

# Small Business rate tables

Includes rates for standard plans

#### Rate book 1

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

## Blue Shield of California county grouping for Rate book 1

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



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

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

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#### Small Business Off-Exchange

Rating region definitions and Access+ HMO® and dental HMO availability Effective April 2024

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

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

<sup>\*</sup> Los Angeles Region 15 ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90623, 90630, 90631, 90637-90639, 90640, 90650-90652, 90660, 90661, 90662, 90670-90671, 90701-90704, 90706-90707, 90710-90717, 90723, 90731-90734, 90744-90749, 90755, 90801-90810, 90813-90815, 90822, 90831-90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006-91012, 91016, 91017, 91020, 91021, 91023, 91023, 91024, 91030, 91031, 91040-91043, 91046, 91066, 91077, 91101-91110, 91114-91118, 91121, 91125-91126, 91129, 91182, 91184, 91185, 91189, 91199, 91201, 91202, 91204, 91204, 91207, 91208, 91209, 91210, 91214, 91212, 91224, 91224, 91226, 91501-91508, 91510, 91521-91523, 91526, 91702, 91706, 91711, 91714-91716, 91722-91724, 91731-91735, 91744-91750, 91754-91756, 91759, 91765-91773, 91776, 91778, 91780, 91788-91793, 91795, 91801-91804, 91899, 93510, 93532, 93534, 93536, 935544, 935540, 93550, 93563, 93586, 93598, 93591, and 93599.

# Small Business Off-Exchange Access+ HMO® Network

Rating region definitions and availability Effective April 2024

| Rating |  |
|--------|--|
| region | County   |
| 1      | Butte County   |
|        | <b>Nevada County</b> in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.  |
| 2      | Marin County   |
|        | Solano County  |
|        | Sonoma County  |
| 3      | <b>El Dorado County</b> in the following ZIP codes: 95613, 95614, 95634, 95635, 95664, 95672, 95682, and 95762.  |
|        | <b>Placer County</b> in the following ZIP codes: 95602, 95603, 95604, 95631, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95681, 95701, 95703, 95714, 95715, 95717, 95722, 95736, 95746, 95747, and 95765.   |
|        | Sacramento County  |
|        | Yolo County  |
| 4      | San Francisco County   |
| 5      | Contra Costa County  |
| 6      | Alameda County   |
| 7      | Santa Clara County   |
| 8      | San Mateo County   |
| 9      | <b>Monterey County</b> in the following ZIP codes: 93901, 93902, 93905, 93906, 93907, 93908, 93912, 93915, 93920, 93921, 93922, 93923, 93924, 93925, 93926, 93933, 93940, 93942, 93943, 93944, 93950, 93953, 93955, 93960, 93962, 95012, 95039.  |
|        | 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   |
| 17     | Ventura County   |
| 13     | Imperial County in the following ZIP codes: 92004, 92222, 92225, 92227, 92231, 92232, 92233, 92243, 92244, 92249, 92250, 92251, 92257, 92259, 92266, 92273, 92274, 92275, 92281, and 92283.  |
| 14     | <b>Kern County</b> in the following ZIP codes: 93203, 93205, 93206, 93215, 93216, 93220, 93222, 93224, 93225, 93226, 93238, 93240, 93241, 93243, 93249, 93250, 93251, 93252, 93255, 93268, 93268, 93260, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93381, 93382, 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 in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91759, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92252, 92256, 92267, 92268, 92277, 92278, 92284, 92285, 92286, 92301, 92304, 92305, 92307, 92308, 92309, 92310, 92311, 92312, 92313, 92314, 92315, 92316, 92317, 92318, 92321, 92322, 92323, 92324, 92325, 92326, 92327, 92329, 92331, 92332, 92334, 92335, 92334, 92335, 92336, 92337, 92338, 92339, 93240, 92341, 92342, 92344, 92345, 92346, 92347, 92350, 92350, 92354, 92356, 92357, 92358, 92359, 92364, 92365, 92366, 92365, 92366, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395, 92397, 92398, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92412, 92413, 92414, 92415, 92418, 92423, 92424, 92427, 93558, 93562, 93592. |
| 18     | Orange County  |
| 19     | San Diego County   |

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

Rating region definitions and availability Effective April 2024

| 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, 94246, 94247, 94248, 94249, 94250, 94254, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94286, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 95611, 95615, 95621, 95624, 95626, 95628, 95630, 95652, 95655, 95660, 95662, 95670, 95673, 95741, 95742, 95757, 95758, 95759, 95763, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95887, 95894, and 95899.  Yolo County  |  |  |  |  |  |  |  |  |
| 4      | San Francisco County  |  |  |  |  |  |  |  |  |
| 5      | Contra Costa County in the following ZIP codes: 994505, 94506, 94507, 94509, 94511, 94513, 94514, 94516, 94517, 94518, 94519, 94520, 94521, 94522, 94523, 94524, 94526, 94527, 94528, 94529, 94531, 94548, 94549, 94553, 94556, 94561, 94563, 94565, 94570, 94575, 94582, 94583, 94595, 94596, 94597, and 94598.  |  |  |  |  |  |  |  |  |
| 6      | None  |  |  |  |  |  |  |  |  |
| 7      | Santa Clara County  |  |  |  |  |  |  |  |  |
| 8      | <b>San Mateo County</b> in the following ZIP codes: 94002, 94005, 94010, 94011, 94014, 94015, 94016, 94017, 94025, 94026, 94027, 94030, 94044, 94061, 94062, 94063, 94064, 94065, 94066, 94070, 94080, 94083, 94401, 94402, 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     | <b>Kern County</b> in the following ZIP codes: 93203, 93215, 93216, 93241, 93250, 93252, 93263, 93276, 93280, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93381, 93382, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93531, 93561, and 93581.  |  |  |  |  |  |  |  |  |
| 15     | Los Angeles County in the following ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91795, 91801, 91802, 91803, 91804, 91896, 91899, and 93563.  |  |  |  |  |  |  |  |  |
| 16     | Los Angeles County in the following ZIP codes: 90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 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, 90101, 90103, 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, 91313, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91333, 91334, 91335, 91336, 91321, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91356, 91357, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 91395, 91396, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91499, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, and 91618. |  |  |  |  |  |  |  |  |

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

Rating region definitions and availability Effective April 2024

| 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, 92248, 92253, 92254, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92274, 92276, 92282, 92320, 92501, 92502, 92503, 92504, 92505, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92536, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 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, 92412, 92413, 92414, 92415, 92418, 92423, 92424, 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, 91947, 91948, 91950, 91951, 91962, 91976, 91977, 91978, 91979, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92037, 92038, 92039, 92040, 92046, 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, 92162, 92163, 92164, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92184, 92186, 92187, 92190, 92191, 92192, 92193, 92193, 92195, 92196, 92197, 92198, and 92199. |

## Small Business Off-Exchange and Mirror ACO HMO Network

Rating region definitions and availability Effective April 2024

| Rating |   |
|--------|---|
| region | County  |
| 1      | <b>Nevada County</b> in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.   |
| 2      | Marin County in the following ZIP codes: 94901, 94903, 94904, 94912, 94913, 94914, 94915, 94920, 94924, 94925, 94930, 94933, 94937, 94938, 94939, 94940, 94941, 94942, 94945, 94946, 94946, 94948, 94949, 94950, 94956, 94957, 94960, 94963, 94964, 94965, 94966, 94970, 94971, 94973, 94974, 94976, 94977, 94978, 94979, and 94998.  |
|        | <b>Solano County</b> in the following ZIP codes: 94503, 94510, 94589, 94592, and 95620.   |
| 3      | El Dorado County in the following ZIP codes: 95664, 95672, 95682, and 95762.  |
|        | <b>Placer County</b> in the following ZIP codes: 95602, 95603, 95604, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95713, 95746, 95747, and 95765.  |
|        | Sacramento County in the following ZIP codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94246, 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, 94286, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 95615, 95621, 95624, 95626, 95628, 95630, 95632, 95638, 95639, 95652, 95655, 95660, 95662, 95670, 95671, 95673, 95683, 95693, 95741, 95742, 95757, 95758, 95759, 95763, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95887, 95894, and 95899.   |
|        | <b>Yolo County</b> in the following ZIP codes: 95605, 95606, 95607, 95612, 95616, 95617, 95618, 95620, 95627, 95637, 95645, 95653, 95691, 95694, 95695, 95697, 95698, 95776, 95798, 95799, and 95937.   |
| 4      | San Francisco County  |
| 5      | Contra Costa County   |
| 6      | Alameda County  |
| 7      | Santa Clara County  |
| 8      | San Mateo County  |
| 9      | <b>Monterey County</b> in the following ZIP codes: 93901, 93902, 93905, 93906, 93907, 93908, 93912, 93915, 93920, 93921, 93922, 93923, 93924, 93925, 93926, 93933, 93940, 93942, 93943, 93944, 93950, 93953, 93955, 93960, 93962, 95012, 95039.   |
|        | 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, 95367, 95368, 95380, 95381, 95382, 95386, 95387, and 95397.  |
|        | <b>Tulare County</b> in the following ZIP codes: 93212, 93218, 93219, 93221, 93223, 93227, 93235, 93237, 93244, 93247, 93256, 93257, 93260, 93267, 93270, 93271, 93272, 93274, 93277, 93282, 93286, 93291, 93292, 93603, 93615, 93618, 93631, 93647, 93670, and 93673.  |
| 11     | Fresno County in the following Zip codes: 93245, 93618, and 93631.  |
|        | <b>Kings County</b> in the following Zip codes: 93202, 93212, 93230, 93245, and 93631.  |
| 12     | San Luis Obispo County in the following ZIP codes: 93401, 93402, 93403, 93405, 93406, 93407, 93408, 93409, 93410, 93412, 93420, 93421, 93422, 93423, 93424, 93426, 93428, 93428, 93430, 93432, 93433, 93435, 93442, 93443, 93444, 93445, 93446, 93447, 93448, 93449, 93451, 93453, 93461, 93465, 93475, and 93483.  |
|        | Santa Barbara County in the following ZIP codes: 93013, 93014, 93067, 93101, 93102, 93103, 93105, 93106, 93107, 93108, 93109, 93110, 93111, 93116, 93117, 93118, 93120, 93121, 93130, 93140, 93150, 93160, 93190, 93199, 93460, 93463, 93464.   |
|        | 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, 93013, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, and 93099.  |
| 13     | None  |
| 14     | <b>Kern County</b> in the following ZIP codes: 93203, 93205, 93206, 93215, 93216, 93220, 93224, 93225, 93226, 93240, 93241, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93381, 93382, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93531, 93560, 93561, and 93596.  |
| 15     | Los Angeles County in the following ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91795, 91801, 91802, 91803, 91804, 91896, 91899, 93510, and 935563. |

## Small Business Off-Exchange and Mirror ACO HMO Network

Rating region definitions and availability Effective April 2024

| Rating region | County   |
|---------------|--|
| 16            | Los Angeles County in the following ZIP codes: 90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90091, 90093, 90094, 90095, 90096, 90099, 90101, 90103, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90234, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91332, 91330, 91331, 91332, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 91395, 91396, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91499, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, and 91618. |
| 17            | Riverside County in the following ZIP codes: 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92230, 92234, 92235, 92236, 92240, 92241, 92247, 92248, 92253, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92276, 92282, 92320, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92515, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, and 92883.   |
|               | San Bernardino County in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91759, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92256, 92268, 92284, 92286, 92301, 92305, 92307, 92308, 92313, 92314, 92315, 92316, 92317, 92318, 92321, 92322, 92324, 92325, 92329, 92331, 92333, 92334, 92335, 92336, 92337, 92339, 92340, 92341, 92342, 92344, 92345, 92346, 92350, 92352, 92354, 92356, 92357, 92358, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395, 92397, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92413, 92414, 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, 91947, 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, 92133, 92134, 92135, 92136, 92137, 92138, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92162, 92163, 92164, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92184, 92184, 92186, 92187, 92190, 92191, 92192, 92193, 92195, 92196, 92197, 92198, and 92199.  |
|               |  |

#### 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     | Off-Exchange Trio HMO              |                                    |                                    |                                |                                     |                                      |                                      |  | Mirror Trio HMO                        |  |  |   |  |  |
|---------|------------------------------------|------------------------------------|------------------------------------|--------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|--|--|--|--|---|--|--|
| Age     | Platinum<br>Trio HMO<br>0/20 OffEx | Platinum<br>Trio HMO<br>0/25 OffEx | Platinum<br>Trio HMO<br>0/30 OffEx | Gold Trio<br>HMO 0/35<br>OffEx | Gold Trio<br>HMO<br>500/35<br>OffEx | Gold Trio<br>HMO<br>1000/35<br>OffEx | Gold Trio<br>HMO<br>1500/35<br>OffEx | Silver<br>Trio HMO<br>2300/70<br>OffEx | Silver<br>Trio HMO<br>2750/70<br>OffEx | Bronze<br>Trio HMO<br>7000/70<br>OffEx | Blue Shield<br>Trio<br>Platinum 90<br>HMO 0/20 +<br>Child Dental | Blue Shield<br>Trio Gold<br>80 HMO<br>250/35<br>+ Child<br>Dental | Blue Shield<br>Trio Silver<br>70 HMO<br>2500/55<br>+ Child<br>Dental | Blue Shield<br>Trio Bronze<br>60 HMO<br>7000/70<br>+ Child<br>Dental Alt |
| 0 to 14 | \$445.67                           | \$441.62                           | \$437.85                           | \$418.69                       | \$405.44                            | \$396.69                             | \$390.79                             | \$349.05                               | \$343.85                               | \$302.96                               | \$441.94   | \$412.44  | \$345.21   | \$302.96   |
| 15      | \$485.28                           | \$480.88                           | \$476.77                           | \$455.90                       | \$441.48                            | \$431.95                             | \$425.53                             | \$380.08                               | \$374.42                               | \$329.89                               | \$481.22   | \$449.10  | \$375.90   | \$329.89   |
| 16      | \$500.43                           | \$495.89                           | \$491.65                           | \$470.13                       | \$455.26                            | \$445.43                             | \$438.81                             | \$391.94                               | \$386.10                               | \$340.19                               | \$496.24   | \$463.12  | \$387.63   | \$340.19   |
| 17      | \$515.58                           | \$510.90                           | \$506.53                           | \$484.36                       | \$469.04                            | \$458.91                             | \$452.09                             | \$403.80                               | \$397.79                               | \$350.48                               | \$511.26   | \$477.14  | \$399.36   | \$350.48   |
| 18      | \$531.89                           | \$527.06                           | \$522.55                           | \$499.69                       | \$483.88                            | \$473.43                             | \$466.39                             | \$416.58                               | \$410.38                               | \$361.57                               | \$527.44   | \$492.23  | \$412.00   | \$361.57   |
| 19      | \$548.20                           | \$543.22                           | \$538.58                           | \$515.01                       | \$498.72                            | \$487.95                             | \$480.70                             | \$429.36                               | \$422.96                               | \$372.66                               | \$543.61   | \$507.33  | \$424.63   | \$372.66   |
| 20      | \$565.09                           | \$559.97                           | \$555.18                           | \$530.88                       | \$514.09                            | \$502.99                             | \$495.51                             | \$442.59                               | \$436.00                               | \$384.15                               | \$560.37   | \$522.96  | \$437.72   | \$384.15   |
| 21      | \$582.57                           | \$577.28                           | \$572.35                           | \$547.30                       | \$529.99                            | \$518.54                             | \$510.83                             | \$456.28                               | \$449.48                               | \$396.03                               | \$577.70   | \$539.14  | \$451.26   | \$396.03   |
| 22      | \$582.57                           | \$577.28                           | \$572.35                           | \$547.30                       | \$529.99                            | \$518.54                             | \$510.83                             | \$456.28                               | \$449.48                               | \$396.03                               | \$577.70   | \$539.14  | \$451.26   | \$396.03   |
| 23      | \$582.57                           | \$577.28                           | \$572.35                           | \$547.30                       | \$529.99                            | \$518.54                             | \$510.83                             | \$456.28                               | \$449.48                               | \$396.03                               | \$577.70   | \$539.14  | \$451.26   | \$396.03   |
| 24      | \$582.57                           | \$577.28                           | \$572.35                           | \$547.30                       | \$529.99                            | \$518.54                             | \$510.83                             | \$456.28                               | \$449.48                               | \$396.03                               | \$577.70   | \$539.14  | \$451.26   | \$396.03   |
| 25      | \$584.90                           | \$579.59                           | \$574.64                           | \$549.49                       | \$532.11                            | \$520.62                             | \$512.88                             | \$458.10                               | \$451.28                               | \$397.61                               | \$580.01   | \$541.29  | \$453.06   | \$397.61   |
| 26      | \$596.55                           | \$591.14                           | \$586.08                           | \$560.44                       | \$542.71                            | \$530.99                             | \$523.09                             | \$467.23                               | \$460.27                               | \$405.53                               | \$591.56   | \$552.08  | \$462.09   | \$405.53   |
| 27      | \$610.54                           | \$604.99                           | \$599.82                           | \$573.57                       | \$555.43                            | \$543.43                             | \$535.35                             | \$478.18                               | \$471.06                               | \$415.04                               | \$605.43   | \$565.02  | \$472.92   | \$415.04   |
| 28      | \$633.26                           | \$627.51                           | \$622.14                           | \$594.92                       | \$576.10                            | \$563.66                             | \$555.28                             | \$495.97                               | \$488.59                               | \$430.48                               | \$627.96   | \$586.04  | \$490.52   | \$430.48   |
| 29      | \$651.90                           | \$645.98                           | \$640.46                           | \$612.43                       | \$593.06                            | \$580.25                             | \$571.62                             | \$510.57                               | \$502.97                               | \$443.15                               | \$646.44   | \$603.29  | \$504.96   | \$443.15   |
| 30      | \$661.22                           | \$655.22                           | \$649.61                           | \$621.19                       | \$601.53                            | \$588.55                             | \$579.80                             | \$517.87                               | \$510.16                               | \$449.49                               | \$655.69   | \$611.92  | \$512.18   | \$449.49   |
| 31      | \$675.20                           | \$669.07                           | \$663.35                           | \$634.33                       | \$614.25                            | \$600.99                             | \$592.06<br>\$604.32                 | \$528.82<br>\$539.77                   | \$520.95<br>\$531.74                   | \$459.00<br>\$468.50                   | \$669.55<br>\$683.42   | \$624.86<br>\$637.80  | \$523.01   | \$459.00<br>\$468.50   |
| 33      | \$689.18<br>\$697.92               | \$682.93<br>\$691.59               | \$677.09<br>\$685.67               | \$647.46<br>\$655.67           | \$626.97<br>\$634.92                | \$613.44<br>\$621.22                 | \$611.98                             | \$546.62                               | \$538.48                               | \$474.44                               | \$692.08   | \$645.89  | \$533.84<br>\$540.61   | \$474.44   |
| 34      | \$707.24                           | \$700.82                           | \$694.83                           | \$664.43                       | \$643.40                            | \$629.51                             | \$620.15                             | \$553.92                               | \$545.67                               | \$480.78                               | \$701.33   | \$654.51  | \$547.83   | \$480.78   |
| 35      | \$707.24                           | \$705.44                           | \$699.41                           | \$668.81                       | \$647.64                            | \$633.66                             | \$624.24                             | \$557.57                               | \$549.26                               | \$483.95                               | \$705.95   | \$658.83  | \$551.44   | \$483.95   |
| 36      | \$716.56                           | \$710.06                           | \$703.99                           | \$673.18                       | \$651.88                            | \$637.81                             | \$628.33                             | \$561.22                               | \$552.86                               | \$487.11                               | \$703.53   | \$663.14  | \$555.05   | \$487.11   |
| 37      | \$710.30                           | \$710.68                           | \$708.57                           | \$677.56                       | \$656.12                            | \$641.96                             | \$632.41                             | \$564.87                               | \$556.46                               | \$490.28                               | \$715.19   | \$667.45  | \$558.66   | \$490.28   |
| 38      | \$725.88                           | \$719.30                           | \$713.14                           | \$681.94                       | \$660.36                            | \$646.11                             | \$636.50                             | \$568.52                               | \$560.05                               | \$493.45                               | \$719.81   | \$671.76  | \$562.27   | \$493.45   |
| 39      | \$735.21                           | \$728.53                           | \$722.30                           | \$690.70                       | \$668.84                            | \$654.40                             | \$644.67                             | \$575.82                               | \$567.24                               | \$499.79                               | \$729.06   | \$680.39  | \$569.49   | \$499.79   |
| 40      | \$744.53                           | \$737.77                           | \$731.46                           | \$699.45                       | \$677.32                            | \$662.70                             | \$652.85                             | \$583.12                               | \$574.44                               | \$506.12                               | \$738.30   | \$689.02  | \$576.71   | \$506.12   |
| 41      | \$758.51                           | \$751.62                           | \$745.20                           | \$712.59                       | \$690.04                            | \$675.14                             | \$665.11                             | \$594.07                               | \$585.22                               | \$515.63                               | \$752.16   | \$701.96  | \$587.54   | \$515.63   |
| 42      | \$771.91                           | \$764.90                           | \$758.36                           | \$725.18                       | \$702.23                            | \$687.07                             | \$676.86                             | \$604.57                               | \$595.56                               | \$524.74                               | \$765.45   | \$714.36  | \$597.92   | \$524.74   |
| 43      | \$790.55                           | \$783.37                           | \$776.68                           | \$742.69                       | \$719.19                            | \$703.66                             | \$693.20                             | \$619.17                               | \$609.94                               | \$537.41                               | \$783.94   | \$731.61  | \$612.36   | \$537.41   |
| 44      | \$813.85                           | \$806.47                           | \$799.57                           | \$764.58                       | \$740.39                            | \$724.41                             | \$713.64                             | \$637.42                               | \$627.92                               | \$553.25                               | \$807.04   | \$753.17  | \$630.41   | \$553.25   |
| 45      | \$841.23                           | \$833.60                           | \$826.47                           | \$790.31                       | \$765.30                            | \$748.78                             | \$737.65                             | \$658.86                               | \$649.05                               | \$571.86                               | \$834.20   | \$778.51  | \$651.62   | \$571.86   |
| 46      | \$873.86                           | \$865.93                           | \$858.52                           | \$820.96                       | \$794.98                            | \$777.82                             | \$766.25                             | \$684.41                               | \$674.22                               | \$594.04                               | \$866.55   | \$808.71  | \$676.89   | \$594.04   |
| 47      | \$910.56                           | \$902.29                           | \$894.58                           | \$855.44                       | \$828.37                            | \$810.48                             | \$798.43                             | \$713.16                               | \$702.54                               | \$618.99                               | \$902.94   | \$842.67  | \$705.32   | \$618.99   |
| 48      | \$952.51                           | \$943.86                           | \$935.79                           | \$894.84                       | \$866.53                            | \$847.82                             | \$835.21                             | \$746.01                               | \$734.90                               | \$647.50                               | \$944.54   | \$881.49  | \$737.81   | \$647.50   |
| 49      | \$993.87                           | \$984.85                           | \$976.42                           | \$933.70                       | \$904.16                            | \$884.64                             | \$871.48                             | \$778.41                               | \$766.81                               | \$675.62                               | \$985.55   | \$919.77  | \$769.85   | \$675.62   |
| 50      | \$1,040.47                         | \$1,031.03                         | \$1,022.21                         | \$977.49                       | \$946.56                            | \$926.12                             | \$912.35                             | \$814.91                               | \$802.77                               | \$707.30                               | \$1,031.77   | \$962.90  | \$805.95   | \$707.30   |
| 51      | \$1,086.50                         | \$1,076.63                         | \$1,067.43                         | \$1,020.72                     | \$988.43                            | \$967.09                             | \$952.71                             | \$850.96                               | \$838.28                               | \$738.59                               | \$1,077.41   | \$1,005.49  | \$841.60   | \$738.59   |
| 52      | \$1,137.18                         | \$1,126.86                         | \$1,117.22                         | \$1,068.34                     | \$1,034.53                          | \$1,012.20                           | \$997.15                             | \$890.65                               | \$877.39                               | \$773.04                               | \$1,127.67   | \$1,052.40  | \$880.86   | \$773.04   |
| 53      | \$1,188.45                         | \$1,177.66                         | \$1,167.59                         | \$1,116.50                     | \$1,081.17                          | \$1,057.83                           | \$1,042.10                           | \$930.80                               | \$916.94                               | \$807.90                               | \$1,178.50   | \$1,099.84  | \$920.57   | \$807.90   |
| 54      | \$1,243.79                         | \$1,232.50                         | \$1,221.96                         | \$1,168.49                     | \$1,131.52                          | \$1,107.09                           | \$1,090.63                           | \$974.15                               | \$959.64                               | \$845.52                               | \$1,233.39   | \$1,151.06  | \$963.44   | \$845.52   |
| 55      | \$1,299.14                         | \$1,287.34                         | \$1,276.33                         | \$1,220.49                     | \$1,181.87                          | \$1,156.35                           | \$1,139.16                           | \$1,017.50                             | \$1,002.34                             | \$883.14                               | \$1,288.27   | \$1,202.28  | \$1,006.31   | \$883.14   |
| 56      | \$1,359.14                         | \$1,346.80                         | \$1,335.29                         | \$1,276.86                     | \$1,236.46                          | \$1,209.76                           | \$1,191.78                           | \$1,064.49                             | \$1,048.64                             | \$923.93                               | \$1,347.77   | \$1,257.81  | \$1,052.79   | \$923.93   |
| 57      | \$1,419.73                         | \$1,406.84                         |                                    | \$1,333.78                     | \$1,291.58                          | \$1,263.69                           | \$1,244.90                           | \$1,111.95                             | \$1,095.38                             | \$965.12                               | \$1,407.85   | \$1,313.88  | \$1,099.72   | \$965.12   |
| 58      | \$1,484.39                         | \$1,470.92                         | \$1,458.34                         | \$1,394.53                     | \$1,350.41                          | \$1,321.25                           | \$1,301.61                           | \$1,162.59                             | \$1,145.28                             | \$1,009.08                             | \$1,471.98   | \$1,373.72  | \$1,149.81   | \$1,009.08   |
| 59      | \$1,516.43                         | \$1,502.67                         | \$1,489.82                         | \$1,424.63                     | \$1,379.56                          | \$1,349.77                           | \$1,329.70                           | \$1,187.69                             | \$1,170.00                             | \$1,030.86                             | \$1,503.75   | \$1,403.37  | \$1,174.63   | \$1,030.86   |
| 60      | \$1,581.10                         | \$1,566.75                         | \$1,553.35                         | \$1,485.38                     | \$1,438.38                          | \$1,407.33                           | \$1,386.41                           | \$1,238.33                             | \$1,219.89                             | \$1,074.82                             | \$1,567.87   | \$1,463.22  | \$1,224.72   | \$1,074.82   |
| 61      | \$1,637.03                         |                                    | \$1,608.30                         | \$1,537.92                     | \$1,489.26                          | \$1,457.11                           | \$1,435.45                           | \$1,282.14                             | \$1,263.04                             | \$1,112.84                             | \$1,623.33   | \$1,514.97  | \$1,268.04   | \$1,112.84   |
| 62      | \$1,673.73                         | \$1,658.54                         | \$1,644.35                         | \$1,572.40                     | \$1,522.65                          | \$1,489.78                           | \$1,467.63                           | \$1,310.88                             | \$1,291.36                             | \$1,137.79                             | \$1,659.73   | \$1,548.94  | \$1,296.47   | \$1,137.79   |
| 63      | \$1,719.75                         | \$1,704.14                         | \$1,689.57                         | \$1,615.64                     |                                     | \$1,530.74                           |                                      | \$1,346.93                             |  | \$1,169.07                             | \$1,705.37   | \$1,591.53  | \$1,332.12   | \$1,169.07   |
| 64+     | \$1,747.72                         | \$1,731.85                         | \$1,717.04                         | \$1,641.91                     | \$1,589.96                          | \$1,555.63                           | \$1,532.50                           | \$1,368.83                             | \$1,348.44                             | \$1,188.08                             | \$1,733.10   | \$1,617.41  | \$1,353.78   | \$1,188.08   |

| Off     | -Excho                                    | inge Ac                                   | cess+ l                                   | MO                                    |  |   |   |   |   |   | Mirror   | Access-  | + HMO   |
|---------|---|---|---|---------------------------------------|--|---|---|---|---|---|--|--|---|
| Age     | Platinum<br>Access+<br>HMO® 0/20<br>OffEx | Platinum<br>Access+<br>HMO® 0/25<br>OffEx | Platinum<br>Access+<br>HMO® 0/30<br>OffEx | Gold<br>Access+<br>HMO® 0/35<br>OffEx | Gold<br>Access+<br>HMO®<br>500/35<br>OffEx | Gold<br>Access+<br>HMO®<br>1000/35<br>OffEx | Gold<br>Access+<br>HMO®<br>1500/35<br>OffEx | Silver<br>Access+<br>HM0®<br>2300/70<br>OffEx | Silver<br>Access+<br>HM0®<br>2750/70<br>OffEx | Bronze<br>Access+<br>HMO®<br>7000/70<br>OffEx | Blue Shield<br>Access+<br>Platinum 90<br>HM0® 0/20 +<br>Child Dental | Blue Shield<br>Access+<br>Gold 80 HMO®<br>250/35 +<br>Child Dental | Blue Shield<br>Access+<br>Silver 70<br>HM0® 2500/55<br>+ Child Dental |
| 0 to 14 | \$500.78                                  | \$496.14                                  | \$491.87                                  | \$468.77                              | \$453.66                                   | \$443.62                                    | \$436.89                                    | \$389.21                                      | \$382.79                                      | \$335.63                                      | \$496.28   | \$462.96   | \$384.87  |
| 15      | \$545.29                                  | \$540.24                                  | \$535.59                                  | \$510.44                              | \$493.99                                   | \$483.06                                    | \$475.73                                    | \$423.81                                      | \$416.82                                      | \$365.46                                      | \$540.40   | \$504.11   | \$419.08  |
| 16      | \$562.31                                  | \$557.11                                  | \$552.31                                  | \$526.37                              | \$509.41                                   | \$498.14                                    | \$490.57                                    | \$437.04                                      | \$429.83                                      | \$376.87                                      | \$557.26   | \$519.84   | \$432.16  |
| 17      | \$579.33                                  | \$573.97                                  | \$569.03                                  | \$542.31                              | \$524.83                                   | \$513.21                                    | \$505.42                                    | \$450.26                                      | \$442.84                                      | \$388.28                                      | \$574.13   | \$535.58   | \$445.24  |
| 18      | \$597.66                                  | \$592.13                                  | \$587.03                                  | \$559.46                              | \$541.43                                   | \$529.45                                    | \$521.41                                    | \$464.51                                      | \$456.85                                      | \$400.56                                      | \$592.30   | \$552.52   | \$459.32  |
| 19      | \$615.99                                  | \$610.29                                  | \$605.03                                  | \$576.62                              | \$558.04                                   | \$545.69                                    | \$537.40                                    | \$478.75                                      | \$470.86                                      | \$412.85                                      | \$610.46   | \$569.47   | \$473.41  |
| 20      | \$634.97                                  | \$629.10                                  | \$623.68                                  | \$594.39                              | \$575.23                                   | \$562.50                                    | \$553.97                                    | \$493.51                                      | \$485.37                                      | \$425.57                                      | \$629.27   | \$587.02   | \$488.00  |
| 21      | \$654.61                                  | \$648.55                                  | \$642.97                                  | \$612.77                              | \$593.02                                   | \$579.90                                    | \$571.10                                    | \$508.77                                      | \$500.38                                      | \$438.73                                      | \$648.74   | \$605.17   | \$503.09  |
| 22      | \$654.61                                  | \$648.55                                  | \$642.97                                  | \$612.77                              | \$593.02                                   | \$579.90                                    | \$571.10                                    | \$508.77                                      | \$500.38                                      | \$438.73                                      | \$648.74   | \$605.17   | \$503.09  |
| 23      | \$654.61                                  | \$648.55                                  | \$642.97                                  | \$612.77                              | \$593.02                                   | \$579.90                                    | \$571.10                                    | \$508.77                                      | \$500.38                                      | \$438.73                                      | \$648.74   | \$605.17   | \$503.09  |
| 24      | \$654.61                                  | \$648.55                                  | \$642.97                                  | \$612.77                              | \$593.02                                   | \$579.90                                    | \$571.10                                    | \$508.77                                      | \$500.38                                      | \$438.73                                      | \$648.74   | \$605.17   | \$503.09  |
| 25      | \$657.23                                  | \$651.15                                  | \$645.54                                  | \$615.23                              | \$595.40                                   | \$582.22                                    | \$573.38                                    | \$510.81                                      | \$502.38                                      | \$440.49                                      | \$651.33   | \$607.60   | \$505.11  |
| 26      | \$670.32                                  | \$664.12                                  | \$658.40                                  | \$627.48                              | \$607.26                                   | \$593.82                                    | \$584.81                                    | \$520.98                                      | \$512.39                                      | \$449.26                                      | \$664.31   | \$619.70   | \$515.17  |
| 27      | \$686.03                                  | \$679.68                                  | \$673.83                                  | \$642.19                              | \$621.49                                   | \$607.74                                    | \$598.51                                    | \$533.19                                      | \$524.40                                      | \$459.79                                      | \$679.88   | \$634.22   | \$527.24  |
| 28      | \$711.56                                  | \$704.98                                  | \$698.91                                  | \$666.09                              | \$644.62                                   | \$630.35                                    | \$620.78                                    | \$553.04                                      | \$543.92                                      | \$476.90                                      | \$705.18   | \$657.82   | \$546.86  |
| 29      | \$732.51                                  | \$725.73                                  | \$719.48                                  | \$685.69                              | \$663.59                                   | \$648.91                                    | \$639.06                                    | \$569.32                                      | \$559.93                                      | \$490.94                                      | \$725.94   | \$677.19   | \$562.96  |
| 30      | \$742.98                                  | \$736.11                                  | \$729.77                                  | \$695.50                              | \$673.08                                   | \$658.19                                    | \$648.20                                    | \$577.46                                      | \$567.93                                      | \$497.96                                      | \$736.32   | \$686.87   | \$571.01  |
| 31      | \$758.69                                  | \$751.67                                  | \$745.20                                  | \$710.21                              | \$687.32                                   | \$672.11                                    | \$661.90                                    | \$589.67                                      | \$579.94                                      | \$508.49                                      | \$751.89   | \$701.40   | \$583.09  |
| 32      | \$774.40                                  | \$767.24                                  | \$760.63                                  | \$724.91                              | \$701.55                                   | \$686.02                                    | \$675.61                                    | \$601.88                                      | \$591.95                                      | \$519.02                                      | \$767.45   | \$715.92   | \$595.16  |
| 33      | \$784.22                                  | \$776.97                                  | \$770.27                                  | \$734.10                              | \$710.44                                   | \$694.72                                    | \$684.18                                    | \$609.51                                      | \$599.46                                      | \$525.60                                      | \$777.19   | \$725.00   | \$602.71  |
| 34      | \$794.69                                  | \$787.34                                  | \$780.56                                  | \$743.91                              | \$719.93                                   | \$704.00                                    | \$693.31                                    | \$617.65                                      | \$607.46                                      | \$532.62                                      | \$787.57   | \$734.68   | \$610.76  |
| 35      | \$799.93                                  | \$792.53                                  | \$785.71                                  | \$748.81                              | \$724.68                                   | \$708.64                                    | \$697.88                                    | \$621.72                                      | \$611.47                                      | \$536.13                                      | \$792.76   | \$739.52   | \$614.78  |
| 36      | \$805.17                                  | \$797.72                                  | \$790.85                                  | \$753.71                              | \$729.42                                   | \$713.28                                    | \$702.45                                    | \$625.79                                      | \$615.47                                      | \$539.64                                      | \$797.95   | \$744.36   | \$618.81  |
| 37      | \$810.41                                  | \$802.91                                  | \$795.99                                  | \$758.61                              | \$734.16                                   | \$717.92                                    | \$707.02                                    | \$629.86                                      | \$619.47                                      | \$543.15                                      | \$803.14   | \$749.21   | \$622.83  |
| 38      | \$815.64                                  | \$808.10                                  | \$801.14                                  | \$763.52                              | \$738.91                                   | \$722.56                                    | \$711.59                                    | \$633.93                                      | \$623.48                                      | \$546.66                                      | \$808.33   | \$754.05   | \$626.86  |
| 39      | \$826.12                                  | \$818.47                                  | \$811.42                                  | \$773.32                              | \$748.40                                   | \$731.84                                    | \$720.73                                    | \$642.07                                      | \$631.48                                      | \$553.68                                      | \$818.70   | \$763.73   | \$634.90  |
| 40      | \$836.59                                  | \$828.85                                  | \$821.71                                  | \$783.13                              | \$757.89                                   | \$741.11                                    | \$729.86                                    | \$650.21                                      | \$639.49                                      | \$560.70                                      | \$829.08   | \$773.41   | \$642.95  |
| 41      | \$852.30                                  | \$844.41                                  | \$837.14                                  | \$797.83                              | \$772.12                                   | \$755.03                                    | \$743.57                                    | \$662.42                                      | \$651.50                                      | \$571.23                                      | \$844.65   | \$787.94   | \$655.03  |
| 42      | \$867.36                                  | \$859.33                                  | \$851.93                                  | \$811.93                              | \$785.76                                   | \$768.37                                    | \$756.71                                    | \$674.12                                      | \$663.01                                      | \$581.32                                      | \$859.58   | \$801.86   | \$666.60  |
| 43      | \$888.30                                  | \$880.08                                  | \$872.51                                  | \$831.54                              | \$804.73                                   | \$786.93                                    | \$774.98                                    | \$690.40                                      | \$679.02                                      | \$595.36                                      | \$880.33   | \$821.22   | \$682.70  |
| 44      | \$914.49                                  | \$906.03                                  | \$898.23                                  | \$856.05                              | \$828.46                                   | \$810.12                                    | \$797.83                                    | \$710.75                                      | \$699.03                                      | \$612.91                                      | \$906.28   | \$845.43   | \$702.82  |
| 45      | \$945.25                                  | \$936.51                                  | \$928.44                                  | \$884.85                              | \$856.33                                   | \$837.38                                    | \$824.67                                    | \$734.67                                      | \$722.55                                      | \$633.53                                      | \$936.77   | \$873.87   | \$726.47  |
| 46      | \$981.91                                  | \$972.83                                  | \$964.45                                  | \$919.16                              | \$889.54                                   | \$869.85                                    | \$856.65                                    | \$763.16                                      | \$750.57                                      | \$658.10                                      | \$973.10   | \$907.76   | \$754.64  |
| 47      | \$1,023.15                                | \$1,013.69                                | \$1,004.96                                | \$957.77                              | \$926.90                                   | \$906.39                                    | \$892.63                                    | \$795.21                                      | \$782.10                                      | \$685.74                                      | \$1,013.97   | \$945.89   | \$786.34  |
| 48      | \$1,070.29                                | \$1,060.38                                | \$1,051.25                                | \$1,001.89                            | \$969.60                                   | \$948.14                                    | \$933.75                                    | \$831.84                                      | \$818.13                                      | \$717.33                                      | \$1,060.68   | \$989.46   | \$822.56  |
| 49      | \$1,116.76                                | \$1,106.43                                | \$1,096.90                                | \$1,045.39                            | \$1,011.70                                 | \$989.31                                    | \$974.29                                    | \$867.97                                      | \$853.65                                      | \$748.48                                      | \$1,106.74   | \$1,032.43   | \$858.28  |
| 50      | \$1,169.13                                | \$1,158.31                                | \$1,148.34                                | \$1,094.42                            | \$1,059.14                                 | \$1,035.70                                  | \$1,019.98                                  | \$908.67                                      | \$893.68                                      | \$783.58                                      | \$1,158.64   | \$1,080.84   | \$898.53  |
| 51      | \$1,220.85                                | \$1,209.55                                | \$1,199.13                                | \$1,142.82                            | \$1,105.99                                 | \$1,081.52                                  | \$1,065.10                                  | \$948.86                                      | \$933.21                                      | \$818.24                                      | \$1,209.89   | \$1,128.65   | \$938.27  |
| 52      | \$1,277.80                                | \$1,265.97                                | \$1,255.07                                | \$1,196.14                            | \$1,157.58                                 | \$1,131.97                                  | \$1,114.79                                  | \$993.12                                      | \$976.75                                      | \$856.41                                      | \$1,266.33   | \$1,181.30   | \$982.04  |
| 53      | \$1,335.40                                | \$1,323.05                                | \$1,311.65                                | \$1,250.06                            | \$1,209.77                                 | \$1,183.00                                  | \$1,165.04                                  | \$1,037.90                                    | \$1,020.78                                    | \$895.02                                      | \$1,323.42   | \$1,234.56   | \$1,026.31  |
| 54      | \$1,397.59                                | \$1,384.66                                | \$1,372.73                                | \$1,308.27                            | \$1,266.11                                 | \$1,238.09                                  | \$1,219.30                                  | \$1,086.23                                    | \$1,068.32                                    | \$936.70                                      | \$1,385.05   | \$1,292.05   | \$1,074.11  |
| 55      | \$1,459.78                                | \$1,446.27                                | \$1,433.82                                | \$1,366.49                            | \$1,322.44                                 | \$1,293.18                                  | \$1,273.55                                  | \$1,134.56                                    | \$1,115.85                                    | \$978.38                                      | \$1,446.68   | \$1,349.54   | \$1,121.90  |
| 56      | \$1,527.20                                | \$1,513.07                                | \$1,500.04                                | \$1,429.60                            | \$1,383.53                                 | \$1,352.91                                  | \$1,332.37                                  | \$1,186.97                                    | \$1,167.39                                    | \$1,023.56                                    | \$1,513.50   | \$1,411.87   | \$1,173.72  |
| 57      | \$1,595.28                                | \$1,580.52                                | \$1,566.91                                | \$1,493.33                            | \$1,445.20                                 | \$1,413.22                                  | \$1,391.77                                  | \$1,239.88                                    | \$1,219.43                                    | \$1,069.19                                    | \$1,580.97   | \$1,474.81   | \$1,226.04  |
| 58      | \$1,667.94                                | \$1,652.51                                | \$1,638.28                                | \$1,561.35                            | \$1,511.03                                 | \$1,477.59                                  | \$1,455.16                                  | \$1,296.35                                    | \$1,274.97                                    | \$1,117.89                                    | \$1,652.98   | \$1,541.98   | \$1,281.88  |
| 59      | \$1,703.95                                | \$1,688.18                                | \$1,673.64                                | \$1,595.05                            | \$1,543.64                                 | \$1,509.48                                  | \$1,486.57                                  | \$1,324.33                                    | \$1,302.50                                    | \$1,142.02                                    | \$1,688.66   | \$1,575.27   | \$1,309.55  |
| 60      | \$1,776.61                                | \$1,760.17                                | \$1,745.01                                | \$1,663.07                            | \$1,609.47                                 | \$1,573.85                                  | \$1,549.96                                  | \$1,380.81                                    | \$1,358.04                                    | \$1,190.72                                    | \$1,760.67   | \$1,642.44   | \$1,365.40  |
| 61      | \$1,839.45                                | \$1,822.43                                | \$1,806.74                                | \$1,721.90                            | \$1,666.40                                 | \$1,629.52                                  | \$1,604.79                                  | \$1,429.65                                    | \$1,406.08                                    | \$1,232.84                                    | \$1,822.95   | \$1,700.54   | \$1,413.69  |
| 62      | \$1,880.69                                | \$1,863.29                                | \$1,847.24                                | \$1,760.50                            | \$1,703.76                                 | \$1,666.06                                  | \$1,640.77                                  | \$1,461.70                                    | \$1,437.60                                    | \$1,260.48                                    | \$1,863.82   | \$1,738.67   | \$1,445.39  |
| 63      | \$1,932.40                                | \$1,914.53                                | \$1,898.04                                | \$1,808.91                            | \$1,750.61                                 | \$1,711.87                                  | \$1,685.88                                  | \$1,501.90                                    | \$1,477.13                                    | \$1,295.14                                    | \$1,915.07   | \$1,786.47   | \$1,485.13  |
| 64+     | \$1,963.83                                | \$1,945.66                                | \$1,928.90                                | \$1,838.32                            | \$1,779.07                                 | \$1,739.70                                  | \$1,713.30                                  | \$1,526.32                                    | \$1,501.15                                    | \$1,316.20                                    | \$1,946.21   | \$1,815.52   | \$1,509.28  |
|         | . ,                                       | . ,                                       | . ,                                       | . ,                                   | . ,  | . ,   | . ,   | . ,==3.52                                     | . ,   | . ,   | . ,= .0.21   | . ,  | . ,   |

| Off-Exchange Tandem PPO |  |                                     |                                      |  |  |                                  |                                    |                                    |                                     |   |                                       |
|-------------------------|--|-------------------------------------|--------------------------------------|--|--|----------------------------------|------------------------------------|------------------------------------|-------------------------------------|---|---------------------------------------|
| Age                     | Platinum<br>Tandem PPO<br>250/10 OffEx | Platinum<br>Tandem PPO<br>0/0 OffEx | Platinum<br>Tandem PPO<br>0/10 OffEx | Platinum<br>Tandem PPO<br>250/15 OffEx | Virtual Blue<br>Platinum<br>Tandem PPO<br>250/20 OffEx | Gold Tandem<br>PPO 0/35<br>OffEx | Gold Tandem<br>PPO 500/30<br>OffEx | Gold Tandem<br>PPO 750/30<br>OffEx | Gold Tandem<br>PPO 1000/35<br>OffEx | Virtual Blue<br>Gold Tandem<br>PPO 1500/45<br>OffEx | Silver Tandem<br>PPO 2000/60<br>OffEx |
| 0 to 14                 | \$484.67                               | \$482.56                            | \$477.96                             | \$472.30                               | \$505.95   | \$426.20                         | \$427.48                           | \$424.62                           | \$419.17                            | \$443.94  | \$383.13                              |
| 15                      | \$527.75                               | \$525.46                            | \$520.45                             | \$514.28                               | \$550.92   | \$464.09                         | \$465.47                           | \$462.37                           | \$456.43                            | \$483.40  | \$417.18                              |
| 16                      | \$544.22                               | \$541.86                            | \$536.69                             | \$530.33                               | \$568.12   | \$478.57                         | \$480.00                           | \$476.80                           | \$470.68                            | \$498.48  | \$430.21                              |
| 17                      | \$560.70                               | \$558.26                            | \$552.94                             | \$546.38                               | \$585.32   | \$493.06                         | \$494.53                           | \$491.23                           | \$484.92                            | \$513.57  | \$443.23                              |
| 18                      | \$578.44                               | \$575.92                            | \$570.43                             | \$563.67                               | \$603.83   | \$508.66                         | \$510.18                           | \$506.77                           | \$500.27                            | \$529.82  | \$457.25                              |
| 19                      | \$596.17                               | \$593.58                            | \$587.92                             | \$580.95                               | \$622.35   | \$524.26                         | \$525.82                           | \$522.31                           | \$515.61                            | \$546.07  | \$471.27                              |
| 20                      | \$614.55                               | \$611.88                            | \$606.04                             | \$598.86                               | \$641.53   | \$540.41                         | \$542.03                           | \$538.41                           | \$531.50                            | \$562.90  | \$485.80                              |
| 21                      | \$633.55                               | \$630.80                            | \$624.79                             | \$617.38                               | \$661.37   | \$557.13                         | \$558.79                           | \$555.06                           | \$547.94                            | \$580.31  | \$500.82                              |
| 22                      | \$633.55                               | \$630.80                            | \$624.79                             | \$617.38                               | \$661.37   | \$557.13                         | \$558.79                           | \$555.06                           | \$547.94                            | \$580.31  | \$500.82                              |
| 23                      | \$633.55                               | \$630.80                            | \$624.79                             | \$617.38                               | \$661.37   | \$557.13                         | \$558.79                           | \$555.06                           | \$547.94                            | \$580.31  | \$500.82                              |
| 24                      | \$633.55                               | \$630.80                            | \$624.79                             | \$617.38                               | \$661.37   | \$557.13                         | \$558.79                           | \$555.06                           | \$547.94                            | \$580.31  | \$500.82                              |
| 25                      | \$636.09                               | \$633.32                            | \$627.29                             | \$619.85                               | \$664.02   | \$559.36                         | \$561.03                           | \$557.28                           | \$550.13                            | \$582.63  | \$502.82                              |
| 26                      | \$648.76                               | \$645.94                            | \$639.78                             | \$632.20                               | \$677.25   | \$570.50                         | \$572.20                           | \$568.38                           | \$561.09                            | \$594.23  | \$512.84                              |
| 27                      | \$663.97                               | \$661.08                            | \$654.78                             | \$647.01                               | \$693.12   | \$583.87                         | \$585.62                           | \$581.70                           | \$574.24                            | \$608.16  | \$524.86                              |
| 28                      | \$688.67                               | \$685.68                            | \$679.14                             | \$671.09                               | \$718.91   | \$605.60                         | \$607.41                           | \$603.35                           | \$595.61                            | \$630.79  | \$544.39                              |
| 29                      | \$708.95                               | \$705.87                            | \$699.14                             | \$690.85                               | \$740.08   | \$623.43                         | \$625.29                           | \$621.11                           | \$613.14                            | \$649.36  | \$560.42                              |
| 30                      | \$719.08                               | \$715.96                            | \$709.13                             | \$700.73                               | \$750.66   | \$632.34                         | \$634.23                           | \$629.99                           | \$621.91                            | \$658.65  | \$568.43                              |
| 31                      | \$734.29                               | \$731.10                            | \$724.13                             | \$715.54                               | \$766.53   | \$645.71                         | \$647.64                           | \$643.32                           | \$635.06                            | \$672.58  | \$580.45                              |
| 32                      | \$749.50                               | \$746.24                            | \$739.12                             | \$730.36                               | \$782.40   | \$659.08                         | \$661.05                           | \$656.64                           | \$648.21                            | \$686.50  | \$592.47                              |
| 33                      | \$759.00                               | \$755.70                            | \$748.49                             | \$739.62                               | \$792.32   | \$667.44                         | \$669.43                           | \$664.96                           | \$656.43                            | \$695.21  | \$599.98                              |
| 34                      | \$769.14                               | \$765.79                            | \$758.49                             | \$749.50                               | \$802.91   | \$676.35                         | \$678.38                           | \$673.84                           | \$665.20                            | \$704.49  | \$608.00                              |
| 35                      | \$774.20                               | \$770.84                            | \$763.49                             | \$754.44                               | \$808.20   | \$680.81                         | \$682.85                           | \$678.28                           | \$669.58                            | \$709.14  | \$612.00                              |
| 36                      | \$779.27                               | \$775.88                            | \$768.49                             | \$759.38                               | \$813.49   | \$685.27                         | \$687.32                           | \$682.73                           | \$673.96                            | \$713.78  | \$616.01                              |
| 37                      | \$784.34                               | \$780.93                            | \$773.49                             | \$764.32                               | \$818.78   | \$689.72                         | \$691.79                           | \$687.17                           | \$678.35                            | \$718.42  | \$620.02                              |
| 38                      | \$789.41                               | \$785.98                            | \$778.48                             | \$769.25                               | \$824.07   | \$694.18                         | \$696.26                           | \$691.61                           | \$682.73                            | \$723.06  | \$624.02                              |
| 39                      | \$799.55                               | \$796.07                            | \$788.48                             | \$779.13                               | \$834.65   | \$703.10                         | \$705.20                           | \$700.49                           | \$691.50                            | \$732.35  | \$632.04                              |
| 40                      | \$809.68                               | \$806.16                            | \$798.48                             | \$789.01                               | \$845.23   | \$712.01                         | \$714.14                           | \$709.37                           | \$700.26                            | \$741.63  | \$640.05                              |
| 41                      | \$824.89                               | \$821.30                            | \$813.47                             | \$803.83                               | \$861.11   | \$725.38                         | \$727.55                           | \$722.69                           | \$713.41                            | \$755.56  | \$652.07                              |
| 42                      | \$839.46                               | \$835.81                            | \$827.84                             | \$818.03                               | \$876.32   | \$738.19                         | \$740.40                           | \$735.46                           | \$726.02                            | \$768.91  | \$663.59                              |
| 43                      | \$859.73                               | \$856.00                            | \$847.84                             | \$837.78                               | \$897.48   | \$756.02                         | \$758.28                           | \$753.22                           | \$743.55                            | \$787.48  | \$679.61                              |
| 44                      | \$885.08                               | \$881.23                            | \$872.83                             | \$862.48                               | \$923.94   | \$778.31                         | \$780.63                           | \$775.42                           | \$765.47                            | \$810.69  | \$699.65                              |
| 45                      | \$914.85                               | \$910.88                            | \$902.19                             | \$891.50                               | \$955.02   | \$804.49                         | \$806.90                           | \$801.51                           | \$791.22                            | \$837.96  | \$723.19                              |
| 46                      | \$950.33                               | \$946.20                            | \$937.18                             | \$926.07                               | \$992.06   | \$835.69                         | \$838.19                           | \$832.59                           | \$821.91                            | \$870.46  | \$751.23                              |
| 47                      | \$990.25                               | \$985.94                            | \$976.54                             | \$964.96                               | \$1,033.73   | \$870.79                         | \$873.39                           | \$867.56                           | \$856.43                            | \$907.02  | \$782.78                              |
| 48                      | \$1,035.86                             | \$1,031.36                          | \$1,021.53                           | \$1,009.42                             | \$1,081.34   | \$910.90                         | \$913.63                           | \$907.53                           | \$895.88                            | \$948.80  | \$818.84                              |
| 49                      | \$1,080.84                             | \$1,076.15                          | \$1,065.89                           | \$1,053.25                             | \$1,128.30   | \$950.46                         | \$953.30                           | \$946.93                           | \$934.78                            | \$990.00  | \$854.40                              |
| 50                      | \$1,131.53                             | \$1,126.61                          | \$1,115.87                           | \$1,102.64                             | \$1,181.21   | \$995.03                         | \$998.00                           | \$991.34                           | \$978.62                            | \$1,036.43  | \$894.47                              |
| 51                      | \$1,181.58                             | \$1,176.44                          | \$1,165.23                           | \$1,151.41                             | \$1,233.46   | \$1,039.04                       | \$1,042.15                         | \$1,035.19                         | \$1,021.90                          | \$1,082.27  | \$934.03                              |
| 52                      | \$1,236.70                             | \$1,231.32                          | \$1,219.58                           | \$1,205.12                             | \$1,291.00   | \$1,087.51                       | \$1,090.76                         | \$1,083.48                         | \$1,069.57                          | \$1,132.76  | \$977.60                              |
| 53                      | \$1,292.45                             | \$1,286.83                          | \$1,274.57                           | \$1,259.45                             | \$1,349.20   | \$1,136.54                       | \$1,139.94                         | \$1,132.33                         | \$1,117.79                          | \$1,183.83  | \$1,021.67                            |
| 54                      | \$1,352.64                             | \$1,346.76                          | \$1,333.92                           | \$1,318.10                             | \$1,412.03   | \$1,189.47                       | \$1,193.02                         | \$1,185.06                         | \$1,169.85                          | \$1,238.96  | \$1,069.25                            |
| 55                      | \$1,412.83                             | \$1,406.69                          | \$1,393.27                           | \$1,376.76                             | \$1,474.86   | \$1,242.40                       | \$1,246.11                         | \$1,237.79                         | \$1,221.90                          | \$1,294.09  | \$1,116.83                            |
| 56                      | \$1,478.08                             | \$1,471.66                          | \$1,457.63                           | \$1,440.35                             | \$1,542.98   | \$1,299.78                       | \$1,303.66                         | \$1,294.96                         | \$1,278.34                          | \$1,353.86  | \$1,168.41                            |
| 57                      | \$1,543.97                             | \$1,537.26                          | \$1,522.61                           | \$1,504.55                             | \$1,611.77   | \$1,357.72                       | \$1,361.78                         | \$1,352.68                         | \$1,335.32                          | \$1,414.21  | \$1,220.50                            |
| 58                      | \$1,614.30                             | \$1,607.28                          | \$1,591.96                           | \$1,573.08                             | \$1,685.18   | \$1,419.56                       | \$1,423.81                         | \$1,414.30                         | \$1,396.14                          | \$1,478.62  | \$1,276.09                            |
| 59                      | \$1,649.14                             | \$1,641.97                          | \$1,626.32                           | \$1,607.04                             | \$1,721.55   | \$1,450.20                       | \$1,454.54                         | \$1,444.82                         | \$1,426.28                          | \$1,510.54  | \$1,303.64                            |
| 60                      | \$1,719.47                             | \$1,711.99                          | \$1,695.67                           | \$1,675.57                             | \$1,794.97   | \$1,512.05                       | \$1,516.57                         | \$1,506.44                         | \$1,487.10                          | \$1,574.95  | \$1,359.23                            |
| 61                      | \$1,780.29                             | \$1,772.55                          | \$1,755.65                           | \$1,734.84                             | \$1,858.46   | \$1,565.53                       | \$1,570.21                         | \$1,559.72                         | \$1,539.70                          | \$1,630.66  | \$1,407.31                            |
| 62                      | \$1,820.20                             | \$1,812.29                          | \$1,795.01                           | \$1,773.73                             | \$1,900.12   | \$1,600.63                       | \$1,605.41                         | \$1,594.69                         | \$1,574.22                          | \$1,667.22  | \$1,438.86                            |
| 63                      | \$1,870.25                             | \$1,862.12                          | \$1,844.37                           | \$1,822.50                             | \$1,952.37   | \$1,644.64                       | \$1,649.56                         | \$1,638.54                         | \$1,617.51                          | \$1,713.07  | \$1,478.42                            |
| 64+                     | \$1,900.66                             | \$1,892.40                          | \$1,874.36                           | \$1,852.14                             | \$1,984.12   | \$1,671.38                       | \$1,676.38                         | \$1,665.18                         | \$1,643.81                          | \$1,740.92  | \$1,502.46                            |

| Off      | -Exchang                              | ge Tandem                          | PPO (cont  | :'d)                                  |                                       |                                       |                                       |                                       |   |
|----------|---------------------------------------|------------------------------------|--|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---|
| Age      | Silver Tandem<br>PPO 2350/65<br>OffEx | Silver Tandem PPO<br>2550/70 OffEx | Virtual Blue Silver<br>Tandem PPO<br>2700/75 OffEx | Bronze Tandem<br>PPO 5500/65<br>OffEx | Bronze Tandem<br>PPO 6500/70<br>OffEx | Bronze Tandem<br>PPO 6850/55<br>OffEx | Bronze Tandem<br>PPO 6250/65<br>OffEx | Bronze Tandem<br>PPO 7500/65<br>OffEx | Virtual Blue<br>Bronze Tandem<br>PPO 7500/75<br>OffEx |
| 0 to 14  | \$380.97                              | \$377.17                           | \$409.46   | \$335.22                              | \$342.30                              | \$336.50                              | \$331.74                              | \$327.18                              | \$353.49  |
| 15       | \$414.83                              | \$410.70                           | \$445.85   | \$365.02                              | \$372.73                              | \$366.41                              | \$361.23                              | \$356.27                              | \$384.92  |
| 16       | \$427.78                              | \$423.52                           | \$459.77   | \$376.41                              | \$384.36                              | \$377.85                              | \$372.51                              | \$367.39                              | \$396.93  |
| 17       | \$440.73                              | \$436.34                           | \$473.68   | \$387.81                              | \$396.00                              | \$389.28                              | \$383.78                              | \$378.51                              | \$408.94  |
| 18       | \$454.67                              | \$450.14                           | \$488.67   | \$400.08                              | \$408.52                              | \$401.60                              | \$395.92                              | \$390.48                              | \$421.88  |
| 19       | \$468.62                              | \$463.95                           | \$503.66   | \$412.35                              | \$421.05                              | \$413.92                              | \$408.07                              | \$402.46                              | \$434.82  |
| 20       | \$483.06                              | \$478.25                           | \$519.18   | \$425.05                              | \$434.03                              | \$426.67                              | \$420.64                              | \$414.86                              | \$448.22  |
| 21       | \$498.00                              | \$493.04                           | \$535.24   | \$438.20                              | \$447.45                              | \$439.87                              | \$433.65                              | \$427.69                              | \$462.08  |
| 22       | \$498.00                              | \$493.04                           | \$535.24   | \$438.20                              | \$447.45                              | \$439.87                              | \$433.65                              | \$427.69                              | \$462.08  |
| 23       | \$498.00                              | \$493.04                           | \$535.24   | \$438.20                              | \$447.45                              | \$439.87                              | \$433.65                              | \$427.69                              | \$462.08  |
| 24       | \$498.00                              | \$493.04                           | \$535.24   | \$438.20                              | \$447.45                              | \$439.87                              | \$433.65                              | \$427.69                              | \$462.08  |
| 25       | \$499.99                              | \$495.01                           | \$537.38   | \$439.95                              | \$449.24                              | \$441.63                              | \$435.39                              | \$429.40                              | \$463.93  |
| 26       | \$509.95                              | \$504.87                           | \$548.08   | \$448.72                              | \$458.19                              | \$450.43                              | \$444.06                              | \$437.96                              | \$473.17  |
| 27       | \$521.90                              | \$516.70                           | \$560.93   | \$459.23                              | \$468.93                              | \$460.98                              | \$454.47                              | \$448.22                              | \$484.26  |
| 28       | \$541.33                              | \$535.93                           | \$581.80   | \$476.32                              | \$486.38                              | \$478.14                              | \$471.38                              | \$464.90                              | \$502.29  |
| 29       | \$557.26                              | \$551.71                           | \$598.93   | \$490.35                              | \$500.70                              | \$492.21                              | \$485.26                              | \$478.59                              | \$517.07  |
| 30       | \$565.23                              | \$559.60                           | \$607.49   | \$497.36                              | \$507.86                              | \$499.25                              | \$492.20                              | \$485.43                              | \$524.47  |
| 31       | \$577.18                              | \$571.43                           | \$620.34   | \$507.87                              | \$518.60                              | \$509.81                              | \$502.60                              | \$495.70                              | \$535.56  |
| 32       | \$589.13                              | \$583.26                           | \$633.18   | \$518.39                              | \$529.34                              | \$520.36                              | \$513.01                              | \$505.96                              | \$546.65  |
| 33       | \$596.60                              | \$590.66                           | \$641.21   | \$524.96                              | \$536.05                              | \$526.96                              | \$519.52                              | \$512.38                              | \$553.58  |
| 34       | \$604.57                              | \$598.55                           | \$649.78   | \$531.98                              | \$543.21                              | \$534.00                              | \$526.45                              | \$519.22                              | \$560.97  |
| 35       | \$608.56                              | \$602.49                           | \$654.06   | \$535.48                              | \$546.79                              | \$537.52                              | \$529.92                              | \$522.64                              | \$564.67  |
| 36       | \$612.54                              | \$606.44                           | \$658.34   | \$538.99                              | \$550.37                              | \$541.04                              | \$533.39                              | \$526.06                              | \$568.36  |
| 37       | \$616.52                              | \$610.38                           | \$662.62   | \$542.49                              | \$553.95                              | \$544.56                              | \$536.86                              | \$529.48                              | \$572.06  |
| 38       | \$620.51                              | \$614.33                           | \$666.90   | \$546.00                              | \$557.53                              | \$548.08                              | \$540.33                              | \$532.90                              | \$575.76  |
| 39       | \$628.48                              | \$622.21                           | \$675.47   | \$553.01                              | \$564.69                              | \$555.11                              | \$547.27                              | \$539.75                              | \$583.15  |
| 40       | \$636.44                              | \$630.10                           | \$684.03   | \$560.02                              | \$571.85                              | \$562.15                              | \$554.21                              | \$546.59                              | \$590.54  |
| 41       | \$648.40                              | \$641.94                           | \$696.88   | \$570.54                              | \$582.58                              | \$572.71                              | \$564.62                              | \$556.86                              | \$601.63  |
| 42       | \$659.85                              | \$653.28                           | \$709.19   | \$580.62                              | \$592.88                              | \$582.83                              | \$574.59                              | \$566.69                              | \$612.26  |
| 43       | \$675.79                              | \$669.05                           | \$726.31   | \$594.64                              | \$607.19                              | \$596.90                              | \$588.47                              | \$580.38                              | \$627.05  |
| 44       | \$695.71                              | \$688.77                           | \$747.72   | \$612.17                              | \$625.09                              | \$614.50                              | \$605.81                              | \$597.49                              | \$645.53  |
| 45       | \$719.11                              | \$711.95                           | \$772.88   | \$632.76                              | \$646.12                              | \$635.17                              | \$626.19                              | \$617.59                              | \$667.25  |
| 46       | \$747.00                              | \$739.56                           | \$802.85   | \$657.30                              | \$671.18                              | \$659.80                              | \$650.48                              | \$641.54                              | \$693.13  |
| 47       | \$778.37                              | \$770.62                           | \$836.57   | \$684.91                              | \$699.37                              | \$687.51                              | \$677.80                              | \$668.48                              | \$722.24  |
| 48       | \$814.23                              | \$806.12                           | \$875.11   | \$716.46                              | \$731.59                              | \$719.18                              | \$709.02                              | \$699.28                              | \$755.51  |
| 49       | \$849.59                              | \$841.12                           | \$913.11   | \$747.57                              | \$763.36                              | \$750.42                              | \$739.81                              | \$729.64                              | \$788.32  |
| 50       | \$889.43                              | \$880.57                           | \$955.93   | \$782.63                              | \$799.15                              | \$785.60                              | \$774.50                              | \$763.86                              | \$825.28  |
| 51       | \$928.77                              | \$919.52                           | \$998.21   | \$817.24                              | \$834.50                              | \$820.35                              | \$808.76                              | \$797.65                              | \$861.79  |
| 52       | \$972.10                              | \$962.41                           | \$1,044.78   | \$855.37                              | \$873.43                              | \$858.62                              | \$846.49                              | \$834.86                              | \$901.99  |
| 53       | \$1,015.92                            | \$1,005.80                         | \$1,091.88   | \$893.93                              | \$912.80                              | \$897.33                              | \$884.65                              | \$872.49                              | \$942.65  |
| 54       | \$1,063.23                            | \$1,052.64                         | \$1,142.73   | \$935.56                              | \$955.31                              | \$939.12                              | \$925.85                              | \$913.12                              | \$986.55  |
| 55<br>50 | \$1,110.54                            | \$1,099.47                         | \$1,193.58   | \$977.19                              | \$997.82                              | \$980.91                              | \$967.04                              | \$953.75                              | \$1,030.45  |
| 56       | \$1,161.83                            | \$1,150.26                         | \$1,248.70   | \$1,022.32                            | \$1,043.91                            | \$1,026.21                            | \$1,011.71                            | \$997.81                              | \$1,078.04  |
| 57       | \$1,213.63                            | \$1,201.53                         | \$1,304.37   | \$1,067.89                            | \$1,090.44                            | \$1,071.96                            | \$1,056.81                            | \$1,042.29                            | \$1,126.10  |
| 58       | \$1,268.90                            | \$1,256.26                         | \$1,363.78   | \$1,116.53                            | \$1,140.11                            | \$1,120.78                            | \$1,104.95                            | \$1,089.76                            | \$1,177.39  |
| 59<br>co | \$1,296.29<br>\$1,351.57              | \$1,283.38<br>\$1,338.11           | \$1,393.22   | \$1,140.64<br>\$1,189.28              | \$1,164.72                            | \$1,144.98<br>\$1,193.80              | \$1,128.80<br>\$1,176.93              | \$1,113.28<br>\$1,160.76              | \$1,202.81<br>\$1,254.10                              |
| 60       |                                       |                                    | \$1,452.63   |                                       | \$1,214.39                            |                                       |                                       |                                       |   |
| 61       | \$1,399.38                            | \$1,385.44                         | \$1,504.01   | \$1,231.34                            | \$1,257.34                            | \$1,236.03                            | \$1,218.56                            | \$1,201.82                            | \$1,298.46  |
| 62       | \$1,430.75                            | \$1,416.50<br>\$1,655,65           | \$1,537.73   | \$1,258.95                            | \$1,285.53                            | \$1,263.74                            | \$1,245.88                            | \$1,228.76                            | \$1,327.57  |
| 63       | \$1,470.10                            | \$1,455.45                         | \$1,580.02   | \$1,293.57                            | \$1,320.88                            | \$1,298.49                            | \$1,280.14                            | \$1,262.55                            | \$1,364.07  |
| 64+      | \$1,494.00                            | \$1,479.11                         | \$1,605.71   | \$1,314.60                            | \$1,342.36                            | \$1,319.61                            | \$1,300.96                            | \$1,283.08                            | \$1,386.25  |

| Off-    | -Exchange Tanden                                      | n PPO Savings                               |   |   |   |
|---------|---|---|---|---|---|
|         | Cold Tondom DDO Couings                               | Cilver Tandom DDO Covingo                   | Cityay Tandam DDO Cavinga                               | Drawe Tandam DDO Cavings                    | Drawe Tandam DDO Cavinga                |
| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/30% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7500 OffEx |
| 0 to 14 | \$410.25  | \$357.25                                    | \$349.09  | \$346.09                                    | \$343.27                                |
| 15      | \$446.71  | \$389.01                                    | \$380.12  | \$376.86                                    | \$373.79                                |
| 16      | \$460.66  | \$401.15                                    | \$391.98  | \$388.62                                    | \$385.45                                |
| 17      | \$474.60  | \$413.29                                    | \$403.85  | \$400.38                                    | \$397.12                                |
| 18      | \$489.61  | \$426.37                                    | \$416.63  | \$413.05                                    | \$409.68                                |
| 19      | \$504.63  | \$439.44                                    | \$429.40  | \$425.72                                    | \$422.25                                |
| 20      | \$520.18  | \$452.99                                    | \$442.64  | \$438.84                                    | \$435.26                                |
| 21      | \$536.27  | \$467.00                                    | \$456.33  | \$452.41                                    | \$448.72                                |
| 22      | \$536.27  | \$467.00                                    | \$456.33  | \$452.41                                    | \$448.72                                |
| 23      | \$536.27  | \$467.00                                    | \$456.33  | \$452.41                                    | \$448.72                                |
| 24      | \$536.27  | \$467.00                                    | \$456.33  | \$452.41                                    | \$448.72                                |
| 25      | \$538.41  | \$468.86                                    | \$458.15  | \$454.22                                    | \$450.52                                |
| 26      | \$549.14  | \$478.20                                    | \$467.28  | \$463.27                                    | \$459.49                                |
| 27      | \$562.01  | \$489.41                                    | \$478.23  | \$474.12                                    | \$470.26                                |
| 28      | \$582.92  | \$507.63                                    | \$496.03  | \$491.77                                    | \$487.76                                |
| 29      | \$600.09  | \$522.57                                    | \$510.63  | \$506.24                                    | \$502.12                                |
| 30      | \$608.67  | \$530.04                                    | \$517.93  | \$513.48                                    | \$509.30                                |
| 31      | \$621.54  | \$541.25                                    | \$528.88  | \$524.34                                    | \$520.07                                |
| 32      | \$634.41  | \$552.46                                    | \$539.83  | \$535.20                                    | \$530.84                                |
| 33      | \$642.45  | \$559.46                                    | \$546.68  | \$541.98                                    | \$537.57                                |
| 34      | \$651.03  | \$566.93                                    | \$553.98  | \$549.22                                    | \$544.75                                |
| 35      | \$655.32  | \$570.67                                    | \$557.63  | \$552.84                                    | \$548.34                                |
| 36      | \$659.61  | \$574.41                                    | \$561.28  | \$556.46                                    | \$551.93                                |
| 37      | \$663.90  | \$578.14                                    | \$564.93  | \$560.08                                    | \$555.52                                |
| 38      | \$668.19  | \$581.88                                    | \$568.58  | \$563.70                                    | \$559.11                                |
| 39      | \$676.77  | \$589.35                                    | \$575.88  | \$570.94                                    | \$566.29                                |
| 40      | \$685.35  | \$596.82                                    | \$583.19  | \$578.18                                    | \$573.47                                |
| 41      | \$698.22  | \$608.03                                    | \$594.14  | \$589.04                                    | \$584.24                                |
| 42      | \$710.56  | \$618.77                                    | \$604.63  | \$599.44                                    | \$594.56                                |
| 43      | \$727.72  | \$633.71                                    | \$619.24  | \$613.92                                    | \$608.92                                |
| 44      | \$749.17  | \$652.39                                    | \$637.49  | \$632.01                                    | \$626.87                                |
| 45      | \$774.37  | \$674.34                                    | \$658.94  | \$653.28                                    | \$647.96                                |
| 46      | \$804.40  | \$700.49                                    | \$684.49  | \$678.61                                    | \$673.08                                |
| 47      | \$838.19  | \$729.92                                    | \$713.24  | \$707.11                                    | \$701.35                                |
| 48      | \$876.80  | \$763.54                                    | \$746.09  | \$739.69                                    | \$733.66                                |
| 49      | \$914.88  | \$796.70                                    | \$778.49  | \$771.81                                    | \$765.52                                |
| 50      | \$957.78  | \$834.06                                    | \$815.00  | \$808.00                                    | \$801.42                                |
| 51      | \$1,000.14  | \$870.95                                    | \$851.05  | \$843.74                                    | \$836.87                                |
| 52      | \$1,046.80  | \$911.58                                    | \$890.75  | \$883.10                                    | \$875.91                                |
| 53      | \$1,093.99  | \$952.67                                    | \$930.91  | \$922.91                                    | \$915.39                                |
| 54      | \$1,144.93  | \$997.04                                    | \$974.26  | \$965.89                                    | \$958.02                                |
| 55      | \$1,195.88  | \$1,041.40                                  | \$1,017.61  | \$1,008.87                                  | \$1,000.65                              |
| 56      | \$1,251.12  | \$1,089.50                                  | \$1,064.61  | \$1,055.47                                  | \$1,046.87                              |
| 57      | \$1,306.89  | \$1,138.07                                  | \$1,112.07  | \$1,102.52                                  | \$1,093.54                              |
| 58      | \$1,366.41  | \$1,189.91                                  | \$1,162.72  | \$1,152.74                                  | \$1,143.34                              |
| 59      | \$1,395.91  | \$1,215.59                                  | \$1,187.82  | \$1,177.62                                  | \$1,168.02                              |
| 60      | \$1,455.43  | \$1,267.43                                  | \$1,238.47  | \$1,77.83                                   | \$1,217.83                              |
| 61      | \$1,506.92  | \$1,312.26                                  | \$1,282.28  | \$1,271.27                                  | \$1,260.91                              |
| 62      | \$1,540.70  | \$1,341.68                                  | \$1,311.03  | \$1,299.77                                  | \$1,289.18                              |
| 63      | \$1,583.07  | \$1,378.57                                  | \$1,347.08  | \$1,335.51                                  | \$1,324.63                              |
| 64+     | \$1,608.81  | \$1,400.99                                  | \$1,368.98  | \$1,357.22                                  | \$1,346.17                              |
| 04+     | 10.000,11   | γι,τ∪∪. <i>Σ</i> Σ                          | ٥٤.٥٥٥ اد   | ۷۵./۱.۷                                     | /۱.∪+درا د                              |

| Off. | -Exchange F                       | ull PPO                        |                                 |                                   |                             |                               |                               |
|------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| ge   | Platinum Full PPO<br>250/10 OffEx | Platinum Full PPO<br>0/0 OffEx | Platinum Full PPO<br>0/10 OffEx | Platinum Full PPO<br>250/15 OffEx | Gold Full PPO<br>0/35 OffEx | Gold Full PPO<br>500/30 OffEx | Gold Full PPO<br>750/30 OffEx |
| to14 | \$504.26                          | \$501.81                       | \$497.32                        | \$491.34                          | \$442.64                    | \$444.48                      | \$441.57                      |
|      | \$549.09                          | \$546.41                       | \$541.52                        | \$535.01                          | \$481.98                    | \$483.99                      | \$480.82                      |
|      | \$566.23                          | \$563.47                       | \$558.42                        | \$551.71                          | \$497.03                    | \$499.10                      | \$495.83                      |
|      | \$583.37                          | \$580.52                       | \$575.33                        | \$568.41                          | \$512.07                    | \$514.20                      | \$510.83                      |
|      | \$601.82                          | \$598.89                       | \$593.53                        | \$586.40                          | \$528.27                    | \$530.47                      | \$527.00                      |
|      | \$620.28                          | \$617.26                       | \$611.73                        | \$604.38                          | \$544.47                    | \$546.74                      | \$543.16                      |
|      | \$639.39                          | \$636.28                       | \$630.58                        | \$623.01                          | \$561.25                    | \$563.59                      | \$559.90                      |
|      | \$659.17                          | \$655.96                       | \$650.09                        | \$642.27                          | \$578.61                    | \$581.02                      | \$577.21                      |
|      | \$659.17                          | \$655.96                       | \$650.09                        | \$642.27                          | \$578.61                    | \$581.02                      | \$577.21                      |
|      | \$659.17                          | \$655.96                       | \$650.09                        | \$642.27                          | \$578.61                    | \$581.02                      | \$577.21                      |
|      | \$659.17                          | \$655.96                       | \$650.09                        | \$642.27                          | \$578.61                    | \$581.02                      | \$577.21                      |
|      | \$661.81                          | \$658.58                       | \$652.69                        | \$644.84                          | \$580.93                    | \$583.34                      | \$579.52                      |
|      | \$674.99                          | \$671.70                       | \$665.69                        | \$657.69                          | \$592.50                    | \$594.96                      | \$591.07                      |
|      | \$690.81                          | \$687.44                       | \$681.29                        | \$673.10                          | \$606.39                    | \$608.91                      | \$604.92                      |
|      | \$716.52                          | \$713.03                       | \$706.64                        | \$698.15                          | \$628.95                    | \$631.57                      | \$627.43                      |
|      | \$737.61                          | \$734.02                       | \$727.45                        | \$718.70                          | \$647.47                    | \$650.16                      | \$645.90                      |
|      | \$748.16                          | \$744.51                       | \$737.85                        | \$728.98                          | \$656.72                    | \$659.46                      | \$655.14                      |
|      | \$763.98                          | \$760.26                       | \$753.45                        | \$744.40                          | \$670.61                    | \$673.40                      | \$668.99                      |
|      | \$779.80                          | \$776.00                       | \$769.05                        | \$759.81                          | \$684.50                    | \$687.35                      | \$682.84                      |
|      | \$779.60                          | \$785.84                       | \$778.80                        | \$769.44                          | \$693.18                    | \$696.06                      | \$691.50                      |
|      | \$800.23                          | \$796.33                       | \$789.21                        | \$779.72                          | \$702.43                    | \$705.36                      | \$700.74                      |
|      |                                   |                                |                                 |                                   |                             |                               |                               |
|      | \$805.51                          | \$801.58                       | \$794.41                        | \$784.86                          | \$707.06                    | \$710.01                      | \$705.36                      |
|      | \$810.78                          | \$806.83                       | \$799.61                        | \$790.00                          | \$711.69                    | \$714.65                      | \$709.97                      |
|      | \$816.05                          | \$812.08                       | \$804.81                        | \$795.13                          | \$716.32                    | \$719.30                      | \$714.59                      |
|      | \$821.33                          | \$817.32                       | \$810.01                        | \$800.27                          | \$720.95                    | \$723.95                      | \$719.21                      |
|      | \$831.87                          | \$827.82                       | \$820.41                        | \$810.55                          | \$730.21                    | \$733.25                      | \$728.44                      |
|      | \$842.42                          | \$838.32                       | \$830.81                        | \$820.83                          | \$739.47                    | \$742.54                      | \$737.68                      |
|      | \$858.24                          | \$854.06                       | \$846.41                        | \$836.24                          | \$753.35                    | \$756.49                      | \$751.53                      |
|      | \$873.40                          | \$869.15                       | \$861.36                        | \$851.01                          | \$766.66                    | \$769.85                      | \$764.81                      |
|      | \$894.49                          | \$890.14                       | \$882.17                        | \$871.57                          | \$785.18                    | \$788.44                      | \$783.28                      |
|      | \$920.86                          | \$916.37                       | \$908.17                        | \$897.26                          | \$808.32                    | \$811.69                      | \$806.37                      |
|      | \$951.84                          | \$947.20                       | \$938.72                        | \$927.44                          | \$835.52                    | \$838.99                      | \$833.50                      |
|      | \$988.75                          | \$983.94                       | \$975.13                        | \$963.41                          | \$867.92                    | \$871.53                      | \$865.82                      |
|      | \$1,030.28                        | \$1,025.26                     | \$1,016.09                      | \$1,003.87                        | \$904.37                    | \$908.13                      | \$902.19                      |
|      | \$1,077.74                        | \$1,072.49                     | \$1,062.89                      | \$1,050.12                        | \$946.03                    | \$949.97                      | \$943.75                      |
|      | \$1,124.54                        | \$1,119.07                     | \$1,109.05                      | \$1,095.72                        | \$987.11                    | \$991.22                      | \$984.73                      |
|      | \$1,177.28                        | \$1,171.54                     | \$1,161.05                      | \$1,147.10                        | \$1,033.40                  | \$1,037.70                    | \$1,030.91                    |
|      | \$1,229.35                        | \$1,223.36                     | \$1,212.41                      | \$1,197.84                        | \$1,079.11                  | \$1,083.60                    | \$1,076.51                    |
|      | \$1,286.70                        | \$1,280.43                     | \$1,268.97                      | \$1,253.72                        | \$1,129.45                  | \$1,134.15                    | \$1,126.72                    |
|      | \$1,344.71                        | \$1,338.16                     | \$1,326.18                      | \$1,310.24                        | \$1,180.37                  | \$1,185.28                    | \$1,177.52                    |
|      | \$1,407.33                        | \$1,400.47                     | \$1,387.93                      | \$1,371.25                        | \$1,235.34                  | \$1,240.48                    | \$1,232.35                    |
|      | \$1,469.95                        | \$1,462.79                     | \$1,449.69                      | \$1,432.27                        | \$1,290.30                  | \$1,295.68                    | \$1,287.19                    |
|      | \$1,537.84                        | \$1,530.35                     | \$1,516.65                      | \$1,498.42                        | \$1,349.90                  | \$1,355.52                    | \$1,346.64                    |
|      | \$1,606.40                        | \$1,598.57                     | \$1,584.26                      | \$1,565.22                        | \$1,410.08                  | \$1,415.95                    | \$1,406.67                    |
|      | \$1,679.56                        | \$1,671.38                     | \$1,656.42                      | \$1,636.51                        | \$1,474.30                  | \$1,480.44                    | \$1,470.74                    |
|      | \$1,715.82                        | \$1,707.46                     | \$1,692.18                      | \$1,671.84                        | \$1,506.13                  | \$1,512.40                    | \$1,502.49                    |
|      | \$1,788.99                        | \$1,780.27                     | \$1,764.33                      | \$1,743.13                        | \$1,570.35                  | \$1,576.89                    | \$1,566.56                    |
|      | \$1,852.27                        | \$1,843.24                     | \$1,826.74                      | \$1,804.79                        | \$1,625.90                  | \$1,632.67                    | \$1,621.97                    |
|      | \$1,893.79                        | \$1,884.57                     | \$1,867.70                      | \$1,845.25                        | \$1,662.35                  | \$1,669.27                    | \$1,658.34                    |
| }    | \$1,945.87                        | \$1,936.39                     | \$1,919.06                      | \$1,895.99                        | \$1,708.06                  | \$1,715.17                    | \$1,703.94                    |
| 4+   | \$1,977.51                        | \$1,967.88                     | \$1,950.26                      | \$1,926.82                        | \$1,735.84                  | \$1,743.06                    | \$1,731.64                    |

| Off      | -Exchang                       | e Full PPO                       | (cont'd)                         |                                  |                                  |                                  |                                  |                                  |                                  |
|----------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Age      | Gold Full PPO<br>1000/35 OffEx | Silver Full PPO<br>2000/60 OffEx | Silver Full PPO<br>2350/65 OffEx | Silver Full PPO<br>2550/70 OffEx | Bronze Full PPO<br>5500/65 OffEx | Bronze Full PPO<br>6500/70 OffEx | Bronze Full PPO<br>6850/55 OffEx | Bronze Full PPO<br>6250/65 OffEx | Bronze Full PPO<br>7500/65 OffEx |
| 0 to 14  | \$435.84                       | \$397.92                         | \$395.68                         | \$391.66                         | \$347.35                         | \$355.07                         | \$349.00                         | \$343.69                         | \$338.71                         |
| 15       | \$474.58                       | \$433.29                         | \$430.85                         | \$426.48                         | \$378.23                         | \$386.63                         | \$380.02                         | \$374.24                         | \$368.81                         |
| 16       | \$489.39                       | \$446.81                         | \$444.29                         | \$439.79                         | \$390.03                         | \$398.70                         | \$391.89                         | \$385.92                         | \$380.33                         |
| 17       | \$504.21                       | \$460.33                         | \$457.74                         | \$453.10                         | \$401.84                         | \$410.77                         | \$403.75                         | \$397.60                         | \$391.84                         |
| 18       | \$520.16                       | \$474.90                         | \$472.22                         | \$467.43                         | \$414.55                         | \$423.77                         | \$416.52                         | \$410.18                         | \$404.23                         |
| 19       | \$536.11                       | \$489.46                         | \$486.71                         | \$481.77                         | \$427.27                         | \$436.76                         | \$429.29                         | \$422.76                         | \$416.63                         |
| 20       | \$552.63                       | \$504.55                         | \$501.71                         | \$496.62                         | \$440.43                         | \$450.22                         | \$442.52                         | \$435.79                         | \$429.47                         |
| 21       | \$569.72                       | \$520.15                         | \$517.22                         | \$511.98                         | \$454.05                         | \$464.15                         | \$456.21                         | \$449.27                         | \$442.75                         |
| 22       | \$569.72                       | \$520.15                         | \$517.22                         | \$511.98                         | \$454.05                         | \$464.15                         | \$456.21                         | \$449.27                         | \$442.75                         |
| 23       | \$569.72                       | \$520.15                         | \$517.22                         | \$511.98                         | \$454.05                         | \$464.15                         | \$456.21                         | \$449.27                         | \$442.75                         |
| 24       | \$569.72                       | \$520.15                         | \$517.22                         | \$511.98                         | \$454.05                         | \$464.15                         | \$456.21                         | \$449.27                         | \$442.75                         |
| 25       | \$572.00                       | \$522.23                         | \$519.29                         | \$514.02                         | \$455.87                         | \$466.00                         | \$458.04                         | \$451.07                         | \$444.53                         |
| 26       | \$583.40                       | \$532.63                         | \$529.64                         | \$524.26                         | \$464.95                         | \$475.29                         | \$467.16                         | \$460.05                         | \$453.38                         |
| 27       | \$597.07                       | \$545.12                         | \$542.05                         | \$536.55                         | \$475.85                         | \$486.43                         | \$478.11                         | \$470.83                         | \$464.01                         |
| 28       | \$619.29                       | \$565.40                         | \$562.22                         | \$556.52                         | \$493.56                         | \$504.53                         | \$495.90                         | \$488.35                         | \$481.27                         |
| 29       | \$637.52                       | \$582.05                         | \$578.77                         | \$572.90                         | \$508.09                         | \$519.38                         | \$510.50                         | \$502.73                         | \$495.44                         |
| 30       | \$646.64                       | \$590.37                         | \$587.05                         | \$581.09                         | \$515.35                         | \$526.81                         | \$517.80                         | \$509.92                         | \$502.53                         |
| 31       | \$660.31                       | \$602.85                         | \$599.46                         | \$593.38                         | \$526.25                         | \$537.95                         | \$528.75                         | \$520.70                         | \$513.15                         |
| 32       | \$673.98                       | \$615.34                         | \$611.88                         | \$605.67                         | \$537.15                         | \$549.09                         | \$539.70                         | \$531.48                         | \$523.78                         |
| 33       | \$682.53                       | \$623.14                         | \$619.63                         | \$613.35                         | \$543.96                         | \$556.05                         | \$546.54                         | \$538.22                         | \$530.42                         |
| 34       | \$691.65                       | \$631.46                         | \$627.91                         | \$621.54                         | \$551.22                         | \$563.47                         | \$553.84                         | \$545.41                         | \$537.50                         |
| 35       | \$696.20                       | \$635.62                         | \$632.05                         | \$625.63                         | \$554.86                         | \$567.19                         | \$557.49                         | \$549.01                         | \$541.05                         |
| 36       | \$700.76                       | \$639.79                         | \$636.18                         | \$629.73                         | \$558.49                         | \$570.90                         | \$561.14                         | \$552.60                         | \$544.59                         |
| 37       | \$705.32                       | \$643.95                         | \$640.32                         | \$633.83                         | \$562.12                         | \$574.61                         | \$564.79                         | \$556.19                         | \$548.13                         |
| 38       | \$709.88                       | \$648.11                         | \$644.46                         | \$637.92                         | \$565.75                         | \$578.33                         | \$568.44                         | \$559.79                         | \$551.67                         |
| 39       | \$718.99                       | \$656.43                         | \$652.74                         | \$646.11                         | \$573.02                         | \$585.75                         | \$575.74                         | \$566.98                         | \$558.76                         |
| 40       | \$728.11                       | \$664.75                         | \$661.01                         | \$654.30                         | \$580.28                         | \$593.18                         | \$583.04                         | \$574.17                         | \$565.84                         |
| 41       | \$741.78                       | \$677.24                         | \$673.42                         | \$666.59                         | \$591.18                         | \$604.32                         | \$593.99                         | \$584.95                         | \$576.47                         |
| 42       | \$754.88                       | \$689.20                         | \$685.32                         | \$678.37                         | \$601.62                         | \$614.99                         | \$604.48                         | \$595.28                         | \$586.65                         |
| 43       | \$773.12                       | \$705.84                         | \$701.87                         | \$694.75                         | \$616.15                         | \$629.85                         | \$619.08                         | \$609.66                         | \$600.82                         |
| 44       | \$795.90                       | \$726.65                         | \$722.56                         | \$715.23                         | \$634.31                         | \$648.41                         | \$637.33                         | \$627.63                         | \$618.53                         |
| 45       | \$822.68                       | \$751.10                         | \$746.87                         | \$739.29                         | \$655.66                         | \$670.23                         | \$658.77                         | \$648.74                         | \$639.34                         |
| 46       | \$854.59                       | \$780.23                         | \$775.84                         | \$767.96                         | \$681.08                         | \$696.22                         | \$684.32                         | \$673.90                         | \$664.13                         |
| 47       | \$890.48                       | \$813.00                         | \$808.42                         | \$800.22                         | \$709.69                         | \$725.46                         | \$713.06                         | \$702.21                         | \$692.03                         |
| 48       | \$931.50                       | \$850.45                         | \$845.66                         | \$837.08                         | \$742.38                         | \$758.88                         | \$745.90                         | \$734.55                         | \$723.90                         |
| 49       | \$971.95                       | \$887.38                         | \$882.38                         | \$873.43                         | \$774.62                         | \$791.84                         | \$778.30                         | \$766.45                         | \$755.34                         |
| 50<br>E1 | \$1,017.53                     | \$928.99                         | \$923.76                         | \$914.39                         | \$810.94                         | \$828.97                         | \$814.79                         | \$802.39                         | \$790.76                         |
| 51       | \$1,062.54                     | \$970.08                         | \$964.62                         | \$954.83                         | \$846.81                         | \$865.63                         | \$850.83                         | \$837.89                         | \$825.74                         |
| 52       | \$1,112.10                     | \$1,015.33                       | \$1,009.62                       | \$999.38                         | \$886.32                         | \$906.02                         | \$890.52                         | \$876.97                         | \$864.26                         |
| 53       | \$1,162.24                     | \$1,061.11                       | \$1,055.14                       | \$1,044.43                       | \$926.27                         | \$946.86                         | \$930.67                         | \$916.51                         | \$903.22                         |
| 54<br>55 | \$1,216.36<br>\$1,270.48       | \$1,110.52<br>\$1,159.94         | \$1,104.27<br>\$1,153.41         | \$1,093.07                       | \$969.41                         | \$990.95                         | \$974.01<br>\$1,017.35           | \$959.19<br>\$1,001.87           | \$945.28<br>\$987.34             |
| 55<br>56 |                                |                                  | \$1,155.41                       | \$1,141.71                       | \$1,012.54<br>\$1,059.31         | \$1,035.05<br>\$1,082.86         | \$1,017.35                       | \$1,001.87                       | \$987.34                         |
| 56<br>57 | \$1,329.17                     | \$1,213.51                       |                                  |                                  |                                  |                                  |                                  |                                  |                                  |
| 57       | \$1,388.42                     | \$1,267.61                       | \$1,260.47                       | \$1,247.68<br>\$1,304.51         | \$1,106.53<br>\$1,156.93         | \$1,131.13<br>\$1,182.65         | \$1,111.79<br>\$1,162.42         | \$1,094.87<br>\$1,144.74         | \$1,078.99<br>\$1,128.14         |
| 58<br>50 | \$1,451.66                     | \$1,325.34                       | \$1,317.89                       |                                  |                                  |                                  |                                  |                                  |                                  |
| 59       | \$1,482.99                     | \$1,353.95                       | \$1,346.33                       | \$1,332.67                       | \$1,181.90                       | \$1,208.18                       | \$1,187.52                       | \$1,169.45                       | \$1,152.49                       |
| 60       | \$1,546.23                     | \$1,411.69                       | \$1,403.74                       | \$1,389.50                       | \$1,232.31                       | \$1,259.70                       | \$1,238.16                       | \$1,219.31                       | \$1,201.64                       |
| 61       | \$1,600.92                     | \$1,461.62                       | \$1,453.40                       | \$1,438.65                       | \$1,275.89                       | \$1,304.25                       | \$1,281.95                       | \$1,262.44                       | \$1,244.14                       |
| 62       | \$1,636.82                     | \$1,494.39                       | \$1,485.98                       | \$1,470.91                       | \$1,304.50                       | \$1,333.49                       | \$1,310.69                       | \$1,290.75                       | \$1,272.03                       |
| 63       | \$1,681.83                     | \$1,535.49                       | \$1,526.84                       | \$1,511.35                       | \$1,340.37                       | \$1,370.16                       | \$1,346.73                       | \$1,326.24                       | \$1,307.01                       |
| 64+      | \$1,709.17                     | \$1,560.45                       | \$1,551.67                       | \$1,535.93                       | \$1,362.16                       | \$1,392.44                       | \$1,368.63                       | \$1,347.81                       | \$1,328.26                       |

| Off     | -Exchan  | ge Full F                                       | PPO Savi   | ngs   |  | Mirror F   | -ull PPO   |   |  |   |  |
|---------|--|---|--|---|--|--|--|---|--|---|--|
| Age     | Gold Full<br>PPO Savings<br>1750/15%<br>HDHP PrevRx<br>OffEx | Silver Full<br>PPO Savings<br>2300/30%<br>OffEx | Silver Full<br>PPO Savings<br>2600/35%<br>HDHP PrevRx<br>OffEx | Bronze Full<br>PPO Savings<br>5700/40%<br>OffEx | Bronze Full<br>PPO Savings<br>7500 OffEx | Blue Shield<br>Platinum 90<br>PPO 0/15 +<br>Child Dental | Blue Shield<br>Gold 80 PPO<br>350/25 +<br>Child Dental | Blue Shield<br>Silver 70 PPO<br>2500/55 +<br>Child Dental | Blue Shield<br>Bronze 60<br>PPO 6300/60<br>+ Child<br>Dental | Blue Shield<br>Silver 70<br>HDHP PPO<br>2300/30%<br>+ Child<br>Dental Alt | Blue Shield<br>Bronze 60<br>HDHP PPO<br>7500/0%<br>+ Child<br>Dental Alt |
| 0 to 14 | \$426.15   | \$370.56  | \$361.71   | \$358.38  | \$355.42                                 | \$502.89   | \$461.21   | \$415.25  | \$356.85   | \$370.56  | \$355.42   |
| 15      | \$464.04   | \$403.50  | \$393.86   | \$390.23  | \$387.02                                 | \$547.60   | \$502.21   | \$452.16  | \$388.57   | \$403.50  | \$387.02   |
| 16      | \$478.52   | \$416.09  | \$406.15   | \$402.41  | \$399.10                                 | \$564.69   | \$517.88   | \$466.28  | \$400.70   | \$416.09  | \$399.10   |
| 17      | \$493.00   | \$428.69  | \$418.44   | \$414.59  | \$411.18                                 | \$581.78   | \$533.56   | \$480.39  | \$412.83   | \$428.69  | \$411.18   |
| 18      | \$508.60   | \$442.25  | \$431.68   | \$427.71  | \$424.19                                 | \$600.19   | \$550.44   | \$495.59  | \$425.89   | \$442.25  | \$424.19   |
| 19      | \$524.20   | \$455.81  | \$444.92   | \$440.83  | \$437.20                                 | \$618.59   | \$567.32   | \$510.79  | \$438.95   | \$455.81  | \$437.20   |
| 20      | \$540.35   | \$469.86  | \$458.63   | \$454.41  | \$450.67                                 | \$637.66   | \$584.80   | \$526.53  | \$452.48   | \$469.86  | \$450.67   |
| 21      | \$557.07   | \$484.39  | \$472.82   | \$468.47  | \$464.61                                 | \$657.38   | \$602.89   | \$542.81  | \$466.48   | \$484.39  | \$464.61   |
| 22      | \$557.07   | \$484.39  | \$472.82   | \$468.47  | \$464.61                                 | \$657.38   | \$602.89   | \$542.81  | \$466.48   | \$484.39  | \$464.61   |
| 23      | \$557.07   | \$484.39  | \$472.82   | \$468.47  | \$464.61                                 | \$657.38   | \$602.89   | \$542.81  | \$466.48   | \$484.39  | \$464.61   |
| 24      | \$557.07   | \$484.39  | \$472.82   | \$468.47  | \$464.61                                 | \$657.38   | \$602.89   | \$542.81  | \$466.48   | \$484.39  | \$464.61   |
| 25      | \$559.29   | \$486.33  | \$474.71   | \$470.34  | \$466.47                                 | \$660.01   | \$605.30   | \$544.98  | \$468.34   | \$486.33  | \$466.47   |
| 26      | \$570.43   | \$496.02  | \$484.17   | \$479.71  | \$475.76                                 | \$673.16   | \$617.36   | \$555.84  | \$477.67   | \$496.02  | \$475.76   |
| 27      | \$583.80   | \$507.64  | \$495.51   | \$490.95  | \$486.91                                 | \$688.93   | \$631.83   | \$568.87  | \$488.87   | \$507.64  | \$486.91   |
| 28      | \$605.53   | \$526.53  | \$513.95   | \$509.22  | \$505.03                                 | \$714.57   | \$655.34   | \$590.04  | \$507.06   | \$526.53  | \$505.03   |
| 29      | \$623.36   | \$542.03  | \$529.08   | \$524.21  | \$519.90                                 | \$735.61   | \$674.63   | \$607.41  | \$521.99   | \$542.03  | \$519.90   |
| 30      | \$632.27   | \$549.78  | \$536.65   | \$531.71  | \$527.33                                 | \$746.12   | \$684.28   | \$616.09  | \$529.45   | \$549.78  | \$527.33   |
| 31      | \$645.64   | \$561.41  | \$548.00   | \$542.95  | \$538.48                                 | \$761.90   | \$698.75   | \$629.12  | \$540.65   | \$561.41  | \$538.48   |
| 32      | \$659.01   | \$573.03  | \$559.34   | \$554.20  | \$549.63                                 | \$777.68   | \$713.22   | \$642.15  | \$551.84   | \$573.03  | \$549.63   |
| 33      | \$667.36   | \$580.30  | \$566.44   | \$561.22  | \$556.60                                 | \$777.55   | \$713.22   | \$650.29  | \$558.84   | \$580.30  | \$556.60   |
| 34      | \$676.28   | \$588.05  | \$574.00   | \$568.72  | \$564.03                                 | \$798.06   | \$722.20   | \$658.97  | \$566.30   | \$588.05  | \$564.03   |
| 35      | \$680.73   | \$591.93  |  | \$572.47  | \$567.75                                 | \$803.32   | \$736.73   | \$663.32  | \$570.03   | \$591.93  | \$567.75   |
| 36      | \$685.19   | \$595.80  | \$577.78<br>\$581.57   | \$576.21  | \$507.75                                 | \$808.58   | \$730.73   | \$667.66  | \$570.03   | \$595.80  | \$507.75   |
| 37      | \$689.65   |   | \$585.35   |   | \$575.18                                 |  |  | \$672.00  | \$577.50   |   | \$575.18   |
| 38      | \$694.10   | \$599.68<br>\$603.55                            | \$589.13   | \$579.96<br>\$583.71                            | \$578.90                                 | \$813.83<br>\$819.09                                     | \$746.38<br>\$751.20                                   | \$676.34  | \$577.50   | \$599.68<br>\$603.55  |  |
| 39      | \$703.02   | \$611.30  | \$596.70   | \$591.20  | \$586.34                                 | \$819.09   | \$760.85   | \$685.03  | \$588.69   | \$611.30  | \$578.90<br>\$586.34   |
|         |  |   |  |   |  | •  |  |   |  | \$619.05  |  |
| 40      | \$711.93   | \$619.05  | \$604.26   | \$598.70  | \$593.77                                 | \$840.13   | \$770.49   | \$693.71  | \$596.16   |   | \$593.77   |
| 41      | \$725.30   | \$630.68  | \$615.61   | \$609.94  | \$604.92                                 | \$855.91   | \$784.96   | \$706.74  | \$607.35   | \$630.68  | \$604.92   |
| 42      | \$738.11   | \$641.82  | \$626.48   | \$620.72  | \$615.61                                 | \$871.03   | \$798.83   | \$719.23  | \$618.08   | \$641.82  | \$615.61   |
| 43      | \$755.94   | \$657.32  | \$641.61   | \$635.71  | \$630.47                                 | \$892.06   | \$818.12   | \$736.60  | \$633.01   | \$657.32  | \$630.47   |
| 44      | \$778.22   | \$676.69  | \$660.53   | \$654.45  | \$649.06                                 | \$918.36   | \$842.24   | \$758.31  | \$651.67   | \$676.69  | \$649.06   |
| 45      | \$804.40   | \$699.46  | \$682.75   | \$676.46  | \$670.89                                 | \$949.25   | \$870.57   | \$783.82  | \$673.59   | \$699.46  | \$670.89   |
| 46      | \$835.60   | \$726.59  | \$709.23   | \$702.70  | \$696.91                                 | \$986.07   | \$904.34   | \$814.22  | \$699.71   | \$726.59  | \$696.91   |
| 47      | \$870.69   | \$757.10  | \$739.02   | \$732.21  | \$726.18                                 | \$1,027.48   | \$942.32   | \$848.41  | \$729.10   | \$757.10  | \$726.18   |
| 48      | \$910.80   | \$791.98  | \$773.06   | \$765.94  | \$759.63                                 | \$1,074.81   | \$985.73   | \$887.50  | \$762.69   | \$791.98  | \$759.63   |
| 49      | \$950.35   | \$826.37  | \$806.63   | \$799.20  | \$792.62                                 | \$1,121.49   | \$1,028.53   | \$926.04  | \$795.81   | \$826.37  | \$792.62   |
| 50      | \$994.92   | \$865.12  | \$844.45   | \$836.68  | \$829.79                                 | \$1,174.08   | \$1,076.76   | \$969.46  | \$833.13   | \$865.12  | \$829.79   |
| 51      | \$1,038.93   | \$903.39  | \$881.81   | \$873.69  | \$866.49                                 | \$1,226.01   | \$1,124.39   | \$1,012.34  | \$869.98   | \$903.39  | \$866.49   |
| 52      | \$1,087.39   | \$945.53  | \$922.94   | \$914.45  | \$906.91                                 | \$1,283.20   | \$1,176.84   | \$1,059.57  | \$910.56   | \$945.53  | \$906.91   |
| 53      | \$1,136.41   | \$988.16  | \$964.55   | \$955.67  | \$947.80                                 | \$1,341.05   | \$1,229.90   | \$1,107.34  | \$951.61   | \$988.16  | \$947.80   |
| 54      | \$1,189.33   | \$1,034.18                                      | \$1,009.47   | \$1,000.17                                      | \$991.94                                 | \$1,403.50   | \$1,287.17   | \$1,158.90  | \$995.93   | \$1,034.18  | \$991.94   |
| 55      | \$1,242.26   | \$1,080.19                                      | \$1,054.38   | \$1,044.68                                      | \$1,036.08                               | \$1,465.95   | \$1,344.45   | \$1,210.47  | \$1,040.24   | \$1,080.19  | \$1,036.08   |
| 56      | \$1,299.63   | \$1,130.08                                      | \$1,103.09   | \$1,092.93                                      | \$1,083.93                               | \$1,533.66   | \$1,406.54   | \$1,266.38  | \$1,088.29   | \$1,130.08  | \$1,083.93   |
| 57      | \$1,357.57   | \$1,180.46                                      | \$1,152.26   | \$1,141.65                                      | \$1,132.25                               | \$1,602.03   | \$1,469.24   | \$1,322.83  | \$1,136.80   | \$1,180.46  | \$1,132.25   |
| 58      | \$1,419.40   | \$1,234.23                                      | \$1,204.74   | \$1,193.65                                      | \$1,183.82                               | \$1,675.00   | \$1,536.16   | \$1,383.08  | \$1,188.58   | \$1,234.23  | \$1,183.82   |
| 59      | \$1,450.04   | \$1,260.87                                      | \$1,230.75   | \$1,219.42                                      | \$1,209.37                               | \$1,711.16   | \$1,569.32   | \$1,412.94  | \$1,214.24   | \$1,260.87  | \$1,209.37   |
| 60      | \$1,511.87   | \$1,314.64                                      | \$1,283.23   | \$1,271.42                                      | \$1,260.95                               | \$1,784.12   | \$1,636.24   | \$1,473.19  | \$1,266.02   | \$1,314.64  | \$1,260.95   |
| 61      | \$1,565.35   | \$1,361.14                                      | \$1,328.62   | \$1,316.39                                      | \$1,305.55                               | \$1,847.23   | \$1,694.12   | \$1,525.30  | \$1,310.80   | \$1,361.14  | \$1,305.55   |
| 62      | \$1,600.45   | \$1,391.66                                      | \$1,358.41   | \$1,345.90                                      | \$1,334.82                               | \$1,888.65   | \$1,732.10   | \$1,559.50  | \$1,340.19   | \$1,391.66  | \$1,334.82   |
| 63      | \$1,644.46   | \$1,429.92                                      | \$1,395.76   | \$1,382.91                                      | \$1,371.52                               | \$1,940.58   | \$1,779.73   | \$1,602.38  | \$1,377.04   | \$1,429.92  | \$1,371.52   |
| 64+     | \$1,671.20   | \$1,453.17                                      | \$1,418.45   | \$1,405.40                                      | \$1,393.82                               | \$1,972.13   | \$1,808.67   | \$1,628.44  | \$1,399.43   | \$1,453.17  | \$1,393.82   |

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

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

#### Assisted Reproductive Technology Rates\*

| Off-Exchange Full PPO, Off-Exchange Full PPO, Off-Exchange Tandem PPO, Off-Exchange Tandem PPO, Off-Exchange Tandem PPO Savings         Access+ HMO, Mirror Access+ HMO           0-14         \$5.72         \$6.11         \$6.87           15         \$6.23         \$6.65         \$7.48           16         \$6.43         \$6.86         \$7.72           17         \$6.62         \$7.07         \$7.95           18         \$6.83         \$7.29         \$8.20           19         \$7.04         \$7.51         \$8.45 | Off-Exchange Trio HMO,<br>Mirror Trio HMO<br>\$7.54<br>\$8.21<br>\$8.47<br>\$8.73<br>\$9.00 |
|---|---|
| Age         Mirror Full PPO, Mirror Full PPO Savings         Off-Exchange Tandem PPO, Off-Exchange Tandem PPO Savings         Access+ HMO, Mirror Access+ HMO           0-14         \$5.72         \$6.11         \$6.87           15         \$6.23         \$6.65         \$7.48           16         \$6.43         \$6.86         \$7.72           17         \$6.62         \$7.07         \$7.95           18         \$6.83         \$7.29         \$8.20   | Mirror Trio HMO<br>\$7.54<br>\$8.21<br>\$8.47<br>\$8.73<br>\$9.00                           |
| 15       \$6.23       \$6.65       \$7.48         16       \$6.43       \$6.86       \$7.72         17       \$6.62       \$7.07       \$7.95         18       \$6.83       \$7.29       \$8.20   | \$8.21<br>\$8.47<br>\$8.73<br>\$9.00  |
| 16     \$6.43     \$6.86     \$7.72       17     \$6.62     \$7.07     \$7.95       18     \$6.83     \$7.29     \$8.20   | \$8.47<br>\$8.73<br>\$9.00  |
| 17     \$6.62     \$7.07     \$7.95       18     \$6.83     \$7.29     \$8.20   | \$8.73<br>\$9.00  |
| 18 \$6.83 \$7.29 \$8.20   | \$9.00  |
|   |   |
| 10 \$7.04 \$7.51  |   |
| C+.0¢ 1C.\¢   | \$9.28  |
| <b>20</b> \$7.25 \$7.74 \$8.71  | \$9.56  |
| <b>21</b> \$7.48 \$7.98 \$8.98  | \$9.86  |
| <b>22</b> \$7.48 \$7.98 \$8.98  | \$9.86  |
| <b>23</b> \$7.48 \$7.98 \$8.98  | \$9.86  |
| <b>24</b> \$7.48 \$7.98 \$8.98  | \$9.86  |
| <b>25</b> \$7.51 \$8.02 \$9.02  | \$9.90  |
| <b>26</b> \$7.66 \$8.18 \$9.20  | \$10.10   |
| <b>27</b> \$7.84 \$8.37 \$9.41  | \$10.33   |
| <b>28</b> \$8.13 \$8.68 \$9.76  | \$10.71   |
| <b>29</b> \$8.37 \$8.93 \$10.05   | \$11.03   |
| <b>30</b> \$8.49 \$9.06 \$10.19   | \$11.19   |
| <b>31</b> \$8.67 \$9.25 \$10.41   | \$11.43   |
| <b>32</b> \$8.85 \$9.44 \$10.62   | \$11.66   |
| <b>33</b> \$8.96 \$9.56 \$10.76   | \$11.81   |
| <b>34</b> \$9.08 \$9.69 \$10.90   | \$11.97   |
| <b>35</b> \$9.14 \$9.76 \$10.97   | \$12.05   |
| <b>36</b> \$9.20 \$9.82 \$11.05   | \$12.13   |
| <b>37</b> \$9.26 \$9.88 \$11.12   | \$12.20   |
| <b>38</b> \$9.32 \$9.95 \$11.19   | \$12.28   |
| <b>39</b> \$9.44 \$10.07 \$11.33  | \$12.44   |
| <b>40</b> \$9.56 \$10.20 \$11.48  | \$12.60   |
| <b>41</b> \$9.74 \$10.39 \$11.69  | \$12.84   |
| <b>42</b> \$9.91 \$10.58 \$11.90  | \$13.06   |
| <b>43</b> \$10.15 \$10.83 \$12.19   | \$13.38   |
| <b>44</b> \$10.45 \$11.15 \$12.55   | \$13.77   |
| <b>45</b> \$10.80 \$11.53 \$12.97   | \$14.23   |
| <b>46</b> \$11.22 \$11.97 \$13.47   | \$14.79   |
| <b>47</b> \$11.69 \$12.48 \$14.04   | \$15.41   |
| <b>48</b> \$12.22 \$13.05 \$14.68   | \$16.12   |
| <b>49</b> \$12.75 \$13.62 \$15.32   | \$16.82   |
| <b>50</b> \$13.35 \$14.26 \$16.04   | \$17.61   |
| <b>51</b> \$13.94 \$14.89 \$16.75   | \$18.38   |
| <b>52</b> \$14.59 \$15.58 \$17.53   | \$19.24   |
| <b>53</b> \$15.25 \$16.28 \$18.32   | \$20.11   |
| <b>54</b> \$15.96 \$17.04 \$19.17   | \$21.04   |
| <b>55</b> \$16.67 \$17.80 \$20.02   | \$21.98   |
| <b>56</b> \$17.44 \$18.62 \$20.95   | \$23.00   |
| <b>57</b> \$18.22 \$19.45 \$21.88   | \$24.02   |
| <b>58</b> \$19.05 \$20.34 \$22.88   | \$25.11   |
| <b>59</b> \$19.46 \$20.78 \$23.37   | \$25.66   |
| <b>60</b> \$20.29 \$21.66 \$24.37   | \$26.75   |
| <b>61</b> \$21.01 \$22.43 \$25.23   | \$27.70   |
| <b>62</b> \$21.48 \$22.93 \$25.80   | \$28.32   |
| <b>63</b> \$22.07 \$23.56 \$26.51   | \$29.10   |
| <b>64+</b> \$22.43 \$23.94 \$26.94  | \$29.57   |

## Specialty Benefits product rates

For businesses of 1-100 eligible employees

#### Please note the following concerning specialty plans

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

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

# Specialty Benefits Dental PPO Region 1

Rates are for groups with 1-50 eligible employees

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

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

# Specialty Benefits Dental PPO Region 1

Rates are for groups with 51-100 eligible employees

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

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

# Specialty Benefits Dental HMO Region 1

Rates are for groups with 1-50 eligible employees

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

# Specialty Benefits Dental HMO Region 1

Rates are for groups with 51-100 eligible employees

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

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

## Specialty Benefits Vision – all regions

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

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

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<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
|---------|---|----------|----------------------|--------------------------|----------------------|
| V524    | Basic Vision for Small Business 0/0/120                 | \$7.60   | \$14.40              | \$13.20                  | \$18.80              |
| V525    | Basic Vision for Small Business 0/0/150                 | \$8.80   | \$16.70              | \$15.40                  | \$21.70              |
| V551    | Basic Vision for Small Business 10/25/120               | \$5.40   | \$10.30              | \$9.40                   | \$13.30              |
| V552    | Basic Vision for Small Business 10/25/150               | \$6.30   | \$11.90              | \$10.90                  | \$15.50              |
| V528    | Basic Vision Plus for Small Business 0/0/150/150        | \$11.00  | \$20.80              | \$19.20                  | \$27.00              |
| V553    | Basic Vision Plus for Small Business 10/25/150/150      | \$8.20   | \$15.70              | \$14.50                  | \$20.40              |
| V554    | Basic Vision Voluntary for Small Business 10/25/120     | \$7.80   | \$14.70              | \$13.40                  | \$19.10              |
| Plan ID | Preferred Vision for Small Business 12/12/24            |          |                      |                          |                      |
| V392    | Preferred Vision for Small Business 0/0/120             | \$8.50   | \$16.00              | \$14.80                  | \$20.90              |
| V393    | Preferred Vision for Small Business 0/0/150             | \$9.70   | \$18.50              | \$17.00                  | \$24.10              |
| V535    | Preferred Vision for Small Business 10/25/120           | \$5.80   | \$11.10              | \$10.10                  | \$14.50              |
| V536    | Preferred Vision for Small Business 10/25/150           | \$6.90   | \$12.90              | \$12.00                  | \$16.80              |
| V396    | Preferred Vision Plus for Small Business 0/0/150/150    | \$12.00  | \$22.80              | \$21.00                  | \$29.70              |
| V537    | Preferred Vision Plus for Small Business 10/25/150/150  | \$8.90   | \$16.80              | \$15.50                  | \$21.90              |
| V538    | Preferred Vision Voluntary for Small Business 10/25/120 | \$8.30   | \$15.80              | \$14.60                  | \$20.60              |
| Plan ID | Ultimate Vision for Small Business 12/12/12             |          |                      |                          |                      |
| V399    | Ultimate Vision for Small Business 0/0/120              | \$11.80  | \$22.40              | \$20.50                  | \$29.10              |
| V400    | Ultimate Vision for Small Business 0/0/150              | \$13.70  | \$26.10              | \$24.00                  | \$33.90              |
| V543    | Ultimate Vision for Small Business 10/25/120            | \$8.30   | \$15.70              | \$14.50                  | \$20.50              |
| V546    | Ultimate Vision for Small Business 10/25/150            | \$9.60   | \$18.30              | \$16.90                  | \$23.90              |
| V402    | Ultimate Vision Plus for Small Business 0/0/150/150     | \$17.30  | \$32.80              | \$30.20                  | \$42.60              |
| V544    | Ultimate Vision Plus for Small Business 10/25/150/150   | \$13.00  | \$24.60              | \$22.70                  | \$32.10              |
| V545    | Ultimate Vision Voluntary for Small Business 10/25/150  | \$13.70  | \$26.10              | \$24.00                  | \$34.10              |

Underwritten by Blue Shield of California Life & Health Insurance Company. Voluntary vision plans require a minimum of one enrolled employee.

## Life insurance rates – all regions

Rates are for groups with 2-100 eligible employees

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

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

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

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

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

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

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

#### Closed Specialty Benefits product rates

For businesses of 1-100 eligible employees

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

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

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

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

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

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

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

Rates are for groups with 51-100 eligible employees

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

 $<sup>^{\</sup>star} \quad \text{Underwritten by Blue Shield of California Life \& Health Insurance Company}.$ 

# Dental PPO (Region 1)

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

| ID   | Dental PPO (Regions 1, 4, 5, 6, and 9)                           | Employee | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
|------|--|----------|----------------------|--------------------------|----------------------|
| D067 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC         | \$34.90  | \$68.90              | \$85.20                  | \$116.90             |
| D272 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                   | \$29.50  | \$59.10              | \$71.20                  | \$103.10             |
| D273 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                   | \$37.40  | \$78.30              | \$88.30                  | \$114.70             |
| D275 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                       | \$52.30  | \$104.30             | \$131.00                 | \$153.10             |
| D278 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                     | \$55.40  | \$110.90             | \$140.50                 | \$187.30             |
| D280 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                | \$82.50  | \$165.00             | \$208.90                 | \$280.20             |
| D497 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                      | \$38.10  | \$75.30              | \$93.20                  | \$111.80             |
| D499 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                | \$25.40  | \$51.00              | \$64.40                  | \$87.20              |
| D501 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR      | \$27.40  | \$54.50              | \$68.70                  | \$91.40              |
| D507 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                  | \$46.20  | \$92.80              | \$117.40                 | \$156.60             |
| D509 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR             | \$66.90  | \$133.30             | \$167.60                 | \$225.60             |
| D513 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                    | \$44.90  | \$89.80              | \$113.30                 | \$132.20             |
| D517 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                | \$34.10  | \$68.90              | \$85.60                  | \$102.80             |
| D519 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR | \$54.00  | \$108.10             | \$136.20                 | \$183.20             |
| D525 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC         | \$32.60  | \$64.90              | \$81.60                  | \$108.70             |
| D527 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80            | \$70.20  | \$141.20             | \$177.80                 | \$231.10             |
| D529 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80         | \$56.00  | \$112.60             | \$141.80                 | \$184.30             |
| D531 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                   | \$31.00  | \$62.20              | \$78.40                  | \$106.20             |
| D537 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                 | \$41.10  | \$82.20              | \$103.60                 | \$121.00             |
| D539 | Smile <sup>sM</sup> Plus Gold 50/1500/Ortho/U80                  | \$62.90  | \$125.20             | \$157.40                 | \$212.00             |
| D576 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV              | \$84.20  | \$167.40             | \$210.50                 | \$283.40             |
| D578 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV           | \$76.40  | \$151.90             | \$191.10                 | \$257.20             |
| D582 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90      | \$71.60  | \$142.50             | \$179.30                 | \$241.40             |

# Dental PPO (Region 1)

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

| ID   | Dental PPO (Regions 1, 4, 5, 6, and 9)                           | Employee | Employee<br>+ spouse | Employee<br>+ child(ren) | Employee<br>+ family |
|------|--|----------|----------------------|--------------------------|----------------------|
| D364 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                   | \$22.20  | \$44.30              | \$53.40                  | \$77.40              |
| D365 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                   | \$28.10  | \$58.70              | \$66.20                  | \$86.10              |
| D367 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                       | \$39.30  | \$78.30              | \$98.20                  | \$114.80             |
| D370 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                     | \$41.50  | \$83.10              | \$105.40                 | \$140.50             |
| D372 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                | \$61.80  | \$123.80             | \$156.60                 | \$210.20             |
| D373 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC         | \$26.10  | \$51.80              | \$63.90                  | \$87.60              |
| D498 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                      | \$28.60  | \$56.50              | \$69.90                  | \$83.80              |
| D500 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                | \$19.10  | \$38.30              | \$48.30                  | \$65.40              |
| D503 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR      | \$20.60  | \$40.90              | \$51.50                  | \$68.60              |
| D508 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                  | \$34.60  | \$69.50              | \$88.00                  | \$117.60             |
| D510 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR             | \$50.20  | \$99.90              | \$125.70                 | \$169.20             |
| D514 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                    | \$33.70  | \$67.30              | \$85.00                  | \$99.20              |
| D518 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                | \$25.60  | \$51.70              | \$64.20                  | \$77.10              |
| D520 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR | \$40.50  | \$81.10              | \$102.20                 | \$137.40             |
| D526 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC         | \$24.50  | \$48.60              | \$61.20                  | \$81.50              |
| D528 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80            | \$52.60  | \$106.00             | \$133.40                 | \$173.30             |
| D530 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80         | \$41.90  | \$84.60              | \$106.40                 | \$138.30             |
| D532 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                   | \$23.30  | \$46.60              | \$58.70                  | \$79.60              |
| D538 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                 | \$30.80  | \$61.60              | \$77.60                  | \$90.70              |
| D540 | Smile <sup>sM</sup> Plus Gold 50/1500/Ortho/U80                  | \$47.20  | \$93.80              | \$118.10                 | \$159.00             |
| D577 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV              | \$63.00  | \$125.40             | \$158.00                 | \$212.60             |
| D579 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV           | \$57.20  | \$113.80             | \$143.30                 | \$192.90             |
| D583 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90      | \$53.70  | \$106.80             | \$134.50                 | \$181.10             |

### Vision 1-50

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

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

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

### Vision 51-100

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

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

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



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