | Gold 80<br>Trio HMO | Silver 70<br>Trio HMO | Silver 73<br>Trio HMO | Silver 87<br>Trio HMO | Silver 94<br>Trio HMO | Silver 70 Off<br>Exchange Trio HMO | Bronze 7500<br>Trio HM0 |  |  |
| to 14                                  | \$435.01                | \$381.88            | \$339.59              | \$339.59              | \$339.59              | \$339.59              | \$314.47                           | \$306.08                |  |  |
|  | \$473.68                | \$415.83            | \$369.77              | \$369.77              | \$369.77              | \$369.77              | \$342.42                           | \$333.28                |  |  |
|  | \$488.47                | \$428.81            | \$381.32              | \$381.32              | \$381.32              | \$381.32              | \$353.11                           | \$343.69                |  |  |
| ,                                      | \$503.25                | \$441.79            | \$392.86              | \$392.86              | \$392.86              | \$392.86              | \$363.80                           | \$354.09                |  |  |
| 3                                      | \$519.17                | \$455.77            | \$405.29              | \$405.29              | \$405.29              | \$405.29              | \$375.31                           | \$365.29                |  |  |
| 9                                      | \$535.10                | \$469.74            | \$417.72              | \$417.72              | \$417.72              | \$417.72              | \$386.81                           | \$376.49                |  |  |
| 20                                     | \$551.59                | \$484.22            | \$430.59              | \$430.59              | \$430.59              | \$430.59              | \$398.74                           | \$388.10                |  |  |
| :1                                     | \$568.65                | \$499.20            | \$443.91              | \$443.91              | \$443.91              | \$443.91              | \$411.07                           | \$400.10                |  |  |
| 2                                      | \$568.65                | \$499.20            | \$443.91              | \$443.91              | \$443.91              | \$443.91              | \$411.07                           | \$400.10                |  |  |
| 3                                      | \$568.65                | \$499.20            | \$443.91              | \$443.91              | \$443.91              | \$443.91              | \$411.07                           | \$400.10                |  |  |
| 4                                      | \$568.65                | \$499.20            | \$443.91              | \$443.91              | \$443.91              | \$443.91              | \$411.07                           | \$400.10                |  |  |
| 5                                      | \$570.92                | \$501.19            | \$445.68              | \$445.68              | \$445.68              | \$445.68              | \$412.71                           | \$401.70                |  |  |
| 6                                      | \$582.29                | \$511.18            | \$454.56              | \$454.56              | \$454.56              | \$454.56              | \$420.93                           | \$409.70                |  |  |
| 7                                      | \$595.94                | \$523.16            | \$465.21              | \$465.21              | \$465.21              | \$465.21              | \$430.80                           | \$419.30                |  |  |
| 8                                      | \$618.12                | \$542.63            | \$482.53              | \$482.53              | \$482.53              | \$482.53              | \$446.83                           | \$434.91                |  |  |
| .9                                     | \$636.32                | \$558.60            | \$496.73              | \$496.73              | \$496.73              | \$496.73              | \$459.99                           | \$447.71                |  |  |
| 0                                      | \$645.41                | \$566.59            | \$503.83              | \$503.83              | \$503.83              | \$503.83              | \$466.56                           | \$454.11                |  |  |
| 1                                      | \$659.06                | \$578.57            | \$514.49              | \$514.49              | \$514.49              | \$514.49              | \$476.43                           | \$463.72                |  |  |
| 2                                      | \$672.71                | \$590.55            | \$525.14              | \$525.14              | \$525.14              | \$525.14              | \$486.29                           | \$473.32                |  |  |
| 3                                      | \$681.24                | \$598.04            | \$531.80              | \$531.80              | \$531.80              | \$531.80              | \$492.46                           | \$479.32                |  |  |
| 4                                      | \$690.34                | \$606.02            | \$538.90              | \$538.90              | \$538.90              | \$538.90              | \$499.04                           | \$485.72                |  |  |
| <del></del><br>5                       | \$694.89                | \$610.02            | \$542.45              | \$542.45              | \$542.45              | \$542.45              | \$502.33                           | \$488.92                |  |  |
| 5<br>6                                 | \$699.43                | \$614.01            | \$546.00              | \$546.00              | \$546.00              | \$546.00              | \$505.61                           | \$492.12                |  |  |
|  | \$703.98                | \$618.00            | \$549.56              | \$549.56              | \$549.56              | \$549.56              | \$508.90                           | \$492.12                |  |  |
| 7<br>8                                 |                         |                     |                       |                       |                       |                       |                                    |                         |  |  |
| 8<br>9                                 | \$708.53                | \$622.00            | \$553.11              | \$553.11              | \$553.11              | \$553.11              | \$512.19                           | \$498.52                |  |  |
|  | \$717.63                | \$629.98            | \$560.21              | \$560.21              | \$560.21              | \$560.21              | \$518.77                           | \$504.93                |  |  |
| 0                                      | \$726.73                | \$637.97            | \$567.31              | \$567.31              | \$567.31              | \$567.31              | \$525.34                           | \$511.33                |  |  |
| 1                                      | \$740.38                | \$649.95            | \$577.97              | \$577.97              | \$577.97              | \$577.97              | \$535.21                           | \$520.93                |  |  |
| 2                                      | \$753.46                | \$661.43            | \$588.18              | \$588.18              | \$588.18              | \$588.18              | \$544.67                           | \$530.13                |  |  |
| 3                                      | \$771.65                | \$677.41            | \$602.38              | \$602.38              | \$602.38              | \$602.38              | \$557.82                           | \$542.94                |  |  |
| 4                                      | \$794.40                | \$697.38            | \$620.14              | \$620.14              | \$620.14              | \$620.14              | \$574.26                           | \$558.94                |  |  |
| 5                                      | \$821.13                | \$720.84            | \$641.00              | \$641.00              | \$641.00              | \$641.00              | \$593.58                           | \$577.74                |  |  |
| ·6<br>-                                | \$852.97                | \$748.79            | \$665.86              | \$665.86              | \$665.86              | \$665.86              | \$616.60                           | \$600.15                |  |  |
| 7                                      | \$888.79                | \$780.24            | \$693.83              | \$693.83              | \$693.83              | \$693.83              | \$642.50                           | \$625.36                |  |  |
| 8                                      | \$929.74                | \$816.18            | \$725.79              | \$725.79              | \$725.79              | \$725.79              | \$672.10                           | \$654.16                |  |  |
| .9                                     | \$970.11                | \$851.63            | \$757.30              | \$757.30              | \$757.30              | \$757.30              | \$701.28                           | \$682.57                |  |  |
| 0                                      | \$1,015.60              | \$891.56            | \$792.82              | \$792.82              | \$792.82              | \$792.82              | \$734.17                           | \$714.58                |  |  |
| 1                                      | \$1,060.53              | \$931.00            | \$827.88              | \$827.88              | \$827.88              | \$827.88              | \$766.64                           | \$746.19                |  |  |
| 2                                      | \$1,110.00              | \$974.43            | \$866.50              | \$866.50              | \$866.50              | \$866.50              | \$802.40                           | \$780.99                |  |  |
| 3                                      | \$1,160.04              | \$1,018.36          | \$905.57              | \$905.57              | \$905.57              | \$905.57              | \$838.58                           | \$816.20                |  |  |
| 4                                      | \$1,214.06              | \$1,065.78          | \$947.74              | \$947.74              | \$947.74              | \$947.74              | \$877.63                           | \$854.21                |  |  |
| 5                                      | \$1,268.08              | \$1,113.21          | \$989.91              | \$989.91              | \$989.91              | \$989.91              | \$916.68                           | \$892.22                |  |  |
| 6                                      | \$1,326.65              | \$1,164.62          | \$1,035.63            | \$1,035.63            | \$1,035.63            | \$1,035.63            | \$959.02                           | \$933.43                |  |  |
| 7                                      | \$1,385.79              | \$1,216.54          | \$1,081.80            | \$1,081.80            | \$1,081.80            | \$1,081.80            | \$1,001.77                         | \$975.04                |  |  |
| 8                                      | \$1,448.91              | \$1,271.95          | \$1,131.07            | \$1,131.07            | \$1,131.07            | \$1,131.07            | \$1,047.40                         | \$1,019.45              |  |  |
| 9                                      | \$1,480.19              | \$1,299.41          | \$1,155.49            | \$1,155.49            | \$1,155.49            | \$1,155.49            | \$1,070.01                         | \$1,041.46              |  |  |
| 60                                     | \$1,543.31              | \$1,354.82          | \$1,204.76            | \$1,204.76            | \$1,204.76            | \$1,204.76            | \$1,115.64                         | \$1,085.87              |  |  |
| 51                                     | \$1,597.90              | \$1,402.74          | \$1,247.38            | \$1,247.38            | \$1,247.38            | \$1,247.38            | \$1,155.10                         | \$1,124.28              |  |  |
| 52                                     | \$1,633.72              | \$1,434.19          | \$1,275.34            | \$1,275.34            | \$1,275.34            | \$1,275.34            | \$1,181.00                         | \$1,149.49              |  |  |
| 53                                     | \$1,678.64              | \$1,473.63          | \$1,310.41            | \$1,310.41            | \$1,310.41            | \$1,310.41            | \$1,213.47                         | \$1,181.09              |  |  |
| 64+                                    | \$1,705.94              | \$1,497.59          | \$1,331.72            | \$1,331.72            | \$1,331.72            | \$1,331.72            | \$1,233.20                         | \$1,200.30              |  |  |



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