



2-50 Small Group EmployeeElect Monthly Rates

Updated Rates - Effective January 1, 2012

Complete rates for health, dental, vision and life products, including our newest plans

Offered by Anthem Blue Cross:

Health Plans

- PPO \$20 Copay
- PPO \$30 Copay
- PPO \$40 Copay
- PPO 1000/\$25
- PPO 1500/\$35
- PPO 2000/\$45
- Premier PPO \$10 Copay
- Premier PPO \$20 Copay
- Premier PPO \$30 Copay
- High Deductible EPO
- Saver \$20 HMO
- Saver \$30 HMO
- Saver \$40 HMO
- Classic \$20 HMO
- Classic \$30 HMO
- Classic \$40 HMO

- HMO \$10 100%
- HMO \$25 100%
- HMO \$10 100% (Select Network)
- HMO \$25 100% (Select Network)
- Classic \$20 HMO (Select Network)
- Classic \$30 HMO (Select Network)
- Classic \$40 HMO (Select Network)
- Saver \$20 HMO (Select Network)
- Saver \$30 HMO (Select Network)
- Saver \$40 HMO (Select Network)
- Lumenos[®] HSA 1500 (80/50)
- Lumenos[®] HSA 2500 (80/50)
- Lumenos[®] HSA 3500 (80/50)

Dental Plans

- Dental Net DHMO
- Voluntary Dental Saver Select DHMO

Offered by Anthem Blue Cross Life and Health Insurance Company:

Health Plans

- PPO \$25 Copay GenRx
- PPO \$35 Copay GenRx
- PPO \$45 Copay GenRx
- Lumenos HIA+ 500
- Lumenos HIA+ 750
- Lumenos HRA 3000D
- Lumenos HRA 3000C
- Lumenos HRA 5000D
- Lumenos HRA 5000C
- Solution 2500 PPO
- Solution 3500 PPO
- Solution 5000 PPO
- Elements Hospital
- Elements Hospital Plus
- Elements Hospital Preferred

Dental Plans

- Dental Blue Silver 100-80
- Dental Blue Silver Plus 100-80
- Dental Blue Gold 100-80
- Dental Blue Gold Plus 100-80
- Dental Blue Platinum 100-80
- Dental Blue Platinum Plus 100-80
- Basic Option Dental PPO
- Standard Option Dental PPO
- High Option Dental PPO
- Voluntary Dental PPO

Vision Plans

- Blue ViewSM
- Blue View Plus
- Voluntary Blue View
- Voluntary Blue View Plus

Life Plans

- Basic Term Life and AD&D Coverage
- Optional Dependent Life Coverage
- Supplemental Life Coverage

Health rates are subject to regulatory review

Medical Rating Area Definitions - HMO (except Select HMO)

The following indicate rating area by county and ZIP code, for the HMO plans, except for the Select HMO health plan. The employee's home address determines the rating area. If there is a question regarding area availability, please call your local agent or Anthem Blue Cross at 800-627-8797.

AREA 1:	Not available
AREA 2:	Marin, Nevada (except 95724, 95728, 96111, 96160-96162), Placer (except 96140,96141,96143,96145,96146,96148), Sacramento (94243,94253,95857,95873 only), San Benito (except 95043), San Joaquin, San Mateo, Solano, Stanislaus (except 95329)
AREA 3:	Alameda , Contra Costa, El Dorado (ZIP codes beginning with 956, 957 except 95720, 95721, 95735,96142,96150-96152, 96154-96158), Humboldt, Sacramento (except 94243,94253,95857,95873), San Francisco, Santa Clara, Santa Cruz, Sonoma (except 95412, 95480, 95497), Stanislaus (95329 only), Yolo
AREA 4:	Orange , Riverside (92883 only)
AREA 5:	Los Angeles (except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (ZIP codes beginning with 913 only)
AREA 6:	Imperial (except 92222, 92266, 92283), Los Angeles (91798 only), Riverside (except 92225, 92226, 92239, 92883), San Bernardino* (except - see note *), San Diego (except 92004)
AREA 7:	Fresno (except 93628), Kern (except 93555,93556), Kings, Madera, Merced, Tulare
AREA 8:	San Luis Obispo, Santa Barbara , Ventura (except ZIP codes beginning with 913)
AREA 9:	Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90704)

* The following San Bernardino zip codes are excluded from HMO coverage: 92242, 92267, 92280, 92304, 92309, 92310, 92317, 92321, 92322, 92323, 92325, 92326, 92327, 92332, 92338, 92352, 92363-92366, 92378, 92385, 92391, 93558, 93562, 93592)

Select HMO Medical rating area definition

The following indicate rating area by county and ZIP code for the Select HMO Plan. The employee's home address determines the rating area. If there is a question regarding area availability, please call your local agent or Anthem Blue Cross at 800-627-8797.

AREA 1:	Not available
AREA 2:	Nevada (except 95724,95728, 96111, 96160-96162), Placer (except 95715, 96140, 96141, 96143, 96145, 96146, 96148), Sacramento (94243,94253, 95857,95873 only), San Joaquin , Stanislaus (except 95329)
AREA 3:	Alameda, Contra Costa, Sacramento (except 94243,94253, 95857,95873), San Francisco, Santa Clara, Santa Cruz, Sonoma (95408 only), Yolo (except 95645)
AREA 4:	Orange, Riverside (92883 only)
AREA 5:	Los Angeles (except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (ZIP codes beginning with 913 only)
AREA 6:	Imperial (except 92222, 92266, 92283), Los Angeles (91798 only), Riverside (except 92225, 92226, 92239, 92883), San Bernardino* (except - see note *), San Diego (except 91901, 91905, 91906, 91916, 91917, 91934, 91935, 91948, 91962, 91963, 91980, 92004, 92036, 92059, 92061, 92066, 92086)
AREA 7:	Fresno (except 93628), Kern (except 93555, 93556), Kings (93231 only), Merced, Tulare
AREA 8:	Ventura (except ZIP codes beginning with 913)
AREA 9:	Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90704)

How to convert these 1.0 RAF rates to other RAFs:

This file includes the Standard Employee Risk Rates (SERR) or 1.00 Risk Adjustment Factor (RAF) rates for all rating areas for small group health plans. The following calculations are provided to assist you in obtaining the monthly rates for RAFs other than 1.00.

TO OBTAIN ANOTHER RAF RATE, MULTIPLY THE 1.00 STANDARD RATE BY THE RAF.

Examples:

To obtain 0.90 RAF rates, multiply the 1.00 Standard Rates by 0.90. If the result is not a whole dollar amount, round up to the next higher whole dollar amount.

Example: 1.00 Standard Rate is \$206.00.

\$206.00 x 0.90 = \$185.40. The 0.90 RAF rate would be \$186.00.

To obtain 1.10 RAF rates, multiply the 1.00 Standard Rates by 1.10. If the result is not a whole dollar amount, round down to the next lower whole dollar amount.

Example: 1.00 Standard Rate is \$206.00.

\$206.00 x 1.10 = \$226.60. The 1.10 RAF rate would be \$226.00.

To obtain all other RAF rates, multiply the 1.00 Standard Rates by the particular RAF. If the result is not a whole dollar amount, round to the nearest whole dollar amount (amounts with 50 cents or more, round up; amounts with 49 cents or less, round down).

.93 RAF Example: 1.00 Standard Rate is \$206.00.

\$206.00 x 0.93 = \$191.58. The 0.93 RAF rate would be \$192.00.

1.05 RAF Example: 1.00 Standard Rate is \$206.00.

\$206.00 x 1.05 = \$216.30. The 1.05 RAF rate would be \$216.00.

Medical Rating Area Definitions - PPO

The following indicate rating area by county and ZIP code for the PPO plans. The employee's home address determines the rating area. If there is a question regarding area availability, please call your local agent or Anthem Blue Cross at 800-627-8797.

AREA 1:	Amador (except 95629,95646), Calaveras, Mono, Monterey
AREA 2:	Alpine, Amador (95646 only), Butte (95980 only), Del Norte, El Dorado (ZIP codes beginning with 961), Inyo, Lassen, Marin, Modoc, Nevada, Placer, Plumas, Sacramento (94243,94253,95857,95873), San Benito, San Joaquin, San Mateo, Shasta, Sierra, Siskiyou, Solano, Stanislaus (except 95329), Tehama, Trinity
AREA 3:	Alameda, Amador (95629 only), Butte (except 95980), Colusa, Contra Costa, El Dorado (ZIP codes beginning with 956, 957), Glenn, Humboldt, Lake, Mendocino, Napa, Sacramento (except 94243,94253,95857,95873), San Francisco, Santa Clara, Santa Cruz, Sonoma, Stanislaus (95329 only), Sutter, Tuolumne, Yolo, Yuba
AREA 4:	Orange, Riverside (92883 only)
AREA 5:	Los Angeles (except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (ZIP codes beginning with 913 only)
AREA 6:	Imperial, Los Angeles (91798 only), Riverside (except 92883), San Bernardino (except 93558), San Diego
AREA 7:	Fresno (except 93628), Kern, Kings, Madera, Mariposa, Merced, San Bernardino (93558 only), Tulare
AREA 8:	San Luis Obispo, Santa Barbara, Ventura (except ZIP codes beginning with 913)
AREA 9:	Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935)

Small Group 1.0 RAF rates rounded to whole dollars

AREA 1 1.0 RAF		HMO Plans							
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO
EMPLOYEE ONLY	AGE - under 30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	30 - 39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	40 - 49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	50 - 54	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	55 - 59	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	60 - 64	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	65+ PRIMARY	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	65+ SECONDARY	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
EMPLOYEE & SPOUSE	AGE - under 30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	30 - 39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	40 - 49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	50 - 54	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	55 - 59	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	60 - 64	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	65+ PRIMARY	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	65+ SECONDARY	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
EMPLOYEE & CHILD(REN)	AGE - under 30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	30 - 39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	40 - 49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	50 - 54	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	55 - 59	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	60 - 64	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	65+ PRIMARY	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	65+ SECONDARY	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
FAMILY	AGE - under 30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	30 - 39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	40 - 49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	50 - 54	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	55 - 59	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	60 - 64	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	65+ PRIMARY	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	65+ SECONDARY	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

HMO Plans								
HMO \$10 100% (Select Network)	HMO \$25 100% (Select Network)	Classic \$20 HMO (Select Network)	Classic \$30 HMO (Select Network)	Classic \$40 HMO (Select Network)	Saver \$20 HMO (Select Network)	Saver \$30 HMO (Select Network)	Saver \$40 HMO (Select Network)	
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	AGE - under 30
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	30 - 39
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	40 - 49
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	50 - 54
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	55 - 59
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	60 - 64
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	65+ PRIMARY
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	65+ SECONDARY
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	AGE - under 30
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	30 - 39
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	40 - 49
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	50 - 54
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	55 - 59
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	60 - 64
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	65+ PRIMARY
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	65+ SECONDARY
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	AGE - under 30
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	30 - 39
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	40 - 49
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	50 - 54
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	55 - 59
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	60 - 64
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	65+ PRIMARY
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	65+ SECONDARY
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	AGE - under 30
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	30 - 39
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	40 - 49
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	50 - 54
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	55 - 59
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	60 - 64
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	65+ PRIMARY
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	65+ SECONDARY

Area 1: Medical Rating Area
Definitions - PPO - Amador (except
 95629,95646), Calaveras, Mono, Monterey

Small Group 1.0 RAF rates rounded to whole dollars

AREA 1
1.0 RAF

		Premier PPO Plans			PPO Copay Plans						PPO GenRx Plans			Solution PPO		
		Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay	PPO \$30 Copay	PPO \$40 Copay	PPO 1000/\$25	PPO 1500/\$35	PPO 2000/\$45	PPO \$25 Copay GenRx	PPO \$35 Copay GenRx	PPO \$45 Copay GenRx	Solution 2500 PPO	Solution 3500 PPO	Solution 5000 PPO
EMPLOYEE ONLY	AGE - under 30	\$731	\$664	\$613	\$566	\$495	\$441	\$436	\$368	\$318	\$369	\$338	\$304	\$293	\$246	\$210
	30 - 39	904	812	749	713	625	555	548	463	399	459	420	381	392	330	286
	40 - 49	1,197	1,088	1,006	940	823	742	723	611	526	615	566	509	569	477	411
	50 - 54	1,615	1,462	1,350	1,258	1,102	1,001	969	820	705	831	764	686	683	572	493
	55 - 59	1,988	1,789	1,652	1,555	1,362	1,229	1,199	1,013	871	1,022	939	846	873	734	633
	60 - 64	2,527	2,292	2,114	1,993	1,751	1,573	1,538	1,301	1,119	1,309	1,202	1,084	1,092	918	790
	65+ PRIMARY	2,898	2,677	2,472	2,322	2,034	1,841	1,788	1,512	1,300	1,533	1,410	1,266	1,417	1,192	1,024
	65+ SECONDARY	1,227	1,116	1,028	975	855	770	752	635	547	641	590	531	807	679	587
EMPLOYEE & SPOUSE	AGE - under 30	\$2,104	\$1,921	\$1,772	\$1,665	\$1,461	\$1,318	\$1,284	\$1,086	\$934	\$1,094	\$1,006	\$906	\$603	\$508	\$437
	30 - 39	2,472	2,258	2,085	1,954	1,714	1,534	1,507	1,272	1,095	1,279	1,174	1,058	810	681	589
	40 - 49	2,394	2,190	2,023	1,912	1,676	1,509	1,474	1,246	1,072	1,258	1,155	1,040	1,164	981	843
	50 - 54	3,321	3,041	2,807	2,642	2,316	2,078	2,037	1,722	1,481	1,730	1,590	1,431	1,417	1,192	1,024
	55 - 59	4,113	3,764	3,475	3,267	2,865	2,580	2,518	2,129	1,831	2,144	1,971	1,774	1,800	1,517	1,306
	60 - 64	4,956	4,518	4,170	3,917	3,435	3,090	3,020	2,553	2,197	2,574	2,364	2,129	2,199	1,854	1,593
	65+ PRIMARY	6,900	6,355	5,864	5,515	4,836	4,350	4,251	3,594	3,091	3,618	3,326	2,993	2,709	2,279	1,959
	65+ SECONDARY	3,274	2,998	2,768	2,594	2,274	2,038	1,999	1,690	1,453	1,697	1,558	1,405	1,612	1,355	1,166
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,660	\$1,504	\$1,389	\$1,288	\$1,131	\$1,023	\$995	\$841	\$724	\$851	\$781	\$705	\$555	\$466	\$401
	30 - 39	1,797	1,616	1,493	1,402	1,229	1,107	1,081	913	786	920	845	761	700	588	507
	40 - 49	1,852	1,685	1,556	1,455	1,277	1,148	1,122	948	816	956	877	791	938	788	678
	50 - 54	2,209	2,001	1,847	1,724	1,513	1,366	1,328	1,124	966	1,137	1,046	942	1,029	868	748
	55 - 59	2,631	2,380	2,194	2,065	1,812	1,625	1,593	1,347	1,159	1,352	1,243	1,117	1,177	987	851
	60 - 64	3,223	2,924	2,701	2,536	2,223	2,001	1,954	1,652	1,421	1,667	1,530	1,380	1,369	1,152	990
	65+ PRIMARY	3,551	3,270	3,018	2,843	2,494	2,228	2,192	1,853	1,593	1,852	1,703	1,531	1,719	1,448	1,245
	65+ SECONDARY	1,416	1,284	1,185	1,127	988	886	869	735	631	737	677	612	1,178	988	851
FAMILY	AGE - under 30	\$2,472	\$2,222	\$2,051	\$1,936	\$1,696	\$1,529	\$1,491	\$1,261	\$1,084	\$1,272	\$1,171	\$1,053	\$855	\$717	\$616
	30 - 39	2,765	2,494	2,303	2,167	1,898	1,707	1,669	1,411	1,213	1,420	1,305	1,176	1,109	931	801
	40 - 49	3,129	2,842	2,623	2,470	2,165	1,948	1,902	1,609	1,384	1,616	1,486	1,339	1,467	1,235	1,061
	50 - 54	3,735	3,366	3,109	2,925	2,563	2,307	2,253	1,905	1,638	1,918	1,764	1,584	1,535	1,291	1,113
	55 - 59	4,519	4,087	3,773	3,543	3,109	2,804	2,733	2,310	1,988	2,330	2,142	1,928	1,946	1,636	1,408
	60 - 64	5,661	5,146	4,749	4,456	3,907	3,524	3,434	2,904	2,497	2,930	2,694	2,426	2,298	1,933	1,664
	65+ PRIMARY	7,166	6,603	6,095	5,732	5,027	4,524	4,419	3,735	3,213	3,763	3,459	3,115	2,909	2,447	2,107
	65+ SECONDARY	3,404	3,119	2,878	2,704	2,368	2,132	2,082	1,761	1,514	1,772	1,630	1,466	1,715	1,441	1,240

Lumenos HIA+ Plans		Lumenos HSA 80/50 Plans			Lumenos HRA Plans				EPO Plans	Elements Hospital Plans			
Lumenos HIA+ 500	Lumenos HIA+ 750	Lumenos HSA 1500 (80/50)	Lumenos HSA 2500 (80/50)	Lumenos HSA 3500 (80/50)	Lumenos HRA 3000C	Lumenos HRA 3000D	Lumenos HRA 5000C	Lumenos HRA 5000D	High Deductible EPO	Elements Hospital	Elements Hospital Plus	Elements Hospital Preferred	
\$402	\$443	\$396	\$331	\$287	\$351	\$339	\$302	\$278	\$431	\$150	\$180	\$226	AGE - under 30
501	550	531	444	386	471	455	406	373	572	183	220	276	30 - 39
676	741	773	646	562	685	662	590	542	840	250	302	376	40 - 49
907	998	925	776	675	822	795	708	651	981	331	397	495	50 - 54
1,116	1,225	1,176	988	858	1,048	1,012	901	828	1,273	407	491	613	55 - 59
1,456	1,599	1,476	1,237	1,078	1,311	1,267	1,128	1,037	1,594	530	639	796	60 - 64
1,724	1,893	1,921	1,608	1,401	1,704	1,647	1,467	1,349	1,997	614	737	922	65+ PRIMARY
723	796	1,092	913	797	968	935	833	766	1,116	250	302	376	65+ SECONDARY
\$1,160	\$1,274	\$837	\$700	\$608	\$742	\$717	\$639	\$587	\$767	\$436	\$525	\$655	AGE - under 30
1,384	1,520	1,134	949	828	1,006	972	866	796	1,036	506	609	762	30 - 39
1,330	1,462	1,575	1,318	1,149	1,397	1,350	1,202	1,105	1,476	492	591	740	40 - 49
1,814	1,990	1,919	1,606	1,399	1,702	1,645	1,465	1,347	1,791	683	819	1,025	50 - 54
2,243	2,464	2,437	2,041	1,776	2,163	2,090	1,863	1,712	2,292	841	1,012	1,265	55 - 59
2,767	3,041	2,973	2,491	2,168	2,640	2,551	2,272	2,089	2,822	1,011	1,218	1,521	60 - 64
3,901	4,285	3,662	3,067	2,672	3,250	3,141	2,799	2,572	3,355	1,422	1,711	2,142	65+ PRIMARY
1,831	2,015	2,180	1,827	1,589	1,936	1,871	1,667	1,532	1,974	659	794	994	65+ SECONDARY
\$951	\$1,045	\$776	\$648	\$564	\$687	\$664	\$591	\$544	\$729	\$346	\$417	\$520	AGE - under 30
1,022	1,125	966	809	705	857	828	738	679	903	369	444	555	30 - 39
1,046	1,150	1,257	1,053	918	1,116	1,078	961	883	1,206	385	464	581	40 - 49
1,244	1,368	1,383	1,159	1,012	1,229	1,187	1,058	972	1,316	456	547	687	50 - 54
1,469	1,615	1,581	1,326	1,155	1,405	1,358	1,209	1,112	1,508	540	650	814	55 - 59
1,839	2,021	1,840	1,542	1,342	1,634	1,579	1,407	1,293	1,742	664	800	998	60 - 64
2,098	2,305	2,313	1,939	1,689	2,055	1,986	1,769	1,626	2,131	744	893	1,120	65+ PRIMARY
831	914	1,587	1,330	1,157	1,410	1,362	1,213	1,115	1,384	294	352	441	65+ SECONDARY
\$1,366	\$1,499	\$1,175	\$983	\$858	\$1,041	\$1,007	\$897	\$824	\$1,089	\$507	\$609	\$763	AGE - under 30
1,560	1,715	1,536	1,285	1,120	1,362	1,316	1,172	1,077	1,409	574	690	863	30 - 39
1,731	1,903	1,975	1,654	1,437	1,753	1,694	1,509	1,388	1,860	640	770	964	40 - 49
2,051	2,253	2,064	1,729	1,504	1,833	1,770	1,578	1,450	1,968	769	925	1,156	50 - 54
2,477	2,723	2,617	2,194	1,910	2,326	2,247	2,002	1,840	2,495	941	1,131	1,416	55 - 59
3,165	3,474	3,088	2,588	2,253	2,743	2,650	2,361	2,171	2,934	1,173	1,412	1,766	60 - 64
4,125	4,533	3,914	3,278	2,855	3,474	3,357	2,991	2,749	3,490	1,494	1,799	2,249	65+ PRIMARY
1,947	2,136	2,308	1,931	1,681	2,047	1,977	1,762	1,619	2,135	695	836	1,045	65+ SECONDARY

Area 1: Medical Rating Area
Definitions - PPO - Amador (except
 95629,95646), Calaveras, Mono, Monterey

Small Group 1.0 RAF rates rounded to whole dollars

AREA 2
1.0 RAF

		HMO Plans							
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO
EMPLOYEE ONLY	AGE - under 30	\$604	\$570	\$523	\$477	\$435	\$487	\$450	\$422
	30 - 39	768	725	667	607	553	624	577	541
	40 - 49	831	787	723	658	599	666	615	575
	50 - 54	1,048	993	912	829	758	850	783	734
	55 - 59	1,327	1,257	1,155	1,053	958	1,079	994	933
	60 - 64	1,751	1,657	1,520	1,382	1,263	1,414	1,304	1,223
	65+ PRIMARY	2,152	2,038	1,873	1,707	1,556	1,705	1,576	1,477
	65+ SECONDARY	1,474	1,398	1,279	1,166	1,062	1,203	1,112	1,042
EMPLOYEE & SPOUSE	AGE - under 30	\$1,539	\$1,458	\$1,338	\$1,219	\$1,112	\$1,224	\$1,128	\$1,060
	30 - 39	1,824	1,728	1,587	1,442	1,316	1,445	1,333	1,251
	40 - 49	1,965	1,860	1,708	1,557	1,419	1,558	1,438	1,350
	50 - 54	2,067	1,958	1,794	1,633	1,489	1,634	1,508	1,413
	55 - 59	2,918	2,762	2,539	2,312	2,105	2,320	2,140	2,007
	60 - 64	3,101	2,936	2,693	2,451	2,235	2,477	2,284	2,142
	65+ PRIMARY	4,373	4,143	3,798	3,459	3,154	3,454	3,185	2,989
	65+ SECONDARY	3,485	3,302	3,030	2,758	2,516	2,859	2,636	2,473
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,476	\$1,396	\$1,283	\$1,169	\$1,066	\$1,196	\$1,103	\$1,036
	30 - 39	1,647	1,561	1,433	1,303	1,188	1,324	1,221	1,144
	40 - 49	1,628	1,542	1,415	1,287	1,175	1,308	1,205	1,132
	50 - 54	1,618	1,531	1,404	1,277	1,165	1,314	1,211	1,136
	55 - 59	1,911	1,810	1,662	1,510	1,379	1,541	1,422	1,335
	60 - 64	2,357	2,231	2,049	1,865	1,699	1,900	1,751	1,640
	65+ PRIMARY	2,767	2,618	2,402	2,187	1,992	2,183	2,014	1,888
	65+ SECONDARY	1,809	1,710	1,572	1,433	1,306	1,484	1,368	1,283
FAMILY	AGE - under 30	\$2,067	\$1,958	\$1,796	\$1,635	\$1,491	\$1,683	\$1,549	\$1,456
	30 - 39	2,428	2,299	2,107	1,922	1,750	1,960	1,807	1,695
	40 - 49	2,578	2,444	2,240	2,038	1,859	2,063	1,902	1,784
	50 - 54	2,890	2,739	2,513	2,288	2,087	2,357	2,174	2,039
	55 - 59	3,225	3,053	2,803	2,554	2,326	2,610	2,407	2,257
	60 - 64	3,870	3,662	3,362	3,063	2,794	3,125	2,883	2,705
	65+ PRIMARY	5,194	4,919	4,510	4,108	3,745	4,101	3,782	3,548
	65+ SECONDARY	4,037	3,822	3,502	3,192	2,908	3,296	3,040	2,852

HMO Plans								
HMO \$10 100% (Select Network)	HMO \$25 100% (Select Network)	Classic \$20 HMO (Select Network)	Classic \$30 HMO (Select Network)	Classic \$40 HMO (Select Network)	Saver \$20 HMO (Select Network)	Saver \$30 HMO (Select Network)	Saver \$40 HMO (Select Network)	
\$558	\$526	\$482	\$440	\$401	\$450	\$415	\$388	AGE - under 30
708	670	615	560	510	577	532	499	30 - 39
767	726	667	607	554	614	566	530	40 - 49
966	916	841	765	699	783	722	677	50 - 54
1,223	1,160	1,065	970	883	995	917	860	55 - 59
1,614	1,528	1,401	1,276	1,165	1,304	1,202	1,128	60 - 64
1,985	1,879	1,728	1,575	1,436	1,573	1,454	1,363	65+ PRIMARY
1,359	1,289	1,180	1,076	980	1,109	1,026	962	65+ SECONDARY
\$1,418	\$1,344	\$1,235	\$1,124	\$1,026	\$1,130	\$1,040	\$977	AGE - under 30
1,682	1,593	1,463	1,329	1,214	1,332	1,230	1,152	30 - 39
1,812	1,716	1,576	1,437	1,308	1,437	1,328	1,244	40 - 49
1,907	1,805	1,656	1,506	1,372	1,507	1,391	1,303	50 - 54
2,691	2,546	2,342	2,131	1,942	2,140	1,974	1,850	55 - 59
2,859	2,708	2,483	2,260	2,061	2,285	2,106	1,976	60 - 64
4,032	3,820	3,503	3,189	2,909	3,185	2,937	2,754	65+ PRIMARY
3,214	3,044	2,793	2,544	2,320	2,637	2,430	2,280	65+ SECONDARY
\$1,362	\$1,287	\$1,184	\$1,079	\$984	\$1,103	\$1,017	\$954	AGE - under 30
1,520	1,438	1,322	1,201	1,096	1,220	1,126	1,055	30 - 39
1,502	1,422	1,304	1,187	1,083	1,207	1,110	1,043	40 - 49
1,491	1,412	1,296	1,178	1,075	1,212	1,117	1,047	50 - 54
1,763	1,669	1,532	1,393	1,272	1,421	1,311	1,232	55 - 59
2,174	2,056	1,890	1,720	1,567	1,752	1,614	1,511	60 - 64
2,551	2,414	2,214	2,018	1,839	2,014	1,857	1,741	65+ PRIMARY
1,668	1,577	1,449	1,322	1,205	1,368	1,262	1,184	65+ SECONDARY
\$1,907	\$1,805	\$1,656	\$1,508	\$1,375	\$1,551	\$1,430	\$1,342	AGE - under 30
2,239	2,119	1,943	1,772	1,614	1,807	1,666	1,562	30 - 39
2,378	2,253	2,065	1,879	1,713	1,902	1,754	1,645	40 - 49
2,665	2,526	2,317	2,111	1,925	2,174	2,005	1,880	50 - 54
2,973	2,816	2,584	2,355	2,145	2,406	2,220	2,082	55 - 59
3,569	3,376	3,101	2,825	2,575	2,883	2,659	2,495	60 - 64
4,789	4,536	4,159	3,788	3,454	3,782	3,488	3,271	65+ PRIMARY
3,722	3,524	3,230	2,944	2,681	3,039	2,803	2,630	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Area 2: Medical Rating Area Definitions - PPO - Alpine, Amador (95646 only), Butte (95980 only), Del Norte, El Dorado (ZIP codes beginning with 961), Inyo, Lassen, Marin, Modoc, Nevada, Placer, Plumas, Sacramento (94243,94253,95857,95873), San Benito, San Joaquin, San Mateo, Shasta, Sierra, Siskiyou, Solano, Stanislaus (except 95329), Tehama, Trinity

Area 2: Medical Rating Area Definitions - HMO (except Select HMO) - Marin, Nevada (except 95724, 95728, 96111, 96160-96162), Placer (except 9614 0,96141,96143,96145,96146,96148), Sacramento (94243,94253,95857,95873 only), San Benito (except 95043), San Joaquin, San Mateo, Solano, Stanislaus (except 95329)

Area 2: Select HMO Medical Rating Area Definitions - Nevada (except 95724,95728, 96111, 96160-96162), Placer (except 95715, 96140, 96141, 96143, 96145, 96146, 96148), Sacramento (94243,94253, 95857,95873 only), San Joaquin, Stanislaus (except 95329)"

Small Group 1.0 RAF rates rounded to whole dollars

AREA 2
1.0 RAF

		Premier PPO Plans			PPO Copay Plans						PPO GenRx Plans			Solution PPO		
		Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay	PPO \$30 Copay	PPO \$40 Copay	PPO 1000/\$25	PPO 1500/\$35	PPO 2000/\$45	PPO \$25 Copay GenRx	PPO \$35 Copay GenRx	PPO \$45 Copay GenRx	Solution 2500 PPO	Solution 3500 PPO	Solution 5000 PPO
EMPLOYEE ONLY	AGE - under 30	\$573	\$494	\$455	\$453	\$398	\$342	\$349	\$295	\$254	\$290	\$267	\$241	\$229	\$186	\$161
	30 - 39	723	625	576	560	490	432	431	365	315	365	334	304	301	255	220
	40 - 49	953	828	765	756	663	585	582	493	424	496	457	414	441	366	317
	50 - 54	1,289	1,112	1,026	1,012	889	781	781	660	568	665	611	554	527	446	385
	55 - 59	1,580	1,360	1,256	1,247	1,097	955	964	814	701	809	744	676	671	563	487
	60 - 64	2,030	1,761	1,628	1,607	1,409	1,234	1,237	1,047	900	1,047	964	875	839	706	611
	65+ PRIMARY	2,453	2,257	2,083	2,062	1,808	1,579	1,589	1,343	1,155	1,337	1,231	1,118	1,093	922	797
	65+ SECONDARY	1,021	941	868	861	754	659	663	561	482	558	513	465	622	523	451
EMPLOYEE & SPOUSE	AGE - under 30	\$1,658	\$1,457	\$1,345	\$1,332	\$1,170	\$1,018	\$1,027	\$868	\$747	\$864	\$795	\$722	\$467	\$394	\$336
	30 - 39	1,952	1,709	1,580	1,560	1,370	1,202	1,204	1,018	875	1,019	937	848	625	526	453
	40 - 49	1,925	1,706	1,575	1,554	1,361	1,196	1,197	1,012	870	1,015	934	846	899	757	655
	50 - 54	2,647	2,328	2,150	2,122	1,860	1,618	1,635	1,382	1,189	1,372	1,260	1,146	1,093	922	797
	55 - 59	3,277	2,879	2,657	2,623	2,302	2,008	2,023	1,711	1,471	1,704	1,568	1,422	1,390	1,169	1,011
	60 - 64	3,972	3,515	3,246	3,214	2,818	2,469	2,478	2,093	1,801	2,091	1,926	1,748	1,696	1,429	1,234
	65+ PRIMARY	5,738	5,277	4,873	4,831	4,237	3,692	3,724	3,149	2,708	3,132	2,882	2,615	2,086	1,758	1,521
	65+ SECONDARY	2,709	2,472	2,283	2,257	1,980	1,737	1,740	1,472	1,266	1,473	1,355	1,231	1,240	1,043	903
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,327	\$1,138	\$1,053	\$1,041	\$912	\$795	\$802	\$678	\$582	\$674	\$619	\$562	\$429	\$363	\$314
	30 - 39	1,436	1,228	1,133	1,120	982	861	863	730	627	728	671	610	539	453	392
	40 - 49	1,484	1,291	1,192	1,174	1,030	905	905	765	659	767	705	641	719	607	523
	50 - 54	1,778	1,524	1,406	1,397	1,226	1,061	1,077	910	784	898	827	748	795	667	576
	55 - 59	2,112	1,807	1,667	1,649	1,444	1,262	1,270	1,074	923	1,071	986	893	905	764	660
	60 - 64	2,583	2,236	2,065	2,046	1,794	1,563	1,578	1,334	1,147	1,321	1,218	1,105	1,052	885	764
	65+ PRIMARY	3,010	2,766	2,554	2,523	2,212	1,928	1,944	1,644	1,413	1,635	1,505	1,365	1,325	1,115	964
	65+ SECONDARY	1,199	1,093	1,009	986	867	769	762	644	554	651	600	543	910	765	661
FAMILY	AGE - under 30	\$1,965	\$1,693	\$1,562	\$1,541	\$1,353	\$1,189	\$1,189	\$1,005	\$866	\$1,006	\$926	\$841	\$660	\$555	\$479
	30 - 39	2,216	1,903	1,755	1,732	1,519	1,334	1,334	1,129	970	1,133	1,042	947	850	718	621
	40 - 49	2,511	2,175	2,007	1,984	1,739	1,516	1,530	1,293	1,112	1,283	1,182	1,073	1,131	951	821
	50 - 54	2,992	2,573	2,376	2,344	2,057	1,803	1,807	1,528	1,315	1,528	1,407	1,280	1,183	997	863
	55 - 59	3,618	3,114	2,878	2,853	2,503	2,182	2,200	1,860	1,600	1,852	1,704	1,547	1,500	1,262	1,092
	60 - 64	4,543	3,935	3,633	3,599	3,156	2,761	2,773	2,345	2,017	2,341	2,154	1,957	1,770	1,488	1,288
	65+ PRIMARY	6,011	5,538	5,114	5,051	4,429	3,874	3,892	3,291	2,830	3,287	3,023	2,746	2,241	1,884	1,629
	65+ SECONDARY	2,846	2,603	2,402	2,370	2,079	1,817	1,828	1,546	1,330	1,540	1,415	1,285	1,318	1,111	961

Lumenos HIA+ Plans		Lumenos HSA 80/50 Plans			Lumenos HRA Plans				EPO Plans	Elements Hospital Plans			
Lumenos HIA+ 500	Lumenos HIA+ 750	Lumenos HSA 1500 (80/50)	Lumenos HSA 2500 (80/50)	Lumenos HSA 3500 (80/50)	Lumenos HRA 3000C	Lumenos HRA 3000D	Lumenos HRA 5000C	Lumenos HRA 5000D	High Deductible EPO	Elements Hospital	Elements Hospital Plus	Elements Hospital Preferred	
\$323	\$356	\$315	\$264	\$231	\$280	\$270	\$241	\$221	\$349	\$135	\$165	\$204	AGE - under 30
401	441	423	355	308	376	364	324	298	470	171	205	258	30 - 39
542	595	611	513	446	544	525	468	430	686	231	278	349	40 - 49
728	800	735	615	534	652	630	561	516	829	307	368	461	50 - 54
895	982	937	782	686	828	801	714	655	1,051	376	452	565	55 - 59
1,166	1,281	1,175	983	856	1,041	1,007	897	824	1,316	485	582	729	60 - 64
1,464	1,608	1,524	1,275	1,112	1,352	1,306	1,163	1,069	1,746	615	742	928	65+ PRIMARY
639	702	867	728	631	771	745	665	610	984	252	301	378	65+ SECONDARY
\$930	\$1,023	\$662	\$555	\$482	\$588	\$568	\$507	\$466	\$643	\$396	\$476	\$597	AGE - under 30
1,109	1,221	900	756	655	801	774	690	634	861	460	555	694	30 - 39
1,069	1,172	1,247	1,046	910	1,109	1,071	954	878	1,241	466	559	700	40 - 49
1,453	1,597	1,521	1,274	1,110	1,351	1,305	1,162	1,068	1,510	631	762	952	50 - 54
1,801	1,976	1,936	1,623	1,412	1,720	1,662	1,481	1,361	1,902	776	932	1,165	55 - 59
2,223	2,440	2,363	1,979	1,722	2,097	2,026	1,805	1,660	2,327	949	1,144	1,430	60 - 64
3,279	3,600	2,907	2,435	2,122	2,580	2,493	2,222	2,042	2,910	1,428	1,720	2,149	65+ PRIMARY
1,623	1,784	1,731	1,452	1,264	1,539	1,487	1,325	1,218	1,732	666	800	1,001	65+ SECONDARY
\$762	\$840	\$616	\$515	\$448	\$546	\$527	\$470	\$432	\$589	\$305	\$366	\$458	AGE - under 30
821	902	768	644	559	683	659	588	540	741	337	407	507	30 - 39
841	923	1,001	837	728	887	857	764	702	981	346	417	520	40 - 49
1,000	1,096	1,099	919	800	974	941	839	771	1,087	408	492	612	50 - 54
1,180	1,298	1,255	1,051	914	1,114	1,076	958	882	1,249	484	585	731	55 - 59
1,476	1,620	1,461	1,223	1,065	1,296	1,252	1,116	1,026	1,445	604	729	908	60 - 64
1,803	1,979	1,836	1,537	1,339	1,629	1,574	1,402	1,289	1,874	745	898	1,121	65+ PRIMARY
741	818	1,260	1,056	918	1,119	1,081	964	886	1,218	291	348	437	65+ SECONDARY
\$1,094	\$1,205	\$930	\$781	\$679	\$827	\$800	\$713	\$655	\$911	\$457	\$549	\$688	AGE - under 30
1,253	1,374	1,219	1,022	889	1,083	1,047	933	857	1,177	520	623	780	30 - 39
1,388	1,525	1,567	1,312	1,145	1,391	1,343	1,197	1,101	1,553	590	709	886	40 - 49
1,644	1,807	1,639	1,372	1,196	1,454	1,405	1,251	1,151	1,620	691	830	1,039	50 - 54
1,987	2,182	2,081	1,743	1,516	1,847	1,785	1,590	1,462	2,054	838	1,010	1,261	55 - 59
2,539	2,787	2,452	2,053	1,788	2,176	2,102	1,873	1,721	2,428	1,061	1,273	1,594	60 - 64
3,478	3,821	3,106	2,602	2,267	2,758	2,664	2,374	2,182	3,043	1,496	1,799	2,248	65+ PRIMARY
1,743	1,913	1,832	1,536	1,337	1,628	1,573	1,402	1,288	1,858	694	835	1,046	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Area 2: Medical Rating Area

Definitions - PPO - Alpine, Amador (95646 only), Butte (95980 only), Del Norte, El Dorado (ZIP codes beginning with 961), Inyo, Lassen, Marin, Modoc, Nevada, Placer, Plumas, Sacramento (94243,94253,95857,95873), San Benito, San Joaquin, San Mateo, Shasta, Sierra, Siskiyou, Solano, Stanislaus (except 95329), Tehama, Trinity

Area 2: Medical Rating Area

Definitions - HMO (except Select HMO) - Marin, Nevada (except 95724, 95728, 96111, 96160-96162), Placer (except 96140,9614 1,96143,96145,96146,96148), Sacramento (94243,94253,95857,95873 only), San Benito (except 95043), San Joaquin, San Mateo, Solano, Stanislaus (except 95329)

Area 2: Select HMO Medical Rating Area

Definitions - Nevada (except 95724,95728, 96111, 96160-96162), Placer (except 95715, 96140, 96141, 96143, 96145, 96146, 96148), Sacramento (94243,94253, 95857,95873 only), San Joaquin, Stanislaus (except 95329)*

Small Group 1.0 RAF rates rounded to whole dollars

AREA 3
1.0 RAF

		HMO Plans							
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO
EMPLOYEE ONLY	AGE - under 30	\$541	\$511	\$468	\$428	\$390	\$431	\$398	\$374
	30 - 39	675	640	589	536	489	535	494	462
	40 - 49	739	699	640	584	531	587	541	507
	50 - 54	921	872	799	728	665	733	675	635
	55 - 59	1,173	1,111	1,015	924	843	932	860	807
	60 - 64	1,553	1,469	1,345	1,226	1,118	1,252	1,156	1,082
	65+ PRIMARY	2,098	1,986	1,825	1,662	1,513	1,615	1,489	1,397
	65+ SECONDARY	1,430	1,355	1,244	1,133	1,031	1,173	1,080	1,016
EMPLOYEE & SPOUSE	AGE - under 30	\$1,393	\$1,319	\$1,208	\$1,101	\$1,003	\$1,099	\$1,013	\$948
	30 - 39	1,660	1,574	1,444	1,315	1,200	1,308	1,207	1,133
	40 - 49	1,807	1,710	1,572	1,431	1,306	1,434	1,324	1,241
	50 - 54	1,858	1,759	1,614	1,471	1,341	1,484	1,367	1,283
	55 - 59	2,647	2,508	2,303	2,098	1,912	2,095	1,932	1,813
	60 - 64	2,863	2,711	2,489	2,266	2,065	2,290	2,114	1,982
	65+ PRIMARY	4,291	4,064	3,728	3,397	3,095	3,302	3,045	2,855
	65+ SECONDARY	3,425	3,241	2,974	2,709	2,471	2,809	2,591	2,430
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,306	\$1,236	\$1,135	\$1,033	\$940	\$1,036	\$955	\$895
	30 - 39	1,468	1,390	1,277	1,163	1,060	1,158	1,069	1,001
	40 - 49	1,457	1,378	1,263	1,149	1,048	1,156	1,067	999
	50 - 54	1,443	1,365	1,256	1,143	1,042	1,143	1,054	990
	55 - 59	1,688	1,596	1,468	1,335	1,217	1,329	1,224	1,149
	60 - 64	2,091	1,980	1,821	1,658	1,510	1,670	1,542	1,445
	65+ PRIMARY	2,708	2,564	2,356	2,143	1,954	2,082	1,920	1,801
	65+ SECONDARY	1,765	1,671	1,535	1,396	1,273	1,447	1,334	1,252
FAMILY	AGE - under 30	\$1,832	\$1,733	\$1,591	\$1,448	\$1,319	\$1,457	\$1,344	\$1,261
	30 - 39	2,159	2,043	1,875	1,707	1,557	1,698	1,568	1,469
	40 - 49	2,287	2,167	1,990	1,813	1,655	1,810	1,669	1,568
	50 - 54	2,588	2,451	2,245	2,046	1,865	2,055	1,895	1,778
	55 - 59	2,877	2,722	2,500	2,278	2,078	2,267	2,092	1,963
	60 - 64	3,442	3,262	2,992	2,724	2,483	2,755	2,540	2,383
	65+ PRIMARY	5,091	4,823	4,429	4,034	3,677	3,914	3,610	3,387
	65+ SECONDARY	3,955	3,744	3,438	3,131	2,855	3,246	2,997	2,809

HMO Plans								
HMO \$10 100% (Select Network)	HMO \$25 100% (Select Network)	Classic \$20 HMO (Select Network)	Classic \$30 HMO (Select Network)	Classic \$40 HMO (Select Network)	Saver \$20 HMO (Select Network)	Saver \$30 HMO (Select Network)	Saver \$40 HMO (Select Network)	
\$489	\$462	\$423	\$386	\$353	\$388	\$360	\$337	AGE - under 30
611	577	532	484	443	483	446	418	30 - 39
666	631	577	527	480	529	489	458	40 - 49
831	787	723	659	601	662	611	573	50 - 54
1,060	1,003	916	835	763	842	777	730	55 - 59
1,403	1,326	1,216	1,108	1,010	1,131	1,044	978	60 - 64
1,896	1,795	1,648	1,501	1,367	1,458	1,345	1,262	65+ PRIMARY
1,291	1,224	1,122	1,022	931	1,060	976	917	65+ SECONDARY
\$1,259	\$1,192	\$1,092	\$994	\$906	\$993	\$913	\$857	AGE - under 30
1,500	1,422	1,304	1,187	1,083	1,182	1,090	1,022	30 - 39
1,632	1,545	1,420	1,292	1,180	1,297	1,195	1,121	40 - 49
1,679	1,589	1,458	1,328	1,212	1,340	1,235	1,159	50 - 54
2,392	2,265	2,081	1,894	1,727	1,893	1,745	1,638	55 - 59
2,586	2,448	2,248	2,047	1,865	2,068	1,909	1,791	60 - 64
3,876	3,670	3,366	3,068	2,796	2,982	2,750	2,579	65+ PRIMARY
3,092	2,927	2,686	2,447	2,231	2,538	2,340	2,194	65+ SECONDARY
\$1,180	\$1,116	\$1,024	\$932	\$849	\$935	\$863	\$808	AGE - under 30
1,326	1,257	1,154	1,052	957	1,046	966	905	30 - 39
1,315	1,244	1,141	1,038	946	1,044	962	903	40 - 49
1,303	1,233	1,134	1,032	942	1,032	952	895	50 - 54
1,524	1,442	1,325	1,205	1,099	1,199	1,107	1,038	55 - 59
1,888	1,789	1,645	1,497	1,364	1,508	1,393	1,305	60 - 64
2,445	2,315	2,127	1,936	1,765	1,881	1,733	1,626	65+ PRIMARY
1,594	1,509	1,387	1,262	1,150	1,307	1,205	1,131	65+ SECONDARY
\$1,655	\$1,565	\$1,437	\$1,308	\$1,192	\$1,315	\$1,214	\$1,139	AGE - under 30
1,950	1,846	1,693	1,543	1,407	1,534	1,415	1,326	30 - 39
2,065	1,957	1,799	1,637	1,494	1,635	1,507	1,415	40 - 49
2,337	2,214	2,027	1,848	1,685	1,856	1,711	1,606	50 - 54
2,597	2,458	2,259	2,057	1,877	2,049	1,889	1,773	55 - 59
3,109	2,946	2,703	2,460	2,243	2,489	2,294	2,151	60 - 64
4,598	4,356	4,001	3,645	3,321	3,535	3,260	3,060	65+ PRIMARY
3,572	3,381	3,106	2,828	2,579	2,932	2,707	2,538	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Area 3: Medical Rating Area

Definitions - PPO - Alameda , Amador (95629 only), Butte (except 95980), Colusa, Contra Costa, El Dorado (ZIP codes beginning with 956, 957), Glenn, Humboldt, Lake, Mendocino, Napa , Sacramento (except 94243,94253,95857,95873), San Francisco, Santa Clara, Santa Cruz, Sonoma, Stanislaus (95329 only), Sutter, Tuolumne, Yolo, Yuba

Area 3: Medical Rating Area Definitions - HMO (except Select HMO) - Alameda , Contra Costa, El

Dorado (ZIP codes beginning with 956, 957 except 95720, 95721, 95735,96142,96150-96152, 96154-96158), Humboldt, Sacramento (except 94243,94253,95857,95873), San Francisco, Santa Clara, Santa Cruz, Sonoma (except 95412, 95480, 95497), Stanislaus (95329 only), Yolo

Area 3: Select HMO Medical Rating Area

Definitions - Alameda, Contra Costa, Sacramento (except 94243,94253, 95857,95873), San Francisco, Santa Clara, Santa Cruz, Sonoma (95408 only), Yolo (except 95645)

Small Group 1.0 RAF rates rounded to whole dollars

AREA 3
1.0 RAF

		Premier PPO Plans			PPO Copay Plans						PPO GenRx Plans			Solution PPO		
		Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay	PPO \$30 Copay	PPO \$40 Copay	PPO 1000/\$25	PPO 1500/\$35	PPO 2000/\$45	PPO \$25 Copay GenRx	PPO \$35 Copay GenRx	PPO \$45 Copay GenRx	Solution 2500 PPO	Solution 3500 PPO	Solution 5000 PPO
EMPLOYEE ONLY	AGE - under 30	\$467	\$429	\$396	\$375	\$327	\$287	\$288	\$243	\$209	\$255	\$233	\$212	\$193	\$158	\$137
	30 - 39	582	526	485	457	402	351	353	299	256	311	286	258	255	213	186
	40 - 49	773	703	649	615	539	482	474	400	345	425	390	354	368	310	267
	50 - 54	1,054	945	873	827	726	636	639	539	464	558	513	467	445	373	323
	55 - 59	1,295	1,166	1,075	1,015	891	781	783	663	569	692	636	578	567	475	411
	60 - 64	1,671	1,518	1,402	1,328	1,164	1,018	1,023	865	745	902	830	753	706	597	514
	65+ PRIMARY	1,978	1,883	1,738	1,651	1,447	1,265	1,273	1,076	926	1,117	1,027	932	920	775	671
	65+ SECONDARY	896	855	786	737	646	570	568	481	413	501	459	419	521	439	380
EMPLOYEE & SPOUSE	AGE - under 30	\$1,346	\$1,243	\$1,150	\$1,085	\$952	\$834	\$835	\$707	\$608	\$735	\$677	\$615	\$392	\$331	\$289
	30 - 39	1,589	1,459	1,346	1,283	1,124	983	988	836	719	867	797	724	522	443	382
	40 - 49	1,569	1,458	1,345	1,283	1,124	982	988	836	719	865	795	723	755	634	549
	50 - 54	2,157	1,986	1,832	1,732	1,520	1,332	1,335	1,130	972	1,173	1,078	981	920	775	671
	55 - 59	2,656	2,446	2,257	2,140	1,877	1,645	1,650	1,396	1,199	1,448	1,332	1,211	1,170	981	849
	60 - 64	3,275	3,038	2,807	2,652	2,328	2,041	2,046	1,730	1,488	1,796	1,651	1,499	1,430	1,202	1,040
	65+ PRIMARY	4,606	4,404	4,066	3,849	3,375	2,960	2,967	2,508	2,158	2,610	2,400	2,180	1,759	1,478	1,276
	65+ SECONDARY	2,367	2,232	2,062	1,953	1,714	1,505	1,507	1,273	1,095	1,325	1,219	1,107	1,048	882	765
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,078	\$962	\$889	\$843	\$742	\$644	\$651	\$552	\$474	\$568	\$521	\$475	\$365	\$304	\$264
	30 - 39	1,169	1,054	970	918	803	704	707	597	514	622	571	518	458	383	331
	40 - 49	1,210	1,097	1,011	966	845	742	743	629	540	653	602	547	609	510	441
	50 - 54	1,441	1,301	1,202	1,141	1,001	869	879	743	640	770	709	643	666	564	486
	55 - 59	1,705	1,544	1,423	1,341	1,177	1,035	1,034	875	752	913	839	763	763	641	556
	60 - 64	2,125	1,930	1,781	1,686	1,481	1,298	1,302	1,100	946	1,146	1,052	958	889	749	646
	65+ PRIMARY	2,413	2,307	2,128	2,011	1,762	1,546	1,549	1,309	1,127	1,360	1,252	1,135	1,114	939	810
	65+ SECONDARY	1,039	984	910	858	752	658	661	559	480	582	536	487	768	645	559
FAMILY	AGE - under 30	\$1,599	\$1,442	\$1,331	\$1,259	\$1,102	\$969	\$969	\$819	\$704	\$851	\$785	\$713	\$552	\$466	\$404
	30 - 39	1,802	1,621	1,497	1,415	1,242	1,082	1,091	923	794	957	881	799	717	605	524
	40 - 49	2,048	1,859	1,717	1,625	1,423	1,247	1,252	1,058	911	1,101	1,011	920	953	803	692
	50 - 54	2,443	2,197	2,030	1,920	1,684	1,476	1,481	1,251	1,076	1,300	1,195	1,088	996	837	725
	55 - 59	2,943	2,649	2,448	2,320	2,038	1,781	1,791	1,514	1,301	1,570	1,444	1,312	1,263	1,063	918
	60 - 64	3,738	3,398	3,137	2,965	2,602	2,283	2,288	1,934	1,664	2,010	1,849	1,680	1,489	1,253	1,085
	65+ PRIMARY	4,836	4,627	4,274	4,044	3,545	3,113	3,117	2,635	2,266	2,746	2,524	2,293	1,887	1,586	1,373
	65+ SECONDARY	2,477	2,342	2,163	2,061	1,807	1,569	1,588	1,343	1,155	1,383	1,271	1,155	1,112	938	809

Lumenos HIA+ Plans		Lumenos HSA 80/50 Plans			Lumenos HRA Plans				EPO Plans	Elements Hospital Plans			
Lumenos HIA+ 500	Lumenos HIA+ 750	Lumenos HSA 1500 (80/50)	Lumenos HSA 2500 (80/50)	Lumenos HSA 3500 (80/50)	Lumenos HRA 3000C	Lumenos HRA 3000D	Lumenos HRA 5000C	Lumenos HRA 5000D	High Deductible EPO	Elements Hospital	Elements Hospital Plus	Elements Hospital Preferred	
\$290	\$318	\$268	\$215	\$186	\$228	\$220	\$197	\$180	\$325	\$124	\$149	\$187	AGE - under 30
364	398	360	289	249	306	296	263	243	439	148	181	224	30 - 39
488	536	519	418	361	443	428	381	350	618	203	246	308	40 - 49
657	723	622	502	433	532	514	458	421	752	274	328	411	50 - 54
806	885	793	641	552	679	656	585	538	946	335	403	503	55 - 59
1,051	1,156	993	800	689	848	819	730	671	1,179	439	527	659	60 - 64
1,318	1,448	1,295	1,044	900	1,107	1,069	952	876	1,550	541	650	812	65+ PRIMARY
576	633	737	592	511	628	606	540	497	889	241	289	360	65+ SECONDARY
\$838	\$921	\$562	\$454	\$391	\$481	\$465	\$415	\$381	\$577	\$361	\$433	\$544	AGE - under 30
1,000	1,103	765	615	531	652	630	561	516	780	414	498	626	30 - 39
964	1,057	1,061	857	738	908	878	782	719	1,108	416	501	629	40 - 49
1,310	1,440	1,294	1,042	899	1,104	1,067	950	873	1,346	565	679	850	50 - 54
1,620	1,781	1,640	1,322	1,141	1,401	1,354	1,206	1,109	1,725	691	831	1,037	55 - 59
2,001	2,199	2,005	1,615	1,392	1,712	1,654	1,474	1,355	2,091	870	1,046	1,307	60 - 64
2,953	3,243	2,467	1,988	1,714	2,107	2,036	1,814	1,667	2,596	1,258	1,512	1,892	65+ PRIMARY
1,465	1,605	1,469	1,184	1,021	1,254	1,212	1,080	993	1,528	627	753	943	65+ SECONDARY
\$690	\$756	\$520	\$420	\$362	\$445	\$430	\$383	\$352	\$531	\$281	\$336	\$421	AGE - under 30
739	813	651	526	451	557	539	480	441	677	299	359	447	30 - 39
757	832	849	683	591	724	699	624	572	896	312	375	470	40 - 49
898	988	930	753	649	798	771	687	632	982	367	442	552	50 - 54
1,062	1,166	1,067	861	742	912	882	785	722	1,121	439	528	661	55 - 59
1,331	1,462	1,243	1,000	861	1,060	1,024	912	839	1,316	552	665	831	60 - 64
1,623	1,784	1,558	1,255	1,083	1,330	1,285	1,145	1,053	1,664	661	796	996	65+ PRIMARY
672	736	1,069	863	743	914	884	787	724	1,077	282	338	423	65+ SECONDARY
\$985	\$1,084	\$792	\$639	\$551	\$677	\$654	\$583	\$536	\$814	\$410	\$494	\$617	AGE - under 30
1,129	1,239	1,033	833	718	883	853	760	698	1,047	466	559	702	30 - 39
1,253	1,374	1,329	1,071	922	1,135	1,097	977	898	1,393	527	635	797	40 - 49
1,483	1,629	1,389	1,120	965	1,187	1,147	1,022	939	1,461	621	747	935	50 - 54
1,791	1,966	1,763	1,421	1,224	1,506	1,455	1,296	1,192	1,855	759	913	1,142	55 - 59
2,285	2,512	2,078	1,675	1,444	1,776	1,715	1,528	1,405	2,178	965	1,163	1,454	60 - 64
3,135	3,444	2,635	2,125	1,831	2,252	2,176	1,938	1,782	2,696	1,318	1,585	1,981	65+ PRIMARY
1,572	1,726	1,556	1,253	1,081	1,328	1,283	1,143	1,051	1,651	652	785	983	65+ SECONDARY

EMPLOYEE ONLY
EMPLOYEE & SPOUSE
EMPLOYEE & CHILD(REN)
FAMILY

Area 3: Medical Rating Area Definitions - PPO - Alameda, Amador (95629 only), Butte (except 95980), Colusa, Contra Costa, El Dorado (ZIP codes beginning with 956, 957), Glenn, Humboldt, Lake, Mendocino, Napa, Sacramento (except 94243,94253,95857,95873), San Francisco, Santa Clara, Santa Cruz, Sonoma, Stanislaus (95329 only), Sutter, Tuolumne, Yolo, Yuba

Area 3: Medical Rating Area Definitions - HMO (except Select HMO) - Alameda, Contra Costa, El Dorado (ZIP codes beginning with 956, 957 except 95720, 95721, 95735,96142,96150-96152, 96154-96158), Humboldt, Sacramento (except 94243,94253,95857,95873), San Francisco, Santa Clara, Santa Cruz, Sonoma (except 95412, 95480, 95497), Stanislaus (95329 only), Yolo

Area 3: Select HMO Medical Rating Area Definitions - Alameda, Contra Costa, Sacramento (except 94243,94253, 95857,95873), San Francisco, Santa Clara, Santa Cruz, Sonoma (95408 only), Yolo (except 95645)

Small Group 1.0 RAF rates rounded to whole dollars

AREA 4 1.0 RAF		HMO Plans							
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO
EMPLOYEE ONLY	AGE - under 30	\$416	\$392	\$353	\$306	\$279	\$338	\$295	\$279
	30 - 39	532	504	452	392	357	424	370	347
	40 - 49	586	554	498	432	394	469	411	385
	50 - 54	740	700	625	542	494	588	515	482
	55 - 59	925	877	785	681	619	747	653	614
	60 - 64	1,256	1,188	1,063	920	839	999	876	822
	65+ PRIMARY	1,705	1,616	1,445	1,253	1,142	1,325	1,159	1,089
	65+ SECONDARY	1,259	1,193	1,067	923	842	983	861	807
EMPLOYEE & SPOUSE	AGE - under 30	\$1,099	\$1,038	\$932	\$806	\$733	\$871	\$764	\$716
	30 - 39	1,311	1,241	1,109	959	876	1,037	908	854
	40 - 49	1,435	1,359	1,216	1,053	959	1,145	1,002	943
	50 - 54	1,484	1,403	1,256	1,086	989	1,187	1,041	976
	55 - 59	2,090	1,978	1,769	1,530	1,395	1,669	1,459	1,370
	60 - 64	2,299	2,176	1,948	1,688	1,538	1,829	1,602	1,501
	65+ PRIMARY	3,473	3,290	2,945	2,546	2,321	2,695	2,363	2,217
	65+ SECONDARY	2,994	2,834	2,535	2,194	2,000	2,325	2,037	1,910
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,025	\$971	\$871	\$754	\$686	\$819	\$717	\$673
	30 - 39	1,160	1,099	985	853	779	923	808	757
	40 - 49	1,156	1,094	979	846	770	921	806	755
	50 - 54	1,140	1,081	969	837	763	917	803	753
	55 - 59	1,328	1,258	1,124	976	887	1,061	930	873
	60 - 64	1,681	1,590	1,424	1,232	1,122	1,332	1,165	1,095
	65+ PRIMARY	2,196	2,079	1,857	1,610	1,467	1,707	1,495	1,403
	65+ SECONDARY	1,552	1,467	1,312	1,136	1,034	1,200	1,053	989
FAMILY	AGE - under 30	\$1,455	\$1,379	\$1,233	\$1,066	\$973	\$1,158	\$1,015	\$951
	30 - 39	1,700	1,611	1,441	1,248	1,138	1,359	1,192	1,117
	40 - 49	1,819	1,724	1,544	1,336	1,218	1,452	1,270	1,192
	50 - 54	2,056	1,948	1,739	1,503	1,372	1,631	1,429	1,338
	55 - 59	2,271	2,150	1,925	1,665	1,520	1,801	1,577	1,478
	60 - 64	2,757	2,614	2,336	2,021	1,842	2,196	1,923	1,805
	65+ PRIMARY	4,123	3,905	3,495	3,025	2,757	3,196	2,801	2,627
	65+ SECONDARY	3,459	3,277	2,936	2,542	2,317	2,686	2,352	2,205

HMO Plans								
HMO \$10 100% (Select Network)	HMO \$25 100% (Select Network)	Classic \$20 HMO (Select Network)	Classic \$30 HMO (Select Network)	Classic \$40 HMO (Select Network)	Saver \$20 HMO (Select Network)	Saver \$30 HMO (Select Network)	Saver \$40 HMO (Select Network)	
\$375	\$354	\$318	\$275	\$252	\$305	\$267	\$252	AGE - under 30
480	455	409	353	323	382	334	312	30 - 39
527	501	450	390	355	423	372	348	40 - 49
667	632	564	488	445	529	465	435	50 - 54
835	792	709	614	558	674	590	553	55 - 59
1,134	1,071	959	829	758	902	790	741	60 - 64
1,539	1,457	1,303	1,130	1,031	1,195	1,045	982	65+ PRIMARY
1,136	1,076	964	832	761	887	777	729	65+ SECONDARY
\$992	\$936	\$841	\$727	\$661	\$785	\$690	\$646	AGE - under 30
1,184	1,120	1,001	865	789	935	818	769	30 - 39
1,296	1,227	1,097	949	865	1,034	905	851	40 - 49
1,338	1,265	1,132	979	892	1,071	940	881	50 - 54
1,885	1,785	1,595	1,379	1,259	1,505	1,316	1,236	55 - 59
2,073	1,964	1,759	1,523	1,388	1,652	1,446	1,355	60 - 64
3,133	2,969	2,656	2,298	2,094	2,432	2,133	2,000	65+ PRIMARY
2,701	2,557	2,287	1,978	1,804	2,097	1,837	1,724	65+ SECONDARY
\$925	\$875	\$786	\$681	\$621	\$739	\$647	\$608	AGE - under 30
1,046	992	889	770	702	832	729	683	30 - 39
1,043	987	883	764	694	830	728	681	40 - 49
1,028	976	874	755	688	827	724	679	50 - 54
1,198	1,135	1,016	880	801	956	839	787	55 - 59
1,515	1,435	1,286	1,112	1,014	1,202	1,051	988	60 - 64
1,981	1,876	1,675	1,453	1,323	1,540	1,350	1,265	65+ PRIMARY
1,401	1,324	1,184	1,024	933	1,084	950	893	65+ SECONDARY
\$1,312	\$1,244	\$1,113	\$963	\$878	\$1,045	\$915	\$858	AGE - under 30
1,535	1,453	1,299	1,125	1,026	1,227	1,075	1,008	30 - 39
1,641	1,554	1,393	1,205	1,099	1,310	1,147	1,075	40 - 49
1,855	1,757	1,569	1,357	1,237	1,471	1,289	1,208	50 - 54
2,048	1,941	1,736	1,503	1,371	1,624	1,423	1,334	55 - 59
2,488	2,358	2,107	1,824	1,662	1,981	1,735	1,629	60 - 64
3,721	3,523	3,154	2,729	2,488	2,883	2,527	2,370	65+ PRIMARY
3,121	2,956	2,650	2,295	2,091	2,424	2,122	1,990	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Area 4: Medical Rating Area Definitions - PPO - Orange, Riverside (92883 only)

Area 4: Medical Rating Area Definitions - HMO (except Select HMO) - Orange, Riverside (92883 only)

Area 4: Select HMO Medical Rating Area Definitions - Orange, Riverside (92883 only)

Small Group 1.0 RAF rates rounded to whole dollars

AREA 4
1.0 RAF

		Premier PPO Plans			PPO Copay Plans						PPO GenRx Plans			Solution PPO		
		Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay	PPO \$30 Copay	PPO \$40 Copay	PPO 1000/\$25	PPO 1500/\$35	PPO 2000/\$45	PPO \$25 Copay GenRx	PPO \$35 Copay GenRx	PPO \$45 Copay GenRx	Solution 2500 PPO	Solution 3500 PPO	Solution 5000 PPO
EMPLOYEE ONLY	AGE - under 30	\$555	\$463	\$428	\$405	\$355	\$311	\$312	\$265	\$227	\$266	\$247	\$224	\$210	\$176	\$153
	30 - 39	698	585	542	503	441	386	388	328	282	334	310	280	280	236	203
	40 - 49	924	785	724	682	599	521	526	445	383	450	417	378	403	341	296
	50 - 54	1,266	1,059	978	917	804	706	708	597	515	611	566	511	484	411	355
	55 - 59	1,546	1,292	1,193	1,130	990	871	871	736	632	759	699	631	620	523	452
	60 - 64	2,014	1,698	1,565	1,484	1,300	1,138	1,142	965	830	988	910	824	779	655	565
	65+ PRIMARY	2,449	2,229	2,059	1,948	1,708	1,504	1,500	1,269	1,091	1,302	1,203	1,088	1,008	848	735
	65+ SECONDARY	1,098	991	915	868	764	665	670	567	488	574	530	480	578	484	418
EMPLOYEE & SPOUSE	AGE - under 30	\$1,625	\$1,386	\$1,279	\$1,210	\$1,061	\$933	\$932	\$788	\$677	\$810	\$746	\$677	\$431	\$362	\$313
	30 - 39	1,919	1,631	1,506	1,422	1,248	1,097	1,098	928	798	953	879	797	579	485	419
	40 - 49	1,888	1,630	1,505	1,430	1,254	1,099	1,103	932	801	954	879	798	831	697	604
	50 - 54	2,594	2,223	2,053	1,943	1,704	1,495	1,497	1,266	1,089	1,292	1,195	1,079	1,008	848	735
	55 - 59	3,208	2,742	2,531	2,398	2,103	1,848	1,849	1,564	1,345	1,597	1,474	1,334	1,287	1,078	935
	60 - 64	3,961	3,414	3,150	2,982	2,616	2,293	2,299	1,943	1,671	1,988	1,836	1,659	1,568	1,318	1,140
	65+ PRIMARY	5,748	5,248	4,843	4,589	4,026	3,526	3,538	2,992	2,573	3,057	2,821	2,554	1,933	1,624	1,408
	65+ SECONDARY	2,935	2,656	2,452	2,331	2,043	1,786	1,795	1,518	1,306	1,547	1,429	1,293	1,151	963	836
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,284	\$1,071	\$988	\$936	\$817	\$721	\$718	\$608	\$523	\$626	\$578	\$524	\$397	\$336	\$290
	30 - 39	1,398	1,160	1,071	1,016	893	784	785	664	571	676	625	566	498	420	365
	40 - 49	1,451	1,217	1,125	1,069	937	829	823	695	598	715	662	598	667	560	486
	50 - 54	1,742	1,447	1,334	1,268	1,110	971	975	825	709	841	777	703	736	618	537
	55 - 59	2,053	1,715	1,583	1,498	1,315	1,154	1,156	977	840	1,000	923	836	839	704	611
	60 - 64	2,567	2,163	1,996	1,895	1,660	1,454	1,460	1,233	1,061	1,261	1,165	1,054	977	820	711
	65+ PRIMARY	3,003	2,740	2,529	2,392	2,096	1,841	1,843	1,558	1,340	1,591	1,471	1,331	1,226	1,029	890
	65+ SECONDARY	1,272	1,152	1,063	1,006	884	778	777	657	565	675	625	563	841	706	613
FAMILY	AGE - under 30	\$1,924	\$1,604	\$1,480	\$1,401	\$1,228	\$1,080	\$1,080	\$913	\$785	\$932	\$863	\$779	\$608	\$514	\$444
	30 - 39	2,171	1,813	1,674	1,581	1,388	1,218	1,219	1,031	887	1,055	975	884	786	663	573
	40 - 49	2,458	2,073	1,911	1,812	1,591	1,400	1,398	1,182	1,017	1,215	1,121	1,017	1,044	878	762
	50 - 54	2,943	2,457	2,269	2,154	1,887	1,651	1,659	1,402	1,207	1,429	1,321	1,193	1,095	920	796
	55 - 59	3,555	2,968	2,740	2,592	2,275	1,991	1,999	1,690	1,454	1,730	1,597	1,447	1,389	1,164	1,009
	60 - 64	4,524	3,809	3,516	3,334	2,925	2,563	2,569	2,173	1,868	2,222	2,053	1,857	1,636	1,375	1,189
	65+ PRIMARY	6,030	5,501	5,077	4,810	4,218	3,697	3,708	3,134	2,695	3,205	2,960	2,677	2,076	1,745	1,510
	65+ SECONDARY	3,070	2,781	2,567	2,436	2,139	1,867	1,880	1,590	1,367	1,620	1,496	1,353	1,224	1,028	889

Lumenos HIA+ Plans		Lumenos HSA 80/50 Plans			Lumenos HRA Plans				EPO Plans	Elements Hospital Plans			
Lumenos HIA+ 500	Lumenos HIA+ 750	Lumenos HSA 1500 (80/50)	Lumenos HSA 2500 (80/50)	Lumenos HSA 3500 (80/50)	Lumenos HRA 3000C	Lumenos HRA 3000D	Lumenos HRA 5000C	Lumenos HRA 5000D	High Deductible EPO	Elements Hospital	Elements Hospital Plus	Elements Hospital Preferred	
\$327	\$357	\$302	\$242	\$210	\$256	\$248	\$221	\$203	\$249	\$126	\$152	\$189	AGE - under 30
402	442	405	326	280	345	334	297	273	339	164	195	244	30 - 39
544	599	585	471	406	499	482	430	395	490	217	261	327	40 - 49
733	805	700	565	487	599	579	515	474	589	300	358	450	50 - 54
898	987	895	723	623	766	740	659	606	747	358	432	539	55 - 59
1,173	1,287	1,121	904	778	958	926	824	758	944	470	566	707	60 - 64
1,470	1,616	1,456	1,173	1,011	1,243	1,201	1,070	984	1,272	625	752	939	65+ PRIMARY
643	706	829	669	575	709	685	610	561	716	279	335	420	65+ SECONDARY
\$936	\$1,027	\$634	\$511	\$439	\$542	\$523	\$466	\$429	\$446	\$384	\$461	\$574	AGE - under 30
1,114	1,225	860	693	598	734	710	632	582	617	448	540	674	30 - 39
1,074	1,180	1,197	965	831	1,023	988	881	809	884	451	544	679	40 - 49
1,462	1,605	1,454	1,171	1,010	1,241	1,199	1,068	982	1,063	611	736	919	50 - 54
1,807	1,987	1,847	1,489	1,282	1,578	1,525	1,359	1,248	1,361	752	905	1,131	55 - 59
2,231	2,452	2,256	1,818	1,568	1,927	1,862	1,659	1,525	1,658	941	1,133	1,417	60 - 64
3,294	3,617	2,777	2,239	1,928	2,373	2,293	2,043	1,878	2,116	1,449	1,746	2,180	65+ PRIMARY
1,631	1,790	1,655	1,333	1,150	1,413	1,365	1,217	1,118	1,257	728	877	1,096	65+ SECONDARY
\$767	\$842	\$587	\$473	\$408	\$502	\$484	\$431	\$396	\$416	\$299	\$358	\$448	AGE - under 30
824	906	734	592	510	628	606	540	497	529	322	385	483	30 - 39
846	927	954	769	663	815	787	701	645	703	335	404	502	40 - 49
1,003	1,099	1,052	847	729	898	867	773	711	773	398	478	600	50 - 54
1,183	1,301	1,201	968	833	1,026	991	883	812	882	469	564	706	55 - 59
1,483	1,629	1,396	1,124	969	1,191	1,151	1,025	943	1,037	594	714	894	60 - 64
1,811	1,988	1,754	1,414	1,218	1,498	1,448	1,290	1,186	1,360	759	912	1,140	65+ PRIMARY
747	820	1,206	971	835	1,029	994	886	814	887	321	388	483	65+ SECONDARY
\$1,099	\$1,210	\$893	\$717	\$620	\$760	\$734	\$654	\$601	\$637	\$441	\$533	\$665	AGE - under 30
1,258	1,382	1,166	940	810	996	963	858	788	822	496	598	745	30 - 39
1,397	1,532	1,497	1,206	1,039	1,278	1,235	1,101	1,012	1,102	572	688	861	40 - 49
1,655	1,817	1,568	1,262	1,086	1,337	1,292	1,151	1,059	1,144	678	814	1,018	50 - 54
1,997	2,193	1,985	1,600	1,380	1,696	1,638	1,460	1,341	1,461	819	985	1,230	55 - 59
2,549	2,801	2,342	1,887	1,628	2,000	1,932	1,721	1,582	1,724	1,047	1,262	1,576	60 - 64
3,498	3,839	2,969	2,393	2,064	2,536	2,450	2,183	2,007	2,200	1,522	1,831	2,289	65+ PRIMARY
1,752	1,923	1,748	1,410	1,216	1,494	1,444	1,286	1,183	1,350	774	934	1,169	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Area 4: Medical Rating Area Definitions - PPO - Orange, Riverside (92883 only)

Area 4: Medical Rating Area Definitions - HMO (except Select HMO) - Orange, Riverside (92883 only)

Area 4: Select HMO Medical Rating Area Definitions - Orange, Riverside (92883 only)

Small Group 1.0 RAF rates rounded to whole dollars

AREA 5 1.0 RAF		HMO Plans							
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO
EMPLOYEE ONLY	AGE - under 30	\$387	\$365	\$337	\$280	\$257	\$311	\$272	\$253
	30 - 39	489	463	410	345	315	379	331	312
	40 - 49	538	507	456	381	347	421	368	344
	50 - 54	665	627	567	476	433	524	458	430
	55 - 59	840	799	719	599	548	663	581	544
	60 - 64	1,135	1,073	968	807	736	894	781	732
	65+ PRIMARY	1,467	1,389	1,246	1,038	947	1,127	983	922
	65+ SECONDARY	1,098	1,038	930	778	709	851	742	695
EMPLOYEE & SPOUSE	AGE - under 30	\$985	\$933	\$849	\$710	\$647	\$784	\$686	\$644
	30 - 39	1,180	1,118	1,004	839	765	929	812	761
	40 - 49	1,299	1,229	1,107	924	842	1,022	892	837
	50 - 54	1,338	1,267	1,140	950	868	1,052	920	862
	55 - 59	1,884	1,785	1,606	1,340	1,221	1,483	1,298	1,215
	60 - 64	2,073	1,962	1,769	1,477	1,348	1,637	1,429	1,341
	65+ PRIMARY	2,974	2,814	2,522	2,105	1,920	2,288	1,999	1,875
	65+ SECONDARY	2,590	2,452	2,192	1,829	1,668	1,992	1,741	1,633
EMPLOYEE & CHILD(REN)	AGE - under 30	\$938	\$890	\$802	\$668	\$609	\$741	\$646	\$606
	30 - 39	1,040	985	884	739	673	816	712	667
	40 - 49	1,040	985	885	740	674	818	714	670
	50 - 54	1,031	975	880	735	670	813	709	665
	55 - 59	1,209	1,145	1,023	853	780	939	823	768
	60 - 64	1,523	1,442	1,291	1,079	983	1,191	1,041	977
	65+ PRIMARY	1,888	1,788	1,600	1,337	1,219	1,453	1,270	1,191
	65+ SECONDARY	1,343	1,271	1,141	950	868	1,034	904	850
FAMILY	AGE - under 30	\$1,320	\$1,253	\$1,124	\$939	\$858	\$1,039	\$910	\$853
	30 - 39	1,539	1,455	1,306	1,090	992	1,208	1,055	989
	40 - 49	1,640	1,552	1,400	1,169	1,066	1,295	1,132	1,060
	50 - 54	1,852	1,753	1,582	1,321	1,206	1,461	1,277	1,197
	55 - 59	2,052	1,943	1,744	1,457	1,327	1,612	1,408	1,319
	60 - 64	2,498	2,364	2,123	1,772	1,614	1,962	1,716	1,610
	65+ PRIMARY	3,547	3,360	3,006	2,511	2,289	2,721	2,376	2,229
	65+ SECONDARY	3,003	2,842	2,541	2,124	1,935	2,305	2,014	1,889

HMO Plans								
HMO \$10 100% (Select Network)	HMO \$25 100% (Select Network)	Classic \$20 HMO (Select Network)	Classic \$30 HMO (Select Network)	Classic \$40 HMO (Select Network)	Saver \$20 HMO (Select Network)	Saver \$30 HMO (Select Network)	Saver \$40 HMO (Select Network)	
\$350	\$330	\$303	\$253	\$232	\$281	\$246	\$229	AGE - under 30
442	419	371	312	284	341	299	282	30 - 39
485	458	412	344	314	379	333	311	40 - 49
601	567	512	429	391	474	413	387	50 - 54
760	721	649	542	494	599	525	491	55 - 59
1,024	970	873	729	665	807	705	661	60 - 64
1,325	1,256	1,124	938	856	1,018	888	832	65+ PRIMARY
992	937	839	702	641	768	669	627	65+ SECONDARY
\$890	\$843	\$767	\$642	\$584	\$708	\$619	\$581	AGE - under 30
1,065	1,010	907	758	691	838	733	688	30 - 39
1,173	1,111	1,000	835	762	922	806	756	40 - 49
1,209	1,145	1,029	859	784	950	831	779	50 - 54
1,702	1,612	1,450	1,212	1,103	1,339	1,172	1,098	55 - 59
1,872	1,772	1,597	1,335	1,218	1,478	1,290	1,212	60 - 64
2,686	2,543	2,277	1,902	1,733	2,066	1,805	1,693	65+ PRIMARY
2,339	2,214	1,979	1,652	1,507	1,800	1,572	1,475	65+ SECONDARY
\$848	\$805	\$724	\$604	\$550	\$668	\$584	\$548	AGE - under 30
940	890	799	667	609	737	643	603	30 - 39
940	890	801	668	609	739	645	605	40 - 49
932	880	794	664	606	734	641	601	50 - 54
1,092	1,035	924	771	704	849	742	694	55 - 59
1,376	1,302	1,165	975	888	1,075	941	881	60 - 64
1,706	1,615	1,445	1,207	1,101	1,312	1,148	1,075	65+ PRIMARY
1,213	1,148	1,030	859	784	934	816	767	65+ SECONDARY
\$1,193	\$1,132	\$1,017	\$848	\$774	\$938	\$822	\$769	AGE - under 30
1,389	1,313	1,180	984	897	1,091	953	894	30 - 39
1,480	1,402	1,265	1,057	963	1,169	1,022	957	40 - 49
1,672	1,584	1,429	1,194	1,089	1,319	1,154	1,081	50 - 54
1,853	1,755	1,574	1,316	1,198	1,455	1,271	1,192	55 - 59
2,256	2,136	1,918	1,600	1,458	1,772	1,551	1,453	60 - 64
3,204	3,036	2,715	2,267	2,068	2,457	2,146	2,013	65+ PRIMARY
2,712	2,568	2,296	1,919	1,749	2,083	1,818	1,707	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Area 5: Medical Rating Area Definitions - PPO - Los Angeles (except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (ZIP codes beginning with 913 only)

Area 5: Medical Rating Area Definitions - HMO (except Select HMO) - Los Angeles (except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (ZIP codes beginning with 913 only)

Area 5: Select HMO Medical Rating Area Definitions - Los Angeles (except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (ZIP codes beginning with 913 only)

Small Group 1.0 RAF rates rounded to whole dollars

AREA 5
1.0 RAF

		Premier PPO Plans			PPO Copay Plans						PPO GenRx Plans			Solution PPO		
		Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay	PPO \$30 Copay	PPO \$40 Copay	PPO 1000/\$25	PPO 1500/\$35	PPO 2000/\$45	PPO \$25 Copay GenRx	PPO \$35 Copay GenRx	PPO \$45 Copay GenRx	Solution 2500 PPO	Solution 3500 PPO	Solution 5000 PPO
EMPLOYEE ONLY	AGE - under 30	\$605	\$503	\$463	\$442	\$389	\$343	\$341	\$289	\$248	\$298	\$277	\$249	\$229	\$196	\$168
	30 - 39	760	632	583	558	490	431	431	365	315	374	348	312	310	260	227
	40 - 49	1,007	852	786	749	657	575	577	488	421	497	462	418	448	377	329
	50 - 54	1,373	1,153	1,063	1,016	891	777	783	663	569	675	626	562	537	454	392
	55 - 59	1,684	1,413	1,303	1,238	1,087	955	955	808	694	830	770	692	687	578	498
	60 - 64	2,190	1,854	1,713	1,633	1,435	1,258	1,261	1,067	917	1,094	1,015	913	862	723	627
	65+ PRIMARY	2,553	2,228	2,057	1,973	1,730	1,514	1,521	1,285	1,106	1,315	1,221	1,099	1,120	942	813
	65+ SECONDARY	1,129	983	909	863	758	668	666	563	484	583	541	485	635	536	463
EMPLOYEE & SPOUSE	AGE - under 30	\$1,766	\$1,507	\$1,390	\$1,323	\$1,161	\$1,020	\$1,021	\$863	\$743	\$889	\$826	\$742	\$477	\$403	\$350
	30 - 39	2,089	1,777	1,641	1,567	1,376	1,200	1,209	1,022	878	1,049	973	873	638	539	465
	40 - 49	2,061	1,777	1,641	1,572	1,379	1,204	1,212	1,024	881	1,049	973	873	921	776	671
	50 - 54	2,833	2,424	2,236	2,138	1,875	1,646	1,648	1,394	1,198	1,427	1,325	1,193	1,120	942	813
	55 - 59	3,495	2,981	2,752	2,627	2,304	2,030	2,026	1,712	1,472	1,761	1,636	1,474	1,421	1,194	1,034
	60 - 64	4,313	3,718	3,432	3,275	2,871	2,522	2,525	2,134	1,835	2,184	2,030	1,825	1,734	1,461	1,263
	65+ PRIMARY	5,994	5,237	4,833	4,622	4,053	3,555	3,563	3,012	2,590	3,087	2,867	2,578	2,137	1,797	1,553
	65+ SECONDARY	3,047	2,645	2,440	2,338	2,051	1,802	1,803	1,524	1,312	1,562	1,452	1,304	1,277	1,068	926
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,411	\$1,172	\$1,081	\$1,033	\$904	\$793	\$796	\$672	\$578	\$688	\$642	\$577	\$442	\$372	\$320
	30 - 39	1,523	1,269	1,173	1,123	986	858	867	733	630	742	689	620	551	462	399
	40 - 49	1,586	1,333	1,232	1,177	1,030	908	905	765	659	788	732	657	738	620	535
	50 - 54	1,897	1,582	1,460	1,401	1,229	1,078	1,081	913	786	937	871	783	812	684	590
	55 - 59	2,239	1,875	1,731	1,650	1,446	1,268	1,272	1,075	924	1,104	1,025	921	927	782	677
	60 - 64	2,811	2,355	2,175	2,078	1,823	1,602	1,602	1,355	1,165	1,392	1,293	1,162	1,080	908	787
	65+ PRIMARY	3,133	2,733	2,522	2,406	2,110	1,855	1,854	1,569	1,348	1,611	1,496	1,344	1,356	1,141	984
	65+ SECONDARY	1,326	1,151	1,062	1,014	890	778	782	661	569	675	625	563	930	783	678
FAMILY	AGE - under 30	\$2,102	\$1,755	\$1,620	\$1,541	\$1,351	\$1,183	\$1,188	\$1,004	\$865	\$1,029	\$958	\$860	\$674	\$568	\$490
	30 - 39	2,372	1,979	1,828	1,744	1,529	1,342	1,344	1,135	977	1,164	1,081	972	870	734	636
	40 - 49	2,695	2,274	2,097	2,007	1,760	1,538	1,547	1,308	1,125	1,336	1,243	1,117	1,158	975	843
	50 - 54	3,215	2,693	2,484	2,376	2,083	1,823	1,831	1,548	1,332	1,583	1,472	1,323	1,210	1,021	880
	55 - 59	3,868	3,239	2,990	2,859	2,506	2,198	2,203	1,862	1,602	1,913	1,777	1,599	1,535	1,290	1,116
	60 - 64	4,943	4,164	3,846	3,673	3,221	2,825	2,832	2,394	2,059	2,454	2,281	2,051	1,813	1,527	1,316
	65+ PRIMARY	6,273	5,490	5,068	4,845	4,249	3,726	3,734	3,158	2,715	3,237	3,008	2,706	2,295	1,932	1,667
	65+ SECONDARY	3,197	2,772	2,559	2,447	2,146	1,890	1,886	1,594	1,371	1,641	1,525	1,369	1,354	1,139	982

Lumenos HIA+ Plans		Lumenos HSA 80/50 Plans			Lumenos HRA Plans				EPO Plans	Elements Hospital Plans			
Lumenos HIA+ 500	Lumenos HIA+ 750	Lumenos HSA 1500 (80/50)	Lumenos HSA 2500 (80/50)	Lumenos HSA 3500 (80/50)	Lumenos HRA 3000C	Lumenos HRA 3000D	Lumenos HRA 5000C	Lumenos HRA 5000D	High Deductible EPO	Elements Hospital	Elements Hospital Plus	Elements Hospital Preferred	
\$359	\$395	\$333	\$267	\$232	\$283	\$273	\$244	\$224	\$279	\$143	\$173	\$215	AGE - under 30
447	489	444	358	309	380	367	327	300	373	181	219	273	30 - 39
602	660	644	516	447	547	528	471	433	544	241	289	362	40 - 49
806	886	771	623	535	660	638	568	522	659	324	390	485	50 - 54
992	1,091	985	794	683	842	813	724	666	837	402	483	605	55 - 59
1,293	1,422	1,233	995	857	1,055	1,019	908	835	1,046	528	637	796	60 - 64
1,623	1,782	1,602	1,290	1,113	1,367	1,321	1,177	1,082	1,338	642	772	967	65+ PRIMARY
710	779	912	736	634	780	754	672	617	757	285	345	431	65+ SECONDARY
\$1,030	\$1,134	\$697	\$563	\$485	\$597	\$577	\$514	\$472	\$498	\$425	\$511	\$640	AGE - under 30
1,227	1,351	947	764	658	810	782	697	641	681	507	610	763	30 - 39
1,183	1,302	1,317	1,061	913	1,124	1,086	968	890	986	507	610	763	40 - 49
1,613	1,772	1,600	1,289	1,112	1,366	1,320	1,176	1,081	1,187	690	829	1,037	50 - 54
1,996	2,192	2,033	1,637	1,411	1,735	1,676	1,494	1,373	1,508	839	1,008	1,263	55 - 59
2,463	2,706	2,484	2,002	1,726	2,122	2,050	1,827	1,679	1,840	1,053	1,268	1,585	60 - 64
3,635	3,994	3,057	2,463	2,125	2,610	2,522	2,248	2,065	2,245	1,481	1,784	2,230	65+ PRIMARY
1,799	1,977	1,820	1,469	1,266	1,556	1,504	1,340	1,232	1,318	750	904	1,131	65+ SECONDARY
\$848	\$931	\$648	\$522	\$449	\$553	\$535	\$476	\$438	\$454	\$334	\$402	\$501	AGE - under 30
910	1,000	805	649	559	688	665	592	545	580	362	435	544	30 - 39
931	1,023	1,053	847	732	898	867	773	711	779	380	458	572	40 - 49
1,108	1,215	1,157	932	803	988	954	850	781	861	451	544	680	50 - 54
1,309	1,436	1,321	1,064	917	1,127	1,090	971	892	981	529	637	796	55 - 59
1,638	1,799	1,534	1,236	1,065	1,310	1,266	1,127	1,036	1,140	667	805	1,008	60 - 64
1,998	2,195	1,930	1,558	1,341	1,652	1,595	1,421	1,307	1,429	777	937	1,169	65+ PRIMARY
826	906	1,323	1,067	919	1,130	1,093	974	895	932	322	388	484	65+ SECONDARY
\$1,213	\$1,331	\$980	\$791	\$679	\$839	\$810	\$722	\$664	\$697	\$496	\$598	\$747	AGE - under 30
1,387	1,525	1,281	1,035	890	1,097	1,060	944	868	912	562	678	846	30 - 39
1,539	1,692	1,646	1,326	1,146	1,405	1,358	1,209	1,112	1,233	645	776	970	40 - 49
1,823	2,004	1,723	1,389	1,199	1,473	1,422	1,268	1,165	1,287	756	909	1,138	50 - 54
2,204	2,422	2,186	1,762	1,519	1,868	1,804	1,608	1,478	1,626	918	1,103	1,379	55 - 59
2,813	3,092	2,576	2,075	1,792	2,200	2,125	1,893	1,740	1,913	1,180	1,422	1,776	60 - 64
3,859	4,238	3,267	2,634	2,270	2,791	2,697	2,403	2,209	2,331	1,559	1,875	2,345	65+ PRIMARY
1,932	2,125	1,926	1,550	1,338	1,642	1,587	1,414	1,299	1,434	789	949	1,187	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Area 5: Medical Rating Area
Definitions - PPO - Los Angeles (except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (ZIP codes beginning with 913 only)

Area 5: Medical Rating Area
Definitions - HMO (except Select HMO) - Los Angeles (except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (ZIP codes beginning with 913 only)

Area 5: Select HMO Medical Rating Area
Definitions - Los Angeles (except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (ZIP codes beginning with 913 only)

Small Group 1.0 RAF rates rounded to whole dollars

AREA 6 1.0 RAF		HMO Plans							
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO
EMPLOYEE ONLY	AGE - under 30	\$448	\$425	\$387	\$336	\$306	\$364	\$319	\$299
	30 - 39	570	540	497	430	391	466	407	383
	40 - 49	629	596	545	472	431	501	437	409
	50 - 54	793	752	687	593	541	646	564	530
	55 - 59	994	944	867	752	685	808	709	664
	60 - 64	1,325	1,253	1,153	995	908	1,079	945	885
	65+ PRIMARY	1,696	1,606	1,474	1,274	1,161	1,338	1,173	1,100
	65+ SECONDARY	1,258	1,189	1,097	949	866	998	874	819
EMPLOYEE & SPOUSE	AGE - under 30	\$1,167	\$1,107	\$1,013	\$877	\$798	\$942	\$826	\$774
	30 - 39	1,388	1,313	1,209	1,045	954	1,139	999	936
	40 - 49	1,525	1,443	1,325	1,148	1,045	1,228	1,077	1,011
	50 - 54	1,581	1,495	1,371	1,185	1,080	1,280	1,119	1,052
	55 - 59	2,220	2,102	1,930	1,669	1,521	1,800	1,575	1,478
	60 - 64	2,436	2,306	2,116	1,831	1,670	1,971	1,728	1,622
	65+ PRIMARY	3,439	3,255	2,989	2,586	2,356	2,724	2,384	2,238
	65+ SECONDARY	2,967	2,808	2,582	2,234	2,038	2,349	2,057	1,929
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,110	\$1,050	\$960	\$832	\$760	\$903	\$790	\$743
	30 - 39	1,229	1,165	1,069	926	843	999	876	821
	40 - 49	1,225	1,160	1,062	920	839	994	873	817
	50 - 54	1,223	1,159	1,061	918	837	986	865	811
	55 - 59	1,424	1,350	1,241	1,074	979	1,153	1,010	948
	60 - 64	1,782	1,690	1,551	1,342	1,224	1,441	1,265	1,185
	65+ PRIMARY	2,185	2,070	1,898	1,644	1,498	1,725	1,514	1,419
	65+ SECONDARY	1,547	1,467	1,344	1,162	1,060	1,209	1,059	993
FAMILY	AGE - under 30	\$1,542	\$1,460	\$1,342	\$1,162	\$1,060	\$1,253	\$1,097	\$1,030
	30 - 39	1,810	1,712	1,571	1,357	1,238	1,466	1,285	1,205
	40 - 49	1,947	1,846	1,696	1,467	1,337	1,582	1,386	1,301
	50 - 54	2,182	2,065	1,893	1,639	1,495	1,765	1,546	1,450
	55 - 59	2,416	2,290	2,104	1,818	1,660	1,961	1,718	1,610
	60 - 64	2,928	2,772	2,546	2,201	2,006	2,374	2,079	1,949
	65+ PRIMARY	4,101	3,882	3,559	3,081	2,809	3,239	2,838	2,660
	65+ SECONDARY	3,425	3,244	2,975	2,573	2,345	2,705	2,368	2,220

HMO Plans								
HMO \$10 100% (Select Network)	HMO \$25 100% (Select Network)	Classic \$20 HMO (Select Network)	Classic \$30 HMO (Select Network)	Classic \$40 HMO (Select Network)	Saver \$20 HMO (Select Network)	Saver \$30 HMO (Select Network)	Saver \$40 HMO (Select Network)	
\$404	\$383	\$349	\$302	\$275	\$328	\$287	\$270	AGE - under 30
515	487	447	388	353	421	368	345	30 - 39
568	538	491	426	389	453	394	370	40 - 49
716	679	622	535	487	583	510	477	50 - 54
898	852	781	678	618	729	640	599	55 - 59
1,195	1,130	1,040	898	820	975	853	799	60 - 64
1,531	1,449	1,330	1,150	1,049	1,207	1,058	992	65+ PRIMARY
1,135	1,073	989	856	780	900	788	739	65+ SECONDARY
\$1,053	\$999	\$914	\$792	\$721	\$850	\$745	\$698	AGE - under 30
1,253	1,185	1,091	943	861	1,027	901	844	30 - 39
1,375	1,302	1,195	1,036	943	1,109	972	912	40 - 49
1,426	1,349	1,237	1,069	975	1,155	1,011	949	50 - 54
2,004	1,897	1,742	1,506	1,372	1,624	1,420	1,333	55 - 59
2,198	2,081	1,910	1,653	1,507	1,778	1,559	1,462	60 - 64
3,103	2,937	2,696	2,334	2,126	2,457	2,152	2,019	65+ PRIMARY
2,678	2,533	2,329	2,015	1,838	2,119	1,856	1,740	65+ SECONDARY
\$1,001	\$947	\$867	\$752	\$686	\$815	\$713	\$669	AGE - under 30
1,110	1,051	966	836	761	901	790	741	30 - 39
1,106	1,047	958	829	757	898	787	736	40 - 49
1,104	1,046	957	828	756	890	780	731	50 - 54
1,285	1,217	1,120	970	883	1,040	911	856	55 - 59
1,609	1,524	1,400	1,211	1,104	1,300	1,141	1,069	60 - 64
1,971	1,867	1,713	1,483	1,352	1,557	1,366	1,281	65+ PRIMARY
1,396	1,324	1,212	1,049	956	1,091	956	897	65+ SECONDARY
\$1,392	\$1,318	\$1,211	\$1,049	\$956	\$1,130	\$989	\$929	AGE - under 30
1,633	1,545	1,418	1,226	1,117	1,323	1,159	1,087	30 - 39
1,757	1,665	1,530	1,325	1,206	1,427	1,250	1,173	40 - 49
1,968	1,864	1,708	1,478	1,349	1,592	1,395	1,308	50 - 54
2,180	2,066	1,897	1,640	1,498	1,769	1,549	1,453	55 - 59
2,642	2,503	2,297	1,985	1,810	2,142	1,876	1,759	60 - 64
3,701	3,503	3,211	2,779	2,534	2,923	2,561	2,401	65+ PRIMARY
3,089	2,927	2,684	2,321	2,117	2,440	2,137	2,004	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Area 6: Medical Rating Area Definitions - PPO -
Imperial, Los Angeles (91798 only), Riverside (except 92883), San Bernardino (except 93558), San Diego

Area 6: Medical Rating Area Definitions - HMO (except Select HMO) - Imperial (except 92222, 92266, 92283), Los Angeles (91798 only), Riverside (except 92225, 92226, 92239, 92883), San Bernardino* (except - see note *), San Diego (except 92004)

Area 6: Select HMO Medical Rating Area Definitions - Imperial (except 92222, 92266, 92283), Los Angeles (91798 only), Riverside (except 92225, 92226, 92239, 92883), San Bernardino* (except - see note *), San Diego (except 91901, 91905, 91906, 91916, 91917, 91934, 91935, 91948, 91962, 91963, 91980, 92004, 92036, 92059, 92061, 92066, 92086)

Small Group 1.0 RAF rates rounded to whole dollars

AREA 6
1.0 RAF

		Premier PPO Plans			PPO Copay Plans						PPO GenRx Plans			Solution PPO		
		Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay	PPO \$30 Copay	PPO \$40 Copay	PPO 1000/\$25	PPO 1500/\$35	PPO 2000/\$45	PPO \$25 Copay GenRx	PPO \$35 Copay GenRx	PPO \$45 Copay GenRx	Solution 2500 PP	Solution 3500 PPO	Solution 5000 PPO
EMPLOYEE ONLY	AGE - under 30	\$522	\$413	\$382	\$363	\$317	\$280	\$278	\$235	\$202	\$246	\$225	\$203	\$188	\$156	\$134
	30 - 39	652	521	480	454	398	347	349	295	254	300	278	251	256	211	183
	40 - 49	863	697	643	622	545	469	478	405	349	409	377	343	368	308	264
	50 - 54	1,183	950	876	832	730	631	642	542	467	548	505	457	439	368	317
	55 - 59	1,444	1,162	1,071	1,023	897	780	789	667	575	681	628	569	563	468	405
	60 - 64	1,878	1,512	1,395	1,333	1,169	1,019	1,027	868	746	888	820	743	701	591	507
	65+ PRIMARY	2,287	1,993	1,840	1,760	1,545	1,347	1,359	1,148	988	1,174	1,085	982	914	768	661
	65+ SECONDARY	1,016	880	813	782	687	593	604	511	440	515	477	430	520	437	376
EMPLOYEE & SPOUSE	AGE - under 30	\$1,517	\$1,236	\$1,141	\$1,089	\$955	\$826	\$839	\$710	\$610	\$719	\$664	\$602	\$392	\$326	\$280
	30 - 39	1,786	1,459	1,346	1,278	1,121	974	985	833	717	850	784	709	522	438	378
	40 - 49	1,769	1,460	1,347	1,278	1,121	979	985	833	717	854	789	712	752	629	541
	50 - 54	2,430	1,986	1,834	1,751	1,536	1,339	1,350	1,142	982	1,164	1,075	972	914	768	661
	55 - 59	2,992	2,450	2,263	2,165	1,900	1,656	1,670	1,412	1,214	1,444	1,334	1,205	1,162	974	839
	60 - 64	3,694	3,046	2,812	2,684	2,354	2,053	2,069	1,749	1,504	1,789	1,652	1,494	1,419	1,190	1,024
	65+ PRIMARY	5,359	4,680	4,318	4,125	3,618	3,146	3,179	2,688	2,312	2,743	2,534	2,293	1,744	1,463	1,258
	65+ SECONDARY	2,731	2,367	2,185	2,090	1,833	1,596	1,610	1,362	1,171	1,389	1,282	1,159	1,040	872	749
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,209	\$963	\$889	\$858	\$751	\$659	\$660	\$557	\$479	\$573	\$527	\$479	\$357	\$299	\$260
	30 - 39	1,307	1,036	957	920	804	699	707	598	515	613	563	510	449	377	323
	40 - 49	1,357	1,092	1,006	963	845	738	743	628	540	641	592	538	602	506	436
	50 - 54	1,621	1,296	1,195	1,136	997	873	876	742	637	759	701	634	661	559	480
	55 - 59	1,926	1,539	1,423	1,356	1,189	1,033	1,046	884	760	900	832	751	758	634	546
	60 - 64	2,398	1,929	1,779	1,704	1,493	1,297	1,313	1,109	954	1,132	1,045	944	883	738	635
	65+ PRIMARY	2,799	2,439	2,251	2,155	1,891	1,645	1,663	1,405	1,209	1,431	1,321	1,199	1,109	929	800
	65+ SECONDARY	1,191	1,038	956	913	802	692	705	596	513	609	561	509	759	637	550
FAMILY	AGE - under 30	\$1,800	\$1,434	\$1,324	\$1,268	\$1,111	\$968	\$977	\$825	\$710	\$838	\$774	\$701	\$549	\$461	\$394
	30 - 39	2,027	1,611	1,489	1,429	1,254	1,085	1,103	932	801	944	871	788	713	601	517
	40 - 49	2,303	1,860	1,716	1,639	1,436	1,258	1,263	1,067	918	1,094	1,009	911	945	793	683
	50 - 54	2,752	2,195	2,024	1,939	1,698	1,480	1,493	1,263	1,086	1,293	1,194	1,079	990	829	714
	55 - 59	3,317	2,649	2,445	2,331	2,044	1,788	1,796	1,519	1,306	1,552	1,436	1,298	1,252	1,053	906
	60 - 64	4,214	3,397	3,136	2,998	2,629	2,284	2,311	1,955	1,681	1,990	1,838	1,665	1,482	1,241	1,070
	65+ PRIMARY	5,625	4,909	4,531	4,328	3,795	3,307	3,335	2,820	2,425	2,878	2,659	2,406	1,874	1,573	1,353
	65+ SECONDARY	2,856	2,481	2,290	2,180	1,910	1,662	1,680	1,420	1,222	1,447	1,337	1,208	1,109	928	798

Lumenos HIA+ Plans		Lumenos HSA 80/50 Plans			Lumenos HRA Plans				EPO Plans	Elements Hospital Plans			
Lumenos HIA+ 500	Lumenos HIA+ 750	Lumenos HSA 1500 (80/50)	Lumenos HSA 2500 (80/50)	Lumenos HSA 3500 (80/50)	Lumenos HRA 3000C	Lumenos HRA 3000D	Lumenos HRA 5000C	Lumenos HRA 5000D	High Deductible EPO	Elements Hospital	Elements Hospital Plus	Elements Hospital Preferred	
\$292	\$319	\$271	\$221	\$189	\$234	\$226	\$202	\$185	\$247	\$127	\$153	\$191	AGE - under 30
362	398	364	292	251	309	299	266	245	339	155	189	236	30 - 39
489	537	528	425	367	451	435	388	356	487	218	264	328	40 - 49
656	720	633	512	440	543	524	467	429	597	292	350	441	50 - 54
805	884	807	649	559	688	665	592	545	756	358	433	541	55 - 59
1,049	1,154	1,010	813	701	861	833	741	682	944	477	573	718	60 - 64
1,317	1,445	1,313	1,059	912	1,122	1,084	967	888	1,271	631	761	951	65+ PRIMARY
575	631	746	601	520	637	615	548	504	719	274	329	411	65+ SECONDARY
\$838	\$920	\$568	\$459	\$395	\$486	\$470	\$419	\$385	\$458	\$391	\$469	\$586	AGE - under 30
996	1,095	778	625	540	663	640	570	524	614	453	546	681	30 - 39
962	1,055	1,078	869	749	921	890	793	729	888	448	540	674	40 - 49
1,307	1,436	1,312	1,058	911	1,121	1,083	966	888	1,081	620	745	933	50 - 54
1,618	1,778	1,667	1,341	1,159	1,421	1,373	1,224	1,124	1,366	765	920	1,152	55 - 59
1,996	2,192	2,034	1,639	1,414	1,737	1,678	1,495	1,374	1,666	948	1,142	1,427	60 - 64
2,946	3,238	2,504	2,019	1,740	2,140	2,067	1,842	1,694	2,131	1,454	1,749	2,189	65+ PRIMARY
1,460	1,601	1,490	1,200	1,035	1,272	1,229	1,095	1,007	1,253	705	851	1,062	65+ SECONDARY
\$689	\$756	\$530	\$428	\$368	\$454	\$438	\$390	\$359	\$405	\$301	\$361	\$451	AGE - under 30
737	810	663	535	461	567	548	488	449	532	330	397	496	30 - 39
755	831	859	692	597	733	709	632	581	702	336	405	503	40 - 49
897	986	947	763	657	809	781	696	640	783	402	483	602	50 - 54
1,062	1,166	1,084	871	752	923	892	795	730	881	474	571	711	55 - 59
1,328	1,457	1,257	1,015	872	1,076	1,039	926	851	1,031	597	719	898	60 - 64
1,618	1,780	1,581	1,273	1,097	1,350	1,304	1,161	1,068	1,350	760	914	1,144	65+ PRIMARY
670	736	1,085	875	754	928	896	799	734	889	313	377	470	65+ SECONDARY
\$985	\$1,080	\$805	\$648	\$558	\$687	\$664	\$591	\$544	\$634	\$446	\$539	\$674	AGE - under 30
1,125	1,237	1,052	848	730	899	868	774	712	826	502	605	758	30 - 39
1,251	1,372	1,350	1,089	937	1,154	1,115	993	913	1,100	580	699	876	40 - 49
1,478	1,624	1,410	1,140	983	1,208	1,167	1,040	956	1,164	688	828	1,034	50 - 54
1,788	1,962	1,789	1,443	1,243	1,530	1,478	1,317	1,210	1,466	829	997	1,247	55 - 59
2,282	2,504	2,113	1,702	1,466	1,804	1,743	1,552	1,427	1,735	1,053	1,268	1,585	60 - 64
3,129	3,439	2,677	2,158	1,861	2,288	2,210	1,969	1,809	2,212	1,530	1,842	2,304	65+ PRIMARY
1,567	1,721	1,579	1,273	1,095	1,350	1,304	1,161	1,068	1,355	738	891	1,116	65+ SECONDARY

EMPLOYEE ONLY
EMPLOYEE & SPOUSE
EMPLOYEE & CHILD(REN)
FAMILY

Area 6: Medical Rating Area Definitions - PPO - Imperial, Los Angeles (91798 only), Riverside (except 92883), San Bernardino (except 93558), San Diego

Area 6: Medical Rating Area Definitions - HMO (except Select HMO) - Imperial (except 92222, 92266, 92283), Los Angeles (91798 only), Riverside (except 92225, 92226, 92239, 92883), San Bernardino* (except - see note *), San Diego (except 92004)

Area 6: Select HMO Medical Rating Area Definitions - Imperial (except 92222, 92266, 92283), Los Angeles (91798 only), Riverside (except 92225, 92226, 92239, 92883), San Bernardino* (except - see note *), San Diego (except 91901, 91905, 91906, 91916, 91917, 91934, 91935, 91948, 91962, 91963, 91980, 92004, 92036, 92059, 92061, 92066, 92086)

Small Group 1.0 RAF rates rounded to whole dollars

AREA 7 1.0 RAF		HMO Plans							
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO
EMPLOYEE ONLY	AGE - under 30	\$503	\$477	\$432	\$393	\$357	\$394	\$364	\$340
	30 - 39	640	606	550	500	456	499	460	432
	40 - 49	698	659	597	545	496	538	492	462
	50 - 54	875	829	753	685	625	684	630	590
	55 - 59	1,108	1,048	955	870	791	868	802	754
	60 - 64	1,459	1,381	1,253	1,142	1,040	1,144	1,055	991
	65+ PRIMARY	1,799	1,700	1,547	1,407	1,283	1,371	1,263	1,186
	65+ SECONDARY	1,233	1,168	1,059	963	878	976	901	846
EMPLOYEE & SPOUSE	AGE - under 30	\$1,283	\$1,215	\$1,103	\$1,003	\$915	\$986	\$911	\$854
	30 - 39	1,522	1,443	1,310	1,194	1,088	1,167	1,075	1,008
	40 - 49	1,641	1,552	1,414	1,287	1,175	1,260	1,161	1,091
	50 - 54	1,719	1,626	1,477	1,344	1,226	1,310	1,209	1,134
	55 - 59	2,431	2,301	2,092	1,903	1,735	1,862	1,715	1,610
	60 - 64	2,577	2,444	2,216	2,019	1,838	1,994	1,839	1,725
	65+ PRIMARY	3,642	3,449	3,133	2,852	2,601	2,780	2,563	2,404
	65+ SECONDARY	2,901	2,747	2,496	2,275	2,074	2,303	2,125	1,992
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,236	\$1,171	\$1,064	\$969	\$884	\$971	\$892	\$836
	30 - 39	1,382	1,306	1,187	1,082	986	1,067	984	923
	40 - 49	1,354	1,284	1,169	1,064	970	1,052	972	912
	50 - 54	1,352	1,281	1,161	1,059	964	1,057	976	914
	55 - 59	1,594	1,512	1,372	1,251	1,140	1,247	1,150	1,079
	60 - 64	1,970	1,865	1,695	1,545	1,409	1,531	1,410	1,324
	65+ PRIMARY	2,311	2,189	1,984	1,808	1,649	1,766	1,628	1,529
	65+ SECONDARY	1,515	1,434	1,300	1,182	1,078	1,198	1,104	1,036
FAMILY	AGE - under 30	\$1,733	\$1,641	\$1,488	\$1,356	\$1,236	\$1,359	\$1,256	\$1,176
	30 - 39	2,026	1,919	1,741	1,585	1,444	1,581	1,459	1,370
	40 - 49	2,150	2,038	1,847	1,681	1,533	1,663	1,536	1,438
	50 - 54	2,414	2,286	2,081	1,892	1,727	1,898	1,751	1,641
	55 - 59	2,689	2,549	2,315	2,108	1,923	2,105	1,943	1,820
	60 - 64	3,222	3,050	2,772	2,528	2,303	2,521	2,326	2,181
	65+ PRIMARY	4,335	4,105	3,733	3,400	3,101	3,309	3,051	2,862
	65+ SECONDARY	3,363	3,184	2,894	2,636	2,403	2,655	2,448	2,296

HMO Plans								
HMO \$10 100% (Select Network)	HMO \$25 100% (Select Network)	Classic \$20 HMO (Select Network)	Classic \$30 HMO (Select Network)	Classic \$40 HMO (Select Network)	Saver \$20 HMO (Select Network)	Saver \$30 HMO (Select Network)	Saver \$40 HMO (Select Network)	
\$464	\$440	\$399	\$362	\$330	\$363	\$336	\$314	AGE - under 30
589	560	507	462	421	460	424	398	30 - 39
643	607	550	502	457	495	454	427	40 - 49
807	764	695	633	577	630	581	543	50 - 54
1,021	966	881	803	729	801	739	695	55 - 59
1,345	1,274	1,155	1,054	960	1,055	973	914	60 - 64
1,658	1,569	1,426	1,298	1,184	1,263	1,165	1,094	65+ PRIMARY
1,137	1,077	976	888	809	900	831	781	65+ SECONDARY
\$1,184	\$1,121	\$1,017	\$925	\$843	\$909	\$840	\$786	AGE - under 30
1,403	1,330	1,208	1,101	1,003	1,076	991	929	30 - 39
1,512	1,432	1,303	1,187	1,083	1,162	1,071	1,005	40 - 49
1,585	1,500	1,363	1,240	1,131	1,209	1,115	1,044	50 - 54
2,242	2,121	1,929	1,756	1,601	1,717	1,582	1,484	55 - 59
2,378	2,253	2,044	1,862	1,695	1,839	1,695	1,590	60 - 64
3,358	3,180	2,889	2,630	2,400	2,564	2,363	2,217	65+ PRIMARY
2,675	2,533	2,302	2,098	1,912	2,123	1,960	1,838	65+ SECONDARY
\$1,140	\$1,081	\$982	\$894	\$816	\$895	\$823	\$771	AGE - under 30
1,276	1,205	1,095	998	908	983	907	851	30 - 39
1,248	1,185	1,079	982	895	970	896	841	40 - 49
1,246	1,183	1,071	976	890	975	900	843	50 - 54
1,471	1,393	1,264	1,152	1,051	1,149	1,061	995	55 - 59
1,817	1,720	1,564	1,424	1,299	1,412	1,301	1,220	60 - 64
2,132	2,019	1,829	1,667	1,521	1,628	1,502	1,410	65+ PRIMARY
1,397	1,324	1,198	1,090	994	1,106	1,018	954	65+ SECONDARY
\$1,598	\$1,512	\$1,371	\$1,250	\$1,141	\$1,254	\$1,158	\$1,084	AGE - under 30
1,869	1,769	1,604	1,461	1,331	1,458	1,345	1,263	30 - 39
1,984	1,879	1,704	1,550	1,413	1,534	1,416	1,328	40 - 49
2,227	2,108	1,918	1,746	1,592	1,750	1,614	1,512	50 - 54
2,480	2,350	2,134	1,944	1,772	1,941	1,792	1,679	55 - 59
2,971	2,813	2,558	2,331	2,124	2,325	2,144	2,011	60 - 64
3,998	3,786	3,442	3,134	2,859	3,052	2,814	2,639	65+ PRIMARY
3,102	2,935	2,670	2,430	2,215	2,448	2,257	2,118	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Area 7: Medical Rating Area Definitions - PPO - Fresno (except 93628), Kern, Kings, Madera, Mariposa, Merced, San Bernardino (93558 only), Tulare

Area 7: Medical Rating Area Definitions - HMO (except Select HMO) - Fresno (except 93628), Kern (except 93555,93556), Kings, Madera, Merced, Tulare

Area 7: Select HMO Medical Rating Area Definitions - Fresno (except 93628), Kern (except 93555, 93556), Kings (93231 only), Merced, Tulare

Small Group 1.0 RAF rates rounded to whole dollars

AREA 7
1.0 RAF

		Premier PPO Plans			PPO Copay Plans						PPO GenRx Plans			Solution PPO		
		Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay	PPO \$30 Copay	PPO \$40 Copay	PPO 1000/\$25	PPO 1500/\$35	PPO 2000/\$45	PPO \$25 Copay GenRx	PPO \$35 Copay GenRx	PPO \$45 Copay GenRx	Solution 2500 PPO	Solution 3500 PPO	Solution 5000 PPO
EMPLOYEE ONLY	AGE - under 30	\$444	\$378	\$348	\$332	\$292	\$255	\$257	\$217	\$187	\$223	\$207	\$187	\$174	\$146	\$123
	30 - 39	558	486	450	419	366	319	322	272	233	275	254	229	229	196	168
	40 - 49	739	641	593	557	489	432	430	364	314	378	351	316	336	280	246
	50 - 54	997	853	787	747	656	578	576	487	419	499	466	418	402	341	294
	55 - 59	1,221	1,054	972	918	807	712	709	599	516	618	575	515	510	433	377
	60 - 64	1,561	1,358	1,255	1,188	1,043	914	917	775	667	794	737	665	642	541	467
	65+ PRIMARY	1,895	1,746	1,611	1,522	1,334	1,175	1,174	993	853	1,018	946	849	839	705	609
	65+ SECONDARY	792	723	668	639	557	489	491	415	356	425	396	356	476	399	347
EMPLOYEE & SPOUSE	AGE - under 30	\$1,286	\$1,128	\$1,043	\$987	\$865	\$754	\$760	\$642	\$552	\$656	\$610	\$550	\$356	\$302	\$260
	30 - 39	1,508	1,322	1,221	1,154	1,011	889	889	752	646	773	719	645	480	404	351
	40 - 49	1,486	1,319	1,218	1,153	1,010	886	887	751	646	765	711	640	686	578	498
	50 - 54	2,042	1,796	1,659	1,565	1,373	1,202	1,207	1,020	876	1,043	970	872	839	705	609
	55 - 59	2,529	2,218	2,047	1,944	1,705	1,492	1,498	1,267	1,089	1,293	1,201	1,081	1,062	895	773
	60 - 64	3,063	2,715	2,506	2,371	2,078	1,825	1,827	1,545	1,328	1,589	1,476	1,328	1,299	1,092	944
	65+ PRIMARY	4,425	4,077	3,764	3,574	3,134	2,736	2,754	2,328	2,003	2,381	2,211	1,988	1,599	1,344	1,161
	65+ SECONDARY	2,092	1,908	1,763	1,677	1,471	1,290	1,294	1,094	941	1,120	1,039	934	950	802	692
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,026	\$877	\$811	\$769	\$673	\$588	\$592	\$500	\$430	\$512	\$476	\$428	\$332	\$275	\$240
	30 - 39	1,104	949	875	821	722	633	634	536	462	548	512	459	413	350	302
	40 - 49	1,147	1,001	922	867	760	668	668	564	486	579	538	483	550	465	403
	50 - 54	1,370	1,180	1,088	1,033	905	790	797	672	579	687	640	575	604	511	441
	55 - 59	1,633	1,398	1,291	1,220	1,069	938	940	794	683	813	756	679	692	582	504
	60 - 64	1,995	1,730	1,598	1,516	1,328	1,157	1,168	987	849	1,005	935	839	805	680	588
	65+ PRIMARY	2,326	2,134	1,970	1,870	1,640	1,428	1,442	1,220	1,049	1,239	1,151	1,035	1,016	855	740
	65+ SECONDARY	922	844	780	728	638	570	561	474	407	495	457	416	698	586	506
FAMILY	AGE - under 30	\$1,518	\$1,308	\$1,208	\$1,138	\$1,000	\$883	\$878	\$743	\$639	\$766	\$710	\$639	\$503	\$423	\$365
	30 - 39	1,710	1,466	1,353	1,283	1,126	985	990	837	720	856	795	715	651	551	474
	40 - 49	1,940	1,677	1,549	1,467	1,286	1,117	1,130	956	822	971	903	812	865	729	628
	50 - 54	2,306	1,983	1,832	1,739	1,527	1,336	1,343	1,135	976	1,163	1,079	969	905	763	660
	55 - 59	2,793	2,406	2,220	2,107	1,847	1,617	1,624	1,373	1,181	1,401	1,303	1,170	1,146	968	835
	60 - 64	3,502	3,038	2,801	2,657	2,331	2,044	2,048	1,732	1,491	1,777	1,652	1,483	1,358	1,142	984
	65+ PRIMARY	4,639	4,276	3,947	3,730	3,272	2,874	2,875	2,431	2,091	2,494	2,318	2,087	1,717	1,444	1,246
	65+ SECONDARY	2,194	2,015	1,860	1,753	1,535	1,349	1,349	1,142	982	1,170	1,088	976	1,015	852	736

Lumenos HIA+ Plans		Lumenos HSA 80/50 Plans			Lumenos HRA Plans				EPO Plans	Elements Hospital Plans			
Lumenos HIA+ 500	Lumenos HIA+ 750	Lumenos HSA 1500 (80/50)	Lumenos HSA 2500 (80/50)	Lumenos HSA 3500 (80/50)	Lumenos HRA 3000C	Lumenos HRA 3000D	Lumenos HRA 5000C	Lumenos HRA 5000D	High Deductible EPO	Elements Hospital	Elements Hospital Plus	Elements Hospital Preferred	
\$272	\$301	\$252	\$202	\$173	\$214	\$207	\$184	\$169	\$285	\$110	\$133	\$167	AGE - under 30
342	375	337	270	234	286	276	247	226	385	140	171	211	30 - 39
458	503	487	393	339	417	402	358	330	558	186	225	281	40 - 49
615	675	584	470	405	498	481	429	394	666	249	301	376	50 - 54
756	830	744	599	518	635	613	547	503	843	304	366	459	55 - 59
985	1,082	929	748	646	793	766	682	628	1,061	389	468	583	60 - 64
1,233	1,356	1,212	978	844	1,036	1,001	892	820	1,403	502	606	758	65+ PRIMARY
538	591	686	556	478	589	569	507	466	795	202	246	307	65+ SECONDARY
\$785	\$863	\$527	\$423	\$366	\$449	\$433	\$386	\$354	\$519	\$325	\$391	\$488	AGE - under 30
937	1,030	714	578	498	612	592	527	484	690	374	451	561	30 - 39
902	990	993	799	689	847	818	729	670	1,001	375	452	562	40 - 49
1,227	1,346	1,210	976	842	1,034	999	891	818	1,224	508	611	765	50 - 54
1,517	1,668	1,537	1,240	1,068	1,314	1,270	1,132	1,040	1,543	630	759	946	55 - 59
1,873	2,059	1,876	1,510	1,302	1,601	1,546	1,377	1,267	1,877	771	929	1,160	60 - 64
2,765	3,037	2,311	1,863	1,605	1,974	1,908	1,700	1,563	2,360	1,157	1,396	1,743	65+ PRIMARY
1,368	1,506	1,374	1,108	957	1,175	1,135	1,011	929	1,395	539	648	807	65+ SECONDARY
\$648	\$710	\$489	\$395	\$339	\$419	\$404	\$360	\$332	\$474	\$249	\$300	\$375	AGE - under 30
693	762	611	491	423	520	503	447	412	593	274	329	412	30 - 39
708	777	794	642	552	680	657	586	539	799	284	340	425	40 - 49
842	924	873	705	608	748	722	643	591	876	331	399	497	50 - 54
995	1,094	1,000	807	693	855	826	736	677	999	393	475	593	55 - 59
1,246	1,368	1,160	935	804	991	957	853	784	1,169	492	591	737	60 - 64
1,519	1,668	1,458	1,175	1,013	1,245	1,203	1,072	985	1,515	601	724	905	65+ PRIMARY
631	691	1,000	807	693	855	826	736	677	983	231	278	349	65+ SECONDARY
\$923	\$1,014	\$740	\$596	\$514	\$632	\$610	\$544	\$500	\$729	\$369	\$445	\$555	AGE - under 30
1,056	1,162	969	782	673	828	801	714	655	956	419	504	629	30 - 39
1,173	1,288	1,244	1,004	865	1,064	1,028	916	842	1,255	477	574	717	40 - 49
1,387	1,524	1,304	1,051	905	1,114	1,076	958	882	1,307	562	676	845	50 - 54
1,678	1,843	1,651	1,330	1,147	1,410	1,362	1,213	1,115	1,658	679	819	1,022	55 - 59
2,141	2,352	1,947	1,568	1,352	1,662	1,606	1,431	1,315	1,964	857	1,033	1,290	60 - 64
2,936	3,226	2,471	1,990	1,715	2,109	2,038	1,816	1,669	2,452	1,211	1,459	1,824	65+ PRIMARY
1,471	1,615	1,454	1,171	1,011	1,241	1,199	1,068	982	1,514	568	683	855	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Area 7: Medical Rating Area Definitions - PPO - Fresno (except 93628), Kern, Kings, Madera, Mariposa, Merced, San Bernardino (93558 only), Tulare

Area 7: Medical Rating Area Definitions - HMO (except Select HMO) - Fresno (except 93628), Kern (except 93555, 93556), Kings, Madera, Merced, Tulare

Area 7: Select HMO Medical Rating Area Definitions - Fresno (except 93628), Kern (except 93555, 93556), Kings (93231 only), Merced, Tulare

Small Group 1.0 RAF rates rounded to whole dollars

AREA 8 1.0 RAF		HMO Plans							
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO
EMPLOYEE ONLY	AGE - under 30	\$494	\$467	\$433	\$395	\$361	\$397	\$367	\$344
	30 - 39	636	601	553	505	458	507	470	441
	40 - 49	693	658	602	548	498	548	505	475
	50 - 54	875	829	765	696	632	705	648	609
	55 - 59	1,100	1,040	959	873	797	878	810	759
	60 - 64	1,466	1,388	1,278	1,166	1,062	1,176	1,084	1,017
	65+ PRIMARY	1,878	1,778	1,640	1,491	1,360	1,461	1,346	1,263
	65+ SECONDARY	1,389	1,317	1,219	1,109	1,009	1,087	999	937
EMPLOYEE & SPOUSE	AGE - under 30	\$1,291	\$1,222	\$1,126	\$1,027	\$936	\$1,029	\$948	\$889
	30 - 39	1,543	1,462	1,348	1,226	1,118	1,235	1,139	1,069
	40 - 49	1,690	1,599	1,474	1,341	1,223	1,343	1,239	1,162
	50 - 54	1,745	1,651	1,523	1,388	1,266	1,399	1,291	1,210
	55 - 59	2,457	2,329	2,148	1,955	1,784	1,960	1,808	1,695
	60 - 64	2,695	2,555	2,355	2,146	1,955	2,152	1,984	1,862
	65+ PRIMARY	3,813	3,612	3,328	3,032	2,764	2,971	2,738	2,570
	65+ SECONDARY	3,288	3,115	2,871	2,616	2,384	2,563	2,363	2,217
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,224	\$1,159	\$1,069	\$976	\$890	\$985	\$911	\$855
	30 - 39	1,362	1,291	1,192	1,084	987	1,087	1,001	939
	40 - 49	1,353	1,280	1,179	1,077	980	1,078	994	934
	50 - 54	1,343	1,270	1,175	1,067	976	1,077	993	932
	55 - 59	1,579	1,494	1,377	1,254	1,142	1,255	1,157	1,087
	60 - 64	1,976	1,872	1,726	1,572	1,434	1,573	1,450	1,359
	65+ PRIMARY	2,414	2,287	2,109	1,921	1,750	1,881	1,734	1,625
	65+ SECONDARY	1,711	1,622	1,494	1,362	1,238	1,315	1,213	1,139
FAMILY	AGE - under 30	\$1,707	\$1,617	\$1,493	\$1,359	\$1,237	\$1,364	\$1,258	\$1,179
	30 - 39	2,005	1,898	1,748	1,594	1,453	1,602	1,477	1,384
	40 - 49	2,153	2,041	1,882	1,712	1,563	1,719	1,584	1,486
	50 - 54	2,413	2,288	2,108	1,920	1,750	1,919	1,770	1,658
	55 - 59	2,675	2,532	2,338	2,129	1,942	2,138	1,970	1,849
	60 - 64	3,240	3,070	2,831	2,578	2,352	2,586	2,388	2,238
	65+ PRIMARY	4,536	4,296	3,964	3,609	3,290	3,527	3,251	3,052
	65+ SECONDARY	3,792	3,592	3,312	3,015	2,750	2,949	2,718	2,550

HMO Plans								
HMO \$10 100% (Select Network)	HMO \$25 100% (Select Network)	Classic \$20 HMO (Select Network)	Classic \$30 HMO (Select Network)	Classic \$40 HMO (Select Network)	Saver \$20 HMO (Select Network)	Saver \$30 HMO (Select Network)	Saver \$40 HMO (Select Network)	
\$461	\$436	\$404	\$369	\$338	\$371	\$343	\$321	AGE - under 30
594	562	516	471	428	474	439	412	30 - 39
647	614	563	511	465	512	472	443	40 - 49
817	774	714	650	590	658	606	569	50 - 54
1,028	972	896	815	745	819	756	709	55 - 59
1,369	1,297	1,194	1,090	992	1,098	1,012	950	60 - 64
1,753	1,661	1,530	1,393	1,271	1,364	1,256	1,180	65+ PRIMARY
1,298	1,230	1,138	1,037	942	1,014	934	875	65+ SECONDARY
\$1,205	\$1,141	\$1,052	\$959	\$873	\$961	\$886	\$831	AGE - under 30
1,441	1,366	1,259	1,146	1,044	1,153	1,063	998	30 - 39
1,578	1,493	1,377	1,253	1,143	1,254	1,157	1,085	40 - 49
1,630	1,542	1,422	1,296	1,183	1,306	1,205	1,130	50 - 54
2,295	2,174	2,007	1,826	1,666	1,830	1,688	1,582	55 - 59
2,517	2,386	2,198	2,005	1,826	2,011	1,854	1,739	60 - 64
3,561	3,372	3,109	2,831	2,581	2,776	2,557	2,401	65+ PRIMARY
3,071	2,908	2,681	2,444	2,228	2,393	2,208	2,070	65+ SECONDARY
\$1,145	\$1,082	\$999	\$910	\$831	\$920	\$851	\$797	AGE - under 30
1,272	1,205	1,113	1,013	921	1,014	936	878	30 - 39
1,263	1,197	1,101	1,005	915	1,007	928	872	40 - 49
1,254	1,187	1,097	997	910	1,006	927	870	50 - 54
1,475	1,396	1,286	1,171	1,067	1,172	1,081	1,014	55 - 59
1,845	1,749	1,611	1,468	1,340	1,469	1,353	1,270	60 - 64
2,255	2,136	1,970	1,793	1,634	1,756	1,619	1,518	65+ PRIMARY
1,598	1,516	1,396	1,272	1,157	1,228	1,133	1,063	65+ SECONDARY
\$1,594	\$1,509	\$1,395	\$1,269	\$1,156	\$1,274	\$1,174	\$1,100	AGE - under 30
1,872	1,772	1,632	1,489	1,358	1,497	1,380	1,293	30 - 39
2,012	1,907	1,756	1,599	1,460	1,606	1,479	1,387	40 - 49
2,254	2,137	1,969	1,792	1,634	1,791	1,653	1,548	50 - 54
2,499	2,366	2,184	1,988	1,813	1,997	1,840	1,725	55 - 59
3,026	2,868	2,643	2,408	2,195	2,414	2,230	2,090	60 - 64
4,235	4,012	3,702	3,371	3,073	3,294	3,038	2,851	65+ PRIMARY
3,542	3,353	3,093	2,816	2,567	2,754	2,538	2,382	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Area 8: Medical Rating Area Definitions - PPO - San Luis Obispo, Santa Barbara, Ventura (except ZIP codes beginning with 913)

Area 8: Medical Rating Area Definitions - HMO (except Select HMO) - San Luis Obispo, Santa Barbara, Ventura (except ZIP codes beginning with 913)

Area 8: Select HMO Medical Rating Area Definitions - Ventura (except ZIP codes beginning with 913)

Small Group 1.0 RAF rates rounded to whole dollars

AREA 8
1.0 RAF

		Premier PPO Plans			PPO Copay Plans						PPO GenRx Plans			Solution PPO		
		Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay	PPO \$30 Copay	PPO \$40 Copay	PPO 1000/\$25	PPO 1500/\$35	PPO 2000/\$45	PPO \$25 Copay GenRx	PPO \$35 Copay GenRx	PPO \$45 Copay GenRx	Solution 2500 PPO	Solution 3500 PPO	Solution 5000 PPO
EMPLOYEE ONLY	AGE - under 30	\$477	\$412	\$381	\$358	\$313	\$275	\$275	\$232	\$200	\$239	\$220	\$199	\$183	\$154	\$132
	30 - 39	597	528	486	442	389	339	341	289	248	300	278	251	244	206	179
	40 - 49	795	699	645	598	525	458	461	390	336	404	374	336	354	298	257
	50 - 54	1,076	931	859	796	697	621	613	518	446	542	497	451	426	357	308
	55 - 59	1,319	1,142	1,057	981	861	755	757	639	550	662	610	553	544	455	394
	60 - 64	1,684	1,483	1,365	1,269	1,112	975	977	827	712	853	788	714	680	569	492
	65+ PRIMARY	2,045	1,897	1,753	1,622	1,425	1,250	1,253	1,058	911	1,094	1,009	914	882	738	643
	65+ SECONDARY	852	785	725	678	596	522	523	443	381	453	421	380	502	421	362
EMPLOYEE & SPOUSE	AGE - under 30	\$1,386	\$1,226	\$1,131	\$1,048	\$920	\$810	\$809	\$685	\$589	\$712	\$656	\$592	\$374	\$317	\$272
	30 - 39	1,625	1,442	1,330	1,233	1,080	951	949	802	690	835	772	699	506	423	363
	40 - 49	1,604	1,436	1,325	1,232	1,078	946	948	802	689	827	764	689	724	608	527
	50 - 54	2,205	1,952	1,801	1,671	1,465	1,285	1,287	1,089	937	1,126	1,040	941	882	738	643
	55 - 59	2,728	2,415	2,229	2,074	1,819	1,591	1,599	1,351	1,162	1,393	1,288	1,165	1,119	941	814
	60 - 64	3,306	2,956	2,728	2,529	2,217	1,952	1,949	1,648	1,418	1,712	1,579	1,428	1,368	1,149	994
	65+ PRIMARY	4,778	4,441	4,096	3,812	3,344	2,924	2,939	2,485	2,137	2,563	2,366	2,138	1,684	1,416	1,226
	65+ SECONDARY	2,256	2,080	1,921	1,785	1,567	1,378	1,378	1,166	1,002	1,206	1,114	1,006	1,000	842	730
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,107	\$960	\$885	\$825	\$722	\$630	\$634	\$536	\$462	\$551	\$510	\$460	\$347	\$290	\$253
	30 - 39	1,191	1,035	957	880	773	678	680	574	494	593	547	494	438	365	316
	40 - 49	1,237	1,085	1,002	921	809	714	711	601	518	621	575	519	583	488	425
	50 - 54	1,474	1,280	1,183	1,102	967	842	850	718	618	735	680	615	641	534	463
	55 - 59	1,757	1,520	1,401	1,305	1,146	1,001	1,008	851	732	875	810	733	732	613	531
	60 - 64	2,157	1,881	1,735	1,617	1,418	1,237	1,247	1,054	906	1,083	998	906	851	716	620
	65+ PRIMARY	2,511	2,327	2,148	1,994	1,752	1,526	1,540	1,302	1,119	1,334	1,231	1,116	1,068	895	777
	65+ SECONDARY	997	917	847	776	683	607	601	509	438	530	490	444	735	616	533
FAMILY	AGE - under 30	\$1,641	\$1,426	\$1,317	\$1,219	\$1,069	\$939	\$940	\$794	\$683	\$819	\$759	\$684	\$531	\$448	\$386
	30 - 39	1,842	1,599	1,476	1,371	1,203	1,056	1,058	894	769	925	856	773	687	578	500
	40 - 49	2,088	1,825	1,685	1,566	1,375	1,200	1,208	1,021	878	1,054	972	878	910	765	666
	50 - 54	2,484	2,160	1,994	1,852	1,625	1,429	1,428	1,207	1,039	1,252	1,156	1,044	954	802	694
	55 - 59	3,011	2,617	2,414	2,243	1,969	1,719	1,731	1,463	1,259	1,505	1,392	1,257	1,209	1,017	878
	60 - 64	3,783	3,305	3,051	2,838	2,487	2,184	2,186	1,848	1,590	1,910	1,765	1,594	1,427	1,201	1,041
	65+ PRIMARY	5,007	4,651	4,292	3,988	3,495	3,070	3,073	2,597	2,234	2,688	2,483	2,243	1,811	1,521	1,313
	65+ SECONDARY	2,371	2,193	2,025	1,874	1,644	1,439	1,445	1,223	1,051	1,258	1,162	1,051	1,066	895	776

Lumenos HIA+ Plans		Lumenos HSA 80/50 Plans			Lumenos HRA Plans				EPO Plans	Elements Hospital Plans			
Lumenos HIA+ 500	Lumenos HIA+ 750	Lumenos HSA 1500 (80/50)	Lumenos HSA 2500 (80/50)	Lumenos HSA 3500 (80/50)	Lumenos HRA 3000C	Lumenos HRA 3000D	Lumenos HRA 5000C	Lumenos HRA 5000D	High Deductible EPO	Elements Hospital	Elements Hospital Plus	Elements Hospital Preferred	
\$285	\$312	\$262	\$210	\$181	\$222	\$215	\$191	\$176	\$220	\$113	\$136	\$171	AGE - under 30
355	390	352	284	244	301	291	259	239	299	145	175	218	30 - 39
477	522	505	407	352	431	417	372	341	437	191	231	290	40 - 49
643	706	609	491	421	520	503	447	412	524	257	309	387	50 - 54
789	865	776	626	539	664	641	571	525	658	314	377	472	55 - 59
1,027	1,130	969	781	673	827	800	713	655	829	400	482	601	60 - 64
1,285	1,414	1,265	1,019	880	1,080	1,043	930	855	1,096	518	622	779	65+ PRIMARY
564	618	718	579	500	613	593	528	485	622	210	253	317	65+ SECONDARY
\$820	\$900	\$551	\$443	\$382	\$470	\$454	\$404	\$372	\$403	\$334	\$401	\$501	AGE - under 30
977	1,073	747	603	520	639	617	550	506	538	384	462	575	30 - 39
940	1,034	1,039	837	723	887	857	764	702	783	385	463	579	40 - 49
1,279	1,405	1,263	1,017	875	1,078	1,041	928	853	959	523	631	788	50 - 54
1,583	1,739	1,602	1,293	1,114	1,370	1,324	1,180	1,084	1,208	648	780	977	55 - 59
1,954	2,146	1,958	1,578	1,362	1,672	1,616	1,440	1,323	1,471	794	956	1,193	60 - 64
2,888	3,170	2,409	1,943	1,675	2,059	1,990	1,773	1,629	1,847	1,193	1,434	1,793	65+ PRIMARY
1,428	1,570	1,435	1,157	997	1,226	1,185	1,056	971	1,095	551	664	831	65+ SECONDARY
\$672	\$740	\$512	\$412	\$357	\$436	\$422	\$376	\$345	\$368	\$257	\$308	\$387	AGE - under 30
722	796	637	513	441	544	525	468	430	460	281	337	422	30 - 39
740	813	830	669	575	709	685	610	561	627	292	352	440	40 - 49
880	964	910	734	633	778	752	670	615	689	340	411	513	50 - 54
1,041	1,140	1,041	838	723	888	858	765	702	789	404	487	607	55 - 59
1,301	1,427	1,207	973	839	1,031	996	888	816	914	505	607	761	60 - 64
1,586	1,742	1,521	1,226	1,059	1,299	1,255	1,118	1,028	1,188	618	744	931	65+ PRIMARY
654	720	1,046	842	726	892	862	768	707	764	237	285	359	65+ SECONDARY
\$964	\$1,058	\$775	\$624	\$538	\$662	\$639	\$569	\$523	\$567	\$381	\$459	\$573	AGE - under 30
1,103	1,210	1,011	814	701	862	834	742	683	742	429	519	648	30 - 39
1,225	1,346	1,299	1,048	903	1,111	1,073	956	879	988	492	591	738	40 - 49
1,448	1,593	1,358	1,095	943	1,160	1,121	999	919	1,029	577	695	869	50 - 54
1,749	1,922	1,723	1,390	1,196	1,474	1,423	1,268	1,165	1,303	697	840	1,051	55 - 59
2,233	2,455	2,032	1,638	1,413	1,736	1,677	1,494	1,374	1,537	883	1,063	1,329	60 - 64
3,063	3,365	2,574	2,075	1,790	2,200	2,125	1,893	1,740	1,924	1,246	1,501	1,875	65+ PRIMARY
1,532	1,683	1,519	1,224	1,057	1,297	1,253	1,117	1,026	1,185	584	703	878	65+ SECONDARY

EMPLOYEE ONLY
EMPLOYEE & SPOUSE
EMPLOYEE & CHILD(REN)
FAMILY

Area 8: Medical Rating Area Definitions - PPO - San Luis Obispo, Santa Barbara, Ventura (except ZIP codes beginning with 913)

Area 8: Medical Rating Area Definitions - HMO (except Select HMO) - San Luis Obispo, Santa Barbara, Ventura (except ZIP codes beginning with 913)

Area 8: Select HMO Medical Rating Area Definitions - Ventura (except ZIP codes beginning with 913)

Small Group 1.0 RAF rates rounded to whole dollars

AREA 9 1.0 RAF		HMO Plans							
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO
EMPLOYEE ONLY	AGE - under 30	\$379	\$359	\$324	\$271	\$247	\$309	\$270	\$252
	30 - 39	472	447	408	342	313	379	331	312
	40 - 49	520	491	446	374	341	422	370	346
	50 - 54	643	610	556	465	425	526	463	434
	55 - 59	818	774	706	588	538	662	580	544
	60 - 64	1,099	1,041	945	789	719	892	781	734
	65+ PRIMARY	1,425	1,349	1,230	1,027	936	1,128	986	924
	65+ SECONDARY	1,064	1,010	915	764	698	847	742	697
EMPLOYEE & SPOUSE	AGE - under 30	\$960	\$909	\$825	\$690	\$629	\$788	\$689	\$646
	30 - 39	1,145	1,084	987	823	750	928	814	762
	40 - 49	1,262	1,196	1,088	910	829	1,020	895	837
	50 - 54	1,301	1,233	1,121	935	851	1,056	924	867
	55 - 59	1,834	1,738	1,581	1,318	1,203	1,484	1,303	1,223
	60 - 64	2,015	1,909	1,736	1,449	1,320	1,633	1,431	1,344
	65+ PRIMARY	2,891	2,739	2,490	2,079	1,896	2,289	2,005	1,881
	65+ SECONDARY	2,516	2,382	2,166	1,808	1,647	1,991	1,744	1,635
EMPLOYEE & CHILD(REN)	AGE - under 30	\$909	\$862	\$785	\$656	\$597	\$740	\$648	\$607
	30 - 39	1,014	961	873	728	664	816	713	670
	40 - 49	1,014	961	873	728	664	818	714	671
	50 - 54	998	945	857	716	653	807	708	665
	55 - 59	1,172	1,110	1,009	841	768	951	832	779
	60 - 64	1,476	1,399	1,269	1,060	966	1,192	1,044	980
	65+ PRIMARY	1,838	1,739	1,581	1,319	1,202	1,451	1,272	1,193
	65+ SECONDARY	1,305	1,236	1,122	937	854	1,037	909	853
FAMILY	AGE - under 30	\$1,283	\$1,215	\$1,103	\$922	\$840	\$1,037	\$908	\$854
	30 - 39	1,492	1,411	1,283	1,070	977	1,203	1,052	988
	40 - 49	1,592	1,507	1,372	1,146	1,043	1,292	1,133	1,064
	50 - 54	1,797	1,701	1,545	1,291	1,176	1,461	1,278	1,198
	55 - 59	1,990	1,884	1,710	1,428	1,302	1,610	1,411	1,321
	60 - 64	2,426	2,297	2,087	1,742	1,587	1,964	1,720	1,614
	65+ PRIMARY	3,447	3,264	2,966	2,477	2,257	2,714	2,375	2,231
	65+ SECONDARY	2,918	2,764	2,510	2,095	1,910	2,304	2,018	1,893

HMO Plans								
HMO \$10 100% (Select Network)	HMO \$25 100% (Select Network)	Classic \$20 HMO (Select Network)	Classic \$30 HMO (Select Network)	Classic \$40 HMO (Select Network)	Saver \$20 HMO (Select Network)	Saver \$30 HMO (Select Network)	Saver \$40 HMO (Select Network)	
\$342	\$324	\$293	\$245	\$222	\$279	\$244	\$227	AGE - under 30
426	403	369	309	283	342	299	282	30 - 39
469	443	402	337	308	380	334	312	40 - 49
581	551	502	419	383	475	418	392	50 - 54
737	698	638	530	485	596	522	490	55 - 59
991	940	854	713	649	805	706	661	60 - 64
1,286	1,217	1,109	927	844	1,017	890	835	65+ PRIMARY
959	910	825	690	629	764	670	629	65+ SECONDARY
\$866	\$820	\$744	\$623	\$567	\$710	\$622	\$584	AGE - under 30
1,034	979	891	742	677	837	734	687	30 - 39
1,139	1,079	982	820	749	921	807	757	40 - 49
1,173	1,112	1,011	843	767	952	835	783	50 - 54
1,655	1,568	1,425	1,189	1,085	1,339	1,175	1,103	55 - 59
1,818	1,723	1,566	1,307	1,192	1,474	1,291	1,212	60 - 64
2,609	2,472	2,248	1,876	1,710	2,064	1,809	1,697	65+ PRIMARY
2,270	2,149	1,954	1,631	1,487	1,797	1,574	1,476	65+ SECONDARY
\$820	\$777	\$708	\$592	\$539	\$668	\$585	\$548	AGE - under 30
914	867	788	657	599	735	644	605	30 - 39
914	867	788	657	599	737	645	606	40 - 49
900	853	772	646	590	729	639	600	50 - 54
1,058	1,001	910	760	693	858	752	703	55 - 59
1,333	1,262	1,146	956	871	1,075	943	885	60 - 64
1,658	1,569	1,425	1,191	1,084	1,310	1,149	1,076	65+ PRIMARY
1,177	1,115	1,012	845	770	936	820	769	65+ SECONDARY
\$1,157	\$1,097	\$994	\$832	\$759	\$936	\$819	\$770	AGE - under 30
1,345	1,274	1,158	966	881	1,085	949	892	30 - 39
1,437	1,360	1,238	1,033	942	1,165	1,022	959	40 - 49
1,621	1,536	1,395	1,163	1,060	1,318	1,153	1,081	50 - 54
1,796	1,701	1,543	1,289	1,174	1,452	1,274	1,193	55 - 59
2,190	2,073	1,882	1,572	1,433	1,772	1,551	1,456	60 - 64
3,111	2,945	2,677	2,235	2,037	2,449	2,143	2,013	65+ PRIMARY
2,633	2,493	2,264	1,891	1,724	2,079	1,821	1,708	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Area 9: Medical Rating Area Definitions - PPO - Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935)

Area 9: Medical Rating Area Definitions - HMO (except Select HMO) - Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90704)

Area 9: Select HMO Medical Rating Area Definitions - Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90704)

Small Group 1.0 RAF rates rounded to whole dollars

AREA 9
1.0 RAF

		Premier PPO Plans			PPO Copay Plans						PPO GenRx Plans			Solution PPO		
		Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay	PPO \$30 Copay	PPO \$40 Copay	PPO 1000/\$25	PPO 1500/\$35	PPO 2000/\$45	PPO \$25 Copay GenRx	PPO \$35 Copay GenRx	PPO \$45 Copay GenRx	Solution 2500 PPO	Solution 3500 PPO	Solution 5000 PPO
EMPLOYEE ONLY	AGE - under 30	\$461	\$385	\$352	\$333	\$291	\$260	\$256	\$216	\$186	\$228	\$212	\$190	\$176	\$145	\$125
	30 - 39	578	488	449	422	369	326	324	274	235	286	264	240	237	198	171
	40 - 49	772	658	609	568	499	431	439	371	319	380	353	317	341	288	249
	50 - 54	1,049	880	812	766	671	583	590	499	429	512	475	428	408	347	298
	55 - 59	1,292	1,086	1,001	936	819	719	721	609	523	635	588	528	525	437	378
	60 - 64	1,675	1,427	1,317	1,231	1,081	950	950	803	691	834	775	697	654	550	475
	65+ PRIMARY	1,948	1,713	1,582	1,489	1,304	1,140	1,148	970	834	1,000	929	834	853	711	619
	65+ SECONDARY	871	761	702	663	582	508	512	434	372	448	416	373	486	406	352
EMPLOYEE & SPOUSE	AGE - under 30	\$1,345	\$1,152	\$1,061	\$996	\$872	\$765	\$767	\$649	\$557	\$673	\$625	\$562	\$363	\$304	\$261
	30 - 39	1,589	1,368	1,262	1,182	1,037	902	912	770	663	794	737	664	487	410	353
	40 - 49	1,572	1,368	1,262	1,182	1,037	903	912	770	663	795	739	665	700	587	510
	50 - 54	2,165	1,864	1,721	1,613	1,413	1,236	1,242	1,050	903	1,088	1,010	908	853	711	619
	55 - 59	2,666	2,290	2,113	1,979	1,735	1,524	1,525	1,290	1,110	1,342	1,246	1,119	1,082	903	787
	60 - 64	3,292	2,859	2,640	2,468	2,163	1,899	1,901	1,608	1,382	1,663	1,547	1,389	1,323	1,105	960
	65+ PRIMARY	4,577	4,024	3,714	3,479	3,051	2,672	2,683	2,268	1,951	2,347	2,180	1,961	1,625	1,361	1,180
	65+ SECONDARY	2,354	2,060	1,901	1,785	1,564	1,370	1,376	1,164	1,000	1,202	1,118	1,004	969	810	703
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,074	\$900	\$832	\$783	\$686	\$607	\$604	\$510	\$439	\$533	\$495	\$444	\$334	\$280	\$245
	30 - 39	1,164	976	901	845	740	643	650	549	473	566	525	472	418	353	306
	40 - 49	1,208	1,026	948	882	774	680	680	575	494	595	554	497	559	469	408
	50 - 54	1,445	1,218	1,122	1,053	925	814	813	687	591	710	659	593	616	514	448
	55 - 59	1,710	1,439	1,329	1,242	1,090	953	958	810	697	837	778	700	706	593	512
	60 - 64	2,142	1,808	1,671	1,569	1,373	1,204	1,206	1,020	877	1,056	980	882	824	688	598
	65+ PRIMARY	2,385	2,098	1,937	1,811	1,588	1,394	1,396	1,179	1,015	1,221	1,136	1,022	1,028	863	749
	65+ SECONDARY	1,021	892	825	765	670	598	589	498	428	521	485	436	708	594	515
FAMILY	AGE - under 30	\$1,604	\$1,344	\$1,241	\$1,160	\$1,017	\$889	\$895	\$756	\$651	\$780	\$725	\$653	\$515	\$427	\$372
	30 - 39	1,805	1,518	1,401	1,307	1,147	1,007	1,008	852	733	883	821	738	665	556	481
	40 - 49	2,053	1,748	1,615	1,513	1,326	1,160	1,166	985	847	1,015	943	847	883	737	640
	50 - 54	2,453	2,065	1,905	1,789	1,571	1,373	1,379	1,167	1,003	1,202	1,119	1,007	924	770	670
	55 - 59	2,954	2,486	2,296	2,151	1,888	1,657	1,660	1,402	1,207	1,454	1,351	1,214	1,170	978	849
	60 - 64	3,770	3,201	2,955	2,761	2,422	2,129	2,130	1,801	1,548	1,866	1,733	1,558	1,380	1,150	999
	65+ PRIMARY	4,788	4,220	3,894	3,647	3,197	2,801	2,810	2,376	2,044	2,457	2,284	2,055	1,747	1,457	1,268
	65+ SECONDARY	2,471	2,155	1,989	1,869	1,640	1,435	1,441	1,220	1,049	1,260	1,171	1,053	1,027	858	744

Lumenos HIA+ Plans		Lumenos HSA 80/50 Plans			Lumenos HRA Plans				EPO Plans	Elements Hospital Plans			
Lumenos HIA+ 500	Lumenos HIA+ 750	Lumenos HSA 1500 (80/50)	Lumenos HSA 2500 (80/50)	Lumenos HSA 3500 (80/50)	Lumenos HRA 3000C	Lumenos HRA 3000D	Lumenos HRA 5000C	Lumenos HRA 5000D	High Deductible EPO	Elements Hospital	Elements Hospital Plus	Elements Hospital Preferred	
\$279	\$307	\$254	\$206	\$175	\$218	\$211	\$188	\$173	\$213	\$110	\$127	\$157	AGE - under 30
347	379	342	276	238	293	283	252	231	293	142	165	201	30 - 39
465	511	496	398	343	422	408	364	334	421	190	219	268	40 - 49
628	690	596	482	413	511	494	439	404	516	252	292	358	50 - 54
772	847	758	610	526	646	625	557	512	650	312	364	444	55 - 59
1,007	1,107	947	765	659	811	783	698	642	818	405	470	575	60 - 64
1,263	1,385	1,237	994	859	1,054	1,018	907	834	1,049	492	572	701	65+ PRIMARY
552	607	703	568	490	602	582	518	476	602	225	261	318	65+ SECONDARY
\$801	\$879	\$537	\$432	\$374	\$458	\$442	\$394	\$362	\$391	\$329	\$383	\$467	AGE - under 30
957	1,050	728	588	507	624	602	537	494	528	390	453	552	30 - 39
922	1,012	1,011	817	704	866	837	745	685	769	390	453	552	40 - 49
1,253	1,378	1,235	993	858	1,053	1,017	906	833	927	534	618	755	50 - 54
1,552	1,703	1,566	1,262	1,088	1,337	1,292	1,151	1,059	1,174	649	755	922	55 - 59
1,916	2,104	1,912	1,541	1,330	1,633	1,578	1,406	1,292	1,434	813	944	1,155	60 - 64
2,828	3,105	2,352	1,895	1,634	2,008	1,940	1,729	1,589	1,751	1,145	1,327	1,625	65+ PRIMARY
1,400	1,536	1,404	1,131	975	1,199	1,158	1,032	948	1,046	590	685	838	65+ SECONDARY
\$658	\$722	\$499	\$402	\$347	\$426	\$412	\$367	\$337	\$354	\$255	\$298	\$364	AGE - under 30
710	779	620	500	430	530	512	457	420	452	278	323	393	30 - 39
723	796	809	653	563	692	669	596	548	610	291	339	415	40 - 49
859	944	889	718	619	761	735	655	602	670	350	406	497	50 - 54
1,016	1,118	1,016	819	706	868	839	748	687	770	409	475	580	55 - 59
1,274	1,400	1,182	954	820	1,011	977	870	800	891	517	599	733	60 - 64
1,555	1,705	1,486	1,198	1,033	1,270	1,227	1,093	1,005	1,117	599	696	851	65+ PRIMARY
641	704	1,019	821	708	870	841	750	688	743	249	288	353	65+ SECONDARY
\$943	\$1,037	\$753	\$608	\$524	\$644	\$623	\$555	\$510	\$547	\$386	\$449	\$549	AGE - under 30
1,078	1,187	989	796	685	844	815	726	668	715	434	505	618	30 - 39
1,198	1,315	1,269	1,023	881	1,084	1,048	933	858	960	494	575	704	40 - 49
1,420	1,557	1,327	1,070	922	1,134	1,096	976	897	1,000	588	681	833	50 - 54
1,714	1,884	1,683	1,357	1,171	1,438	1,390	1,238	1,138	1,264	707	821	1,004	55 - 59
2,189	2,406	1,986	1,599	1,380	1,695	1,637	1,459	1,341	1,492	915	1,061	1,298	60 - 64
3,003	3,297	2,516	2,029	1,747	2,150	2,078	1,851	1,702	1,822	1,203	1,396	1,710	65+ PRIMARY
1,504	1,653	1,482	1,195	1,030	1,267	1,224	1,091	1,002	1,137	616	716	875	65+ SECONDARY

EMPLOYEE ONLY
EMPLOYEE & SPOUSE
EMPLOYEE & CHILD(REN)
FAMILY

Area 9: Medical Rating Area Definitions - PPO - Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935)

Area 9: Medical Rating Area Definitions - HMO (except Select HMO) - Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90704)

Area 9: Select HMO Medical Rating Area Definitions - Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90704)

Dental Blue[®] PPO Plan Rates

Monthly rates effective January 1, 2012

Out-of-network (OON) reimbursement for Dental Blue plans is at the 80th percentile.

Rating areas are the same as all other Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company small group products.

		Dental Blue Silver 100 - 80			Dental Blue Silver Plus 100 - 80			Dental Blue Gold 100 - 80		
Areas:		1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9
Employee Only	Group Size 2-9	\$48	\$55	\$61	\$53	\$63	\$69	\$53	\$62	\$70
	10-24	43	49	54	48	57	63	48	56	63
	25-50	40	45	50	43	51	57	44	51	58
Employee & Spouse	Group Size 2-9	94	107	117	104	122	137	105	123	139
	10-24	84	96	105	95	111	125	95	111	125
	25-50	77	88	96	86	100	113	87	102	114
Employee & Child	Group Size 2-9	92	104	114	92	109	121	100	119	132
	10-24	82	93	103	84	99	110	90	108	119
	25-50	75	85	94	76	90	99	83	99	109
Employee & Children	Group Size 2-9	137	154	172	137	161	180	151	178	200
	10-24	123	138	154	125	147	164	136	160	180
	25-50	113	126	141	113	132	148	125	147	165
Employee & Family	Group Size 2-9	165	187	208	167	197	219	183	217	242
	10-24	148	168	187	152	179	199	165	195	218
	25-50	136	153	171	137	162	180	151	179	200

		Dental Blue Gold Plus 100 - 80			Dental Blue Platinum 100 - 80			Dental Blue Platinum Plus 100 - 80		
Areas:		1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9
Employee Only	Group Size 2-9	\$55	\$65	\$72	\$74	\$80	\$88	\$87	\$97	\$106
	10-24	50	59	65	66	71	78	77	86	94
	25-50	45	53	59	63	68	75	73	81	89
Employee & Spouse	Group Size 2-9	108	127	143	146	158	176	174	193	211
	10-24	98	116	130	130	140	157	154	171	187
	25-50	89	104	117	124	134	150	146	162	177
Employee & Child	Group Size 2-9	104	123	136	140	155	170	166	185	202
	10-24	95	112	124	124	138	151	147	164	179
	25-50	85	101	112	119	132	144	139	155	169
Employee & Children	Group Size 2-9	155	182	204	208	231	253	250	277	302
	10-24	141	166	186	185	205	225	222	245	268
	25-50	127	150	168	177	197	215	210	232	253
Employee & Family	Group Size 2-9	188	222	247	255	282	308	302	334	367
	10-24	172	203	225	226	250	273	268	296	325
	25-50	155	183	203	217	240	262	253	280	308

Dental PPO and Dental HMO Plan Rates Monthly rates effective January 1, 2012

Areas:	Basic Option Dental PPO			Standard Option PPO			High Option Dental PPO		
	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9
Employee Only	\$38	\$40	\$45	\$51	\$59	\$64	\$75	\$80	\$84
Employee & Spouse	71	80	86	104	113	124	146	157	171
Employee & Child	60	65	68	87	99	108	143	153	162
Employee & Children	85	94	101	137	146	162	211	228	244
Employee & Family	119	130	143	169	190	207	257	275	296

Areas:	Dental Net		
	1, 2, 3, 7	4, 5, 6, 9	8
Employee Only	\$25	\$20	\$23
Employee & Spouse	38	29	35
Employee & Child	38	29	35
Employee & Children	58	44	53
Employee & Family	58	44	53

Areas:	Voluntary Dental PPO
All Areas	
Employee Only	\$40
Employee & Spouse	82
Employee & Child	64
Employee & Children	89
Employee & Family	126

Areas:	Voluntary Dental Saver Select DHMO Plan
All Areas	
Single	\$13
Two-party	24
Three-party*	35

*Employee, spouse and child(ren), or employee and child(ren).

Blue View Vision Plan Rates

Blue View	EMPLOYEE ONLY	EMPLOYEE AND SPOUSE	EMPLOYEE AND CHILD(REN)	FAMILY
RATE	\$7	\$12	\$13	\$19

Blue View Plus	EMPLOYEE ONLY	EMPLOYEE AND SPOUSE	EMPLOYEE AND CHILD(REN)	FAMILY
RATE	\$14	\$23	\$25	\$37

Voluntary Vision Rates*	Blue View	Blue View Plus
Rate Structure - 4 Tier	Monthly Premium	Monthly Premium
Employee Only	\$9	\$17
Employee + Spouse	15	29
Employee + Child(ren)	16	31
Employee + Family	24	47

*Voluntary vision rates effective October 1, 2011.

Basic Term Life and Accidental Death & Dismemberment (AD&D) Plan Rates

For groups with 11-50 eligible employees, the employee basic term life rate is based on the group's composite rate. The composite rate is determined by the characteristics of the group and is calculated by rating systems.

Rates for less than \$25,000 for groups with 2-10 eligible employees

Age	Rate per \$1,000 of coverage
Under 30	\$0.20
30 - 39	0.25
40 - 44	0.41
45 - 49	0.58
50 - 54	0.86
55 - 59	1.53
60 - 64	2.27
65 - 69	3.77
70 - 74	5.36
75 - 79	8.44
80 - 84	12.12
85 - 89	18.14

Please Note: Life and AD&D benefits are reduced by 35% at age 65 and further reduced by 50% of the original benefit amount at age 70. Benefits terminate upon retirement. Availability of group life insurance is subject to underwriting.

Rates for Optional Dependent Life coverage

\$5,000 spouse, \$5,000 children 6 months to 26 years; \$500 children under 6 months	\$2 per family
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Rates for \$25,000 or more for groups with 2-10 eligible employees

for groups offering at least \$25,000 of basic term life coverage to all enrolled employees

Age	Rate per \$1,000 of coverage
Under 30	\$0.16
30 - 39	0.20
40 - 44	0.33
45 - 49	0.46
50 - 54	0.70
55 - 59	1.22
60 - 64	1.82
65 - 69	3.02
70 - 74	4.29
75 - 79	6.75
80 - 84	9.70
85 - 89	14.51

This option only available if employee life benefit is \$20,000 or more:

\$10,000 spouse, \$10,000 children 6 months to 26 years; \$1,000 children under 6 months	\$4 per family
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Age	Supplemental Life rates per:			
	\$15,000	\$25,000	\$50,000	\$100,000
Under 30	\$3	\$5.00	\$10.00	\$20.00
30-39	\$3.75	\$6.25	\$12.50	\$25.00
40-44	\$6.15	\$10.25	\$20.50	\$41.00
45-49	\$8.70	\$14.50	\$29.00	\$58.00
50-54	\$12.90	\$21.50	\$43.00	\$86.00
55-59	\$22.95	\$38.25	\$76.50	\$153.00
60-64	\$34.05	\$56.75	\$113.50	\$227.00
65-69	\$56.55	\$94.25	\$188.50	\$377.00

For groups with 2-10 employees, the maximum amount of supplemental life employees can only elect is \$50,000.



HEALTH | DENTAL | VISION | LIFE

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