

# Small Business Rate Tables

Includes rates for standard plans

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## Rate Book 2

**Rating region 2:** Napa, Sonoma, Solano, Marin

**Rating region 4:** San Francisco

**Rating region 5:** Contra Costa

**Rating region 6:** Alameda

**Rating region 7:** Santa Clara

**Rating region 8:** San Mateo

# Blue Shield of California county grouping for Rate Book 2

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



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

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# Small Business Off Exchange

Rating region definitions and Access+ HMO® and Dental HMO availability

Effective April 2022

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

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

\* Los Angeles Region 15 ZIP codes: 90601-90610, 90612, 90637-90639, 90640, 90650-90652, 90659-90662, 90665, 90670-90671, 90701-90704, 90706-90707, 90710-90717, 90723, 90731-90734, 90744-90749, 90755, 90800-90810, 90813-90815, 90822, 90831-90835, 90840, 90842, 90844-90848, 90853, 90888, 90895, 90899, 91001-91003, 91006-91012, 91016-91017, 91020-91021, 91023-91025, 91030-91031, 91040-91043, 91046, 91050-91051, 91066, 91077, 91100-91110, 91114-91118, 91121, 91123-91126, 91129, 91131, 91175, 91182, 91184-91189, 91191, 91199-91210, 91214, 91221-91222, 91224-91226, 91500-91508, 91510, 91521-91523, 91526, 91702, 91706, 91711, 91714-91716, 91722-91724, 91731-91735, 91740-91741, 91744-91750, 91754-91756, 91765-91773, 91775-91776, 91778, 91780, 91788-91793, 91795, 91797, 91799-91804, 91841, 91896, 91899, 93510, 93532, 93534-93536, 93539, 93543-93544, 93550-93553, 93563, 93584, 93586, 93590-93591 and 93599.

# Small Business Off Exchange Access+ HMO® Network

Rating region definitions and availability

Effective April 2022

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

# Small Business Off Exchange Local Access+ HMO® Network

Rating region definitions and availability  
Effective April 2022

| Rating Region | County  |
|---------------|---|
| 1             | None  |
| 2             | Marin County<br>Sonoma County   |
| 3             | Sacramento County in the following ZIP codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 95611, 95615, 95621, 95624, 95626, 95628, 95630, 95652, 95655, 95660, 95662, 95670, 95673, 95741, 95742, 95757, 95758, 95759, 95763, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95894, and 95899.<br>Yolo County  |
| 4             | San Francisco County  |
| 5             | Contra Costa County in the following ZIP codes: 994505, 94506, 94507, 94509, 94511, 94513, 94514, 94516, 94517, 94518, 94519, 94520, 94521, 94522, 94523, 94524, 94526, 94527, 94528, 94529, 94531, 94548, 94549, 94553, 94556, 94561, 94563, 94565, 94570, 94575, 94582, 94583, 94595, 94596, 94597, and 94598.  |
| 6             | None  |
| 7             | Santa Clara County  |
| 8             | San Mateo County in the following ZIP codes: 94002, 94005, 94010, 94011, 94014, 94015, 94016, 94017, 94025, 94026, 94027, 94030, 94044, 94061, 94062, 94063, 94064, 94065, 94066, 94070, 94080, 94083, 94401, 94402, 94403, 94404, and 94497.   |
| 9             | Santa Cruz County   |
| 10            | Stanislaus County   |
| 11            | None  |
| 12            | San Luis Obispo County<br>Ventura County in the following ZIP codes: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, and 93099.   |
| 13            | None  |
| 14            | Kern County including ZIP codes: 93203, 93215, 93216, 93241, 93250, 93252, 93263, 93276, 93280, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93531, 93561, and 93581.  |
| 15            | Los Angeles County in the following ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91801, 91802, 91803, 91804, 91896, 91899, and 93563.  |
| 16            | Los Angeles County in the following ZIP codes: 90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90090, 90091, 90093, 90094, 90095, 90096, 90099, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 91395, 91396, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91499, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, and 91618. |

# Small Business Off Exchange Local Access+ HMO® Network

Rating region definitions and availability

Effective April 2022

| Rating Region | County  |
|---------------|---|
| 17            | <p><b>Riverside County</b> in the following ZIP codes: 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92230, 92234, 92235, 92236, 92240, 92241, 92247, 92248, 92253, 92254, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92274, 92276, 92282, 92320, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92536, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, and 92883.</p> <p><b>San Bernardino County</b> in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92301, 92307, 92308, 92311, 92312, 92313, 92316, 92318, 92324, 92329, 92331, 92334, 92335, 92336, 92337, 92339, 92340, 92344, 92345, 92346, 92350, 92354, 92357, 92359, 92369, 92371, 92373, 92374, 92375, 92376, 92377, 92392, 92393, 92394, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92408, 92410, 92411, 92413, 92415, 92418, 92423, and 92427.</p>   |
| 18            | <b>Orange County</b>  |
| 19            | <p><b>San Diego County</b> in the following ZIP codes: 91901, 91902, 91903, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91962, 91976, 91977, 91978, 91979, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92070, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92163, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92186, 92187, 92191, 92192, 92193, 92195, 92196, 92197, 92198, and 92199.</p> |

# Small Business Off Exchange and Mirror ACO HMO Network

Rating region definitions and availability

Effective April 2022

| Rating Region | County   |
|---------------|--|
| 1             | <b>Nevada County</b> in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.  |
| 2             | <b>Marin County</b> in the following ZIP codes: 94901, 94903, 94904, 94912, 94913, 94914, 94915, 94920, 94924, 94925, 94930, 94933, 94937, 94938, 94939, 94940, 94941, 94942, 94945, 94946, 94947, 94948, 94949, 94950, 94956, 94957, 94960, 94963, 94964, 94965, 94966, 94970, 94971, 94973, 94974, 94976, 94977, 94978, 94979, and 94998.<br><b>Solano County</b> in the following ZIP codes: 94503, 94510, 94589, 94592, and 95620.   |
| 3             | <b>El Dorado County</b> in the following ZIP codes: 95664, 95672, 95682, and 95762.<br><b>Placer County</b> in the following ZIP codes: 95602, 95603, 95604, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95713, 95746, 95747, 95765.<br><b>Sacramento County</b> in the following ZIP codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 95611, 95615, 95621, 95624, 95626, 95628, 95630, 95632, 95638, 95639, 95652, 95655, 95660, 95662, 95670, 95671, 95673, 95683, 95693, 95741, 95742, 95757, 95758, 95759, 95763, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95894, and 95899.<br><b>Yolo County</b> in the following ZIP codes: 95605, 95606, 95607, 95612, 95616, 95617, 95618, 95627, 95637, 95645, 95653, 95691, 95694, 95695, 95697, 95698, 95776, 95798, 95799, and 95937.  |
| 4             | <b>San Francisco County</b>  |
| 5             | <b>Contra Costa County</b>   |
| 6             | <b>Alameda County</b>  |
| 7             | <b>Santa Clara County</b>  |
| 8             | <b>San Mateo County</b>  |
| 9             | <b>Santa Cruz County</b>   |
| 10            | <b>San Joaquin County</b><br><b>Stanislaus County</b> in the following ZIP codes: 95307, 95313, 95316, 95319, 95323, 95326, 95328, 95329, 95350, 95351, 95352, 95353, 95354, 95355, 95356, 95357, 95358, 95361, 95363, 95367, 95368, 95380, 95381, 95382, 95386, 95387, and 95397.<br><b>Tulare County</b> in the following ZIP codes: 93212, 93218, 93219, 93221, 93223, 93227, 93235, 93237, 93244, 93247, 93256, 93257, 93260, 93267, 93270, 93271, 93272, 93274, 93277, 93282, 93286, 93291, 93292, 93603, 93615, 93618, 93631, 93647, 93670, and 93673.   |
| 11            | <b>Fresno County</b> in the following Zip codes: 93245, 93618, and 93631.<br><b>Kings County</b> in the following Zip codes: 93202, 93212, 93230, 93245, and 93631.  |
| 12            | <b>San Luis Obispo County</b> in the following ZIP codes: 93401, 93402, 93403, 93405, 93406, 93407, 93408, 93409, 93410, 93412, 93420, 93421, 93422, 93423, 93424, 93426, 93428, 93430, 93432, 93433, 93435, 93442, 93443, 93444, 93445, 93446, 93447, 93448, 93449, 93451, 93453, 93461, 93465, 93475, and 93483.<br><b>Ventura County</b> in the following ZIP codes: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, and 93099.   |
| 13            | <b>None</b>  |
| 14            | <b>Kern County</b> in the following ZIP codes: 93203, 93205, 93206, 93215, 93216, 93220, 93224, 93225, 93226, 93240, 93241, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93531, 93560, 93561, and 93596.   |
| 15            | <b>Los Angeles County</b> in the following ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91801, 91802, 91803, 91804, 91896, 91899, 93510, and 93563. |



# Small Business Off Exchange and Mirror ACO HMO Network

Rating region definitions and availability

Effective April 2022

| Rating Region | County   |
|---------------|--|
| 16            | <p><b>Los Angeles County</b> in the following ZIP codes: 990001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90090, 90091, 90093, 90094, 90095, 90096, 90099, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 91395, 91396, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91499, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, and 91618.</p> |
| 17            | <p><b>Riverside County</b> in the following ZIP codes: 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92230, 92234, 92235, 92236, 92240, 92241, 92247, 92248, 92253, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92276, 92282, 92320, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, and 92883.</p> <p><b>San Bernardino County</b> in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91759, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92256, 92268, 92284, 92286, 92301, 92305, 92307, 92308, 92313, 92314, 92315, 92316, 92317, 92318, 92321, 92322, 92324, 92325, 92329, 92331, 92333, 92334, 92335, 92336, 92337, 92339, 92340, 92341, 92342, 92344, 92345, 92346, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395, 92397, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92413, 92415, 92418, 92423, and 92427.</p>  |
| 18            | <p><b>Orange County</b></p>  |
| 19            | <p><b>San Diego County</b> in the following ZIP codes: 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92163, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92186, 92187, 92191, 92192, 92193, 92195, 92196, 92197, 92198, and 92199.</p>   |

# Medical Benefits product rates

## **Please note the following about each of our provider networks**

The Small Business Off Exchange rating region definitions chart located before this section identifies the applicable counties within each region. Regions may vary by product.

### **Trio HMO**

Enrolled employees and their dependents must live or work in the Trio HMO plan service area to be eligible for coverage.

### **Access+ HMO**

The employer must be located in, and all enrolled employees and family members must live or work in, the Blue Shield of California Access+ HMO service area in order to be eligible to purchase coverage.

### **Local Access+ HMO**

Local Access+ HMO plans are only available to employers that are located in a Local Access+ HMO service area. Employees and their dependents must live or work in the service area to be eligible for coverage. Local Access+ HMO products are only available in designated counties: portions of Contra Costa, Kern, Los Angeles, Riverside, Sacramento, San Bernardino, San Diego, San Mateo and Ventura counties, as well as in all of Marin, Orange, San Francisco, San Luis Obispo, Santa Clara, Santa Cruz, Sonoma, Stanislaus and Yolo counties. The Benefit Summary Guide is no longer used.

### **Tandem PPO and Tandem PPO Savings**

A high-performing subset of our Small Business Full PPO Network. The Small Business Off Exchange rating region definitions chart located before this section identifies the applicable counties within each region. Regions may vary by product.

### **Full PPO and Full PPO Savings**

The Small Business Off Exchange rating region definitions chart located before this section identifies the applicable counties within each region. Regions may vary by product.

## Rating Region 2

### Off-Exchange Trio HMO

| Age     | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2000/60 OffEx | Silver Trio HMO 2750/65 OffEx | Bronze Trio HMO 7000/70 OffEx |
|---------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$416.08                     | \$408.66                     | \$403.89                     | \$387.77                 | \$372.95                   | \$362.36                    | \$354.19                    | \$317.47                      | \$307.96                      | \$274.78                      |
| 15      | \$453.06                     | \$444.99                     | \$439.79                     | \$422.24                 | \$406.10                   | \$394.58                    | \$385.68                    | \$345.69                      | \$335.34                      | \$299.20                      |
| 16      | \$467.20                     | \$458.88                     | \$453.52                     | \$435.42                 | \$418.78                   | \$406.89                    | \$397.71                    | \$356.48                      | \$345.80                      | \$308.54                      |
| 17      | \$481.34                     | \$472.77                     | \$467.24                     | \$448.60                 | \$431.45                   | \$419.21                    | \$409.75                    | \$367.27                      | \$356.27                      | \$317.88                      |
| 18      | \$496.57                     | \$487.72                     | \$482.03                     | \$462.79                 | \$445.10                   | \$432.47                    | \$422.72                    | \$378.89                      | \$367.54                      | \$327.93                      |
| 19      | \$511.80                     | \$502.68                     | \$496.81                     | \$476.99                 | \$458.75                   | \$445.73                    | \$435.68                    | \$390.51                      | \$378.81                      | \$337.99                      |
| 20      | \$527.57                     | \$518.17                     | \$512.12                     | \$491.69                 | \$472.89                   | \$459.47                    | \$449.11                    | \$402.55                      | \$390.49                      | \$348.41                      |
| 21      | \$543.89                     | \$534.20                     | \$527.96                     | \$506.89                 | \$487.52                   | \$473.68                    | \$463.00                    | \$415.00                      | \$402.57                      | \$359.18                      |
| 22      | \$543.89                     | \$534.20                     | \$527.96                     | \$506.89                 | \$487.52                   | \$473.68                    | \$463.00                    | \$415.00                      | \$402.57                      | \$359.18                      |
| 23      | \$543.89                     | \$534.20                     | \$527.96                     | \$506.89                 | \$487.52                   | \$473.68                    | \$463.00                    | \$415.00                      | \$402.57                      | \$359.18                      |
| 24      | \$543.89                     | \$534.20                     | \$527.96                     | \$506.89                 | \$487.52                   | \$473.68                    | \$463.00                    | \$415.00                      | \$402.57                      | \$359.18                      |
| 25      | \$546.07                     | \$536.34                     | \$530.07                     | \$508.92                 | \$489.47                   | \$475.57                    | \$464.85                    | \$416.66                      | \$404.18                      | \$360.62                      |
| 26      | \$556.94                     | \$547.02                     | \$540.63                     | \$519.06                 | \$499.22                   | \$485.05                    | \$474.11                    | \$424.96                      | \$412.23                      | \$367.80                      |
| 27      | \$570.00                     | \$559.84                     | \$553.30                     | \$531.23                 | \$510.92                   | \$496.42                    | \$485.22                    | \$434.92                      | \$421.89                      | \$376.42                      |
| 28      | \$591.21                     | \$580.67                     | \$573.89                     | \$550.99                 | \$529.93                   | \$514.89                    | \$503.28                    | \$451.10                      | \$437.59                      | \$390.43                      |
| 29      | \$608.61                     | \$597.77                     | \$590.78                     | \$567.22                 | \$545.53                   | \$530.05                    | \$518.09                    | \$464.38                      | \$450.47                      | \$401.93                      |
| 30      | \$617.32                     | \$606.32                     | \$599.23                     | \$575.33                 | \$553.33                   | \$537.63                    | \$525.50                    | \$471.02                      | \$456.91                      | \$407.67                      |
| 31      | \$630.37                     | \$619.14                     | \$611.90                     | \$587.49                 | \$565.03                   | \$548.99                    | \$536.61                    | \$480.98                      | \$466.57                      | \$416.29                      |
| 32      | \$643.42                     | \$631.96                     | \$624.57                     | \$599.66                 | \$576.73                   | \$560.36                    | \$547.72                    | \$490.94                      | \$476.23                      | \$424.91                      |
| 33      | \$651.58                     | \$639.97                     | \$632.49                     | \$607.26                 | \$584.05                   | \$567.47                    | \$554.67                    | \$497.17                      | \$482.27                      | \$430.30                      |
| 34      | \$660.28                     | \$648.52                     | \$640.94                     | \$615.37                 | \$591.85                   | \$575.05                    | \$562.08                    | \$503.81                      | \$488.71                      | \$436.05                      |
| 35      | \$664.63                     | \$652.79                     | \$645.16                     | \$619.43                 | \$595.75                   | \$578.84                    | \$565.78                    | \$507.13                      | \$491.93                      | \$438.92                      |
| 36      | \$668.98                     | \$657.06                     | \$649.39                     | \$623.48                 | \$599.65                   | \$582.63                    | \$569.49                    | \$510.45                      | \$495.16                      | \$441.80                      |
| 37      | \$673.34                     | \$661.34                     | \$653.61                     | \$627.54                 | \$603.55                   | \$586.42                    | \$573.19                    | \$513.77                      | \$498.38                      | \$444.67                      |
| 38      | \$677.69                     | \$665.61                     | \$657.84                     | \$631.59                 | \$607.45                   | \$590.20                    | \$576.89                    | \$517.09                      | \$501.60                      | \$447.54                      |
| 39      | \$686.39                     | \$674.16                     | \$666.28                     | \$639.70                 | \$615.25                   | \$597.78                    | \$584.30                    | \$523.73                      | \$508.04                      | \$453.29                      |
| 40      | \$695.09                     | \$682.71                     | \$674.73                     | \$647.81                 | \$623.05                   | \$605.36                    | \$591.71                    | \$530.37                      | \$514.48                      | \$459.04                      |
| 41      | \$708.14                     | \$695.53                     | \$687.40                     | \$659.98                 | \$634.75                   | \$616.73                    | \$602.82                    | \$540.33                      | \$524.14                      | \$467.66                      |
| 42      | \$720.65                     | \$707.81                     | \$699.54                     | \$671.64                 | \$645.96                   | \$627.63                    | \$613.47                    | \$549.87                      | \$533.40                      | \$475.92                      |
| 43      | \$738.06                     | \$724.91                     | \$716.44                     | \$687.86                 | \$661.56                   | \$642.78                    | \$628.29                    | \$563.15                      | \$546.28                      | \$487.41                      |
| 44      | \$759.81                     | \$746.27                     | \$737.56                     | \$708.13                 | \$681.06                   | \$661.73                    | \$646.81                    | \$579.75                      | \$562.38                      | \$501.78                      |
| 45      | \$785.38                     | \$771.38                     | \$762.37                     | \$731.96                 | \$703.98                   | \$683.99                    | \$668.57                    | \$599.26                      | \$581.30                      | \$518.66                      |
| 46      | \$815.83                     | \$801.30                     | \$791.94                     | \$760.34                 | \$731.28                   | \$710.52                    | \$694.49                    | \$622.50                      | \$603.85                      | \$538.78                      |
| 47      | \$850.10                     | \$834.95                     | \$825.20                     | \$792.28                 | \$761.99                   | \$740.36                    | \$723.66                    | \$648.64                      | \$629.21                      | \$561.40                      |
| 48      | \$889.26                     | \$873.41                     | \$863.21                     | \$828.77                 | \$797.09                   | \$774.47                    | \$757.00                    | \$678.52                      | \$658.19                      | \$587.26                      |
| 49      | \$927.88                     | \$911.34                     | \$900.70                     | \$864.76                 | \$831.71                   | \$808.10                    | \$789.87                    | \$707.98                      | \$686.78                      | \$612.77                      |
| 50      | \$971.39                     | \$954.08                     | \$942.93                     | \$905.31                 | \$870.71                   | \$845.99                    | \$826.91                    | \$741.18                      | \$718.98                      | \$641.50                      |
| 51      | \$1,014.35                   | \$996.28                     | \$984.64                     | \$945.36                 | \$909.22                   | \$883.41                    | \$863.49                    | \$773.97                      | \$750.78                      | \$669.88                      |
| 52      | \$1,061.67                   | \$1,042.76                   | \$1,030.57                   | \$989.46                 | \$951.63                   | \$924.62                    | \$903.77                    | \$810.07                      | \$785.81                      | \$701.13                      |
| 53      | \$1,109.54                   | \$1,089.76                   | \$1,077.03                   | \$1,034.07               | \$994.54                   | \$966.31                    | \$944.51                    | \$846.59                      | \$821.23                      | \$732.73                      |
| 54      | \$1,161.20                   | \$1,140.51                   | \$1,127.19                   | \$1,082.22               | \$1,040.85                 | \$1,011.31                  | \$988.50                    | \$886.02                      | \$859.48                      | \$766.86                      |
| 55      | \$1,212.87                   | \$1,191.26                   | \$1,177.35                   | \$1,130.38               | \$1,087.16                 | \$1,056.31                  | \$1,032.48                  | \$925.44                      | \$897.72                      | \$800.98                      |
| 56      | \$1,268.90                   | \$1,246.28                   | \$1,231.73                   | \$1,182.59               | \$1,137.38                 | \$1,105.09                  | \$1,080.17                  | \$968.19                      | \$939.19                      | \$837.97                      |
| 57      | \$1,325.46                   | \$1,301.84                   | \$1,286.63                   | \$1,235.30               | \$1,188.08                 | \$1,154.36                  | \$1,128.32                  | \$1,011.35                    | \$981.05                      | \$875.33                      |
| 58      | \$1,385.83                   | \$1,361.14                   | \$1,345.24                   | \$1,291.57               | \$1,242.19                 | \$1,206.94                  | \$1,179.72                  | \$1,057.41                    | \$1,025.74                    | \$915.20                      |
| 59      | \$1,415.75                   | \$1,390.52                   | \$1,374.27                   | \$1,319.45               | \$1,269.01                 | \$1,232.99                  | \$1,205.18                  | \$1,080.24                    | \$1,047.88                    | \$934.95                      |
| 60      | \$1,476.12                   | \$1,449.81                   | \$1,432.88                   | \$1,375.71               | \$1,323.12                 | \$1,285.57                  | \$1,256.57                  | \$1,126.30                    | \$1,092.56                    | \$974.82                      |
| 61      | \$1,528.33                   | \$1,501.10                   | \$1,483.56                   | \$1,424.37               | \$1,369.92                 | \$1,331.04                  | \$1,301.02                  | \$1,166.14                    | \$1,131.21                    | \$1,009.31                    |
| 62      | \$1,562.60                   | \$1,534.75                   | \$1,516.82                   | \$1,456.31               | \$1,400.64                 | \$1,360.88                  | \$1,330.19                  | \$1,192.29                    | \$1,156.57                    | \$1,031.93                    |
| 63      | \$1,605.56                   | \$1,576.95                   | \$1,558.53                   | \$1,496.35               | \$1,439.15                 | \$1,398.30                  | \$1,366.77                  | \$1,225.07                    | \$1,188.37                    | \$1,060.31                    |
| 64+     | \$1,631.67                   | \$1,602.59                   | \$1,583.87                   | \$1,520.68               | \$1,462.55                 | \$1,421.04                  | \$1,388.99                  | \$1,244.99                    | \$1,207.70                    | \$1,077.55                    |

Pending regulatory approval.

Effective April 2022

## Rating Region 2

| Mirror Trio HMO |  |  |   | Off-Exchange Access+ HMO         |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |  |
|-----------------|--|--|---|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|--|
| Age             | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2250/55 + Child Dental | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2000/60 OffEx | Silver Access+ HMO® 2750/65 OffEx |  |
| 0 to 14         | \$408.73   | \$377.57   | \$312.97  | \$465.63                         | \$457.20                         | \$451.77                         | \$433.39                     | \$416.47                       | \$404.28                        | \$394.96                        | \$352.96                          | \$342.00                          |  |
| 15              | \$445.06   | \$411.13   | \$340.79  | \$507.02                         | \$497.84                         | \$491.92                         | \$471.92                     | \$453.49                       | \$440.22                        | \$430.07                        | \$384.33                          | \$372.40                          |  |
| 16              | \$458.95   | \$423.97   | \$351.43  | \$522.85                         | \$513.38                         | \$507.28                         | \$486.65                     | \$467.64                       | \$453.96                        | \$443.49                        | \$396.33                          | \$384.02                          |  |
| 17              | \$472.84   | \$436.80   | \$362.07  | \$538.68                         | \$528.92                         | \$522.63                         | \$501.37                     | \$481.79                       | \$467.70                        | \$456.92                        | \$408.32                          | \$395.65                          |  |
| 18              | \$487.80   | \$450.62   | \$373.52  | \$555.72                         | \$545.65                         | \$539.17                         | \$517.24                     | \$497.04                       | \$482.50                        | \$471.37                        | \$421.24                          | \$408.17                          |  |
| 19              | \$502.76   | \$464.44   | \$384.98  | \$572.76                         | \$562.39                         | \$555.70                         | \$533.10                     | \$512.28                       | \$497.30                        | \$485.83                        | \$434.16                          | \$420.68                          |  |
| 20              | \$518.26   | \$478.75   | \$396.84  | \$590.41                         | \$579.72                         | \$572.83                         | \$549.53                     | \$528.07                       | \$512.62                        | \$500.80                        | \$447.54                          | \$433.65                          |  |
| 21              | \$534.29   | \$493.56   | \$409.12  | \$608.67                         | \$597.65                         | \$590.55                         | \$566.53                     | \$544.40                       | \$528.48                        | \$516.29                        | \$461.38                          | \$447.06                          |  |
| 22              | \$534.29   | \$493.56   | \$409.12  | \$608.67                         | \$597.65                         | \$590.55                         | \$566.53                     | \$544.40                       | \$528.48                        | \$516.29                        | \$461.38                          | \$447.06                          |  |
| 23              | \$534.29   | \$493.56   | \$409.12  | \$608.67                         | \$597.65                         | \$590.55                         | \$566.53                     | \$544.40                       | \$528.48                        | \$516.29                        | \$461.38                          | \$447.06                          |  |
| 24              | \$534.29   | \$493.56   | \$409.12  | \$608.67                         | \$597.65                         | \$590.55                         | \$566.53                     | \$544.40                       | \$528.48                        | \$516.29                        | \$461.38                          | \$447.06                          |  |
| 25              | \$536.42   | \$495.53   | \$410.75  | \$611.11                         | \$600.04                         | \$592.91                         | \$568.79                     | \$546.58                       | \$530.59                        | \$518.36                        | \$463.23                          | \$448.85                          |  |
| 26              | \$547.11   | \$505.40   | \$418.93  | \$623.28                         | \$611.99                         | \$604.72                         | \$580.12                     | \$557.47                       | \$541.16                        | \$528.68                        | \$472.45                          | \$457.79                          |  |
| 27              | \$559.93   | \$517.25   | \$428.75  | \$637.89                         | \$626.34                         | \$618.89                         | \$593.72                     | \$570.53                       | \$553.84                        | \$541.07                        | \$483.53                          | \$468.52                          |  |
| 28              | \$580.77   | \$536.50   | \$444.71  | \$661.63                         | \$649.65                         | \$641.92                         | \$615.81                     | \$591.76                       | \$574.45                        | \$561.21                        | \$501.52                          | \$485.95                          |  |
| 29              | \$597.87   | \$552.29   | \$457.80  | \$681.11                         | \$668.77                         | \$660.82                         | \$633.94                     | \$609.18                       | \$591.37                        | \$577.73                        | \$516.28                          | \$500.26                          |  |
| 30              | \$606.42   | \$560.19   | \$464.35  | \$690.84                         | \$678.33                         | \$670.27                         | \$643.01                     | \$617.89                       | \$599.82                        | \$585.99                        | \$523.67                          | \$507.41                          |  |
| 31              | \$619.24   | \$572.03   | \$474.17  | \$705.45                         | \$692.68                         | \$684.44                         | \$656.60                     | \$630.96                       | \$612.50                        | \$598.38                        | \$534.74                          | \$518.14                          |  |
| 32              | \$632.06   | \$583.88   | \$483.98  | \$720.06                         | \$707.02                         | \$698.62                         | \$670.20                     | \$644.03                       | \$625.19                        | \$610.77                        | \$545.81                          | \$528.87                          |  |
| 33              | \$640.08   | \$591.28   | \$490.12  | \$729.19                         | \$715.99                         | \$707.47                         | \$678.70                     | \$652.19                       | \$633.12                        | \$618.52                        | \$552.73                          | \$535.58                          |  |
| 34              | \$648.62   | \$599.18   | \$496.67  | \$738.93                         | \$725.55                         | \$716.92                         | \$687.76                     | \$660.90                       | \$641.57                        | \$626.78                        | \$560.12                          | \$542.73                          |  |
| 35              | \$652.90   | \$603.13   | \$499.94  | \$743.80                         | \$730.33                         | \$721.65                         | \$692.29                     | \$665.26                       | \$645.80                        | \$630.91                        | \$563.81                          | \$546.31                          |  |
| 36              | \$657.17   | \$607.08   | \$503.21  | \$748.67                         | \$735.11                         | \$726.37                         | \$696.83                     | \$669.61                       | \$650.03                        | \$635.04                        | \$567.50                          | \$549.88                          |  |
| 37              | \$661.45   | \$611.02   | \$506.49  | \$753.54                         | \$739.89                         | \$731.10                         | \$701.36                     | \$673.97                       | \$654.25                        | \$639.17                        | \$571.19                          | \$553.46                          |  |
| 38              | \$665.72   | \$614.97   | \$509.76  | \$758.41                         | \$744.67                         | \$735.82                         | \$705.89                     | \$678.32                       | \$658.48                        | \$643.30                        | \$574.88                          | \$557.04                          |  |
| 39              | \$674.27   | \$622.87   | \$516.30  | \$768.15                         | \$754.23                         | \$745.27                         | \$714.95                     | \$687.03                       | \$666.94                        | \$651.56                        | \$582.26                          | \$564.19                          |  |
| 40              | \$682.82   | \$630.77   | \$522.85  | \$777.88                         | \$763.80                         | \$754.72                         | \$724.02                     | \$695.74                       | \$675.39                        | \$659.82                        | \$589.64                          | \$571.34                          |  |
| 41              | \$695.64   | \$642.61   | \$532.67  | \$792.49                         | \$778.14                         | \$768.89                         | \$737.62                     | \$708.81                       | \$688.08                        | \$672.21                        | \$600.72                          | \$582.07                          |  |
| 42              | \$707.93   | \$653.96   | \$542.08  | \$806.49                         | \$791.89                         | \$782.47                         | \$750.65                     | \$721.33                       | \$700.23                        | \$684.09                        | \$611.33                          | \$592.35                          |  |
| 43              | \$725.03   | \$669.76   | \$555.17  | \$825.97                         | \$811.01                         | \$801.37                         | \$768.77                     | \$738.75                       | \$717.14                        | \$700.61                        | \$626.09                          | \$606.66                          |  |
| 44              | \$746.40   | \$689.50   | \$571.53  | \$850.32                         | \$834.92                         | \$824.99                         | \$791.44                     | \$760.53                       | \$738.28                        | \$721.26                        | \$644.55                          | \$624.54                          |  |
| 45              | \$771.51   | \$712.70   | \$590.76  | \$878.92                         | \$863.01                         | \$852.75                         | \$818.06                     | \$786.11                       | \$763.12                        | \$745.52                        | \$666.23                          | \$645.55                          |  |
| 46              | \$801.43   | \$740.34   | \$613.67  | \$913.01                         | \$896.48                         | \$885.82                         | \$849.79                     | \$816.60                       | \$792.72                        | \$774.44                        | \$692.07                          | \$670.59                          |  |
| 47              | \$835.09   | \$771.43   | \$639.45  | \$951.36                         | \$934.13                         | \$923.02                         | \$885.48                     | \$850.90                       | \$826.01                        | \$806.96                        | \$721.14                          | \$698.76                          |  |
| 48              | \$873.56   | \$806.97   | \$668.90  | \$995.18                         | \$977.16                         | \$965.54                         | \$926.27                     | \$890.10                       | \$864.06                        | \$844.14                        | \$754.36                          | \$730.94                          |  |
| 49              | \$911.49   | \$842.01   | \$697.95  | \$1,038.40                       | \$1,019.59                       | \$1,007.47                       | \$966.49                     | \$928.75                       | \$901.58                        | \$880.79                        | \$787.11                          | \$762.68                          |  |
| 50              | \$954.24   | \$881.49   | \$730.68  | \$1,087.09                       | \$1,067.40                       | \$1,054.71                       | \$1,011.81                   | \$972.30                       | \$943.86                        | \$922.10                        | \$824.02                          | \$798.45                          |  |
| 51              | \$996.45   | \$920.48   | \$763.00  | \$1,135.18                       | \$1,114.62                       | \$1,101.37                       | \$1,056.57                   | \$1,015.31                     | \$985.61                        | \$962.88                        | \$860.47                          | \$833.77                          |  |
| 52              | \$1,042.93   | \$963.42   | \$798.59  | \$1,188.13                       | \$1,166.61                       | \$1,152.74                       | \$1,105.86                   | \$1,062.67                     | \$1,031.59                      | \$1,007.80                      | \$900.61                          | \$872.66                          |  |
| 53              | \$1,089.95   | \$1,006.86   | \$834.60  | \$1,241.69                       | \$1,219.21                       | \$1,204.71                       | \$1,155.71                   | \$1,110.58                     | \$1,078.09                      | \$1,053.23                      | \$941.22                          | \$912.00                          |  |
| 54              | \$1,140.70   | \$1,053.75   | \$873.46  | \$1,299.52                       | \$1,275.98                       | \$1,260.81                       | \$1,209.53                   | \$1,162.30                     | \$1,128.30                      | \$1,102.28                      | \$985.05                          | \$954.47                          |  |
| 55              | \$1,191.46   | \$1,100.63   | \$912.33  | \$1,357.34                       | \$1,332.76                       | \$1,316.92                       | \$1,263.35                   | \$1,214.01                     | \$1,178.50                      | \$1,151.33                      | \$1,028.88                        | \$996.94                          |  |
| 56              | \$1,246.49   | \$1,151.47   | \$954.47  | \$1,420.03                       | \$1,394.32                       | \$1,377.74                       | \$1,321.70                   | \$1,270.09                     | \$1,232.94                      | \$1,204.51                      | \$1,076.40                        | \$1,042.99                        |  |
| 57              | \$1,302.06   | \$1,202.80   | \$997.02  | \$1,483.34                       | \$1,456.47                       | \$1,439.16                       | \$1,380.62                   | \$1,326.70                     | \$1,287.90                      | \$1,258.20                      | \$1,124.38                        | \$1,089.49                        |  |
| 58              | \$1,361.36   | \$1,257.58   | \$1,042.43  | \$1,550.90                       | \$1,522.81                       | \$1,504.71                       | \$1,443.51                   | \$1,387.13                     | \$1,346.56                      | \$1,315.51                      | \$1,175.60                        | \$1,139.11                        |  |
| 59              | \$1,390.75   | \$1,284.73   | \$1,064.93  | \$1,584.38                       | \$1,555.68                       | \$1,537.19                       | \$1,474.66                   | \$1,417.07                     | \$1,375.63                      | \$1,343.90                      | \$1,200.97                        | \$1,163.70                        |  |
| 60              | \$1,450.06   | \$1,339.52   | \$1,110.34  | \$1,651.94                       | \$1,622.02                       | \$1,602.74                       | \$1,537.55                   | \$1,477.50                     | \$1,434.29                      | \$1,401.21                      | \$1,252.19                        | \$1,213.32                        |  |
| 61              | \$1,501.35   | \$1,386.90   | \$1,149.62  | \$1,710.37                       | \$1,679.40                       | \$1,659.43                       | \$1,591.94                   | \$1,529.77                     | \$1,485.02                      | \$1,450.78                      | \$1,296.48                        | \$1,256.24                        |  |
| 62              | \$1,535.01   | \$1,417.99   | \$1,175.39  | \$1,748.72                       | \$1,717.05                       | \$1,696.64                       | \$1,627.63                   | \$1,564.06                     | \$1,518.31                      | \$1,483.30                      | \$1,325.54                        | \$1,284.40                        |  |
| 63              | \$1,577.22   | \$1,456.98   | \$1,207.71  | \$1,796.80                       | \$1,764.26                       | \$1,743.29                       | \$1,672.38                   | \$1,607.07                     | \$1,560.06                      | \$1,524.09                      | \$1,361.99                        | \$1,319.72                        |  |
| 64+             | \$1,602.86   | \$1,480.67   | \$1,227.35  | \$1,826.02                       | \$1,792.95                       | \$1,771.64                       | \$1,699.58                   | \$1,633.20                     | \$1,585.43                      | \$1,548.87                      | \$1,384.14                        | \$1,341.18                        |  |

Pending regulatory approval.

## Rating Region 2

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO® 0/20 OffEx | Platinum Local Access+ HMO® 0/25 OffEx | Platinum Local Access+ HMO® 0/30 OffEx | Gold Local Access+ HMO® 0/30 OffEx | Gold Local Access+ HMO® 500/35 OffEx | Gold Local Access+ HMO® 1000/35 OffEx | Gold Local Access+ HMO® 1500/35 OffEx | Silver Local Access+ HMO® 2000/60 OffEx | Silver Local Access+ HMO® 2750/65 OffEx |
|---------|--|--|--|------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|---|---|
| 0 to 14 | \$456.85                               | \$448.60                               | \$443.29                               | \$425.31                           | \$408.75                             | \$396.83                              | \$387.71                              | \$346.62                                | \$335.90                                |
| 15      | \$497.46                               | \$488.48                               | \$482.69                               | \$463.12                           | \$445.09                             | \$432.11                              | \$422.18                              | \$377.43                                | \$365.76                                |
| 16      | \$512.99                               | \$503.73                               | \$497.76                               | \$477.57                           | \$458.98                             | \$445.60                              | \$435.36                              | \$389.21                                | \$377.18                                |
| 17      | \$528.52                               | \$518.97                               | \$512.82                               | \$492.03                           | \$472.87                             | \$459.08                              | \$448.53                              | \$400.99                                | \$388.59                                |
| 18      | \$545.24                               | \$535.39                               | \$529.05                               | \$507.59                           | \$487.83                             | \$473.61                              | \$462.72                              | \$413.68                                | \$400.89                                |
| 19      | \$561.96                               | \$551.81                               | \$545.27                               | \$523.16                           | \$502.79                             | \$488.13                              | \$476.91                              | \$426.36                                | \$413.18                                |
| 20      | \$579.28                               | \$568.82                               | \$562.08                               | \$539.28                           | \$518.29                             | \$503.18                              | \$491.61                              | \$439.50                                | \$425.92                                |
| 21      | \$597.19                               | \$586.41                               | \$579.46                               | \$555.96                           | \$534.32                             | \$518.74                              | \$506.82                              | \$453.10                                | \$439.09                                |
| 22      | \$597.19                               | \$586.41                               | \$579.46                               | \$555.96                           | \$534.32                             | \$518.74                              | \$506.82                              | \$453.10                                | \$439.09                                |
| 23      | \$597.19                               | \$586.41                               | \$579.46                               | \$555.96                           | \$534.32                             | \$518.74                              | \$506.82                              | \$453.10                                | \$439.09                                |
| 24      | \$597.19                               | \$586.41                               | \$579.46                               | \$555.96                           | \$534.32                             | \$518.74                              | \$506.82                              | \$453.10                                | \$439.09                                |
| 25      | \$599.58                               | \$588.76                               | \$581.78                               | \$558.18                           | \$536.45                             | \$520.81                              | \$508.84                              | \$454.91                                | \$440.84                                |
| 26      | \$611.53                               | \$600.48                               | \$593.37                               | \$569.30                           | \$547.14                             | \$531.19                              | \$518.98                              | \$463.97                                | \$449.63                                |
| 27      | \$625.86                               | \$614.56                               | \$607.27                               | \$582.65                           | \$559.96                             | \$543.64                              | \$531.14                              | \$474.85                                | \$460.16                                |
| 28      | \$649.15                               | \$637.43                               | \$629.87                               | \$604.33                           | \$580.80                             | \$563.87                              | \$550.91                              | \$492.52                                | \$477.29                                |
| 29      | \$668.26                               | \$656.19                               | \$648.42                               | \$622.12                           | \$597.90                             | \$580.47                              | \$567.13                              | \$507.02                                | \$491.34                                |
| 30      | \$677.82                               | \$665.58                               | \$657.69                               | \$631.02                           | \$606.45                             | \$588.77                              | \$575.24                              | \$514.26                                | \$498.36                                |
| 31      | \$692.15                               | \$679.65                               | \$671.59                               | \$644.36                           | \$619.27                             | \$601.22                              | \$587.40                              | \$525.14                                | \$508.90                                |
| 32      | \$706.48                               | \$693.72                               | \$685.50                               | \$657.70                           | \$632.10                             | \$613.67                              | \$599.56                              | \$536.01                                | \$519.44                                |
| 33      | \$715.44                               | \$702.52                               | \$694.19                               | \$666.04                           | \$640.11                             | \$621.45                              | \$607.17                              | \$542.81                                | \$526.03                                |
| 34      | \$724.99                               | \$711.90                               | \$703.46                               | \$674.94                           | \$648.66                             | \$629.75                              | \$615.27                              | \$550.06                                | \$533.05                                |
| 35      | \$729.77                               | \$716.59                               | \$708.10                               | \$679.38                           | \$652.93                             | \$633.90                              | \$619.33                              | \$553.68                                | \$536.57                                |
| 36      | \$734.55                               | \$721.29                               | \$712.74                               | \$683.83                           | \$657.21                             | \$638.05                              | \$623.38                              | \$557.31                                | \$540.08                                |
| 37      | \$739.33                               | \$725.98                               | \$717.37                               | \$688.28                           | \$661.48                             | \$642.20                              | \$627.44                              | \$560.93                                | \$543.59                                |
| 38      | \$744.10                               | \$730.67                               | \$722.01                               | \$692.73                           | \$665.76                             | \$646.35                              | \$631.49                              | \$564.56                                | \$547.10                                |
| 39      | \$753.66                               | \$740.05                               | \$731.28                               | \$701.62                           | \$674.31                             | \$654.65                              | \$639.60                              | \$571.81                                | \$554.13                                |
| 40      | \$763.21                               | \$749.43                               | \$740.55                               | \$710.52                           | \$682.86                             | \$662.95                              | \$647.71                              | \$579.06                                | \$561.15                                |
| 41      | \$777.55                               | \$763.51                               | \$754.46                               | \$723.86                           | \$695.68                             | \$675.40                              | \$659.87                              | \$589.93                                | \$571.69                                |
| 42      | \$791.28                               | \$776.99                               | \$767.78                               | \$736.65                           | \$707.97                             | \$687.33                              | \$671.53                              | \$600.35                                | \$581.79                                |
| 43      | \$810.39                               | \$795.76                               | \$786.33                               | \$754.44                           | \$725.07                             | \$703.93                              | \$687.75                              | \$614.85                                | \$595.84                                |
| 44      | \$834.28                               | \$819.22                               | \$809.51                               | \$776.68                           | \$746.44                             | \$724.68                              | \$708.02                              | \$632.98                                | \$613.41                                |
| 45      | \$862.35                               | \$846.78                               | \$836.74                               | \$802.81                           | \$771.55                             | \$749.06                              | \$731.84                              | \$654.27                                | \$634.04                                |
| 46      | \$895.79                               | \$879.62                               | \$869.19                               | \$833.94                           | \$801.47                             | \$778.11                              | \$760.22                              | \$679.65                                | \$658.63                                |
| 47      | \$933.41                               | \$916.56                               | \$905.70                               | \$868.97                           | \$835.14                             | \$810.79                              | \$792.15                              | \$708.19                                | \$686.29                                |
| 48      | \$976.41                               | \$958.78                               | \$947.42                               | \$909.00                           | \$873.61                             | \$848.14                              | \$828.64                              | \$740.81                                | \$717.91                                |
| 49      | \$1,018.81                             | \$1,000.42                             | \$988.56                               | \$948.47                           | \$911.54                             | \$884.97                              | \$864.63                              | \$772.98                                | \$749.08                                |
| 50      | \$1,066.59                             | \$1,047.33                             | \$1,034.92                             | \$992.95                           | \$954.29                             | \$926.47                              | \$905.17                              | \$809.23                                | \$784.21                                |
| 51      | \$1,113.77                             | \$1,093.66                             | \$1,080.69                             | \$1,036.87                         | \$996.50                             | \$967.45                              | \$945.21                              | \$845.03                                | \$818.90                                |
| 52      | \$1,165.72                             | \$1,144.67                             | \$1,131.11                             | \$1,085.24                         | \$1,042.99                           | \$1,012.58                            | \$989.31                              | \$884.45                                | \$857.10                                |
| 53      | \$1,218.28                             | \$1,196.28                             | \$1,182.10                             | \$1,134.16                         | \$1,090.01                           | \$1,058.23                            | \$1,033.91                            | \$924.32                                | \$895.74                                |
| 54      | \$1,275.01                             | \$1,251.99                             | \$1,237.15                             | \$1,186.98                         | \$1,140.77                           | \$1,107.51                            | \$1,082.05                            | \$967.36                                | \$937.45                                |
| 55      | \$1,331.74                             | \$1,307.70                             | \$1,292.20                             | \$1,239.79                         | \$1,191.53                           | \$1,156.79                            | \$1,130.20                            | \$1,010.41                              | \$979.17                                |
| 56      | \$1,393.25                             | \$1,368.10                             | \$1,351.88                             | \$1,297.06                         | \$1,246.56                           | \$1,210.22                            | \$1,182.40                            | \$1,057.08                              | \$1,024.39                              |
| 57      | \$1,455.36                             | \$1,429.08                             | \$1,412.14                             | \$1,354.88                         | \$1,302.13                           | \$1,264.16                            | \$1,235.11                            | \$1,104.20                              | \$1,070.06                              |
| 58      | \$1,521.65                             | \$1,494.17                             | \$1,476.46                             | \$1,416.59                         | \$1,361.44                           | \$1,321.74                            | \$1,291.37                            | \$1,154.49                              | \$1,118.80                              |
| 59      | \$1,554.50                             | \$1,526.43                             | \$1,508.33                             | \$1,447.17                         | \$1,390.83                           | \$1,350.28                            | \$1,319.24                            | \$1,179.41                              | \$1,142.95                              |
| 60      | \$1,620.79                             | \$1,591.52                             | \$1,572.65                             | \$1,508.88                         | \$1,450.13                           | \$1,407.86                            | \$1,375.50                            | \$1,229.70                              | \$1,191.68                              |
| 61      | \$1,678.12                             | \$1,647.81                             | \$1,628.28                             | \$1,562.25                         | \$1,501.43                           | \$1,457.65                            | \$1,424.15                            | \$1,273.20                              | \$1,233.84                              |
| 62      | \$1,715.74                             | \$1,684.76                             | \$1,664.79                             | \$1,597.28                         | \$1,535.09                           | \$1,490.33                            | \$1,456.08                            | \$1,301.75                              | \$1,261.50                              |
| 63      | \$1,762.92                             | \$1,731.08                             | \$1,710.57                             | \$1,641.20                         | \$1,577.30                           | \$1,531.31                            | \$1,496.12                            | \$1,337.54                              | \$1,296.19                              |
| 64+     | \$1,791.58                             | \$1,759.23                             | \$1,738.38                             | \$1,667.88                         | \$1,602.95                           | \$1,556.21                            | \$1,520.45                            | \$1,359.29                              | \$1,317.26                              |

Pending regulatory approval.

Effective April 2022

## Rating Region 2

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Silver Tandem PPO 1800/45 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|---------------------------------|
| 0 to 14 | \$438.97                         | \$435.57                      | \$433.40                       | \$421.85                         | \$375.88                   | \$372.66                     | \$366.84                     | \$360.05                      | \$326.06                        |
| 15      | \$477.99                         | \$474.28                      | \$471.92                       | \$459.35                         | \$409.29                   | \$405.78                     | \$399.45                     | \$392.05                      | \$355.04                        |
| 16      | \$492.91                         | \$489.09                      | \$486.65                       | \$473.68                         | \$422.07                   | \$418.45                     | \$411.92                     | \$404.29                      | \$366.12                        |
| 17      | \$507.83                         | \$503.89                      | \$501.38                       | \$488.02                         | \$434.84                   | \$431.11                     | \$424.39                     | \$416.52                      | \$377.20                        |
| 18      | \$523.90                         | \$519.83                      | \$517.24                       | \$503.46                         | \$448.60                   | \$444.75                     | \$437.81                     | \$429.70                      | \$389.14                        |
| 19      | \$539.97                         | \$535.77                      | \$533.11                       | \$518.90                         | \$462.36                   | \$458.39                     | \$451.24                     | \$442.88                      | \$401.07                        |
| 20      | \$556.61                         | \$552.29                      | \$549.54                       | \$534.89                         | \$476.61                   | \$472.52                     | \$465.15                     | \$456.53                      | \$413.43                        |
| 21      | \$573.82                         | \$569.37                      | \$566.53                       | \$551.44                         | \$491.35                   | \$487.13                     | \$479.53                     | \$470.65                      | \$426.22                        |
| 22      | \$573.82                         | \$569.37                      | \$566.53                       | \$551.44                         | \$491.35                   | \$487.13                     | \$479.53                     | \$470.65                      | \$426.22                        |
| 23      | \$573.82                         | \$569.37                      | \$566.53                       | \$551.44                         | \$491.35                   | \$487.13                     | \$479.53                     | \$470.65                      | \$426.22                        |
| 24      | \$573.82                         | \$569.37                      | \$566.53                       | \$551.44                         | \$491.35                   | \$487.13                     | \$479.53                     | \$470.65                      | \$426.22                        |
| 25      | \$576.12                         | \$571.64                      | \$568.80                       | \$553.64                         | \$493.31                   | \$489.08                     | \$481.45                     | \$472.53                      | \$427.92                        |
| 26      | \$587.59                         | \$583.03                      | \$580.13                       | \$564.67                         | \$503.14                   | \$498.83                     | \$491.04                     | \$481.94                      | \$436.45                        |
| 27      | \$601.37                         | \$596.70                      | \$593.72                       | \$577.91                         | \$514.93                   | \$510.52                     | \$502.55                     | \$493.24                      | \$446.67                        |
| 28      | \$623.75                         | \$618.90                      | \$615.82                       | \$599.41                         | \$534.09                   | \$529.52                     | \$521.25                     | \$511.59                      | \$463.30                        |
| 29      | \$642.11                         | \$637.12                      | \$633.95                       | \$617.06                         | \$549.82                   | \$545.10                     | \$536.60                     | \$526.65                      | \$476.94                        |
| 30      | \$651.29                         | \$646.23                      | \$643.01                       | \$625.88                         | \$557.68                   | \$552.90                     | \$544.27                     | \$534.19                      | \$483.76                        |
| 31      | \$665.06                         | \$659.90                      | \$656.61                       | \$639.12                         | \$569.47                   | \$564.59                     | \$555.78                     | \$545.48                      | \$493.98                        |
| 32      | \$678.83                         | \$673.56                      | \$670.21                       | \$652.35                         | \$581.26                   | \$576.28                     | \$567.29                     | \$556.78                      | \$504.21                        |
| 33      | \$687.44                         | \$682.10                      | \$678.70                       | \$660.62                         | \$588.63                   | \$583.59                     | \$574.48                     | \$563.84                      | \$510.61                        |
| 34      | \$696.62                         | \$691.21                      | \$687.77                       | \$669.44                         | \$596.49                   | \$591.38                     | \$582.15                     | \$571.37                      | \$517.43                        |
| 35      | \$701.21                         | \$695.77                      | \$692.30                       | \$673.86                         | \$600.42                   | \$595.28                     | \$585.99                     | \$575.13                      | \$520.84                        |
| 36      | \$705.80                         | \$700.32                      | \$696.83                       | \$678.27                         | \$604.35                   | \$599.18                     | \$589.83                     | \$578.90                      | \$524.25                        |
| 37      | \$710.39                         | \$704.88                      | \$701.37                       | \$682.68                         | \$608.29                   | \$603.07                     | \$593.66                     | \$582.66                      | \$527.66                        |
| 38      | \$714.98                         | \$709.43                      | \$705.90                       | \$687.09                         | \$612.22                   | \$606.97                     | \$597.50                     | \$586.43                      | \$531.07                        |
| 39      | \$724.16                         | \$718.54                      | \$714.96                       | \$695.91                         | \$620.08                   | \$614.76                     | \$605.17                     | \$593.96                      | \$537.88                        |
| 40      | \$733.35                         | \$727.65                      | \$724.03                       | \$704.74                         | \$627.94                   | \$622.56                     | \$612.84                     | \$601.49                      | \$544.70                        |
| 41      | \$747.12                         | \$741.32                      | \$737.62                       | \$717.97                         | \$639.73                   | \$634.25                     | \$624.35                     | \$612.78                      | \$554.93                        |
| 42      | \$760.32                         | \$754.41                      | \$750.65                       | \$730.65                         | \$651.03                   | \$645.45                     | \$635.38                     | \$623.61                      | \$564.74                        |
| 43      | \$778.68                         | \$772.63                      | \$768.78                       | \$748.30                         | \$666.76                   | \$661.04                     | \$650.73                     | \$638.67                      | \$578.38                        |
| 44      | \$801.63                         | \$795.41                      | \$791.44                       | \$770.36                         | \$686.41                   | \$680.53                     | \$669.91                     | \$657.49                      | \$595.42                        |
| 45      | \$828.60                         | \$822.17                      | \$818.07                       | \$796.27                         | \$709.50                   | \$703.42                     | \$692.45                     | \$679.62                      | \$615.46                        |
| 46      | \$860.73                         | \$854.05                      | \$849.80                       | \$827.16                         | \$737.02                   | \$730.70                     | \$719.30                     | \$705.97                      | \$639.32                        |
| 47      | \$896.88                         | \$889.92                      | \$885.49                       | \$861.90                         | \$767.97                   | \$761.39                     | \$749.51                     | \$735.62                      | \$666.18                        |
| 48      | \$938.20                         | \$930.92                      | \$926.28                       | \$901.60                         | \$803.35                   | \$796.47                     | \$784.04                     | \$769.51                      | \$696.86                        |
| 49      | \$978.94                         | \$971.34                      | \$966.50                       | \$940.75                         | \$838.24                   | \$831.05                     | \$818.08                     | \$802.92                      | \$727.12                        |
| 50      | \$1,024.85                       | \$1,016.89                    | \$1,011.82                     | \$984.87                         | \$877.54                   | \$870.02                     | \$856.45                     | \$840.58                      | \$761.22                        |
| 51      | \$1,070.18                       | \$1,061.87                    | \$1,056.58                     | \$1,028.43                       | \$916.36                   | \$908.51                     | \$894.33                     | \$877.76                      | \$794.89                        |
| 52      | \$1,120.10                       | \$1,111.40                    | \$1,105.87                     | \$1,076.40                       | \$959.11                   | \$950.89                     | \$936.05                     | \$918.70                      | \$831.97                        |
| 53      | \$1,170.60                       | \$1,161.51                    | \$1,155.72                     | \$1,124.93                       | \$1,002.34                 | \$993.76                     | \$978.25                     | \$960.12                      | \$869.48                        |
| 54      | \$1,225.11                       | \$1,215.60                    | \$1,209.54                     | \$1,177.32                       | \$1,049.02                 | \$1,040.03                   | \$1,023.80                   | \$1,004.83                    | \$909.97                        |
| 55      | \$1,279.62                       | \$1,269.69                    | \$1,263.36                     | \$1,229.70                       | \$1,095.70                 | \$1,086.31                   | \$1,069.36                   | \$1,049.54                    | \$950.46                        |
| 56      | \$1,338.73                       | \$1,328.33                    | \$1,321.72                     | \$1,286.50                       | \$1,146.31                 | \$1,136.49                   | \$1,118.75                   | \$1,098.02                    | \$994.36                        |
| 57      | \$1,398.41                       | \$1,387.55                    | \$1,380.64                     | \$1,343.85                       | \$1,197.41                 | \$1,187.15                   | \$1,168.62                   | \$1,146.97                    | \$1,038.69                      |
| 58      | \$1,462.10                       | \$1,450.75                    | \$1,443.52                     | \$1,405.06                       | \$1,251.95                 | \$1,241.22                   | \$1,221.85                   | \$1,199.21                    | \$1,086.00                      |
| 59      | \$1,493.66                       | \$1,482.06                    | \$1,474.68                     | \$1,435.39                       | \$1,278.97                 | \$1,268.01                   | \$1,248.22                   | \$1,225.10                    | \$1,109.44                      |
| 60      | \$1,557.35                       | \$1,545.26                    | \$1,537.56                     | \$1,496.60                       | \$1,333.51                 | \$1,322.08                   | \$1,301.45                   | \$1,277.34                    | \$1,156.75                      |
| 61      | \$1,612.44                       | \$1,599.92                    | \$1,591.95                     | \$1,549.54                       | \$1,380.68                 | \$1,368.85                   | \$1,347.49                   | \$1,322.52                    | \$1,197.67                      |
| 62      | \$1,648.59                       | \$1,635.79                    | \$1,627.64                     | \$1,584.28                       | \$1,411.64                 | \$1,399.54                   | \$1,377.70                   | \$1,352.17                    | \$1,224.52                      |
| 63      | \$1,693.92                       | \$1,680.77                    | \$1,672.40                     | \$1,627.84                       | \$1,450.45                 | \$1,438.02                   | \$1,415.58                   | \$1,389.35                    | \$1,258.19                      |
| 64+     | \$1,721.47                       | \$1,708.10                    | \$1,699.59                     | \$1,654.31                       | \$1,474.04                 | \$1,461.40                   | \$1,438.60                   | \$1,411.94                    | \$1,278.65                      |

Pending regulatory approval.

## Rating Region 2

| Off-Exchange Tandem PPO (cont'd) |                                 |                                 |                                 |                                 |                                 |                                 |                                 | Off-Exchange Tandem PPO Savings                    |  |  |  |                                      |
|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--|--|--|--|--------------------------------------|
| Age                              | Silver Tandem PPO 2225/50 OffEx | Silver Tandem PPO 2400/55 OffEx | Bronze Tandem PPO 5500/65 OffEx | Bronze Tandem PPO 6500/70 OffEx | Bronze Tandem PPO 6850/55 OffEx | Bronze Tandem PPO 6250/65 OffEx | Bronze Tandem PPO 7500/65 OffEx | Gold Tandem PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings 2100/25% OffEx | Silver Tandem PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings 5700/40% OffEx | Bronze Tandem PPO Savings 7000 OffEx |
| 0 to 14                          | \$323.90                        | \$318.61                        | \$278.92                        | \$292.02                        | \$280.26                        | \$273.33                        | \$268.43                        | \$369.99   | \$322.37                                 | \$301.79   | \$278.12                                 | \$276.23                             |
| 15                               | \$352.69                        | \$346.93                        | \$303.71                        | \$317.97                        | \$305.17                        | \$297.62                        | \$292.29                        | \$402.88   | \$351.03                                 | \$328.62   | \$302.84                                 | \$300.78                             |
| 16                               | \$363.70                        | \$357.76                        | \$313.19                        | \$327.90                        | \$314.70                        | \$306.91                        | \$301.42                        | \$415.46   | \$361.98                                 | \$338.88   | \$312.29                                 | \$310.17                             |
| 17                               | \$374.71                        | \$368.59                        | \$322.67                        | \$337.82                        | \$324.22                        | \$316.20                        | \$310.54                        | \$428.03   | \$372.94                                 | \$349.13   | \$321.74                                 | \$319.56                             |
| 18                               | \$386.56                        | \$380.25                        | \$332.88                        | \$348.51                        | \$334.48                        | \$326.21                        | \$320.36                        | \$441.57   | \$384.74                                 | \$360.18   | \$331.92                                 | \$329.67                             |
| 19                               | \$398.42                        | \$391.91                        | \$343.09                        | \$359.20                        | \$344.74                        | \$336.21                        | \$330.19                        | \$455.12   | \$396.54                                 | \$371.23   | \$342.10                                 | \$339.78                             |
| 20                               | \$410.70                        | \$403.99                        | \$353.66                        | \$370.27                        | \$355.36                        | \$346.57                        | \$340.37                        | \$469.14   | \$408.76                                 | \$382.67   | \$352.64                                 | \$350.25                             |
| 21                               | \$423.40                        | \$416.49                        | \$364.60                        | \$381.72                        | \$366.35                        | \$357.29                        | \$350.89                        | \$483.65   | \$421.40                                 | \$394.50   | \$363.55                                 | \$361.08                             |
| 22                               | \$423.40                        | \$416.49                        | \$364.60                        | \$381.72                        | \$366.35                        | \$357.29                        | \$350.89                        | \$483.65   | \$421.40                                 | \$394.50   | \$363.55                                 | \$361.08                             |
| 23                               | \$423.40                        | \$416.49                        | \$364.60                        | \$381.72                        | \$366.35                        | \$357.29                        | \$350.89                        | \$483.65   | \$421.40                                 | \$394.50   | \$363.55                                 | \$361.08                             |
| 24                               | \$423.40                        | \$416.49                        | \$364.60                        | \$381.72                        | \$366.35                        | \$357.29                        | \$350.89                        | \$483.65   | \$421.40                                 | \$394.50   | \$363.55                                 | \$361.08                             |
| 25                               | \$425.09                        | \$418.15                        | \$366.06                        | \$383.25                        | \$367.82                        | \$358.72                        | \$352.30                        | \$485.59   | \$423.08                                 | \$396.08   | \$365.00                                 | \$362.53                             |
| 26                               | \$433.56                        | \$426.48                        | \$373.35                        | \$390.88                        | \$375.14                        | \$365.87                        | \$359.31                        | \$495.26   | \$431.51                                 | \$403.97   | \$372.28                                 | \$369.75                             |
| 27                               | \$443.72                        | \$436.48                        | \$382.10                        | \$400.04                        | \$383.94                        | \$374.44                        | \$367.74                        | \$506.87   | \$441.63                                 | \$413.44   | \$381.00                                 | \$378.42                             |
| 28                               | \$460.23                        | \$452.72                        | \$396.32                        | \$414.93                        | \$398.22                        | \$388.37                        | \$381.42                        | \$525.73   | \$458.06                                 | \$428.82   | \$395.18                                 | \$392.50                             |
| 29                               | \$473.78                        | \$466.05                        | \$407.99                        | \$427.15                        | \$409.95                        | \$399.81                        | \$392.65                        | \$541.21   | \$471.55                                 | \$441.45   | \$406.81                                 | \$404.05                             |
| 30                               | \$480.56                        | \$472.71                        | \$413.82                        | \$433.25                        | \$415.81                        | \$405.52                        | \$398.26                        | \$548.94   | \$478.29                                 | \$447.76   | \$412.63                                 | \$409.83                             |
| 31                               | \$490.72                        | \$482.71                        | \$422.57                        | \$442.42                        | \$424.60                        | \$414.10                        | \$406.68                        | \$560.55   | \$488.40                                 | \$457.23   | \$421.36                                 | \$418.50                             |
| 32                               | \$500.88                        | \$492.70                        | \$431.32                        | \$451.58                        | \$433.39                        | \$422.67                        | \$415.11                        | \$572.16   | \$498.52                                 | \$466.70   | \$430.08                                 | \$427.16                             |
| 33                               | \$507.23                        | \$498.95                        | \$436.79                        | \$457.30                        | \$438.89                        | \$428.03                        | \$420.37                        | \$579.41   | \$504.84                                 | \$472.61   | \$435.53                                 | \$432.58                             |
| 34                               | \$514.01                        | \$505.61                        | \$442.63                        | \$463.41                        | \$444.75                        | \$433.75                        | \$425.98                        | \$587.15   | \$511.58                                 | \$478.92   | \$441.35                                 | \$438.36                             |
| 35                               | \$517.39                        | \$508.95                        | \$445.54                        | \$466.46                        | \$447.68                        | \$436.61                        | \$428.79                        | \$591.02   | \$514.95                                 | \$482.08   | \$444.26                                 | \$441.24                             |
| 36                               | \$520.78                        | \$512.28                        | \$448.46                        | \$469.52                        | \$450.61                        | \$439.47                        | \$431.60                        | \$594.89   | \$518.32                                 | \$485.24   | \$447.17                                 | \$444.13                             |
| 37                               | \$524.17                        | \$515.61                        | \$451.38                        | \$472.57                        | \$453.54                        | \$442.33                        | \$434.40                        | \$598.76   | \$521.69                                 | \$488.39   | \$450.08                                 | \$447.02                             |
| 38                               | \$527.55                        | \$518.94                        | \$454.29                        | \$475.63                        | \$456.47                        | \$445.18                        | \$437.21                        | \$602.63   | \$525.06                                 | \$491.55   | \$452.98                                 | \$449.91                             |
| 39                               | \$534.33                        | \$525.61                        | \$460.13                        | \$481.73                        | \$462.33                        | \$450.90                        | \$442.83                        | \$610.37   | \$531.81                                 | \$497.86   | \$458.80                                 | \$455.69                             |
| 40                               | \$541.10                        | \$532.27                        | \$465.96                        | \$487.84                        | \$468.20                        | \$456.62                        | \$448.44                        | \$618.11   | \$538.55                                 | \$504.17   | \$464.62                                 | \$461.46                             |
| 41                               | \$551.27                        | \$542.26                        | \$474.71                        | \$497.00                        | \$476.99                        | \$465.19                        | \$456.86                        | \$629.71   | \$548.66                                 | \$513.64   | \$473.34                                 | \$470.13                             |
| 42                               | \$561.00                        | \$551.84                        | \$483.10                        | \$505.78                        | \$485.42                        | \$473.41                        | \$464.93                        | \$640.84   | \$558.35                                 | \$522.71   | \$481.70                                 | \$478.44                             |
| 43                               | \$574.55                        | \$565.17                        | \$494.77                        | \$518.00                        | \$497.14                        | \$484.84                        | \$476.16                        | \$656.31   | \$571.84                                 | \$535.34   | \$493.34                                 | \$489.99                             |
| 44                               | \$591.49                        | \$581.83                        | \$509.35                        | \$533.27                        | \$511.79                        | \$499.13                        | \$490.20                        | \$675.66   | \$588.69                                 | \$551.12   | \$507.88                                 | \$504.43                             |
| 45                               | \$611.39                        | \$601.41                        | \$526.49                        | \$551.21                        | \$529.01                        | \$515.93                        | \$506.69                        | \$698.39   | \$608.50                                 | \$569.66   | \$524.97                                 | \$521.40                             |
| 46                               | \$635.10                        | \$624.73                        | \$546.90                        | \$572.58                        | \$549.53                        | \$535.94                        | \$526.34                        | \$725.48   | \$632.10                                 | \$591.75   | \$545.33                                 | \$541.63                             |
| 47                               | \$661.77                        | \$650.97                        | \$569.87                        | \$596.63                        | \$572.61                        | \$558.44                        | \$548.44                        | \$755.95   | \$658.65                                 | \$616.61   | \$568.23                                 | \$564.37                             |
| 48                               | \$692.26                        | \$680.95                        | \$596.13                        | \$624.12                        | \$598.98                        | \$584.17                        | \$573.71                        | \$790.77   | \$688.99                                 | \$645.01   | \$594.41                                 | \$590.37                             |
| 49                               | \$722.32                        | \$710.52                        | \$622.01                        | \$651.22                        | \$624.99                        | \$609.54                        | \$598.62                        | \$825.11   | \$718.91                                 | \$673.02   | \$620.22                                 | \$616.01                             |
| 50                               | \$756.19                        | \$743.84                        | \$651.18                        | \$681.76                        | \$654.30                        | \$638.12                        | \$626.69                        | \$863.80   | \$752.62                                 | \$704.58   | \$649.30                                 | \$644.90                             |
| 51                               | \$789.64                        | \$776.75                        | \$679.98                        | \$711.91                        | \$683.24                        | \$666.35                        | \$654.41                        | \$902.01   | \$785.91                                 | \$735.75   | \$678.02                                 | \$673.42                             |
| 52                               | \$826.47                        | \$812.98                        | \$711.70                        | \$745.12                        | \$715.12                        | \$697.43                        | \$684.94                        | \$944.09   | \$822.57                                 | \$770.07   | \$709.65                                 | \$704.84                             |
| 53                               | \$863.73                        | \$849.63                        | \$743.79                        | \$778.71                        | \$747.36                        | \$728.87                        | \$715.82                        | \$986.65   | \$859.65                                 | \$804.78   | \$741.64                                 | \$736.61                             |
| 54                               | \$903.96                        | \$889.20                        | \$778.43                        | \$814.98                        | \$782.16                        | \$762.81                        | \$749.15                        | \$1,032.59   | \$899.69                                 | \$842.26   | \$776.18                                 | \$770.91                             |
| 55                               | \$944.18                        | \$928.76                        | \$813.06                        | \$851.24                        | \$816.96                        | \$796.76                        | \$782.49                        | \$1,078.54   | \$939.72                                 | \$879.74   | \$810.72                                 | \$805.22                             |
| 56                               | \$987.79                        | \$971.66                        | \$850.62                        | \$890.56                        | \$854.70                        | \$833.56                        | \$818.63                        | \$1,128.36   | \$983.12                                 | \$920.37   | \$848.16                                 | \$842.41                             |
| 57                               | \$1,031.82                      | \$1,014.98                      | \$888.54                        | \$930.26                        | \$892.80                        | \$870.72                        | \$855.12                        | \$1,178.66   | \$1,026.95                               | \$961.40   | \$885.97                                 | \$879.96                             |
| 58                               | \$1,078.82                      | \$1,061.21                      | \$929.01                        | \$972.63                        | \$933.46                        | \$910.38                        | \$894.07                        | \$1,232.34   | \$1,073.72                               | \$1,005.19   | \$926.33                                 | \$920.04                             |
| 59                               | \$1,102.11                      | \$1,084.11                      | \$949.06                        | \$993.62                        | \$953.61                        | \$930.03                        | \$913.37                        | \$1,258.94   | \$1,096.90                               | \$1,026.89   | \$946.32                                 | \$939.90                             |
| 60                               | \$1,149.10                      | \$1,130.34                      | \$989.53                        | \$1,035.99                      | \$994.28                        | \$969.69                        | \$952.32                        | \$1,312.63   | \$1,143.68                               | \$1,070.68   | \$986.68                                 | \$979.98                             |
| 61                               | \$1,189.75                      | \$1,170.33                      | \$1,024.53                      | \$1,072.64                      | \$1,029.45                      | \$1,003.99                      | \$986.01                        | \$1,359.06   | \$1,184.13                               | \$1,108.55   | \$1,021.58                               | \$1,014.65                           |
| 62                               | \$1,216.42                      | \$1,196.56                      | \$1,047.50                      | \$1,096.69                      | \$1,052.53                      | \$1,026.49                      | \$1,008.11                      | \$1,389.53   | \$1,210.68                               | \$1,133.40   | \$1,044.48                               | \$1,037.39                           |
| 63                               | \$1,249.87                      | \$1,229.47                      | \$1,076.31                      | \$1,126.84                      | \$1,081.47                      | \$1,054.72                      | \$1,035.83                      | \$1,427.74   | \$1,243.97                               | \$1,164.57   | \$1,073.20                               | \$1,065.92                           |
| 64+                              | \$1,270.20                      | \$1,249.46                      | \$1,093.81                      | \$1,145.17                      | \$1,099.05                      | \$1,071.87                      | \$1,052.68                      | \$1,450.95   | \$1,264.20                               | \$1,183.50   | \$1,090.65                               | \$1,083.25                           |

Pending regulatory approval.

Effective April 2022

## Rating Region 2

### Off-Exchange Full PPO

| Age     | Platinum Full PPO 250/10 OffEx | Platinum Full PPO 0/0 OffEx | Platinum Full PPO 0/10 OffEx | Platinum Full PPO 250/15 OffEx | Gold Full PPO 0/25 OffEx | Gold Full PPO 500/30 OffEx | Gold Full PPO 750/30 OffEx |
|---------|--------------------------------|-----------------------------|------------------------------|--------------------------------|--------------------------|----------------------------|----------------------------|
| 0 to 14 | \$473.11                       | \$471.12                    | \$467.28                     | \$454.72                       | \$404.76                 | \$401.14                   | \$394.92                   |
| 15      | \$515.17                       | \$512.99                    | \$508.82                     | \$495.14                       | \$440.73                 | \$436.80                   | \$430.02                   |
| 16      | \$531.25                       | \$529.01                    | \$524.70                     | \$510.60                       | \$454.49                 | \$450.43                   | \$443.44                   |
| 17      | \$547.33                       | \$545.02                    | \$540.58                     | \$526.05                       | \$468.25                 | \$464.07                   | \$456.86                   |
| 18      | \$564.64                       | \$562.26                    | \$557.68                     | \$542.69                       | \$483.06                 | \$478.75                   | \$471.32                   |
| 19      | \$581.96                       | \$579.51                    | \$574.79                     | \$559.34                       | \$497.88                 | \$493.43                   | \$485.77                   |
| 20      | \$599.89                       | \$597.36                    | \$592.50                     | \$576.58                       | \$513.22                 | \$508.64                   | \$500.74                   |
| 21      | \$618.45                       | \$615.84                    | \$610.82                     | \$594.41                       | \$529.09                 | \$524.37                   | \$516.23                   |
| 22      | \$618.45                       | \$615.84                    | \$610.82                     | \$594.41                       | \$529.09                 | \$524.37                   | \$516.23                   |
| 23      | \$618.45                       | \$615.84                    | \$610.82                     | \$594.41                       | \$529.09                 | \$524.37                   | \$516.23                   |
| 24      | \$618.45                       | \$615.84                    | \$610.82                     | \$594.41                       | \$529.09                 | \$524.37                   | \$516.23                   |
| 25      | \$620.92                       | \$618.30                    | \$613.27                     | \$596.78                       | \$531.21                 | \$526.47                   | \$518.29                   |
| 26      | \$633.29                       | \$630.62                    | \$625.48                     | \$608.67                       | \$541.79                 | \$536.96                   | \$528.62                   |
| 27      | \$648.13                       | \$645.40                    | \$640.14                     | \$622.94                       | \$554.49                 | \$549.54                   | \$541.01                   |
| 28      | \$672.25                       | \$669.42                    | \$663.97                     | \$646.12                       | \$575.12                 | \$569.99                   | \$561.14                   |
| 29      | \$692.04                       | \$689.12                    | \$683.51                     | \$665.14                       | \$592.05                 | \$586.77                   | \$577.66                   |
| 30      | \$701.94                       | \$698.98                    | \$693.29                     | \$674.65                       | \$600.52                 | \$595.16                   | \$585.92                   |
| 31      | \$716.78                       | \$713.76                    | \$707.95                     | \$688.92                       | \$613.22                 | \$607.75                   | \$598.31                   |
| 32      | \$731.62                       | \$728.54                    | \$722.61                     | \$703.18                       | \$625.92                 | \$620.33                   | \$610.70                   |
| 33      | \$740.90                       | \$737.78                    | \$731.77                     | \$712.10                       | \$633.85                 | \$628.20                   | \$618.44                   |
| 34      | \$750.79                       | \$747.63                    | \$741.54                     | \$721.61                       | \$642.32                 | \$636.59                   | \$626.70                   |
| 35      | \$755.74                       | \$752.56                    | \$746.43                     | \$726.37                       | \$646.55                 | \$640.78                   | \$630.83                   |
| 36      | \$760.69                       | \$757.48                    | \$751.31                     | \$731.12                       | \$650.78                 | \$644.98                   | \$634.96                   |
| 37      | \$765.64                       | \$762.41                    | \$756.20                     | \$735.88                       | \$655.02                 | \$649.17                   | \$639.09                   |
| 38      | \$770.58                       | \$767.34                    | \$761.09                     | \$740.63                       | \$659.25                 | \$653.37                   | \$643.22                   |
| 39      | \$780.48                       | \$777.19                    | \$770.86                     | \$750.14                       | \$667.72                 | \$661.76                   | \$651.48                   |
| 40      | \$790.38                       | \$787.04                    | \$780.63                     | \$759.65                       | \$676.18                 | \$670.15                   | \$659.74                   |
| 41      | \$805.22                       | \$801.82                    | \$795.29                     | \$773.92                       | \$688.88                 | \$682.73                   | \$672.13                   |
| 42      | \$819.44                       | \$815.99                    | \$809.34                     | \$787.59                       | \$701.05                 | \$694.79                   | \$684.00                   |
| 43      | \$839.23                       | \$835.69                    | \$828.89                     | \$806.61                       | \$717.98                 | \$711.57                   | \$700.52                   |
| 44      | \$863.97                       | \$860.33                    | \$853.32                     | \$830.39                       | \$739.14                 | \$732.55                   | \$721.17                   |
| 45      | \$893.04                       | \$889.27                    | \$882.03                     | \$858.32                       | \$764.01                 | \$757.19                   | \$745.43                   |
| 46      | \$927.67                       | \$923.76                    | \$916.24                     | \$891.61                       | \$793.64                 | \$786.56                   | \$774.34                   |
| 47      | \$966.63                       | \$962.56                    | \$954.72                     | \$929.06                       | \$826.97                 | \$819.59                   | \$806.87                   |
| 48      | \$1,011.16                     | \$1,006.90                  | \$998.70                     | \$971.86                       | \$865.07                 | \$857.35                   | \$844.03                   |
| 49      | \$1,055.07                     | \$1,050.62                  | \$1,042.07                   | \$1,014.06                     | \$902.63                 | \$894.58                   | \$880.69                   |
| 50      | \$1,104.55                     | \$1,099.89                  | \$1,090.93                   | \$1,061.61                     | \$944.96                 | \$936.53                   | \$921.99                   |
| 51      | \$1,153.40                     | \$1,148.54                  | \$1,139.19                   | \$1,108.57                     | \$986.76                 | \$977.95                   | \$962.77                   |
| 52      | \$1,207.21                     | \$1,202.12                  | \$1,192.33                   | \$1,160.28                     | \$1,032.79               | \$1,023.57                 | \$1,007.68                 |
| 53      | \$1,261.63                     | \$1,256.31                  | \$1,246.08                   | \$1,212.59                     | \$1,079.35               | \$1,069.72                 | \$1,053.11                 |
| 54      | \$1,320.38                     | \$1,314.82                  | \$1,304.11                   | \$1,269.06                     | \$1,129.61               | \$1,119.53                 | \$1,102.15                 |
| 55      | \$1,379.14                     | \$1,373.32                  | \$1,362.14                   | \$1,325.53                     | \$1,179.88               | \$1,169.35                 | \$1,151.19                 |
| 56      | \$1,442.84                     | \$1,436.75                  | \$1,425.05                   | \$1,386.75                     | \$1,234.37               | \$1,223.36                 | \$1,204.36                 |
| 57      | \$1,507.16                     | \$1,500.80                  | \$1,488.58                   | \$1,448.57                     | \$1,289.40               | \$1,277.89                 | \$1,258.05                 |
| 58      | \$1,575.80                     | \$1,569.16                  | \$1,556.38                   | \$1,514.55                     | \$1,348.13               | \$1,336.10                 | \$1,315.35                 |
| 59      | \$1,609.82                     | \$1,603.03                  | \$1,589.98                   | \$1,547.24                     | \$1,377.23               | \$1,364.94                 | \$1,343.74                 |
| 60      | \$1,678.46                     | \$1,671.39                  | \$1,657.78                   | \$1,613.22                     | \$1,435.96               | \$1,423.14                 | \$1,401.05                 |
| 61      | \$1,737.84                     | \$1,730.51                  | \$1,716.42                   | \$1,670.28                     | \$1,486.75               | \$1,473.48                 | \$1,450.60                 |
| 62      | \$1,776.80                     | \$1,769.31                  | \$1,754.90                   | \$1,707.73                     | \$1,520.08               | \$1,506.52                 | \$1,483.13                 |
| 63      | \$1,825.66                     | \$1,817.96                  | \$1,803.15                   | \$1,754.69                     | \$1,561.88               | \$1,547.94                 | \$1,523.91                 |
| 64+     | \$1,855.34                     | \$1,847.52                  | \$1,832.47                   | \$1,783.22                     | \$1,587.28               | \$1,573.11                 | \$1,548.69                 |

Pending regulatory approval.



## Rating Region 2

### Off-Exchange Full PPO

| Age     | Gold Full PPO<br>1000/35 OffEx | Silver Full PPO<br>1800/45 OffEx | Silver Full PPO<br>2225/50 OffEx | Silver Full PPO<br>2400/55 OffEx | Bronze Full PPO<br>5500/65 OffEx | Bronze Full PPO<br>6500/70 OffEx | Bronze Full PPO<br>6850/55 OffEx | Bronze Full PPO<br>6250/65 OffEx | Bronze Full PPO<br>7500/65 OffEx |
|---------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| 0 to 14 | \$387.52                       | \$350.50                         | \$348.23                         | \$342.40                         | \$298.89                         | \$313.50                         | \$300.70                         | \$292.89                         | \$287.50                         |
| 15      | \$421.96                       | \$381.65                         | \$379.19                         | \$372.83                         | \$325.46                         | \$341.37                         | \$327.43                         | \$318.93                         | \$313.05                         |
| 16      | \$435.13                       | \$393.56                         | \$391.02                         | \$384.47                         | \$335.62                         | \$352.02                         | \$337.65                         | \$328.88                         | \$322.83                         |
| 17      | \$448.30                       | \$405.48                         | \$402.86                         | \$396.11                         | \$345.78                         | \$362.68                         | \$347.87                         | \$338.83                         | \$332.60                         |
| 18      | \$462.49                       | \$418.31                         | \$415.60                         | \$408.64                         | \$356.72                         | \$374.15                         | \$358.88                         | \$349.55                         | \$343.12                         |
| 19      | \$476.67                       | \$431.13                         | \$428.35                         | \$421.17                         | \$367.66                         | \$385.63                         | \$369.88                         | \$360.27                         | \$353.64                         |
| 20      | \$491.36                       | \$444.42                         | \$441.55                         | \$434.15                         | \$378.99                         | \$397.51                         | \$381.28                         | \$371.38                         | \$364.54                         |
| 21      | \$506.56                       | \$458.17                         | \$455.21                         | \$447.58                         | \$390.71                         | \$409.81                         | \$393.07                         | \$382.86                         | \$375.82                         |
| 22      | \$506.56                       | \$458.17                         | \$455.21                         | \$447.58                         | \$390.71                         | \$409.81                         | \$393.07                         | \$382.86                         | \$375.82                         |
| 23      | \$506.56                       | \$458.17                         | \$455.21                         | \$447.58                         | \$390.71                         | \$409.81                         | \$393.07                         | \$382.86                         | \$375.82                         |
| 24      | \$506.56                       | \$458.17                         | \$455.21                         | \$447.58                         | \$390.71                         | \$409.81                         | \$393.07                         | \$382.86                         | \$375.82                         |
| 25      | \$508.58                       | \$460.00                         | \$457.03                         | \$449.37                         | \$392.27                         | \$411.45                         | \$394.64                         | \$384.40                         | \$377.32                         |
| 26      | \$518.71                       | \$469.16                         | \$466.13                         | \$458.32                         | \$400.08                         | \$419.64                         | \$402.51                         | \$392.05                         | \$384.83                         |
| 27      | \$530.87                       | \$480.16                         | \$477.06                         | \$469.06                         | \$409.46                         | \$429.48                         | \$411.94                         | \$401.24                         | \$393.85                         |
| 28      | \$550.63                       | \$498.03                         | \$494.81                         | \$486.52                         | \$424.70                         | \$445.46                         | \$427.27                         | \$416.17                         | \$408.51                         |
| 29      | \$566.84                       | \$512.69                         | \$509.38                         | \$500.84                         | \$437.20                         | \$458.57                         | \$439.85                         | \$428.42                         | \$420.54                         |
| 30      | \$574.94                       | \$520.02                         | \$516.66                         | \$508.00                         | \$443.45                         | \$465.13                         | \$446.14                         | \$434.55                         | \$426.55                         |
| 31      | \$587.10                       | \$531.01                         | \$527.59                         | \$518.74                         | \$452.83                         | \$474.97                         | \$455.57                         | \$443.74                         | \$435.57                         |
| 32      | \$599.26                       | \$542.01                         | \$538.51                         | \$529.48                         | \$462.21                         | \$484.80                         | \$465.00                         | \$452.93                         | \$444.59                         |
| 33      | \$606.85                       | \$548.88                         | \$545.34                         | \$536.20                         | \$468.07                         | \$490.95                         | \$470.90                         | \$458.67                         | \$450.23                         |
| 34      | \$614.96                       | \$556.21                         | \$552.62                         | \$543.36                         | \$474.32                         | \$497.50                         | \$477.19                         | \$464.80                         | \$456.24                         |
| 35      | \$619.01                       | \$559.88                         | \$556.26                         | \$546.94                         | \$477.44                         | \$500.78                         | \$480.33                         | \$467.86                         | \$459.25                         |
| 36      | \$623.06                       | \$563.54                         | \$559.91                         | \$550.52                         | \$480.57                         | \$504.06                         | \$483.48                         | \$470.92                         | \$462.25                         |
| 37      | \$627.12                       | \$567.21                         | \$563.55                         | \$554.10                         | \$483.70                         | \$507.34                         | \$486.62                         | \$473.99                         | \$465.26                         |
| 38      | \$631.17                       | \$570.87                         | \$567.19                         | \$557.68                         | \$486.82                         | \$510.62                         | \$489.77                         | \$477.05                         | \$468.27                         |
| 39      | \$639.27                       | \$578.20                         | \$574.47                         | \$564.84                         | \$493.07                         | \$517.18                         | \$496.06                         | \$483.17                         | \$474.28                         |
| 40      | \$647.38                       | \$585.54                         | \$581.76                         | \$572.00                         | \$499.32                         | \$523.73                         | \$502.35                         | \$489.30                         | \$480.29                         |
| 41      | \$659.54                       | \$596.53                         | \$592.68                         | \$582.74                         | \$508.70                         | \$533.57                         | \$511.78                         | \$498.49                         | \$489.31                         |
| 42      | \$671.19                       | \$607.07                         | \$603.15                         | \$593.04                         | \$517.69                         | \$542.99                         | \$520.82                         | \$507.29                         | \$497.96                         |
| 43      | \$687.40                       | \$621.73                         | \$617.72                         | \$607.36                         | \$530.19                         | \$556.11                         | \$533.40                         | \$519.55                         | \$509.98                         |
| 44      | \$707.66                       | \$640.06                         | \$635.93                         | \$625.26                         | \$545.82                         | \$572.50                         | \$549.12                         | \$534.86                         | \$525.01                         |
| 45      | \$731.47                       | \$661.59                         | \$657.32                         | \$646.30                         | \$564.18                         | \$591.76                         | \$567.60                         | \$552.86                         | \$542.68                         |
| 46      | \$759.83                       | \$687.25                         | \$682.81                         | \$671.36                         | \$586.06                         | \$614.71                         | \$589.61                         | \$574.30                         | \$563.72                         |
| 47      | \$791.75                       | \$716.11                         | \$711.49                         | \$699.56                         | \$610.68                         | \$640.53                         | \$614.37                         | \$598.42                         | \$587.40                         |
| 48      | \$828.22                       | \$749.10                         | \$744.26                         | \$731.79                         | \$638.81                         | \$670.03                         | \$642.67                         | \$625.98                         | \$614.46                         |
| 49      | \$864.18                       | \$781.63                         | \$776.58                         | \$763.57                         | \$666.55                         | \$699.13                         | \$670.58                         | \$653.17                         | \$641.14                         |
| 50      | \$904.71                       | \$818.28                         | \$813.00                         | \$799.37                         | \$697.80                         | \$731.91                         | \$702.03                         | \$683.79                         | \$671.21                         |
| 51      | \$944.73                       | \$854.48                         | \$848.96                         | \$834.73                         | \$728.67                         | \$764.29                         | \$733.08                         | \$714.04                         | \$700.90                         |
| 52      | \$988.80                       | \$894.34                         | \$888.57                         | \$873.67                         | \$762.66                         | \$799.94                         | \$767.28                         | \$747.35                         | \$733.59                         |
| 53      | \$1,033.37                     | \$934.66                         | \$928.62                         | \$913.06                         | \$797.04                         | \$836.00                         | \$801.87                         | \$781.04                         | \$766.66                         |
| 54      | \$1,081.50                     | \$978.18                         | \$971.87                         | \$955.58                         | \$834.16                         | \$874.94                         | \$839.21                         | \$817.41                         | \$802.37                         |
| 55      | \$1,129.62                     | \$1,021.71                       | \$1,015.11                       | \$998.10                         | \$871.28                         | \$913.87                         | \$876.55                         | \$853.79                         | \$838.07                         |
| 56      | \$1,181.79                     | \$1,068.90                       | \$1,062.00                       | \$1,044.20                       | \$911.52                         | \$956.08                         | \$917.04                         | \$893.22                         | \$876.78                         |
| 57      | \$1,234.48                     | \$1,116.55                       | \$1,109.34                       | \$1,090.74                       | \$952.15                         | \$998.70                         | \$957.92                         | \$933.04                         | \$915.86                         |
| 58      | \$1,290.70                     | \$1,167.41                       | \$1,159.87                       | \$1,140.42                       | \$995.52                         | \$1,044.19                       | \$1,001.55                       | \$975.54                         | \$957.58                         |
| 59      | \$1,318.56                     | \$1,192.60                       | \$1,184.91                       | \$1,165.04                       | \$1,017.01                       | \$1,066.73                       | \$1,023.17                       | \$996.59                         | \$978.25                         |
| 60      | \$1,374.79                     | \$1,243.46                       | \$1,235.43                       | \$1,214.72                       | \$1,060.38                       | \$1,112.21                       | \$1,066.80                       | \$1,039.09                       | \$1,019.96                       |
| 61      | \$1,423.42                     | \$1,287.44                       | \$1,279.13                       | \$1,257.69                       | \$1,097.89                       | \$1,151.56                       | \$1,104.53                       | \$1,075.85                       | \$1,056.04                       |
| 62      | \$1,455.33                     | \$1,316.31                       | \$1,307.81                       | \$1,285.89                       | \$1,122.50                       | \$1,177.37                       | \$1,129.30                       | \$1,099.97                       | \$1,079.72                       |
| 63      | \$1,495.35                     | \$1,352.50                       | \$1,343.77                       | \$1,321.25                       | \$1,153.37                       | \$1,209.75                       | \$1,160.35                       | \$1,130.21                       | \$1,109.41                       |
| 64+     | \$1,519.67                     | \$1,374.50                       | \$1,365.62                       | \$1,342.73                       | \$1,172.12                       | \$1,229.42                       | \$1,179.22                       | \$1,148.59                       | \$1,127.45                       |

Pending regulatory approval.

Effective April 2022

## Rating Region 2

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2100/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2250/50 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental |
| 0 to 14                       | \$397.75   | \$346.25                               | \$323.74   | \$297.89                               | \$295.84                           | \$465.57  | \$417.72                                      | \$370.77   | \$309.55   |
| 15                            | \$433.11   | \$377.03                               | \$352.52   | \$324.37                               | \$322.14                           | \$506.95  | \$454.86                                      | \$403.73   | \$337.07   |
| 16                            | \$446.63   | \$388.79                               | \$363.52   | \$334.49                               | \$332.20                           | \$522.77  | \$469.05                                      | \$416.33   | \$347.59   |
| 17                            | \$460.15   | \$400.56                               | \$374.52   | \$344.62                               | \$342.25                           | \$538.60  | \$483.25                                      | \$428.94   | \$358.11   |
| 18                            | \$474.70   | \$413.23                               | \$386.37   | \$355.52                               | \$353.08                           | \$555.64  | \$498.54                                      | \$442.51   | \$369.44   |
| 19                            | \$489.26   | \$425.91                               | \$398.22   | \$366.43                               | \$363.91                           | \$572.68  | \$513.83                                      | \$456.08   | \$380.77   |
| 20                            | \$504.34   | \$439.03                               | \$410.49   | \$377.72                               | \$375.12                           | \$590.33  | \$529.66                                      | \$470.13   | \$392.51   |
| 21                            | \$519.94   | \$452.61                               | \$423.19   | \$389.40                               | \$386.72                           | \$608.58  | \$546.04                                      | \$484.67   | \$404.65   |
| 22                            | \$519.94   | \$452.61                               | \$423.19   | \$389.40                               | \$386.72                           | \$608.58  | \$546.04                                      | \$484.67   | \$404.65   |
| 23                            | \$519.94   | \$452.61                               | \$423.19   | \$389.40                               | \$386.72                           | \$608.58  | \$546.04                                      | \$484.67   | \$404.65   |
| 24                            | \$519.94   | \$452.61                               | \$423.19   | \$389.40                               | \$386.72                           | \$608.58  | \$546.04                                      | \$484.67   | \$404.65   |
| 25                            | \$522.02   | \$454.42                               | \$424.88   | \$390.96                               | \$388.27                           | \$611.02  | \$548.23                                      | \$486.61   | \$406.26   |
| 26                            | \$532.42   | \$463.47                               | \$433.35   | \$398.75                               | \$396.01                           | \$623.19  | \$559.15                                      | \$496.31   | \$414.36   |
| 27                            | \$544.90   | \$474.34                               | \$443.50   | \$408.09                               | \$405.29                           | \$637.79  | \$572.26                                      | \$507.94   | \$424.07   |
| 28                            | \$565.17   | \$491.99                               | \$460.01   | \$423.28                               | \$420.37                           | \$661.53  | \$593.55                                      | \$526.84   | \$439.85   |
| 29                            | \$581.81   | \$506.47                               | \$473.55   | \$435.74                               | \$432.74                           | \$681.00  | \$611.02                                      | \$542.35   | \$452.80   |
| 30                            | \$590.13   | \$513.71                               | \$480.32   | \$441.97                               | \$438.93                           | \$690.74  | \$619.76                                      | \$550.10   | \$459.27   |
| 31                            | \$602.61   | \$524.58                               | \$490.48   | \$451.31                               | \$448.21                           | \$705.35  | \$632.87                                      | \$561.74   | \$468.98   |
| 32                            | \$615.09   | \$535.44                               | \$500.63   | \$460.66                               | \$457.49                           | \$719.95  | \$645.97                                      | \$573.37   | \$478.70   |
| 33                            | \$622.89   | \$542.23                               | \$506.98   | \$466.50                               | \$463.30                           | \$729.08  | \$654.16                                      | \$580.64   | \$484.77   |
| 34                            | \$631.20   | \$549.47                               | \$513.75   | \$472.73                               | \$469.48                           | \$738.82  | \$662.90                                      | \$588.39   | \$491.24   |
| 35                            | \$635.36   | \$553.09                               | \$517.14   | \$475.85                               | \$472.58                           | \$743.69  | \$667.27                                      | \$592.27   | \$494.48   |
| 36                            | \$639.52   | \$556.71                               | \$520.52   | \$478.96                               | \$475.67                           | \$748.56  | \$671.64                                      | \$596.15   | \$497.71   |
| 37                            | \$643.68   | \$560.33                               | \$523.91   | \$482.08                               | \$478.76                           | \$753.43  | \$676.00                                      | \$600.03   | \$500.95   |
| 38                            | \$647.84   | \$563.95                               | \$527.29   | \$485.19                               | \$481.86                           | \$758.29  | \$680.37                                      | \$603.90   | \$504.19   |
| 39                            | \$656.16   | \$571.20                               | \$534.06   | \$491.42                               | \$488.05                           | \$768.03  | \$689.11                                      | \$611.66   | \$510.66   |
| 40                            | \$664.48   | \$578.44                               | \$540.84   | \$497.65                               | \$494.23                           | \$777.77  | \$697.85                                      | \$619.41   | \$517.14   |
| 41                            | \$676.96   | \$589.30                               | \$550.99   | \$507.00                               | \$503.51                           | \$792.37  | \$710.95                                      | \$631.04   | \$526.85   |
| 42                            | \$688.92   | \$599.71                               | \$560.73   | \$515.95                               | \$512.41                           | \$806.37  | \$723.51                                      | \$642.19   | \$536.16   |
| 43                            | \$705.56   | \$614.19                               | \$574.27   | \$528.42                               | \$524.78                           | \$825.85  | \$740.98                                      | \$657.70   | \$549.10   |
| 44                            | \$726.35   | \$632.30                               | \$591.20   | \$543.99                               | \$540.25                           | \$850.19  | \$762.82                                      | \$677.09   | \$565.29   |
| 45                            | \$750.79   | \$653.57                               | \$611.09   | \$562.29                               | \$558.43                           | \$878.79  | \$788.49                                      | \$699.87   | \$584.31   |
| 46                            | \$779.91   | \$678.92                               | \$634.78   | \$584.10                               | \$580.09                           | \$912.87  | \$819.07                                      | \$727.01   | \$606.97   |
| 47                            | \$812.66   | \$707.43                               | \$661.44   | \$608.63                               | \$604.45                           | \$951.21  | \$853.47                                      | \$757.54   | \$632.46   |
| 48                            | \$850.10   | \$740.02                               | \$691.91   | \$636.67                               | \$632.29                           | \$995.03  | \$892.78                                      | \$792.44   | \$661.60   |
| 49                            | \$887.01   | \$772.16                               | \$721.96   | \$664.32                               | \$659.75                           | \$1,038.24                                      | \$931.55                                      | \$826.85   | \$690.33   |
| 50                            | \$928.61   | \$808.36                               | \$755.82   | \$695.47                               | \$690.69                           | \$1,086.93                                      | \$975.24                                      | \$865.63   | \$722.70   |
| 51                            | \$969.68   | \$844.12                               | \$789.25   | \$726.23                               | \$721.24                           | \$1,135.01                                      | \$1,018.37                                    | \$903.92   | \$754.66   |
| 52                            | \$1,014.92                                       | \$883.50                               | \$826.07   | \$760.11                               | \$754.88                           | \$1,187.95                                      | \$1,065.88                                    | \$946.08   | \$789.87   |
| 53                            | \$1,060.67                                       | \$923.33                               | \$863.31   | \$794.38                               | \$788.92                           | \$1,241.51                                      | \$1,113.93                                    | \$988.73   | \$825.48   |
| 54                            | \$1,110.07                                       | \$966.33                               | \$903.51   | \$831.37                               | \$825.66                           | \$1,299.32                                      | \$1,165.81                                    | \$1,034.78                                       | \$863.92   |
| 55                            | \$1,159.46                                       | \$1,009.32                             | \$943.71   | \$868.36                               | \$862.39                           | \$1,357.14                                      | \$1,217.68                                    | \$1,080.82                                       | \$902.36   |
| 56                            | \$1,213.02                                       | \$1,055.94                             | \$987.30   | \$908.47                               | \$902.23                           | \$1,419.82                                      | \$1,273.92                                    | \$1,130.74                                       | \$944.04   |
| 57                            | \$1,267.09                                       | \$1,103.01                             | \$1,031.31   | \$948.97                               | \$942.45                           | \$1,483.12                                      | \$1,330.71                                    | \$1,181.15                                       | \$986.12   |
| 58                            | \$1,324.80                                       | \$1,153.25                             | \$1,078.29   | \$992.19                               | \$985.37                           | \$1,550.67                                      | \$1,391.32                                    | \$1,234.95                                       | \$1,031.04                                       |
| 59                            | \$1,353.40                                       | \$1,178.15                             | \$1,101.56   | \$1,013.61                             | \$1,006.64                         | \$1,584.14                                      | \$1,421.35                                    | \$1,261.60                                       | \$1,053.29                                       |
| 60                            | \$1,411.11                                       | \$1,228.39                             | \$1,148.54   | \$1,056.83                             | \$1,049.57                         | \$1,651.69                                      | \$1,481.97                                    | \$1,315.40                                       | \$1,098.21                                       |
| 61                            | \$1,461.03                                       | \$1,271.84                             | \$1,189.16   | \$1,094.21                             | \$1,086.69                         | \$1,710.12                                      | \$1,534.39                                    | \$1,361.93                                       | \$1,137.05                                       |
| 62                            | \$1,493.78                                       | \$1,300.35                             | \$1,215.82   | \$1,118.75                             | \$1,111.06                         | \$1,748.46                                      | \$1,568.79                                    | \$1,392.47                                       | \$1,162.55                                       |
| 63                            | \$1,534.86                                       | \$1,336.11                             | \$1,249.25   | \$1,149.51                             | \$1,141.61                         | \$1,796.54                                      | \$1,611.92                                    | \$1,430.75                                       | \$1,194.51                                       |
| 64+                           | \$1,559.81                                       | \$1,357.83                             | \$1,269.57   | \$1,168.20                             | \$1,160.17                         | \$1,825.75                                      | \$1,638.13                                    | \$1,454.02                                       | \$1,213.94                                       |

Pending regulatory approval.

## Rating Region 2 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off Exchange Full PPO, Off Exchange Full PPO Savings, Mirror Full PPO | Off Exchange Tandem PPO, Off Exchange Tandem PPO Savings | Access+ HMO | Local Access+ HMO | Off Exchange Trio HMO, Mirror HMO |
|---------|---|--|-------------|-------------------|-----------------------------------|
| 0 to 14 | \$6.31  | \$6.48   | \$7.72      | \$7.81            | \$8.42                            |
| 15      | \$6.87  | \$7.06   | \$8.41      | \$8.50            | \$9.17                            |
| 16      | \$7.08  | \$7.28   | \$8.67      | \$8.76            | \$9.45                            |
| 17      | \$7.30  | \$7.50   | \$8.93      | \$9.03            | \$9.74                            |
| 18      | \$7.53  | \$7.74   | \$9.21      | \$9.32            | \$10.05                           |
| 19      | \$7.76  | \$7.98   | \$9.49      | \$9.60            | \$10.36                           |
| 20      | \$8.00  | \$8.22   | \$9.79      | \$9.90            | \$10.68                           |
| 21      | \$8.24  | \$8.48   | \$10.09     | \$10.20           | \$11.01                           |
| 22      | \$8.24  | \$8.48   | \$10.09     | \$10.20           | \$11.01                           |
| 23      | \$8.24  | \$8.48   | \$10.09     | \$10.20           | \$11.01                           |
| 24      | \$8.24  | \$8.48   | \$10.09     | \$10.20           | \$11.01                           |
| 25      | \$8.28  | \$8.51   | \$10.13     | \$10.25           | \$11.05                           |
| 26      | \$8.44  | \$8.68   | \$10.33     | \$10.45           | \$11.27                           |
| 27      | \$8.64  | \$8.88   | \$10.57     | \$10.69           | \$11.53                           |
| 28      | \$8.96  | \$9.21   | \$10.97     | \$11.09           | \$11.96                           |
| 29      | \$9.22  | \$9.48   | \$11.29     | \$11.42           | \$12.32                           |
| 30      | \$9.35  | \$9.62   | \$11.45     | \$11.58           | \$12.49                           |
| 31      | \$9.55  | \$9.82   | \$11.69     | \$11.83           | \$12.76                           |
| 32      | \$9.75  | \$10.03  | \$11.93     | \$12.07           | \$13.02                           |
| 33      | \$9.87  | \$10.15  | \$12.09     | \$12.22           | \$13.18                           |
| 34      | \$10.01   | \$10.29  | \$12.25     | \$12.39           | \$13.36                           |
| 35      | \$10.07   | \$10.36  | \$12.33     | \$12.47           | \$13.45                           |
| 36      | \$10.14   | \$10.42  | \$12.41     | \$12.55           | \$13.54                           |
| 37      | \$10.20   | \$10.49  | \$12.49     | \$12.63           | \$13.62                           |
| 38      | \$10.27   | \$10.56  | \$12.57     | \$12.71           | \$13.71                           |
| 39      | \$10.40   | \$10.69  | \$12.73     | \$12.88           | \$13.89                           |
| 40      | \$10.53   | \$10.83  | \$12.89     | \$13.04           | \$14.06                           |
| 41      | \$10.73   | \$11.03  | \$13.13     | \$13.29           | \$14.33                           |
| 42      | \$10.92   | \$11.23  | \$13.37     | \$13.52           | \$14.58                           |
| 43      | \$11.18   | \$11.50  | \$13.69     | \$13.84           | \$14.93                           |
| 44      | \$11.51   | \$11.84  | \$14.09     | \$14.25           | \$15.37                           |
| 45      | \$11.90   | \$12.24  | \$14.57     | \$14.73           | \$15.89                           |
| 46      | \$12.36   | \$12.71  | \$15.13     | \$15.30           | \$16.51                           |
| 47      | \$12.88   | \$13.24  | \$15.77     | \$15.95           | \$17.20                           |
| 48      | \$13.47   | \$13.85  | \$16.49     | \$16.68           | \$17.99                           |
| 49      | \$14.06   | \$14.46  | \$17.21     | \$17.41           | \$18.77                           |
| 50      | \$14.72   | \$15.13  | \$18.02     | \$18.22           | \$19.65                           |
| 51      | \$15.37   | \$15.80  | \$18.81     | \$19.03           | \$20.52                           |
| 52      | \$16.09   | \$16.54  | \$19.69     | \$19.91           | \$21.48                           |
| 53      | \$16.81   | \$17.28  | \$20.58     | \$20.81           | \$22.45                           |
| 54      | \$17.59   | \$18.09  | \$21.54     | \$21.78           | \$23.49                           |
| 55      | \$18.38   | \$18.89  | \$22.50     | \$22.75           | \$24.54                           |
| 56      | \$19.22   | \$19.77  | \$23.54     | \$23.80           | \$25.67                           |
| 57      | \$20.08   | \$20.65  | \$24.58     | \$24.86           | \$26.81                           |
| 58      | \$21.00   | \$21.59  | \$25.70     | \$25.99           | \$28.04                           |
| 59      | \$21.45   | \$22.05  | \$26.26     | \$26.56           | \$28.64                           |
| 60      | \$22.36   | \$22.99  | \$27.38     | \$27.69           | \$29.86                           |
| 61      | \$23.15   | \$23.81  | \$28.34     | \$28.67           | \$30.92                           |
| 62      | \$23.67   | \$24.34  | \$28.98     | \$29.31           | \$31.61                           |
| 63      | \$24.32   | \$25.01  | \$29.78     | \$30.12           | \$32.48                           |
| 64+     | \$24.72   | \$25.42  | \$30.26     | \$30.60           | \$33.01                           |

Pending regulatory approval.  
Effective April 2022

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

## Rating Region 4

### Off-Exchange Trio HMO

| Age     | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2000/60 OffEx | Silver Trio HMO 2750/65 OffEx | Bronze Trio HMO 7000/70 OffEx |
|---------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$388.04                     | \$381.12                     | \$376.67                     | \$361.64                 | \$347.82                   | \$337.95                    | \$330.32                    | \$296.08                      | \$287.21                      | \$256.26                      |
| 15      | \$422.53                     | \$415.00                     | \$410.15                     | \$393.79                 | \$378.74                   | \$367.99                    | \$359.69                    | \$322.40                      | \$312.74                      | \$279.04                      |
| 16      | \$435.72                     | \$427.95                     | \$422.95                     | \$406.08                 | \$390.56                   | \$379.47                    | \$370.91                    | \$332.46                      | \$322.50                      | \$287.75                      |
| 17      | \$448.91                     | \$440.91                     | \$435.76                     | \$418.37                 | \$402.38                   | \$390.96                    | \$382.14                    | \$342.52                      | \$332.26                      | \$296.46                      |
| 18      | \$463.11                     | \$454.86                     | \$449.54                     | \$431.61                 | \$415.11                   | \$403.33                    | \$394.23                    | \$353.36                      | \$342.77                      | \$305.84                      |
| 19      | \$477.31                     | \$468.81                     | \$463.33                     | \$444.85                 | \$427.84                   | \$415.70                    | \$406.32                    | \$364.20                      | \$353.29                      | \$315.22                      |
| 20      | \$492.02                     | \$483.25                     | \$477.61                     | \$458.55                 | \$441.03                   | \$428.51                    | \$418.84                    | \$375.42                      | \$364.17                      | \$324.93                      |
| 21      | \$507.24                     | \$498.20                     | \$492.38                     | \$472.74                 | \$454.67                   | \$441.76                    | \$431.80                    | \$387.03                      | \$375.44                      | \$334.98                      |
| 22      | \$507.24                     | \$498.20                     | \$492.38                     | \$472.74                 | \$454.67                   | \$441.76                    | \$431.80                    | \$387.03                      | \$375.44                      | \$334.98                      |
| 23      | \$507.24                     | \$498.20                     | \$492.38                     | \$472.74                 | \$454.67                   | \$441.76                    | \$431.80                    | \$387.03                      | \$375.44                      | \$334.98                      |
| 24      | \$507.24                     | \$498.20                     | \$492.38                     | \$472.74                 | \$454.67                   | \$441.76                    | \$431.80                    | \$387.03                      | \$375.44                      | \$334.98                      |
| 25      | \$509.27                     | \$500.19                     | \$494.35                     | \$474.63                 | \$456.48                   | \$443.53                    | \$433.52                    | \$388.58                      | \$376.94                      | \$336.32                      |
| 26      | \$519.41                     | \$510.16                     | \$504.20                     | \$484.08                 | \$465.58                   | \$452.36                    | \$442.16                    | \$396.32                      | \$384.45                      | \$343.02                      |
| 27      | \$531.59                     | \$522.11                     | \$516.01                     | \$495.43                 | \$476.49                   | \$462.96                    | \$452.52                    | \$405.61                      | \$393.46                      | \$351.06                      |
| 28      | \$551.37                     | \$541.54                     | \$535.22                     | \$513.87                 | \$494.22                   | \$480.19                    | \$469.36                    | \$420.70                      | \$408.10                      | \$364.12                      |
| 29      | \$567.60                     | \$557.49                     | \$550.97                     | \$528.99                 | \$508.77                   | \$494.33                    | \$483.18                    | \$433.09                      | \$420.12                      | \$374.84                      |
| 30      | \$575.72                     | \$565.46                     | \$558.85                     | \$536.56                 | \$516.05                   | \$501.40                    | \$490.09                    | \$439.28                      | \$426.12                      | \$380.20                      |
| 31      | \$587.89                     | \$577.41                     | \$570.67                     | \$547.90                 | \$526.96                   | \$512.00                    | \$500.45                    | \$448.57                      | \$435.13                      | \$388.24                      |
| 32      | \$600.06                     | \$589.37                     | \$582.49                     | \$559.25                 | \$537.87                   | \$522.60                    | \$510.82                    | \$457.86                      | \$444.14                      | \$396.28                      |
| 33      | \$607.67                     | \$596.84                     | \$589.87                     | \$566.34                 | \$544.69                   | \$529.23                    | \$517.29                    | \$463.66                      | \$449.77                      | \$401.31                      |
| 34      | \$615.79                     | \$604.82                     | \$597.75                     | \$573.90                 | \$551.96                   | \$536.30                    | \$524.20                    | \$469.86                      | \$455.78                      | \$406.66                      |
| 35      | \$619.85                     | \$608.80                     | \$601.69                     | \$577.68                 | \$555.60                   | \$539.83                    | \$527.66                    | \$472.95                      | \$458.79                      | \$409.34                      |
| 36      | \$623.90                     | \$612.79                     | \$605.63                     | \$581.47                 | \$559.24                   | \$543.36                    | \$531.11                    | \$476.05                      | \$461.79                      | \$412.02                      |
| 37      | \$627.96                     | \$616.77                     | \$609.57                     | \$585.25                 | \$562.88                   | \$546.90                    | \$534.56                    | \$479.15                      | \$464.79                      | \$414.70                      |
| 38      | \$632.02                     | \$620.76                     | \$613.51                     | \$589.03                 | \$566.51                   | \$550.43                    | \$538.02                    | \$482.24                      | \$467.80                      | \$417.38                      |
| 39      | \$640.14                     | \$628.73                     | \$621.38                     | \$596.59                 | \$573.79                   | \$557.50                    | \$544.93                    | \$488.43                      | \$473.80                      | \$422.74                      |
| 40      | \$648.25                     | \$636.70                     | \$629.26                     | \$604.16                 | \$581.06                   | \$564.57                    | \$551.84                    | \$494.63                      | \$479.81                      | \$428.10                      |
| 41      | \$660.43                     | \$648.66                     | \$641.08                     | \$615.50                 | \$591.97                   | \$575.17                    | \$562.20                    | \$503.92                      | \$488.82                      | \$436.14                      |
| 42      | \$672.09                     | \$660.12                     | \$652.40                     | \$626.38                 | \$602.43                   | \$585.33                    | \$572.13                    | \$512.82                      | \$497.46                      | \$443.85                      |
| 43      | \$688.32                     | \$676.06                     | \$668.16                     | \$641.50                 | \$616.98                   | \$599.47                    | \$585.95                    | \$525.20                      | \$509.47                      | \$454.57                      |
| 44      | \$708.61                     | \$695.99                     | \$687.86                     | \$660.41                 | \$635.17                   | \$617.14                    | \$603.22                    | \$540.68                      | \$524.49                      | \$467.97                      |
| 45      | \$732.45                     | \$719.40                     | \$711.00                     | \$682.63                 | \$656.54                   | \$637.90                    | \$623.51                    | \$558.87                      | \$542.13                      | \$483.71                      |
| 46      | \$760.86                     | \$747.30                     | \$738.57                     | \$709.11                 | \$682.00                   | \$662.64                    | \$647.70                    | \$580.55                      | \$563.16                      | \$502.47                      |
| 47      | \$792.81                     | \$778.69                     | \$769.59                     | \$738.89                 | \$710.64                   | \$690.47                    | \$674.90                    | \$604.93                      | \$586.81                      | \$523.57                      |
| 48      | \$829.34                     | \$814.56                     | \$805.04                     | \$772.92                 | \$743.38                   | \$722.28                    | \$705.99                    | \$632.80                      | \$613.84                      | \$547.69                      |
| 49      | \$865.35                     | \$849.93                     | \$840.00                     | \$806.49                 | \$775.66                   | \$753.64                    | \$736.65                    | \$660.28                      | \$640.50                      | \$571.47                      |
| 50      | \$905.93                     | \$889.79                     | \$879.39                     | \$844.31                 | \$812.03                   | \$788.98                    | \$771.19                    | \$691.24                      | \$670.53                      | \$598.27                      |
| 51      | \$946.00                     | \$929.14                     | \$918.29                     | \$881.65                 | \$847.95                   | \$823.88                    | \$805.30                    | \$721.81                      | \$700.19                      | \$624.74                      |
| 52      | \$990.13                     | \$972.49                     | \$961.13                     | \$922.78                 | \$887.51                   | \$862.32                    | \$842.87                    | \$755.49                      | \$732.85                      | \$653.88                      |
| 53      | \$1,034.77                   | \$1,016.33                   | \$1,004.46                   | \$964.38                 | \$927.52                   | \$901.19                    | \$880.87                    | \$789.54                      | \$765.89                      | \$683.36                      |
| 54      | \$1,082.96                   | \$1,063.66                   | \$1,051.23                   | \$1,009.29               | \$970.71                   | \$943.16                    | \$921.89                    | \$826.31                      | \$801.56                      | \$715.18                      |
| 55      | \$1,131.14                   | \$1,110.99                   | \$1,098.01                   | \$1,054.20               | \$1,013.90                 | \$985.12                    | \$962.91                    | \$863.08                      | \$837.23                      | \$747.00                      |
| 56      | \$1,183.39                   | \$1,162.30                   | \$1,148.72                   | \$1,102.90               | \$1,060.73                 | \$1,030.63                  | \$1,007.38                  | \$902.95                      | \$875.90                      | \$781.51                      |
| 57      | \$1,236.14                   | \$1,214.11                   | \$1,199.93                   | \$1,152.06               | \$1,108.02                 | \$1,076.57                  | \$1,052.29                  | \$943.20                      | \$914.94                      | \$816.34                      |
| 58      | \$1,292.45                   | \$1,269.41                   | \$1,254.59                   | \$1,204.53               | \$1,158.49                 | \$1,125.60                  | \$1,100.22                  | \$986.16                      | \$956.62                      | \$853.53                      |
| 59      | \$1,320.34                   | \$1,296.82                   | \$1,281.67                   | \$1,230.53               | \$1,183.49                 | \$1,149.90                  | \$1,123.97                  | \$1,007.44                    | \$977.27                      | \$871.95                      |
| 60      | \$1,376.65                   | \$1,352.12                   | \$1,336.32                   | \$1,283.01               | \$1,233.96                 | \$1,198.94                  | \$1,171.90                  | \$1,050.40                    | \$1,018.94                    | \$909.13                      |
| 61      | \$1,425.34                   | \$1,399.94                   | \$1,383.59                   | \$1,328.39               | \$1,277.61                 | \$1,241.35                  | \$1,213.35                  | \$1,087.56                    | \$1,054.98                    | \$941.29                      |
| 62      | \$1,457.30                   | \$1,431.33                   | \$1,414.61                   | \$1,358.17               | \$1,306.25                 | \$1,269.18                  | \$1,240.55                  | \$1,111.94                    | \$1,078.63                    | \$962.40                      |
| 63      | \$1,497.37                   | \$1,470.69                   | \$1,453.51                   | \$1,395.52               | \$1,342.17                 | \$1,304.08                  | \$1,274.66                  | \$1,142.52                    | \$1,108.29                    | \$988.86                      |
| 64+     | \$1,521.72                   | \$1,494.60                   | \$1,477.14                   | \$1,418.21               | \$1,364.00                 | \$1,325.28                  | \$1,295.39                  | \$1,161.10                    | \$1,126.31                    | \$1,004.94                    |

Pending regulatory approval.

# Rating Region 4

| Mirror Trio HMO |  |  |   | Off-Exchange Access+ HMO         |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |
|-----------------|--|--|---|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|
| Age             | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2250/55 + Child Dental | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2000/60 OffEx | Silver Access+ HMO® 2750/65 OffEx |
| 0 to 14         | \$381.19   | \$352.13   | \$291.88  | \$449.68                         | \$441.54                         | \$436.29                         | \$418.55                     | \$402.20                       | \$390.44                        | \$381.43                        | \$340.86                          | \$330.29                          |
| 15              | \$415.07   | \$383.43   | \$317.83  | \$489.66                         | \$480.79                         | \$475.07                         | \$455.75                     | \$437.95                       | \$425.14                        | \$415.34                        | \$371.16                          | \$359.64                          |
| 16              | \$428.03   | \$395.40   | \$327.75  | \$504.94                         | \$495.79                         | \$489.90                         | \$469.97                     | \$451.62                       | \$438.41                        | \$428.30                        | \$382.75                          | \$370.87                          |
| 17              | \$440.98   | \$407.36   | \$337.67  | \$520.22                         | \$510.80                         | \$504.73                         | \$484.20                     | \$465.29                       | \$451.68                        | \$441.26                        | \$394.33                          | \$382.09                          |
| 18              | \$454.93   | \$420.25   | \$348.35  | \$536.68                         | \$526.96                         | \$520.70                         | \$499.52                     | \$480.01                       | \$465.97                        | \$455.23                        | \$406.81                          | \$394.18                          |
| 19              | \$468.88   | \$433.14   | \$359.04  | \$553.14                         | \$543.12                         | \$536.67                         | \$514.84                     | \$494.73                       | \$480.26                        | \$469.19                        | \$419.29                          | \$406.27                          |
| 20              | \$483.34   | \$446.49   | \$370.10  | \$570.19                         | \$559.86                         | \$553.21                         | \$530.70                     | \$509.98                       | \$495.06                        | \$483.65                        | \$432.21                          | \$418.79                          |
| 21              | \$498.28   | \$460.30   | \$381.55  | \$587.82                         | \$577.18                         | \$570.32                         | \$547.12                     | \$525.75                       | \$510.37                        | \$498.60                        | \$445.57                          | \$431.75                          |
| 22              | \$498.28   | \$460.30   | \$381.55  | \$587.82                         | \$577.18                         | \$570.32                         | \$547.12                     | \$525.75                       | \$510.37                        | \$498.60                        | \$445.57                          | \$431.75                          |
| 23              | \$498.28   | \$460.30   | \$381.55  | \$587.82                         | \$577.18                         | \$570.32                         | \$547.12                     | \$525.75                       | \$510.37                        | \$498.60                        | \$445.57                          | \$431.75                          |
| 24              | \$498.28   | \$460.30   | \$381.55  | \$587.82                         | \$577.18                         | \$570.32                         | \$547.12                     | \$525.75                       | \$510.37                        | \$498.60                        | \$445.57                          | \$431.75                          |
| 25              | \$500.28   | \$462.14   | \$383.07  | \$590.17                         | \$579.49                         | \$572.60                         | \$549.31                     | \$527.85                       | \$512.41                        | \$500.60                        | \$447.36                          | \$433.47                          |
| 26              | \$510.24   | \$471.35   | \$390.70  | \$601.93                         | \$591.03                         | \$584.00                         | \$560.25                     | \$538.37                       | \$522.62                        | \$510.57                        | \$456.27                          | \$442.11                          |
| 27              | \$522.20   | \$482.39   | \$399.86  | \$616.04                         | \$604.88                         | \$597.69                         | \$573.38                     | \$550.99                       | \$534.87                        | \$522.54                        | \$466.96                          | \$452.47                          |
| 28              | \$541.63   | \$500.34   | \$414.74  | \$638.96                         | \$627.39                         | \$619.93                         | \$594.72                     | \$571.49                       | \$554.78                        | \$541.98                        | \$484.34                          | \$469.31                          |
| 29              | \$557.58   | \$515.07   | \$426.95  | \$657.77                         | \$645.86                         | \$638.18                         | \$612.22                     | \$588.32                       | \$571.11                        | \$557.94                        | \$498.60                          | \$483.12                          |
| 30              | \$565.55   | \$522.44   | \$433.06  | \$667.18                         | \$655.10                         | \$647.31                         | \$620.98                     | \$596.73                       | \$579.27                        | \$565.92                        | \$505.73                          | \$490.03                          |
| 31              | \$577.51   | \$533.49   | \$442.21  | \$681.29                         | \$668.95                         | \$661.00                         | \$634.11                     | \$609.35                       | \$591.52                        | \$577.88                        | \$516.42                          | \$500.39                          |
| 32              | \$589.47   | \$544.53   | \$451.37  | \$695.39                         | \$682.80                         | \$674.68                         | \$647.24                     | \$621.96                       | \$603.77                        | \$589.85                        | \$527.11                          | \$510.75                          |
| 33              | \$596.94   | \$551.44   | \$457.09  | \$704.21                         | \$691.46                         | \$683.24                         | \$655.45                     | \$629.85                       | \$611.43                        | \$597.33                        | \$533.80                          | \$517.23                          |
| 34              | \$604.92   | \$558.80   | \$463.20  | \$713.62                         | \$700.69                         | \$692.36                         | \$664.20                     | \$638.26                       | \$619.59                        | \$605.31                        | \$540.93                          | \$524.14                          |
| 35              | \$608.90   | \$562.48   | \$466.25  | \$718.32                         | \$705.31                         | \$696.93                         | \$668.58                     | \$642.47                       | \$623.68                        | \$609.29                        | \$544.49                          | \$527.59                          |
| 36              | \$612.89   | \$566.17   | \$469.30  | \$723.02                         | \$709.93                         | \$701.49                         | \$672.95                     | \$646.67                       | \$627.76                        | \$613.28                        | \$548.06                          | \$531.05                          |
| 37              | \$616.88   | \$569.85   | \$472.36  | \$727.72                         | \$714.54                         | \$706.05                         | \$677.33                     | \$650.88                       | \$631.84                        | \$617.27                        | \$551.62                          | \$534.50                          |
| 38              | \$620.86   | \$573.53   | \$475.41  | \$732.43                         | \$719.16                         | \$710.61                         | \$681.71                     | \$655.09                       | \$635.92                        | \$621.26                        | \$555.19                          | \$537.95                          |
| 39              | \$628.83   | \$580.90   | \$481.51  | \$741.83                         | \$728.40                         | \$719.74                         | \$690.46                     | \$663.50                       | \$644.09                        | \$629.24                        | \$562.32                          | \$544.86                          |
| 40              | \$636.81   | \$588.26   | \$487.62  | \$751.24                         | \$737.63                         | \$728.86                         | \$699.22                     | \$671.91                       | \$652.26                        | \$637.22                        | \$569.44                          | \$551.77                          |
| 41              | \$648.77   | \$599.31   | \$496.77  | \$765.34                         | \$751.48                         | \$742.55                         | \$712.35                     | \$684.53                       | \$664.51                        | \$649.18                        | \$580.14                          | \$562.13                          |
| 42              | \$660.23   | \$609.90   | \$505.55  | \$778.86                         | \$764.76                         | \$755.67                         | \$724.93                     | \$696.62                       | \$676.24                        | \$660.65                        | \$590.39                          | \$572.06                          |
| 43              | \$676.17   | \$624.63   | \$517.76  | \$797.67                         | \$783.23                         | \$773.92                         | \$742.44                     | \$713.44                       | \$692.58                        | \$676.61                        | \$604.64                          | \$585.88                          |
| 44              | \$696.10   | \$643.04   | \$533.02  | \$821.19                         | \$806.32                         | \$796.73                         | \$764.32                     | \$734.47                       | \$712.99                        | \$696.55                        | \$622.47                          | \$603.15                          |
| 45              | \$719.52   | \$664.67   | \$550.95  | \$848.81                         | \$833.44                         | \$823.53                         | \$790.04                     | \$759.18                       | \$736.98                        | \$719.98                        | \$643.41                          | \$623.44                          |
| 46              | \$747.43   | \$690.45   | \$572.32  | \$881.73                         | \$865.77                         | \$855.47                         | \$820.68                     | \$788.63                       | \$765.56                        | \$747.91                        | \$668.36                          | \$647.62                          |
| 47              | \$778.82   | \$719.45   | \$596.36  | \$918.77                         | \$902.13                         | \$891.40                         | \$855.15                     | \$821.75                       | \$797.71                        | \$779.32                        | \$696.43                          | \$674.82                          |
| 48              | \$814.69   | \$752.59   | \$623.83  | \$961.09                         | \$943.68                         | \$932.47                         | \$894.54                     | \$859.60                       | \$834.46                        | \$815.22                        | \$728.51                          | \$705.90                          |
| 49              | \$850.07   | \$785.27   | \$650.92  | \$1,002.82                       | \$984.66                         | \$972.96                         | \$933.38                     | \$896.93                       | \$870.70                        | \$850.62                        | \$760.15                          | \$736.56                          |
| 50              | \$889.93   | \$822.09   | \$681.44  | \$1,049.85                       | \$1,030.84                       | \$1,018.58                       | \$977.15                     | \$938.99                       | \$911.53                        | \$890.51                        | \$795.80                          | \$771.10                          |
| 51              | \$929.30   | \$858.46   | \$711.59  | \$1,096.29                       | \$1,076.43                       | \$1,063.64                       | \$1,020.37                   | \$980.53                       | \$951.85                        | \$929.90                        | \$831.00                          | \$805.21                          |
| 52              | \$972.65   | \$898.50   | \$744.78  | \$1,147.43                       | \$1,126.65                       | \$1,113.26                       | \$1,067.97                   | \$1,026.27                     | \$996.25                        | \$973.28                        | \$869.76                          | \$842.77                          |
| 53              | \$1,016.50   | \$939.01   | \$778.36  | \$1,199.16                       | \$1,177.44                       | \$1,163.44                       | \$1,116.12                   | \$1,072.53                     | \$1,041.16                      | \$1,017.15                      | \$908.97                          | \$880.76                          |
| 54              | \$1,063.84   | \$982.74   | \$814.60  | \$1,255.00                       | \$1,232.27                       | \$1,217.62                       | \$1,168.10                   | \$1,122.48                     | \$1,089.65                      | \$1,064.52                      | \$951.30                          | \$921.78                          |
| 55              | \$1,111.17   | \$1,026.47   | \$850.85  | \$1,310.84                       | \$1,287.10                       | \$1,271.80                       | \$1,220.07                   | \$1,172.43                     | \$1,138.13                      | \$1,111.89                      | \$993.63                          | \$962.79                          |
| 56              | \$1,162.50   | \$1,073.88   | \$890.15  | \$1,371.39                       | \$1,346.55                       | \$1,330.55                       | \$1,276.43                   | \$1,226.58                     | \$1,190.70                      | \$1,163.24                      | \$1,039.53                        | \$1,007.26                        |
| 57              | \$1,214.32   | \$1,121.75   | \$929.83  | \$1,432.52                       | \$1,406.58                       | \$1,389.86                       | \$1,333.33                   | \$1,281.26                     | \$1,243.78                      | \$1,215.10                      | \$1,085.87                        | \$1,052.16                        |
| 58              | \$1,269.63   | \$1,172.84   | \$972.18  | \$1,497.77                       | \$1,470.65                       | \$1,453.16                       | \$1,394.06                   | \$1,339.61                     | \$1,300.43                      | \$1,270.44                      | \$1,135.32                        | \$1,100.09                        |
| 59              | \$1,297.03   | \$1,198.16   | \$993.17  | \$1,530.10                       | \$1,502.39                       | \$1,484.53                       | \$1,424.15                   | \$1,368.53                     | \$1,328.50                      | \$1,297.87                      | \$1,159.83                        | \$1,123.83                        |
| 60              | \$1,352.34   | \$1,249.25   | \$1,035.52  | \$1,595.35                       | \$1,566.46                       | \$1,547.84                       | \$1,484.88                   | \$1,426.89                     | \$1,385.15                      | \$1,353.21                      | \$1,209.29                        | \$1,171.76                        |
| 61              | \$1,400.18   | \$1,293.44   | \$1,072.15  | \$1,651.78                       | \$1,621.87                       | \$1,602.59                       | \$1,537.40                   | \$1,477.36                     | \$1,434.15                      | \$1,401.08                      | \$1,252.06                        | \$1,213.20                        |
| 62              | \$1,431.57   | \$1,322.44   | \$1,096.18  | \$1,688.81                       | \$1,658.23                       | \$1,638.52                       | \$1,571.87                   | \$1,510.48                     | \$1,466.30                      | \$1,432.49                      | \$1,280.14                        | \$1,240.40                        |
| 63              | \$1,470.93   | \$1,358.80   | \$1,126.33  | \$1,735.25                       | \$1,703.83                       | \$1,683.57                       | \$1,615.09                   | \$1,552.02                     | \$1,506.62                      | \$1,471.88                      | \$1,315.34                        | \$1,274.51                        |
| 64+             | \$1,494.85   | \$1,380.90   | \$1,144.64  | \$1,763.47                       | \$1,731.53                       | \$1,710.95                       | \$1,641.35                   | \$1,577.25                     | \$1,531.12                      | \$1,495.81                      | \$1,336.72                        | \$1,295.24                        |

Pending regulatory approval.

Effective April 2022

# Rating Region 4

## Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO® 0/20 OffEx | Platinum Local Access+ HMO® 0/25 OffEx | Platinum Local Access+ HMO® 0/30 OffEx | Gold Local Access+ HMO® 0/30 OffEx | Gold Local Access+ HMO® 500/35 OffEx | Gold Local Access+ HMO® 1000/35 OffEx | Gold Local Access+ HMO® 1500/35 OffEx | Silver Local Access+ HMO® 2000/60 OffEx | Silver Local Access+ HMO® 2750/65 OffEx |
|---------|--|--|--|------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|---|---|
| 0 to 14 | \$440.25                               | \$432.30                               | \$427.18                               | \$409.86                           | \$393.90                             | \$382.42                              | \$373.63                              | \$334.02                                | \$323.70                                |
| 15      | \$479.39                               | \$470.73                               | \$465.15                               | \$446.29                           | \$428.91                             | \$416.41                              | \$406.84                              | \$363.72                                | \$352.47                                |
| 16      | \$494.35                               | \$485.42                               | \$479.67                               | \$460.22                           | \$442.30                             | \$429.41                              | \$419.54                              | \$375.07                                | \$363.47                                |
| 17      | \$509.31                               | \$500.12                               | \$494.19                               | \$474.15                           | \$455.69                             | \$442.40                              | \$432.24                              | \$386.42                                | \$374.47                                |
| 18      | \$525.43                               | \$515.94                               | \$509.82                               | \$489.15                           | \$470.11                             | \$456.40                              | \$445.91                              | \$398.65                                | \$386.32                                |
| 19      | \$541.54                               | \$531.76                               | \$525.46                               | \$504.15                           | \$484.52                             | \$470.40                              | \$459.59                              | \$410.87                                | \$398.17                                |
| 20      | \$558.23                               | \$548.15                               | \$541.65                               | \$519.69                           | \$499.46                             | \$484.89                              | \$473.75                              | \$423.53                                | \$410.44                                |
| 21      | \$575.50                               | \$565.10                               | \$558.41                               | \$535.76                           | \$514.90                             | \$499.89                              | \$488.40                              | \$436.63                                | \$423.13                                |
| 22      | \$575.50                               | \$565.10                               | \$558.41                               | \$535.76                           | \$514.90                             | \$499.89                              | \$488.40                              | \$436.63                                | \$423.13                                |
| 23      | \$575.50                               | \$565.10                               | \$558.41                               | \$535.76                           | \$514.90                             | \$499.89                              | \$488.40                              | \$436.63                                | \$423.13                                |
| 24      | \$575.50                               | \$565.10                               | \$558.41                               | \$535.76                           | \$514.90                             | \$499.89                              | \$488.40                              | \$436.63                                | \$423.13                                |
| 25      | \$577.80                               | \$567.36                               | \$560.64                               | \$537.90                           | \$516.96                             | \$501.89                              | \$490.36                              | \$438.38                                | \$424.83                                |
| 26      | \$589.31                               | \$578.67                               | \$571.81                               | \$548.62                           | \$527.26                             | \$511.89                              | \$500.12                              | \$447.11                                | \$433.29                                |
| 27      | \$603.12                               | \$592.23                               | \$585.21                               | \$561.48                           | \$539.62                             | \$523.88                              | \$511.84                              | \$457.59                                | \$443.44                                |
| 28      | \$625.56                               | \$614.27                               | \$606.99                               | \$582.37                           | \$559.70                             | \$543.38                              | \$530.89                              | \$474.62                                | \$459.95                                |
| 29      | \$643.98                               | \$632.35                               | \$624.86                               | \$599.52                           | \$576.18                             | \$559.38                              | \$546.52                              | \$488.59                                | \$473.49                                |
| 30      | \$653.19                               | \$641.39                               | \$633.79                               | \$608.09                           | \$584.41                             | \$567.38                              | \$554.34                              | \$495.58                                | \$480.26                                |
| 31      | \$667.00                               | \$654.96                               | \$647.19                               | \$620.95                           | \$596.77                             | \$579.37                              | \$566.06                              | \$506.06                                | \$490.41                                |
| 32      | \$680.81                               | \$668.52                               | \$660.59                               | \$633.80                           | \$609.13                             | \$591.37                              | \$577.78                              | \$516.54                                | \$500.57                                |
| 33      | \$689.44                               | \$676.99                               | \$668.97                               | \$641.84                           | \$616.85                             | \$598.87                              | \$585.10                              | \$523.09                                | \$506.91                                |
| 34      | \$698.65                               | \$686.04                               | \$677.90                               | \$650.41                           | \$625.09                             | \$606.87                              | \$592.92                              | \$530.07                                | \$513.68                                |
| 35      | \$703.26                               | \$690.56                               | \$682.37                               | \$654.70                           | \$629.21                             | \$610.87                              | \$596.83                              | \$533.57                                | \$517.07                                |
| 36      | \$707.86                               | \$695.08                               | \$686.84                               | \$658.99                           | \$633.33                             | \$614.86                              | \$600.73                              | \$537.06                                | \$520.45                                |
| 37      | \$712.46                               | \$699.60                               | \$691.31                               | \$663.27                           | \$637.45                             | \$618.86                              | \$604.64                              | \$540.55                                | \$523.84                                |
| 38      | \$717.07                               | \$704.12                               | \$695.77                               | \$667.56                           | \$641.57                             | \$622.86                              | \$608.55                              | \$544.05                                | \$527.22                                |
| 39      | \$726.28                               | \$713.16                               | \$704.71                               | \$676.13                           | \$649.81                             | \$630.86                              | \$616.36                              | \$551.03                                | \$534.00                                |
| 40      | \$735.48                               | \$722.20                               | \$713.64                               | \$684.70                           | \$658.05                             | \$638.86                              | \$624.18                              | \$558.02                                | \$540.77                                |
| 41      | \$749.30                               | \$735.77                               | \$727.04                               | \$697.56                           | \$670.40                             | \$650.86                              | \$635.90                              | \$568.50                                | \$550.92                                |
| 42      | \$762.53                               | \$748.76                               | \$739.89                               | \$709.88                           | \$682.25                             | \$662.35                              | \$647.13                              | \$578.54                                | \$560.65                                |
| 43      | \$780.95                               | \$766.85                               | \$757.76                               | \$727.03                           | \$698.72                             | \$678.35                              | \$662.76                              | \$592.51                                | \$574.19                                |
| 44      | \$803.97                               | \$789.45                               | \$780.09                               | \$748.46                           | \$719.32                             | \$698.35                              | \$682.30                              | \$609.98                                | \$591.12                                |
| 45      | \$831.02                               | \$816.01                               | \$806.34                               | \$773.64                           | \$743.52                             | \$721.84                              | \$705.25                              | \$630.50                                | \$611.01                                |
| 46      | \$863.24                               | \$847.66                               | \$837.61                               | \$803.64                           | \$772.35                             | \$749.84                              | \$732.60                              | \$654.95                                | \$634.70                                |
| 47      | \$899.50                               | \$883.26                               | \$872.79                               | \$837.39                           | \$804.79                             | \$781.33                              | \$763.37                              | \$682.46                                | \$661.36                                |
| 48      | \$940.94                               | \$923.95                               | \$912.99                               | \$875.97                           | \$841.87                             | \$817.32                              | \$798.54                              | \$713.90                                | \$691.82                                |
| 49      | \$981.80                               | \$964.07                               | \$952.64                               | \$914.01                           | \$878.42                             | \$852.81                              | \$833.21                              | \$744.90                                | \$721.87                                |
| 50      | \$1,027.84                             | \$1,009.28                             | \$997.31                               | \$956.87                           | \$919.62                             | \$892.80                              | \$872.29                              | \$779.83                                | \$755.72                                |
| 51      | \$1,073.30                             | \$1,053.92                             | \$1,041.43                             | \$999.19                           | \$960.29                             | \$932.30                              | \$910.87                              | \$814.32                                | \$789.14                                |
| 52      | \$1,123.37                             | \$1,103.08                             | \$1,090.01                             | \$1,045.80                         | \$1,005.09                           | \$975.79                              | \$953.36                              | \$852.31                                | \$825.96                                |
| 53      | \$1,174.01                             | \$1,152.81                             | \$1,139.15                             | \$1,092.95                         | \$1,050.40                           | \$1,019.78                            | \$996.34                              | \$890.73                                | \$863.19                                |
| 54      | \$1,228.68                             | \$1,206.50                             | \$1,192.20                             | \$1,143.85                         | \$1,099.32                           | \$1,067.27                            | \$1,042.74                            | \$932.21                                | \$903.39                                |
| 55      | \$1,283.36                             | \$1,260.18                             | \$1,245.24                             | \$1,194.75                         | \$1,148.23                           | \$1,114.76                            | \$1,089.14                            | \$973.69                                | \$943.59                                |
| 56      | \$1,342.63                             | \$1,318.39                             | \$1,302.76                             | \$1,249.93                         | \$1,201.27                           | \$1,166.24                            | \$1,139.44                            | \$1,018.67                              | \$987.17                                |
| 57      | \$1,402.48                             | \$1,377.16                             | \$1,360.83                             | \$1,305.65                         | \$1,254.82                           | \$1,218.23                            | \$1,190.23                            | \$1,064.08                              | \$1,031.18                              |
| 58      | \$1,466.36                             | \$1,439.89                             | \$1,422.82                             | \$1,365.12                         | \$1,311.97                           | \$1,273.72                            | \$1,244.45                            | \$1,112.54                              | \$1,078.15                              |
| 59      | \$1,498.02                             | \$1,470.97                             | \$1,453.53                             | \$1,394.58                         | \$1,340.29                           | \$1,301.21                            | \$1,271.31                            | \$1,136.56                              | \$1,101.42                              |
| 60      | \$1,561.90                             | \$1,533.69                             | \$1,515.51                             | \$1,454.05                         | \$1,397.45                           | \$1,356.70                            | \$1,325.52                            | \$1,185.02                              | \$1,148.39                              |
| 61      | \$1,617.14                             | \$1,587.94                             | \$1,569.12                             | \$1,505.49                         | \$1,446.88                           | \$1,404.69                            | \$1,372.41                            | \$1,226.94                              | \$1,189.01                              |
| 62      | \$1,653.40                             | \$1,623.54                             | \$1,604.30                             | \$1,539.24                         | \$1,479.31                           | \$1,436.18                            | \$1,403.18                            | \$1,254.45                              | \$1,215.66                              |
| 63      | \$1,698.86                             | \$1,668.19                             | \$1,648.41                             | \$1,581.56                         | \$1,519.99                           | \$1,475.68                            | \$1,441.76                            | \$1,288.94                              | \$1,249.09                              |
| 64+     | \$1,726.49                             | \$1,695.31                             | \$1,675.22                             | \$1,607.28                         | \$1,544.71                           | \$1,499.67                            | \$1,465.20                            | \$1,309.90                              | \$1,269.40                              |

Pending regulatory approval.

## Rating Region 4

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Silver Tandem PPO 1800/45 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|---------------------------------|
| 0 to 14 | \$457.30                         | \$453.75                      | \$451.49                       | \$439.46                         | \$391.57                   | \$388.22                     | \$382.16                     | \$375.08                      | \$339.67                        |
| 15      | \$497.95                         | \$494.08                      | \$491.62                       | \$478.52                         | \$426.38                   | \$422.73                     | \$416.13                     | \$408.42                      | \$369.86                        |
| 16      | \$513.49                         | \$509.51                      | \$506.97                       | \$493.46                         | \$439.69                   | \$435.92                     | \$429.12                     | \$421.17                      | \$381.41                        |
| 17      | \$529.04                         | \$524.93                      | \$522.31                       | \$508.40                         | \$453.00                   | \$449.11                     | \$442.11                     | \$433.91                      | \$392.95                        |
| 18      | \$545.77                         | \$541.54                      | \$538.84                       | \$524.48                         | \$467.33                   | \$463.32                     | \$456.09                     | \$447.64                      | \$405.38                        |
| 19      | \$562.51                         | \$558.14                      | \$555.36                       | \$540.57                         | \$481.66                   | \$477.53                     | \$470.08                     | \$461.37                      | \$417.81                        |
| 20      | \$579.85                         | \$575.34                      | \$572.48                       | \$557.23                         | \$496.50                   | \$492.25                     | \$484.57                     | \$475.59                      | \$430.69                        |
| 21      | \$597.78                         | \$593.14                      | \$590.18                       | \$574.46                         | \$511.86                   | \$507.47                     | \$499.55                     | \$490.30                      | \$444.01                        |
| 22      | \$597.78                         | \$593.14                      | \$590.18                       | \$574.46                         | \$511.86                   | \$507.47                     | \$499.55                     | \$490.30                      | \$444.01                        |
| 23      | \$597.78                         | \$593.14                      | \$590.18                       | \$574.46                         | \$511.86                   | \$507.47                     | \$499.55                     | \$490.30                      | \$444.01                        |
| 24      | \$597.78                         | \$593.14                      | \$590.18                       | \$574.46                         | \$511.86                   | \$507.47                     | \$499.55                     | \$490.30                      | \$444.01                        |
| 25      | \$600.17                         | \$595.51                      | \$592.54                       | \$576.76                         | \$513.91                   | \$509.50                     | \$501.55                     | \$492.26                      | \$445.79                        |
| 26      | \$612.13                         | \$607.37                      | \$604.35                       | \$588.25                         | \$524.14                   | \$519.65                     | \$511.54                     | \$502.06                      | \$454.67                        |
| 27      | \$626.47                         | \$621.61                      | \$618.51                       | \$602.03                         | \$536.43                   | \$531.83                     | \$523.53                     | \$513.83                      | \$465.32                        |
| 28      | \$649.79                         | \$644.74                      | \$641.53                       | \$624.44                         | \$556.39                   | \$551.62                     | \$543.02                     | \$532.95                      | \$482.64                        |
| 29      | \$668.92                         | \$663.72                      | \$660.42                       | \$642.82                         | \$572.77                   | \$567.86                     | \$559.00                     | \$548.64                      | \$496.85                        |
| 30      | \$678.48                         | \$673.21                      | \$669.86                       | \$652.01                         | \$580.96                   | \$575.98                     | \$566.99                     | \$556.49                      | \$503.95                        |
| 31      | \$692.83                         | \$687.45                      | \$684.02                       | \$665.80                         | \$593.25                   | \$588.16                     | \$578.98                     | \$568.25                      | \$514.61                        |
| 32      | \$707.17                         | \$701.68                      | \$698.19                       | \$679.59                         | \$605.53                   | \$600.34                     | \$590.97                     | \$580.02                      | \$525.27                        |
| 33      | \$716.14                         | \$710.58                      | \$707.04                       | \$688.20                         | \$613.21                   | \$607.95                     | \$598.47                     | \$587.38                      | \$531.93                        |
| 34      | \$725.71                         | \$720.07                      | \$716.48                       | \$697.39                         | \$621.40                   | \$616.07                     | \$606.46                     | \$595.22                      | \$539.03                        |
| 35      | \$730.49                         | \$724.82                      | \$721.21                       | \$701.99                         | \$625.49                   | \$620.13                     | \$610.46                     | \$599.14                      | \$542.58                        |
| 36      | \$735.27                         | \$729.56                      | \$725.93                       | \$706.59                         | \$629.59                   | \$624.19                     | \$614.45                     | \$603.07                      | \$546.13                        |
| 37      | \$740.05                         | \$734.31                      | \$730.65                       | \$711.18                         | \$633.68                   | \$628.25                     | \$618.45                     | \$606.99                      | \$549.69                        |
| 38      | \$744.83                         | \$739.05                      | \$735.37                       | \$715.78                         | \$637.78                   | \$632.31                     | \$622.44                     | \$610.91                      | \$553.24                        |
| 39      | \$754.40                         | \$748.54                      | \$744.81                       | \$724.97                         | \$645.97                   | \$640.43                     | \$630.44                     | \$618.76                      | \$560.34                        |
| 40      | \$763.96                         | \$758.03                      | \$754.26                       | \$734.16                         | \$654.16                   | \$648.55                     | \$638.43                     | \$626.60                      | \$567.45                        |
| 41      | \$778.31                         | \$772.27                      | \$768.42                       | \$747.95                         | \$666.44                   | \$660.73                     | \$650.42                     | \$638.37                      | \$578.10                        |
| 42      | \$792.06                         | \$785.91                      | \$781.99                       | \$761.16                         | \$678.21                   | \$672.40                     | \$661.91                     | \$649.64                      | \$588.31                        |
| 43      | \$811.19                         | \$804.89                      | \$800.88                       | \$779.54                         | \$694.59                   | \$688.64                     | \$677.90                     | \$665.33                      | \$602.52                        |
| 44      | \$835.10                         | \$828.61                      | \$824.49                       | \$802.52                         | \$715.07                   | \$708.94                     | \$697.88                     | \$684.95                      | \$620.28                        |
| 45      | \$863.20                         | \$856.49                      | \$852.23                       | \$829.52                         | \$739.13                   | \$732.79                     | \$721.36                     | \$707.99                      | \$641.15                        |
| 46      | \$896.67                         | \$889.71                      | \$885.28                       | \$861.69                         | \$767.79                   | \$761.21                     | \$749.33                     | \$735.45                      | \$666.02                        |
| 47      | \$934.33                         | \$927.08                      | \$922.46                       | \$897.88                         | \$800.04                   | \$793.18                     | \$780.80                     | \$766.34                      | \$693.99                        |
| 48      | \$977.37                         | \$969.78                      | \$964.95                       | \$939.24                         | \$836.89                   | \$829.72                     | \$816.77                     | \$801.64                      | \$725.96                        |
| 49      | \$1,019.81                       | \$1,011.89                    | \$1,006.85                     | \$980.03                         | \$873.23                   | \$865.75                     | \$852.24                     | \$836.45                      | \$757.48                        |
| 50      | \$1,067.64                       | \$1,059.35                    | \$1,054.07                     | \$1,025.99                       | \$914.18                   | \$906.35                     | \$892.20                     | \$875.67                      | \$793.00                        |
| 51      | \$1,114.86                       | \$1,106.20                    | \$1,100.69                     | \$1,071.37                       | \$954.62                   | \$946.44                     | \$931.67                     | \$914.41                      | \$828.08                        |
| 52      | \$1,166.87                       | \$1,157.81                    | \$1,152.04                     | \$1,121.35                       | \$999.15                   | \$990.59                     | \$975.13                     | \$957.06                      | \$866.71                        |
| 53      | \$1,219.47                       | \$1,210.00                    | \$1,203.98                     | \$1,171.90                       | \$1,044.19                 | \$1,035.25                   | \$1,019.09                   | \$1,000.21                    | \$905.78                        |
| 54      | \$1,276.26                       | \$1,266.35                    | \$1,260.04                     | \$1,226.47                       | \$1,092.82                 | \$1,083.46                   | \$1,066.55                   | \$1,046.79                    | \$947.96                        |
| 55      | \$1,333.05                       | \$1,322.70                    | \$1,316.11                     | \$1,281.05                       | \$1,141.45                 | \$1,131.67                   | \$1,114.01                   | \$1,093.36                    | \$990.14                        |
| 56      | \$1,394.62                       | \$1,383.79                    | \$1,376.90                     | \$1,340.21                       | \$1,194.17                 | \$1,183.94                   | \$1,165.46                   | \$1,143.86                    | \$1,035.88                      |
| 57      | \$1,456.79                       | \$1,445.48                    | \$1,438.28                     | \$1,399.96                       | \$1,247.40                 | \$1,236.71                   | \$1,217.41                   | \$1,194.86                    | \$1,082.05                      |
| 58      | \$1,523.14                       | \$1,511.32                    | \$1,503.79                     | \$1,463.72                       | \$1,304.22                 | \$1,293.04                   | \$1,272.86                   | \$1,249.28                    | \$1,131.34                      |
| 59      | \$1,556.02                       | \$1,543.94                    | \$1,536.25                     | \$1,495.32                       | \$1,332.37                 | \$1,320.95                   | \$1,300.34                   | \$1,276.24                    | \$1,155.76                      |
| 60      | \$1,622.38                       | \$1,609.78                    | \$1,601.76                     | \$1,559.08                       | \$1,389.19                 | \$1,377.28                   | \$1,355.79                   | \$1,330.67                    | \$1,205.05                      |
| 61      | \$1,679.76                       | \$1,666.72                    | \$1,658.42                     | \$1,614.23                       | \$1,438.33                 | \$1,426.00                   | \$1,403.75                   | \$1,377.74                    | \$1,247.67                      |
| 62      | \$1,717.42                       | \$1,704.09                    | \$1,695.60                     | \$1,650.42                       | \$1,470.57                 | \$1,457.97                   | \$1,435.22                   | \$1,408.63                    | \$1,275.64                      |
| 63      | \$1,764.65                       | \$1,750.95                    | \$1,742.22                     | \$1,695.81                       | \$1,511.01                 | \$1,498.06                   | \$1,474.68                   | \$1,447.36                    | \$1,310.72                      |
| 64+     | \$1,793.34                       | \$1,779.42                    | \$1,770.55                     | \$1,723.38                       | \$1,535.58                 | \$1,522.42                   | \$1,498.66                   | \$1,470.89                    | \$1,332.03                      |

Pending regulatory approval.

Effective April 2022

## Rating Region 4

| Off-Exchange Tandem PPO (cont'd) |                                 |                                 |                                 |                                 |                                 |                                 |                                 | Off-Exchange Tandem PPO Savings        |  |  |  |                                      |
|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--|--|--|--|--------------------------------------|
| Age                              | Silver Tandem PPO 2225/50 OffEx | Silver Tandem PPO 2400/55 OffEx | Bronze Tandem PPO 5500/65 OffEx | Bronze Tandem PPO 6500/70 OffEx | Bronze Tandem PPO 6850/55 OffEx | Bronze Tandem PPO 6250/65 OffEx | Bronze Tandem PPO 7500/65 OffEx | Gold Tandem PPO Savings 1750/15% OffEx | Silver Tandem PPO Savings 2100/25% OffEx | Silver Tandem PPO Savings 2600/35% OffEx | Bronze Tandem PPO Savings 5700/40% OffEx | Bronze Tandem PPO Savings 7000 OffEx |
| 0 to 14                          | \$337.42                        | \$331.91                        | \$290.57                        | \$304.21                        | \$291.96                        | \$284.74                        | \$279.64                        | \$385.44                               | \$335.83                                 | \$314.39                                 | \$289.73                                 | \$287.76                             |
| 15                               | \$367.42                        | \$361.42                        | \$316.39                        | \$331.25                        | \$317.91                        | \$310.05                        | \$304.50                        | \$419.70                               | \$365.68                                 | \$342.34                                 | \$315.48                                 | \$313.34                             |
| 16                               | \$378.88                        | \$372.70                        | \$326.27                        | \$341.59                        | \$327.83                        | \$319.73                        | \$314.00                        | \$432.80                               | \$377.09                                 | \$353.03                                 | \$325.33                                 | \$323.12                             |
| 17                               | \$390.35                        | \$383.98                        | \$336.15                        | \$351.93                        | \$337.76                        | \$329.40                        | \$323.50                        | \$445.90                               | \$388.51                                 | \$363.71                                 | \$335.18                                 | \$332.90                             |
| 18                               | \$402.70                        | \$396.13                        | \$346.78                        | \$363.06                        | \$348.44                        | \$339.83                        | \$333.74                        | \$460.01                               | \$400.80                                 | \$375.22                                 | \$345.78                                 | \$343.43                             |
| 19                               | \$415.05                        | \$408.28                        | \$357.42                        | \$374.20                        | \$359.13                        | \$350.25                        | \$343.98                        | \$474.12                               | \$413.09                                 | \$386.72                                 | \$356.38                                 | \$353.97                             |
| 20                               | \$427.84                        | \$420.86                        | \$368.43                        | \$385.73                        | \$370.20                        | \$361.04                        | \$354.58                        | \$488.73                               | \$425.82                                 | \$398.64                                 | \$367.37                                 | \$364.87                             |
| 21                               | \$441.08                        | \$433.87                        | \$379.83                        | \$397.66                        | \$381.65                        | \$372.21                        | \$365.54                        | \$503.84                               | \$438.99                                 | \$410.97                                 | \$378.73                                 | \$376.16                             |
| 22                               | \$441.08                        | \$433.87                        | \$379.83                        | \$397.66                        | \$381.65                        | \$372.21                        | \$365.54                        | \$503.84                               | \$438.99                                 | \$410.97                                 | \$378.73                                 | \$376.16                             |
| 23                               | \$441.08                        | \$433.87                        | \$379.83                        | \$397.66                        | \$381.65                        | \$372.21                        | \$365.54                        | \$503.84                               | \$438.99                                 | \$410.97                                 | \$378.73                                 | \$376.16                             |
| 24                               | \$441.08                        | \$433.87                        | \$379.83                        | \$397.66                        | \$381.65                        | \$372.21                        | \$365.54                        | \$503.84                               | \$438.99                                 | \$410.97                                 | \$378.73                                 | \$376.16                             |
| 25                               | \$442.84                        | \$435.61                        | \$381.34                        | \$399.25                        | \$383.17                        | \$373.70                        | \$367.00                        | \$505.86                               | \$440.75                                 | \$412.62                                 | \$380.24                                 | \$377.66                             |
| 26                               | \$451.66                        | \$444.29                        | \$388.94                        | \$407.20                        | \$390.81                        | \$381.14                        | \$374.32                        | \$515.94                               | \$449.53                                 | \$420.84                                 | \$387.82                                 | \$385.19                             |
| 27                               | \$462.25                        | \$454.70                        | \$398.06                        | \$416.75                        | \$399.97                        | \$390.07                        | \$383.09                        | \$528.03                               | \$460.06                                 | \$430.70                                 | \$396.91                                 | \$394.21                             |
| 28                               | \$479.45                        | \$471.62                        | \$412.87                        | \$432.26                        | \$414.85                        | \$404.59                        | \$397.34                        | \$547.68                               | \$477.19                                 | \$446.73                                 | \$411.68                                 | \$408.89                             |
| 29                               | \$493.56                        | \$485.51                        | \$425.02                        | \$444.98                        | \$427.06                        | \$416.50                        | \$409.04                        | \$563.80                               | \$491.23                                 | \$459.88                                 | \$423.80                                 | \$420.92                             |
| 30                               | \$500.62                        | \$492.45                        | \$431.10                        | \$451.34                        | \$433.17                        | \$422.46                        | \$414.89                        | \$571.86                               | \$498.26                                 | \$466.45                                 | \$429.86                                 | \$426.94                             |
| 31                               | \$511.21                        | \$502.86                        | \$440.22                        | \$460.89                        | \$442.33                        | \$431.39                        | \$423.66                        | \$583.95                               | \$508.79                                 | \$476.32                                 | \$438.95                                 | \$435.97                             |
| 32                               | \$521.79                        | \$513.27                        | \$449.33                        | \$470.43                        | \$451.49                        | \$440.32                        | \$432.44                        | \$596.05                               | \$519.33                                 | \$486.18                                 | \$448.04                                 | \$445.00                             |
| 33                               | \$528.41                        | \$519.78                        | \$455.03                        | \$476.40                        | \$457.21                        | \$445.90                        | \$437.92                        | \$603.60                               | \$525.91                                 | \$492.34                                 | \$453.72                                 | \$450.64                             |
| 34                               | \$535.47                        | \$526.72                        | \$461.11                        | \$482.76                        | \$463.32                        | \$451.86                        | \$443.77                        | \$611.67                               | \$532.94                                 | \$498.92                                 | \$459.78                                 | \$456.66                             |
| 35                               | \$539.00                        | \$530.19                        | \$464.15                        | \$485.94                        | \$466.37                        | \$454.84                        | \$446.69                        | \$615.70                               | \$536.45                                 | \$502.21                                 | \$462.81                                 | \$459.67                             |
| 36                               | \$542.52                        | \$533.67                        | \$467.19                        | \$489.12                        | \$469.43                        | \$457.82                        | \$449.62                        | \$619.73                               | \$539.96                                 | \$505.50                                 | \$465.84                                 | \$462.68                             |
| 37                               | \$546.05                        | \$537.14                        | \$470.22                        | \$492.30                        | \$472.48                        | \$460.79                        | \$452.54                        | \$623.76                               | \$543.47                                 | \$508.78                                 | \$468.87                                 | \$465.69                             |
| 38                               | \$549.58                        | \$540.61                        | \$473.26                        | \$495.48                        | \$475.53                        | \$463.77                        | \$455.47                        | \$627.79                               | \$546.99                                 | \$512.07                                 | \$471.90                                 | \$468.69                             |
| 39                               | \$556.64                        | \$547.55                        | \$479.34                        | \$501.85                        | \$481.64                        | \$469.73                        | \$461.31                        | \$635.85                               | \$554.01                                 | \$518.65                                 | \$477.96                                 | \$474.71                             |
| 40                               | \$563.70                        | \$554.49                        | \$485.42                        | \$508.21                        | \$487.74                        | \$475.68                        | \$467.16                        | \$643.91                               | \$561.03                                 | \$525.22                                 | \$484.02                                 | \$480.73                             |
| 41                               | \$574.28                        | \$564.90                        | \$494.53                        | \$517.75                        | \$496.90                        | \$484.61                        | \$475.94                        | \$656.00                               | \$571.57                                 | \$535.09                                 | \$493.11                                 | \$489.76                             |
| 42                               | \$584.43                        | \$574.88                        | \$503.27                        | \$526.90                        | \$505.68                        | \$493.17                        | \$484.34                        | \$667.59                               | \$581.67                                 | \$544.54                                 | \$501.82                                 | \$498.41                             |
| 43                               | \$598.54                        | \$588.77                        | \$515.42                        | \$539.62                        | \$517.89                        | \$505.09                        | \$496.04                        | \$683.72                               | \$595.71                                 | \$557.69                                 | \$513.94                                 | \$510.45                             |
| 44                               | \$616.18                        | \$606.12                        | \$530.62                        | \$555.53                        | \$533.16                        | \$519.97                        | \$510.66                        | \$703.87                               | \$613.27                                 | \$574.13                                 | \$529.08                                 | \$525.49                             |
| 45                               | \$636.91                        | \$626.51                        | \$548.47                        | \$574.22                        | \$551.10                        | \$537.47                        | \$527.84                        | \$727.55                               | \$633.91                                 | \$593.44                                 | \$546.89                                 | \$543.17                             |
| 46                               | \$661.61                        | \$650.81                        | \$569.74                        | \$596.49                        | \$572.47                        | \$558.31                        | \$548.31                        | \$755.77                               | \$658.49                                 | \$616.46                                 | \$568.09                                 | \$564.24                             |
| 47                               | \$689.40                        | \$678.15                        | \$593.67                        | \$621.54                        | \$596.51                        | \$581.76                        | \$571.34                        | \$787.51                               | \$686.15                                 | \$642.35                                 | \$591.95                                 | \$587.94                             |
| 48                               | \$721.16                        | \$709.38                        | \$621.01                        | \$650.17                        | \$623.99                        | \$608.56                        | \$597.66                        | \$823.78                               | \$717.75                                 | \$671.94                                 | \$619.22                                 | \$615.02                             |
| 49                               | \$752.48                        | \$740.19                        | \$647.98                        | \$678.41                        | \$651.09                        | \$634.99                        | \$623.62                        | \$859.56                               | \$748.92                                 | \$701.12                                 | \$646.11                                 | \$641.73                             |
| 50                               | \$787.76                        | \$774.90                        | \$678.37                        | \$710.22                        | \$681.62                        | \$664.76                        | \$652.86                        | \$899.87                               | \$784.04                                 | \$734.00                                 | \$676.41                                 | \$671.82                             |
| 51                               | \$822.61                        | \$809.18                        | \$708.37                        | \$741.64                        | \$711.77                        | \$694.17                        | \$681.74                        | \$939.67                               | \$818.72                                 | \$766.46                                 | \$706.33                                 | \$701.54                             |
| 52                               | \$860.98                        | \$846.92                        | \$741.42                        | \$776.23                        | \$744.97                        | \$726.55                        | \$713.54                        | \$983.50                               | \$856.91                                 | \$802.22                                 | \$739.28                                 | \$734.26                             |
| 53                               | \$899.80                        | \$885.10                        | \$774.84                        | \$811.23                        | \$778.56                        | \$759.30                        | \$745.71                        | \$1,027.84                             | \$895.55                                 | \$838.38                                 | \$772.61                                 | \$767.36                             |
| 54                               | \$941.70                        | \$926.32                        | \$810.93                        | \$849.00                        | \$814.82                        | \$794.66                        | \$780.43                        | \$1,075.71                             | \$937.25                                 | \$877.43                                 | \$808.59                                 | \$803.10                             |
| 55                               | \$983.60                        | \$967.54                        | \$847.01                        | \$886.78                        | \$851.07                        | \$830.02                        | \$815.16                        | \$1,123.57                             | \$978.95                                 | \$916.47                                 | \$844.57                                 | \$838.84                             |
| 56                               | \$1,029.03                      | \$1,012.23                      | \$886.13                        | \$927.74                        | \$890.38                        | \$868.36                        | \$852.81                        | \$1,175.47                             | \$1,024.17                               | \$958.80                                 | \$883.58                                 | \$877.58                             |
| 57                               | \$1,074.90                      | \$1,057.35                      | \$925.63                        | \$969.10                        | \$930.07                        | \$907.07                        | \$890.83                        | \$1,227.87                             | \$1,069.83                               | \$1,001.54                               | \$922.96                                 | \$916.70                             |
| 58                               | \$1,123.86                      | \$1,105.51                      | \$967.79                        | \$1,013.24                      | \$972.44                        | \$948.38                        | \$931.40                        | \$1,283.79                             | \$1,118.55                               | \$1,047.16                               | \$965.00                                 | \$958.45                             |
| 59                               | \$1,148.12                      | \$1,129.38                      | \$988.69                        | \$1,035.11                      | \$993.43                        | \$968.86                        | \$951.51                        | \$1,311.51                             | \$1,142.70                               | \$1,069.76                               | \$985.83                                 | \$979.14                             |
| 60                               | \$1,197.08                      | \$1,177.54                      | \$1,030.85                      | \$1,079.25                      | \$1,035.79                      | \$1,010.17                      | \$992.08                        | \$1,367.43                             | \$1,191.43                               | \$1,115.38                               | \$1,027.87                               | \$1,020.90                           |
| 61                               | \$1,239.42                      | \$1,219.19                      | \$1,067.31                      | \$1,117.42                      | \$1,072.43                      | \$1,045.90                      | \$1,027.17                      | \$1,415.80                             | \$1,233.57                               | \$1,154.83                               | \$1,064.23                               | \$1,057.01                           |
| 62                               | \$1,267.21                      | \$1,246.52                      | \$1,091.24                      | \$1,142.48                      | \$1,096.47                      | \$1,069.35                      | \$1,050.20                      | \$1,447.54                             | \$1,261.23                               | \$1,180.72                               | \$1,088.09                               | \$1,080.71                           |
| 63                               | \$1,302.06                      | \$1,280.80                      | \$1,121.24                      | \$1,173.89                      | \$1,126.62                      | \$1,098.76                      | \$1,079.08                      | \$1,487.35                             | \$1,295.91                               | \$1,213.19                               | \$1,118.01                               | \$1,110.42                           |
| 64+                              | \$1,323.23                      | \$1,301.62                      | \$1,139.48                      | \$1,192.98                      | \$1,144.94                      | \$1,116.62                      | \$1,096.63                      | \$1,511.53                             | \$1,316.98                               | \$1,232.92                               | \$1,136.19                               | \$1,128.48                           |

Pending regulatory approval.



## Rating Region 4

### Off-Exchange Full PPO

| Age     | Platinum Full PPO 250/10 OffEx | Platinum Full PPO 0/0 OffEx | Platinum Full PPO 0/10 OffEx | Platinum Full PPO 250/15 OffEx | Gold Full PPO 0/25 OffEx | Gold Full PPO 500/30 OffEx | Gold Full PPO 750/30 OffEx |
|---------|--------------------------------|-----------------------------|------------------------------|--------------------------------|--------------------------|----------------------------|----------------------------|
| 0 to 14 | \$508.64                       | \$506.50                    | \$502.37                     | \$488.87                       | \$435.15                 | \$431.27                   | \$424.57                   |
| 15      | \$553.86                       | \$551.52                    | \$547.03                     | \$532.33                       | \$473.83                 | \$469.60                   | \$462.31                   |
| 16      | \$571.14                       | \$568.73                    | \$564.10                     | \$548.94                       | \$488.62                 | \$484.26                   | \$476.74                   |
| 17      | \$588.43                       | \$585.95                    | \$581.18                     | \$565.56                       | \$503.41                 | \$498.92                   | \$491.17                   |
| 18      | \$607.05                       | \$604.49                    | \$599.56                     | \$583.45                       | \$519.34                 | \$514.70                   | \$506.71                   |
| 19      | \$625.66                       | \$623.03                    | \$617.95                     | \$601.34                       | \$535.27                 | \$530.49                   | \$522.25                   |
| 20      | \$644.95                       | \$642.23                    | \$637.00                     | \$619.88                       | \$551.76                 | \$546.84                   | \$538.35                   |
| 21      | \$664.89                       | \$662.09                    | \$656.70                     | \$639.05                       | \$568.83                 | \$563.75                   | \$555.00                   |
| 22      | \$664.89                       | \$662.09                    | \$656.70                     | \$639.05                       | \$568.83                 | \$563.75                   | \$555.00                   |
| 23      | \$664.89                       | \$662.09                    | \$656.70                     | \$639.05                       | \$568.83                 | \$563.75                   | \$555.00                   |
| 24      | \$664.89                       | \$662.09                    | \$656.70                     | \$639.05                       | \$568.83                 | \$563.75                   | \$555.00                   |
| 25      | \$667.55                       | \$664.74                    | \$659.32                     | \$641.60                       | \$571.10                 | \$566.01                   | \$557.22                   |
| 26      | \$680.85                       | \$677.98                    | \$672.46                     | \$654.38                       | \$582.48                 | \$577.28                   | \$568.32                   |
| 27      | \$696.81                       | \$693.87                    | \$688.22                     | \$669.72                       | \$596.13                 | \$590.81                   | \$581.64                   |
| 28      | \$722.74                       | \$719.69                    | \$713.83                     | \$694.64                       | \$618.32                 | \$612.80                   | \$603.28                   |
| 29      | \$744.01                       | \$740.88                    | \$734.84                     | \$715.09                       | \$636.52                 | \$630.84                   | \$621.04                   |
| 30      | \$754.65                       | \$751.47                    | \$745.35                     | \$725.32                       | \$645.62                 | \$639.86                   | \$629.92                   |
| 31      | \$770.61                       | \$767.36                    | \$761.11                     | \$740.66                       | \$659.27                 | \$653.39                   | \$643.24                   |
| 32      | \$786.57                       | \$783.25                    | \$776.87                     | \$755.99                       | \$672.92                 | \$666.92                   | \$656.56                   |
| 33      | \$796.54                       | \$793.18                    | \$786.72                     | \$765.58                       | \$681.46                 | \$675.37                   | \$664.89                   |
| 34      | \$807.18                       | \$803.78                    | \$797.23                     | \$775.80                       | \$690.56                 | \$684.39                   | \$673.77                   |
| 35      | \$812.50                       | \$809.07                    | \$802.48                     | \$780.92                       | \$695.11                 | \$688.90                   | \$678.21                   |
| 36      | \$817.82                       | \$814.37                    | \$807.74                     | \$786.03                       | \$699.66                 | \$693.41                   | \$682.65                   |
| 37      | \$823.14                       | \$819.67                    | \$812.99                     | \$791.14                       | \$704.21                 | \$697.92                   | \$687.09                   |
| 38      | \$828.46                       | \$824.96                    | \$818.24                     | \$796.25                       | \$708.76                 | \$702.43                   | \$691.53                   |
| 39      | \$839.09                       | \$835.56                    | \$828.75                     | \$806.48                       | \$717.86                 | \$711.45                   | \$700.41                   |
| 40      | \$849.73                       | \$846.15                    | \$839.26                     | \$816.70                       | \$726.96                 | \$720.47                   | \$709.29                   |
| 41      | \$865.69                       | \$862.04                    | \$855.02                     | \$832.04                       | \$740.61                 | \$734.00                   | \$722.61                   |
| 42      | \$880.98                       | \$877.27                    | \$870.12                     | \$846.74                       | \$753.70                 | \$746.97                   | \$735.37                   |
| 43      | \$902.26                       | \$898.45                    | \$891.14                     | \$867.19                       | \$771.90                 | \$765.01                   | \$753.13                   |
| 44      | \$928.85                       | \$924.94                    | \$917.41                     | \$892.75                       | \$794.65                 | \$787.56                   | \$775.33                   |
| 45      | \$960.10                       | \$956.06                    | \$948.27                     | \$922.78                       | \$821.39                 | \$814.06                   | \$801.42                   |
| 46      | \$997.34                       | \$993.13                    | \$985.05                     | \$958.57                       | \$853.24                 | \$845.63                   | \$832.50                   |
| 47      | \$1,039.23                     | \$1,034.85                  | \$1,026.42                   | \$998.83                       | \$889.08                 | \$881.14                   | \$867.46                   |
| 48      | \$1,087.10                     | \$1,082.52                  | \$1,073.70                   | \$1,044.84                     | \$930.03                 | \$921.73                   | \$907.42                   |
| 49      | \$1,134.31                     | \$1,129.52                  | \$1,120.32                   | \$1,090.21                     | \$970.42                 | \$961.76                   | \$946.83                   |
| 50      | \$1,187.50                     | \$1,182.49                  | \$1,172.86                   | \$1,141.34                     | \$1,015.93               | \$1,006.86                 | \$991.23                   |
| 51      | \$1,240.02                     | \$1,234.80                  | \$1,224.74                   | \$1,191.82                     | \$1,060.86               | \$1,051.40                 | \$1,035.07                 |
| 52      | \$1,297.87                     | \$1,292.40                  | \$1,281.87                   | \$1,247.42                     | \$1,110.35               | \$1,100.44                 | \$1,083.36                 |
| 53      | \$1,356.38                     | \$1,350.66                  | \$1,339.66                   | \$1,303.66                     | \$1,160.41               | \$1,150.05                 | \$1,132.20                 |
| 54      | \$1,419.54                     | \$1,413.56                  | \$1,402.05                   | \$1,364.37                     | \$1,214.45               | \$1,203.61                 | \$1,184.92                 |
| 55      | \$1,482.71                     | \$1,476.46                  | \$1,464.43                   | \$1,425.07                     | \$1,268.49               | \$1,257.16                 | \$1,237.64                 |
| 56      | \$1,551.19                     | \$1,544.65                  | \$1,532.07                   | \$1,490.90                     | \$1,327.07               | \$1,315.23                 | \$1,294.81                 |
| 57      | \$1,620.34                     | \$1,613.51                  | \$1,600.37                   | \$1,557.36                     | \$1,386.23               | \$1,373.86                 | \$1,352.53                 |
| 58      | \$1,694.15                     | \$1,687.00                  | \$1,673.26                   | \$1,628.29                     | \$1,449.37               | \$1,436.44                 | \$1,414.13                 |
| 59      | \$1,730.71                     | \$1,723.42                  | \$1,709.38                   | \$1,663.44                     | \$1,480.66               | \$1,467.44                 | \$1,444.66                 |
| 60      | \$1,804.52                     | \$1,796.91                  | \$1,782.28                   | \$1,734.37                     | \$1,543.80               | \$1,530.02                 | \$1,506.26                 |
| 61      | \$1,868.35                     | \$1,860.47                  | \$1,845.32                   | \$1,795.72                     | \$1,598.41               | \$1,584.14                 | \$1,559.54                 |
| 62      | \$1,910.23                     | \$1,902.18                  | \$1,886.69                   | \$1,835.98                     | \$1,634.24               | \$1,619.66                 | \$1,594.51                 |
| 63      | \$1,962.76                     | \$1,954.49                  | \$1,938.57                   | \$1,886.47                     | \$1,679.18               | \$1,664.19                 | \$1,638.35                 |
| 64+     | \$1,994.68                     | \$1,986.27                  | \$1,970.09                   | \$1,917.14                     | \$1,706.48               | \$1,691.25                 | \$1,664.99                 |

Pending regulatory approval.

Effective April 2022

## Rating Region 4

### Off-Exchange Full PPO

| Age     | Gold Full PPO<br>1000/35 OffEx | Silver Full PPO<br>1800/45 OffEx | Silver Full PPO<br>2225/50 | Silver Full PPO<br>2400/55 OffEx | Bronze Full PPO<br>5500/65 OffEx | Bronze Full PPO<br>6500/70 OffEx | Bronze Full PPO<br>6850/55 OffEx | Bronze Full PPO<br>6250/65 OffEx | Bronze Full PPO<br>7500/65 OffEx |
|---------|--------------------------------|----------------------------------|----------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| 0 to 14 | \$416.62                       | \$376.82                         | \$374.39                   | \$368.11                         | \$321.34                         | \$337.05                         | \$323.28                         | \$314.89                         | \$309.09                         |
| 15      | \$453.65                       | \$410.31                         | \$407.67                   | \$400.83                         | \$349.90                         | \$367.01                         | \$352.02                         | \$342.88                         | \$336.56                         |
| 16      | \$467.81                       | \$423.12                         | \$420.39                   | \$413.34                         | \$360.82                         | \$378.46                         | \$363.01                         | \$353.58                         | \$347.07                         |
| 17      | \$481.97                       | \$435.93                         | \$433.11                   | \$425.85                         | \$371.74                         | \$389.92                         | \$373.99                         | \$364.28                         | \$357.57                         |
| 18      | \$497.22                       | \$449.72                         | \$446.82                   | \$439.33                         | \$383.51                         | \$402.25                         | \$385.83                         | \$375.81                         | \$368.89                         |
| 19      | \$512.47                       | \$463.51                         | \$460.52                   | \$452.80                         | \$395.27                         | \$414.59                         | \$397.66                         | \$387.33                         | \$380.20                         |
| 20      | \$528.26                       | \$477.80                         | \$474.71                   | \$466.75                         | \$407.45                         | \$427.37                         | \$409.91                         | \$399.27                         | \$391.92                         |
| 21      | \$544.60                       | \$492.57                         | \$489.39                   | \$481.19                         | \$420.05                         | \$440.58                         | \$422.59                         | \$411.62                         | \$404.04                         |
| 22      | \$544.60                       | \$492.57                         | \$489.39                   | \$481.19                         | \$420.05                         | \$440.58                         | \$422.59                         | \$411.62                         | \$404.04                         |
| 23      | \$544.60                       | \$492.57                         | \$489.39                   | \$481.19                         | \$420.05                         | \$440.58                         | \$422.59                         | \$411.62                         | \$404.04                         |
| 24      | \$544.60                       | \$492.57                         | \$489.39                   | \$481.19                         | \$420.05                         | \$440.58                         | \$422.59                         | \$411.62                         | \$404.04                         |
| 25      | \$546.78                       | \$494.54                         | \$491.35                   | \$483.11                         | \$421.73                         | \$442.34                         | \$424.28                         | \$413.26                         | \$405.65                         |
| 26      | \$557.67                       | \$504.40                         | \$501.14                   | \$492.74                         | \$430.13                         | \$451.16                         | \$432.73                         | \$421.50                         | \$413.74                         |
| 27      | \$570.74                       | \$516.22                         | \$512.88                   | \$504.29                         | \$440.21                         | \$461.73                         | \$442.88                         | \$431.37                         | \$423.43                         |
| 28      | \$591.98                       | \$535.43                         | \$531.97                   | \$523.05                         | \$456.59                         | \$478.91                         | \$459.36                         | \$447.43                         | \$439.19                         |
| 29      | \$609.41                       | \$551.19                         | \$547.63                   | \$538.45                         | \$470.04                         | \$493.01                         | \$472.88                         | \$460.60                         | \$452.12                         |
| 30      | \$618.12                       | \$559.07                         | \$555.46                   | \$546.15                         | \$476.76                         | \$500.06                         | \$479.64                         | \$467.18                         | \$458.58                         |
| 31      | \$631.19                       | \$570.89                         | \$567.21                   | \$557.70                         | \$486.84                         | \$510.64                         | \$489.78                         | \$477.06                         | \$468.28                         |
| 32      | \$644.26                       | \$582.71                         | \$578.95                   | \$569.25                         | \$496.92                         | \$521.21                         | \$499.93                         | \$486.94                         | \$477.98                         |
| 33      | \$652.43                       | \$590.10                         | \$586.29                   | \$576.46                         | \$503.22                         | \$527.82                         | \$506.27                         | \$493.12                         | \$484.04                         |
| 34      | \$661.14                       | \$597.98                         | \$594.12                   | \$584.16                         | \$509.94                         | \$534.87                         | \$513.03                         | \$499.70                         | \$490.50                         |
| 35      | \$665.50                       | \$601.92                         | \$598.04                   | \$588.01                         | \$513.30                         | \$538.39                         | \$516.41                         | \$503.00                         | \$493.74                         |
| 36      | \$669.86                       | \$605.87                         | \$601.95                   | \$591.86                         | \$516.66                         | \$541.92                         | \$519.79                         | \$506.29                         | \$496.97                         |
| 37      | \$674.21                       | \$609.81                         | \$605.87                   | \$595.71                         | \$520.02                         | \$545.44                         | \$523.17                         | \$509.58                         | \$500.20                         |
| 38      | \$678.57                       | \$613.75                         | \$609.78                   | \$599.56                         | \$523.38                         | \$548.97                         | \$526.55                         | \$512.87                         | \$503.43                         |
| 39      | \$687.28                       | \$621.63                         | \$617.62                   | \$607.26                         | \$530.10                         | \$556.02                         | \$533.31                         | \$519.46                         | \$509.90                         |
| 40      | \$696.00                       | \$629.51                         | \$625.45                   | \$614.96                         | \$536.82                         | \$563.06                         | \$540.07                         | \$526.05                         | \$516.36                         |
| 41      | \$709.07                       | \$641.33                         | \$637.19                   | \$626.51                         | \$546.90                         | \$573.64                         | \$550.21                         | \$535.92                         | \$526.06                         |
| 42      | \$721.59                       | \$652.66                         | \$648.45                   | \$637.58                         | \$556.57                         | \$583.77                         | \$559.93                         | \$545.39                         | \$535.35                         |
| 43      | \$739.02                       | \$668.42                         | \$664.11                   | \$652.97                         | \$570.01                         | \$597.87                         | \$573.46                         | \$558.56                         | \$548.28                         |
| 44      | \$760.80                       | \$688.13                         | \$683.68                   | \$672.22                         | \$586.81                         | \$615.49                         | \$590.36                         | \$575.03                         | \$564.44                         |
| 45      | \$786.40                       | \$711.28                         | \$706.68                   | \$694.84                         | \$606.55                         | \$636.20                         | \$610.22                         | \$594.37                         | \$583.43                         |
| 46      | \$816.90                       | \$738.86                         | \$734.09                   | \$721.78                         | \$630.07                         | \$660.87                         | \$633.89                         | \$617.42                         | \$606.06                         |
| 47      | \$851.21                       | \$769.89                         | \$764.92                   | \$752.10                         | \$656.54                         | \$688.63                         | \$660.51                         | \$643.36                         | \$631.51                         |
| 48      | \$890.42                       | \$805.36                         | \$800.16                   | \$786.74                         | \$686.78                         | \$720.35                         | \$690.94                         | \$672.99                         | \$660.60                         |
| 49      | \$929.08                       | \$840.33                         | \$834.91                   | \$820.91                         | \$716.60                         | \$751.63                         | \$720.94                         | \$702.22                         | \$689.29                         |
| 50      | \$972.65                       | \$879.74                         | \$874.06                   | \$859.40                         | \$750.21                         | \$786.88                         | \$754.75                         | \$735.15                         | \$721.61                         |
| 51      | \$1,015.68                     | \$918.65                         | \$912.72                   | \$897.42                         | \$783.39                         | \$821.69                         | \$788.13                         | \$767.66                         | \$753.53                         |
| 52      | \$1,063.06                     | \$961.50                         | \$955.30                   | \$939.28                         | \$819.94                         | \$860.02                         | \$824.90                         | \$803.48                         | \$788.68                         |
| 53      | \$1,110.98                     | \$1,004.85                       | \$998.36                   | \$981.63                         | \$856.90                         | \$898.79                         | \$862.09                         | \$839.70                         | \$824.24                         |
| 54      | \$1,162.72                     | \$1,051.64                       | \$1,044.86                 | \$1,027.34                       | \$896.81                         | \$940.64                         | \$902.23                         | \$878.80                         | \$862.62                         |
| 55      | \$1,214.45                     | \$1,098.44                       | \$1,091.35                 | \$1,073.05                       | \$936.71                         | \$982.50                         | \$942.38                         | \$917.91                         | \$901.01                         |
| 56      | \$1,270.55                     | \$1,149.17                       | \$1,141.76                 | \$1,122.61                       | \$979.98                         | \$1,027.88                       | \$985.91                         | \$960.30                         | \$942.62                         |
| 57      | \$1,327.19                     | \$1,200.40                       | \$1,192.65                 | \$1,172.66                       | \$1,023.66                       | \$1,073.70                       | \$1,029.86                       | \$1,003.11                       | \$984.64                         |
| 58      | \$1,387.64                     | \$1,255.08                       | \$1,246.98                 | \$1,226.07                       | \$1,070.29                       | \$1,122.60                       | \$1,076.76                       | \$1,048.80                       | \$1,029.49                       |
| 59      | \$1,417.59                     | \$1,282.17                       | \$1,273.89                 | \$1,252.54                       | \$1,093.39                       | \$1,146.84                       | \$1,100.01                       | \$1,071.44                       | \$1,051.71                       |
| 60      | \$1,478.04                     | \$1,336.84                       | \$1,328.21                 | \$1,305.95                       | \$1,140.01                       | \$1,195.74                       | \$1,146.91                       | \$1,117.13                       | \$1,096.56                       |
| 61      | \$1,530.32                     | \$1,384.13                       | \$1,375.20                 | \$1,352.14                       | \$1,180.34                       | \$1,238.04                       | \$1,187.48                       | \$1,156.64                       | \$1,135.35                       |
| 62      | \$1,564.63                     | \$1,415.16                       | \$1,406.03                 | \$1,382.46                       | \$1,206.80                       | \$1,265.79                       | \$1,214.11                       | \$1,182.57                       | \$1,160.80                       |
| 63      | \$1,607.65                     | \$1,454.08                       | \$1,444.69                 | \$1,420.47                       | \$1,239.99                       | \$1,300.60                       | \$1,247.49                       | \$1,215.09                       | \$1,192.72                       |
| 64+     | \$1,633.79                     | \$1,477.72                       | \$1,468.18                 | \$1,443.57                       | \$1,260.15                       | \$1,321.75                       | \$1,267.78                       | \$1,234.85                       | \$1,212.12                       |

Pending regulatory approval.

## Rating Region 4

| Off-Exchange Full PPO Savings |  |   |  |   |                                       | Mirror Full PPO                                    |  |   |   |
|-------------------------------|--|---|--|---|---------------------------------------|--|--|---|---|
| Age                           | Gold Full PPO Savings<br>1750/15% HDHP<br>PrevRx OffEx | Silver Full PPO Savings<br>2100/25% OffEx | Silver Full PPO Savings<br>2600/35% HDHP<br>PrevRx OffEx | Bronze Full PPO Savings<br>5700/40% OffEx | Bronze Full PPO Savings<br>7000 OffEx | Blue Shield Platinum 90 PPO<br>0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 +<br>Child Dental | Blue Shield Silver 70 PPO<br>2250/50 + Child Dental | Blue Shield Bronze 60 PPO<br>6300/65 + Child Dental |
| 0 to 14                       | \$427.62   | \$372.25                                  | \$348.05   | \$320.26                                  | \$318.06                              | \$500.53   | \$449.10   | \$398.62  | \$332.80  |
| 15                            | \$465.63   | \$405.34                                  | \$378.99   | \$348.73                                  | \$346.33                              | \$545.02   | \$489.01   | \$434.05  | \$362.38  |
| 16                            | \$480.17   | \$417.99                                  | \$390.82   | \$359.61                                  | \$357.14                              | \$562.03   | \$504.28   | \$447.60  | \$373.69  |
| 17                            | \$494.70   | \$430.64                                  | \$402.65   | \$370.50                                  | \$367.95                              | \$579.04   | \$519.54   | \$461.15  | \$385.01  |
| 18                            | \$510.35   | \$444.27                                  | \$415.39   | \$382.22                                  | \$379.59                              | \$597.36   | \$535.98   | \$475.74  | \$397.19  |
| 19                            | \$526.01   | \$457.89                                  | \$428.13   | \$393.94                                  | \$391.24                              | \$615.68   | \$552.42   | \$490.33  | \$409.37  |
| 20                            | \$542.22   | \$472.00                                  | \$441.32   | \$406.08                                  | \$403.29                              | \$634.66   | \$569.44   | \$505.44  | \$421.98  |
| 21                            | \$558.99   | \$486.60                                  | \$454.97   | \$418.64                                  | \$415.77                              | \$654.29   | \$587.05   | \$521.07  | \$435.03  |
| 22                            | \$558.99   | \$486.60                                  | \$454.97   | \$418.64                                  | \$415.77                              | \$654.29   | \$587.05   | \$521.07  | \$435.03  |
| 23                            | \$558.99   | \$486.60                                  | \$454.97   | \$418.64                                  | \$415.77                              | \$654.29   | \$587.05   | \$521.07  | \$435.03  |
| 24                            | \$558.99   | \$486.60                                  | \$454.97   | \$418.64                                  | \$415.77                              | \$654.29   | \$587.05   | \$521.07  | \$435.03  |
| 25                            | \$561.22   | \$488.55                                  | \$456.79   | \$420.32                                  | \$417.43                              | \$656.90   | \$589.40   | \$523.16  | \$436.77  |
| 26                            | \$572.40   | \$498.28                                  | \$465.89   | \$428.69                                  | \$425.75                              | \$669.99   | \$601.14   | \$533.58  | \$445.48  |
| 27                            | \$585.82   | \$509.96                                  | \$476.81   | \$438.74                                  | \$435.72                              | \$685.69   | \$615.23   | \$546.08  | \$455.92  |
| 28                            | \$607.62   | \$528.94                                  | \$494.55   | \$455.07                                  | \$451.94                              | \$711.21   | \$638.13   | \$566.41  | \$472.88  |
| 29                            | \$625.50   | \$544.51                                  | \$509.11   | \$468.46                                  | \$465.24                              | \$732.15   | \$656.91   | \$583.08  | \$486.80  |
| 30                            | \$634.45   | \$552.29                                  | \$516.39   | \$475.16                                  | \$471.90                              | \$742.62   | \$666.30   | \$591.42  | \$493.76  |
| 31                            | \$647.86   | \$563.97                                  | \$527.31   | \$485.21                                  | \$481.87                              | \$758.32   | \$680.39   | \$603.92  | \$504.20  |
| 32                            | \$661.28   | \$575.65                                  | \$538.23   | \$495.26                                  | \$491.85                              | \$774.02   | \$694.48   | \$616.43  | \$514.65  |
| 33                            | \$669.66   | \$582.95                                  | \$545.05   | \$501.53                                  | \$498.09                              | \$783.84   | \$703.29   | \$624.24  | \$521.17  |
| 34                            | \$678.61   | \$590.74                                  | \$552.33   | \$508.23                                  | \$504.74                              | \$794.30   | \$712.68   | \$632.58  | \$528.13  |
| 35                            | \$683.08   | \$594.63                                  | \$555.97   | \$511.58                                  | \$508.07                              | \$799.54   | \$717.38   | \$636.75  | \$531.61  |
| 36                            | \$687.55   | \$598.52                                  | \$559.61   | \$514.93                                  | \$511.39                              | \$804.77   | \$722.07   | \$640.92  | \$535.09  |
| 37                            | \$692.02   | \$602.41                                  | \$563.25   | \$518.28                                  | \$514.72                              | \$810.01   | \$726.77   | \$645.09  | \$538.57  |
| 38                            | \$696.50   | \$606.31                                  | \$566.89   | \$521.63                                  | \$518.05                              | \$815.24   | \$731.47   | \$649.26  | \$542.05  |
| 39                            | \$705.44   | \$614.09                                  | \$574.17   | \$528.33                                  | \$524.70                              | \$825.71   | \$740.86   | \$657.59  | \$549.01  |
| 40                            | \$714.38   | \$621.88                                  | \$581.45   | \$535.03                                  | \$531.35                              | \$836.18   | \$750.25   | \$665.93  | \$555.97  |
| 41                            | \$727.80   | \$633.56                                  | \$592.37   | \$545.07                                  | \$541.33                              | \$851.88   | \$764.34   | \$678.44  | \$566.41  |
| 42                            | \$740.66   | \$644.75                                  | \$602.84   | \$554.70                                  | \$550.89                              | \$866.93   | \$777.84   | \$690.42  | \$576.42  |
| 43                            | \$758.54   | \$660.32                                  | \$617.39   | \$568.10                                  | \$564.20                              | \$887.87   | \$796.63   | \$707.09  | \$590.34  |
| 44                            | \$780.90   | \$679.78                                  | \$635.59   | \$584.84                                  | \$580.83                              | \$914.04   | \$820.11   | \$727.94  | \$607.74  |
| 45                            | \$807.17   | \$702.65                                  | \$656.98   | \$604.52                                  | \$600.37                              | \$944.79   | \$847.70   | \$752.43  | \$628.19  |
| 46                            | \$838.48   | \$729.90                                  | \$682.46   | \$627.97                                  | \$623.65                              | \$981.43   | \$880.58   | \$781.61  | \$652.55  |
| 47                            | \$873.69   | \$760.56                                  | \$711.12   | \$654.34                                  | \$649.84                              | \$1,022.65   | \$917.56   | \$814.44  | \$679.96  |
| 48                            | \$913.94   | \$795.60                                  | \$743.88   | \$684.48                                  | \$679.78                              | \$1,069.76   | \$959.83   | \$851.95  | \$711.28  |
| 49                            | \$953.63   | \$830.14                                  | \$776.18   | \$714.21                                  | \$709.30                              | \$1,116.21   | \$1,001.51                                       | \$888.95  | \$742.17  |
| 50                            | \$998.35   | \$869.07                                  | \$812.58   | \$747.70                                  | \$742.56                              | \$1,168.56   | \$1,048.48                                       | \$930.63  | \$776.97  |
| 51                            | \$1,042.51   | \$907.51                                  | \$848.52   | \$780.77                                  | \$775.40                              | \$1,220.25   | \$1,094.85                                       | \$971.80  | \$811.34  |
| 52                            | \$1,091.14   | \$949.85                                  | \$888.10   | \$817.19                                  | \$811.58                              | \$1,277.17   | \$1,145.93                                       | \$1,017.13  | \$849.19  |
| 53                            | \$1,140.33   | \$992.67                                  | \$928.14   | \$854.03                                  | \$848.16                              | \$1,334.75   | \$1,197.59                                       | \$1,062.99  | \$887.47  |
| 54                            | \$1,193.43   | \$1,038.90                                | \$971.36   | \$893.80                                  | \$887.66                              | \$1,396.90   | \$1,253.36                                       | \$1,112.49  | \$928.80  |
| 55                            | \$1,246.54   | \$1,085.12                                | \$1,014.58   | \$933.57                                  | \$927.16                              | \$1,459.06   | \$1,309.13                                       | \$1,161.99  | \$970.13  |
| 56                            | \$1,304.11   | \$1,135.24                                | \$1,061.45   | \$976.70                                  | \$969.98                              | \$1,526.45   | \$1,369.59                                       | \$1,215.66  | \$1,014.94  |
| 57                            | \$1,362.25   | \$1,185.85                                | \$1,108.76   | \$1,020.23                                | \$1,013.22                            | \$1,594.50   | \$1,430.65                                       | \$1,269.85  | \$1,060.18  |
| 58                            | \$1,424.29   | \$1,239.86                                | \$1,159.26   | \$1,066.70                                | \$1,059.37                            | \$1,667.12   | \$1,495.81                                       | \$1,327.69  | \$1,108.47  |
| 59                            | \$1,455.04   | \$1,266.63                                | \$1,184.29   | \$1,089.73                                | \$1,082.24                            | \$1,703.11   | \$1,528.10                                       | \$1,356.35  | \$1,132.39  |
| 60                            | \$1,517.09   | \$1,320.64                                | \$1,234.79   | \$1,136.20                                | \$1,128.39                            | \$1,775.74   | \$1,593.26                                       | \$1,414.19  | \$1,180.68  |
| 61                            | \$1,570.75   | \$1,367.35                                | \$1,278.47   | \$1,176.39                                | \$1,168.30                            | \$1,838.55   | \$1,649.62                                       | \$1,464.21  | \$1,222.45  |
| 62                            | \$1,605.97   | \$1,398.01                                | \$1,307.13   | \$1,202.76                                | \$1,194.50                            | \$1,879.77   | \$1,686.60                                       | \$1,497.04  | \$1,249.85  |
| 63                            | \$1,650.12   | \$1,436.45                                | \$1,343.07   | \$1,235.84                                | \$1,227.34                            | \$1,931.46   | \$1,732.98                                       | \$1,538.20  | \$1,284.22  |
| 64+                           | \$1,676.96   | \$1,459.81                                | \$1,364.91   | \$1,255.93                                | \$1,247.30                            | \$1,962.86   | \$1,761.16                                       | \$1,563.22  | \$1,305.10  |

Pending regulatory approval.

Effective April 2022

## Rating Region 4 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off Exchange Full PPO, Off Exchange Full PPO Savings, Mirror Full PPO | Off Exchange Tandem PPO, Off Exchange Tandem PPO Savings | Access+ HMO | Local Access+ HMO | Off Exchange Trio HMO, Mirror HMO |
|---------|---|--|-------------|-------------------|-----------------------------------|
| 0 to 14 | \$6.78  | \$6.75   | \$7.46      | \$7.52            | \$7.85                            |
| 15      | \$7.38  | \$7.36   | \$8.12      | \$8.19            | \$8.55                            |
| 16      | \$7.61  | \$7.58   | \$8.37      | \$8.45            | \$8.82                            |
| 17      | \$7.84  | \$7.81   | \$8.63      | \$8.70            | \$9.08                            |
| 18      | \$8.09  | \$8.06   | \$8.90      | \$8.98            | \$9.37                            |
| 19      | \$8.34  | \$8.31   | \$9.17      | \$9.25            | \$9.66                            |
| 20      | \$8.60  | \$8.56   | \$9.45      | \$9.54            | \$9.96                            |
| 21      | \$8.86  | \$8.83   | \$9.75      | \$9.83            | \$10.26                           |
| 22      | \$8.86  | \$8.83   | \$9.75      | \$9.83            | \$10.26                           |
| 23      | \$8.86  | \$8.83   | \$9.75      | \$9.83            | \$10.26                           |
| 24      | \$8.86  | \$8.83   | \$9.75      | \$9.83            | \$10.26                           |
| 25      | \$8.90  | \$8.86   | \$9.78      | \$9.87            | \$10.31                           |
| 26      | \$9.07  | \$9.04   | \$9.98      | \$10.07           | \$10.51                           |
| 27      | \$9.29  | \$9.25   | \$10.21     | \$10.31           | \$10.76                           |
| 28      | \$9.63  | \$9.60   | \$10.59     | \$10.69           | \$11.16                           |
| 29      | \$9.92  | \$9.88   | \$10.90     | \$11.00           | \$11.49                           |
| 30      | \$10.06   | \$10.02  | \$11.06     | \$11.16           | \$11.65                           |
| 31      | \$10.27   | \$10.23  | \$11.29     | \$11.40           | \$11.90                           |
| 32      | \$10.48   | \$10.44  | \$11.53     | \$11.63           | \$12.14                           |
| 33      | \$10.62   | \$10.58  | \$11.67     | \$11.78           | \$12.30                           |
| 34      | \$10.76   | \$10.72  | \$11.83     | \$11.94           | \$12.46                           |
| 35      | \$10.83   | \$10.79  | \$11.91     | \$12.01           | \$12.54                           |
| 36      | \$10.90   | \$10.86  | \$11.99     | \$12.10           | \$12.63                           |
| 37      | \$10.97   | \$10.93  | \$12.06     | \$12.17           | \$12.71                           |
| 38      | \$11.04   | \$11.00  | \$12.14     | \$12.25           | \$12.79                           |
| 39      | \$11.18   | \$11.14  | \$12.30     | \$12.41           | \$12.95                           |
| 40      | \$11.32   | \$11.28  | \$12.45     | \$12.57           | \$13.12                           |
| 41      | \$11.54   | \$11.49  | \$12.69     | \$12.80           | \$13.36                           |
| 42      | \$11.74   | \$11.70  | \$12.91     | \$13.03           | \$13.60                           |
| 43      | \$12.02   | \$11.98  | \$13.22     | \$13.34           | \$13.93                           |
| 44      | \$12.38   | \$12.33  | \$13.61     | \$13.73           | \$14.34                           |
| 45      | \$12.79   | \$12.75  | \$14.07     | \$14.20           | \$14.82                           |
| 46      | \$13.29   | \$13.24  | \$14.61     | \$14.75           | \$15.39                           |
| 47      | \$13.85   | \$13.80  | \$15.23     | \$15.37           | \$16.04                           |
| 48      | \$14.49   | \$14.43  | \$15.93     | \$16.08           | \$16.78                           |
| 49      | \$15.12   | \$15.06  | \$16.62     | \$16.77           | \$17.51                           |
| 50      | \$15.82   | \$15.76  | \$17.40     | \$17.56           | \$18.33                           |
| 51      | \$16.52   | \$16.46  | \$18.17     | \$18.34           | \$19.14                           |
| 52      | \$17.29   | \$17.23  | \$19.02     | \$19.19           | \$20.03                           |
| 53      | \$18.07   | \$18.01  | \$19.87     | \$20.06           | \$20.94                           |
| 54      | \$18.91   | \$18.84  | \$20.80     | \$20.99           | \$21.91                           |
| 55      | \$19.76   | \$19.68  | \$21.73     | \$21.92           | \$22.89                           |
| 56      | \$20.67   | \$20.59  | \$22.73     | \$22.94           | \$23.94                           |
| 57      | \$21.59   | \$21.51  | \$23.74     | \$23.96           | \$25.01                           |
| 58      | \$22.57   | \$22.49  | \$24.82     | \$25.05           | \$26.15                           |
| 59      | \$23.06   | \$22.97  | \$25.36     | \$25.59           | \$26.71                           |
| 60      | \$24.04   | \$23.95  | \$26.44     | \$26.68           | \$27.85                           |
| 61      | \$24.89   | \$24.80  | \$27.38     | \$27.62           | \$28.84                           |
| 62      | \$25.45   | \$25.36  | \$27.99     | \$28.25           | \$29.48                           |
| 63      | \$26.15   | \$26.05  | \$28.76     | \$29.02           | \$30.29                           |
| 64+     | \$26.58   | \$26.48  | \$29.23     | \$29.49           | \$30.79                           |

Pending regulatory approval. \* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP and HMO plans listed in the Blue Shield of California Off Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

## Rating Region 5

### Off-Exchange Trio HMO

| Age     | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2000/60 OffEx | Silver Trio HMO 2750/65 OffEx | Bronze Trio HMO 7000/70 OffEx |
|---------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$430.99                     | \$423.31                     | \$418.37                     | \$401.68                 | \$386.32                   | \$375.36                    | \$366.89                    | \$328.86                      | \$319.00                      | \$284.63                      |
| 15      | \$469.30                     | \$460.94                     | \$455.56                     | \$437.38                 | \$420.66                   | \$408.72                    | \$399.50                    | \$358.09                      | \$347.36                      | \$309.93                      |
| 16      | \$483.95                     | \$475.33                     | \$469.78                     | \$451.03                 | \$433.79                   | \$421.48                    | \$411.97                    | \$369.26                      | \$358.20                      | \$319.60                      |
| 17      | \$498.60                     | \$489.72                     | \$483.99                     | \$464.69                 | \$446.92                   | \$434.24                    | \$424.44                    | \$380.44                      | \$369.04                      | \$329.27                      |
| 18      | \$514.38                     | \$505.21                     | \$499.31                     | \$479.39                 | \$461.06                   | \$447.98                    | \$437.87                    | \$392.48                      | \$380.72                      | \$339.69                      |
| 19      | \$530.15                     | \$520.70                     | \$514.62                     | \$494.09                 | \$475.20                   | \$461.71                    | \$451.30                    | \$404.51                      | \$392.40                      | \$350.11                      |
| 20      | \$546.49                     | \$536.75                     | \$530.48                     | \$509.32                 | \$489.85                   | \$475.94                    | \$465.21                    | \$416.98                      | \$404.49                      | \$360.90                      |
| 21      | \$563.39                     | \$553.35                     | \$546.89                     | \$525.07                 | \$505.00                   | \$490.66                    | \$479.60                    | \$429.88                      | \$417.00                      | \$372.06                      |
| 22      | \$563.39                     | \$553.35                     | \$546.89                     | \$525.07                 | \$505.00                   | \$490.66                    | \$479.60                    | \$429.88                      | \$417.00                      | \$372.06                      |
| 23      | \$563.39                     | \$553.35                     | \$546.89                     | \$525.07                 | \$505.00                   | \$490.66                    | \$479.60                    | \$429.88                      | \$417.00                      | \$372.06                      |
| 24      | \$563.39                     | \$553.35                     | \$546.89                     | \$525.07                 | \$505.00                   | \$490.66                    | \$479.60                    | \$429.88                      | \$417.00                      | \$372.06                      |
| 25      | \$565.64                     | \$555.56                     | \$549.07                     | \$527.17                 | \$507.02                   | \$492.63                    | \$481.52                    | \$431.60                      | \$418.67                      | \$373.55                      |
| 26      | \$576.91                     | \$566.63                     | \$560.01                     | \$537.67                 | \$517.12                   | \$502.44                    | \$491.11                    | \$440.19                      | \$427.01                      | \$380.99                      |
| 27      | \$590.43                     | \$579.91                     | \$573.14                     | \$550.27                 | \$529.24                   | \$514.21                    | \$502.62                    | \$450.51                      | \$437.01                      | \$389.92                      |
| 28      | \$612.41                     | \$601.49                     | \$594.47                     | \$570.75                 | \$548.93                   | \$533.35                    | \$521.32                    | \$467.28                      | \$453.28                      | \$404.43                      |
| 29      | \$630.43                     | \$619.20                     | \$611.97                     | \$587.55                 | \$565.09                   | \$549.05                    | \$536.67                    | \$481.03                      | \$466.62                      | \$416.34                      |
| 30      | \$639.45                     | \$628.05                     | \$620.72                     | \$595.95                 | \$573.17                   | \$556.90                    | \$544.34                    | \$487.91                      | \$473.29                      | \$422.29                      |
| 31      | \$652.97                     | \$641.33                     | \$633.84                     | \$608.55                 | \$585.29                   | \$568.68                    | \$555.85                    | \$498.23                      | \$483.30                      | \$431.22                      |
| 32      | \$666.49                     | \$654.61                     | \$646.97                     | \$621.16                 | \$597.41                   | \$580.45                    | \$567.36                    | \$508.54                      | \$493.31                      | \$440.15                      |
| 33      | \$674.94                     | \$662.91                     | \$655.17                     | \$629.03                 | \$604.99                   | \$587.81                    | \$574.56                    | \$514.99                      | \$499.56                      | \$445.73                      |
| 34      | \$683.96                     | \$671.77                     | \$663.92                     | \$637.43                 | \$613.07                   | \$595.66                    | \$582.23                    | \$521.87                      | \$506.24                      | \$451.68                      |
| 35      | \$688.46                     | \$676.20                     | \$668.30                     | \$641.63                 | \$617.11                   | \$599.59                    | \$586.07                    | \$525.31                      | \$509.57                      | \$454.66                      |
| 36      | \$692.97                     | \$680.62                     | \$672.67                     | \$645.83                 | \$621.15                   | \$603.52                    | \$589.90                    | \$528.75                      | \$512.91                      | \$457.64                      |
| 37      | \$697.48                     | \$685.05                     | \$677.05                     | \$650.04                 | \$625.19                   | \$607.44                    | \$593.74                    | \$532.19                      | \$516.24                      | \$460.61                      |
| 38      | \$701.98                     | \$689.48                     | \$681.42                     | \$654.24                 | \$629.23                   | \$611.37                    | \$597.58                    | \$535.63                      | \$519.58                      | \$463.59                      |
| 39      | \$711.00                     | \$698.33                     | \$690.17                     | \$662.64                 | \$637.31                   | \$619.22                    | \$605.25                    | \$542.50                      | \$526.25                      | \$469.54                      |
| 40      | \$720.01                     | \$707.18                     | \$698.92                     | \$671.04                 | \$645.39                   | \$627.07                    | \$612.92                    | \$549.38                      | \$532.92                      | \$475.49                      |
| 41      | \$733.53                     | \$720.46                     | \$712.05                     | \$683.64                 | \$657.51                   | \$638.84                    | \$624.44                    | \$559.70                      | \$542.93                      | \$484.42                      |
| 42      | \$746.49                     | \$733.19                     | \$724.63                     | \$695.72                 | \$669.12                   | \$650.13                    | \$635.47                    | \$569.59                      | \$552.52                      | \$492.98                      |
| 43      | \$764.52                     | \$750.90                     | \$742.13                     | \$712.52                 | \$685.28                   | \$665.83                    | \$650.81                    | \$583.34                      | \$565.87                      | \$504.89                      |
| 44      | \$787.06                     | \$773.03                     | \$764.00                     | \$733.52                 | \$705.48                   | \$685.46                    | \$670.00                    | \$600.54                      | \$582.55                      | \$519.77                      |
| 45      | \$813.54                     | \$799.04                     | \$789.70                     | \$758.20                 | \$729.22                   | \$708.52                    | \$692.54                    | \$620.74                      | \$602.15                      | \$537.26                      |
| 46      | \$845.09                     | \$830.03                     | \$820.33                     | \$787.60                 | \$757.50                   | \$735.99                    | \$719.40                    | \$644.81                      | \$625.50                      | \$558.09                      |
| 47      | \$880.58                     | \$864.89                     | \$854.78                     | \$820.68                 | \$789.31                   | \$766.91                    | \$749.61                    | \$671.90                      | \$651.77                      | \$581.53                      |
| 48      | \$921.14                     | \$904.73                     | \$894.16                     | \$858.49                 | \$825.67                   | \$802.23                    | \$784.14                    | \$702.85                      | \$681.79                      | \$608.32                      |
| 49      | \$961.14                     | \$944.02                     | \$932.99                     | \$895.77                 | \$861.52                   | \$837.07                    | \$818.19                    | \$733.37                      | \$711.40                      | \$634.74                      |
| 50      | \$1,006.22                   | \$988.29                     | \$976.74                     | \$937.77                 | \$901.92                   | \$876.32                    | \$856.56                    | \$767.76                      | \$744.76                      | \$664.50                      |
| 51      | \$1,050.72                   | \$1,032.00                   | \$1,019.94                   | \$979.25                 | \$941.82                   | \$915.09                    | \$894.45                    | \$801.72                      | \$777.70                      | \$693.89                      |
| 52      | \$1,099.74                   | \$1,080.14                   | \$1,067.52                   | \$1,024.93               | \$985.75                   | \$957.77                    | \$936.17                    | \$839.12                      | \$813.98                      | \$726.26                      |
| 53      | \$1,149.32                   | \$1,128.84                   | \$1,115.65                   | \$1,071.14               | \$1,030.19                 | \$1,000.95                  | \$978.38                    | \$876.95                      | \$850.68                      | \$759.01                      |
| 54      | \$1,202.84                   | \$1,181.41                   | \$1,167.60                   | \$1,121.02               | \$1,078.17                 | \$1,047.56                  | \$1,023.94                  | \$917.79                      | \$890.29                      | \$794.35                      |
| 55      | \$1,256.36                   | \$1,233.97                   | \$1,219.56                   | \$1,170.90               | \$1,126.14                 | \$1,094.18                  | \$1,069.50                  | \$958.62                      | \$929.91                      | \$829.70                      |
| 56      | \$1,314.39                   | \$1,290.97                   | \$1,275.89                   | \$1,224.99               | \$1,178.16                 | \$1,144.72                  | \$1,118.90                  | \$1,002.90                    | \$972.86                      | \$868.02                      |
| 57      | \$1,372.98                   | \$1,348.52                   | \$1,332.76                   | \$1,279.59               | \$1,230.68                 | \$1,195.75                  | \$1,168.78                  | \$1,047.61                    | \$1,016.23                    | \$906.71                      |
| 58      | \$1,435.52                   | \$1,409.94                   | \$1,393.47                   | \$1,337.88               | \$1,286.73                 | \$1,250.21                  | \$1,222.01                  | \$1,095.32                    | \$1,062.51                    | \$948.01                      |
| 59      | \$1,466.51                   | \$1,440.37                   | \$1,423.55                   | \$1,366.75               | \$1,314.51                 | \$1,277.20                  | \$1,248.39                  | \$1,118.97                    | \$1,085.45                    | \$968.48                      |
| 60      | \$1,529.04                   | \$1,501.80                   | \$1,484.25                   | \$1,425.04               | \$1,370.56                 | \$1,331.66                  | \$1,301.63                  | \$1,166.68                    | \$1,131.74                    | \$1,009.78                    |
| 61      | \$1,583.13                   | \$1,554.92                   | \$1,536.75                   | \$1,475.44               | \$1,419.04                 | \$1,378.76                  | \$1,347.67                  | \$1,207.95                    | \$1,171.77                    | \$1,045.49                    |
| 62      | \$1,618.62                   | \$1,589.78                   | \$1,571.21                   | \$1,508.52               | \$1,450.86                 | \$1,409.67                  | \$1,377.88                  | \$1,235.03                    | \$1,198.04                    | \$1,068.93                    |
| 63      | \$1,663.13                   | \$1,633.49                   | \$1,614.41                   | \$1,550.00               | \$1,490.75                 | \$1,448.44                  | \$1,415.77                  | \$1,268.99                    | \$1,230.98                    | \$1,098.33                    |
| 64+     | \$1,690.17                   | \$1,660.05                   | \$1,640.66                   | \$1,575.21               | \$1,514.99                 | \$1,471.99                  | \$1,438.79                  | \$1,289.63                    | \$1,251.00                    | \$1,116.18                    |

Pending regulatory approval.

Effective April 2022

# Rating Region 5

| Mirror Trio HMO |  |  |   | Off-Exchange Access+ HMO         |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |
|-----------------|--|--|---|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|
| Age             | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2250/55 + Child Dental | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2000/60 OffEx | Silver Access+ HMO® 2750/65 OffEx |
| 0 to 14         | \$423.38   | \$391.11   | \$324.19  | \$482.44                         | \$473.71                         | \$468.08                         | \$449.04                     | \$431.50                       | \$418.88                        | \$409.22                        | \$365.70                          | \$354.35                          |
| 15              | \$461.02   | \$425.87   | \$353.01  | \$525.33                         | \$515.82                         | \$509.68                         | \$488.95                     | \$469.86                       | \$456.11                        | \$445.60                        | \$398.20                          | \$385.85                          |
| 16              | \$475.41   | \$439.17   | \$364.03  | \$541.73                         | \$531.92                         | \$525.59                         | \$504.21                     | \$484.52                       | \$470.35                        | \$459.50                        | \$410.63                          | \$397.89                          |
| 17              | \$489.80   | \$452.46   | \$375.05  | \$558.12                         | \$548.02                         | \$541.50                         | \$519.47                     | \$499.19                       | \$484.59                        | \$473.41                        | \$423.06                          | \$409.93                          |
| 18              | \$505.29   | \$466.77   | \$386.92  | \$575.78                         | \$565.35                         | \$558.63                         | \$535.91                     | \$514.98                       | \$499.92                        | \$488.39                        | \$436.45                          | \$422.90                          |
| 19              | \$520.79   | \$481.09   | \$398.78  | \$593.44                         | \$582.69                         | \$575.76                         | \$552.35                     | \$530.78                       | \$515.25                        | \$503.37                        | \$449.83                          | \$435.87                          |
| 20              | \$536.84   | \$495.92   | \$411.07  | \$611.73                         | \$600.65                         | \$593.51                         | \$569.37                     | \$547.13                       | \$531.13                        | \$518.88                        | \$463.70                          | \$449.30                          |
| 21              | \$553.44   | \$511.25   | \$423.78  | \$630.65                         | \$619.23                         | \$611.86                         | \$586.98                     | \$564.05                       | \$547.56                        | \$534.93                        | \$478.04                          | \$463.20                          |
| 22              | \$553.44   | \$511.25   | \$423.78  | \$630.65                         | \$619.23                         | \$611.86                         | \$586.98                     | \$564.05                       | \$547.56                        | \$534.93                        | \$478.04                          | \$463.20                          |
| 23              | \$553.44   | \$511.25   | \$423.78  | \$630.65                         | \$619.23                         | \$611.86                         | \$586.98                     | \$564.05                       | \$547.56                        | \$534.93                        | \$478.04                          | \$463.20                          |
| 24              | \$553.44   | \$511.25   | \$423.78  | \$630.65                         | \$619.23                         | \$611.86                         | \$586.98                     | \$564.05                       | \$547.56                        | \$534.93                        | \$478.04                          | \$463.20                          |
| 25              | \$555.66   | \$513.30   | \$425.48  | \$633.17                         | \$621.70                         | \$614.31                         | \$589.33                     | \$566.31                       | \$549.75                        | \$537.07                        | \$479.95                          | \$465.05                          |
| 26              | \$566.73   | \$523.52   | \$433.96  | \$645.78                         | \$634.09                         | \$626.55                         | \$601.06                     | \$577.59                       | \$560.70                        | \$547.77                        | \$489.51                          | \$474.32                          |
| 27              | \$580.01   | \$535.79   | \$444.13  | \$660.92                         | \$648.95                         | \$641.23                         | \$615.15                     | \$591.13                       | \$573.84                        | \$560.61                        | \$500.98                          | \$485.43                          |
| 28              | \$601.59   | \$555.73   | \$460.65  | \$685.51                         | \$673.10                         | \$665.10                         | \$638.04                     | \$613.13                       | \$595.19                        | \$581.47                        | \$519.63                          | \$503.50                          |
| 29              | \$619.30   | \$572.09   | \$474.21  | \$705.69                         | \$692.91                         | \$684.68                         | \$656.83                     | \$631.18                       | \$612.71                        | \$598.59                        | \$534.92                          | \$518.32                          |
| 30              | \$628.16   | \$580.27   | \$481.00  | \$715.78                         | \$702.82                         | \$694.47                         | \$666.22                     | \$640.20                       | \$621.48                        | \$607.14                        | \$542.57                          | \$525.73                          |
| 31              | \$641.44   | \$592.54   | \$491.17  | \$730.92                         | \$717.68                         | \$709.15                         | \$680.31                     | \$653.74                       | \$634.62                        | \$619.98                        | \$554.04                          | \$536.85                          |
| 32              | \$654.72   | \$604.81   | \$501.34  | \$746.06                         | \$732.54                         | \$723.84                         | \$694.39                     | \$667.28                       | \$647.76                        | \$632.82                        | \$565.52                          | \$547.97                          |
| 33              | \$663.03   | \$612.48   | \$507.69  | \$755.52                         | \$741.83                         | \$733.01                         | \$703.20                     | \$675.74                       | \$655.97                        | \$640.85                        | \$572.69                          | \$554.91                          |
| 34              | \$671.88   | \$620.66   | \$514.47  | \$765.61                         | \$751.74                         | \$742.80                         | \$712.59                     | \$684.76                       | \$664.73                        | \$649.40                        | \$580.34                          | \$562.32                          |
| 35              | \$676.31   | \$624.75   | \$517.86  | \$770.65                         | \$756.69                         | \$747.70                         | \$717.29                     | \$689.27                       | \$669.11                        | \$653.68                        | \$584.16                          | \$566.03                          |
| 36              | \$680.74   | \$628.84   | \$521.25  | \$775.70                         | \$761.65                         | \$752.59                         | \$721.98                     | \$693.79                       | \$673.49                        | \$657.96                        | \$587.98                          | \$569.74                          |
| 37              | \$685.16   | \$632.93   | \$524.64  | \$780.74                         | \$766.60                         | \$757.49                         | \$726.68                     | \$698.30                       | \$677.87                        | \$662.24                        | \$591.81                          | \$573.44                          |
| 38              | \$689.59   | \$637.02   | \$528.04  | \$785.79                         | \$771.56                         | \$762.38                         | \$731.37                     | \$702.81                       | \$682.25                        | \$666.52                        | \$595.63                          | \$577.15                          |
| 39              | \$698.45   | \$645.20   | \$534.82  | \$795.88                         | \$781.46                         | \$772.17                         | \$740.77                     | \$711.84                       | \$691.02                        | \$675.08                        | \$603.28                          | \$584.56                          |
| 40              | \$707.30   | \$653.38   | \$541.60  | \$805.97                         | \$791.37                         | \$781.96                         | \$750.16                     | \$720.86                       | \$699.78                        | \$683.64                        | \$610.93                          | \$591.97                          |
| 41              | \$720.58   | \$665.65   | \$551.77  | \$821.10                         | \$806.23                         | \$796.65                         | \$764.24                     | \$734.40                       | \$712.92                        | \$696.48                        | \$622.40                          | \$603.09                          |
| 42              | \$733.31   | \$677.41   | \$561.51  | \$835.61                         | \$820.47                         | \$810.72                         | \$777.75                     | \$747.37                       | \$725.51                        | \$708.78                        | \$633.40                          | \$613.74                          |
| 43              | \$751.02   | \$693.77   | \$575.08  | \$855.79                         | \$840.29                         | \$830.30                         | \$796.53                     | \$765.42                       | \$743.03                        | \$725.90                        | \$648.70                          | \$628.56                          |
| 44              | \$773.16   | \$714.22   | \$592.03  | \$881.01                         | \$865.06                         | \$854.77                         | \$820.01                     | \$787.98                       | \$764.94                        | \$747.30                        | \$667.82                          | \$647.09                          |
| 45              | \$799.17   | \$738.25   | \$611.94  | \$910.65                         | \$894.16                         | \$883.53                         | \$847.60                     | \$814.49                       | \$790.67                        | \$772.44                        | \$690.28                          | \$668.86                          |
| 46              | \$830.17   | \$766.88   | \$635.68  | \$945.97                         | \$928.84                         | \$917.80                         | \$880.47                     | \$846.08                       | \$821.33                        | \$802.39                        | \$717.05                          | \$694.80                          |
| 47              | \$865.03   | \$799.09   | \$662.37  | \$985.70                         | \$967.85                         | \$956.34                         | \$917.45                     | \$881.62                       | \$855.83                        | \$836.09                        | \$747.17                          | \$723.98                          |
| 48              | \$904.88   | \$835.90   | \$692.89  | \$1,031.11                       | \$1,012.43                       | \$1,000.40                       | \$959.71                     | \$922.23                       | \$895.25                        | \$874.61                        | \$781.59                          | \$757.33                          |
| 49              | \$944.17   | \$872.20   | \$722.98  | \$1,075.88                       | \$1,056.40                       | \$1,043.84                       | \$1,001.38                   | \$962.28                       | \$934.13                        | \$912.59                        | \$815.53                          | \$790.22                          |
| 50              | \$988.45   | \$913.10   | \$756.88  | \$1,126.34                       | \$1,105.94                       | \$1,092.79                       | \$1,048.34                   | \$1,007.40                     | \$977.93                        | \$955.38                        | \$853.77                          | \$827.27                          |
| 51              | \$1,032.17   | \$953.49   | \$790.36  | \$1,176.16                       | \$1,154.86                       | \$1,141.13                       | \$1,094.71                   | \$1,051.96                     | \$1,021.19                      | \$997.64                        | \$891.54                          | \$863.87                          |
| 52              | \$1,080.32   | \$997.97   | \$827.23  | \$1,231.02                       | \$1,208.73                       | \$1,194.36                       | \$1,145.78                   | \$1,101.03                     | \$1,068.83                      | \$1,044.18                      | \$933.13                          | \$904.17                          |
| 53              | \$1,129.02   | \$1,042.96   | \$864.52  | \$1,286.52                       | \$1,263.22                       | \$1,248.20                       | \$1,197.43                   | \$1,150.67                     | \$1,117.01                      | \$1,091.26                      | \$975.19                          | \$944.93                          |
| 54              | \$1,181.60   | \$1,091.53   | \$904.78  | \$1,346.43                       | \$1,322.05                       | \$1,306.33                       | \$1,253.20                   | \$1,204.26                     | \$1,169.03                      | \$1,142.07                      | \$1,020.61                        | \$988.93                          |
| 55              | \$1,234.18   | \$1,140.10   | \$945.04  | \$1,406.34                       | \$1,380.87                       | \$1,364.46                       | \$1,308.96                   | \$1,257.84                     | \$1,221.05                      | \$1,192.89                      | \$1,066.02                        | \$1,032.94                        |
| 56              | \$1,291.18   | \$1,192.75   | \$988.69  | \$1,471.30                       | \$1,444.65                       | \$1,427.48                       | \$1,369.42                   | \$1,315.94                     | \$1,277.45                      | \$1,247.99                      | \$1,115.26                        | \$1,080.64                        |
| 57              | \$1,348.74   | \$1,245.92   | \$1,032.76  | \$1,536.89                       | \$1,509.05                       | \$1,491.11                       | \$1,430.46                   | \$1,374.60                     | \$1,334.39                      | \$1,303.62                      | \$1,164.97                        | \$1,128.82                        |
| 58              | \$1,410.17   | \$1,302.67   | \$1,079.80  | \$1,606.89                       | \$1,577.79                       | \$1,559.03                       | \$1,495.62                   | \$1,437.21                     | \$1,395.17                      | \$1,363.00                      | \$1,218.04                        | \$1,180.23                        |
| 59              | \$1,440.61   | \$1,330.79   | \$1,103.11  | \$1,641.57                       | \$1,611.85                       | \$1,592.68                       | \$1,527.90                   | \$1,468.23                     | \$1,425.29                      | \$1,392.42                      | \$1,244.33                        | \$1,205.71                        |
| 60              | \$1,502.05   | \$1,387.54   | \$1,150.15  | \$1,711.58                       | \$1,680.58                       | \$1,660.60                       | \$1,593.06                   | \$1,530.84                     | \$1,486.07                      | \$1,451.80                      | \$1,297.39                        | \$1,257.12                        |
| 61              | \$1,555.18   | \$1,436.62   | \$1,190.83  | \$1,772.12                       | \$1,740.03                       | \$1,719.34                       | \$1,649.41                   | \$1,584.99                     | \$1,538.63                      | \$1,503.15                      | \$1,343.28                        | \$1,301.59                        |
| 62              | \$1,590.04   | \$1,468.83   | \$1,217.53  | \$1,811.85                       | \$1,779.04                       | \$1,757.89                       | \$1,686.39                   | \$1,620.53                     | \$1,573.13                      | \$1,536.85                      | \$1,373.40                        | \$1,330.77                        |
| 63              | \$1,633.77   | \$1,509.22   | \$1,251.01  | \$1,861.67                       | \$1,827.96                       | \$1,806.22                       | \$1,732.76                   | \$1,665.09                     | \$1,616.38                      | \$1,579.11                      | \$1,411.16                        | \$1,367.37                        |
| 64+             | \$1,660.33   | \$1,533.76   | \$1,271.35  | \$1,891.94                       | \$1,857.68                       | \$1,835.59                       | \$1,760.93                   | \$1,692.16                     | \$1,642.67                      | \$1,604.79                      | \$1,434.11                        | \$1,389.60                        |

Pending regulatory approval.

## Rating Region 5

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO® 0/20 OffEx | Platinum Local Access+ HMO® 0/25 OffEx | Platinum Local Access+ HMO® 0/30 OffEx | Gold Local Access+ HMO® 0/30 OffEx | Gold Local Access+ HMO® 500/35 OffEx | Gold Local Access+ HMO® 1000/35 OffEx | Gold Local Access+ HMO® 1500/35 OffEx | Silver Local Access+ HMO® 2000/60 OffEx | Silver Local Access+ HMO® 2750/65 OffEx |
|---------|--|--|--|------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|---|---|
| 0 to 14 | \$475.48                               | \$466.89                               | \$461.36                               | \$442.65                           | \$425.41                             | \$413.01                              | \$403.52                              | \$360.75                                | \$349.59                                |
| 15      | \$517.74                               | \$508.39                               | \$502.36                               | \$481.99                           | \$463.23                             | \$449.72                              | \$439.39                              | \$392.81                                | \$380.67                                |
| 16      | \$533.90                               | \$524.26                               | \$518.04                               | \$497.04                           | \$477.69                             | \$463.76                              | \$453.10                              | \$405.07                                | \$392.55                                |
| 17      | \$550.06                               | \$540.13                               | \$533.72                               | \$512.08                           | \$492.14                             | \$477.80                              | \$466.81                              | \$417.34                                | \$404.43                                |
| 18      | \$567.46                               | \$557.22                               | \$550.61                               | \$528.28                           | \$507.71                             | \$492.91                              | \$481.58                              | \$430.54                                | \$417.23                                |
| 19      | \$584.87                               | \$574.30                               | \$567.50                               | \$544.48                           | \$523.29                             | \$508.03                              | \$496.35                              | \$443.74                                | \$430.02                                |
| 20      | \$602.89                               | \$592.00                               | \$584.99                               | \$561.26                           | \$539.41                             | \$523.69                              | \$511.65                              | \$457.42                                | \$443.28                                |
| 21      | \$621.54                               | \$610.31                               | \$603.08                               | \$578.62                           | \$556.10                             | \$539.88                              | \$527.47                              | \$471.57                                | \$456.99                                |
| 22      | \$621.54                               | \$610.31                               | \$603.08                               | \$578.62                           | \$556.10                             | \$539.88                              | \$527.47                              | \$471.57                                | \$456.99                                |
| 23      | \$621.54                               | \$610.31                               | \$603.08                               | \$578.62                           | \$556.10                             | \$539.88                              | \$527.47                              | \$471.57                                | \$456.99                                |
| 24      | \$621.54                               | \$610.31                               | \$603.08                               | \$578.62                           | \$556.10                             | \$539.88                              | \$527.47                              | \$471.57                                | \$456.99                                |
| 25      | \$624.02                               | \$612.75                               | \$605.49                               | \$580.94                           | \$558.32                             | \$542.04                              | \$529.58                              | \$473.45                                | \$458.81                                |
| 26      | \$636.45                               | \$624.96                               | \$617.55                               | \$592.51                           | \$569.44                             | \$552.84                              | \$540.13                              | \$482.88                                | \$467.95                                |
| 27      | \$651.37                               | \$639.61                               | \$632.03                               | \$606.40                           | \$582.79                             | \$565.80                              | \$552.79                              | \$494.20                                | \$478.92                                |
| 28      | \$675.61                               | \$663.41                               | \$655.55                               | \$628.96                           | \$604.48                             | \$586.85                              | \$573.36                              | \$512.59                                | \$496.74                                |
| 29      | \$695.50                               | \$682.94                               | \$674.85                               | \$647.48                           | \$622.27                             | \$604.13                              | \$590.24                              | \$527.68                                | \$511.37                                |
| 30      | \$705.44                               | \$692.71                               | \$684.49                               | \$656.74                           | \$631.17                             | \$612.77                              | \$598.68                              | \$535.23                                | \$518.68                                |
| 31      | \$720.36                               | \$707.35                               | \$698.97                               | \$670.62                           | \$644.51                             | \$625.72                              | \$611.34                              | \$546.54                                | \$529.65                                |
| 32      | \$735.28                               | \$722.00                               | \$713.44                               | \$684.51                           | \$657.86                             | \$638.68                              | \$624.00                              | \$557.86                                | \$540.61                                |
| 33      | \$744.60                               | \$731.15                               | \$722.49                               | \$693.19                           | \$666.20                             | \$646.78                              | \$631.91                              | \$564.94                                | \$547.47                                |
| 34      | \$754.54                               | \$740.92                               | \$732.14                               | \$702.45                           | \$675.10                             | \$655.42                              | \$640.35                              | \$572.48                                | \$554.78                                |
| 35      | \$759.52                               | \$745.80                               | \$736.96                               | \$707.08                           | \$679.55                             | \$659.74                              | \$644.57                              | \$576.25                                | \$558.44                                |
| 36      | \$764.49                               | \$750.68                               | \$741.79                               | \$711.70                           | \$684.00                             | \$664.05                              | \$648.79                              | \$580.03                                | \$562.09                                |
| 37      | \$769.46                               | \$755.57                               | \$746.61                               | \$716.33                           | \$688.45                             | \$668.37                              | \$653.01                              | \$583.80                                | \$565.75                                |
| 38      | \$774.43                               | \$760.45                               | \$751.44                               | \$720.96                           | \$692.89                             | \$672.69                              | \$657.23                              | \$587.57                                | \$569.40                                |
| 39      | \$784.38                               | \$770.21                               | \$761.09                               | \$730.22                           | \$701.79                             | \$681.33                              | \$665.67                              | \$595.12                                | \$576.72                                |
| 40      | \$794.32                               | \$779.98                               | \$770.73                               | \$739.48                           | \$710.69                             | \$689.97                              | \$674.11                              | \$602.66                                | \$584.03                                |
| 41      | \$809.24                               | \$794.63                               | \$785.21                               | \$753.37                           | \$724.04                             | \$702.93                              | \$686.77                              | \$613.98                                | \$594.99                                |
| 42      | \$823.54                               | \$808.66                               | \$799.08                               | \$766.67                           | \$736.83                             | \$715.34                              | \$698.90                              | \$624.82                                | \$605.51                                |
| 43      | \$843.42                               | \$828.19                               | \$818.38                               | \$785.19                           | \$754.62                             | \$732.62                              | \$715.78                              | \$639.91                                | \$620.13                                |
| 44      | \$868.29                               | \$852.61                               | \$842.50                               | \$808.33                           | \$776.86                             | \$754.21                              | \$736.88                              | \$658.78                                | \$638.41                                |
| 45      | \$897.50                               | \$881.29                               | \$870.85                               | \$835.53                           | \$803.00                             | \$779.59                              | \$761.67                              | \$680.94                                | \$659.89                                |
| 46      | \$932.30                               | \$915.47                               | \$904.62                               | \$867.93                           | \$834.14                             | \$809.82                              | \$791.21                              | \$707.35                                | \$685.48                                |
| 47      | \$971.46                               | \$953.92                               | \$942.61                               | \$904.39                           | \$869.18                             | \$843.84                              | \$824.44                              | \$737.06                                | \$714.27                                |
| 48      | \$1,016.21                             | \$997.86                               | \$986.03                               | \$946.05                           | \$909.22                             | \$882.71                              | \$862.42                              | \$771.01                                | \$747.17                                |
| 49      | \$1,060.34                             | \$1,041.19                             | \$1,028.85                             | \$987.13                           | \$948.70                             | \$921.04                              | \$899.87                              | \$804.49                                | \$779.62                                |
| 50      | \$1,110.06                             | \$1,090.02                             | \$1,077.10                             | \$1,033.42                         | \$993.19                             | \$964.23                              | \$942.07                              | \$842.22                                | \$816.18                                |
| 51      | \$1,159.16                             | \$1,138.23                             | \$1,124.74                             | \$1,079.13                         | \$1,037.12                           | \$1,006.88                            | \$983.74                              | \$879.47                                | \$852.28                                |
| 52      | \$1,213.24                             | \$1,191.33                             | \$1,177.21                             | \$1,129.47                         | \$1,085.50                           | \$1,053.85                            | \$1,029.63                            | \$920.50                                | \$892.03                                |
| 53      | \$1,267.93                             | \$1,245.04                             | \$1,230.28                             | \$1,180.39                         | \$1,134.43                           | \$1,101.36                            | \$1,076.05                            | \$961.99                                | \$932.25                                |
| 54      | \$1,326.98                             | \$1,303.02                             | \$1,287.57                             | \$1,235.36                         | \$1,187.26                           | \$1,152.65                            | \$1,126.16                            | \$1,006.79                              | \$975.66                                |
| 55      | \$1,386.03                             | \$1,361.00                             | \$1,344.87                             | \$1,290.33                         | \$1,240.09                           | \$1,203.94                            | \$1,176.27                            | \$1,051.59                              | \$1,019.08                              |
| 56      | \$1,450.04                             | \$1,423.86                             | \$1,406.98                             | \$1,349.92                         | \$1,297.37                           | \$1,259.54                            | \$1,230.60                            | \$1,100.16                              | \$1,066.15                              |
| 57      | \$1,514.68                             | \$1,487.33                             | \$1,469.70                             | \$1,410.10                         | \$1,355.20                           | \$1,315.69                            | \$1,285.45                            | \$1,149.20                              | \$1,113.67                              |
| 58      | \$1,583.67                             | \$1,555.08                             | \$1,536.64                             | \$1,474.33                         | \$1,416.93                           | \$1,375.62                            | \$1,344.00                            | \$1,201.55                              | \$1,164.40                              |
| 59      | \$1,617.86                             | \$1,588.64                             | \$1,569.81                             | \$1,506.15                         | \$1,447.52                           | \$1,405.31                            | \$1,373.01                            | \$1,227.48                              | \$1,189.53                              |
| 60      | \$1,686.85                             | \$1,656.39                             | \$1,636.76                             | \$1,570.38                         | \$1,509.24                           | \$1,465.24                            | \$1,431.56                            | \$1,279.83                              | \$1,240.26                              |
| 61      | \$1,746.52                             | \$1,714.98                             | \$1,694.65                             | \$1,625.93                         | \$1,562.63                           | \$1,517.07                            | \$1,482.20                            | \$1,325.10                              | \$1,284.13                              |
| 62      | \$1,785.67                             | \$1,753.43                             | \$1,732.65                             | \$1,662.38                         | \$1,597.66                           | \$1,551.08                            | \$1,515.43                            | \$1,354.81                              | \$1,312.92                              |
| 63      | \$1,834.77                             | \$1,801.64                             | \$1,780.29                             | \$1,708.09                         | \$1,641.59                           | \$1,593.73                            | \$1,557.10                            | \$1,392.06                              | \$1,349.02                              |
| 64+     | \$1,864.61                             | \$1,830.94                             | \$1,809.24                             | \$1,735.87                         | \$1,668.29                           | \$1,619.65                            | \$1,582.42                            | \$1,414.70                              | \$1,370.96                              |

Pending regulatory approval.

Effective April 2022

## Rating Region 5

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Silver Tandem PPO 1800/45 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|---------------------------------|
| 0 to 14 | \$448.85                         | \$445.37                      | \$443.15                       | \$431.34                         | \$384.34                   | \$381.05                     | \$375.10                     | \$368.15                      | \$333.39                        |
| 15      | \$488.75                         | \$484.96                      | \$482.54                       | \$469.69                         | \$418.50                   | \$414.92                     | \$408.44                     | \$400.87                      | \$363.03                        |
| 16      | \$504.01                         | \$500.09                      | \$497.60                       | \$484.35                         | \$431.57                   | \$427.87                     | \$421.19                     | \$413.39                      | \$374.36                        |
| 17      | \$519.26                         | \$515.23                      | \$512.66                       | \$499.01                         | \$444.63                   | \$440.82                     | \$433.94                     | \$425.90                      | \$385.69                        |
| 18      | \$535.69                         | \$531.53                      | \$528.88                       | \$514.79                         | \$458.69                   | \$454.76                     | \$447.67                     | \$439.37                      | \$397.89                        |
| 19      | \$552.12                         | \$547.83                      | \$545.10                       | \$530.58                         | \$472.76                   | \$468.71                     | \$461.40                     | \$452.85                      | \$410.10                        |
| 20      | \$569.14                         | \$564.72                      | \$561.90                       | \$546.93                         | \$487.33                   | \$483.16                     | \$475.62                     | \$466.80                      | \$422.73                        |
| 21      | \$586.74                         | \$582.18                      | \$579.28                       | \$563.85                         | \$502.40                   | \$498.10                     | \$490.33                     | \$481.24                      | \$435.81                        |
| 22      | \$586.74                         | \$582.18                      | \$579.28                       | \$563.85                         | \$502.40                   | \$498.10                     | \$490.33                     | \$481.24                      | \$435.81                        |
| 23      | \$586.74                         | \$582.18                      | \$579.28                       | \$563.85                         | \$502.40                   | \$498.10                     | \$490.33                     | \$481.24                      | \$435.81                        |
| 24      | \$586.74                         | \$582.18                      | \$579.28                       | \$563.85                         | \$502.40                   | \$498.10                     | \$490.33                     | \$481.24                      | \$435.81                        |
| 25      | \$589.08                         | \$584.51                      | \$581.60                       | \$566.10                         | \$504.41                   | \$500.09                     | \$492.29                     | \$483.17                      | \$437.55                        |
| 26      | \$600.82                         | \$596.15                      | \$593.18                       | \$577.38                         | \$514.46                   | \$510.05                     | \$502.09                     | \$492.79                      | \$446.27                        |
| 27      | \$614.90                         | \$610.13                      | \$607.09                       | \$590.91                         | \$526.52                   | \$522.01                     | \$513.86                     | \$504.34                      | \$456.73                        |
| 28      | \$637.78                         | \$632.83                      | \$629.68                       | \$612.90                         | \$546.11                   | \$541.43                     | \$532.98                     | \$523.11                      | \$473.72                        |
| 29      | \$656.56                         | \$651.46                      | \$648.22                       | \$630.95                         | \$562.19                   | \$557.37                     | \$548.67                     | \$538.51                      | \$487.67                        |
| 30      | \$665.95                         | \$660.78                      | \$657.48                       | \$639.97                         | \$570.23                   | \$565.34                     | \$556.52                     | \$546.21                      | \$494.64                        |
| 31      | \$680.03                         | \$674.75                      | \$671.39                       | \$653.50                         | \$582.29                   | \$577.30                     | \$568.29                     | \$557.76                      | \$505.10                        |
| 32      | \$694.11                         | \$688.72                      | \$685.29                       | \$667.03                         | \$594.34                   | \$589.25                     | \$580.06                     | \$569.31                      | \$515.56                        |
| 33      | \$702.91                         | \$697.45                      | \$693.98                       | \$675.49                         | \$601.88                   | \$596.72                     | \$587.41                     | \$576.53                      | \$522.10                        |
| 34      | \$712.30                         | \$706.77                      | \$703.25                       | \$684.51                         | \$609.92                   | \$604.69                     | \$595.26                     | \$584.23                      | \$529.07                        |
| 35      | \$716.99                         | \$711.43                      | \$707.88                       | \$689.02                         | \$613.94                   | \$608.68                     | \$599.18                     | \$588.08                      | \$532.56                        |
| 36      | \$721.69                         | \$716.08                      | \$712.52                       | \$693.53                         | \$617.96                   | \$612.66                     | \$603.10                     | \$591.93                      | \$536.05                        |
| 37      | \$726.38                         | \$720.74                      | \$717.15                       | \$698.04                         | \$621.98                   | \$616.65                     | \$607.02                     | \$595.78                      | \$539.53                        |
| 38      | \$731.08                         | \$725.40                      | \$721.79                       | \$702.55                         | \$626.00                   | \$620.63                     | \$610.95                     | \$599.63                      | \$543.02                        |
| 39      | \$740.46                         | \$734.71                      | \$731.05                       | \$711.58                         | \$634.03                   | \$628.60                     | \$618.79                     | \$607.33                      | \$549.99                        |
| 40      | \$749.85                         | \$744.03                      | \$740.32                       | \$720.60                         | \$642.07                   | \$636.57                     | \$626.64                     | \$615.03                      | \$556.96                        |
| 41      | \$763.93                         | \$758.00                      | \$754.23                       | \$734.13                         | \$654.13                   | \$648.52                     | \$638.40                     | \$626.58                      | \$567.42                        |
| 42      | \$777.43                         | \$771.39                      | \$767.55                       | \$747.10                         | \$665.69                   | \$659.98                     | \$649.68                     | \$637.64                      | \$577.45                        |
| 43      | \$796.20                         | \$790.02                      | \$786.09                       | \$765.14                         | \$681.76                   | \$675.92                     | \$665.37                     | \$653.04                      | \$591.39                        |
| 44      | \$819.67                         | \$813.31                      | \$809.26                       | \$787.70                         | \$701.86                   | \$695.84                     | \$684.99                     | \$672.29                      | \$608.83                        |
| 45      | \$847.25                         | \$840.67                      | \$836.48                       | \$814.20                         | \$725.47                   | \$719.25                     | \$708.03                     | \$694.91                      | \$629.31                        |
| 46      | \$880.11                         | \$873.27                      | \$868.92                       | \$845.77                         | \$753.61                   | \$747.15                     | \$735.49                     | \$721.86                      | \$653.71                        |
| 47      | \$917.07                         | \$909.95                      | \$905.42                       | \$881.29                         | \$785.26                   | \$778.53                     | \$766.38                     | \$752.18                      | \$681.17                        |
| 48      | \$959.32                         | \$951.87                      | \$947.13                       | \$921.89                         | \$821.43                   | \$814.39                     | \$801.68                     | \$786.83                      | \$712.55                        |
| 49      | \$1,000.97                       | \$993.20                      | \$988.25                       | \$961.92                         | \$857.10                   | \$849.76                     | \$836.50                     | \$821.00                      | \$743.49                        |
| 50      | \$1,047.91                       | \$1,039.78                    | \$1,034.60                     | \$1,007.03                       | \$897.29                   | \$889.60                     | \$875.72                     | \$859.50                      | \$778.35                        |
| 51      | \$1,094.27                       | \$1,085.77                    | \$1,080.36                     | \$1,051.58                       | \$936.98                   | \$928.95                     | \$914.46                     | \$897.51                      | \$812.78                        |
| 52      | \$1,145.31                       | \$1,136.42                    | \$1,130.76                     | \$1,100.63                       | \$980.69                   | \$972.29                     | \$957.12                     | \$939.38                      | \$850.70                        |
| 53      | \$1,196.95                       | \$1,187.65                    | \$1,181.74                     | \$1,150.25                       | \$1,024.90                 | \$1,016.12                   | \$1,000.27                   | \$981.73                      | \$889.05                        |
| 54      | \$1,252.69                       | \$1,242.96                    | \$1,236.77                     | \$1,203.82                       | \$1,072.63                 | \$1,063.44                   | \$1,046.85                   | \$1,027.45                    | \$930.45                        |
| 55      | \$1,308.43                       | \$1,298.27                    | \$1,291.80                     | \$1,257.38                       | \$1,120.36                 | \$1,110.76                   | \$1,093.43                   | \$1,073.17                    | \$971.85                        |
| 56      | \$1,368.86                       | \$1,358.23                    | \$1,351.46                     | \$1,315.46                       | \$1,172.11                 | \$1,162.06                   | \$1,143.93                   | \$1,122.73                    | \$1,016.74                      |
| 57      | \$1,429.88                       | \$1,418.78                    | \$1,411.71                     | \$1,374.10                       | \$1,224.36                 | \$1,213.87                   | \$1,194.92                   | \$1,172.78                    | \$1,062.07                      |
| 58      | \$1,495.01                       | \$1,483.40                    | \$1,476.01                     | \$1,436.68                       | \$1,280.13                 | \$1,269.16                   | \$1,249.35                   | \$1,226.20                    | \$1,110.44                      |
| 59      | \$1,527.28                       | \$1,515.42                    | \$1,507.87                     | \$1,467.70                       | \$1,307.76                 | \$1,296.55                   | \$1,276.32                   | \$1,252.67                    | \$1,134.41                      |
| 60      | \$1,592.41                       | \$1,580.04                    | \$1,572.17                     | \$1,530.28                       | \$1,363.52                 | \$1,351.84                   | \$1,330.75                   | \$1,306.09                    | \$1,182.79                      |
| 61      | \$1,648.73                       | \$1,635.93                    | \$1,627.78                     | \$1,584.41                       | \$1,411.76                 | \$1,399.66                   | \$1,377.82                   | \$1,352.29                    | \$1,224.62                      |
| 62      | \$1,685.70                       | \$1,672.61                    | \$1,664.28                     | \$1,619.94                       | \$1,443.41                 | \$1,431.04                   | \$1,408.71                   | \$1,382.60                    | \$1,252.08                      |
| 63      | \$1,732.05                       | \$1,718.60                    | \$1,710.04                     | \$1,664.48                       | \$1,483.10                 | \$1,470.39                   | \$1,447.44                   | \$1,420.62                    | \$1,286.51                      |
| 64+     | \$1,760.21                       | \$1,746.55                    | \$1,737.85                     | \$1,691.54                       | \$1,507.21                 | \$1,494.30                   | \$1,470.98                   | \$1,443.72                    | \$1,307.43                      |

Pending regulatory approval.



## Rating Region 5

| Off-Exchange Tandem PPO (cont'd) |                                 |                                 |                                 |                                 |                                 |                                 |                                 | Off-Exchange Tandem PPO Savings                    |  |  |  |                                      |
|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--|--|--|--|--------------------------------------|
| Age                              | Silver Tandem PPO 2225/50 OffEx | Silver Tandem PPO 2400/55 OffEx | Bronze Tandem PPO 5500/65 OffEx | Bronze Tandem PPO 6500/70 OffEx | Bronze Tandem PPO 6850/55 OffEx | Bronze Tandem PPO 6250/65 OffEx | Bronze Tandem PPO 7500/65 OffEx | Gold Tandem PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings 2100/25% OffEx | Silver Tandem PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings 5700/40% OffEx | Bronze Tandem PPO Savings 7000 OffEx |
| 0 to 14                          | \$331.19                        | \$325.78                        | \$285.20                        | \$298.59                        | \$286.57                        | \$279.48                        | \$274.47                        | \$378.32   | \$329.63                                 | \$308.59   | \$284.38                                 | \$282.45                             |
| 15                               | \$360.63                        | \$354.74                        | \$310.55                        | \$325.13                        | \$312.04                        | \$304.32                        | \$298.87                        | \$411.95   | \$358.93                                 | \$336.02   | \$309.65                                 | \$307.55                             |
| 16                               | \$371.89                        | \$365.81                        | \$320.24                        | \$335.28                        | \$321.78                        | \$313.82                        | \$308.20                        | \$424.81   | \$370.13                                 | \$346.50   | \$319.32                                 | \$317.15                             |
| 17                               | \$383.14                        | \$376.89                        | \$329.94                        | \$345.43                        | \$331.52                        | \$323.32                        | \$317.53                        | \$437.66   | \$381.33                                 | \$356.99   | \$328.98                                 | \$326.75                             |
| 18                               | \$395.26                        | \$388.81                        | \$340.37                        | \$356.36                        | \$342.01                        | \$333.55                        | \$327.58                        | \$451.51   | \$393.40                                 | \$368.29   | \$339.39                                 | \$337.09                             |
| 19                               | \$407.39                        | \$400.73                        | \$350.81                        | \$367.29                        | \$352.50                        | \$343.78                        | \$337.62                        | \$465.36   | \$405.46                                 | \$379.58   | \$349.80                                 | \$347.43                             |
| 20                               | \$419.94                        | \$413.08                        | \$361.62                        | \$378.60                        | \$363.36                        | \$354.37                        | \$348.03                        | \$479.70   | \$417.96                                 | \$391.28   | \$360.58                                 | \$358.13                             |
| 21                               | \$432.93                        | \$425.86                        | \$372.81                        | \$390.31                        | \$374.60                        | \$365.33                        | \$358.79                        | \$494.54   | \$430.88                                 | \$403.38   | \$371.73                                 | \$369.21                             |
| 22                               | \$432.93                        | \$425.86                        | \$372.81                        | \$390.31                        | \$374.60                        | \$365.33                        | \$358.79                        | \$494.54   | \$430.88                                 | \$403.38   | \$371.73                                 | \$369.21                             |
| 23                               | \$432.93                        | \$425.86                        | \$372.81                        | \$390.31                        | \$374.60                        | \$365.33                        | \$358.79                        | \$494.54   | \$430.88                                 | \$403.38   | \$371.73                                 | \$369.21                             |
| 24                               | \$432.93                        | \$425.86                        | \$372.81                        | \$390.31                        | \$374.60                        | \$365.33                        | \$358.79                        | \$494.54   | \$430.88                                 | \$403.38   | \$371.73                                 | \$369.21                             |
| 25                               | \$434.66                        | \$427.56                        | \$374.30                        | \$391.87                        | \$376.09                        | \$366.79                        | \$360.22                        | \$496.51   | \$432.61                                 | \$404.99   | \$373.22                                 | \$370.69                             |
| 26                               | \$443.32                        | \$436.08                        | \$381.76                        | \$399.68                        | \$383.59                        | \$374.10                        | \$367.40                        | \$506.41   | \$441.22                                 | \$413.06   | \$380.65                                 | \$378.07                             |
| 27                               | \$453.71                        | \$446.30                        | \$390.70                        | \$409.05                        | \$392.58                        | \$382.87                        | \$376.01                        | \$518.27   | \$451.57                                 | \$422.74   | \$389.58                                 | \$386.93                             |
| 28                               | \$470.59                        | \$462.91                        | \$405.24                        | \$424.27                        | \$407.19                        | \$397.12                        | \$390.00                        | \$537.56   | \$468.37                                 | \$438.47   | \$404.07                                 | \$401.33                             |
| 29                               | \$484.45                        | \$476.54                        | \$417.17                        | \$436.76                        | \$419.17                        | \$408.81                        | \$401.49                        | \$553.39   | \$482.16                                 | \$451.38   | \$415.97                                 | \$413.15                             |
| 30                               | \$491.37                        | \$483.35                        | \$423.14                        | \$443.01                        | \$425.17                        | \$414.65                        | \$407.23                        | \$561.30   | \$489.05                                 | \$457.84   | \$421.92                                 | \$419.05                             |
| 31                               | \$501.76                        | \$493.57                        | \$432.09                        | \$452.37                        | \$434.16                        | \$423.42                        | \$415.84                        | \$573.17   | \$499.39                                 | \$467.52   | \$430.84                                 | \$427.92                             |
| 32                               | \$512.15                        | \$503.79                        | \$441.03                        | \$461.74                        | \$443.15                        | \$432.19                        | \$424.45                        | \$585.04   | \$509.74                                 | \$477.20   | \$439.76                                 | \$436.78                             |
| 33                               | \$518.65                        | \$510.18                        | \$446.62                        | \$467.60                        | \$448.77                        | \$437.67                        | \$429.83                        | \$592.45   | \$516.20                                 | \$483.25   | \$445.34                                 | \$442.31                             |
| 34                               | \$525.57                        | \$516.99                        | \$452.59                        | \$473.84                        | \$454.76                        | \$443.51                        | \$435.57                        | \$600.37   | \$523.09                                 | \$489.70   | \$451.28                                 | \$448.22                             |
| 35                               | \$529.04                        | \$520.40                        | \$455.57                        | \$476.96                        | \$457.76                        | \$446.44                        | \$438.44                        | \$604.32   | \$526.54                                 | \$492.93   | \$454.26                                 | \$451.18                             |
| 36                               | \$532.50                        | \$523.81                        | \$458.55                        | \$480.09                        | \$460.75                        | \$449.36                        | \$441.31                        | \$608.28   | \$529.99                                 | \$496.16   | \$457.23                                 | \$454.13                             |
| 37                               | \$535.97                        | \$527.21                        | \$461.54                        | \$483.21                        | \$463.75                        | \$452.28                        | \$444.18                        | \$612.24   | \$533.43                                 | \$499.39   | \$460.21                                 | \$457.08                             |
| 38                               | \$539.43                        | \$530.62                        | \$464.52                        | \$486.33                        | \$466.75                        | \$455.20                        | \$447.05                        | \$616.19   | \$536.88                                 | \$502.61   | \$463.18                                 | \$460.04                             |
| 39                               | \$546.36                        | \$537.43                        | \$470.48                        | \$492.58                        | \$472.74                        | \$461.05                        | \$452.79                        | \$624.11   | \$543.77                                 | \$509.07   | \$469.13                                 | \$465.94                             |
| 40                               | \$553.28                        | \$544.25                        | \$476.45                        | \$498.82                        | \$478.73                        | \$466.89                        | \$458.53                        | \$632.02   | \$550.67                                 | \$515.52   | \$475.08                                 | \$471.85                             |
| 41                               | \$563.67                        | \$554.47                        | \$485.40                        | \$508.19                        | \$487.72                        | \$475.66                        | \$467.14                        | \$643.89   | \$561.01                                 | \$525.20   | \$484.00                                 | \$480.71                             |
| 42                               | \$573.63                        | \$564.26                        | \$493.97                        | \$517.17                        | \$496.34                        | \$484.06                        | \$475.40                        | \$655.26   | \$570.92                                 | \$534.48   | \$492.55                                 | \$489.20                             |
| 43                               | \$587.48                        | \$577.89                        | \$505.90                        | \$529.66                        | \$508.33                        | \$495.76                        | \$486.88                        | \$671.09   | \$584.71                                 | \$547.39   | \$504.44                                 | \$501.02                             |
| 44                               | \$604.80                        | \$594.93                        | \$520.81                        | \$545.27                        | \$523.31                        | \$510.37                        | \$501.23                        | \$690.87   | \$601.94                                 | \$563.52   | \$519.31                                 | \$515.79                             |
| 45                               | \$625.15                        | \$614.94                        | \$538.34                        | \$563.61                        | \$540.92                        | \$527.54                        | \$518.09                        | \$714.11   | \$622.20                                 | \$582.48   | \$536.78                                 | \$533.14                             |
| 46                               | \$649.39                        | \$638.79                        | \$559.21                        | \$585.47                        | \$561.89                        | \$548.00                        | \$538.18                        | \$741.80   | \$646.33                                 | \$605.07   | \$557.60                                 | \$553.82                             |
| 47                               | \$676.67                        | \$665.62                        | \$582.70                        | \$610.06                        | \$585.49                        | \$571.01                        | \$560.79                        | \$772.96   | \$673.47                                 | \$630.48   | \$581.02                                 | \$577.08                             |
| 48                               | \$707.84                        | \$696.28                        | \$609.54                        | \$638.16                        | \$612.47                        | \$597.32                        | \$586.62                        | \$808.57   | \$704.49                                 | \$659.53   | \$607.78                                 | \$603.66                             |
| 49                               | \$738.58                        | \$726.52                        | \$636.01                        | \$665.88                        | \$639.06                        | \$623.26                        | \$612.10                        | \$843.68   | \$735.09                                 | \$688.17   | \$634.18                                 | \$629.87                             |
| 50                               | \$773.21                        | \$760.59                        | \$665.84                        | \$697.10                        | \$669.03                        | \$652.48                        | \$640.80                        | \$883.24   | \$769.56                                 | \$720.44   | \$663.92                                 | \$659.41                             |
| 51                               | \$807.41                        | \$794.23                        | \$695.29                        | \$727.94                        | \$698.62                        | \$681.34                        | \$669.14                        | \$922.31   | \$803.60                                 | \$752.30   | \$693.28                                 | \$688.58                             |
| 52                               | \$845.08                        | \$831.28                        | \$727.72                        | \$761.89                        | \$731.21                        | \$713.13                        | \$700.36                        | \$965.34   | \$841.08                                 | \$787.40   | \$725.62                                 | \$720.70                             |
| 53                               | \$883.17                        | \$868.75                        | \$760.53                        | \$796.24                        | \$764.18                        | \$745.28                        | \$731.93                        | \$1,008.85   | \$879.00                                 | \$822.90   | \$758.34                                 | \$753.19                             |
| 54                               | \$924.30                        | \$909.21                        | \$795.95                        | \$833.32                        | \$799.76                        | \$779.98                        | \$766.02                        | \$1,055.84   | \$919.94                                 | \$861.22   | \$793.65                                 | \$788.26                             |
| 55                               | \$965.43                        | \$949.67                        | \$831.36                        | \$870.40                        | \$835.35                        | \$814.69                        | \$800.10                        | \$1,102.82   | \$960.87                                 | \$899.54   | \$828.97                                 | \$823.34                             |
| 56                               | \$1,010.02                      | \$993.53                        | \$869.76                        | \$910.60                        | \$873.93                        | \$852.32                        | \$837.06                        | \$1,153.75   | \$1,005.25                               | \$941.09   | \$867.25                                 | \$861.37                             |
| 57                               | \$1,055.05                      | \$1,037.82                      | \$908.54                        | \$951.19                        | \$912.89                        | \$890.31                        | \$874.37                        | \$1,205.19   | \$1,050.06                               | \$983.04   | \$905.91                                 | \$899.77                             |
| 58                               | \$1,103.10                      | \$1,085.09                      | \$949.92                        | \$994.52                        | \$954.47                        | \$930.87                        | \$914.20                        | \$1,260.08   | \$1,097.89                               | \$1,027.81   | \$947.18                                 | \$940.75                             |
| 59                               | \$1,126.91                      | \$1,108.51                      | \$970.42                        | \$1,015.99                      | \$975.07                        | \$950.96                        | \$933.93                        | \$1,287.28   | \$1,121.59                               | \$1,050.00   | \$967.62                                 | \$961.06                             |
| 60                               | \$1,174.97                      | \$1,155.78                      | \$1,011.80                      | \$1,059.31                      | \$1,016.65                      | \$991.51                        | \$973.76                        | \$1,342.17   | \$1,169.42                               | \$1,094.77   | \$1,008.88                               | \$1,002.04                           |
| 61                               | \$1,216.53                      | \$1,196.67                      | \$1,047.59                      | \$1,096.78                      | \$1,052.62                      | \$1,026.58                      | \$1,008.20                      | \$1,389.65   | \$1,210.78                               | \$1,133.50   | \$1,044.57                               | \$1,037.48                           |
| 62                               | \$1,243.80                      | \$1,223.49                      | \$1,071.08                      | \$1,121.37                      | \$1,076.22                      | \$1,049.60                      | \$1,030.80                      | \$1,420.80   | \$1,237.93                               | \$1,158.91   | \$1,067.99                               | \$1,060.74                           |
| 63                               | \$1,278.00                      | \$1,257.14                      | \$1,100.53                      | \$1,152.21                      | \$1,105.81                      | \$1,078.46                      | \$1,059.15                      | \$1,459.87   | \$1,271.97                               | \$1,190.78   | \$1,097.36                               | \$1,089.91                           |
| 64+                              | \$1,298.78                      | \$1,277.58                      | \$1,118.43                      | \$1,170.94                      | \$1,123.79                      | \$1,096.00                      | \$1,076.37                      | \$1,483.61   | \$1,292.65                               | \$1,210.14   | \$1,115.20                               | \$1,107.63                           |

Pending regulatory approval.

Effective April 2022

## Rating Region 5

### Off-Exchange Full PPO

| Age     | Platinum Full PPO 250/10 OffEx | Platinum Full PPO 0/0 OffEx | Platinum Full PPO 0/10 OffEx | Platinum Full PPO 250/15 OffEx | Gold Full PPO 0/25 OffEx | Gold Full PPO 500/30 OffEx | Gold Full PPO 750/30 OffEx |
|---------|--------------------------------|-----------------------------|------------------------------|--------------------------------|--------------------------|----------------------------|----------------------------|
| 0 to 14 | \$493.84                       | \$491.76                    | \$487.76                     | \$474.65                       | \$422.49                 | \$418.72                   | \$412.22                   |
| 15      | \$537.74                       | \$535.47                    | \$531.11                     | \$516.84                       | \$460.05                 | \$455.94                   | \$448.86                   |
| 16      | \$554.52                       | \$552.19                    | \$547.69                     | \$532.97                       | \$474.41                 | \$470.17                   | \$462.87                   |
| 17      | \$571.31                       | \$568.90                    | \$564.27                     | \$549.10                       | \$488.77                 | \$484.40                   | \$476.88                   |
| 18      | \$589.38                       | \$586.90                    | \$582.12                     | \$566.47                       | \$504.23                 | \$499.73                   | \$491.97                   |
| 19      | \$607.46                       | \$604.90                    | \$599.97                     | \$583.85                       | \$519.69                 | \$515.05                   | \$507.06                   |
| 20      | \$626.18                       | \$623.54                    | \$618.46                     | \$601.84                       | \$535.71                 | \$530.93                   | \$522.68                   |
| 21      | \$645.55                       | \$642.83                    | \$637.59                     | \$620.45                       | \$552.28                 | \$547.35                   | \$538.85                   |
| 22      | \$645.55                       | \$642.83                    | \$637.59                     | \$620.45                       | \$552.28                 | \$547.35                   | \$538.85                   |
| 23      | \$645.55                       | \$642.83                    | \$637.59                     | \$620.45                       | \$552.28                 | \$547.35                   | \$538.85                   |
| 24      | \$645.55                       | \$642.83                    | \$637.59                     | \$620.45                       | \$552.28                 | \$547.35                   | \$538.85                   |
| 25      | \$648.13                       | \$645.40                    | \$640.14                     | \$622.94                       | \$554.49                 | \$549.54                   | \$541.01                   |
| 26      | \$661.04                       | \$658.25                    | \$652.89                     | \$635.34                       | \$565.53                 | \$560.48                   | \$551.78                   |
| 27      | \$676.53                       | \$673.68                    | \$668.19                     | \$650.24                       | \$578.79                 | \$573.62                   | \$564.71                   |
| 28      | \$701.71                       | \$698.75                    | \$693.06                     | \$674.43                       | \$600.33                 | \$594.97                   | \$585.73                   |
| 29      | \$722.37                       | \$719.32                    | \$713.46                     | \$694.29                       | \$618.00                 | \$612.48                   | \$602.97                   |
| 30      | \$732.70                       | \$729.61                    | \$723.66                     | \$704.21                       | \$626.83                 | \$621.24                   | \$611.59                   |
| 31      | \$748.19                       | \$745.03                    | \$738.97                     | \$719.11                       | \$640.09                 | \$634.38                   | \$624.53                   |
| 32      | \$763.68                       | \$760.46                    | \$754.27                     | \$734.00                       | \$653.34                 | \$647.51                   | \$637.46                   |
| 33      | \$773.36                       | \$770.10                    | \$763.83                     | \$743.30                       | \$661.63                 | \$655.72                   | \$645.54                   |
| 34      | \$783.69                       | \$780.39                    | \$774.03                     | \$753.23                       | \$670.46                 | \$664.48                   | \$654.16                   |
| 35      | \$788.86                       | \$785.53                    | \$779.13                     | \$758.19                       | \$674.88                 | \$668.86                   | \$658.47                   |
| 36      | \$794.02                       | \$790.68                    | \$784.24                     | \$763.16                       | \$679.30                 | \$673.24                   | \$662.79                   |
| 37      | \$799.19                       | \$795.82                    | \$789.34                     | \$768.12                       | \$683.72                 | \$677.62                   | \$667.10                   |
| 38      | \$804.35                       | \$800.96                    | \$794.44                     | \$773.09                       | \$688.14                 | \$682.00                   | \$671.41                   |
| 39      | \$814.68                       | \$811.25                    | \$804.64                     | \$783.01                       | \$696.97                 | \$690.75                   | \$680.03                   |
| 40      | \$825.01                       | \$821.53                    | \$814.84                     | \$792.94                       | \$705.81                 | \$699.51                   | \$688.65                   |
| 41      | \$840.50                       | \$836.96                    | \$830.14                     | \$807.83                       | \$719.06                 | \$712.65                   | \$701.58                   |
| 42      | \$855.35                       | \$851.74                    | \$844.81                     | \$822.10                       | \$731.77                 | \$725.24                   | \$713.98                   |
| 43      | \$876.01                       | \$872.31                    | \$865.21                     | \$841.96                       | \$749.44                 | \$742.75                   | \$731.22                   |
| 44      | \$901.83                       | \$898.03                    | \$890.71                     | \$866.77                       | \$771.53                 | \$764.65                   | \$752.77                   |
| 45      | \$932.17                       | \$928.24                    | \$920.68                     | \$895.93                       | \$797.49                 | \$790.37                   | \$778.10                   |
| 46      | \$968.32                       | \$964.24                    | \$956.38                     | \$930.68                       | \$828.42                 | \$821.02                   | \$808.27                   |
| 47      | \$1,008.99                     | \$1,004.74                  | \$996.55                     | \$969.77                       | \$863.21                 | \$855.51                   | \$842.22                   |
| 48      | \$1,055.47                     | \$1,051.02                  | \$1,042.46                   | \$1,014.44                     | \$902.97                 | \$894.91                   | \$881.02                   |
| 49      | \$1,101.30                     | \$1,096.66                  | \$1,087.73                   | \$1,058.49                     | \$942.18                 | \$933.78                   | \$919.28                   |
| 50      | \$1,152.95                     | \$1,148.09                  | \$1,138.74                   | \$1,108.13                     | \$986.37                 | \$977.56                   | \$962.39                   |
| 51      | \$1,203.94                     | \$1,198.87                  | \$1,189.11                   | \$1,157.15                     | \$1,030.00               | \$1,020.80                 | \$1,004.95                 |
| 52      | \$1,260.11                     | \$1,254.79                  | \$1,244.58                   | \$1,211.13                     | \$1,078.05               | \$1,068.42                 | \$1,051.83                 |
| 53      | \$1,316.92                     | \$1,311.36                  | \$1,300.68                   | \$1,265.73                     | \$1,126.65               | \$1,116.59                 | \$1,099.25                 |
| 54      | \$1,378.24                     | \$1,372.43                  | \$1,361.25                   | \$1,324.67                     | \$1,179.11               | \$1,168.59                 | \$1,150.44                 |
| 55      | \$1,439.57                     | \$1,433.50                  | \$1,421.83                   | \$1,383.61                     | \$1,231.58               | \$1,220.59                 | \$1,201.63                 |
| 56      | \$1,506.06                     | \$1,499.71                  | \$1,487.50                   | \$1,447.52                     | \$1,288.46               | \$1,276.96                 | \$1,257.14                 |
| 57      | \$1,573.20                     | \$1,566.57                  | \$1,553.81                   | \$1,512.05                     | \$1,345.90               | \$1,333.89                 | \$1,313.18                 |
| 58      | \$1,644.85                     | \$1,637.92                  | \$1,624.58                   | \$1,580.92                     | \$1,407.20               | \$1,394.64                 | \$1,372.99                 |
| 59      | \$1,680.36                     | \$1,673.27                  | \$1,659.65                   | \$1,615.04                     | \$1,437.58               | \$1,424.75                 | \$1,402.63                 |
| 60      | \$1,752.01                     | \$1,744.63                  | \$1,730.42                   | \$1,683.91                     | \$1,498.88               | \$1,485.50                 | \$1,462.44                 |
| 61      | \$1,813.99                     | \$1,806.34                  | \$1,791.63                   | \$1,743.47                     | \$1,551.90               | \$1,538.05                 | \$1,514.17                 |
| 62      | \$1,854.66                     | \$1,846.84                  | \$1,831.80                   | \$1,782.56                     | \$1,586.69               | \$1,572.53                 | \$1,548.12                 |
| 63      | \$1,905.65                     | \$1,897.62                  | \$1,882.17                   | \$1,831.58                     | \$1,630.32               | \$1,615.77                 | \$1,590.68                 |
| 64+     | \$1,936.64                     | \$1,928.48                  | \$1,912.77                   | \$1,861.36                     | \$1,656.83               | \$1,642.04                 | \$1,616.55                 |

Pending regulatory approval.

## Rating Region 5

### Off-Exchange Full PPO

| Age     | Gold Full PPO<br>1000/35 OffEx | Silver Full PPO<br>1800/45 OffEx | Silver Full PPO<br>2225/50 OffEx | Silver Full PPO<br>2400/55 OffEx | Bronze Full PPO<br>5500/65 OffEx | Bronze Full PPO<br>6500/70 OffEx | Bronze Full PPO<br>6850/55 OffEx | Bronze Full PPO<br>6250/65 OffEx | Bronze Full PPO<br>7500/65 OffEx |
|---------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| 0 to 14 | \$404.50                       | \$365.85                         | \$363.49                         | \$357.40                         | \$311.99                         | \$327.24                         | \$313.88                         | \$305.72                         | \$300.10                         |
| 15      | \$440.45                       | \$398.38                         | \$395.80                         | \$389.17                         | \$339.72                         | \$356.33                         | \$341.78                         | \$332.90                         | \$326.77                         |
| 16      | \$454.20                       | \$410.81                         | \$408.16                         | \$401.32                         | \$350.32                         | \$367.45                         | \$352.44                         | \$343.29                         | \$336.97                         |
| 17      | \$467.95                       | \$423.24                         | \$420.51                         | \$413.46                         | \$360.93                         | \$378.57                         | \$363.11                         | \$353.68                         | \$347.17                         |
| 18      | \$482.75                       | \$436.63                         | \$433.82                         | \$426.54                         | \$372.35                         | \$390.55                         | \$374.60                         | \$364.87                         | \$358.15                         |
| 19      | \$497.56                       | \$450.03                         | \$447.12                         | \$439.62                         | \$383.77                         | \$402.53                         | \$386.09                         | \$376.06                         | \$369.14                         |
| 20      | \$512.89                       | \$463.89                         | \$460.90                         | \$453.17                         | \$395.59                         | \$414.93                         | \$397.99                         | \$387.65                         | \$380.51                         |
| 21      | \$528.75                       | \$478.24                         | \$475.15                         | \$467.19                         | \$407.83                         | \$427.76                         | \$410.30                         | \$399.64                         | \$392.28                         |
| 22      | \$528.75                       | \$478.24                         | \$475.15                         | \$467.19                         | \$407.83                         | \$427.76                         | \$410.30                         | \$399.64                         | \$392.28                         |
| 23      | \$528.75                       | \$478.24                         | \$475.15                         | \$467.19                         | \$407.83                         | \$427.76                         | \$410.30                         | \$399.64                         | \$392.28                         |
| 24      | \$528.75                       | \$478.24                         | \$475.15                         | \$467.19                         | \$407.83                         | \$427.76                         | \$410.30                         | \$399.64                         | \$392.28                         |
| 25      | \$530.87                       | \$480.15                         | \$477.06                         | \$469.06                         | \$409.46                         | \$429.47                         | \$411.94                         | \$401.24                         | \$393.85                         |
| 26      | \$541.44                       | \$489.72                         | \$486.56                         | \$478.40                         | \$417.62                         | \$438.03                         | \$420.14                         | \$409.23                         | \$401.70                         |
| 27      | \$554.13                       | \$501.20                         | \$497.96                         | \$489.61                         | \$427.40                         | \$448.30                         | \$429.99                         | \$418.82                         | \$411.11                         |
| 28      | \$574.75                       | \$519.85                         | \$516.49                         | \$507.83                         | \$443.31                         | \$464.98                         | \$445.99                         | \$434.41                         | \$426.41                         |
| 29      | \$591.67                       | \$535.15                         | \$531.70                         | \$522.78                         | \$456.36                         | \$478.67                         | \$459.12                         | \$447.20                         | \$438.96                         |
| 30      | \$600.13                       | \$542.80                         | \$539.30                         | \$530.26                         | \$462.88                         | \$485.51                         | \$465.69                         | \$453.59                         | \$445.24                         |
| 31      | \$612.82                       | \$554.28                         | \$550.70                         | \$541.47                         | \$472.67                         | \$495.78                         | \$475.53                         | \$463.18                         | \$454.66                         |
| 32      | \$625.51                       | \$565.76                         | \$562.11                         | \$552.68                         | \$482.46                         | \$506.04                         | \$485.38                         | \$472.77                         | \$464.07                         |
| 33      | \$633.45                       | \$572.93                         | \$569.24                         | \$559.69                         | \$488.58                         | \$512.46                         | \$491.54                         | \$478.77                         | \$469.96                         |
| 34      | \$641.91                       | \$580.59                         | \$576.84                         | \$567.17                         | \$495.10                         | \$519.30                         | \$498.10                         | \$485.16                         | \$476.23                         |
| 35      | \$646.14                       | \$584.41                         | \$580.64                         | \$570.90                         | \$498.37                         | \$522.73                         | \$501.38                         | \$488.36                         | \$479.37                         |
| 36      | \$650.37                       | \$588.24                         | \$584.44                         | \$574.64                         | \$501.63                         | \$526.15                         | \$504.66                         | \$491.56                         | \$482.51                         |
| 37      | \$654.60                       | \$592.06                         | \$588.24                         | \$578.38                         | \$504.89                         | \$529.57                         | \$507.95                         | \$494.75                         | \$485.65                         |
| 38      | \$658.83                       | \$595.89                         | \$592.04                         | \$582.12                         | \$508.15                         | \$532.99                         | \$511.23                         | \$497.95                         | \$488.78                         |
| 39      | \$667.29                       | \$603.54                         | \$599.65                         | \$589.59                         | \$514.68                         | \$539.84                         | \$517.79                         | \$504.35                         | \$495.06                         |
| 40      | \$675.75                       | \$611.19                         | \$607.25                         | \$597.07                         | \$521.20                         | \$546.68                         | \$524.36                         | \$510.74                         | \$501.34                         |
| 41      | \$688.44                       | \$622.67                         | \$618.65                         | \$608.28                         | \$530.99                         | \$556.95                         | \$534.21                         | \$520.33                         | \$510.75                         |
| 42      | \$700.60                       | \$633.67                         | \$629.58                         | \$619.03                         | \$540.37                         | \$566.79                         | \$543.64                         | \$529.52                         | \$519.78                         |
| 43      | \$717.52                       | \$648.97                         | \$644.78                         | \$633.98                         | \$553.42                         | \$580.48                         | \$556.77                         | \$542.31                         | \$532.33                         |
| 44      | \$738.67                       | \$668.10                         | \$663.79                         | \$652.66                         | \$569.74                         | \$597.59                         | \$573.18                         | \$558.30                         | \$548.02                         |
| 45      | \$763.52                       | \$690.58                         | \$686.12                         | \$674.62                         | \$588.90                         | \$617.69                         | \$592.47                         | \$577.08                         | \$566.46                         |
| 46      | \$793.13                       | \$717.36                         | \$712.73                         | \$700.78                         | \$611.74                         | \$641.65                         | \$615.44                         | \$599.46                         | \$588.42                         |
| 47      | \$826.44                       | \$747.49                         | \$742.67                         | \$730.22                         | \$637.44                         | \$668.59                         | \$641.29                         | \$624.64                         | \$613.14                         |
| 48      | \$864.51                       | \$781.93                         | \$776.88                         | \$763.85                         | \$666.80                         | \$699.39                         | \$670.83                         | \$653.41                         | \$641.38                         |
| 49      | \$902.05                       | \$815.88                         | \$810.61                         | \$797.02                         | \$695.75                         | \$729.76                         | \$699.97                         | \$681.79                         | \$669.23                         |
| 50      | \$944.35                       | \$854.14                         | \$848.63                         | \$834.40                         | \$728.38                         | \$763.99                         | \$732.79                         | \$713.76                         | \$700.62                         |
| 51      | \$986.12                       | \$891.92                         | \$886.16                         | \$871.31                         | \$760.60                         | \$797.78                         | \$765.20                         | \$745.33                         | \$731.61                         |
| 52      | \$1,032.12                     | \$933.53                         | \$927.50                         | \$911.95                         | \$796.08                         | \$834.99                         | \$800.90                         | \$780.10                         | \$765.74                         |
| 53      | \$1,078.66                     | \$975.61                         | \$969.32                         | \$953.06                         | \$831.97                         | \$872.64                         | \$837.00                         | \$815.27                         | \$800.26                         |
| 54      | \$1,128.89                     | \$1,021.05                       | \$1,014.46                       | \$997.45                         | \$870.71                         | \$913.27                         | \$875.98                         | \$853.23                         | \$837.52                         |
| 55      | \$1,179.12                     | \$1,066.48                       | \$1,059.59                       | \$1,041.83                       | \$909.46                         | \$953.91                         | \$914.96                         | \$891.20                         | \$874.79                         |
| 56      | \$1,233.58                     | \$1,115.74                       | \$1,108.54                       | \$1,089.95                       | \$951.46                         | \$997.97                         | \$957.22                         | \$932.36                         | \$915.20                         |
| 57      | \$1,288.57                     | \$1,165.48                       | \$1,157.95                       | \$1,138.54                       | \$993.88                         | \$1,042.46                       | \$999.89                         | \$973.92                         | \$955.99                         |
| 58      | \$1,347.26                     | \$1,218.56                       | \$1,210.69                       | \$1,190.40                       | \$1,039.15                       | \$1,089.94                       | \$1,045.44                       | \$1,018.28                       | \$999.54                         |
| 59      | \$1,376.34                     | \$1,244.86                       | \$1,236.83                       | \$1,216.09                       | \$1,061.58                       | \$1,113.47                       | \$1,068.00                       | \$1,040.26                       | \$1,021.11                       |
| 60      | \$1,435.03                     | \$1,297.95                       | \$1,289.57                       | \$1,267.95                       | \$1,106.85                       | \$1,160.95                       | \$1,113.54                       | \$1,084.62                       | \$1,064.66                       |
| 61      | \$1,485.79                     | \$1,343.86                       | \$1,335.18                       | \$1,312.80                       | \$1,146.00                       | \$1,202.02                       | \$1,152.93                       | \$1,122.99                       | \$1,102.32                       |
| 62      | \$1,519.11                     | \$1,373.99                       | \$1,365.12                       | \$1,342.23                       | \$1,171.69                       | \$1,228.96                       | \$1,178.78                       | \$1,148.17                       | \$1,127.03                       |
| 63      | \$1,560.88                     | \$1,411.77                       | \$1,402.66                       | \$1,379.14                       | \$1,203.91                       | \$1,262.76                       | \$1,211.19                       | \$1,179.74                       | \$1,158.02                       |
| 64+     | \$1,586.26                     | \$1,434.73                       | \$1,425.46                       | \$1,401.57                       | \$1,223.48                       | \$1,283.29                       | \$1,230.89                       | \$1,198.92                       | \$1,176.85                       |

Pending regulatory approval.

Effective April 2022

# Rating Region 5

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2100/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2250/50 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental |
| 0 to 14                       | \$415.18   | \$361.42                               | \$337.93   | \$310.94                               | \$308.81                           | \$485.97  | \$436.03                                      | \$387.02   | \$323.12   |
| 15                            | \$452.09   | \$393.55                               | \$367.96   | \$338.58                               | \$336.26                           | \$529.16  | \$474.79                                      | \$421.42   | \$351.84   |
| 16                            | \$466.20   | \$405.83                               | \$379.45   | \$349.15                               | \$346.75                           | \$545.68  | \$489.61                                      | \$434.58   | \$362.82   |
| 17                            | \$480.31   | \$418.11                               | \$390.93   | \$359.72                               | \$357.25                           | \$562.20  | \$504.43                                      | \$447.73   | \$373.80   |
| 18                            | \$495.50   | \$431.34                               | \$403.30   | \$371.10                               | \$368.55                           | \$579.98  | \$520.38                                      | \$461.90   | \$385.63   |
| 19                            | \$510.70   | \$444.57                               | \$415.67   | \$382.48                               | \$379.85                           | \$597.77  | \$536.34                                      | \$476.06   | \$397.46   |
| 20                            | \$526.44   | \$458.27                               | \$428.48   | \$394.27                               | \$391.56                           | \$616.19  | \$552.87                                      | \$490.73   | \$409.71   |
| 21                            | \$542.72   | \$472.44                               | \$441.73   | \$406.46                               | \$403.67                           | \$635.25  | \$569.97                                      | \$505.91   | \$422.38   |
| 22                            | \$542.72   | \$472.44                               | \$441.73   | \$406.46                               | \$403.67                           | \$635.25  | \$569.97                                      | \$505.91   | \$422.38   |
| 23                            | \$542.72   | \$472.44                               | \$441.73   | \$406.46                               | \$403.67                           | \$635.25  | \$569.97                                      | \$505.91   | \$422.38   |
| 24                            | \$542.72   | \$472.44                               | \$441.73   | \$406.46                               | \$403.67                           | \$635.25  | \$569.97                                      | \$505.91   | \$422.38   |
| 25                            | \$544.89   | \$474.33                               | \$443.50   | \$408.09                               | \$405.28                           | \$637.79  | \$572.25                                      | \$507.93   | \$424.07   |
| 26                            | \$555.75   | \$483.78                               | \$452.33   | \$416.22                               | \$413.36                           | \$650.50  | \$583.65                                      | \$518.05   | \$432.51   |
| 27                            | \$568.77   | \$495.12                               | \$462.94   | \$425.97                               | \$423.05                           | \$665.74  | \$597.33                                      | \$530.19   | \$442.65   |
| 28                            | \$589.94   | \$513.55                               | \$480.16   | \$441.82                               | \$438.79                           | \$690.52  | \$619.56                                      | \$549.93   | \$459.12   |
| 29                            | \$607.31   | \$528.67                               | \$494.30   | \$454.83                               | \$451.71                           | \$710.84  | \$637.80                                      | \$566.11   | \$472.64   |
| 30                            | \$615.99   | \$536.22                               | \$501.37   | \$461.34                               | \$458.17                           | \$721.01  | \$646.92                                      | \$574.21   | \$479.40   |
| 31                            | \$629.01   | \$547.56                               | \$511.97   | \$471.09                               | \$467.85                           | \$736.26  | \$660.60                                      | \$586.35   | \$489.53   |
| 32                            | \$642.04   | \$558.90                               | \$522.57   | \$480.85                               | \$477.54                           | \$751.50  | \$674.28                                      | \$598.49   | \$499.67   |
| 33                            | \$650.18   | \$565.99                               | \$529.20   | \$486.94                               | \$483.60                           | \$761.03  | \$682.83                                      | \$606.08   | \$506.01   |
| 34                            | \$658.86   | \$573.55                               | \$536.26   | \$493.45                               | \$490.05                           | \$771.19  | \$691.95                                      | \$614.18   | \$512.77   |
| 35                            | \$663.21   | \$577.33                               | \$539.80   | \$496.70                               | \$493.28                           | \$776.28  | \$696.51                                      | \$618.22   | \$516.14   |
| 36                            | \$667.55   | \$581.11                               | \$543.33   | \$499.95                               | \$496.51                           | \$781.36  | \$701.07                                      | \$622.27   | \$519.52   |
| 37                            | \$671.89   | \$584.89                               | \$546.87   | \$503.20                               | \$499.74                           | \$786.44  | \$705.63                                      | \$626.32   | \$522.90   |
| 38                            | \$676.23   | \$588.67                               | \$550.40   | \$506.45                               | \$502.97                           | \$791.52  | \$710.19                                      | \$630.37   | \$526.28   |
| 39                            | \$684.91   | \$596.22                               | \$557.47   | \$512.96                               | \$509.43                           | \$801.69  | \$719.30                                      | \$638.46   | \$533.04   |
| 40                            | \$693.60   | \$603.78                               | \$564.53   | \$519.46                               | \$515.89                           | \$811.85  | \$728.42                                      | \$646.55   | \$539.80   |
| 41                            | \$706.62   | \$615.12                               | \$575.14   | \$529.21                               | \$525.58                           | \$827.10  | \$742.10                                      | \$658.70   | \$549.93   |
| 42                            | \$719.11   | \$625.99                               | \$585.30   | \$538.56                               | \$534.86                           | \$841.71  | \$755.21                                      | \$670.33   | \$559.65   |
| 43                            | \$736.47   | \$641.11                               | \$599.43   | \$551.57                               | \$547.78                           | \$862.03  | \$773.45                                      | \$686.52   | \$573.17   |
| 44                            | \$758.18   | \$660.00                               | \$617.10   | \$567.83                               | \$563.93                           | \$887.44  | \$796.25                                      | \$706.76   | \$590.06   |
| 45                            | \$783.69   | \$682.21                               | \$637.86   | \$586.93                               | \$582.90                           | \$917.30  | \$823.04                                      | \$730.54   | \$609.91   |
| 46                            | \$814.08   | \$708.67                               | \$662.60   | \$609.69                               | \$605.50                           | \$952.88  | \$854.96                                      | \$758.87   | \$633.57   |
| 47                            | \$848.27   | \$738.43                               | \$690.43   | \$635.30                               | \$630.94                           | \$992.90  | \$890.87                                      | \$790.74   | \$660.17   |
| 48                            | \$887.35   | \$772.45                               | \$722.23   | \$664.57                               | \$660.00                           | \$1,038.63                                      | \$931.90                                      | \$827.16   | \$690.59   |
| 49                            | \$925.88   | \$805.99                               | \$753.60   | \$693.43                               | \$688.66                           | \$1,083.74                                      | \$972.37                                      | \$863.08   | \$720.57   |
| 50                            | \$969.30   | \$843.79                               | \$788.93   | \$725.94                               | \$720.95                           | \$1,134.56                                      | \$1,017.97                                    | \$903.56   | \$754.37   |
| 51                            | \$1,012.18                                       | \$881.11                               | \$823.83   | \$758.05                               | \$752.84                           | \$1,184.74                                      | \$1,063.00                                    | \$943.52   | \$787.73   |
| 52                            | \$1,059.39                                       | \$922.21                               | \$862.26   | \$793.42                               | \$787.96                           | \$1,240.01                                      | \$1,112.59                                    | \$987.54   | \$824.48   |
| 53                            | \$1,107.15                                       | \$963.79                               | \$901.13   | \$829.18                               | \$823.49                           | \$1,295.91                                      | \$1,162.74                                    | \$1,032.06                                       | \$861.65   |
| 54                            | \$1,158.71                                       | \$1,008.67                             | \$943.10   | \$867.80                               | \$861.83                           | \$1,356.26                                      | \$1,216.89                                    | \$1,080.12                                       | \$901.77   |
| 55                            | \$1,210.27                                       | \$1,053.55                             | \$985.06   | \$906.41                               | \$900.18                           | \$1,416.61                                      | \$1,271.04                                    | \$1,128.18                                       | \$941.90   |
| 56                            | \$1,266.17                                       | \$1,102.21                             | \$1,030.56   | \$948.28                               | \$941.76                           | \$1,482.04                                      | \$1,329.74                                    | \$1,180.29                                       | \$985.41   |
| 57                            | \$1,322.61                                       | \$1,151.35                             | \$1,076.50   | \$990.55                               | \$983.74                           | \$1,548.10                                      | \$1,389.02                                    | \$1,232.91                                       | \$1,029.33                                       |
| 58                            | \$1,382.85                                       | \$1,203.79                             | \$1,125.54   | \$1,035.67                             | \$1,028.55                         | \$1,618.62                                      | \$1,452.29                                    | \$1,289.06                                       | \$1,076.22                                       |
| 59                            | \$1,412.70                                       | \$1,229.77                             | \$1,149.83   | \$1,058.02                             | \$1,050.75                         | \$1,653.56                                      | \$1,483.64                                    | \$1,316.89                                       | \$1,099.45                                       |
| 60                            | \$1,472.95                                       | \$1,282.21                             | \$1,198.86   | \$1,103.14                             | \$1,095.56                         | \$1,724.07                                      | \$1,546.90                                    | \$1,373.04                                       | \$1,146.33                                       |
| 61                            | \$1,525.05                                       | \$1,327.57                             | \$1,241.27   | \$1,142.16                             | \$1,134.31                         | \$1,785.05                                      | \$1,601.62                                    | \$1,421.61                                       | \$1,186.88                                       |
| 62                            | \$1,559.24                                       | \$1,357.33                             | \$1,269.10   | \$1,167.77                             | \$1,159.74                         | \$1,825.07                                      | \$1,637.53                                    | \$1,453.48                                       | \$1,213.49                                       |
| 63                            | \$1,602.11                                       | \$1,394.66                             | \$1,304.00   | \$1,199.88                             | \$1,191.63                         | \$1,875.26                                      | \$1,682.56                                    | \$1,493.45                                       | \$1,246.86                                       |
| 64+                           | \$1,628.16                                       | \$1,417.33                             | \$1,325.20   | \$1,219.39                             | \$1,211.01                         | \$1,905.75                                      | \$1,709.92                                    | \$1,517.73                                       | \$1,267.13                                       |

Pending regulatory approval.

## Rating Region 5 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off Exchange Full PPO, Off Exchange Full PPO Savings, Mirror Full PPO | Off Exchange Tandem PPO, Off Exchange Tandem PPO Savings | Access+ HMO | Local Access+ HMO | Off Exchange Trio HMO, Mirror HMO |
|---------|---|--|-------------|-------------------|-----------------------------------|
| 0 to 14 | \$6.58  | \$6.63   | \$8.00      | \$8.12            | \$8.72                            |
| 15      | \$7.17  | \$7.22   | \$8.71      | \$8.85            | \$9.50                            |
| 16      | \$7.39  | \$7.44   | \$8.98      | \$9.12            | \$9.79                            |
| 17      | \$7.61  | \$7.67   | \$9.25      | \$9.40            | \$10.09                           |
| 18      | \$7.86  | \$7.91   | \$9.54      | \$9.70            | \$10.41                           |
| 19      | \$8.10  | \$8.15   | \$9.84      | \$9.99            | \$10.73                           |
| 20      | \$8.35  | \$8.41   | \$10.14     | \$10.30           | \$11.06                           |
| 21      | \$8.60  | \$8.67   | \$10.46     | \$10.62           | \$11.40                           |
| 22      | \$8.60  | \$8.67   | \$10.46     | \$10.62           | \$11.40                           |
| 23      | \$8.60  | \$8.67   | \$10.46     | \$10.62           | \$11.40                           |
| 24      | \$8.60  | \$8.67   | \$10.46     | \$10.62           | \$11.40                           |
| 25      | \$8.64  | \$8.70   | \$10.50     | \$10.66           | \$11.45                           |
| 26      | \$8.81  | \$8.87   | \$10.71     | \$10.87           | \$11.67                           |
| 27      | \$9.02  | \$9.08   | \$10.96     | \$11.13           | \$11.95                           |
| 28      | \$9.35  | \$9.42   | \$11.36     | \$11.54           | \$12.39                           |
| 29      | \$9.63  | \$9.70   | \$11.70     | \$11.88           | \$12.76                           |
| 30      | \$9.77  | \$9.84   | \$11.87     | \$12.05           | \$12.94                           |
| 31      | \$9.97  | \$10.04  | \$12.12     | \$12.31           | \$13.21                           |
| 32      | \$10.18   | \$10.25  | \$12.37     | \$12.56           | \$13.49                           |
| 33      | \$10.31   | \$10.38  | \$12.52     | \$12.72           | \$13.66                           |
| 34      | \$10.44   | \$10.52  | \$12.69     | \$12.89           | \$13.84                           |
| 35      | \$10.51   | \$10.59  | \$12.77     | \$12.98           | \$13.93                           |
| 36      | \$10.58   | \$10.66  | \$12.86     | \$13.06           | \$14.02                           |
| 37      | \$10.65   | \$10.73  | \$12.94     | \$13.15           | \$14.11                           |
| 38      | \$10.72   | \$10.80  | \$13.03     | \$13.23           | \$14.20                           |
| 39      | \$10.86   | \$10.94  | \$13.19     | \$13.40           | \$14.39                           |
| 40      | \$10.99   | \$11.07  | \$13.36     | \$13.57           | \$14.57                           |
| 41      | \$11.20   | \$11.28  | \$13.61     | \$13.83           | \$14.84                           |
| 42      | \$11.40   | \$11.48  | \$13.85     | \$14.07           | \$15.10                           |
| 43      | \$11.67   | \$11.76  | \$14.18     | \$14.41           | \$15.47                           |
| 44      | \$12.02   | \$12.10  | \$14.60     | \$14.84           | \$15.92                           |
| 45      | \$12.42   | \$12.51  | \$15.09     | \$15.33           | \$16.46                           |
| 46      | \$12.90   | \$13.00  | \$15.68     | \$15.93           | \$17.10                           |
| 47      | \$13.45   | \$13.54  | \$16.34     | \$16.59           | \$17.82                           |
| 48      | \$14.06   | \$14.17  | \$17.09     | \$17.36           | \$18.64                           |
| 49      | \$14.68   | \$14.78  | \$17.83     | \$18.11           | \$19.45                           |
| 50      | \$15.36   | \$15.47  | \$18.67     | \$18.96           | \$20.36                           |
| 51      | \$16.04   | \$16.16  | \$19.49     | \$19.80           | \$21.26                           |
| 52      | \$16.79   | \$16.91  | \$20.40     | \$20.73           | \$22.25                           |
| 53      | \$17.55   | \$17.67  | \$21.32     | \$21.66           | \$23.25                           |
| 54      | \$18.36   | \$18.50  | \$22.32     | \$22.67           | \$24.34                           |
| 55      | \$19.18   | \$19.32  | \$23.31     | \$23.68           | \$25.42                           |
| 56      | \$20.07   | \$20.21  | \$24.39     | \$24.77           | \$26.59                           |
| 57      | \$20.96   | \$21.11  | \$25.47     | \$25.88           | \$27.78                           |
| 58      | \$21.92   | \$22.07  | \$26.63     | \$27.05           | \$29.04                           |
| 59      | \$22.39   | \$22.55  | \$27.21     | \$27.64           | \$29.67                           |
| 60      | \$23.34   | \$23.51  | \$28.37     | \$28.82           | \$30.93                           |
| 61      | \$24.17   | \$24.34  | \$29.37     | \$29.83           | \$32.03                           |
| 62      | \$24.71   | \$24.89  | \$30.03     | \$30.50           | \$32.75                           |
| 63      | \$25.39   | \$25.57  | \$30.85     | \$31.34           | \$33.65                           |
| 64+     | \$25.80   | \$25.99  | \$31.36     | \$31.85           | \$34.19                           |

Pending regulatory approval.  
Effective April 2022

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

## Rating Region 6

### Off-Exchange Trio HMO

| Age     | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2000/60 OffEx | Silver Trio HMO 2750/65 OffEx | Bronze Trio HMO 7000/70 OffEx |
|---------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$377.10                     | \$370.39                     | \$366.06                     | \$351.45                 | \$338.02                   | \$328.42                    | \$321.02                    | \$287.74                      | \$279.12                      | \$249.04                      |
| 15      | \$410.63                     | \$403.31                     | \$398.60                     | \$382.69                 | \$368.07                   | \$357.62                    | \$349.55                    | \$313.31                      | \$303.93                      | \$271.18                      |
| 16      | \$423.44                     | \$415.90                     | \$411.04                     | \$394.64                 | \$379.55                   | \$368.78                    | \$360.46                    | \$323.09                      | \$313.41                      | \$279.64                      |
| 17      | \$436.26                     | \$428.48                     | \$423.48                     | \$406.58                 | \$391.04                   | \$379.94                    | \$371.37                    | \$332.87                      | \$322.90                      | \$288.10                      |
| 18      | \$450.06                     | \$442.04                     | \$436.88                     | \$419.45                 | \$403.41                   | \$391.96                    | \$383.12                    | \$343.40                      | \$333.12                      | \$297.22                      |
| 19      | \$463.86                     | \$455.60                     | \$450.28                     | \$432.31                 | \$415.79                   | \$403.98                    | \$394.87                    | \$353.94                      | \$343.33                      | \$306.33                      |
| 20      | \$478.16                     | \$469.64                     | \$464.15                     | \$445.63                 | \$428.60                   | \$416.43                    | \$407.04                    | \$364.84                      | \$353.91                      | \$315.77                      |
| 21      | \$492.95                     | \$484.16                     | \$478.51                     | \$459.42                 | \$441.86                   | \$429.31                    | \$419.63                    | \$376.13                      | \$364.86                      | \$325.54                      |
| 22      | \$492.95                     | \$484.16                     | \$478.51                     | \$459.42                 | \$441.86                   | \$429.31                    | \$419.63                    | \$376.13                      | \$364.86                      | \$325.54                      |
| 23      | \$492.95                     | \$484.16                     | \$478.51                     | \$459.42                 | \$441.86                   | \$429.31                    | \$419.63                    | \$376.13                      | \$364.86                      | \$325.54                      |
| 24      | \$492.95                     | \$484.16                     | \$478.51                     | \$459.42                 | \$441.86                   | \$429.31                    | \$419.63                    | \$376.13                      | \$364.86                      | \$325.54                      |
| 25      | \$494.92                     | \$486.10                     | \$480.42                     | \$461.26                 | \$443.62                   | \$431.03                    | \$421.31                    | \$377.63                      | \$366.32                      | \$326.84                      |
| 26      | \$504.78                     | \$495.78                     | \$489.99                     | \$470.44                 | \$452.46                   | \$439.62                    | \$429.70                    | \$385.15                      | \$373.62                      | \$333.35                      |
| 27      | \$516.61                     | \$507.40                     | \$501.48                     | \$481.47                 | \$463.06                   | \$449.92                    | \$439.77                    | \$394.18                      | \$382.37                      | \$341.17                      |
| 28      | \$535.83                     | \$526.29                     | \$520.14                     | \$499.39                 | \$480.30                   | \$466.66                    | \$456.14                    | \$408.85                      | \$396.60                      | \$353.86                      |
| 29      | \$551.61                     | \$541.78                     | \$535.45                     | \$514.09                 | \$494.44                   | \$480.40                    | \$469.57                    | \$420.89                      | \$408.28                      | \$364.28                      |
| 30      | \$559.50                     | \$549.53                     | \$543.11                     | \$521.44                 | \$501.51                   | \$487.27                    | \$476.28                    | \$426.90                      | \$414.12                      | \$369.49                      |
| 31      | \$571.33                     | \$561.15                     | \$554.59                     | \$532.46                 | \$512.11                   | \$497.57                    | \$486.35                    | \$435.93                      | \$422.87                      | \$377.30                      |
| 32      | \$583.16                     | \$572.77                     | \$566.07                     | \$543.49                 | \$522.71                   | \$507.88                    | \$496.42                    | \$444.96                      | \$431.63                      | \$385.12                      |
| 33      | \$590.55                     | \$580.03                     | \$573.25                     | \$550.38                 | \$529.34                   | \$514.32                    | \$502.72                    | \$450.60                      | \$437.10                      | \$390.00                      |
| 34      | \$598.44                     | \$587.77                     | \$580.91                     | \$557.73                 | \$536.41                   | \$521.19                    | \$509.43                    | \$456.62                      | \$442.94                      | \$395.21                      |
| 35      | \$602.38                     | \$591.65                     | \$584.74                     | \$561.41                 | \$539.95                   | \$524.62                    | \$512.79                    | \$459.63                      | \$445.86                      | \$397.81                      |
| 36      | \$606.33                     | \$595.52                     | \$588.56                     | \$565.08                 | \$543.48                   | \$528.06                    | \$516.15                    | \$462.64                      | \$448.78                      | \$400.42                      |
| 37      | \$610.27                     | \$599.39                     | \$592.39                     | \$568.76                 | \$547.02                   | \$531.49                    | \$519.50                    | \$465.65                      | \$451.70                      | \$403.02                      |
| 38      | \$614.21                     | \$603.27                     | \$596.22                     | \$572.43                 | \$550.55                   | \$534.92                    | \$522.86                    | \$468.65                      | \$454.62                      | \$405.62                      |
| 39      | \$622.10                     | \$611.01                     | \$603.88                     | \$579.78                 | \$557.62                   | \$541.79                    | \$529.57                    | \$474.67                      | \$460.45                      | \$410.83                      |
| 40      | \$629.99                     | \$618.76                     | \$611.53                     | \$587.14                 | \$564.69                   | \$548.66                    | \$536.29                    | \$480.69                      | \$466.29                      | \$416.04                      |
| 41      | \$641.82                     | \$630.38                     | \$623.02                     | \$598.16                 | \$575.30                   | \$558.97                    | \$546.36                    | \$489.72                      | \$475.05                      | \$423.85                      |
| 42      | \$653.16                     | \$641.52                     | \$634.02                     | \$608.73                 | \$585.46                   | \$568.84                    | \$556.01                    | \$498.37                      | \$483.44                      | \$431.34                      |
| 43      | \$668.93                     | \$657.01                     | \$649.33                     | \$623.43                 | \$599.60                   | \$582.58                    | \$569.44                    | \$510.40                      | \$495.11                      | \$441.76                      |
| 44      | \$688.65                     | \$676.38                     | \$668.47                     | \$641.81                 | \$617.27                   | \$599.75                    | \$586.22                    | \$525.45                      | \$509.71                      | \$454.78                      |
| 45      | \$711.82                     | \$699.13                     | \$690.96                     | \$663.40                 | \$638.04                   | \$619.93                    | \$605.95                    | \$543.13                      | \$526.86                      | \$470.08                      |
| 46      | \$739.42                     | \$726.25                     | \$717.76                     | \$689.13                 | \$662.78                   | \$643.97                    | \$629.45                    | \$564.19                      | \$547.29                      | \$488.31                      |
| 47      | \$770.48                     | \$756.75                     | \$747.91                     | \$718.07                 | \$690.62                   | \$671.02                    | \$655.88                    | \$587.89                      | \$570.28                      | \$508.82                      |
| 48      | \$805.97                     | \$791.61                     | \$782.36                     | \$751.15                 | \$722.43                   | \$701.93                    | \$686.10                    | \$614.97                      | \$596.55                      | \$532.26                      |
| 49      | \$840.97                     | \$825.98                     | \$816.33                     | \$783.77                 | \$753.80                   | \$732.41                    | \$715.89                    | \$641.67                      | \$622.45                      | \$555.37                      |
| 50      | \$880.40                     | \$864.72                     | \$854.61                     | \$820.52                 | \$789.15                   | \$766.75                    | \$749.46                    | \$671.76                      | \$651.64                      | \$581.42                      |
| 51      | \$919.35                     | \$902.96                     | \$892.42                     | \$856.81                 | \$824.06                   | \$800.67                    | \$782.61                    | \$701.48                      | \$680.46                      | \$607.13                      |
| 52      | \$962.23                     | \$945.09                     | \$934.05                     | \$896.78                 | \$862.50                   | \$838.02                    | \$819.12                    | \$734.20                      | \$712.21                      | \$635.46                      |
| 53      | \$1,005.61                   | \$987.69                     | \$976.16                     | \$937.21                 | \$901.38                   | \$875.80                    | \$856.05                    | \$767.30                      | \$744.31                      | \$664.10                      |
| 54      | \$1,052.44                   | \$1,033.69                   | \$1,021.61                   | \$980.86                 | \$943.36                   | \$916.58                    | \$895.91                    | \$803.03                      | \$778.98                      | \$695.03                      |
| 55      | \$1,099.27                   | \$1,079.68                   | \$1,067.07                   | \$1,024.50               | \$985.34                   | \$957.37                    | \$935.78                    | \$838.76                      | \$813.64                      | \$725.96                      |
| 56      | \$1,150.05                   | \$1,129.55                   | \$1,116.36                   | \$1,071.82               | \$1,030.85                 | \$1,001.59                  | \$979.00                    | \$877.50                      | \$851.22                      | \$759.49                      |
| 57      | \$1,201.31                   | \$1,179.91                   | \$1,166.12                   | \$1,119.60               | \$1,076.80                 | \$1,046.24                  | \$1,022.64                  | \$916.62                      | \$889.16                      | \$793.34                      |
| 58      | \$1,256.03                   | \$1,233.65                   | \$1,219.24                   | \$1,170.60               | \$1,125.85                 | \$1,093.89                  | \$1,069.22                  | \$958.37                      | \$929.66                      | \$829.48                      |
| 59      | \$1,283.14                   | \$1,260.28                   | \$1,245.55                   | \$1,195.86               | \$1,150.15                 | \$1,117.50                  | \$1,092.30                  | \$979.06                      | \$949.73                      | \$847.38                      |
| 60      | \$1,337.86                   | \$1,314.02                   | \$1,298.67                   | \$1,246.86               | \$1,199.19                 | \$1,165.16                  | \$1,138.88                  | \$1,020.81                    | \$990.23                      | \$883.52                      |
| 61      | \$1,385.18                   | \$1,360.50                   | \$1,344.61                   | \$1,290.96               | \$1,241.61                 | \$1,206.37                  | \$1,179.16                  | \$1,056.92                    | \$1,025.26                    | \$914.77                      |
| 62      | \$1,416.24                   | \$1,391.00                   | \$1,374.75                   | \$1,319.91               | \$1,269.45                 | \$1,233.42                  | \$1,205.60                  | \$1,080.61                    | \$1,048.24                    | \$935.28                      |
| 63      | \$1,455.18                   | \$1,429.25                   | \$1,412.55                   | \$1,356.20               | \$1,304.36                 | \$1,267.33                  | \$1,238.75                  | \$1,110.33                    | \$1,077.07                    | \$961.00                      |
| 64+     | \$1,478.84                   | \$1,452.49                   | \$1,435.52                   | \$1,378.25               | \$1,325.57                 | \$1,287.94                  | \$1,258.89                  | \$1,128.38                    | \$1,094.58                    | \$976.62                      |

## Rating Region 6

| Mirror Trio HMO |  |   |   | Off-Exchange Access+ HMO         |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |
|-----------------|--|---|---|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|
| Age             | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2250/55 + Child Dental | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2000/60 OffEx | Silver Access+ HMO® 2750/65 OffEx |
| 0 to 14         | \$370.45   | \$342.21                                      | \$283.66  | \$421.72                         | \$414.08                         | \$409.16                         | \$392.52                     | \$377.19                       | \$366.16                        | \$357.71                        | \$319.67                          | \$309.75                          |
| 15              | \$403.38   | \$372.63                                      | \$308.87  | \$459.21                         | \$450.89                         | \$445.53                         | \$427.41                     | \$410.72                       | \$398.70                        | \$389.51                        | \$348.08                          | \$337.28                          |
| 16              | \$415.97   | \$384.26                                      | \$318.51  | \$473.54                         | \$464.96                         | \$459.44                         | \$440.75                     | \$423.54                       | \$411.15                        | \$401.67                        | \$358.95                          | \$347.81                          |
| 17              | \$428.56   | \$395.89                                      | \$328.16  | \$487.87                         | \$479.04                         | \$473.34                         | \$454.09                     | \$436.36                       | \$423.59                        | \$413.83                        | \$369.81                          | \$358.33                          |
| 18              | \$442.12   | \$408.41                                      | \$338.54  | \$503.31                         | \$494.19                         | \$488.32                         | \$468.46                     | \$450.16                       | \$436.99                        | \$426.92                        | \$381.51                          | \$369.67                          |
| 19              | \$455.67   | \$420.94                                      | \$348.92  | \$518.74                         | \$509.35                         | \$503.29                         | \$482.82                     | \$463.97                       | \$450.40                        | \$440.01                        | \$393.21                          | \$381.01                          |
| 20              | \$469.72   | \$433.91                                      | \$359.67  | \$534.73                         | \$525.05                         | \$518.81                         | \$497.70                     | \$478.27                       | \$464.28                        | \$453.57                        | \$405.33                          | \$392.75                          |
| 21              | \$484.24   | \$447.33                                      | \$370.80  | \$551.27                         | \$541.29                         | \$534.85                         | \$513.10                     | \$493.06                       | \$478.64                        | \$467.60                        | \$417.87                          | \$404.90                          |
| 22              | \$484.24   | \$447.33                                      | \$370.80  | \$551.27                         | \$541.29                         | \$534.85                         | \$513.10                     | \$493.06                       | \$478.64                        | \$467.60                        | \$417.87                          | \$404.90                          |
| 23              | \$484.24   | \$447.33                                      | \$370.80  | \$551.27                         | \$541.29                         | \$534.85                         | \$513.10                     | \$493.06                       | \$478.64                        | \$467.60                        | \$417.87                          | \$404.90                          |
| 24              | \$484.24   | \$447.33                                      | \$370.80  | \$551.27                         | \$541.29                         | \$534.85                         | \$513.10                     | \$493.06                       | \$478.64                        | \$467.60                        | \$417.87                          | \$404.90                          |
| 25              | \$486.18   | \$449.12                                      | \$372.28  | \$553.47                         | \$543.45                         | \$536.99                         | \$515.15                     | \$495.03                       | \$480.55                        | \$469.47                        | \$419.54                          | \$406.52                          |
| 26              | \$495.87   | \$458.07                                      | \$379.70  | \$564.50                         | \$554.28                         | \$547.69                         | \$525.41                     | \$504.89                       | \$490.12                        | \$478.82                        | \$427.90                          | \$414.62                          |
| 27              | \$507.49   | \$468.80                                      | \$388.60  | \$577.73                         | \$567.27                         | \$560.52                         | \$537.72                     | \$516.73                       | \$501.61                        | \$490.04                        | \$437.92                          | \$424.33                          |
| 28              | \$526.37   | \$486.25                                      | \$403.06  | \$599.23                         | \$588.38                         | \$581.38                         | \$557.74                     | \$535.95                       | \$520.28                        | \$508.28                        | \$454.22                          | \$440.12                          |
| 29              | \$541.87   | \$500.56                                      | \$414.92  | \$616.87                         | \$605.70                         | \$598.50                         | \$574.15                     | \$551.73                       | \$535.59                        | \$523.24                        | \$467.59                          | \$453.08                          |
| 30              | \$549.62   | \$507.72                                      | \$420.85  | \$625.69                         | \$614.36                         | \$607.06                         | \$582.36                     | \$559.62                       | \$543.25                        | \$530.73                        | \$474.28                          | \$459.56                          |
| 31              | \$561.24   | \$518.45                                      | \$429.75  | \$638.92                         | \$627.35                         | \$619.89                         | \$594.68                     | \$571.45                       | \$554.74                        | \$541.95                        | \$484.31                          | \$469.28                          |
| 32              | \$572.86   | \$529.19                                      | \$438.65  | \$652.15                         | \$640.34                         | \$632.73                         | \$606.99                     | \$583.29                       | \$566.23                        | \$553.17                        | \$494.34                          | \$478.99                          |
| 33              | \$580.12   | \$535.90                                      | \$444.21  | \$660.42                         | \$648.46                         | \$640.75                         | \$614.69                     | \$590.68                       | \$573.41                        | \$560.18                        | \$500.60                          | \$485.07                          |
| 34              | \$587.87   | \$543.06                                      | \$450.15  | \$669.24                         | \$657.12                         | \$649.31                         | \$622.90                     | \$598.57                       | \$581.06                        | \$567.67                        | \$507.29                          | \$491.55                          |
| 35              | \$591.75   | \$546.64                                      | \$453.11  | \$673.65                         | \$661.45                         | \$653.59                         | \$627.00                     | \$602.52                       | \$584.89                        | \$571.41                        | \$510.63                          | \$494.79                          |
| 36              | \$595.62   | \$550.22                                      | \$456.08  | \$678.06                         | \$665.78                         | \$657.87                         | \$631.11                     | \$606.46                       | \$588.72                        | \$575.15                        | \$513.98                          | \$498.02                          |
| 37              | \$599.49   | \$553.79                                      | \$459.05  | \$682.47                         | \$670.11                         | \$662.15                         | \$635.21                     | \$610.41                       | \$592.55                        | \$578.89                        | \$517.32                          | \$501.26                          |
| 38              | \$603.37   | \$557.37                                      | \$462.01  | \$686.88                         | \$674.44                         | \$666.42                         | \$639.32                     | \$614.35                       | \$596.38                        | \$582.63                        | \$520.66                          | \$504.50                          |
| 39              | \$611.12   | \$564.53                                      | \$467.95  | \$695.70                         | \$683.10                         | \$674.98                         | \$647.53                     | \$622.24                       | \$604.04                        | \$590.11                        | \$527.35                          | \$510.98                          |
| 40              | \$618.86   | \$571.69                                      | \$473.88  | \$704.52                         | \$691.76                         | \$683.54                         | \$655.74                     | \$630.13                       | \$611.70                        | \$597.59                        | \$534.03                          | \$517.46                          |
| 41              | \$630.49   | \$582.42                                      | \$482.78  | \$717.75                         | \$704.75                         | \$696.38                         | \$668.05                     | \$641.96                       | \$623.18                        | \$608.81                        | \$544.06                          | \$527.18                          |
| 42              | \$641.62   | \$592.71                                      | \$491.31  | \$730.43                         | \$717.20                         | \$708.68                         | \$679.85                     | \$653.30                       | \$634.19                        | \$619.57                        | \$553.67                          | \$536.49                          |
| 43              | \$657.12   | \$607.03                                      | \$503.17  | \$748.07                         | \$734.53                         | \$725.79                         | \$696.27                     | \$669.08                       | \$649.51                        | \$634.53                        | \$567.05                          | \$549.45                          |
| 44              | \$676.49   | \$624.92                                      | \$518.00  | \$770.12                         | \$756.18                         | \$747.19                         | \$716.80                     | \$688.80                       | \$668.65                        | \$653.24                        | \$583.76                          | \$565.64                          |
| 45              | \$699.25   | \$645.94                                      | \$535.43  | \$796.03                         | \$781.62                         | \$772.32                         | \$740.91                     | \$711.98                       | \$691.15                        | \$675.21                        | \$603.40                          | \$584.67                          |
| 46              | \$726.37   | \$670.99                                      | \$556.20  | \$826.90                         | \$811.93                         | \$802.28                         | \$769.64                     | \$739.59                       | \$717.95                        | \$701.40                        | \$626.80                          | \$607.35                          |
| 47              | \$756.87   | \$699.18                                      | \$579.56  | \$861.63                         | \$846.03                         | \$835.97                         | \$801.97                     | \$770.65                       | \$748.11                        | \$730.86                        | \$653.13                          | \$632.86                          |
| 48              | \$791.74   | \$731.38                                      | \$606.25  | \$901.33                         | \$885.00                         | \$874.48                         | \$838.91                     | \$806.15                       | \$782.57                        | \$764.52                        | \$683.21                          | \$662.01                          |
| 49              | \$826.12   | \$763.14                                      | \$632.58  | \$940.47                         | \$923.43                         | \$912.46                         | \$875.34                     | \$841.16                       | \$816.55                        | \$797.72                        | \$712.88                          | \$690.76                          |
| 50              | \$864.86   | \$798.93                                      | \$662.24  | \$984.57                         | \$966.74                         | \$955.24                         | \$916.39                     | \$880.60                       | \$854.84                        | \$835.13                        | \$746.31                          | \$723.15                          |
| 51              | \$903.12   | \$834.27                                      | \$691.54  | \$1,028.12                       | \$1,009.50                       | \$997.50                         | \$956.92                     | \$919.55                       | \$892.66                        | \$872.07                        | \$779.32                          | \$755.13                          |
| 52              | \$945.24   | \$873.19                                      | \$723.80  | \$1,076.08                       | \$1,056.59                       | \$1,044.03                       | \$1,001.56                   | \$962.45                       | \$934.30                        | \$912.75                        | \$815.68                          | \$790.36                          |
| 53              | \$987.86   | \$912.55                                      | \$756.43  | \$1,124.59                       | \$1,104.22                       | \$1,091.10                       | \$1,046.72                   | \$1,005.84                     | \$976.42                        | \$953.90                        | \$852.45                          | \$825.99                          |
| 54              | \$1,033.86   | \$955.05                                      | \$791.65  | \$1,176.96                       | \$1,155.65                       | \$1,141.91                       | \$1,095.46                   | \$1,052.68                     | \$1,021.89                      | \$998.32                        | \$892.15                          | \$864.46                          |
| 55              | \$1,079.86   | \$997.54                                      | \$826.88  | \$1,229.33                       | \$1,207.07                       | \$1,192.72                       | \$1,144.20                   | \$1,099.52                     | \$1,067.36                      | \$1,042.75                      | \$931.84                          | \$902.92                          |
| 56              | \$1,129.74   | \$1,043.62                                    | \$865.07  | \$1,286.11                       | \$1,262.82                       | \$1,247.81                       | \$1,197.05                   | \$1,150.31                     | \$1,116.66                      | \$1,090.91                      | \$974.88                          | \$944.63                          |
| 57              | \$1,180.10   | \$1,090.14                                    | \$903.63  | \$1,343.44                       | \$1,319.11                       | \$1,303.43                       | \$1,250.42                   | \$1,201.58                     | \$1,166.44                      | \$1,139.54                      | \$1,018.34                        | \$986.74                          |
| 58              | \$1,233.85   | \$1,139.80                                    | \$944.79  | \$1,404.63                       | \$1,379.20                       | \$1,362.80                       | \$1,307.37                   | \$1,256.31                     | \$1,219.57                      | \$1,191.44                      | \$1,064.73                        | \$1,031.68                        |
| 59              | \$1,260.49   | \$1,164.40                                    | \$965.18  | \$1,434.95                       | \$1,408.97                       | \$1,392.22                       | \$1,335.59                   | \$1,283.43                     | \$1,245.89                      | \$1,217.16                      | \$1,087.71                        | \$1,053.95                        |
| 60              | \$1,314.24   | \$1,214.05                                    | \$1,006.34  | \$1,496.14                       | \$1,469.05                       | \$1,451.59                       | \$1,392.54                   | \$1,338.16                     | \$1,299.02                      | \$1,269.06                      | \$1,134.09                        | \$1,098.89                        |
| 61              | \$1,360.73   | \$1,257.00                                    | \$1,041.94  | \$1,549.07                       | \$1,521.01                       | \$1,502.93                       | \$1,441.80                   | \$1,385.49                     | \$1,344.97                      | \$1,313.95                      | \$1,174.21                        | \$1,137.76                        |
| 62              | \$1,391.23   | \$1,285.18                                    | \$1,065.30  | \$1,583.80                       | \$1,555.11                       | \$1,536.63                       | \$1,474.13                   | \$1,416.56                     | \$1,375.12                      | \$1,343.41                      | \$1,200.53                        | \$1,163.27                        |
| 63              | \$1,429.49   | \$1,320.52                                    | \$1,094.59  | \$1,627.35                       | \$1,597.88                       | \$1,578.88                       | \$1,514.66                   | \$1,455.51                     | \$1,412.93                      | \$1,380.35                      | \$1,233.54                        | \$1,195.26                        |
| 64+             | \$1,452.73   | \$1,341.99                                    | \$1,112.39  | \$1,653.81                       | \$1,623.86                       | \$1,604.55                       | \$1,539.29                   | \$1,479.17                     | \$1,435.91                      | \$1,402.80                      | \$1,253.60                        | \$1,214.69                        |

Pending regulatory approval.

Effective April 2022

## Rating Region 6

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Silver Tandem PPO 1800/45 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|---------------------------------|
| 0 to 14 | \$420.87                         | \$417.60                      | \$415.52                       | \$404.45                         | \$360.38                   | \$357.29                     | \$351.72                     | \$345.20                      | \$312.61                        |
| 15      | \$458.28                         | \$454.72                      | \$452.46                       | \$440.40                         | \$392.41                   | \$389.05                     | \$382.98                     | \$375.88                      | \$340.40                        |
| 16      | \$472.59                         | \$468.92                      | \$466.58                       | \$454.15                         | \$404.66                   | \$401.19                     | \$394.93                     | \$387.61                      | \$351.02                        |
| 17      | \$486.89                         | \$483.11                      | \$480.70                       | \$467.90                         | \$416.91                   | \$413.34                     | \$406.89                     | \$399.35                      | \$361.65                        |
| 18      | \$502.30                         | \$498.40                      | \$495.91                       | \$482.70                         | \$430.10                   | \$426.41                     | \$419.76                     | \$411.98                      | \$373.09                        |
| 19      | \$517.70                         | \$513.68                      | \$511.12                       | \$497.50                         | \$443.29                   | \$439.49                     | \$432.63                     | \$424.62                      | \$384.53                        |
| 20      | \$533.66                         | \$529.51                      | \$526.87                       | \$512.84                         | \$456.95                   | \$453.04                     | \$445.97                     | \$437.70                      | \$396.38                        |
| 21      | \$550.16                         | \$545.89                      | \$543.17                       | \$528.70                         | \$471.08                   | \$467.05                     | \$459.76                     | \$451.24                      | \$408.64                        |
| 22      | \$550.16                         | \$545.89                      | \$543.17                       | \$528.70                         | \$471.08                   | \$467.05                     | \$459.76                     | \$451.24                      | \$408.64                        |
| 23      | \$550.16                         | \$545.89                      | \$543.17                       | \$528.70                         | \$471.08                   | \$467.05                     | \$459.76                     | \$451.24                      | \$408.64                        |
| 24      | \$550.16                         | \$545.89                      | \$543.17                       | \$528.70                         | \$471.08                   | \$467.05                     | \$459.76                     | \$451.24                      | \$408.64                        |
| 25      | \$552.36                         | \$548.07                      | \$545.34                       | \$530.81                         | \$472.97                   | \$468.92                     | \$461.60                     | \$453.04                      | \$410.27                        |
| 26      | \$563.36                         | \$558.99                      | \$556.21                       | \$541.39                         | \$482.39                   | \$478.26                     | \$470.79                     | \$462.07                      | \$418.45                        |
| 27      | \$576.57                         | \$572.09                      | \$569.24                       | \$554.07                         | \$493.70                   | \$489.47                     | \$481.83                     | \$472.90                      | \$428.26                        |
| 28      | \$598.02                         | \$593.38                      | \$590.42                       | \$574.69                         | \$512.07                   | \$507.68                     | \$499.76                     | \$490.50                      | \$444.19                        |
| 29      | \$615.63                         | \$610.85                      | \$607.81                       | \$591.61                         | \$527.14                   | \$522.63                     | \$514.47                     | \$504.94                      | \$457.27                        |
| 30      | \$624.43                         | \$619.58                      | \$616.50                       | \$600.07                         | \$534.68                   | \$530.10                     | \$521.83                     | \$512.16                      | \$463.81                        |
| 31      | \$637.64                         | \$632.68                      | \$629.53                       | \$612.76                         | \$545.99                   | \$541.31                     | \$532.86                     | \$522.99                      | \$473.61                        |
| 32      | \$650.84                         | \$645.79                      | \$642.57                       | \$625.45                         | \$557.29                   | \$552.52                     | \$543.89                     | \$533.82                      | \$483.42                        |
| 33      | \$659.09                         | \$653.97                      | \$650.72                       | \$633.38                         | \$564.36                   | \$559.52                     | \$550.79                     | \$540.59                      | \$489.55                        |
| 34      | \$667.89                         | \$662.71                      | \$659.41                       | \$641.84                         | \$571.90                   | \$566.99                     | \$558.15                     | \$547.80                      | \$496.09                        |
| 35      | \$672.30                         | \$667.08                      | \$663.75                       | \$646.07                         | \$575.66                   | \$570.73                     | \$561.83                     | \$551.41                      | \$499.36                        |
| 36      | \$676.70                         | \$671.44                      | \$668.10                       | \$650.30                         | \$579.43                   | \$574.47                     | \$565.50                     | \$555.02                      | \$502.63                        |
| 37      | \$681.10                         | \$675.81                      | \$672.44                       | \$654.53                         | \$583.20                   | \$578.20                     | \$569.18                     | \$558.63                      | \$505.90                        |
| 38      | \$685.50                         | \$680.18                      | \$676.79                       | \$658.76                         | \$586.97                   | \$581.94                     | \$572.86                     | \$562.24                      | \$509.17                        |
| 39      | \$694.30                         | \$688.91                      | \$685.48                       | \$667.22                         | \$594.51                   | \$589.41                     | \$580.22                     | \$569.46                      | \$515.70                        |
| 40      | \$703.10                         | \$697.64                      | \$694.17                       | \$675.67                         | \$602.05                   | \$596.89                     | \$587.57                     | \$576.68                      | \$522.24                        |
| 41      | \$716.31                         | \$710.75                      | \$707.21                       | \$688.36                         | \$613.35                   | \$608.10                     | \$598.61                     | \$587.51                      | \$532.05                        |
| 42      | \$728.96                         | \$723.30                      | \$719.70                       | \$700.52                         | \$624.19                   | \$618.84                     | \$609.18                     | \$597.89                      | \$541.45                        |
| 43      | \$746.57                         | \$740.77                      | \$737.08                       | \$717.44                         | \$639.26                   | \$633.78                     | \$623.89                     | \$612.33                      | \$554.52                        |
| 44      | \$768.57                         | \$762.61                      | \$758.81                       | \$738.59                         | \$658.10                   | \$652.46                     | \$642.28                     | \$630.38                      | \$570.87                        |
| 45      | \$794.43                         | \$788.26                      | \$784.34                       | \$763.44                         | \$680.25                   | \$674.42                     | \$663.89                     | \$651.59                      | \$590.08                        |
| 46      | \$825.24                         | \$818.83                      | \$814.75                       | \$793.05                         | \$706.63                   | \$700.57                     | \$689.64                     | \$676.86                      | \$612.96                        |
| 47      | \$859.90                         | \$853.22                      | \$848.97                       | \$826.35                         | \$736.30                   | \$729.99                     | \$718.60                     | \$705.29                      | \$638.70                        |
| 48      | \$899.51                         | \$892.53                      | \$888.08                       | \$864.42                         | \$770.22                   | \$763.62                     | \$751.71                     | \$737.78                      | \$668.13                        |
| 49      | \$938.57                         | \$931.29                      | \$926.65                       | \$901.96                         | \$803.67                   | \$796.78                     | \$784.35                     | \$769.81                      | \$697.14                        |
| 50      | \$982.59                         | \$974.96                      | \$970.10                       | \$944.25                         | \$841.36                   | \$834.15                     | \$821.13                     | \$805.91                      | \$729.83                        |
| 51      | \$1,026.05                       | \$1,018.08                    | \$1,013.01                     | \$986.02                         | \$878.57                   | \$871.04                     | \$857.45                     | \$841.56                      | \$762.11                        |
| 52      | \$1,073.91                       | \$1,065.57                    | \$1,060.27                     | \$1,032.02                       | \$919.56                   | \$911.68                     | \$897.45                     | \$880.82                      | \$797.67                        |
| 53      | \$1,122.33                       | \$1,113.61                    | \$1,108.06                     | \$1,078.54                       | \$961.01                   | \$952.78                     | \$937.91                     | \$920.53                      | \$833.63                        |
| 54      | \$1,174.59                       | \$1,165.47                    | \$1,159.67                     | \$1,128.77                       | \$1,005.76                 | \$997.15                     | \$981.58                     | \$963.40                      | \$872.45                        |
| 55      | \$1,226.86                       | \$1,217.33                    | \$1,211.27                     | \$1,178.99                       | \$1,050.52                 | \$1,041.51                   | \$1,025.26                   | \$1,006.26                    | \$911.27                        |
| 56      | \$1,283.52                       | \$1,273.56                    | \$1,267.21                     | \$1,233.45                       | \$1,099.04                 | \$1,089.62                   | \$1,072.62                   | \$1,052.74                    | \$953.36                        |
| 57      | \$1,340.74                       | \$1,330.33                    | \$1,323.70                     | \$1,288.43                       | \$1,148.03                 | \$1,138.19                   | \$1,120.43                   | \$1,099.67                    | \$995.86                        |
| 58      | \$1,401.81                       | \$1,390.92                    | \$1,383.99                     | \$1,347.12                       | \$1,200.32                 | \$1,190.04                   | \$1,171.47                   | \$1,149.76                    | \$1,041.22                      |
| 59      | \$1,432.07                       | \$1,420.95                    | \$1,413.87                     | \$1,376.20                       | \$1,226.23                 | \$1,215.72                   | \$1,196.75                   | \$1,174.58                    | \$1,063.69                      |
| 60      | \$1,493.13                       | \$1,481.54                    | \$1,474.16                     | \$1,434.88                       | \$1,278.52                 | \$1,267.57                   | \$1,247.79                   | \$1,224.66                    | \$1,109.05                      |
| 61      | \$1,545.95                       | \$1,533.95                    | \$1,526.30                     | \$1,485.64                       | \$1,323.75                 | \$1,312.40                   | \$1,291.92                   | \$1,267.98                    | \$1,148.28                      |
| 62      | \$1,580.61                       | \$1,568.34                    | \$1,560.52                     | \$1,518.95                       | \$1,353.42                 | \$1,341.83                   | \$1,320.89                   | \$1,296.41                    | \$1,174.02                      |
| 63      | \$1,624.07                       | \$1,611.46                    | \$1,603.43                     | \$1,560.71                       | \$1,390.64                 | \$1,378.72                   | \$1,357.21                   | \$1,332.06                    | \$1,206.31                      |
| 64+     | \$1,650.48                       | \$1,637.66                    | \$1,629.51                     | \$1,586.09                       | \$1,413.25                 | \$1,401.14                   | \$1,379.28                   | \$1,353.72                    | \$1,225.92                      |

Pending regulatory approval.



# Rating Region 6

| Off-Exchange Tandem PPO (cont'd) |                                 |                                 |                                 |                                 |                                 |                                 |                                 | Off-Exchange Tandem PPO Savings                    |  |  |  |                                      |
|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--|--|--|--|--------------------------------------|
| Age                              | Silver Tandem PPO 2225/50 OffEx | Silver Tandem PPO 2400/55 OffEx | Bronze Tandem PPO 5500/65 OffEx | Bronze Tandem PPO 6500/70 OffEx | Bronze Tandem PPO 6850/55 OffEx | Bronze Tandem PPO 6250/65 OffEx | Bronze Tandem PPO 7500/65 OffEx | Gold Tandem PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings 2100/25% OffEx | Silver Tandem PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings 5700/40% OffEx | Bronze Tandem PPO Savings 7000 OffEx |
| 0 to 14                          | \$310.54                        | \$305.47                        | \$267.42                        | \$279.98                        | \$268.70                        | \$262.06                        | \$257.36                        | \$354.74   | \$309.08                                 | \$289.35   | \$266.65                                 | \$264.84                             |
| 15                               | \$338.15                        | \$332.63                        | \$291.19                        | \$304.86                        | \$292.59                        | \$285.35                        | \$280.24                        | \$386.27   | \$336.55                                 | \$315.07   | \$290.35                                 | \$288.38                             |
| 16                               | \$348.70                        | \$343.01                        | \$300.28                        | \$314.38                        | \$301.72                        | \$294.26                        | \$288.99                        | \$398.32   | \$347.05                                 | \$324.90   | \$299.41                                 | \$297.38                             |
| 17                               | \$359.26                        | \$353.39                        | \$309.37                        | \$323.89                        | \$310.85                        | \$303.16                        | \$297.73                        | \$410.38   | \$357.56                                 | \$334.74   | \$308.47                                 | \$306.38                             |
| 18                               | \$370.62                        | \$364.57                        | \$319.16                        | \$334.14                        | \$320.69                        | \$312.75                        | \$307.15                        | \$423.36   | \$368.87                                 | \$345.33   | \$318.23                                 | \$316.07                             |
| 19                               | \$381.99                        | \$375.75                        | \$328.94                        | \$344.39                        | \$330.52                        | \$322.35                        | \$316.57                        | \$436.35   | \$380.18                                 | \$355.92   | \$327.99                                 | \$325.77                             |
| 20                               | \$393.76                        | \$387.33                        | \$339.08                        | \$355.00                        | \$340.71                        | \$332.28                        | \$326.33                        | \$449.80   | \$391.90                                 | \$366.89   | \$338.10                                 | \$335.81                             |
| 21                               | \$405.94                        | \$399.31                        | \$349.57                        | \$365.98                        | \$351.24                        | \$342.56                        | \$336.42                        | \$463.71   | \$404.02                                 | \$378.23   | \$348.56                                 | \$346.19                             |
| 22                               | \$405.94                        | \$399.31                        | \$349.57                        | \$365.98                        | \$351.24                        | \$342.56                        | \$336.42                        | \$463.71   | \$404.02                                 | \$378.23   | \$348.56                                 | \$346.19                             |
| 23                               | \$405.94                        | \$399.31                        | \$349.57                        | \$365.98                        | \$351.24                        | \$342.56                        | \$336.42                        | \$463.71   | \$404.02                                 | \$378.23   | \$348.56                                 | \$346.19                             |
| 24                               | \$405.94                        | \$399.31                        | \$349.57                        | \$365.98                        | \$351.24                        | \$342.56                        | \$336.42                        | \$463.71   | \$404.02                                 | \$378.23   | \$348.56                                 | \$346.19                             |
| 25                               | \$407.56                        | \$400.91                        | \$350.97                        | \$367.45                        | \$352.65                        | \$343.93                        | \$337.77                        | \$465.56   | \$405.64                                 | \$379.75   | \$349.95                                 | \$347.58                             |
| 26                               | \$415.68                        | \$408.89                        | \$357.96                        | \$374.76                        | \$359.67                        | \$350.78                        | \$344.50                        | \$474.84   | \$413.72                                 | \$387.31   | \$356.92                                 | \$354.50                             |
| 27                               | \$425.42                        | \$418.48                        | \$366.35                        | \$383.55                        | \$368.10                        | \$359.00                        | \$352.57                        | \$485.96   | \$423.41                                 | \$396.39   | \$365.29                                 | \$362.81                             |
| 28                               | \$441.26                        | \$434.05                        | \$379.98                        | \$397.82                        | \$381.80                        | \$372.36                        | \$365.69                        | \$504.05   | \$439.17                                 | \$411.14   | \$378.88                                 | \$376.31                             |
| 29                               | \$454.25                        | \$446.83                        | \$391.17                        | \$409.53                        | \$393.04                        | \$383.32                        | \$376.46                        | \$518.89   | \$452.10                                 | \$423.24   | \$390.04                                 | \$387.39                             |
| 30                               | \$460.74                        | \$453.22                        | \$396.76                        | \$415.39                        | \$398.66                        | \$388.80                        | \$381.84                        | \$526.31   | \$458.56                                 | \$429.30   | \$395.61                                 | \$392.93                             |
| 31                               | \$470.48                        | \$462.80                        | \$405.15                        | \$424.17                        | \$407.09                        | \$397.02                        | \$389.91                        | \$537.44   | \$468.26                                 | \$438.37   | \$403.98                                 | \$401.24                             |
| 32                               | \$480.23                        | \$472.39                        | \$413.54                        | \$432.96                        | \$415.52                        | \$405.24                        | \$397.99                        | \$548.56   | \$477.96                                 | \$447.45   | \$412.35                                 | \$409.55                             |
| 33                               | \$486.32                        | \$478.37                        | \$418.78                        | \$438.45                        | \$420.79                        | \$410.38                        | \$403.03                        | \$555.52   | \$484.02                                 | \$453.12   | \$417.57                                 | \$414.74                             |
| 34                               | \$492.81                        | \$484.76                        | \$424.38                        | \$444.30                        | \$426.41                        | \$415.86                        | \$408.42                        | \$562.94   | \$490.48                                 | \$459.18   | \$423.15                                 | \$420.28                             |
| 35                               | \$496.06                        | \$487.96                        | \$427.17                        | \$447.23                        | \$429.22                        | \$418.60                        | \$411.11                        | \$566.65   | \$493.71                                 | \$462.20   | \$425.94                                 | \$423.05                             |
| 36                               | \$499.31                        | \$491.15                        | \$429.97                        | \$450.16                        | \$432.03                        | \$421.34                        | \$413.80                        | \$570.36   | \$496.95                                 | \$465.23   | \$428.73                                 | \$425.82                             |
| 37                               | \$502.55                        | \$494.35                        | \$432.76                        | \$453.08                        | \$434.84                        | \$424.09                        | \$416.49                        | \$574.07   | \$500.18                                 | \$468.25   | \$431.52                                 | \$428.59                             |
| 38                               | \$505.80                        | \$497.54                        | \$435.56                        | \$456.01                        | \$437.65                        | \$426.83                        | \$419.18                        | \$577.78   | \$503.41                                 | \$471.28   | \$434.30                                 | \$431.36                             |
| 39                               | \$512.30                        | \$503.93                        | \$441.15                        | \$461.87                        | \$443.27                        | \$432.31                        | \$424.57                        | \$585.20   | \$509.88                                 | \$477.33   | \$439.88                                 | \$436.90                             |
| 40                               | \$518.79                        | \$510.32                        | \$446.75                        | \$467.72                        | \$448.89                        | \$437.79                        | \$429.95                        | \$592.62   | \$516.34                                 | \$483.38   | \$445.46                                 | \$442.44                             |
| 41                               | \$528.53                        | \$519.90                        | \$455.14                        | \$476.51                        | \$457.32                        | \$446.01                        | \$438.02                        | \$603.75   | \$526.04                                 | \$492.46   | \$453.82                                 | \$450.74                             |
| 42                               | \$537.87                        | \$529.09                        | \$463.18                        | \$484.93                        | \$465.40                        | \$453.89                        | \$445.76                        | \$614.41   | \$535.33                                 | \$501.16   | \$461.84                                 | \$458.71                             |
| 43                               | \$550.86                        | \$541.87                        | \$474.36                        | \$496.64                        | \$476.64                        | \$464.85                        | \$456.53                        | \$629.25   | \$548.26                                 | \$513.26   | \$472.99                                 | \$469.78                             |
| 44                               | \$567.10                        | \$557.84                        | \$488.35                        | \$511.28                        | \$490.69                        | \$478.55                        | \$469.98                        | \$647.80   | \$564.42                                 | \$528.39   | \$486.94                                 | \$483.63                             |
| 45                               | \$586.18                        | \$576.61                        | \$504.78                        | \$528.48                        | \$507.20                        | \$494.65                        | \$485.79                        | \$669.59   | \$583.41                                 | \$546.17   | \$503.32                                 | \$499.90                             |
| 46                               | \$608.91                        | \$598.97                        | \$524.35                        | \$548.97                        | \$526.87                        | \$513.83                        | \$504.63                        | \$695.56   | \$606.03                                 | \$567.35   | \$522.84                                 | \$519.29                             |
| 47                               | \$634.48                        | \$624.12                        | \$546.37                        | \$572.03                        | \$548.99                        | \$535.42                        | \$525.83                        | \$724.77   | \$631.49                                 | \$591.18   | \$544.80                                 | \$541.10                             |
| 48                               | \$663.71                        | \$652.87                        | \$571.54                        | \$598.38                        | \$574.28                        | \$560.08                        | \$550.05                        | \$758.16   | \$660.58                                 | \$618.41   | \$569.89                                 | \$566.03                             |
| 49                               | \$692.53                        | \$681.22                        | \$596.36                        | \$624.36                        | \$599.22                        | \$584.40                        | \$573.94                        | \$791.08   | \$689.26                                 | \$645.27   | \$594.64                                 | \$590.61                             |
| 50                               | \$725.01                        | \$713.17                        | \$624.33                        | \$653.64                        | \$627.32                        | \$611.81                        | \$600.85                        | \$828.18   | \$721.58                                 | \$675.53   | \$622.53                                 | \$618.30                             |
| 51                               | \$757.08                        | \$744.72                        | \$651.94                        | \$682.55                        | \$655.07                        | \$638.87                        | \$627.43                        | \$864.81   | \$753.50                                 | \$705.41   | \$650.06                                 | \$645.65                             |
| 52                               | \$792.39                        | \$779.46                        | \$682.36                        | \$714.40                        | \$685.63                        | \$668.67                        | \$656.70                        | \$905.16   | \$788.65                                 | \$738.31   | \$680.39                                 | \$675.77                             |
| 53                               | \$828.12                        | \$814.59                        | \$713.12                        | \$746.60                        | \$716.54                        | \$698.82                        | \$686.30                        | \$945.96   | \$824.20                                 | \$771.60   | \$711.06                                 | \$706.24                             |
| 54                               | \$866.68                        | \$852.53                        | \$746.33                        | \$781.37                        | \$749.91                        | \$731.36                        | \$718.26                        | \$990.01   | \$862.59                                 | \$807.53   | \$744.17                                 | \$739.12                             |
| 55                               | \$905.24                        | \$890.46                        | \$779.54                        | \$816.14                        | \$783.27                        | \$763.90                        | \$750.22                        | \$1,034.07   | \$900.97                                 | \$843.46   | \$777.29                                 | \$772.01                             |
| 56                               | \$947.06                        | \$931.59                        | \$815.54                        | \$853.83                        | \$819.45                        | \$799.18                        | \$784.87                        | \$1,081.83   | \$942.58                                 | \$882.42   | \$813.19                                 | \$807.67                             |
| 57                               | \$989.27                        | \$973.12                        | \$851.90                        | \$891.90                        | \$855.98                        | \$834.81                        | \$819.86                        | \$1,130.05   | \$984.60                                 | \$921.76   | \$849.44                                 | \$843.67                             |
| 58                               | \$1,034.33                      | \$1,017.45                      | \$890.70                        | \$932.52                        | \$894.97                        | \$872.83                        | \$857.20                        | \$1,181.52   | \$1,029.45                               | \$963.74   | \$888.13                                 | \$882.10                             |
| 59                               | \$1,056.66                      | \$1,039.41                      | \$909.92                        | \$952.65                        | \$914.29                        | \$891.67                        | \$875.71                        | \$1,207.03   | \$1,051.67                               | \$984.54   | \$907.30                                 | \$901.14                             |
| 60                               | \$1,101.72                      | \$1,083.73                      | \$948.73                        | \$993.27                        | \$953.28                        | \$929.70                        | \$913.05                        | \$1,258.50   | \$1,096.52                               | \$1,026.53   | \$945.99                                 | \$939.57                             |
| 61                               | \$1,140.69                      | \$1,122.06                      | \$982.29                        | \$1,028.41                      | \$987.00                        | \$962.58                        | \$945.35                        | \$1,303.02   | \$1,135.30                               | \$1,062.84   | \$979.45                                 | \$972.80                             |
| 62                               | \$1,166.26                      | \$1,147.22                      | \$1,004.31                      | \$1,051.46                      | \$1,009.12                      | \$984.17                        | \$966.54                        | \$1,332.23   | \$1,160.75                               | \$1,086.66   | \$1,001.41                               | \$994.61                             |
| 63                               | \$1,198.33                      | \$1,178.77                      | \$1,031.92                      | \$1,080.38                      | \$1,036.87                      | \$1,011.23                      | \$993.12                        | \$1,368.86   | \$1,192.67                               | \$1,116.55   | \$1,028.95                               | \$1,021.96                           |
| 64+                              | \$1,217.82                      | \$1,197.93                      | \$1,048.70                      | \$1,097.94                      | \$1,053.73                      | \$1,027.67                      | \$1,009.27                      | \$1,391.12   | \$1,212.07                               | \$1,134.70   | \$1,045.68                               | \$1,038.58                           |

Pending regulatory approval.

Effective April 2022

## Rating Region 6

### Off-Exchange Full PPO

| Age     | Platinum Full PPO 250/10 OffEx | Platinum Full PPO 0/0 OffEx | Platinum Full PPO 0/10 OffEx | Platinum Full PPO 250/15 OffEx | Gold Full PPO 0/25 OffEx | Gold Full PPO 500/30 OffEx | Gold Full PPO 750/30 OffEx |
|---------|--------------------------------|-----------------------------|------------------------------|--------------------------------|--------------------------|----------------------------|----------------------------|
| 0 to 14 | \$473.64                       | \$471.64                    | \$467.80                     | \$455.23                       | \$405.21                 | \$401.59                   | \$395.35                   |
| 15      | \$515.74                       | \$513.56                    | \$509.38                     | \$495.69                       | \$441.22                 | \$437.29                   | \$430.50                   |
| 16      | \$531.84                       | \$529.59                    | \$525.28                     | \$511.16                       | \$455.00                 | \$450.94                   | \$443.93                   |
| 17      | \$547.93                       | \$545.62                    | \$541.18                     | \$526.63                       | \$468.77                 | \$464.58                   | \$457.37                   |
| 18      | \$565.27                       | \$562.89                    | \$558.30                     | \$543.30                       | \$483.60                 | \$479.28                   | \$471.84                   |
| 19      | \$582.61                       | \$580.15                    | \$575.42                     | \$559.96                       | \$498.43                 | \$493.98                   | \$486.31                   |
| 20      | \$600.56                       | \$598.03                    | \$593.16                     | \$577.22                       | \$513.79                 | \$509.20                   | \$501.30                   |
| 21      | \$619.13                       | \$616.52                    | \$611.50                     | \$595.07                       | \$529.68                 | \$524.95                   | \$516.80                   |
| 22      | \$619.13                       | \$616.52                    | \$611.50                     | \$595.07                       | \$529.68                 | \$524.95                   | \$516.80                   |
| 23      | \$619.13                       | \$616.52                    | \$611.50                     | \$595.07                       | \$529.68                 | \$524.95                   | \$516.80                   |
| 24      | \$619.13                       | \$616.52                    | \$611.50                     | \$595.07                       | \$529.68                 | \$524.95                   | \$516.80                   |
| 25      | \$621.61                       | \$618.99                    | \$613.95                     | \$597.45                       | \$531.80                 | \$527.05                   | \$518.87                   |
| 26      | \$633.99                       | \$631.32                    | \$626.18                     | \$609.35                       | \$542.39                 | \$537.55                   | \$529.21                   |
| 27      | \$648.85                       | \$646.12                    | \$640.86                     | \$623.63                       | \$555.11                 | \$550.15                   | \$541.61                   |
| 28      | \$673.00                       | \$670.16                    | \$664.70                     | \$646.84                       | \$575.76                 | \$570.62                   | \$561.76                   |
| 29      | \$692.81                       | \$689.89                    | \$684.27                     | \$665.88                       | \$592.71                 | \$587.42                   | \$578.30                   |
| 30      | \$702.72                       | \$699.75                    | \$694.06                     | \$675.40                       | \$601.19                 | \$595.82                   | \$586.57                   |
| 31      | \$717.58                       | \$714.55                    | \$708.73                     | \$689.68                       | \$613.90                 | \$608.42                   | \$598.97                   |
| 32      | \$732.44                       | \$729.35                    | \$723.41                     | \$703.97                       | \$626.61                 | \$621.02                   | \$611.38                   |
| 33      | \$741.72                       | \$738.60                    | \$732.58                     | \$712.89                       | \$634.56                 | \$628.89                   | \$619.13                   |
| 34      | \$751.63                       | \$748.46                    | \$742.36                     | \$722.41                       | \$643.03                 | \$637.29                   | \$627.40                   |
| 35      | \$756.58                       | \$753.39                    | \$747.26                     | \$727.17                       | \$647.27                 | \$641.49                   | \$631.53                   |
| 36      | \$761.53                       | \$758.32                    | \$752.15                     | \$731.93                       | \$651.51                 | \$645.69                   | \$635.67                   |
| 37      | \$766.49                       | \$763.26                    | \$757.04                     | \$736.69                       | \$655.74                 | \$649.89                   | \$639.80                   |
| 38      | \$771.44                       | \$768.19                    | \$761.93                     | \$741.45                       | \$659.98                 | \$654.09                   | \$643.94                   |
| 39      | \$781.35                       | \$778.05                    | \$771.72                     | \$750.98                       | \$668.46                 | \$662.49                   | \$652.20                   |
| 40      | \$791.25                       | \$787.92                    | \$781.50                     | \$760.50                       | \$676.93                 | \$670.89                   | \$660.47                   |
| 41      | \$806.11                       | \$802.71                    | \$796.18                     | \$774.78                       | \$689.64                 | \$683.49                   | \$672.88                   |
| 42      | \$820.35                       | \$816.89                    | \$810.24                     | \$788.46                       | \$701.83                 | \$695.56                   | \$684.76                   |
| 43      | \$840.16                       | \$836.62                    | \$829.81                     | \$807.51                       | \$718.78                 | \$712.36                   | \$701.30                   |
| 44      | \$864.93                       | \$861.28                    | \$854.27                     | \$831.31                       | \$739.96                 | \$733.36                   | \$721.97                   |
| 45      | \$894.03                       | \$890.26                    | \$883.01                     | \$859.28                       | \$764.86                 | \$758.03                   | \$746.26                   |
| 46      | \$928.70                       | \$924.79                    | \$917.25                     | \$892.60                       | \$794.52                 | \$787.43                   | \$775.20                   |
| 47      | \$967.71                       | \$963.63                    | \$955.78                     | \$930.09                       | \$827.89                 | \$820.50                   | \$807.76                   |
| 48      | \$1,012.28                     | \$1,008.02                  | \$999.81                     | \$972.94                       | \$866.03                 | \$858.30                   | \$844.97                   |
| 49      | \$1,056.24                     | \$1,051.79                  | \$1,043.22                   | \$1,015.19                     | \$903.64                 | \$895.57                   | \$881.67                   |
| 50      | \$1,105.77                     | \$1,101.11                  | \$1,092.14                   | \$1,062.79                     | \$946.01                 | \$937.57                   | \$923.01                   |
| 51      | \$1,154.68                     | \$1,149.82                  | \$1,140.45                   | \$1,109.80                     | \$987.85                 | \$979.04                   | \$963.84                   |
| 52      | \$1,208.55                     | \$1,203.45                  | \$1,193.65                   | \$1,161.57                     | \$1,033.94               | \$1,024.71                 | \$1,008.80                 |
| 53      | \$1,263.03                     | \$1,257.71                  | \$1,247.47                   | \$1,213.94                     | \$1,080.55               | \$1,070.91                 | \$1,054.28                 |
| 54      | \$1,321.85                     | \$1,316.28                  | \$1,305.56                   | \$1,270.47                     | \$1,130.87               | \$1,120.78                 | \$1,103.37                 |
| 55      | \$1,380.67                     | \$1,374.85                  | \$1,363.65                   | \$1,327.00                     | \$1,181.19               | \$1,170.65                 | \$1,152.47                 |
| 56      | \$1,444.44                     | \$1,438.35                  | \$1,426.64                   | \$1,388.29                     | \$1,235.75               | \$1,224.72                 | \$1,205.70                 |
| 57      | \$1,508.83                     | \$1,502.47                  | \$1,490.23                   | \$1,450.18                     | \$1,290.83               | \$1,279.31                 | \$1,259.45                 |
| 58      | \$1,577.55                     | \$1,570.90                  | \$1,558.11                   | \$1,516.23                     | \$1,349.63               | \$1,337.58                 | \$1,316.81                 |
| 59      | \$1,611.61                     | \$1,604.81                  | \$1,591.74                   | \$1,548.96                     | \$1,378.76               | \$1,366.45                 | \$1,345.24                 |
| 60      | \$1,680.33                     | \$1,673.25                  | \$1,659.62                   | \$1,615.01                     | \$1,437.55               | \$1,424.72                 | \$1,402.60                 |
| 61      | \$1,739.77                     | \$1,732.43                  | \$1,718.32                   | \$1,672.14                     | \$1,488.40               | \$1,475.12                 | \$1,452.22                 |
| 62      | \$1,778.77                     | \$1,771.27                  | \$1,756.85                   | \$1,709.63                     | \$1,521.77               | \$1,508.19                 | \$1,484.77                 |
| 63      | \$1,827.68                     | \$1,819.98                  | \$1,805.16                   | \$1,756.64                     | \$1,563.62               | \$1,549.66                 | \$1,525.60                 |
| 64+     | \$1,857.40                     | \$1,849.57                  | \$1,834.51                   | \$1,785.20                     | \$1,589.04               | \$1,574.86                 | \$1,550.41                 |

Pending regulatory approval.

## Rating Region 6

### Off-Exchange Full PPO

| Age     | Gold Full PPO<br>1000/35 OffEx | Silver Full PPO<br>1800/45 OffEx | Silver Full PPO<br>2225/50 OffEx | Silver Full PPO<br>2400/55 OffEx | Bronze Full PPO<br>5500/65 OffEx | Bronze Full PPO<br>6500/70 OffEx | Bronze Full PPO<br>6850/55 OffEx | Bronze Full PPO<br>6250/65 OffEx | Bronze Full PPO<br>7500/65 OffEx |
|---------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| 0 to 14 | \$387.95                       | \$350.89                         | \$348.62                         | \$342.78                         | \$299.22                         | \$313.85                         | \$301.03                         | \$293.22                         | \$287.82                         |
| 15      | \$422.43                       | \$382.08                         | \$379.61                         | \$373.25                         | \$325.82                         | \$341.75                         | \$327.79                         | \$319.28                         | \$313.40                         |
| 16      | \$435.61                       | \$394.00                         | \$391.46                         | \$384.90                         | \$335.99                         | \$352.41                         | \$338.02                         | \$329.25                         | \$323.18                         |
| 17      | \$448.80                       | \$405.93                         | \$403.31                         | \$396.55                         | \$346.16                         | \$363.08                         | \$348.26                         | \$339.21                         | \$332.97                         |
| 18      | \$463.00                       | \$418.77                         | \$416.07                         | \$409.09                         | \$357.11                         | \$374.57                         | \$359.27                         | \$349.94                         | \$343.50                         |
| 19      | \$477.20                       | \$431.61                         | \$428.83                         | \$421.64                         | \$368.06                         | \$386.06                         | \$370.29                         | \$360.67                         | \$354.04                         |
| 20      | \$491.91                       | \$444.91                         | \$442.04                         | \$434.63                         | \$379.41                         | \$397.95                         | \$381.70                         | \$371.79                         | \$364.95                         |
| 21      | \$507.12                       | \$458.67                         | \$455.71                         | \$448.07                         | \$391.14                         | \$410.26                         | \$393.51                         | \$383.29                         | \$376.23                         |
| 22      | \$507.12                       | \$458.67                         | \$455.71                         | \$448.07                         | \$391.14                         | \$410.26                         | \$393.51                         | \$383.29                         | \$376.23                         |
| 23      | \$507.12                       | \$458.67                         | \$455.71                         | \$448.07                         | \$391.14                         | \$410.26                         | \$393.51                         | \$383.29                         | \$376.23                         |
| 24      | \$507.12                       | \$458.67                         | \$455.71                         | \$448.07                         | \$391.14                         | \$410.26                         | \$393.51                         | \$383.29                         | \$376.23                         |
| 25      | \$509.15                       | \$460.51                         | \$457.54                         | \$449.87                         | \$392.71                         | \$411.90                         | \$395.08                         | \$384.82                         | \$377.74                         |
| 26      | \$519.29                       | \$469.68                         | \$466.65                         | \$458.83                         | \$400.53                         | \$420.11                         | \$402.95                         | \$392.49                         | \$385.26                         |
| 27      | \$531.46                       | \$480.69                         | \$477.59                         | \$469.58                         | \$409.92                         | \$429.95                         | \$412.40                         | \$401.69                         | \$394.29                         |
| 28      | \$551.24                       | \$498.58                         | \$495.36                         | \$487.06                         | \$425.17                         | \$445.95                         | \$427.74                         | \$416.64                         | \$408.97                         |
| 29      | \$567.47                       | \$513.26                         | \$509.94                         | \$501.39                         | \$437.69                         | \$459.08                         | \$440.34                         | \$428.90                         | \$421.00                         |
| 30      | \$575.58                       | \$520.60                         | \$517.23                         | \$508.56                         | \$443.95                         | \$465.65                         | \$446.63                         | \$435.03                         | \$427.02                         |
| 31      | \$587.75                       | \$531.60                         | \$528.17                         | \$519.32                         | \$453.33                         | \$475.49                         | \$456.08                         | \$444.23                         | \$436.05                         |
| 32      | \$599.92                       | \$542.61                         | \$539.11                         | \$530.07                         | \$462.72                         | \$485.34                         | \$465.52                         | \$453.43                         | \$445.08                         |
| 33      | \$607.53                       | \$549.49                         | \$545.94                         | \$536.79                         | \$468.59                         | \$491.49                         | \$471.42                         | \$459.18                         | \$450.73                         |
| 34      | \$615.64                       | \$556.83                         | \$553.24                         | \$543.96                         | \$474.85                         | \$498.06                         | \$477.72                         | \$465.31                         | \$456.75                         |
| 35      | \$619.70                       | \$560.50                         | \$556.88                         | \$547.55                         | \$477.98                         | \$501.34                         | \$480.87                         | \$468.38                         | \$459.76                         |
| 36      | \$623.76                       | \$564.17                         | \$560.53                         | \$551.13                         | \$481.10                         | \$504.62                         | \$484.02                         | \$471.45                         | \$462.77                         |
| 37      | \$627.81                       | \$567.84                         | \$564.17                         | \$554.72                         | \$484.23                         | \$507.90                         | \$487.16                         | \$474.51                         | \$465.78                         |
| 38      | \$631.87                       | \$571.51                         | \$567.82                         | \$558.30                         | \$487.36                         | \$511.19                         | \$490.31                         | \$477.58                         | \$468.79                         |
| 39      | \$639.98                       | \$578.85                         | \$575.11                         | \$565.47                         | \$493.62                         | \$517.75                         | \$496.61                         | \$483.71                         | \$474.81                         |
| 40      | \$648.10                       | \$586.19                         | \$582.40                         | \$572.64                         | \$499.88                         | \$524.31                         | \$502.90                         | \$489.84                         | \$480.83                         |
| 41      | \$660.27                       | \$597.19                         | \$593.34                         | \$583.39                         | \$509.27                         | \$534.16                         | \$512.35                         | \$499.04                         | \$489.86                         |
| 42      | \$671.93                       | \$607.74                         | \$603.82                         | \$593.70                         | \$518.26                         | \$543.60                         | \$521.40                         | \$507.86                         | \$498.51                         |
| 43      | \$688.16                       | \$622.42                         | \$618.40                         | \$608.04                         | \$530.78                         | \$556.72                         | \$533.99                         | \$520.12                         | \$510.55                         |
| 44      | \$708.44                       | \$640.77                         | \$636.63                         | \$625.96                         | \$546.42                         | \$573.14                         | \$549.73                         | \$535.45                         | \$525.60                         |
| 45      | \$732.28                       | \$662.33                         | \$658.05                         | \$647.02                         | \$564.81                         | \$592.42                         | \$568.23                         | \$553.47                         | \$543.28                         |
| 46      | \$760.68                       | \$688.01                         | \$683.57                         | \$672.11                         | \$586.71                         | \$615.39                         | \$590.26                         | \$574.93                         | \$564.35                         |
| 47      | \$792.63                       | \$716.91                         | \$712.28                         | \$700.34                         | \$611.35                         | \$641.24                         | \$615.05                         | \$599.08                         | \$588.05                         |
| 48      | \$829.14                       | \$749.93                         | \$745.09                         | \$732.60                         | \$639.52                         | \$670.78                         | \$643.39                         | \$626.68                         | \$615.14                         |
| 49      | \$865.14                       | \$782.50                         | \$777.45                         | \$764.41                         | \$667.29                         | \$699.91                         | \$671.33                         | \$653.89                         | \$641.85                         |
| 50      | \$905.71                       | \$819.19                         | \$813.90                         | \$800.26                         | \$698.58                         | \$732.73                         | \$702.81                         | \$684.55                         | \$671.95                         |
| 51      | \$945.78                       | \$855.43                         | \$849.91                         | \$835.66                         | \$729.48                         | \$765.14                         | \$733.89                         | \$714.83                         | \$701.67                         |
| 52      | \$989.90                       | \$895.33                         | \$889.55                         | \$874.64                         | \$763.51                         | \$800.83                         | \$768.13                         | \$748.18                         | \$734.41                         |
| 53      | \$1,034.52                     | \$935.70                         | \$929.66                         | \$914.07                         | \$797.93                         | \$836.93                         | \$802.76                         | \$781.91                         | \$767.51                         |
| 54      | \$1,082.70                     | \$979.27                         | \$972.95                         | \$956.64                         | \$835.09                         | \$875.91                         | \$840.14                         | \$818.32                         | \$803.26                         |
| 55      | \$1,130.87                     | \$1,022.84                       | \$1,016.24                       | \$999.20                         | \$872.25                         | \$914.88                         | \$877.53                         | \$854.73                         | \$839.00                         |
| 56      | \$1,183.11                     | \$1,070.09                       | \$1,063.18                       | \$1,045.36                       | \$912.53                         | \$957.14                         | \$918.06                         | \$894.21                         | \$877.75                         |
| 57      | \$1,235.85                     | \$1,117.79                       | \$1,110.57                       | \$1,091.96                       | \$953.21                         | \$999.81                         | \$958.98                         | \$934.08                         | \$916.88                         |
| 58      | \$1,292.14                     | \$1,168.70                       | \$1,161.16                       | \$1,141.69                       | \$996.63                         | \$1,045.35                       | \$1,002.66                       | \$976.62                         | \$958.64                         |
| 59      | \$1,320.03                     | \$1,193.93                       | \$1,186.22                       | \$1,166.34                       | \$1,018.14                       | \$1,067.91                       | \$1,024.30                       | \$997.70                         | \$979.33                         |
| 60      | \$1,376.32                     | \$1,244.84                       | \$1,236.81                       | \$1,216.07                       | \$1,061.56                       | \$1,113.45                       | \$1,067.98                       | \$1,040.25                       | \$1,021.10                       |
| 61      | \$1,425.00                     | \$1,288.88                       | \$1,280.56                       | \$1,259.09                       | \$1,099.11                       | \$1,152.83                       | \$1,105.76                       | \$1,077.04                       | \$1,057.21                       |
| 62      | \$1,456.95                     | \$1,317.77                       | \$1,309.27                       | \$1,287.32                       | \$1,123.75                       | \$1,178.68                       | \$1,130.55                       | \$1,101.19                       | \$1,080.92                       |
| 63      | \$1,497.01                     | \$1,354.01                       | \$1,345.27                       | \$1,322.71                       | \$1,154.65                       | \$1,211.09                       | \$1,161.64                       | \$1,131.47                       | \$1,110.64                       |
| 64+     | \$1,521.36                     | \$1,376.02                       | \$1,367.14                       | \$1,344.22                       | \$1,173.42                       | \$1,230.78                       | \$1,180.53                       | \$1,149.87                       | \$1,128.70                       |

Pending regulatory approval.

Effective April 2022

## Rating Region 6

| Off-Exchange Full PPO Savings |  |   |  |   |                                       | Mirror Full PPO                                    |  |   |   |
|-------------------------------|--|---|--|---|---------------------------------------|--|--|---|---|
| Age                           | Gold Full PPO Savings<br>1750/15% HDHP<br>PrevRx OffEx | Silver Full PPO Savings<br>2100/25% OffEx | Silver Full PPO Savings<br>2600/35% HDHP<br>PrevRx OffEx | Bronze Full PPO Savings<br>5700/40% OffEx | Bronze Full PPO Savings<br>7000 OffEx | Blue Shield Platinum 90 PPO<br>0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 +<br>Child Dental | Blue Shield Silver 70 PPO<br>2250/50 + Child Dental | Blue Shield Bronze 60 PPO<br>6300/65 + Child Dental |
| 0 to 14                       | \$398.19   | \$346.63                                  | \$324.10   | \$298.22                                  | \$296.17                              | \$466.08   | \$418.19   | \$371.19  | \$309.90  |
| 15                            | \$433.59   | \$377.44                                  | \$352.91   | \$324.73                                  | \$322.50                              | \$507.51   | \$455.36   | \$404.18  | \$337.44  |
| 16                            | \$447.12   | \$389.23                                  | \$363.92   | \$334.87                                  | \$332.56                              | \$523.35   | \$469.57   | \$416.80  | \$347.98  |
| 17                            | \$460.66   | \$401.01                                  | \$374.94   | \$345.00                                  | \$342.63                              | \$539.19   | \$483.79   | \$429.41  | \$358.51  |
| 18                            | \$475.23   | \$413.69                                  | \$386.80   | \$355.92                                  | \$353.47                              | \$556.25   | \$499.09   | \$443.00  | \$369.85  |
| 19                            | \$489.81   | \$426.38                                  | \$398.66   | \$366.83                                  | \$364.31                              | \$573.31   | \$514.40   | \$456.58  | \$381.19  |
| 20                            | \$504.90   | \$439.52                                  | \$410.95   | \$378.14                                  | \$375.54                              | \$590.98   | \$530.25   | \$470.66  | \$392.94  |
| 21                            | \$520.52   | \$453.11                                  | \$423.66   | \$389.83                                  | \$387.15                              | \$609.26   | \$546.65   | \$485.21  | \$405.10  |
| 22                            | \$520.52   | \$453.11                                  | \$423.66   | \$389.83                                  | \$387.15                              | \$609.26   | \$546.65   | \$485.21  | \$405.10  |
| 23                            | \$520.52   | \$453.11                                  | \$423.66   | \$389.83                                  | \$387.15                              | \$609.26   | \$546.65   | \$485.21  | \$405.10  |
| 24                            | \$520.52   | \$453.11                                  | \$423.66   | \$389.83                                  | \$387.15                              | \$609.26   | \$546.65   | \$485.21  | \$405.10  |
| 25                            | \$522.60   | \$454.93                                  | \$425.35   | \$391.39                                  | \$388.70                              | \$611.70   | \$548.84   | \$487.15  | \$406.72  |
| 26                            | \$533.01   | \$463.99                                  | \$433.83   | \$399.19                                  | \$396.45                              | \$623.88   | \$559.77   | \$496.86  | \$414.82  |
| 27                            | \$545.50   | \$474.86                                  | \$443.99   | \$408.54                                  | \$405.74                              | \$638.50   | \$572.89   | \$508.50  | \$424.54  |
| 28                            | \$565.80   | \$492.54                                  | \$460.52   | \$423.75                                  | \$420.84                              | \$662.26   | \$594.21   | \$527.42  | \$440.34  |
| 29                            | \$582.46   | \$507.03                                  | \$474.07   | \$436.22                                  | \$433.22                              | \$681.76   | \$611.70   | \$542.95  | \$453.30  |
| 30                            | \$590.79   | \$514.28                                  | \$480.85   | \$442.46                                  | \$439.42                              | \$691.51   | \$620.45   | \$550.72  | \$459.78  |
| 31                            | \$603.28   | \$525.16                                  | \$491.02   | \$451.82                                  | \$448.71                              | \$706.13   | \$633.57   | \$562.36  | \$469.51  |
| 32                            | \$615.77   | \$536.03                                  | \$501.19   | \$461.17                                  | \$458.00                              | \$720.75   | \$646.69   | \$574.01  | \$479.23  |
| 33                            | \$623.58   | \$542.83                                  | \$507.54   | \$467.02                                  | \$463.81                              | \$729.89   | \$654.89   | \$581.28  | \$485.30  |
| 34                            | \$631.91   | \$550.08                                  | \$514.32   | \$473.26                                  | \$470.00                              | \$739.64   | \$663.64   | \$589.05  | \$491.79  |
| 35                            | \$636.07   | \$553.71                                  | \$517.71   | \$476.38                                  | \$473.10                              | \$744.51   | \$668.01   | \$592.93  | \$495.03  |
| 36                            | \$640.23   | \$557.33                                  | \$521.10   | \$479.49                                  | \$476.20                              | \$749.39   | \$672.38   | \$596.81  | \$498.27  |
| 37                            | \$644.40   | \$560.96                                  | \$524.49   | \$482.61                                  | \$479.30                              | \$754.26   | \$676.75   | \$600.69  | \$501.51  |
| 38                            | \$648.56   | \$564.58                                  | \$527.88   | \$485.73                                  | \$482.39                              | \$759.14   | \$681.13   | \$604.57  | \$504.75  |
| 39                            | \$656.89   | \$571.83                                  | \$534.66   | \$491.97                                  | \$488.59                              | \$768.88   | \$689.87   | \$612.34  | \$511.23  |
| 40                            | \$665.22   | \$579.08                                  | \$541.44   | \$498.21                                  | \$494.78                              | \$778.63   | \$698.62   | \$620.10  | \$517.71  |
| 41                            | \$677.71   | \$589.95                                  | \$551.60   | \$507.56                                  | \$504.07                              | \$793.26   | \$711.74   | \$631.75  | \$527.43  |
| 42                            | \$689.68   | \$600.38                                  | \$561.35   | \$516.53                                  | \$512.98                              | \$807.27   | \$724.31   | \$642.91  | \$536.75  |
| 43                            | \$706.34   | \$614.88                                  | \$574.91   | \$529.00                                  | \$525.37                              | \$826.76   | \$741.81   | \$658.43  | \$549.71  |
| 44                            | \$727.16   | \$633.00                                  | \$591.85   | \$544.60                                  | \$540.85                              | \$851.13   | \$763.67   | \$677.84  | \$565.92  |
| 45                            | \$751.62   | \$654.30                                  | \$611.76   | \$562.92                                  | \$559.05                              | \$879.77   | \$789.36   | \$700.65  | \$584.96  |
| 46                            | \$780.77   | \$679.67                                  | \$635.49   | \$584.75                                  | \$580.73                              | \$913.89   | \$819.98   | \$727.82  | \$607.64  |
| 47                            | \$813.57   | \$708.22                                  | \$662.18   | \$609.31                                  | \$605.12                              | \$952.27   | \$854.42   | \$758.39  | \$633.16  |
| 48                            | \$851.04   | \$740.84                                  | \$692.68   | \$637.38                                  | \$633.00                              | \$996.14   | \$893.78   | \$793.32  | \$662.33  |
| 49                            | \$888.00   | \$773.01                                  | \$722.76   | \$665.05                                  | \$660.48                              | \$1,039.40   | \$932.59   | \$827.77  | \$691.09  |
| 50                            | \$929.64   | \$809.26                                  | \$756.66   | \$696.24                                  | \$691.46                              | \$1,088.14   | \$976.32   | \$866.59  | \$723.50  |
| 51                            | \$970.76   | \$845.06                                  | \$790.12   | \$727.04                                  | \$722.04                              | \$1,136.27   | \$1,019.51                                       | \$904.92  | \$755.50  |
| 52                            | \$1,016.05   | \$884.48                                  | \$826.98   | \$760.95                                  | \$755.72                              | \$1,189.27   | \$1,067.06                                       | \$947.13  | \$790.75  |
| 53                            | \$1,061.85   | \$924.35                                  | \$864.26   | \$795.26                                  | \$789.79                              | \$1,242.89   | \$1,115.17                                       | \$989.83  | \$826.39  |
| 54                            | \$1,111.30   | \$967.40                                  | \$904.51   | \$832.29                                  | \$826.57                              | \$1,300.77   | \$1,167.10                                       | \$1,035.93  | \$864.88  |
| 55                            | \$1,160.75   | \$1,010.44                                | \$944.76   | \$869.33                                  | \$863.35                              | \$1,358.65   | \$1,219.03                                       | \$1,082.02  | \$903.36  |
| 56                            | \$1,214.36   | \$1,057.12                                | \$988.40   | \$909.48                                  | \$903.23                              | \$1,421.40   | \$1,275.34                                       | \$1,132.00  | \$945.09  |
| 57                            | \$1,268.50   | \$1,104.24                                | \$1,032.46   | \$950.02                                  | \$943.49                              | \$1,484.76   | \$1,332.19                                       | \$1,182.46  | \$987.22  |
| 58                            | \$1,326.27   | \$1,154.54                                | \$1,079.48   | \$993.29                                  | \$986.47                              | \$1,552.39   | \$1,392.87                                       | \$1,236.32  | \$1,032.18  |
| 59                            | \$1,354.90   | \$1,179.46                                | \$1,102.79   | \$1,014.73                                | \$1,007.76                            | \$1,585.90   | \$1,422.93                                       | \$1,263.01  | \$1,054.46  |
| 60                            | \$1,412.68   | \$1,229.75                                | \$1,149.81   | \$1,058.00                                | \$1,050.73                            | \$1,653.53   | \$1,483.61                                       | \$1,316.86  | \$1,099.43  |
| 61                            | \$1,462.65   | \$1,273.25                                | \$1,190.48   | \$1,095.43                                | \$1,087.90                            | \$1,712.02   | \$1,536.09                                       | \$1,363.44  | \$1,138.32  |
| 62                            | \$1,495.44   | \$1,301.80                                | \$1,217.17   | \$1,119.99                                | \$1,112.29                            | \$1,750.40   | \$1,570.53                                       | \$1,394.01  | \$1,163.84  |
| 63                            | \$1,536.56   | \$1,337.59                                | \$1,250.64   | \$1,150.78                                | \$1,142.88                            | \$1,798.53   | \$1,613.72                                       | \$1,432.34  | \$1,195.84  |
| 64+                           | \$1,561.55   | \$1,359.34                                | \$1,270.98   | \$1,169.50                                | \$1,161.46                            | \$1,827.78   | \$1,639.95                                       | \$1,455.63  | \$1,215.29  |

Pending regulatory approval.

## Rating Region 6 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off Exchange Full PPO,<br>Off Exchange Full PPO Savings,<br>Mirror Full PPO | Off Exchange Tandem PPO,<br>Off Exchange Tandem PPO Savings | Access+ HMO | Off Exchange Trio HMO, Mirror HMO |
|---------|---|---|-------------|-----------------------------------|
| 0 to 14 | \$6.31  | \$6.22  | \$6.99      | \$7.63                            |
| 15      | \$6.87  | \$6.77  | \$7.61      | \$8.31                            |
| 16      | \$7.09  | \$6.98  | \$7.85      | \$8.57                            |
| 17      | \$7.30  | \$7.19  | \$8.09      | \$8.83                            |
| 18      | \$7.53  | \$7.42  | \$8.35      | \$9.11                            |
| 19      | \$7.77  | \$7.65  | \$8.60      | \$9.39                            |
| 20      | \$8.01  | \$7.88  | \$8.86      | \$9.68                            |
| 21      | \$8.25  | \$8.13  | \$9.14      | \$9.98                            |
| 22      | \$8.25  | \$8.13  | \$9.14      | \$9.98                            |
| 23      | \$8.25  | \$8.13  | \$9.14      | \$9.98                            |
| 24      | \$8.25  | \$8.13  | \$9.14      | \$9.98                            |
| 25      | \$8.28  | \$8.16  | \$9.18      | \$10.01                           |
| 26      | \$8.45  | \$8.32  | \$9.36      | \$10.22                           |
| 27      | \$8.65  | \$8.52  | \$9.58      | \$10.45                           |
| 28      | \$8.97  | \$8.83  | \$9.93      | \$10.84                           |
| 29      | \$9.23  | \$9.09  | \$10.23     | \$11.16                           |
| 30      | \$9.37  | \$9.22  | \$10.37     | \$11.32                           |
| 31      | \$9.56  | \$9.42  | \$10.59     | \$11.56                           |
| 32      | \$9.76  | \$9.61  | \$10.81     | \$11.80                           |
| 33      | \$9.89  | \$9.73  | \$10.95     | \$11.95                           |
| 34      | \$10.02   | \$9.86  | \$11.09     | \$12.11                           |
| 35      | \$10.08   | \$9.93  | \$11.17     | \$12.19                           |
| 36      | \$10.15   | \$9.99  | \$11.24     | \$12.27                           |
| 37      | \$10.22   | \$10.06   | \$11.31     | \$12.35                           |
| 38      | \$10.28   | \$10.12   | \$11.39     | \$12.43                           |
| 39      | \$10.41   | \$10.25   | \$11.53     | \$12.59                           |
| 40      | \$10.54   | \$10.38   | \$11.68     | \$12.75                           |
| 41      | \$10.74   | \$10.58   | \$11.90     | \$12.99                           |
| 42      | \$10.93   | \$10.76   | \$12.11     | \$13.22                           |
| 43      | \$11.20   | \$11.03   | \$12.40     | \$13.54                           |
| 44      | \$11.53   | \$11.35   | \$12.77     | \$13.94                           |
| 45      | \$11.91   | \$11.73   | \$13.20     | \$14.40                           |
| 46      | \$12.38   | \$12.19   | \$13.71     | \$14.96                           |
| 47      | \$12.90   | \$12.70   | \$14.28     | \$15.59                           |
| 48      | \$13.49   | \$13.28   | \$14.94     | \$16.31                           |
| 49      | \$14.07   | \$13.86   | \$15.59     | \$17.02                           |
| 50      | \$14.73   | \$14.51   | \$16.32     | \$17.81                           |
| 51      | \$15.39   | \$15.15   | \$17.04     | \$18.60                           |
| 52      | \$16.10   | \$15.86   | \$17.84     | \$19.47                           |
| 53      | \$16.83   | \$16.57   | \$18.64     | \$20.35                           |
| 54      | \$17.61   | \$17.34   | \$19.51     | \$21.29                           |
| 55      | \$18.40   | \$18.12   | \$20.38     | \$22.24                           |
| 56      | \$19.25   | \$18.95   | \$21.32     | \$23.27                           |
| 57      | \$20.10   | \$19.80   | \$22.27     | \$24.30                           |
| 58      | \$21.02   | \$20.70   | \$23.28     | \$25.41                           |
| 59      | \$21.47   | \$21.14   | \$23.78     | \$25.96                           |
| 60      | \$22.39   | \$22.05   | \$24.80     | \$27.07                           |
| 61      | \$23.18   | \$22.83   | \$25.67     | \$28.02                           |
| 62      | \$23.70   | \$23.34   | \$26.25     | \$28.65                           |
| 63      | \$24.35   | \$23.98   | \$26.97     | \$29.44                           |
| 64+     | \$24.75   | \$24.37   | \$27.41     | \$29.92                           |

Pending regulatory approval.  
Effective April 2022

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

## Rating Region 7

### Off-Exchange Trio HMO

| Age     | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2000/60 OffEx | Silver Trio HMO 2750/65 OffEx | Bronze Trio HMO 7000/70 OffEx |
|---------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$362.20                     | \$355.75                     | \$351.59                     | \$337.57                 | \$324.66                   | \$315.45                    | \$308.33                    | \$276.37                      | \$268.09                      | \$239.20                      |
| 15      | \$394.40                     | \$387.37                     | \$382.85                     | \$367.57                 | \$353.52                   | \$343.49                    | \$335.74                    | \$300.93                      | \$291.92                      | \$260.46                      |
| 16      | \$406.71                     | \$399.46                     | \$394.80                     | \$379.05                 | \$364.56                   | \$354.21                    | \$346.22                    | \$310.33                      | \$301.03                      | \$268.59                      |
| 17      | \$419.02                     | \$411.55                     | \$406.75                     | \$390.52                 | \$375.59                   | \$364.93                    | \$356.70                    | \$319.72                      | \$310.14                      | \$276.72                      |
| 18      | \$432.28                     | \$424.58                     | \$419.62                     | \$402.88                 | \$387.47                   | \$376.48                    | \$367.99                    | \$329.84                      | \$319.96                      | \$285.48                      |
| 19      | \$445.54                     | \$437.60                     | \$432.48                     | \$415.23                 | \$399.36                   | \$388.02                    | \$379.27                    | \$339.95                      | \$329.77                      | \$294.23                      |
| 20      | \$459.27                     | \$451.08                     | \$445.81                     | \$428.03                 | \$411.66                   | \$399.98                    | \$390.96                    | \$350.43                      | \$339.93                      | \$303.30                      |
| 21      | \$473.47                     | \$465.03                     | \$459.60                     | \$441.27                 | \$424.40                   | \$412.35                    | \$403.05                    | \$361.27                      | \$350.44                      | \$312.68                      |
| 22      | \$473.47                     | \$465.03                     | \$459.60                     | \$441.27                 | \$424.40                   | \$412.35                    | \$403.05                    | \$361.27                      | \$350.44                      | \$312.68                      |
| 23      | \$473.47                     | \$465.03                     | \$459.60                     | \$441.27                 | \$424.40                   | \$412.35                    | \$403.05                    | \$361.27                      | \$350.44                      | \$312.68                      |
| 24      | \$473.47                     | \$465.03                     | \$459.60                     | \$441.27                 | \$424.40                   | \$412.35                    | \$403.05                    | \$361.27                      | \$350.44                      | \$312.68                      |
| 25      | \$475.36                     | \$466.89                     | \$461.44                     | \$443.03                 | \$426.09                   | \$414.00                    | \$404.66                    | \$362.71                      | \$351.85                      | \$313.93                      |
| 26      | \$484.83                     | \$476.19                     | \$470.63                     | \$451.86                 | \$434.58                   | \$422.25                    | \$412.72                    | \$369.94                      | \$358.85                      | \$320.18                      |
| 27      | \$496.20                     | \$487.36                     | \$481.66                     | \$462.45                 | \$444.77                   | \$432.14                    | \$422.40                    | \$378.61                      | \$367.27                      | \$327.69                      |
| 28      | \$514.66                     | \$505.49                     | \$499.59                     | \$479.66                 | \$461.32                   | \$448.22                    | \$438.12                    | \$392.70                      | \$380.93                      | \$339.88                      |
| 29      | \$529.81                     | \$520.37                     | \$514.29                     | \$493.78                 | \$474.90                   | \$461.42                    | \$451.01                    | \$404.26                      | \$392.15                      | \$349.89                      |
| 30      | \$537.39                     | \$527.81                     | \$521.65                     | \$500.84                 | \$481.69                   | \$468.02                    | \$457.46                    | \$410.04                      | \$397.75                      | \$354.89                      |
| 31      | \$548.75                     | \$538.97                     | \$532.68                     | \$511.43                 | \$491.88                   | \$477.91                    | \$467.14                    | \$418.71                      | \$406.16                      | \$362.39                      |
| 32      | \$560.12                     | \$550.13                     | \$543.71                     | \$522.02                 | \$502.06                   | \$487.81                    | \$476.81                    | \$427.38                      | \$414.57                      | \$369.90                      |
| 33      | \$567.22                     | \$557.11                     | \$550.60                     | \$528.64                 | \$508.43                   | \$494.00                    | \$482.85                    | \$432.80                      | \$419.83                      | \$374.59                      |
| 34      | \$574.79                     | \$564.55                     | \$557.96                     | \$535.70                 | \$515.22                   | \$500.59                    | \$489.30                    | \$438.58                      | \$425.44                      | \$379.59                      |
| 35      | \$578.58                     | \$568.27                     | \$561.63                     | \$539.23                 | \$518.61                   | \$503.89                    | \$492.53                    | \$441.47                      | \$428.24                      | \$382.09                      |
| 36      | \$582.37                     | \$571.99                     | \$565.31                     | \$542.76                 | \$522.01                   | \$507.19                    | \$495.75                    | \$444.36                      | \$431.05                      | \$384.59                      |
| 37      | \$586.16                     | \$575.71                     | \$568.99                     | \$546.29                 | \$525.40                   | \$510.49                    | \$498.98                    | \$447.25                      | \$433.85                      | \$387.10                      |
| 38      | \$589.94                     | \$579.43                     | \$572.66                     | \$549.82                 | \$528.80                   | \$513.79                    | \$502.20                    | \$450.14                      | \$436.65                      | \$389.60                      |
| 39      | \$597.52                     | \$586.87                     | \$580.02                     | \$556.88                 | \$535.59                   | \$520.39                    | \$508.65                    | \$455.92                      | \$442.26                      | \$394.60                      |
| 40      | \$605.10                     | \$594.31                     | \$587.37                     | \$563.94                 | \$542.38                   | \$526.98                    | \$515.10                    | \$461.70                      | \$447.87                      | \$399.60                      |
| 41      | \$616.46                     | \$605.47                     | \$598.40                     | \$574.53                 | \$552.56                   | \$536.88                    | \$524.77                    | \$470.37                      | \$456.28                      | \$407.11                      |
| 42      | \$627.35                     | \$616.17                     | \$608.97                     | \$584.68                 | \$562.33                   | \$546.36                    | \$534.04                    | \$478.68                      | \$464.34                      | \$414.30                      |
| 43      | \$642.50                     | \$631.05                     | \$623.68                     | \$598.80                 | \$575.91                   | \$559.56                    | \$546.94                    | \$490.24                      | \$475.55                      | \$424.30                      |
| 44      | \$661.44                     | \$649.65                     | \$642.06                     | \$616.45                 | \$592.88                   | \$576.05                    | \$563.06                    | \$504.69                      | \$489.57                      | \$436.81                      |
| 45      | \$683.69                     | \$671.51                     | \$663.66                     | \$637.19                 | \$612.83                   | \$595.43                    | \$582.01                    | \$521.67                      | \$506.04                      | \$451.51                      |
| 46      | \$710.21                     | \$697.55                     | \$689.40                     | \$661.90                 | \$636.60                   | \$618.53                    | \$604.58                    | \$541.90                      | \$525.67                      | \$469.02                      |
| 47      | \$740.03                     | \$726.85                     | \$718.36                     | \$689.70                 | \$663.33                   | \$644.50                    | \$629.97                    | \$564.66                      | \$547.74                      | \$488.72                      |
| 48      | \$774.12                     | \$760.33                     | \$751.45                     | \$721.47                 | \$693.89                   | \$674.19                    | \$658.99                    | \$590.67                      | \$572.98                      | \$511.23                      |
| 49      | \$807.74                     | \$793.35                     | \$784.08                     | \$752.80                 | \$724.02                   | \$703.47                    | \$687.60                    | \$616.32                      | \$597.86                      | \$533.43                      |
| 50      | \$845.62                     | \$830.55                     | \$820.85                     | \$788.10                 | \$757.97                   | \$736.46                    | \$719.85                    | \$645.22                      | \$625.89                      | \$558.44                      |
| 51      | \$883.02                     | \$867.29                     | \$857.16                     | \$822.96                 | \$791.50                   | \$769.03                    | \$751.69                    | \$673.76                      | \$653.58                      | \$583.15                      |
| 52      | \$924.21                     | \$907.75                     | \$897.14                     | \$861.35                 | \$828.42                   | \$804.91                    | \$786.75                    | \$705.19                      | \$684.07                      | \$610.35                      |
| 53      | \$965.88                     | \$948.67                     | \$937.59                     | \$900.18                 | \$865.77                   | \$841.19                    | \$822.22                    | \$736.98                      | \$714.91                      | \$637.86                      |
| 54      | \$1,010.86                   | \$992.85                     | \$981.25                     | \$942.10                 | \$906.09                   | \$880.37                    | \$860.51                    | \$771.30                      | \$748.20                      | \$667.57                      |
| 55      | \$1,055.84                   | \$1,037.02                   | \$1,024.91                   | \$984.02                 | \$946.40                   | \$919.54                    | \$898.80                    | \$805.62                      | \$781.49                      | \$697.27                      |
| 56      | \$1,104.61                   | \$1,084.92                   | \$1,072.25                   | \$1,029.47               | \$990.12                   | \$962.01                    | \$940.32                    | \$842.83                      | \$817.59                      | \$729.48                      |
| 57      | \$1,153.85                   | \$1,133.29                   | \$1,120.05                   | \$1,075.36               | \$1,034.26                 | \$1,004.90                  | \$982.23                    | \$880.40                      | \$854.03                      | \$762.00                      |
| 58      | \$1,206.40                   | \$1,184.91                   | \$1,171.06                   | \$1,124.34               | \$1,081.36                 | \$1,050.67                  | \$1,026.97                  | \$920.51                      | \$892.93                      | \$796.71                      |
| 59      | \$1,232.44                   | \$1,210.48                   | \$1,196.34                   | \$1,148.61               | \$1,104.70                 | \$1,073.35                  | \$1,049.14                  | \$940.37                      | \$912.20                      | \$813.90                      |
| 60      | \$1,285.00                   | \$1,262.10                   | \$1,247.36                   | \$1,197.59               | \$1,151.81                 | \$1,119.12                  | \$1,093.88                  | \$980.48                      | \$951.10                      | \$848.61                      |
| 61      | \$1,330.45                   | \$1,306.74                   | \$1,291.48                   | \$1,239.96               | \$1,192.56                 | \$1,158.70                  | \$1,132.57                  | \$1,015.16                    | \$984.75                      | \$878.63                      |
| 62      | \$1,360.28                   | \$1,336.04                   | \$1,320.43                   | \$1,267.75               | \$1,219.29                 | \$1,184.68                  | \$1,157.96                  | \$1,037.92                    | \$1,006.82                    | \$898.33                      |
| 63      | \$1,397.68                   | \$1,372.78                   | \$1,356.74                   | \$1,302.61               | \$1,252.82                 | \$1,217.26                  | \$1,189.81                  | \$1,066.46                    | \$1,034.51                    | \$923.03                      |
| 64+     | \$1,420.41                   | \$1,395.10                   | \$1,378.80                   | \$1,323.80               | \$1,273.19                 | \$1,237.05                  | \$1,209.15                  | \$1,083.80                    | \$1,051.33                    | \$938.04                      |

Pending regulatory approval.

# Rating Region 7

| Mirror Trio HMO |  |  |   | Off-Exchange Access+ HMO         |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |
|-----------------|--|--|---|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|
| Age             | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2250/55 + Child Dental | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2000/60 OffEx | Silver Access+ HMO® 2750/65 OffEx |
| 0 to 14         | \$355.81   | \$328.69   | \$272.45  | \$404.29                         | \$396.97                         | \$392.25                         | \$376.29                     | \$361.60                       | \$351.02                        | \$342.93                        | \$306.45                          | \$296.94                          |
| 15              | \$387.44   | \$357.90   | \$296.67  | \$440.22                         | \$432.25                         | \$427.11                         | \$409.74                     | \$393.74                       | \$382.22                        | \$373.41                        | \$333.69                          | \$323.34                          |
| 16              | \$399.53   | \$369.07   | \$305.93  | \$453.96                         | \$445.74                         | \$440.44                         | \$422.53                     | \$406.03                       | \$394.15                        | \$385.06                        | \$344.11                          | \$333.43                          |
| 17              | \$411.62   | \$380.24   | \$315.19  | \$467.70                         | \$459.23                         | \$453.78                         | \$435.32                     | \$418.32                       | \$406.08                        | \$396.72                        | \$354.52                          | \$343.52                          |
| 18              | \$424.65   | \$392.27   | \$325.16  | \$482.50                         | \$473.76                         | \$468.13                         | \$449.09                     | \$431.55                       | \$418.93                        | \$409.27                        | \$365.74                          | \$354.39                          |
| 19              | \$437.67   | \$404.31   | \$335.13  | \$497.30                         | \$488.29                         | \$482.49                         | \$462.86                     | \$444.79                       | \$431.78                        | \$421.82                        | \$376.96                          | \$365.26                          |
| 20              | \$451.16   | \$416.77   | \$345.46  | \$512.63                         | \$503.34                         | \$497.36                         | \$477.13                     | \$458.50                       | \$445.08                        | \$434.82                        | \$388.58                          | \$376.51                          |
| 21              | \$465.11   | \$429.65   | \$356.15  | \$528.48                         | \$518.91                         | \$512.74                         | \$491.89                     | \$472.68                       | \$458.85                        | \$448.27                        | \$400.59                          | \$388.16                          |
| 22              | \$465.11   | \$429.65   | \$356.15  | \$528.48                         | \$518.91                         | \$512.74                         | \$491.89                     | \$472.68                       | \$458.85                        | \$448.27                        | \$400.59                          | \$388.16                          |
| 23              | \$465.11   | \$429.65   | \$356.15  | \$528.48                         | \$518.91                         | \$512.74                         | \$491.89                     | \$472.68                       | \$458.85                        | \$448.27                        | \$400.59                          | \$388.16                          |
| 24              | \$465.11   | \$429.65   | \$356.15  | \$528.48                         | \$518.91                         | \$512.74                         | \$491.89                     | \$472.68                       | \$458.85                        | \$448.27                        | \$400.59                          | \$388.16                          |
| 25              | \$466.97   | \$431.37   | \$357.57  | \$530.59                         | \$520.99                         | \$514.79                         | \$493.85                     | \$474.57                       | \$460.69                        | \$450.06                        | \$402.20                          | \$389.71                          |
| 26              | \$476.27   | \$439.97   | \$364.69  | \$541.16                         | \$531.36                         | \$525.05                         | \$503.69                     | \$484.02                       | \$469.86                        | \$459.03                        | \$410.21                          | \$397.48                          |
| 27              | \$487.44   | \$450.28   | \$373.24  | \$553.85                         | \$543.82                         | \$537.35                         | \$515.50                     | \$495.36                       | \$480.87                        | \$469.79                        | \$419.82                          | \$406.79                          |
| 28              | \$505.58   | \$467.03   | \$387.13  | \$574.46                         | \$564.05                         | \$557.35                         | \$534.68                     | \$513.80                       | \$498.77                        | \$487.27                        | \$435.44                          | \$421.93                          |
| 29              | \$520.46   | \$480.78   | \$398.53  | \$591.37                         | \$580.66                         | \$573.76                         | \$550.42                     | \$528.92                       | \$513.45                        | \$501.61                        | \$448.26                          | \$434.35                          |
| 30              | \$527.90   | \$487.66   | \$404.23  | \$599.82                         | \$588.96                         | \$581.96                         | \$558.29                     | \$536.49                       | \$520.79                        | \$508.79                        | \$454.67                          | \$440.56                          |
| 31              | \$539.06   | \$497.97   | \$412.77  | \$612.51                         | \$601.42                         | \$594.27                         | \$570.09                     | \$547.83                       | \$531.81                        | \$519.54                        | \$464.29                          | \$449.88                          |
| 32              | \$550.23   | \$508.28   | \$421.32  | \$625.19                         | \$613.87                         | \$606.57                         | \$581.90                     | \$559.18                       | \$542.82                        | \$530.30                        | \$473.90                          | \$459.19                          |
| 33              | \$557.20   | \$514.73   | \$426.66  | \$633.12                         | \$621.65                         | \$614.26                         | \$589.28                     | \$566.27                       | \$549.70                        | \$537.03                        | \$479.91                          | \$465.02                          |
| 34              | \$564.64   | \$521.60   | \$432.36  | \$641.57                         | \$629.96                         | \$622.47                         | \$597.15                     | \$573.83                       | \$557.04                        | \$544.20                        | \$486.32                          | \$471.23                          |
| 35              | \$568.37   | \$525.04   | \$435.21  | \$645.80                         | \$634.11                         | \$626.57                         | \$601.08                     | \$577.61                       | \$560.71                        | \$547.78                        | \$489.52                          | \$474.33                          |
| 36              | \$572.09   | \$528.48   | \$438.06  | \$650.03                         | \$638.26                         | \$630.67                         | \$605.02                     | \$581.39                       | \$564.39                        | \$551.37                        | \$492.73                          | \$477.44                          |
| 37              | \$575.81   | \$531.91   | \$440.91  | \$654.26                         | \$642.41                         | \$634.77                         | \$608.95                     | \$585.17                       | \$568.06                        | \$554.96                        | \$495.93                          | \$480.54                          |
| 38              | \$579.53   | \$535.35   | \$443.76  | \$658.49                         | \$646.56                         | \$638.87                         | \$612.89                     | \$588.95                       | \$571.73                        | \$558.54                        | \$499.14                          | \$483.65                          |
| 39              | \$586.97   | \$542.22   | \$449.46  | \$666.94                         | \$654.86                         | \$647.08                         | \$620.76                     | \$596.52                       | \$579.07                        | \$565.72                        | \$505.55                          | \$489.86                          |
| 40              | \$594.41   | \$549.10   | \$455.15  | \$675.40                         | \$663.17                         | \$655.28                         | \$628.63                     | \$604.08                       | \$586.41                        | \$572.89                        | \$511.96                          | \$496.07                          |
| 41              | \$605.57   | \$559.41   | \$463.70  | \$688.08                         | \$675.62                         | \$667.59                         | \$640.43                     | \$615.42                       | \$597.42                        | \$583.65                        | \$521.57                          | \$505.38                          |
| 42              | \$616.27   | \$569.29   | \$471.89  | \$700.24                         | \$687.56                         | \$679.38                         | \$651.75                     | \$626.30                       | \$607.98                        | \$593.96                        | \$530.79                          | \$514.31                          |
| 43              | \$631.16   | \$583.04   | \$483.29  | \$717.15                         | \$704.16                         | \$695.79                         | \$667.49                     | \$641.42                       | \$622.66                        | \$608.30                        | \$543.60                          | \$526.73                          |
| 44              | \$649.76   | \$600.23   | \$497.54  | \$738.29                         | \$724.92                         | \$716.30                         | \$687.16                     | \$660.33                       | \$641.01                        | \$626.23                        | \$559.63                          | \$542.26                          |
| 45              | \$671.62   | \$620.42   | \$514.27  | \$763.13                         | \$749.31                         | \$740.40                         | \$710.28                     | \$682.54                       | \$662.58                        | \$647.30                        | \$578.46                          | \$560.50                          |
| 46              | \$697.67   | \$644.48   | \$534.22  | \$792.72                         | \$778.36                         | \$769.11                         | \$737.83                     | \$709.01                       | \$688.27                        | \$672.40                        | \$600.89                          | \$582.24                          |
| 47              | \$726.97   | \$671.55   | \$556.66  | \$826.01                         | \$811.06                         | \$801.41                         | \$768.82                     | \$738.79                       | \$717.18                        | \$700.64                        | \$626.13                          | \$606.69                          |
| 48              | \$760.46   | \$702.49   | \$582.30  | \$864.06                         | \$848.42                         | \$838.33                         | \$804.23                     | \$772.82                       | \$750.22                        | \$732.92                        | \$654.97                          | \$634.64                          |
| 49              | \$793.48   | \$732.99   | \$607.59  | \$901.59                         | \$885.26                         | \$874.74                         | \$839.16                     | \$806.38                       | \$782.80                        | \$764.75                        | \$683.41                          | \$662.20                          |
| 50              | \$830.69   | \$767.36   | \$636.08  | \$943.87                         | \$926.77                         | \$915.75                         | \$878.51                     | \$844.20                       | \$819.51                        | \$800.61                        | \$715.46                          | \$693.25                          |
| 51              | \$867.43   | \$801.31   | \$664.21  | \$985.62                         | \$967.77                         | \$956.26                         | \$917.37                     | \$881.54                       | \$855.75                        | \$836.02                        | \$747.11                          | \$723.92                          |
| 52              | \$907.90   | \$838.69   | \$695.20  | \$1,031.59                       | \$1,012.91                       | \$1,000.87                       | \$960.16                     | \$922.66                       | \$895.67                        | \$875.02                        | \$781.96                          | \$757.69                          |
| 53              | \$948.83   | \$876.50   | \$726.54  | \$1,078.10                       | \$1,058.58                       | \$1,045.99                       | \$1,003.45                   | \$964.26                       | \$936.05                        | \$914.47                        | \$817.21                          | \$791.85                          |
| 54              | \$993.01   | \$917.31   | \$760.37  | \$1,128.30                       | \$1,107.87                       | \$1,094.70                       | \$1,050.17                   | \$1,009.16                     | \$979.64                        | \$957.05                        | \$855.27                          | \$828.72                          |
| 55              | \$1,037.20   | \$958.13   | \$794.21  | \$1,178.51                       | \$1,157.17                       | \$1,143.41                       | \$1,096.90                   | \$1,054.07                     | \$1,023.23                      | \$999.64                        | \$893.32                          | \$865.60                          |
| 56              | \$1,085.10   | \$1,002.38   | \$830.89  | \$1,232.94                       | \$1,210.62                       | \$1,196.22                       | \$1,147.57                   | \$1,102.75                     | \$1,070.50                      | \$1,045.81                      | \$934.58                          | \$905.58                          |
| 57              | \$1,133.48   | \$1,047.07   | \$867.93  | \$1,287.91                       | \$1,264.58                       | \$1,249.55                       | \$1,198.72                   | \$1,151.91                     | \$1,118.22                      | \$1,092.43                      | \$976.24                          | \$945.95                          |
| 58              | \$1,185.10   | \$1,094.76   | \$907.46  | \$1,346.57                       | \$1,322.18                       | \$1,306.46                       | \$1,253.32                   | \$1,204.38                     | \$1,169.15                      | \$1,142.19                      | \$1,020.71                        | \$989.03                          |
| 59              | \$1,210.68   | \$1,118.39   | \$927.05  | \$1,375.63                       | \$1,350.72                       | \$1,334.66                       | \$1,280.38                   | \$1,230.37                     | \$1,194.39                      | \$1,166.84                      | \$1,042.74                        | \$1,010.38                        |
| 60              | \$1,262.31   | \$1,166.08   | \$966.58  | \$1,434.29                       | \$1,408.32                       | \$1,391.58                       | \$1,334.98                   | \$1,282.84                     | \$1,245.32                      | \$1,216.60                      | \$1,087.21                        | \$1,053.47                        |
| 61              | \$1,306.96   | \$1,207.33   | \$1,000.77  | \$1,485.03                       | \$1,458.14                       | \$1,440.80                       | \$1,382.20                   | \$1,328.22                     | \$1,289.37                      | \$1,259.64                      | \$1,125.67                        | \$1,090.73                        |
| 62              | \$1,336.26   | \$1,234.40   | \$1,023.21  | \$1,518.32                       | \$1,490.83                       | \$1,473.10                       | \$1,413.19                   | \$1,358.00                     | \$1,318.28                      | \$1,287.88                      | \$1,150.90                        | \$1,115.18                        |
| 63              | \$1,373.01   | \$1,268.34   | \$1,051.34  | \$1,560.07                       | \$1,531.82                       | \$1,513.61                       | \$1,452.04                   | \$1,395.34                     | \$1,354.52                      | \$1,323.29                      | \$1,182.55                        | \$1,145.85                        |
| 64+             | \$1,395.33   | \$1,288.96   | \$1,068.44  | \$1,585.44                       | \$1,556.73                       | \$1,538.22                       | \$1,475.66                   | \$1,418.03                     | \$1,376.55                      | \$1,344.81                      | \$1,201.78                        | \$1,164.48                        |

Pending regulatory approval.

Effective April 2022

## Rating Region 7

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO® 0/20 OffEx | Platinum Local Access+ HMO® 0/25 OffEx | Platinum Local Access+ HMO® 0/30 OffEx | Gold Local Access+ HMO® 0/30 OffEx | Gold Local Access+ HMO® 500/35 OffEx | Gold Local Access+ HMO® 1000/35 OffEx | Gold Local Access+ HMO® 1500/35 OffEx | Silver Local Access+ HMO® 2000/60 OffEx | Silver Local Access+ HMO® 2750/65 OffEx |
|---------|--|--|--|------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|---|---|
| 0 to 14 | \$382.92                               | \$376.00                               | \$371.55                               | \$356.48                           | \$342.60                             | \$332.61                              | \$324.97                              | \$290.52                                | \$281.54                                |
| 15      | \$416.96                               | \$409.43                               | \$404.57                               | \$388.17                           | \$373.06                             | \$362.18                              | \$353.86                              | \$316.35                                | \$306.57                                |
| 16      | \$429.97                               | \$422.21                               | \$417.20                               | \$400.28                           | \$384.70                             | \$373.48                              | \$364.90                              | \$326.22                                | \$316.14                                |
| 17      | \$442.99                               | \$434.99                               | \$429.83                               | \$412.40                           | \$396.34                             | \$384.79                              | \$375.94                              | \$336.10                                | \$325.71                                |
| 18      | \$457.00                               | \$448.75                               | \$443.43                               | \$425.45                           | \$408.88                             | \$396.96                              | \$387.84                              | \$346.73                                | \$336.01                                |
| 19      | \$471.02                               | \$462.51                               | \$457.03                               | \$438.49                           | \$421.42                             | \$409.14                              | \$399.73                              | \$357.36                                | \$346.31                                |
| 20      | \$485.53                               | \$476.76                               | \$471.11                               | \$452.01                           | \$434.41                             | \$421.75                              | \$412.05                              | \$368.38                                | \$356.99                                |
| 21      | \$500.55                               | \$491.51                               | \$485.68                               | \$465.99                           | \$447.85                             | \$434.79                              | \$424.80                              | \$379.77                                | \$368.03                                |
| 22      | \$500.55                               | \$491.51                               | \$485.68                               | \$465.99                           | \$447.85                             | \$434.79                              | \$424.80                              | \$379.77                                | \$368.03                                |
| 23      | \$500.55                               | \$491.51                               | \$485.68                               | \$465.99                           | \$447.85                             | \$434.79                              | \$424.80                              | \$379.77                                | \$368.03                                |
| 24      | \$500.55                               | \$491.51                               | \$485.68                               | \$465.99                           | \$447.85                             | \$434.79                              | \$424.80                              | \$379.77                                | \$368.03                                |
| 25      | \$502.55                               | \$493.48                               | \$487.63                               | \$467.85                           | \$449.64                             | \$436.53                              | \$426.50                              | \$381.29                                | \$369.50                                |
| 26      | \$512.56                               | \$503.31                               | \$497.34                               | \$477.17                           | \$458.59                             | \$445.22                              | \$434.99                              | \$388.89                                | \$376.86                                |
| 27      | \$524.57                               | \$515.10                               | \$509.00                               | \$488.36                           | \$469.34                             | \$455.66                              | \$445.19                              | \$398.00                                | \$385.69                                |
| 28      | \$544.10                               | \$534.27                               | \$527.94                               | \$506.53                           | \$486.81                             | \$472.62                              | \$461.75                              | \$412.81                                | \$400.05                                |
| 29      | \$560.11                               | \$550.00                               | \$543.48                               | \$521.44                           | \$501.14                             | \$486.53                              | \$475.35                              | \$424.96                                | \$411.82                                |
| 30      | \$568.12                               | \$557.86                               | \$551.25                               | \$528.90                           | \$508.31                             | \$493.49                              | \$482.14                              | \$431.04                                | \$417.71                                |
| 31      | \$580.14                               | \$569.66                               | \$562.91                               | \$540.08                           | \$519.05                             | \$503.92                              | \$492.34                              | \$440.15                                | \$426.55                                |
| 32      | \$592.15                               | \$581.46                               | \$574.56                               | \$551.26                           | \$529.80                             | \$514.36                              | \$502.53                              | \$449.27                                | \$435.38                                |
| 33      | \$599.66                               | \$588.83                               | \$581.85                               | \$558.25                           | \$536.52                             | \$520.88                              | \$508.91                              | \$454.97                                | \$440.90                                |
| 34      | \$607.67                               | \$596.69                               | \$589.62                               | \$565.71                           | \$543.69                             | \$527.83                              | \$515.70                              | \$461.04                                | \$446.79                                |
| 35      | \$611.67                               | \$600.62                               | \$593.51                               | \$569.44                           | \$547.27                             | \$531.31                              | \$519.10                              | \$464.08                                | \$449.73                                |
| 36      | \$615.67                               | \$604.56                               | \$597.39                               | \$573.16                           | \$550.85                             | \$534.79                              | \$522.50                              | \$467.12                                | \$452.68                                |
| 37      | \$619.68                               | \$608.49                               | \$601.28                               | \$576.89                           | \$554.43                             | \$538.27                              | \$525.90                              | \$470.16                                | \$455.62                                |
| 38      | \$623.68                               | \$612.42                               | \$605.16                               | \$580.62                           | \$558.02                             | \$541.75                              | \$529.30                              | \$473.19                                | \$458.56                                |
| 39      | \$631.69                               | \$620.29                               | \$612.93                               | \$588.08                           | \$565.18                             | \$548.70                              | \$536.09                              | \$479.27                                | \$464.45                                |
| 40      | \$639.70                               | \$628.15                               | \$620.70                               | \$595.53                           | \$572.35                             | \$555.66                              | \$542.89                              | \$485.35                                | \$470.34                                |
| 41      | \$651.71                               | \$639.95                               | \$632.36                               | \$606.72                           | \$583.10                             | \$566.09                              | \$553.08                              | \$494.46                                | \$479.17                                |
| 42      | \$663.23                               | \$651.25                               | \$643.53                               | \$617.43                           | \$593.40                             | \$576.10                              | \$562.86                              | \$503.20                                | \$487.64                                |
| 43      | \$679.24                               | \$666.98                               | \$659.07                               | \$632.35                           | \$607.73                             | \$590.01                              | \$576.45                              | \$515.35                                | \$499.41                                |
| 44      | \$699.27                               | \$686.64                               | \$678.50                               | \$650.98                           | \$625.64                             | \$607.40                              | \$593.44                              | \$530.54                                | \$514.14                                |
| 45      | \$722.79                               | \$709.74                               | \$701.33                               | \$672.89                           | \$646.69                             | \$627.83                              | \$613.41                              | \$548.39                                | \$531.43                                |
| 46      | \$750.82                               | \$737.26                               | \$728.53                               | \$698.98                           | \$671.77                             | \$652.18                              | \$637.19                              | \$569.66                                | \$552.04                                |
| 47      | \$782.36                               | \$768.23                               | \$759.12                               | \$728.34                           | \$699.98                             | \$679.57                              | \$663.96                              | \$593.58                                | \$575.23                                |
| 48      | \$818.40                               | \$803.62                               | \$794.09                               | \$761.89                           | \$732.23                             | \$710.88                              | \$694.54                              | \$620.92                                | \$601.73                                |
| 49      | \$853.94                               | \$838.52                               | \$828.58                               | \$794.97                           | \$764.03                             | \$741.75                              | \$724.70                              | \$647.89                                | \$627.86                                |
| 50      | \$893.98                               | \$877.84                               | \$867.43                               | \$832.25                           | \$799.85                             | \$776.53                              | \$758.69                              | \$678.27                                | \$657.30                                |
| 51      | \$933.52                               | \$916.67                               | \$905.80                               | \$869.07                           | \$835.23                             | \$810.88                              | \$792.25                              | \$708.27                                | \$686.37                                |
| 52      | \$977.07                               | \$959.43                               | \$948.05                               | \$909.61                           | \$874.20                             | \$848.71                              | \$829.20                              | \$741.31                                | \$718.39                                |
| 53      | \$1,021.12                             | \$1,002.68                             | \$990.79                               | \$950.61                           | \$913.61                             | \$886.97                              | \$866.58                              | \$774.73                                | \$750.78                                |
| 54      | \$1,068.67                             | \$1,049.37                             | \$1,036.93                             | \$994.88                           | \$956.15                             | \$928.27                              | \$906.94                              | \$810.81                                | \$785.74                                |
| 55      | \$1,116.22                             | \$1,096.07                             | \$1,083.07                             | \$1,039.15                         | \$998.70                             | \$969.58                              | \$947.30                              | \$846.89                                | \$820.70                                |
| 56      | \$1,167.78                             | \$1,146.69                             | \$1,133.10                             | \$1,087.15                         | \$1,044.82                           | \$1,014.36                            | \$991.05                              | \$886.00                                | \$858.61                                |
| 57      | \$1,219.84                             | \$1,197.81                             | \$1,183.61                             | \$1,135.61                         | \$1,091.40                           | \$1,059.58                            | \$1,035.23                            | \$925.50                                | \$896.89                                |
| 58      | \$1,275.40                             | \$1,252.37                             | \$1,237.52                             | \$1,187.34                         | \$1,141.11                           | \$1,107.84                            | \$1,082.38                            | \$967.66                                | \$937.74                                |
| 59      | \$1,302.93                             | \$1,279.40                             | \$1,264.23                             | \$1,212.97                         | \$1,165.74                           | \$1,131.76                            | \$1,105.74                            | \$988.54                                | \$957.98                                |
| 60      | \$1,358.49                             | \$1,333.96                             | \$1,318.15                             | \$1,264.69                         | \$1,215.45                           | \$1,180.02                            | \$1,152.90                            | \$1,030.70                              | \$998.83                                |
| 61      | \$1,406.54                             | \$1,381.14                             | \$1,364.77                             | \$1,309.43                         | \$1,258.45                           | \$1,221.76                            | \$1,193.68                            | \$1,067.16                              | \$1,034.16                              |
| 62      | \$1,438.08                             | \$1,412.11                             | \$1,395.37                             | \$1,338.78                         | \$1,286.66                           | \$1,249.15                            | \$1,220.44                            | \$1,091.08                              | \$1,057.35                              |
| 63      | \$1,477.62                             | \$1,450.94                             | \$1,433.74                             | \$1,375.60                         | \$1,322.04                           | \$1,283.50                            | \$1,254.00                            | \$1,121.08                              | \$1,086.42                              |
| 64+     | \$1,501.64                             | \$1,474.53                             | \$1,457.05                             | \$1,397.96                         | \$1,343.54                           | \$1,304.37                            | \$1,274.39                            | \$1,139.31                              | \$1,104.09                              |

Pending regulatory approval.



## Rating Region 7

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Silver Tandem PPO 1800/45 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|---------------------------------|
| 0 to 14 | \$427.65                         | \$424.33                      | \$422.22                       | \$410.97                         | \$366.19                   | \$363.05                     | \$357.38                     | \$350.76                      | \$317.65                        |
| 15      | \$465.67                         | \$462.05                      | \$459.75                       | \$447.50                         | \$398.74                   | \$395.32                     | \$389.15                     | \$381.94                      | \$345.88                        |
| 16      | \$480.20                         | \$476.47                      | \$474.10                       | \$461.47                         | \$411.18                   | \$407.66                     | \$401.30                     | \$393.86                      | \$356.68                        |
| 17      | \$494.74                         | \$490.90                      | \$488.45                       | \$475.44                         | \$423.63                   | \$420.00                     | \$413.44                     | \$405.78                      | \$367.47                        |
| 18      | \$510.39                         | \$506.43                      | \$503.90                       | \$490.48                         | \$437.03                   | \$433.28                     | \$426.52                     | \$418.62                      | \$379.10                        |
| 19      | \$526.04                         | \$521.96                      | \$519.36                       | \$505.52                         | \$450.43                   | \$446.57                     | \$439.60                     | \$431.46                      | \$390.73                        |
| 20      | \$542.25                         | \$538.04                      | \$535.36                       | \$521.10                         | \$464.31                   | \$460.34                     | \$453.15                     | \$444.75                      | \$402.77                        |
| 21      | \$559.02                         | \$554.68                      | \$551.92                       | \$537.22                         | \$478.67                   | \$474.57                     | \$467.17                     | \$458.51                      | \$415.22                        |
| 22      | \$559.02                         | \$554.68                      | \$551.92                       | \$537.22                         | \$478.67                   | \$474.57                     | \$467.17                     | \$458.51                      | \$415.22                        |
| 23      | \$559.02                         | \$554.68                      | \$551.92                       | \$537.22                         | \$478.67                   | \$474.57                     | \$467.17                     | \$458.51                      | \$415.22                        |
| 24      | \$559.02                         | \$554.68                      | \$551.92                       | \$537.22                         | \$478.67                   | \$474.57                     | \$467.17                     | \$458.51                      | \$415.22                        |
| 25      | \$561.26                         | \$556.90                      | \$554.13                       | \$539.36                         | \$480.59                   | \$476.47                     | \$469.04                     | \$460.34                      | \$416.89                        |
| 26      | \$572.44                         | \$568.00                      | \$565.17                       | \$550.11                         | \$490.16                   | \$485.96                     | \$478.38                     | \$469.51                      | \$425.19                        |
| 27      | \$585.86                         | \$581.31                      | \$578.41                       | \$563.00                         | \$501.65                   | \$497.35                     | \$489.59                     | \$480.52                      | \$435.16                        |
| 28      | \$607.66                         | \$602.94                      | \$599.94                       | \$583.95                         | \$520.32                   | \$515.86                     | \$507.81                     | \$498.40                      | \$451.35                        |
| 29      | \$625.55                         | \$620.69                      | \$617.60                       | \$601.14                         | \$535.64                   | \$531.05                     | \$522.76                     | \$513.07                      | \$464.64                        |
| 30      | \$634.49                         | \$629.57                      | \$626.43                       | \$609.74                         | \$543.30                   | \$538.64                     | \$530.23                     | \$520.41                      | \$471.28                        |
| 31      | \$647.91                         | \$642.88                      | \$639.68                       | \$622.63                         | \$554.78                   | \$550.03                     | \$541.45                     | \$531.41                      | \$481.25                        |
| 32      | \$661.33                         | \$656.19                      | \$652.92                       | \$635.53                         | \$566.27                   | \$561.42                     | \$552.66                     | \$542.42                      | \$491.21                        |
| 33      | \$669.71                         | \$664.51                      | \$661.20                       | \$643.58                         | \$573.45                   | \$568.54                     | \$559.67                     | \$549.30                      | \$497.44                        |
| 34      | \$678.66                         | \$673.39                      | \$670.03                       | \$652.18                         | \$581.11                   | \$576.13                     | \$567.14                     | \$556.63                      | \$504.08                        |
| 35      | \$683.13                         | \$677.82                      | \$674.45                       | \$656.48                         | \$584.94                   | \$579.93                     | \$570.88                     | \$560.30                      | \$507.40                        |
| 36      | \$687.60                         | \$682.26                      | \$678.86                       | \$660.78                         | \$588.77                   | \$583.72                     | \$574.62                     | \$563.97                      | \$510.73                        |
| 37      | \$692.07                         | \$686.70                      | \$683.28                       | \$665.07                         | \$592.60                   | \$587.52                     | \$578.35                     | \$567.64                      | \$514.05                        |
| 38      | \$696.54                         | \$691.14                      | \$687.69                       | \$669.37                         | \$596.43                   | \$591.32                     | \$582.09                     | \$571.30                      | \$517.37                        |
| 39      | \$705.49                         | \$700.01                      | \$696.52                       | \$677.97                         | \$604.09                   | \$598.91                     | \$589.56                     | \$578.64                      | \$524.01                        |
| 40      | \$714.43                         | \$708.89                      | \$705.35                       | \$686.56                         | \$611.75                   | \$606.50                     | \$597.04                     | \$585.98                      | \$530.66                        |
| 41      | \$727.85                         | \$722.20                      | \$718.60                       | \$699.46                         | \$623.23                   | \$617.89                     | \$608.25                     | \$596.98                      | \$540.62                        |
| 42      | \$740.71                         | \$734.96                      | \$731.30                       | \$711.81                         | \$634.24                   | \$628.81                     | \$619.00                     | \$607.53                      | \$550.17                        |
| 43      | \$758.60                         | \$752.71                      | \$748.96                       | \$729.00                         | \$649.56                   | \$643.99                     | \$633.95                     | \$622.20                      | \$563.46                        |
| 44      | \$780.96                         | \$774.89                      | \$771.03                       | \$750.49                         | \$668.71                   | \$662.98                     | \$652.63                     | \$640.54                      | \$580.07                        |
| 45      | \$807.23                         | \$800.96                      | \$796.97                       | \$775.74                         | \$691.21                   | \$685.28                     | \$674.59                     | \$662.09                      | \$599.58                        |
| 46      | \$838.54                         | \$832.03                      | \$827.88                       | \$805.82                         | \$718.01                   | \$711.86                     | \$700.75                     | \$687.77                      | \$622.84                        |
| 47      | \$873.76                         | \$866.97                      | \$862.65                       | \$839.67                         | \$748.17                   | \$741.76                     | \$730.18                     | \$716.65                      | \$649.00                        |
| 48      | \$914.01                         | \$906.91                      | \$902.39                       | \$878.35                         | \$782.63                   | \$775.93                     | \$763.82                     | \$749.66                      | \$678.89                        |
| 49      | \$953.70                         | \$946.29                      | \$941.58                       | \$916.49                         | \$816.62                   | \$809.62                     | \$796.99                     | \$782.22                      | \$708.37                        |
| 50      | \$998.42                         | \$990.67                      | \$985.73                       | \$959.47                         | \$854.91                   | \$847.59                     | \$834.36                     | \$818.90                      | \$741.59                        |
| 51      | \$1,042.58                       | \$1,034.49                    | \$1,029.33                     | \$1,001.91                       | \$892.73                   | \$885.08                     | \$871.27                     | \$855.12                      | \$774.39                        |
| 52      | \$1,091.22                       | \$1,082.74                    | \$1,077.35                     | \$1,048.65                       | \$934.37                   | \$926.37                     | \$911.91                     | \$895.01                      | \$810.52                        |
| 53      | \$1,140.41                       | \$1,131.55                    | \$1,125.92                     | \$1,095.92                       | \$976.50                   | \$968.13                     | \$953.02                     | \$935.36                      | \$847.06                        |
| 54      | \$1,193.52                       | \$1,184.25                    | \$1,178.35                     | \$1,146.96                       | \$1,021.97                 | \$1,013.21                   | \$997.40                     | \$978.92                      | \$886.50                        |
| 55      | \$1,246.62                       | \$1,236.94                    | \$1,230.78                     | \$1,197.99                       | \$1,067.44                 | \$1,058.30                   | \$1,041.78                   | \$1,022.48                    | \$925.95                        |
| 56      | \$1,304.20                       | \$1,294.08                    | \$1,287.63                     | \$1,253.32                       | \$1,116.75                 | \$1,107.18                   | \$1,089.90                   | \$1,069.70                    | \$968.72                        |
| 57      | \$1,362.34                       | \$1,351.76                    | \$1,345.03                     | \$1,309.20                       | \$1,166.53                 | \$1,156.53                   | \$1,138.49                   | \$1,117.39                    | \$1,011.90                      |
| 58      | \$1,424.39                       | \$1,413.33                    | \$1,406.29                     | \$1,368.83                       | \$1,219.66                 | \$1,209.21                   | \$1,190.34                   | \$1,168.28                    | \$1,057.99                      |
| 59      | \$1,455.14                       | \$1,443.84                    | \$1,436.65                     | \$1,398.37                       | \$1,245.99                 | \$1,235.31                   | \$1,216.03                   | \$1,193.50                    | \$1,080.83                      |
| 60      | \$1,517.19                       | \$1,505.41                    | \$1,497.91                     | \$1,458.00                       | \$1,299.12                 | \$1,287.99                   | \$1,267.89                   | \$1,244.40                    | \$1,126.92                      |
| 61      | \$1,570.86                       | \$1,558.66                    | \$1,550.90                     | \$1,509.58                       | \$1,345.07                 | \$1,333.55                   | \$1,312.74                   | \$1,288.41                    | \$1,166.78                      |
| 62      | \$1,606.08                       | \$1,593.61                    | \$1,585.67                     | \$1,543.42                       | \$1,375.23                 | \$1,363.45                   | \$1,342.17                   | \$1,317.30                    | \$1,192.94                      |
| 63      | \$1,650.24                       | \$1,637.43                    | \$1,629.27                     | \$1,585.86                       | \$1,413.05                 | \$1,400.94                   | \$1,379.08                   | \$1,353.52                    | \$1,225.74                      |
| 64+     | \$1,677.07                       | \$1,664.05                    | \$1,655.76                     | \$1,611.65                       | \$1,436.02                 | \$1,423.72                   | \$1,401.50                   | \$1,375.53                    | \$1,245.67                      |

Pending regulatory approval.

Effective April 2022



## Rating Region 7

### Off-Exchange Full PPO

| Age     | Platinum Full PPO 250/10 OffEx | Platinum Full PPO 0/0 OffEx | Platinum Full PPO 0/10 OffEx | Platinum Full PPO 250/15 OffEx | Gold Full PPO 0/25 OffEx | Gold Full PPO 500/30 OffEx | Gold Full PPO 750/30 OffEx |
|---------|--------------------------------|-----------------------------|------------------------------|--------------------------------|--------------------------|----------------------------|----------------------------|
| 0 to 14 | \$497.12                       | \$495.03                    | \$490.99                     | \$477.80                       | \$425.30                 | \$421.50                   | \$414.96                   |
| 15      | \$541.31                       | \$539.03                    | \$534.64                     | \$520.27                       | \$463.10                 | \$458.97                   | \$451.84                   |
| 16      | \$558.21                       | \$555.85                    | \$551.33                     | \$536.51                       | \$477.56                 | \$473.29                   | \$465.94                   |
| 17      | \$575.10                       | \$572.68                    | \$568.01                     | \$552.75                       | \$492.01                 | \$487.62                   | \$480.05                   |
| 18      | \$593.30                       | \$590.80                    | \$585.98                     | \$570.23                       | \$507.58                 | \$503.05                   | \$495.24                   |
| 19      | \$611.49                       | \$608.91                    | \$603.96                     | \$587.72                       | \$523.14                 | \$518.47                   | \$510.42                   |
| 20      | \$630.34                       | \$627.68                    | \$622.57                     | \$605.84                       | \$539.27                 | \$534.45                   | \$526.15                   |
| 21      | \$649.83                       | \$647.09                    | \$641.82                     | \$624.57                       | \$555.94                 | \$550.98                   | \$542.43                   |
| 22      | \$649.83                       | \$647.09                    | \$641.82                     | \$624.57                       | \$555.94                 | \$550.98                   | \$542.43                   |
| 23      | \$649.83                       | \$647.09                    | \$641.82                     | \$624.57                       | \$555.94                 | \$550.98                   | \$542.43                   |
| 24      | \$649.83                       | \$647.09                    | \$641.82                     | \$624.57                       | \$555.94                 | \$550.98                   | \$542.43                   |
| 25      | \$652.43                       | \$649.68                    | \$644.39                     | \$627.07                       | \$558.17                 | \$553.19                   | \$544.60                   |
| 26      | \$665.43                       | \$662.62                    | \$657.23                     | \$639.56                       | \$569.29                 | \$564.21                   | \$555.45                   |
| 27      | \$681.02                       | \$678.15                    | \$672.63                     | \$654.55                       | \$582.63                 | \$577.43                   | \$568.46                   |
| 28      | \$706.37                       | \$703.39                    | \$697.66                     | \$678.91                       | \$604.31                 | \$598.92                   | \$589.62                   |
| 29      | \$727.16                       | \$724.10                    | \$718.20                     | \$698.90                       | \$622.10                 | \$616.55                   | \$606.98                   |
| 30      | \$737.56                       | \$734.45                    | \$728.47                     | \$708.89                       | \$631.00                 | \$625.36                   | \$615.65                   |
| 31      | \$753.16                       | \$749.98                    | \$743.87                     | \$723.88                       | \$644.34                 | \$638.59                   | \$628.67                   |
| 32      | \$768.75                       | \$765.51                    | \$759.28                     | \$738.87                       | \$657.68                 | \$651.81                   | \$641.69                   |
| 33      | \$778.50                       | \$775.22                    | \$768.90                     | \$748.24                       | \$666.02                 | \$660.08                   | \$649.83                   |
| 34      | \$788.90                       | \$785.57                    | \$779.17                     | \$758.23                       | \$674.92                 | \$668.89                   | \$658.51                   |
| 35      | \$794.10                       | \$790.75                    | \$784.31                     | \$763.23                       | \$679.36                 | \$673.30                   | \$662.85                   |
| 36      | \$799.29                       | \$795.92                    | \$789.44                     | \$768.22                       | \$683.81                 | \$677.71                   | \$667.19                   |
| 37      | \$804.49                       | \$801.10                    | \$794.58                     | \$773.22                       | \$688.26                 | \$682.12                   | \$671.52                   |
| 38      | \$809.69                       | \$806.28                    | \$799.71                     | \$778.22                       | \$692.71                 | \$686.52                   | \$675.86                   |
| 39      | \$820.09                       | \$816.63                    | \$809.98                     | \$788.21                       | \$701.60                 | \$695.34                   | \$684.54                   |
| 40      | \$830.49                       | \$826.98                    | \$820.25                     | \$798.20                       | \$710.50                 | \$704.16                   | \$693.22                   |
| 41      | \$846.08                       | \$842.51                    | \$835.65                     | \$813.19                       | \$723.84                 | \$717.38                   | \$706.24                   |
| 42      | \$861.03                       | \$857.40                    | \$850.42                     | \$827.56                       | \$736.63                 | \$730.05                   | \$718.72                   |
| 43      | \$881.82                       | \$878.11                    | \$870.95                     | \$847.55                       | \$754.42                 | \$747.68                   | \$736.07                   |
| 44      | \$907.82                       | \$903.99                    | \$896.63                     | \$872.53                       | \$776.65                 | \$769.72                   | \$757.77                   |
| 45      | \$938.36                       | \$934.40                    | \$926.79                     | \$901.88                       | \$802.78                 | \$795.62                   | \$783.26                   |
| 46      | \$974.75                       | \$970.64                    | \$962.73                     | \$936.86                       | \$833.92                 | \$826.47                   | \$813.64                   |
| 47      | \$1,015.69                     | \$1,011.41                  | \$1,003.17                   | \$976.21                       | \$868.94                 | \$861.19                   | \$847.81                   |
| 48      | \$1,062.48                     | \$1,058.00                  | \$1,049.38                   | \$1,021.18                     | \$908.97                 | \$900.86                   | \$886.87                   |
| 49      | \$1,108.61                     | \$1,103.94                  | \$1,094.95                   | \$1,065.52                     | \$948.44                 | \$939.98                   | \$925.38                   |
| 50      | \$1,160.60                     | \$1,155.71                  | \$1,146.30                   | \$1,115.49                     | \$992.92                 | \$984.05                   | \$968.77                   |
| 51      | \$1,211.94                     | \$1,206.83                  | \$1,197.00                   | \$1,164.83                     | \$1,036.83               | \$1,027.58                 | \$1,011.63                 |
| 52      | \$1,268.47                     | \$1,263.13                  | \$1,252.84                   | \$1,219.17                     | \$1,085.20               | \$1,075.52                 | \$1,058.82                 |
| 53      | \$1,325.66                     | \$1,320.07                  | \$1,309.32                   | \$1,274.13                     | \$1,134.13               | \$1,124.00                 | \$1,106.55                 |
| 54      | \$1,387.39                     | \$1,381.54                  | \$1,370.29                   | \$1,333.46                     | \$1,186.94               | \$1,176.35                 | \$1,158.08                 |
| 55      | \$1,449.13                     | \$1,443.02                  | \$1,431.26                   | \$1,392.80                     | \$1,239.75               | \$1,228.69                 | \$1,209.61                 |
| 56      | \$1,516.06                     | \$1,509.67                  | \$1,497.37                   | \$1,457.13                     | \$1,297.02               | \$1,285.44                 | \$1,265.48                 |
| 57      | \$1,583.64                     | \$1,576.97                  | \$1,564.12                   | \$1,522.08                     | \$1,354.83               | \$1,342.74                 | \$1,321.89                 |
| 58      | \$1,655.77                     | \$1,648.79                  | \$1,635.36                   | \$1,591.41                     | \$1,416.54               | \$1,403.90                 | \$1,382.10                 |
| 59      | \$1,691.51                     | \$1,684.38                  | \$1,670.66                   | \$1,625.76                     | \$1,447.12               | \$1,434.21                 | \$1,411.94                 |
| 60      | \$1,763.65                     | \$1,756.21                  | \$1,741.91                   | \$1,695.09                     | \$1,508.83               | \$1,495.37                 | \$1,472.15                 |
| 61      | \$1,826.03                     | \$1,818.33                  | \$1,803.52                   | \$1,755.05                     | \$1,562.20               | \$1,548.26                 | \$1,524.22                 |
| 62      | \$1,866.97                     | \$1,859.10                  | \$1,843.96                   | \$1,794.40                     | \$1,597.23               | \$1,582.97                 | \$1,558.39                 |
| 63      | \$1,918.31                     | \$1,910.22                  | \$1,894.66                   | \$1,843.74                     | \$1,641.15               | \$1,626.50                 | \$1,601.24                 |
| 64+     | \$1,949.50                     | \$1,941.28                  | \$1,925.47                   | \$1,873.72                     | \$1,667.83               | \$1,652.95                 | \$1,627.28                 |

Pending regulatory approval.

Effective April 2022

## Rating Region 7

### Off-Exchange Full PPO

| Age     | Gold Full PPO<br>1000/35 OffEx | Silver Full PPO<br>1800/45 OffEx | Silver Full PPO<br>2225/50 OffEx | Silver Full PPO<br>2400/55 OffEx | Bronze Full PPO<br>5500/65 OffEx | Bronze Full PPO<br>6500/70 OffEx | Bronze Full PPO<br>6850/55 OffEx | Bronze Full PPO<br>6250/65 OffEx | Bronze Full PPO<br>7500/65 OffEx |
|---------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| 0 to 14 | \$407.18                       | \$368.28                         | \$365.91                         | \$359.77                         | \$314.06                         | \$329.41                         | \$315.96                         | \$307.75                         | \$302.09                         |
| 15      | \$443.38                       | \$401.02                         | \$398.43                         | \$391.75                         | \$341.98                         | \$358.69                         | \$344.05                         | \$335.11                         | \$328.94                         |
| 16      | \$457.21                       | \$413.54                         | \$410.87                         | \$403.98                         | \$352.65                         | \$369.89                         | \$354.78                         | \$345.57                         | \$339.21                         |
| 17      | \$471.05                       | \$426.05                         | \$423.30                         | \$416.21                         | \$363.32                         | \$381.08                         | \$365.52                         | \$356.03                         | \$349.48                         |
| 18      | \$485.96                       | \$439.53                         | \$436.70                         | \$429.38                         | \$374.82                         | \$393.14                         | \$377.09                         | \$367.29                         | \$360.53                         |
| 19      | \$500.86                       | \$453.01                         | \$450.09                         | \$442.54                         | \$386.31                         | \$405.20                         | \$388.65                         | \$378.56                         | \$371.59                         |
| 20      | \$516.30                       | \$466.97                         | \$463.96                         | \$456.18                         | \$398.22                         | \$417.69                         | \$400.63                         | \$390.22                         | \$383.04                         |
| 21      | \$532.26                       | \$481.42                         | \$478.31                         | \$470.29                         | \$410.54                         | \$430.60                         | \$413.02                         | \$402.29                         | \$394.89                         |
| 22      | \$532.26                       | \$481.42                         | \$478.31                         | \$470.29                         | \$410.54                         | \$430.60                         | \$413.02                         | \$402.29                         | \$394.89                         |
| 23      | \$532.26                       | \$481.42                         | \$478.31                         | \$470.29                         | \$410.54                         | \$430.60                         | \$413.02                         | \$402.29                         | \$394.89                         |
| 24      | \$532.26                       | \$481.42                         | \$478.31                         | \$470.29                         | \$410.54                         | \$430.60                         | \$413.02                         | \$402.29                         | \$394.89                         |
| 25      | \$534.39                       | \$483.34                         | \$480.22                         | \$472.17                         | \$412.18                         | \$432.33                         | \$414.67                         | \$403.90                         | \$396.47                         |
| 26      | \$545.04                       | \$492.97                         | \$489.79                         | \$481.58                         | \$420.39                         | \$440.94                         | \$422.93                         | \$411.95                         | \$404.36                         |
| 27      | \$557.81                       | \$504.52                         | \$501.27                         | \$492.86                         | \$430.24                         | \$451.27                         | \$432.85                         | \$421.60                         | \$413.84                         |
| 28      | \$578.57                       | \$523.30                         | \$519.92                         | \$511.21                         | \$446.25                         | \$468.07                         | \$448.95                         | \$437.29                         | \$429.24                         |
| 29      | \$595.60                       | \$538.71                         | \$535.23                         | \$526.25                         | \$459.39                         | \$481.85                         | \$462.17                         | \$450.17                         | \$441.88                         |
| 30      | \$604.12                       | \$546.41                         | \$542.88                         | \$533.78                         | \$465.96                         | \$488.73                         | \$468.78                         | \$456.60                         | \$448.20                         |
| 31      | \$616.89                       | \$557.96                         | \$554.36                         | \$545.07                         | \$475.81                         | \$499.07                         | \$478.69                         | \$466.26                         | \$457.67                         |
| 32      | \$629.67                       | \$569.52                         | \$565.84                         | \$556.35                         | \$485.66                         | \$509.40                         | \$488.60                         | \$475.91                         | \$467.15                         |
| 33      | \$637.65                       | \$576.74                         | \$573.01                         | \$563.41                         | \$491.82                         | \$515.86                         | \$494.80                         | \$481.95                         | \$473.08                         |
| 34      | \$646.17                       | \$584.44                         | \$580.67                         | \$570.93                         | \$498.39                         | \$522.75                         | \$501.41                         | \$488.38                         | \$479.39                         |
| 35      | \$650.43                       | \$588.29                         | \$584.49                         | \$574.69                         | \$501.67                         | \$526.20                         | \$504.71                         | \$491.60                         | \$482.55                         |
| 36      | \$654.68                       | \$592.14                         | \$588.32                         | \$578.46                         | \$504.96                         | \$529.64                         | \$508.01                         | \$494.82                         | \$485.71                         |
| 37      | \$658.94                       | \$595.99                         | \$592.15                         | \$582.22                         | \$508.24                         | \$533.09                         | \$511.32                         | \$498.04                         | \$488.87                         |
| 38      | \$663.20                       | \$599.85                         | \$595.97                         | \$585.98                         | \$511.53                         | \$536.53                         | \$514.62                         | \$501.26                         | \$492.03                         |
| 39      | \$671.72                       | \$607.55                         | \$603.63                         | \$593.51                         | \$518.10                         | \$543.42                         | \$521.23                         | \$507.69                         | \$498.35                         |
| 40      | \$680.23                       | \$615.25                         | \$611.28                         | \$601.03                         | \$524.66                         | \$550.31                         | \$527.84                         | \$514.13                         | \$504.67                         |
| 41      | \$693.01                       | \$626.80                         | \$622.76                         | \$612.32                         | \$534.52                         | \$560.65                         | \$537.75                         | \$523.79                         | \$514.14                         |
| 42      | \$705.25                       | \$637.88                         | \$633.76                         | \$623.13                         | \$543.96                         | \$570.55                         | \$547.25                         | \$533.04                         | \$523.23                         |
| 43      | \$722.28                       | \$653.28                         | \$649.07                         | \$638.18                         | \$557.10                         | \$584.33                         | \$560.47                         | \$545.91                         | \$535.86                         |
| 44      | \$743.57                       | \$672.54                         | \$668.20                         | \$657.00                         | \$573.52                         | \$601.55                         | \$576.99                         | \$562.00                         | \$551.66                         |
| 45      | \$768.59                       | \$695.17                         | \$690.68                         | \$679.10                         | \$592.81                         | \$621.79                         | \$596.40                         | \$580.91                         | \$570.22                         |
| 46      | \$798.39                       | \$722.13                         | \$717.46                         | \$705.44                         | \$615.80                         | \$645.91                         | \$619.53                         | \$603.44                         | \$592.33                         |
| 47      | \$831.93                       | \$752.45                         | \$747.60                         | \$735.06                         | \$641.67                         | \$673.03                         | \$645.55                         | \$628.78                         | \$617.21                         |
| 48      | \$870.25                       | \$787.12                         | \$782.04                         | \$768.92                         | \$671.23                         | \$704.04                         | \$675.29                         | \$657.75                         | \$645.64                         |
| 49      | \$908.04                       | \$821.30                         | \$816.00                         | \$802.32                         | \$700.37                         | \$734.61                         | \$704.61                         | \$686.31                         | \$673.68                         |
| 50      | \$950.62                       | \$859.81                         | \$854.26                         | \$839.94                         | \$733.22                         | \$769.06                         | \$737.65                         | \$718.50                         | \$705.27                         |
| 51      | \$992.67                       | \$897.84                         | \$892.05                         | \$877.09                         | \$765.65                         | \$803.08                         | \$770.28                         | \$750.28                         | \$736.46                         |
| 52      | \$1,038.98                     | \$939.73                         | \$933.66                         | \$918.01                         | \$801.37                         | \$840.54                         | \$806.22                         | \$785.28                         | \$770.82                         |
| 53      | \$1,085.82                     | \$982.09                         | \$975.75                         | \$959.39                         | \$837.49                         | \$878.43                         | \$842.56                         | \$820.68                         | \$805.57                         |
| 54      | \$1,136.38                     | \$1,027.82                       | \$1,021.19                       | \$1,004.07                       | \$876.49                         | \$919.34                         | \$881.80                         | \$858.90                         | \$843.08                         |
| 55      | \$1,186.95                     | \$1,073.56                       | \$1,066.63                       | \$1,048.75                       | \$915.49                         | \$960.25                         | \$921.04                         | \$897.11                         | \$880.60                         |
| 56      | \$1,241.77                     | \$1,123.15                       | \$1,115.90                       | \$1,097.19                       | \$957.78                         | \$1,004.60                       | \$963.58                         | \$938.55                         | \$921.27                         |
| 57      | \$1,297.12                     | \$1,173.21                       | \$1,165.64                       | \$1,146.10                       | \$1,000.47                       | \$1,049.38                       | \$1,006.53                       | \$980.39                         | \$962.34                         |
| 58      | \$1,356.21                     | \$1,226.65                       | \$1,218.73                       | \$1,198.30                       | \$1,046.04                       | \$1,097.18                       | \$1,052.38                       | \$1,025.04                       | \$1,006.17                       |
| 59      | \$1,385.48                     | \$1,253.13                       | \$1,245.04                       | \$1,224.17                       | \$1,068.62                       | \$1,120.86                       | \$1,075.09                       | \$1,047.17                       | \$1,027.89                       |
| 60      | \$1,444.56                     | \$1,306.57                       | \$1,298.13                       | \$1,276.37                       | \$1,114.19                       | \$1,168.66                       | \$1,120.94                       | \$1,091.82                       | \$1,071.72                       |
| 61      | \$1,495.66                     | \$1,352.78                       | \$1,344.05                       | \$1,321.52                       | \$1,153.60                       | \$1,210.00                       | \$1,160.59                       | \$1,130.44                       | \$1,109.63                       |
| 62      | \$1,529.19                     | \$1,383.11                       | \$1,374.18                       | \$1,351.14                       | \$1,179.47                       | \$1,237.12                       | \$1,186.61                       | \$1,155.79                       | \$1,134.51                       |
| 63      | \$1,571.24                     | \$1,421.14                       | \$1,411.97                       | \$1,388.30                       | \$1,211.90                       | \$1,271.14                       | \$1,219.24                       | \$1,187.57                       | \$1,165.71                       |
| 64+     | \$1,596.79                     | \$1,444.25                       | \$1,434.93                       | \$1,410.87                       | \$1,231.61                       | \$1,291.81                       | \$1,239.06                       | \$1,206.88                       | \$1,184.66                       |

Pending regulatory approval.

## Rating Region 7

| Off-Exchange Full PPO Savings |  |   |  |   |                                       | Mirror Full PPO                                    |  |   |   |
|-------------------------------|--|---|--|---|---------------------------------------|--|--|---|---|
| Age                           | Gold Full PPO Savings<br>1750/15% HDHP<br>PrevRx OffEx | Silver Full PPO Savings<br>2100/25% OffEx | Silver Full PPO Savings<br>2600/35% HDHP<br>PrevRx OffEx | Bronze Full PPO Savings<br>5700/40% OffEx | Bronze Full PPO Savings<br>7000 OffEx | Blue Shield Platinum 90 PPO<br>0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 +<br>Child Dental | Blue Shield Silver 70 PPO<br>2250/50 + Child Dental | Blue Shield Bronze 60 PPO<br>6300/65 + Child Dental |
| 0 to 14                       | \$417.94   | \$363.82                                  | \$340.17   | \$313.01                                  | \$310.86                              | \$489.19   | \$438.92   | \$389.59  | \$325.26  |
| 15                            | \$455.09   | \$396.16                                  | \$370.41   | \$340.83                                  | \$338.49                              | \$532.68   | \$477.94   | \$424.22  | \$354.18  |
| 16                            | \$469.29   | \$408.52                                  | \$381.97   | \$351.47                                  | \$349.05                              | \$549.30   | \$492.86   | \$437.46  | \$365.23  |
| 17                            | \$483.50   | \$420.89                                  | \$393.53   | \$362.11                                  | \$359.62                              | \$565.93   | \$507.77   | \$450.70  | \$376.29  |
| 18                            | \$498.79   | \$434.21                                  | \$405.98   | \$373.56                                  | \$371.00                              | \$583.83   | \$523.84   | \$464.96  | \$388.19  |
| 19                            | \$514.09   | \$447.52                                  | \$418.43   | \$385.02                                  | \$382.37                              | \$601.74   | \$539.90   | \$479.22  | \$400.10  |
| 20                            | \$529.93   | \$461.31                                  | \$431.33   | \$396.89                                  | \$394.16                              | \$620.28   | \$556.54   | \$493.99  | \$412.43  |
| 21                            | \$546.32   | \$475.58                                  | \$444.67   | \$409.16                                  | \$406.35                              | \$639.47   | \$573.76   | \$509.27  | \$425.18  |
| 22                            | \$546.32   | \$475.58                                  | \$444.67   | \$409.16                                  | \$406.35                              | \$639.47   | \$573.76   | \$509.27  | \$425.18  |
| 23                            | \$546.32   | \$475.58                                  | \$444.67   | \$409.16                                  | \$406.35                              | \$639.47   | \$573.76   | \$509.27  | \$425.18  |
| 24                            | \$546.32   | \$475.58                                  | \$444.67   | \$409.16                                  | \$406.35                              | \$639.47   | \$573.76   | \$509.27  | \$425.18  |
| 25                            | \$548.51   | \$477.48                                  | \$446.44   | \$410.80                                  | \$407.97                              | \$642.03   | \$576.05   | \$511.31  | \$426.88  |
| 26                            | \$559.44   | \$486.99                                  | \$455.34   | \$418.98                                  | \$416.10                              | \$654.81   | \$587.53   | \$521.49  | \$435.39  |
| 27                            | \$572.55   | \$498.41                                  | \$466.01   | \$428.80                                  | \$425.85                              | \$670.16   | \$601.30   | \$533.71  | \$445.59  |
| 28                            | \$593.85   | \$516.96                                  | \$483.35   | \$444.76                                  | \$441.70                              | \$695.10   | \$623.67   | \$553.58  | \$462.17  |
| 29                            | \$611.34   | \$532.18                                  | \$497.58   | \$457.85                                  | \$454.71                              | \$715.56   | \$642.03   | \$569.87  | \$475.78  |
| 30                            | \$620.08   | \$539.78                                  | \$504.70   | \$464.40                                  | \$461.21                              | \$725.80   | \$651.21   | \$578.02  | \$482.58  |
| 31                            | \$633.19   | \$551.20                                  | \$515.37   | \$474.22                                  | \$470.96                              | \$741.14   | \$664.98   | \$590.24  | \$492.78  |
| 32                            | \$646.30   | \$562.61                                  | \$526.04   | \$484.04                                  | \$480.71                              | \$756.49   | \$678.75   | \$602.47  | \$502.99  |
| 33                            | \$654.50   | \$569.75                                  | \$532.71   | \$490.18                                  | \$486.81                              | \$766.08   | \$687.36   | \$610.11  | \$509.37  |
| 34                            | \$663.24   | \$577.36                                  | \$539.82   | \$496.72                                  | \$493.31                              | \$776.31   | \$696.54   | \$618.25  | \$516.17  |
| 35                            | \$667.61   | \$581.16                                  | \$543.38   | \$499.99                                  | \$496.56                              | \$781.43   | \$701.13   | \$622.33  | \$519.57  |
| 36                            | \$671.98   | \$584.96                                  | \$546.94   | \$503.27                                  | \$499.81                              | \$786.55   | \$705.72   | \$626.40  | \$522.97  |
| 37                            | \$676.35   | \$588.77                                  | \$550.50   | \$506.54                                  | \$503.06                              | \$791.66   | \$710.31   | \$630.48  | \$526.37  |
| 38                            | \$680.72   | \$592.57                                  | \$554.05   | \$509.81                                  | \$506.31                              | \$796.78   | \$714.90   | \$634.55  | \$529.78  |
| 39                            | \$689.46   | \$600.18                                  | \$561.17   | \$516.36                                  | \$512.81                              | \$807.01   | \$724.08   | \$642.70  | \$536.58  |
| 40                            | \$698.20   | \$607.79                                  | \$568.28   | \$522.91                                  | \$519.31                              | \$817.24   | \$733.26   | \$650.85  | \$543.38  |
| 41                            | \$711.31   | \$619.21                                  | \$578.95   | \$532.73                                  | \$529.07                              | \$832.59   | \$747.03   | \$663.07  | \$553.59  |
| 42                            | \$723.88   | \$630.14                                  | \$589.18   | \$542.14                                  | \$538.41                              | \$847.29   | \$760.23   | \$674.78  | \$563.36  |
| 43                            | \$741.36   | \$645.36                                  | \$603.41   | \$555.23                                  | \$551.42                              | \$867.76   | \$778.59   | \$691.08  | \$576.97  |
| 44                            | \$763.22   | \$664.39                                  | \$621.20   | \$571.60                                  | \$567.67                              | \$893.34   | \$801.54   | \$711.45  | \$593.98  |
| 45                            | \$788.89   | \$686.74                                  | \$642.10   | \$590.83                                  | \$586.77                              | \$923.39   | \$828.50   | \$735.39  | \$613.96  |
| 46                            | \$819.49   | \$713.37                                  | \$667.00   | \$613.74                                  | \$609.52                              | \$959.20   | \$860.63   | \$763.90  | \$637.77  |
| 47                            | \$853.91   | \$743.33                                  | \$695.01   | \$639.52                                  | \$635.12                              | \$999.49   | \$896.78   | \$795.99  | \$664.56  |
| 48                            | \$893.24   | \$777.57                                  | \$727.03   | \$668.98                                  | \$664.38                              | \$1,045.53   | \$938.09   | \$832.66  | \$695.17  |
| 49                            | \$932.03   | \$811.34                                  | \$758.60   | \$698.03                                  | \$693.23                              | \$1,090.93   | \$978.83   | \$868.81  | \$725.36  |
| 50                            | \$975.74   | \$849.39                                  | \$794.17   | \$730.76                                  | \$725.74                              | \$1,142.09   | \$1,024.73                                       | \$909.56  | \$759.37  |
| 51                            | \$1,018.90   | \$886.96                                  | \$829.30   | \$763.09                                  | \$757.84                              | \$1,192.61   | \$1,070.06                                       | \$949.79  | \$792.96  |
| 52                            | \$1,066.43   | \$928.33                                  | \$867.99   | \$798.68                                  | \$793.19                              | \$1,248.24   | \$1,119.97                                       | \$994.09  | \$829.95  |
| 53                            | \$1,114.50   | \$970.19                                  | \$907.12   | \$834.69                                  | \$828.95                              | \$1,304.51   | \$1,170.46                                       | \$1,038.91  | \$867.37  |
| 54                            | \$1,166.40   | \$1,015.37                                | \$949.36   | \$873.56                                  | \$867.56                              | \$1,365.26   | \$1,224.97                                       | \$1,087.29  | \$907.76  |
| 55                            | \$1,218.30   | \$1,060.55                                | \$991.60   | \$912.43                                  | \$906.16                              | \$1,426.01   | \$1,279.48                                       | \$1,135.67  | \$948.15  |
| 56                            | \$1,274.57   | \$1,109.53                                | \$1,037.40   | \$954.57                                  | \$948.01                              | \$1,491.88   | \$1,338.57                                       | \$1,188.13  | \$991.95  |
| 57                            | \$1,331.39   | \$1,158.99                                | \$1,083.65   | \$997.13                                  | \$990.27                              | \$1,558.38   | \$1,398.24                                       | \$1,241.09  | \$1,036.17  |
| 58                            | \$1,392.03   | \$1,211.78                                | \$1,133.01   | \$1,042.54                                | \$1,035.38                            | \$1,629.36   | \$1,461.93                                       | \$1,297.62  | \$1,083.36  |
| 59                            | \$1,422.08   | \$1,237.94                                | \$1,157.46   | \$1,065.05                                | \$1,057.73                            | \$1,664.53   | \$1,493.49                                       | \$1,325.63  | \$1,106.75  |
| 60                            | \$1,482.72   | \$1,290.73                                | \$1,206.82   | \$1,110.46                                | \$1,102.83                            | \$1,735.52   | \$1,557.17                                       | \$1,382.16  | \$1,153.94  |
| 61                            | \$1,535.17   | \$1,336.38                                | \$1,249.51   | \$1,149.74                                | \$1,141.84                            | \$1,796.90   | \$1,612.25                                       | \$1,431.05  | \$1,194.76  |
| 62                            | \$1,569.59   | \$1,366.34                                | \$1,277.52   | \$1,175.52                                | \$1,167.44                            | \$1,837.19   | \$1,648.40                                       | \$1,463.13  | \$1,221.54  |
| 63                            | \$1,612.75   | \$1,403.92                                | \$1,312.65   | \$1,207.84                                | \$1,199.54                            | \$1,887.71   | \$1,693.73                                       | \$1,503.36  | \$1,255.13  |
| 64+                           | \$1,638.97   | \$1,426.74                                | \$1,334.00   | \$1,227.48                                | \$1,219.05                            | \$1,918.40   | \$1,721.27                                       | \$1,527.81  | \$1,275.54  |

Pending regulatory approval.  
Effective April 2022

## Rating Region 7 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off Exchange Full PPO, Off Exchange Full PPO Savings, Mirror Full PPO | Off Exchange Tandem PPO, Off Exchange Tandem PPO Savings | Access+ HMO | Local Access+ HMO | Off Exchange Trio HMO, Mirror HMO |
|---------|---|--|-------------|-------------------|-----------------------------------|
| 0 to 14 | \$6.63  | \$6.32   | \$6.70      | \$6.55            | \$7.33                            |
| 15      | \$7.21  | \$6.88   | \$7.30      | \$7.13            | \$7.98                            |
| 16      | \$7.44  | \$7.09   | \$7.53      | \$7.35            | \$8.23                            |
| 17      | \$7.67  | \$7.31   | \$7.76      | \$7.57            | \$8.48                            |
| 18      | \$7.91  | \$7.54   | \$8.00      | \$7.81            | \$8.75                            |
| 19      | \$8.15  | \$7.77   | \$8.24      | \$8.05            | \$9.02                            |
| 20      | \$8.40  | \$8.01   | \$8.50      | \$8.30            | \$9.30                            |
| 21      | \$8.66  | \$8.26   | \$8.76      | \$8.55            | \$9.58                            |
| 22      | \$8.66  | \$8.26   | \$8.76      | \$8.55            | \$9.58                            |
| 23      | \$8.66  | \$8.26   | \$8.76      | \$8.55            | \$9.58                            |
| 24      | \$8.66  | \$8.26   | \$8.76      | \$8.55            | \$9.58                            |
| 25      | \$8.70  | \$8.29   | \$8.80      | \$8.59            | \$9.62                            |
| 26      | \$8.87  | \$8.45   | \$8.97      | \$8.76            | \$9.81                            |
| 27      | \$9.08  | \$8.65   | \$9.18      | \$8.96            | \$10.04                           |
| 28      | \$9.41  | \$8.97   | \$9.52      | \$9.30            | \$10.42                           |
| 29      | \$9.69  | \$9.24   | \$9.80      | \$9.57            | \$10.72                           |
| 30      | \$9.83  | \$9.37   | \$9.94      | \$9.71            | \$10.87                           |
| 31      | \$10.04   | \$9.57   | \$10.15     | \$9.91            | \$11.10                           |
| 32      | \$10.24   | \$9.77   | \$10.36     | \$10.12           | \$11.34                           |
| 33      | \$10.37   | \$9.89   | \$10.49     | \$10.25           | \$11.48                           |
| 34      | \$10.51   | \$10.02  | \$10.64     | \$10.38           | \$11.63                           |
| 35      | \$10.58   | \$10.09  | \$10.71     | \$10.45           | \$11.71                           |
| 36      | \$10.65   | \$10.15  | \$10.77     | \$10.52           | \$11.79                           |
| 37      | \$10.72   | \$10.22  | \$10.85     | \$10.59           | \$11.86                           |
| 38      | \$10.79   | \$10.29  | \$10.92     | \$10.66           | \$11.94                           |
| 39      | \$10.93   | \$10.42  | \$11.06     | \$10.79           | \$12.09                           |
| 40      | \$11.07   | \$10.55  | \$11.19     | \$10.93           | \$12.24                           |
| 41      | \$11.28   | \$10.75  | \$11.41     | \$11.14           | \$12.47                           |
| 42      | \$11.47   | \$10.94  | \$11.61     | \$11.33           | \$12.69                           |
| 43      | \$11.75   | \$11.20  | \$11.89     | \$11.61           | \$13.00                           |
| 44      | \$12.10   | \$11.53  | \$12.24     | \$11.95           | \$13.38                           |
| 45      | \$12.50   | \$11.92  | \$12.65     | \$12.35           | \$13.83                           |
| 46      | \$12.99   | \$12.38  | \$13.14     | \$12.83           | \$14.37                           |
| 47      | \$13.53   | \$12.90  | \$13.69     | \$13.37           | \$14.97                           |
| 48      | \$14.16   | \$13.50  | \$14.32     | \$13.98           | \$15.66                           |
| 49      | \$14.77   | \$14.08  | \$14.94     | \$14.59           | \$16.34                           |
| 50      | \$15.47   | \$14.74  | \$15.65     | \$15.27           | \$17.11                           |
| 51      | \$16.15   | \$15.40  | \$16.34     | \$15.95           | \$17.87                           |
| 52      | \$16.90   | \$16.11  | \$17.10     | \$16.69           | \$18.70                           |
| 53      | \$17.66   | \$16.84  | \$17.87     | \$17.45           | \$19.54                           |
| 54      | \$18.49   | \$17.62  | \$18.70     | \$18.26           | \$20.45                           |
| 55      | \$19.31   | \$18.41  | \$19.53     | \$19.07           | \$21.36                           |
| 56      | \$20.20   | \$19.26  | \$20.43     | \$19.95           | \$22.35                           |
| 57      | \$21.10   | \$20.11  | \$21.35     | \$20.84           | \$23.35                           |
| 58      | \$22.06   | \$21.03  | \$22.32     | \$21.79           | \$24.41                           |
| 59      | \$22.54   | \$21.49  | \$22.80     | \$22.26           | \$24.94                           |
| 60      | \$23.50   | \$22.40  | \$23.77     | \$23.21           | \$26.00                           |
| 61      | \$24.33   | \$23.19  | \$24.61     | \$24.03           | \$26.92                           |
| 62      | \$24.88   | \$23.71  | \$25.16     | \$24.57           | \$27.52                           |
| 63      | \$25.56   | \$24.36  | \$25.86     | \$25.24           | \$28.28                           |
| 64+     | \$25.97   | \$24.76  | \$26.27     | \$25.65           | \$28.74                           |

Pending regulatory approval.

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

## Rating Region 8

### Off-Exchange Trio HMO

| Age     | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2000/60 OffEx | Silver Trio HMO 2750/65 OffEx | Bronze Trio HMO 7000/70 OffEx |
|---------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$384.92                     | \$378.06                     | \$373.65                     | \$358.74                 | \$345.03                   | \$335.23                    | \$327.67                    | \$293.70                      | \$284.90                      | \$254.20                      |
| 15      | \$419.14                     | \$411.67                     | \$406.86                     | \$390.63                 | \$375.70                   | \$365.03                    | \$356.80                    | \$319.81                      | \$310.23                      | \$276.80                      |
| 16      | \$432.22                     | \$424.52                     | \$419.56                     | \$402.82                 | \$387.42                   | \$376.43                    | \$367.94                    | \$329.79                      | \$319.91                      | \$285.44                      |
| 17      | \$445.30                     | \$437.37                     | \$432.26                     | \$415.01                 | \$399.15                   | \$387.82                    | \$379.07                    | \$339.77                      | \$329.60                      | \$294.08                      |
| 18      | \$459.39                     | \$451.21                     | \$445.94                     | \$428.14                 | \$411.78                   | \$400.09                    | \$391.07                    | \$350.52                      | \$340.02                      | \$303.38                      |
| 19      | \$473.48                     | \$465.04                     | \$459.61                     | \$441.28                 | \$424.41                   | \$412.36                    | \$403.06                    | \$361.27                      | \$350.45                      | \$312.69                      |
| 20      | \$488.07                     | \$479.38                     | \$473.78                     | \$454.87                 | \$437.49                   | \$425.07                    | \$415.48                    | \$372.41                      | \$361.25                      | \$322.32                      |
| 21      | \$503.17                     | \$494.20                     | \$488.43                     | \$468.94                 | \$451.02                   | \$438.21                    | \$428.33                    | \$383.93                      | \$372.42                      | \$332.29                      |
| 22      | \$503.17                     | \$494.20                     | \$488.43                     | \$468.94                 | \$451.02                   | \$438.21                    | \$428.33                    | \$383.93                      | \$372.42                      | \$332.29                      |
| 23      | \$503.17                     | \$494.20                     | \$488.43                     | \$468.94                 | \$451.02                   | \$438.21                    | \$428.33                    | \$383.93                      | \$372.42                      | \$332.29                      |
| 24      | \$503.17                     | \$494.20                     | \$488.43                     | \$468.94                 | \$451.02                   | \$438.21                    | \$428.33                    | \$383.93                      | \$372.42                      | \$332.29                      |
| 25      | \$505.18                     | \$496.18                     | \$490.38                     | \$470.82                 | \$452.82                   | \$439.97                    | \$430.04                    | \$385.46                      | \$373.91                      | \$333.62                      |
| 26      | \$515.24                     | \$506.06                     | \$500.15                     | \$480.20                 | \$461.84                   | \$448.73                    | \$438.61                    | \$393.14                      | \$381.36                      | \$340.27                      |
| 27      | \$527.32                     | \$517.92                     | \$511.87                     | \$491.45                 | \$472.67                   | \$459.25                    | \$448.89                    | \$402.35                      | \$390.30                      | \$348.24                      |
| 28      | \$546.94                     | \$537.20                     | \$530.92                     | \$509.74                 | \$490.25                   | \$476.34                    | \$465.60                    | \$417.33                      | \$404.83                      | \$361.20                      |
| 29      | \$563.04                     | \$553.01                     | \$546.55                     | \$524.75                 | \$504.69                   | \$490.36                    | \$479.30                    | \$429.61                      | \$416.74                      | \$371.83                      |
| 30      | \$571.10                     | \$560.92                     | \$554.37                     | \$532.25                 | \$511.90                   | \$497.37                    | \$486.16                    | \$435.76                      | \$422.70                      | \$377.15                      |
| 31      | \$583.17                     | \$572.78                     | \$566.09                     | \$543.50                 | \$522.73                   | \$507.89                    | \$496.44                    | \$444.97                      | \$431.64                      | \$385.12                      |
| 32      | \$595.25                     | \$584.64                     | \$577.81                     | \$554.76                 | \$533.55                   | \$518.41                    | \$506.72                    | \$454.18                      | \$440.58                      | \$393.10                      |
| 33      | \$602.80                     | \$592.05                     | \$585.14                     | \$561.79                 | \$540.32                   | \$524.98                    | \$513.14                    | \$459.94                      | \$446.16                      | \$398.08                      |
| 34      | \$610.85                     | \$599.96                     | \$592.95                     | \$569.30                 | \$547.53                   | \$531.99                    | \$519.99                    | \$466.09                      | \$452.12                      | \$403.40                      |
| 35      | \$614.87                     | \$603.91                     | \$596.86                     | \$573.05                 | \$551.14                   | \$535.50                    | \$523.42                    | \$469.16                      | \$455.10                      | \$406.06                      |
| 36      | \$618.90                     | \$607.87                     | \$600.77                     | \$576.80                 | \$554.75                   | \$539.00                    | \$526.85                    | \$472.23                      | \$458.08                      | \$408.72                      |
| 37      | \$622.92                     | \$611.82                     | \$604.67                     | \$580.55                 | \$558.36                   | \$542.51                    | \$530.27                    | \$475.30                      | \$461.06                      | \$411.38                      |
| 38      | \$626.95                     | \$615.78                     | \$608.58                     | \$584.30                 | \$561.97                   | \$546.01                    | \$533.70                    | \$478.37                      | \$464.04                      | \$414.03                      |
| 39      | \$635.00                     | \$623.68                     | \$616.40                     | \$591.81                 | \$569.18                   | \$553.03                    | \$540.55                    | \$484.51                      | \$470.00                      | \$419.35                      |
| 40      | \$643.05                     | \$631.59                     | \$624.21                     | \$599.31                 | \$576.40                   | \$560.04                    | \$547.41                    | \$490.66                      | \$475.96                      | \$424.67                      |
| 41      | \$655.12                     | \$643.45                     | \$635.93                     | \$610.56                 | \$587.22                   | \$570.55                    | \$557.69                    | \$499.87                      | \$484.90                      | \$432.64                      |
| 42      | \$666.70                     | \$654.82                     | \$647.17                     | \$621.35                 | \$597.60                   | \$580.63                    | \$567.54                    | \$508.70                      | \$493.46                      | \$440.29                      |
| 43      | \$682.80                     | \$670.63                     | \$662.80                     | \$636.36                 | \$612.03                   | \$594.66                    | \$581.25                    | \$520.99                      | \$505.38                      | \$450.92                      |
| 44      | \$702.93                     | \$690.40                     | \$682.33                     | \$655.11                 | \$630.07                   | \$612.19                    | \$598.38                    | \$536.34                      | \$520.28                      | \$464.21                      |
| 45      | \$726.57                     | \$713.63                     | \$705.29                     | \$677.15                 | \$651.27                   | \$632.78                    | \$618.51                    | \$554.39                      | \$537.78                      | \$479.83                      |
| 46      | \$754.75                     | \$741.30                     | \$732.64                     | \$703.41                 | \$676.52                   | \$657.32                    | \$642.50                    | \$575.89                      | \$558.64                      | \$498.44                      |
| 47      | \$786.45                     | \$772.44                     | \$763.41                     | \$732.96                 | \$704.94                   | \$684.93                    | \$669.48                    | \$600.08                      | \$582.10                      | \$519.37                      |
| 48      | \$822.68                     | \$808.02                     | \$798.58                     | \$766.72                 | \$737.41                   | \$716.48                    | \$700.32                    | \$627.72                      | \$608.91                      | \$543.30                      |
| 49      | \$858.40                     | \$843.11                     | \$833.26                     | \$800.02                 | \$769.43                   | \$747.59                    | \$730.73                    | \$654.98                      | \$635.36                      | \$566.89                      |
| 50      | \$898.66                     | \$882.64                     | \$872.33                     | \$837.53                 | \$805.52                   | \$782.65                    | \$765.00                    | \$685.69                      | \$665.15                      | \$593.47                      |
| 51      | \$938.41                     | \$921.69                     | \$910.92                     | \$874.58                 | \$841.15                   | \$817.27                    | \$798.84                    | \$716.02                      | \$694.57                      | \$619.72                      |
| 52      | \$982.18                     | \$964.68                     | \$953.41                     | \$915.38                 | \$880.38                   | \$855.39                    | \$836.10                    | \$749.42                      | \$726.97                      | \$648.63                      |
| 53      | \$1,026.46                   | \$1,008.17                   | \$996.39                     | \$956.64                 | \$920.07                   | \$893.96                    | \$873.80                    | \$783.21                      | \$759.75                      | \$677.87                      |
| 54      | \$1,074.26                   | \$1,055.12                   | \$1,042.79                   | \$1,001.19               | \$962.92                   | \$935.59                    | \$914.49                    | \$819.68                      | \$795.13                      | \$709.44                      |
| 55      | \$1,122.06                   | \$1,102.07                   | \$1,089.20                   | \$1,045.74               | \$1,005.77                 | \$977.22                    | \$955.18                    | \$856.15                      | \$830.51                      | \$741.01                      |
| 56      | \$1,173.89                   | \$1,152.97                   | \$1,139.50                   | \$1,094.04               | \$1,052.22                 | \$1,022.35                  | \$999.30                    | \$895.70                      | \$868.87                      | \$775.23                      |
| 57      | \$1,226.22                   | \$1,204.37                   | \$1,190.30                   | \$1,142.81               | \$1,099.13                 | \$1,067.93                  | \$1,043.84                  | \$935.63                      | \$907.60                      | \$809.79                      |
| 58      | \$1,282.07                   | \$1,259.23                   | \$1,244.52                   | \$1,194.87               | \$1,149.19                 | \$1,116.57                  | \$1,091.39                  | \$978.24                      | \$948.94                      | \$846.68                      |
| 59      | \$1,309.75                   | \$1,286.41                   | \$1,271.38                   | \$1,220.66               | \$1,174.00                 | \$1,140.67                  | \$1,114.95                  | \$999.36                      | \$969.42                      | \$864.95                      |
| 60      | \$1,365.60                   | \$1,341.26                   | \$1,325.60                   | \$1,272.71               | \$1,224.06                 | \$1,189.31                  | \$1,162.49                  | \$1,041.97                    | \$1,010.76                    | \$901.84                      |
| 61      | \$1,413.90                   | \$1,388.71                   | \$1,372.48                   | \$1,317.73               | \$1,267.36                 | \$1,231.38                  | \$1,203.61                  | \$1,078.83                    | \$1,046.51                    | \$933.74                      |
| 62      | \$1,445.60                   | \$1,419.84                   | \$1,403.26                   | \$1,347.27               | \$1,295.77                 | \$1,258.99                  | \$1,230.60                  | \$1,103.02                    | \$1,069.98                    | \$954.67                      |
| 63      | \$1,485.35                   | \$1,458.88                   | \$1,441.84                   | \$1,384.32               | \$1,331.40                 | \$1,293.61                  | \$1,264.43                  | \$1,133.35                    | \$1,099.40                    | \$980.92                      |
| 64+     | \$1,509.50                   | \$1,482.61                   | \$1,465.29                   | \$1,406.83               | \$1,353.05                 | \$1,314.64                  | \$1,284.99                  | \$1,151.78                    | \$1,117.27                    | \$996.87                      |

Pending regulatory approval.

Effective April 2022





## Rating Region 8

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO® 0/20 OffEx | Platinum Local Access+ HMO® 0/25 OffEx | Platinum Local Access+ HMO® 0/30 OffEx | Gold Local Access+ HMO® 0/30 OffEx | Gold Local Access+ HMO® 500/35 OffEx | Gold Local Access+ HMO® 1000/35 OffEx | Gold Local Access+ HMO® 1500/35 OffEx | Silver Local Access+ HMO® 2000/60 OffEx | Silver Local Access+ HMO® 2750/65 OffEx |
|---------|--|--|--|------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|---|---|
| 0 to 14 | \$434.09                               | \$426.25                               | \$421.20                               | \$404.12                           | \$388.39                             | \$377.06                              | \$368.40                              | \$329.35                                | \$319.17                                |
| 15      | \$472.68                               | \$464.14                               | \$458.64                               | \$440.04                           | \$422.91                             | \$410.58                              | \$401.14                              | \$358.62                                | \$347.54                                |
| 16      | \$487.43                               | \$478.63                               | \$472.95                               | \$453.77                           | \$436.11                             | \$423.39                              | \$413.66                              | \$369.82                                | \$358.38                                |
| 17      | \$502.18                               | \$493.11                               | \$487.27                               | \$467.51                           | \$449.31                             | \$436.21                              | \$426.18                              | \$381.01                                | \$369.23                                |
| 18      | \$518.07                               | \$508.72                               | \$502.69                               | \$482.30                           | \$463.52                             | \$450.01                              | \$439.67                              | \$393.07                                | \$380.91                                |
| 19      | \$533.96                               | \$524.32                               | \$518.10                               | \$497.09                           | \$477.74                             | \$463.81                              | \$453.15                              | \$405.12                                | \$392.59                                |
| 20      | \$550.42                               | \$540.48                               | \$534.07                               | \$512.41                           | \$492.46                             | \$478.10                              | \$467.12                              | \$417.61                                | \$404.69                                |
| 21      | \$567.44                               | \$557.19                               | \$550.59                               | \$528.26                           | \$507.69                             | \$492.89                              | \$481.56                              | \$430.52                                | \$417.21                                |
| 22      | \$567.44                               | \$557.19                               | \$550.59                               | \$528.26                           | \$507.69                             | \$492.89                              | \$481.56                              | \$430.52                                | \$417.21                                |
| 23      | \$567.44                               | \$557.19                               | \$550.59                               | \$528.26                           | \$507.69                             | \$492.89                              | \$481.56                              | \$430.52                                | \$417.21                                |
| 24      | \$567.44                               | \$557.19                               | \$550.59                               | \$528.26                           | \$507.69                             | \$492.89                              | \$481.56                              | \$430.52                                | \$417.21                                |
| 25      | \$569.71                               | \$559.42                               | \$552.79                               | \$530.37                           | \$509.72                             | \$494.86                              | \$483.49                              | \$432.24                                | \$418.88                                |
| 26      | \$581.06                               | \$570.56                               | \$563.80                               | \$540.94                           | \$519.88                             | \$504.72                              | \$493.12                              | \$440.85                                | \$427.22                                |
| 27      | \$594.68                               | \$583.94                               | \$577.02                               | \$553.62                           | \$532.06                             | \$516.55                              | \$504.68                              | \$451.19                                | \$437.24                                |
| 28      | \$616.81                               | \$605.67                               | \$598.49                               | \$574.22                           | \$551.86                             | \$535.77                              | \$523.46                              | \$467.98                                | \$453.51                                |
| 29      | \$634.96                               | \$623.50                               | \$616.11                               | \$591.12                           | \$568.11                             | \$551.55                              | \$538.87                              | \$481.75                                | \$466.86                                |
| 30      | \$644.04                               | \$632.41                               | \$624.92                               | \$599.57                           | \$576.23                             | \$559.43                              | \$546.57                              | \$488.64                                | \$473.53                                |
| 31      | \$657.66                               | \$645.79                               | \$638.13                               | \$612.25                           | \$588.42                             | \$571.26                              | \$558.13                              | \$498.97                                | \$483.55                                |
| 32      | \$671.28                               | \$659.16                               | \$651.34                               | \$624.93                           | \$600.60                             | \$583.09                              | \$569.69                              | \$509.31                                | \$493.56                                |
| 33      | \$679.79                               | \$667.52                               | \$659.60                               | \$632.85                           | \$608.22                             | \$590.48                              | \$576.91                              | \$515.76                                | \$499.82                                |
| 34      | \$688.87                               | \$676.43                               | \$668.41                               | \$641.31                           | \$616.34                             | \$598.37                              | \$584.62                              | \$522.65                                | \$506.49                                |
| 35      | \$693.41                               | \$680.89                               | \$672.82                               | \$645.53                           | \$620.40                             | \$602.31                              | \$588.47                              | \$526.10                                | \$509.83                                |
| 36      | \$697.95                               | \$685.35                               | \$677.22                               | \$649.76                           | \$624.46                             | \$606.26                              | \$592.32                              | \$529.54                                | \$513.17                                |
| 37      | \$702.49                               | \$689.80                               | \$681.63                               | \$653.98                           | \$628.52                             | \$610.20                              | \$596.18                              | \$532.98                                | \$516.51                                |
| 38      | \$707.03                               | \$694.26                               | \$686.03                               | \$658.21                           | \$632.59                             | \$614.14                              | \$600.03                              | \$536.43                                | \$519.84                                |
| 39      | \$716.11                               | \$703.18                               | \$694.84                               | \$666.66                           | \$640.71                             | \$622.03                              | \$607.73                              | \$543.32                                | \$526.52                                |
| 40      | \$725.19                               | \$712.09                               | \$703.65                               | \$675.12                           | \$648.83                             | \$629.91                              | \$615.44                              | \$550.21                                | \$533.19                                |
| 41      | \$738.80                               | \$725.46                               | \$716.86                               | \$687.79                           | \$661.02                             | \$641.74                              | \$627.00                              | \$560.54                                | \$543.21                                |
| 42      | \$751.86                               | \$738.28                               | \$729.53                               | \$699.94                           | \$672.69                             | \$653.08                              | \$638.07                              | \$570.44                                | \$552.80                                |
| 43      | \$770.01                               | \$756.11                               | \$747.15                               | \$716.85                           | \$688.94                             | \$668.85                              | \$653.48                              | \$584.22                                | \$566.15                                |
| 44      | \$792.71                               | \$778.40                               | \$769.17                               | \$737.98                           | \$709.25                             | \$688.57                              | \$672.74                              | \$601.44                                | \$582.84                                |
| 45      | \$819.38                               | \$804.59                               | \$795.05                               | \$762.81                           | \$733.11                             | \$711.73                              | \$695.38                              | \$621.67                                | \$602.45                                |
| 46      | \$851.16                               | \$835.79                               | \$825.88                               | \$792.39                           | \$761.54                             | \$739.34                              | \$722.34                              | \$645.78                                | \$625.81                                |
| 47      | \$886.91                               | \$870.89                               | \$860.57                               | \$825.67                           | \$793.52                             | \$770.39                              | \$752.68                              | \$672.90                                | \$652.10                                |
| 48      | \$927.76                               | \$911.01                               | \$900.21                               | \$863.70                           | \$830.08                             | \$805.88                              | \$787.36                              | \$703.90                                | \$682.14                                |
| 49      | \$968.05                               | \$950.57                               | \$939.30                               | \$901.21                           | \$866.12                             | \$840.87                              | \$821.55                              | \$734.47                                | \$711.76                                |
| 50      | \$1,013.44                             | \$995.14                               | \$983.35                               | \$943.47                           | \$906.74                             | \$880.30                              | \$860.07                              | \$768.91                                | \$745.14                                |
| 51      | \$1,058.27                             | \$1,039.16                             | \$1,026.85                             | \$985.20                           | \$946.85                             | \$919.24                              | \$898.12                              | \$802.92                                | \$778.10                                |
| 52      | \$1,107.64                             | \$1,087.64                             | \$1,074.75                             | \$1,031.16                         | \$991.02                             | \$962.12                              | \$940.01                              | \$840.38                                | \$814.39                                |
| 53      | \$1,157.57                             | \$1,136.67                             | \$1,123.20                             | \$1,077.65                         | \$1,035.69                           | \$1,005.50                            | \$982.39                              | \$878.26                                | \$851.11                                |
| 54      | \$1,211.48                             | \$1,189.60                             | \$1,175.50                             | \$1,127.83                         | \$1,083.93                           | \$1,052.32                            | \$1,028.14                            | \$919.16                                | \$890.74                                |
| 55      | \$1,265.39                             | \$1,242.54                             | \$1,227.81                             | \$1,178.02                         | \$1,132.16                           | \$1,099.15                            | \$1,073.89                            | \$960.06                                | \$930.38                                |
| 56      | \$1,323.83                             | \$1,299.93                             | \$1,284.52                             | \$1,232.43                         | \$1,184.45                           | \$1,149.92                            | \$1,123.49                            | \$1,004.40                              | \$973.35                                |
| 57      | \$1,382.85                             | \$1,357.88                             | \$1,341.78                             | \$1,287.37                         | \$1,237.25                           | \$1,201.18                            | \$1,173.57                            | \$1,049.18                              | \$1,016.74                              |
| 58      | \$1,445.83                             | \$1,419.73                             | \$1,402.90                             | \$1,346.00                         | \$1,293.60                           | \$1,255.89                            | \$1,227.02                            | \$1,096.97                              | \$1,063.05                              |
| 59      | \$1,477.04                             | \$1,450.37                             | \$1,433.18                             | \$1,375.06                         | \$1,321.53                           | \$1,283.00                            | \$1,253.51                            | \$1,120.65                              | \$1,086.00                              |
| 60      | \$1,540.03                             | \$1,512.22                             | \$1,494.29                             | \$1,433.70                         | \$1,377.88                           | \$1,337.71                            | \$1,306.96                            | \$1,168.43                              | \$1,132.31                              |
| 61      | \$1,594.50                             | \$1,565.71                             | \$1,547.15                             | \$1,484.41                         | \$1,426.62                           | \$1,385.02                            | \$1,353.19                            | \$1,209.76                              | \$1,172.36                              |
| 62      | \$1,630.25                             | \$1,600.81                             | \$1,581.84                             | \$1,517.69                         | \$1,458.60                           | \$1,416.08                            | \$1,383.53                            | \$1,236.89                              | \$1,198.64                              |
| 63      | \$1,675.08                             | \$1,644.83                             | \$1,625.33                             | \$1,559.42                         | \$1,498.71                           | \$1,455.01                            | \$1,421.57                            | \$1,270.90                              | \$1,231.60                              |
| 64+     | \$1,702.31                             | \$1,671.58                             | \$1,651.76                             | \$1,584.78                         | \$1,523.08                           | \$1,478.67                            | \$1,444.69                            | \$1,291.56                              | \$1,251.63                              |

Pending regulatory approval.

Effective April 2022

## Rating Region 8

### Off-Exchange Tandem PPO

| Age     | Platinum Tandem PPO 250/10 OffEx | Platinum Tandem PPO 0/0 OffEx | Platinum Tandem PPO 0/10 OffEx | Platinum Tandem PPO 250/15 OffEx | Gold Tandem PPO 0/25 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Silver Tandem PPO 1800/45 OffEx |
|---------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|----------------------------|------------------------------|------------------------------|-------------------------------|---------------------------------|
| 0 to 14 | \$446.08                         | \$442.61                      | \$440.41                       | \$428.67                         | \$381.96                   | \$378.69                     | \$372.78                     | \$365.87                      | \$331.33                        |
| 15      | \$485.73                         | \$481.96                      | \$479.56                       | \$466.78                         | \$415.91                   | \$412.35                     | \$405.91                     | \$398.39                      | \$360.78                        |
| 16      | \$500.89                         | \$497.00                      | \$494.52                       | \$481.35                         | \$428.89                   | \$425.22                     | \$418.58                     | \$410.83                      | \$372.04                        |
| 17      | \$516.05                         | \$512.04                      | \$509.49                       | \$495.92                         | \$441.88                   | \$438.09                     | \$431.25                     | \$423.26                      | \$383.30                        |
| 18      | \$532.38                         | \$528.24                      | \$525.61                       | \$511.61                         | \$455.86                   | \$451.95                     | \$444.90                     | \$436.65                      | \$395.43                        |
| 19      | \$548.70                         | \$544.44                      | \$541.73                       | \$527.30                         | \$469.84                   | \$465.81                     | \$458.54                     | \$450.04                      | \$407.56                        |
| 20      | \$565.61                         | \$561.22                      | \$558.43                       | \$543.55                         | \$484.32                   | \$480.17                     | \$472.67                     | \$463.91                      | \$420.12                        |
| 21      | \$583.11                         | \$578.58                      | \$575.70                       | \$560.36                         | \$499.29                   | \$495.02                     | \$487.29                     | \$478.26                      | \$433.11                        |
| 22      | \$583.11                         | \$578.58                      | \$575.70                       | \$560.36                         | \$499.29                   | \$495.02                     | \$487.29                     | \$478.26                      | \$433.11                        |
| 23      | \$583.11                         | \$578.58                      | \$575.70                       | \$560.36                         | \$499.29                   | \$495.02                     | \$487.29                     | \$478.26                      | \$433.11                        |
| 24      | \$583.11                         | \$578.58                      | \$575.70                       | \$560.36                         | \$499.29                   | \$495.02                     | \$487.29                     | \$478.26                      | \$433.11                        |
| 25      | \$585.44                         | \$580.89                      | \$578.00                       | \$562.60                         | \$501.29                   | \$497.00                     | \$489.24                     | \$480.17                      | \$434.84                        |
| 26      | \$597.10                         | \$592.46                      | \$589.51                       | \$573.81                         | \$511.28                   | \$506.90                     | \$498.99                     | \$489.74                      | \$443.51                        |
| 27      | \$611.10                         | \$606.35                      | \$603.33                       | \$587.26                         | \$523.26                   | \$518.78                     | \$510.68                     | \$501.22                      | \$453.90                        |
| 28      | \$633.84                         | \$628.91                      | \$625.78                       | \$609.11                         | \$542.73                   | \$538.08                     | \$529.69                     | \$519.87                      | \$470.79                        |
| 29      | \$652.50                         | \$647.43                      | \$644.20                       | \$627.04                         | \$558.71                   | \$553.92                     | \$545.28                     | \$535.17                      | \$484.65                        |
| 30      | \$661.83                         | \$656.69                      | \$653.42                       | \$636.01                         | \$566.70                   | \$561.84                     | \$553.08                     | \$542.83                      | \$491.58                        |
| 31      | \$675.82                         | \$670.57                      | \$667.23                       | \$649.45                         | \$578.68                   | \$573.72                     | \$564.77                     | \$554.31                      | \$501.98                        |
| 32      | \$689.81                         | \$684.46                      | \$681.05                       | \$662.90                         | \$590.67                   | \$585.60                     | \$576.47                     | \$565.78                      | \$512.37                        |
| 33      | \$698.56                         | \$693.14                      | \$689.68                       | \$671.31                         | \$598.15                   | \$593.03                     | \$583.77                     | \$572.96                      | \$518.87                        |
| 34      | \$707.89                         | \$702.39                      | \$698.90                       | \$680.27                         | \$606.14                   | \$600.95                     | \$591.57                     | \$580.61                      | \$525.80                        |
| 35      | \$712.56                         | \$707.02                      | \$703.50                       | \$684.76                         | \$610.14                   | \$604.91                     | \$595.47                     | \$584.44                      | \$529.26                        |
| 36      | \$717.22                         | \$711.65                      | \$708.11                       | \$689.24                         | \$614.13                   | \$608.87                     | \$599.37                     | \$588.26                      | \$532.73                        |
| 37      | \$721.89                         | \$716.28                      | \$712.71                       | \$693.72                         | \$618.13                   | \$612.83                     | \$603.27                     | \$592.09                      | \$536.19                        |
| 38      | \$726.55                         | \$720.91                      | \$717.32                       | \$698.21                         | \$622.12                   | \$616.79                     | \$607.16                     | \$595.91                      | \$539.66                        |
| 39      | \$735.88                         | \$730.17                      | \$726.53                       | \$707.17                         | \$630.11                   | \$624.71                     | \$614.96                     | \$603.57                      | \$546.59                        |
| 40      | \$745.21                         | \$739.42                      | \$735.74                       | \$716.14                         | \$638.10                   | \$632.63                     | \$622.76                     | \$611.22                      | \$553.52                        |
| 41      | \$759.20                         | \$753.31                      | \$749.56                       | \$729.59                         | \$650.08                   | \$644.51                     | \$634.45                     | \$622.70                      | \$563.91                        |
| 42      | \$772.62                         | \$766.62                      | \$762.80                       | \$742.47                         | \$661.57                   | \$655.90                     | \$645.66                     | \$633.70                      | \$573.87                        |
| 43      | \$791.27                         | \$785.13                      | \$781.22                       | \$760.41                         | \$677.54                   | \$671.74                     | \$661.25                     | \$649.00                      | \$587.73                        |
| 44      | \$814.60                         | \$808.27                      | \$804.25                       | \$782.82                         | \$697.51                   | \$691.54                     | \$680.75                     | \$668.13                      | \$605.06                        |
| 45      | \$842.01                         | \$835.47                      | \$831.31                       | \$809.16                         | \$720.98                   | \$714.80                     | \$703.65                     | \$690.61                      | \$625.41                        |
| 46      | \$874.66                         | \$867.87                      | \$863.54                       | \$840.54                         | \$748.94                   | \$742.52                     | \$730.94                     | \$717.39                      | \$649.67                        |
| 47      | \$911.39                         | \$904.32                      | \$899.81                       | \$875.84                         | \$780.40                   | \$773.71                     | \$761.64                     | \$747.52                      | \$676.95                        |
| 48      | \$953.38                         | \$945.98                      | \$941.26                       | \$916.19                         | \$816.35                   | \$809.35                     | \$796.72                     | \$781.96                      | \$708.14                        |
| 49      | \$994.78                         | \$987.05                      | \$982.14                       | \$955.97                         | \$851.80                   | \$844.50                     | \$831.32                     | \$815.91                      | \$738.89                        |
| 50      | \$1,041.43                       | \$1,033.34                    | \$1,028.19                     | \$1,000.80                       | \$891.74                   | \$884.10                     | \$870.30                     | \$854.18                      | \$773.54                        |
| 51      | \$1,087.49                       | \$1,079.05                    | \$1,073.67                     | \$1,045.07                       | \$931.18                   | \$923.20                     | \$908.80                     | \$891.96                      | \$807.75                        |
| 52      | \$1,138.22                       | \$1,129.38                    | \$1,123.76                     | \$1,093.82                       | \$974.62                   | \$966.27                     | \$951.19                     | \$933.57                      | \$845.43                        |
| 53      | \$1,189.54                       | \$1,180.30                    | \$1,174.42                     | \$1,143.13                       | \$1,018.56                 | \$1,009.83                   | \$994.07                     | \$975.65                      | \$883.55                        |
| 54      | \$1,244.93                       | \$1,235.26                    | \$1,229.11                     | \$1,196.36                       | \$1,065.99                 | \$1,056.86                   | \$1,040.37                   | \$1,021.09                    | \$924.69                        |
| 55      | \$1,300.33                       | \$1,290.23                    | \$1,283.80                     | \$1,249.60                       | \$1,113.43                 | \$1,103.89                   | \$1,086.66                   | \$1,066.52                    | \$965.84                        |
| 56      | \$1,360.39                       | \$1,349.82                    | \$1,343.10                     | \$1,307.31                       | \$1,164.85                 | \$1,154.87                   | \$1,136.85                   | \$1,115.78                    | \$1,010.45                      |
| 57      | \$1,421.03                       | \$1,410.00                    | \$1,402.97                     | \$1,365.59                       | \$1,216.78                 | \$1,206.35                   | \$1,187.53                   | \$1,165.52                    | \$1,055.49                      |
| 58      | \$1,485.75                       | \$1,474.22                    | \$1,466.87                     | \$1,427.79                       | \$1,272.20                 | \$1,261.30                   | \$1,241.62                   | \$1,218.61                    | \$1,103.57                      |
| 59      | \$1,517.83                       | \$1,506.04                    | \$1,498.54                     | \$1,458.61                       | \$1,299.66                 | \$1,288.53                   | \$1,268.42                   | \$1,244.92                    | \$1,127.39                      |
| 60      | \$1,582.55                       | \$1,570.26                    | \$1,562.44                     | \$1,520.81                       | \$1,355.09                 | \$1,343.47                   | \$1,322.51                   | \$1,298.00                    | \$1,175.46                      |
| 61      | \$1,638.53                       | \$1,625.80                    | \$1,617.71                     | \$1,574.61                       | \$1,403.02                 | \$1,390.99                   | \$1,369.29                   | \$1,343.92                    | \$1,217.04                      |
| 62      | \$1,675.26                       | \$1,662.26                    | \$1,653.98                     | \$1,609.91                       | \$1,434.47                 | \$1,422.18                   | \$1,399.99                   | \$1,374.05                    | \$1,244.33                      |
| 63      | \$1,721.33                       | \$1,707.96                    | \$1,699.46                     | \$1,654.18                       | \$1,473.92                 | \$1,461.29                   | \$1,438.48                   | \$1,411.83                    | \$1,278.54                      |
| 64+     | \$1,749.32                       | \$1,735.73                    | \$1,727.09                     | \$1,681.07                       | \$1,497.88                 | \$1,485.05                   | \$1,461.87                   | \$1,434.79                    | \$1,299.33                      |

Pending regulatory approval.



## Rating Region 8

### Off-Exchange Full PPO

| Age     | Platinum Full PPO 250/10 OffEx | Platinum Full PPO 0/0 OffEx | Platinum Full PPO 0/10 OffEx | Platinum Full PPO 250/15 OffEx | Gold Full PPO 0/25 OffEx | Gold Full PPO 500/30 OffEx | Gold Full PPO 750/30 OffEx |
|---------|--------------------------------|-----------------------------|------------------------------|--------------------------------|--------------------------|----------------------------|----------------------------|
| 0 to 14 | \$531.21                       | \$528.97                    | \$524.66                     | \$510.56                       | \$454.46                 | \$450.40                   | \$443.41                   |
| 15      | \$578.42                       | \$575.99                    | \$571.29                     | \$555.94                       | \$494.85                 | \$490.44                   | \$482.82                   |
| 16      | \$596.48                       | \$593.96                    | \$589.13                     | \$573.29                       | \$510.30                 | \$505.74                   | \$497.89                   |
| 17      | \$614.53                       | \$611.94                    | \$606.96                     | \$590.64                       | \$525.74                 | \$521.05                   | \$512.96                   |
| 18      | \$633.97                       | \$631.30                    | \$626.16                     | \$609.33                       | \$542.38                 | \$537.54                   | \$529.19                   |
| 19      | \$653.42                       | \$650.66                    | \$645.36                     | \$628.02                       | \$559.01                 | \$554.02                   | \$545.42                   |
| 20      | \$673.55                       | \$670.72                    | \$665.25                     | \$647.37                       | \$576.24                 | \$571.10                   | \$562.23                   |
| 21      | \$694.39                       | \$691.46                    | \$685.83                     | \$667.39                       | \$594.06                 | \$588.76                   | \$579.62                   |
| 22      | \$694.39                       | \$691.46                    | \$685.83                     | \$667.39                       | \$594.06                 | \$588.76                   | \$579.62                   |
| 23      | \$694.39                       | \$691.46                    | \$685.83                     | \$667.39                       | \$594.06                 | \$588.76                   | \$579.62                   |
| 24      | \$694.39                       | \$691.46                    | \$685.83                     | \$667.39                       | \$594.06                 | \$588.76                   | \$579.62                   |
| 25      | \$697.16                       | \$694.22                    | \$688.57                     | \$670.06                       | \$596.44                 | \$591.11                   | \$581.94                   |
| 26      | \$711.05                       | \$708.05                    | \$702.29                     | \$683.41                       | \$608.32                 | \$602.89                   | \$593.53                   |
| 27      | \$727.72                       | \$724.65                    | \$718.75                     | \$699.43                       | \$622.58                 | \$617.02                   | \$607.44                   |
| 28      | \$754.80                       | \$751.62                    | \$745.49                     | \$725.46                       | \$645.74                 | \$639.98                   | \$630.04                   |
| 29      | \$777.02                       | \$773.74                    | \$767.44                     | \$746.81                       | \$664.75                 | \$658.82                   | \$648.59                   |
| 30      | \$788.13                       | \$784.81                    | \$778.41                     | \$757.49                       | \$674.26                 | \$668.24                   | \$657.87                   |
| 31      | \$804.79                       | \$801.40                    | \$794.87                     | \$773.51                       | \$688.52                 | \$682.37                   | \$671.78                   |
| 32      | \$821.46                       | \$818.00                    | \$811.33                     | \$789.53                       | \$702.77                 | \$696.50                   | \$685.69                   |
| 33      | \$831.87                       | \$828.37                    | \$821.62                     | \$799.54                       | \$711.68                 | \$705.33                   | \$694.38                   |
| 34      | \$842.99                       | \$839.43                    | \$832.59                     | \$810.22                       | \$721.19                 | \$714.75                   | \$703.66                   |
| 35      | \$848.54                       | \$844.96                    | \$838.08                     | \$815.56                       | \$725.94                 | \$719.46                   | \$708.29                   |
| 36      | \$854.10                       | \$850.49                    | \$843.57                     | \$820.90                       | \$730.69                 | \$724.17                   | \$712.93                   |
| 37      | \$859.65                       | \$856.03                    | \$849.05                     | \$826.23                       | \$735.45                 | \$728.88                   | \$717.57                   |
| 38      | \$865.21                       | \$861.56                    | \$854.54                     | \$831.57                       | \$740.20                 | \$733.59                   | \$722.20                   |
| 39      | \$876.32                       | \$872.62                    | \$865.51                     | \$842.25                       | \$749.70                 | \$743.01                   | \$731.48                   |
| 40      | \$887.43                       | \$883.68                    | \$876.49                     | \$852.93                       | \$759.21                 | \$752.43                   | \$740.75                   |
| 41      | \$904.09                       | \$900.28                    | \$892.95                     | \$868.95                       | \$773.47                 | \$766.56                   | \$754.66                   |
| 42      | \$920.06                       | \$916.18                    | \$908.72                     | \$884.30                       | \$787.13                 | \$780.11                   | \$767.99                   |
| 43      | \$942.28                       | \$938.31                    | \$930.67                     | \$905.65                       | \$806.14                 | \$798.95                   | \$786.54                   |
| 44      | \$970.06                       | \$965.97                    | \$958.10                     | \$932.35                       | \$829.90                 | \$822.50                   | \$809.73                   |
| 45      | \$1,002.69                     | \$998.47                    | \$990.34                     | \$963.72                       | \$857.82                 | \$850.17                   | \$836.97                   |
| 46      | \$1,041.58                     | \$1,037.19                  | \$1,028.74                   | \$1,001.09                     | \$891.09                 | \$883.14                   | \$869.43                   |
| 47      | \$1,085.33                     | \$1,080.75                  | \$1,071.95                   | \$1,043.14                     | \$928.52                 | \$920.23                   | \$905.94                   |
| 48      | \$1,135.32                     | \$1,130.54                  | \$1,121.33                   | \$1,091.19                     | \$971.29                 | \$962.62                   | \$947.67                   |
| 49      | \$1,184.62                     | \$1,179.63                  | \$1,170.02                   | \$1,138.58                     | \$1,013.47               | \$1,004.42                 | \$988.83                   |
| 50      | \$1,240.17                     | \$1,234.95                  | \$1,224.89                   | \$1,191.97                     | \$1,060.99               | \$1,051.52                 | \$1,035.20                 |
| 51      | \$1,295.03                     | \$1,289.57                  | \$1,279.07                   | \$1,244.69                     | \$1,107.92               | \$1,098.03                 | \$1,080.99                 |
| 52      | \$1,355.44                     | \$1,349.73                  | \$1,338.74                   | \$1,302.75                     | \$1,159.61               | \$1,149.26                 | \$1,131.41                 |
| 53      | \$1,416.55                     | \$1,410.58                  | \$1,399.09                   | \$1,361.49                     | \$1,211.88               | \$1,201.07                 | \$1,182.42                 |
| 54      | \$1,482.51                     | \$1,476.27                  | \$1,464.24                   | \$1,424.89                     | \$1,268.32               | \$1,257.00                 | \$1,237.48                 |
| 55      | \$1,548.48                     | \$1,541.95                  | \$1,529.40                   | \$1,488.29                     | \$1,324.75               | \$1,312.93                 | \$1,292.55                 |
| 56      | \$1,620.00                     | \$1,613.17                  | \$1,600.04                   | \$1,557.03                     | \$1,385.94               | \$1,373.57                 | \$1,352.25                 |
| 57      | \$1,692.22                     | \$1,685.09                  | \$1,671.36                   | \$1,626.44                     | \$1,447.73               | \$1,434.80                 | \$1,412.53                 |
| 58      | \$1,769.30                     | \$1,761.84                  | \$1,747.49                   | \$1,700.52                     | \$1,513.67               | \$1,500.16                 | \$1,476.86                 |
| 59      | \$1,807.49                     | \$1,799.87                  | \$1,785.21                   | \$1,737.23                     | \$1,546.34               | \$1,532.54                 | \$1,508.74                 |
| 60      | \$1,884.56                     | \$1,876.62                  | \$1,861.34                   | \$1,811.31                     | \$1,612.28               | \$1,597.89                 | \$1,573.08                 |
| 61      | \$1,951.23                     | \$1,943.00                  | \$1,927.18                   | \$1,875.38                     | \$1,669.31               | \$1,654.41                 | \$1,628.72                 |
| 62      | \$1,994.97                     | \$1,986.56                  | \$1,970.38                   | \$1,917.43                     | \$1,706.74               | \$1,691.50                 | \$1,665.24                 |
| 63      | \$2,049.83                     | \$2,041.19                  | \$2,024.56                   | \$1,970.15                     | \$1,753.67               | \$1,738.02                 | \$1,711.03                 |
| 64+     | \$2,083.16                     | \$2,074.38                  | \$2,057.48                   | \$2,002.18                     | \$1,782.18               | \$1,766.28                 | \$1,738.85                 |

Pending regulatory approval.

## Rating Region 8

### Off-Exchange Full PPO

| Age     | Gold Full PPO<br>1000/35 OffEx | Silver Full PPO<br>1800/45 OffEx | Silver Full PPO<br>2225/50 OffEx | Silver Full PPO<br>2400/55 OffEx | Bronze Full PPO<br>5500/65 OffEx | Bronze Full PPO<br>6500/70 OffEx | Bronze Full PPO<br>6850/55 OffEx | Bronze Full PPO<br>6250/65 OffEx | Bronze Full PPO<br>7500/65 OffEx |
|---------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| 0 to 14 | \$435.10                       | \$393.53                         | \$390.99                         | \$384.44                         | \$335.59                         | \$352.00                         | \$337.62                         | \$328.85                         | \$322.80                         |
| 15      | \$473.77                       | \$428.52                         | \$425.75                         | \$418.61                         | \$365.42                         | \$383.29                         | \$367.63                         | \$358.09                         | \$351.49                         |
| 16      | \$488.56                       | \$441.89                         | \$439.04                         | \$431.68                         | \$376.83                         | \$395.25                         | \$379.11                         | \$369.26                         | \$362.47                         |
| 17      | \$503.35                       | \$455.27                         | \$452.33                         | \$444.74                         | \$388.23                         | \$407.21                         | \$390.58                         | \$380.44                         | \$373.44                         |
| 18      | \$519.27                       | \$469.67                         | \$466.64                         | \$458.81                         | \$400.52                         | \$420.10                         | \$402.94                         | \$392.48                         | \$385.25                         |
| 19      | \$535.20                       | \$484.07                         | \$480.95                         | \$472.89                         | \$412.80                         | \$432.98                         | \$415.30                         | \$404.51                         | \$397.07                         |
| 20      | \$551.69                       | \$498.99                         | \$495.77                         | \$487.46                         | \$425.52                         | \$446.32                         | \$428.10                         | \$416.98                         | \$409.30                         |
| 21      | \$568.76                       | \$514.42                         | \$511.10                         | \$502.53                         | \$438.68                         | \$460.13                         | \$441.34                         | \$429.88                         | \$421.96                         |
| 22      | \$568.76                       | \$514.42                         | \$511.10                         | \$502.53                         | \$438.68                         | \$460.13                         | \$441.34                         | \$429.88                         | \$421.96                         |
| 23      | \$568.76                       | \$514.42                         | \$511.10                         | \$502.53                         | \$438.68                         | \$460.13                         | \$441.34                         | \$429.88                         | \$421.96                         |
| 24      | \$568.76                       | \$514.42                         | \$511.10                         | \$502.53                         | \$438.68                         | \$460.13                         | \$441.34                         | \$429.88                         | \$421.96                         |
| 25      | \$571.03                       | \$516.48                         | \$513.15                         | \$504.54                         | \$440.44                         | \$461.97                         | \$443.10                         | \$431.60                         | \$423.65                         |
| 26      | \$582.41                       | \$526.77                         | \$523.37                         | \$514.60                         | \$449.21                         | \$471.17                         | \$451.93                         | \$440.19                         | \$432.09                         |
| 27      | \$596.06                       | \$539.12                         | \$535.64                         | \$526.66                         | \$459.74                         | \$482.21                         | \$462.52                         | \$450.51                         | \$442.22                         |
| 28      | \$618.24                       | \$559.18                         | \$555.57                         | \$546.26                         | \$476.85                         | \$500.16                         | \$479.73                         | \$467.27                         | \$458.67                         |
| 29      | \$636.44                       | \$575.64                         | \$571.92                         | \$562.34                         | \$490.89                         | \$514.88                         | \$493.86                         | \$481.03                         | \$472.18                         |
| 30      | \$645.54                       | \$583.87                         | \$580.10                         | \$570.38                         | \$497.90                         | \$522.24                         | \$500.92                         | \$487.91                         | \$478.93                         |
| 31      | \$659.19                       | \$596.22                         | \$592.37                         | \$582.44                         | \$508.43                         | \$533.29                         | \$511.51                         | \$498.23                         | \$489.05                         |
| 32      | \$672.84                       | \$608.56                         | \$604.64                         | \$594.50                         | \$518.96                         | \$544.33                         | \$522.10                         | \$508.54                         | \$499.18                         |
| 33      | \$681.37                       | \$616.28                         | \$612.30                         | \$602.04                         | \$525.54                         | \$551.23                         | \$528.72                         | \$514.99                         | \$505.51                         |
| 34      | \$690.47                       | \$624.51                         | \$620.48                         | \$610.08                         | \$532.56                         | \$558.59                         | \$535.78                         | \$521.87                         | \$512.26                         |
| 35      | \$695.02                       | \$628.63                         | \$624.57                         | \$614.10                         | \$536.07                         | \$562.27                         | \$539.31                         | \$525.31                         | \$515.64                         |
| 36      | \$699.57                       | \$632.74                         | \$628.66                         | \$618.12                         | \$539.58                         | \$565.96                         | \$542.85                         | \$528.75                         | \$519.01                         |
| 37      | \$704.12                       | \$636.86                         | \$632.75                         | \$622.14                         | \$543.09                         | \$569.64                         | \$546.38                         | \$532.19                         | \$522.39                         |
| 38      | \$708.67                       | \$640.97                         | \$636.83                         | \$626.16                         | \$546.60                         | \$573.32                         | \$549.91                         | \$535.63                         | \$525.76                         |
| 39      | \$717.77                       | \$649.20                         | \$645.01                         | \$634.20                         | \$553.62                         | \$580.68                         | \$556.97                         | \$542.50                         | \$532.52                         |
| 40      | \$726.87                       | \$657.43                         | \$653.19                         | \$642.24                         | \$560.64                         | \$588.04                         | \$564.03                         | \$549.38                         | \$539.27                         |
| 41      | \$740.52                       | \$669.78                         | \$665.46                         | \$654.30                         | \$571.16                         | \$599.08                         | \$574.62                         | \$559.70                         | \$549.39                         |
| 42      | \$753.60                       | \$681.61                         | \$677.21                         | \$665.86                         | \$581.25                         | \$609.67                         | \$584.77                         | \$569.59                         | \$559.10                         |
| 43      | \$771.80                       | \$698.07                         | \$693.57                         | \$681.94                         | \$595.29                         | \$624.39                         | \$598.90                         | \$583.34                         | \$572.60                         |
| 44      | \$794.55                       | \$718.65                         | \$714.01                         | \$702.04                         | \$612.84                         | \$642.80                         | \$616.55                         | \$600.54                         | \$589.48                         |
| 45      | \$821.28                       | \$742.83                         | \$738.03                         | \$725.66                         | \$633.46                         | \$664.42                         | \$637.29                         | \$620.74                         | \$609.31                         |
| 46      | \$853.13                       | \$771.64                         | \$766.65                         | \$753.80                         | \$658.02                         | \$690.19                         | \$662.01                         | \$644.81                         | \$632.94                         |
| 47      | \$888.97                       | \$804.04                         | \$798.85                         | \$785.46                         | \$685.66                         | \$719.18                         | \$689.81                         | \$671.90                         | \$659.53                         |
| 48      | \$929.92                       | \$841.08                         | \$835.65                         | \$821.64                         | \$717.25                         | \$752.31                         | \$721.59                         | \$702.85                         | \$689.91                         |
| 49      | \$970.30                       | \$877.61                         | \$871.94                         | \$857.32                         | \$748.39                         | \$784.98                         | \$752.92                         | \$733.37                         | \$719.87                         |
| 50      | \$1,015.80                     | \$918.76                         | \$912.83                         | \$897.53                         | \$783.49                         | \$821.79                         | \$788.23                         | \$767.76                         | \$753.62                         |
| 51      | \$1,060.73                     | \$959.40                         | \$953.21                         | \$937.23                         | \$818.14                         | \$858.14                         | \$823.10                         | \$801.72                         | \$786.96                         |
| 52      | \$1,110.21                     | \$1,004.16                       | \$997.67                         | \$980.95                         | \$856.31                         | \$898.17                         | \$861.49                         | \$839.12                         | \$823.67                         |
| 53      | \$1,160.26                     | \$1,049.42                       | \$1,042.65                       | \$1,025.17                       | \$894.91                         | \$938.66                         | \$900.33                         | \$876.95                         | \$860.80                         |
| 54      | \$1,214.29                     | \$1,098.29                       | \$1,091.21                       | \$1,072.91                       | \$936.59                         | \$982.37                         | \$942.26                         | \$917.78                         | \$900.89                         |
| 55      | \$1,268.33                     | \$1,147.17                       | \$1,139.76                       | \$1,120.65                       | \$978.26                         | \$1,026.08                       | \$984.18                         | \$958.62                         | \$940.97                         |
| 56      | \$1,326.91                     | \$1,200.15                       | \$1,192.40                       | \$1,172.41                       | \$1,023.45                       | \$1,073.48                       | \$1,029.64                       | \$1,002.90                       | \$984.44                         |
| 57      | \$1,386.06                     | \$1,253.65                       | \$1,245.56                       | \$1,224.68                       | \$1,069.07                       | \$1,121.33                       | \$1,075.54                       | \$1,047.61                       | \$1,028.32                       |
| 58      | \$1,449.19                     | \$1,310.75                       | \$1,302.29                       | \$1,280.46                       | \$1,117.76                       | \$1,172.40                       | \$1,124.53                       | \$1,095.32                       | \$1,075.16                       |
| 59      | \$1,480.47                     | \$1,339.05                       | \$1,330.40                       | \$1,308.10                       | \$1,141.89                       | \$1,197.71                       | \$1,148.80                       | \$1,118.97                       | \$1,098.37                       |
| 60      | \$1,543.60                     | \$1,396.15                       | \$1,387.13                       | \$1,363.88                       | \$1,190.58                       | \$1,248.78                       | \$1,197.79                       | \$1,166.68                       | \$1,145.20                       |
| 61      | \$1,598.20                     | \$1,445.53                       | \$1,436.20                       | \$1,412.12                       | \$1,232.70                       | \$1,292.96                       | \$1,240.16                       | \$1,207.95                       | \$1,185.71                       |
| 62      | \$1,634.04                     | \$1,477.94                       | \$1,468.40                       | \$1,443.78                       | \$1,260.34                       | \$1,321.94                       | \$1,267.96                       | \$1,235.03                       | \$1,212.30                       |
| 63      | \$1,678.97                     | \$1,518.58                       | \$1,508.78                       | \$1,483.48                       | \$1,294.99                       | \$1,358.29                       | \$1,302.83                       | \$1,268.99                       | \$1,245.63                       |
| 64+     | \$1,706.27                     | \$1,543.27                       | \$1,533.31                       | \$1,507.60                       | \$1,316.05                       | \$1,380.38                       | \$1,324.01                       | \$1,289.63                       | \$1,265.89                       |

Pending regulatory approval.

Effective April 2022

## Rating Region 8

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2100/25% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7000 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2250/50 + Child Dental | Blue Shield Bronze 60 PPO 6300/65 + Child Dental |
| 0 to 14                       | \$446.59   | \$388.76                               | \$363.49   | \$334.47                               | \$332.17                           | \$522.73  | \$469.02                                      | \$416.30   | \$347.56   |
| 15                            | \$486.29   | \$423.32                               | \$395.80   | \$364.20                               | \$361.70                           | \$569.20  | \$510.71                                      | \$453.31   | \$378.46   |
| 16                            | \$501.47   | \$436.53                               | \$408.16   | \$375.57                               | \$372.99                           | \$586.96  | \$526.65                                      | \$467.46   | \$390.27   |
| 17                            | \$516.65   | \$449.75                               | \$420.51   | \$386.93                               | \$384.28                           | \$604.73  | \$542.59                                      | \$481.60   | \$402.08   |
| 18                            | \$532.99   | \$463.98                               | \$433.81   | \$399.18                               | \$396.43                           | \$623.86  | \$559.75                                      | \$496.84   | \$414.81   |
| 19                            | \$549.34   | \$478.20                               | \$447.12   | \$411.42                               | \$408.59                           | \$643.00  | \$576.92                                      | \$512.08   | \$427.53   |
| 20                            | \$566.27   | \$492.94                               | \$460.90   | \$424.10                               | \$421.18                           | \$662.81  | \$594.70                                      | \$527.86   | \$440.70   |
| 21                            | \$583.78   | \$508.19                               | \$475.15   | \$437.21                               | \$434.21                           | \$683.31  | \$613.09                                      | \$544.19   | \$454.33   |
| 22                            | \$583.78   | \$508.19                               | \$475.15   | \$437.21                               | \$434.21                           | \$683.31  | \$613.09                                      | \$544.19   | \$454.33   |
| 23                            | \$583.78   | \$508.19                               | \$475.15   | \$437.21                               | \$434.21                           | \$683.31  | \$613.09                                      | \$544.19   | \$454.33   |
| 24                            | \$583.78   | \$508.19                               | \$475.15   | \$437.21                               | \$434.21                           | \$683.31  | \$613.09                                      | \$544.19   | \$454.33   |
| 25                            | \$586.12   | \$510.22                               | \$477.05   | \$438.96                               | \$435.95                           | \$686.04  | \$615.55                                      | \$546.36   | \$456.15   |
| 26                            | \$597.79   | \$520.38                               | \$486.56   | \$447.71                               | \$444.63                           | \$699.71  | \$627.81                                      | \$557.25   | \$465.24   |
| 27                            | \$611.80   | \$532.58                               | \$497.96   | \$458.20                               | \$455.05                           | \$716.11  | \$642.52                                      | \$570.31   | \$476.14   |
| 28                            | \$634.57   | \$552.40                               | \$516.49   | \$475.25                               | \$471.99                           | \$742.76  | \$666.43                                      | \$591.53   | \$493.86   |
| 29                            | \$653.25   | \$568.66                               | \$531.70   | \$489.24                               | \$485.88                           | \$764.62  | \$686.05                                      | \$608.94   | \$508.40   |
| 30                            | \$662.59   | \$576.79                               | \$539.30   | \$496.24                               | \$492.83                           | \$775.56  | \$695.86                                      | \$617.65   | \$515.67   |
| 31                            | \$676.60   | \$588.99                               | \$550.70   | \$506.73                               | \$503.25                           | \$791.96  | \$710.58                                      | \$630.71   | \$526.57   |
| 32                            | \$690.61   | \$601.19                               | \$562.11   | \$517.22                               | \$513.67                           | \$808.36  | \$725.29                                      | \$643.77   | \$537.48   |
| 33                            | \$699.37   | \$608.81                               | \$569.23   | \$523.78                               | \$520.18                           | \$818.61  | \$734.49                                      | \$651.94   | \$544.29   |
| 34                            | \$708.71   | \$616.94                               | \$576.84   | \$530.78                               | \$527.13                           | \$829.54  | \$744.30                                      | \$660.64   | \$551.56   |
| 35                            | \$713.38   | \$621.01                               | \$580.64   | \$534.28                               | \$530.60                           | \$835.01  | \$749.20                                      | \$665.00   | \$555.19   |
| 36                            | \$718.05   | \$625.07                               | \$584.44   | \$537.77                               | \$534.08                           | \$840.47  | \$754.11                                      | \$669.35   | \$558.83   |
| 37                            | \$722.72   | \$629.14                               | \$588.24   | \$541.27                               | \$537.55                           | \$845.94  | \$759.01                                      | \$673.70   | \$562.46   |
| 38                            | \$727.39   | \$633.20                               | \$592.04   | \$544.77                               | \$541.03                           | \$851.41  | \$763.92                                      | \$678.06   | \$566.10   |
| 39                            | \$736.73   | \$641.33                               | \$599.64   | \$551.76                               | \$547.97                           | \$862.34  | \$773.72                                      | \$686.76   | \$573.37   |
| 40                            | \$746.07   | \$649.46                               | \$607.25   | \$558.76                               | \$554.92                           | \$873.27  | \$783.53                                      | \$695.47   | \$580.64   |
| 41                            | \$760.08   | \$661.66                               | \$618.65   | \$569.25                               | \$565.34                           | \$889.67  | \$798.25                                      | \$708.53   | \$591.54   |
| 42                            | \$773.51   | \$673.35                               | \$629.58   | \$579.31                               | \$575.33                           | \$905.39  | \$812.35                                      | \$721.05   | \$601.99   |
| 43                            | \$792.19   | \$689.61                               | \$644.78   | \$593.30                               | \$589.22                           | \$927.25  | \$831.97                                      | \$738.46   | \$616.53   |
| 44                            | \$815.54   | \$709.94                               | \$663.79   | \$610.79                               | \$606.59                           | \$954.59  | \$856.49                                      | \$760.23   | \$634.70   |
| 45                            | \$842.98   | \$733.82                               | \$686.12   | \$631.34                               | \$627.00                           | \$986.70  | \$885.31                                      | \$785.81   | \$656.06   |
| 46                            | \$875.67   | \$762.28                               | \$712.73   | \$655.82                               | \$651.31                           | \$1,024.97                                      | \$919.64                                      | \$816.28   | \$681.50   |
| 47                            | \$912.45   | \$794.30                               | \$742.66   | \$683.37                               | \$678.67                           | \$1,068.02                                      | \$958.27                                      | \$850.56   | \$710.12   |
| 48                            | \$954.48   | \$830.89                               | \$776.87   | \$714.85                               | \$709.93                           | \$1,117.21                                      | \$1,002.41                                    | \$889.74   | \$742.83   |
| 49                            | \$995.93   | \$866.97                               | \$810.61   | \$745.89                               | \$740.76                           | \$1,165.73                                      | \$1,045.94                                    | \$928.38   | \$775.09   |
| 50                            | \$1,042.63                                       | \$907.62                               | \$848.62   | \$780.86                               | \$775.50                           | \$1,220.39                                      | \$1,094.99                                    | \$971.92   | \$811.44   |
| 51                            | \$1,088.75                                       | \$947.77                               | \$886.16   | \$815.40                               | \$809.80                           | \$1,274.37                                      | \$1,143.42                                    | \$1,014.91                                       | \$847.33   |
| 52                            | \$1,139.54                                       | \$991.98                               | \$927.50   | \$853.44                               | \$847.58                           | \$1,333.82                                      | \$1,196.76                                    | \$1,062.25                                       | \$886.86   |
| 53                            | \$1,190.91                                       | \$1,036.70                             | \$969.31   | \$891.92                               | \$885.79                           | \$1,393.95                                      | \$1,250.71                                    | \$1,110.14                                       | \$926.84   |
| 54                            | \$1,246.37                                       | \$1,084.98                             | \$1,014.45   | \$933.45                               | \$927.04                           | \$1,458.87                                      | \$1,308.96                                    | \$1,161.84                                       | \$970.00   |
| 55                            | \$1,301.83                                       | \$1,133.26                             | \$1,059.59   | \$974.99                               | \$968.29                           | \$1,523.78                                      | \$1,367.20                                    | \$1,213.54                                       | \$1,013.16                                       |
| 56                            | \$1,361.96                                       | \$1,185.60                             | \$1,108.53   | \$1,020.02                             | \$1,013.01                         | \$1,594.16                                      | \$1,430.35                                    | \$1,269.59                                       | \$1,059.96                                       |
| 57                            | \$1,422.68                                       | \$1,238.45                             | \$1,157.95   | \$1,065.49                             | \$1,058.17                         | \$1,665.23                                      | \$1,494.11                                    | \$1,326.18                                       | \$1,107.21                                       |
| 58                            | \$1,487.48                                       | \$1,294.86                             | \$1,210.69   | \$1,114.02                             | \$1,106.37                         | \$1,741.08                                      | \$1,562.16                                    | \$1,386.59                                       | \$1,157.64                                       |
| 59                            | \$1,519.58                                       | \$1,322.81                             | \$1,236.82   | \$1,138.07                             | \$1,130.25                         | \$1,778.66                                      | \$1,595.88                                    | \$1,416.52                                       | \$1,182.63                                       |
| 60                            | \$1,584.38                                       | \$1,379.22                             | \$1,289.56   | \$1,186.60                             | \$1,178.45                         | \$1,854.51                                      | \$1,663.94                                    | \$1,476.92                                       | \$1,233.06                                       |
| 61                            | \$1,640.43                                       | \$1,428.01                             | \$1,335.18   | \$1,228.57                             | \$1,220.13                         | \$1,920.10                                      | \$1,722.79                                    | \$1,529.16                                       | \$1,276.67                                       |
| 62                            | \$1,677.20                                       | \$1,460.02                             | \$1,365.11   | \$1,256.12                             | \$1,247.48                         | \$1,963.15                                      | \$1,761.42                                    | \$1,563.45                                       | \$1,305.30                                       |
| 63                            | \$1,723.32                                       | \$1,500.17                             | \$1,402.65   | \$1,290.66                             | \$1,281.79                         | \$2,017.13                                      | \$1,809.85                                    | \$1,606.44                                       | \$1,341.19                                       |
| 64+                           | \$1,751.35                                       | \$1,524.56                             | \$1,425.46   | \$1,311.64                             | \$1,302.63                         | \$2,049.93                                      | \$1,839.28                                    | \$1,632.56                                       | \$1,363.00                                       |

Pending regulatory approval.

## Rating Region 8 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off Exchange Full PPO, Off Exchange Full PPO Savings, Mirror Full PPO | Off Exchange Tandem PPO, Off Exchange Tandem PPO Savings | Access+ HMO | Local Access+ HMO | Off Exchange Trio HMO, Mirror HMO |
|---------|---|--|-------------|-------------------|-----------------------------------|
| 0 to 14 | \$7.08  | \$6.59   | \$7.34      | \$7.42            | \$7.79                            |
| 15      | \$7.71  | \$7.17   | \$7.99      | \$8.08            | \$8.48                            |
| 16      | \$7.95  | \$7.40   | \$8.23      | \$8.33            | \$8.75                            |
| 17      | \$8.19  | \$7.62   | \$8.49      | \$8.58            | \$9.01                            |
| 18      | \$8.45  | \$7.86   | \$8.75      | \$8.85            | \$9.30                            |
| 19      | \$8.71  | \$8.10   | \$9.02      | \$9.12            | \$9.58                            |
| 20      | \$8.98  | \$8.35   | \$9.30      | \$9.41            | \$9.88                            |
| 21      | \$9.25  | \$8.61   | \$9.59      | \$9.70            | \$10.18                           |
| 22      | \$9.25  | \$8.61   | \$9.59      | \$9.70            | \$10.18                           |
| 23      | \$9.25  | \$8.61   | \$9.59      | \$9.70            | \$10.18                           |
| 24      | \$9.25  | \$8.61   | \$9.59      | \$9.70            | \$10.18                           |
| 25      | \$9.29  | \$8.65   | \$9.63      | \$9.73            | \$10.22                           |
| 26      | \$9.48  | \$8.82   | \$9.82      | \$9.93            | \$10.43                           |
| 27      | \$9.70  | \$9.03   | \$10.05     | \$10.16           | \$10.67                           |
| 28      | \$10.06   | \$9.36   | \$10.42     | \$10.54           | \$11.07                           |
| 29      | \$10.36   | \$9.64   | \$10.73     | \$10.85           | \$11.39                           |
| 30      | \$10.50   | \$9.77   | \$10.88     | \$11.00           | \$11.56                           |
| 31      | \$10.73   | \$9.98   | \$11.11     | \$11.24           | \$11.80                           |
| 32      | \$10.95   | \$10.19  | \$11.34     | \$11.47           | \$12.04                           |
| 33      | \$11.09   | \$10.32  | \$11.48     | \$11.62           | \$12.20                           |
| 34      | \$11.23   | \$10.45  | \$11.64     | \$11.77           | \$12.36                           |
| 35      | \$11.31   | \$10.52  | \$11.72     | \$11.85           | \$12.44                           |
| 36      | \$11.38   | \$10.59  | \$11.79     | \$11.92           | \$12.52                           |
| 37      | \$11.46   | \$10.66  | \$11.87     | \$12.00           | \$12.61                           |
| 38      | \$11.53   | \$10.73  | \$11.95     | \$12.08           | \$12.69                           |
| 39      | \$11.68   | \$10.87  | \$12.10     | \$12.23           | \$12.85                           |
| 40      | \$11.83   | \$11.00  | \$12.25     | \$12.39           | \$13.01                           |
| 41      | \$12.05   | \$11.21  | \$12.48     | \$12.62           | \$13.26                           |
| 42      | \$12.26   | \$11.41  | \$12.70     | \$12.85           | \$13.49                           |
| 43      | \$12.56   | \$11.69  | \$13.01     | \$13.16           | \$13.82                           |
| 44      | \$12.93   | \$12.03  | \$13.39     | \$13.54           | \$14.22                           |
| 45      | \$13.36   | \$12.43  | \$13.84     | \$14.00           | \$14.70                           |
| 46      | \$13.88   | \$12.92  | \$14.38     | \$14.54           | \$15.27                           |
| 47      | \$14.46   | \$13.46  | \$14.98     | \$15.15           | \$15.91                           |
| 48      | \$15.13   | \$14.08  | \$15.67     | \$15.85           | \$16.65                           |
| 49      | \$15.78   | \$14.69  | \$16.35     | \$16.54           | \$17.37                           |
| 50      | \$16.53   | \$15.38  | \$17.12     | \$17.31           | \$18.18                           |
| 51      | \$17.26   | \$16.06  | \$17.88     | \$18.08           | \$18.99                           |
| 52      | \$18.06   | \$16.81  | \$18.71     | \$18.92           | \$19.87                           |
| 53      | \$18.87   | \$17.56  | \$19.55     | \$19.78           | \$20.77                           |
| 54      | \$19.75   | \$18.38  | \$20.47     | \$20.70           | \$21.74                           |
| 55      | \$20.63   | \$19.20  | \$21.38     | \$21.61           | \$22.70                           |
| 56      | \$21.58   | \$20.09  | \$22.36     | \$22.62           | \$23.75                           |
| 57      | \$22.55   | \$20.98  | \$23.36     | \$23.62           | \$24.81                           |
| 58      | \$23.57   | \$21.94  | \$24.42     | \$24.70           | \$25.94                           |
| 59      | \$24.08   | \$22.41  | \$24.95     | \$25.23           | \$26.50                           |
| 60      | \$25.11   | \$23.37  | \$26.01     | \$26.31           | \$27.63                           |
| 61      | \$26.00   | \$24.19  | \$26.94     | \$27.24           | \$28.61                           |
| 62      | \$26.58   | \$24.73  | \$27.54     | \$27.85           | \$29.25                           |
| 63      | \$27.31   | \$25.41  | \$28.30     | \$28.62           | \$30.05                           |
| 64+     | \$27.75   | \$25.83  | \$28.76     | \$29.08           | \$30.54                           |

Pending regulatory approval.  
Effective April 2022

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

# Specialty Benefits product rates

For businesses of 1-100 eligible employees

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

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

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



# Specialty Benefits Dental PPO

## Regions 4, 5, and 6

Rates are for groups with 1-50 eligible employees

| Plan ID | Dental PPO plans                                  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|---|----------|-------------------|-----------------------|-------------------|
| D694    | Bronze DPPO/\$1000/MAC                            | \$37.50  | \$74.90           | \$93.60               | \$127.30          |
| D696    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$47.50  | \$95.00           | \$118.80              | \$161.50          |
| D706    | Silver DPPO/\$1500/MAC                            | \$55.10  | \$110.10          | \$137.70              | \$187.20          |
| D708    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$56.20  | \$112.50          | \$140.60              | \$191.20          |
| D710    | Silver DPPO/\$1500/U90                            | \$74.20  | \$148.50          | \$185.60              | \$252.40          |
| D712    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$81.80  | \$163.50          | \$204.40              | \$278.00          |
| D714    | Gold DPPO/\$1500/U90                              | \$75.50  | \$151.00          | \$188.80              | \$256.80          |
| D716    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$82.10  | \$164.20          | \$205.20              | \$279.10          |
| D718    | Gold DPPO/\$2000/U90                              | \$80.20  | \$160.30          | \$200.40              | \$272.60          |
| D720    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$83.20  | \$166.50          | \$208.10              | \$283.00          |
| D722    | Platinum DPPO/\$2500/U90                          | \$99.00  | \$197.90          | \$247.40              | \$336.50          |
| D724    | Platinum DPPO/\$2500/U90/Adult+Child Ortho        | \$102.60 | \$205.20          | \$256.40              | \$348.80          |
| D726    | Platinum DPPO/\$3000/U90                          | \$103.20 | \$206.40          | \$258.00              | \$350.90          |
| D728    | Platinum DPPO/\$3000/U90/Adult+Child Ortho        | \$106.50 | \$213.10          | \$266.40              | \$362.30          |
| D730    | Platinum DPPO/\$5000/U90                          | \$106.10 | \$212.10          | \$265.20              | \$360.60          |
| D732    | Platinum DPPO/\$5000/U90/Adult+Child Ortho        | \$109.20 | \$218.50          | \$273.10              | \$371.40          |
| D734    | Diamond DPPO/\$3000/U95                           | \$115.90 | \$231.90          | \$289.90              | \$394.20          |
| D736    | Diamond DPPO/\$3000/U95/Adult+Child Ortho         | \$118.70 | \$237.40          | \$296.80              | \$403.60          |
| D738    | Diamond DPPO/\$5000/U95                           | \$119.20 | \$238.40          | \$298.00              | \$405.20          |
| D740    | Diamond DPPO/\$5000/U95/Adult+Child Ortho         | \$121.70 | \$243.50          | \$304.40              | \$413.90          |
| Plan ID | Voluntary DPPO plans*                             |          |                   |                       |                   |
| D698    | Bronze Voluntary DPPO/\$1000/MAC                  | \$34.00  | \$68.00           | \$85.00               | \$115.60          |
| D702    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$37.70  | \$75.50           | \$94.40               | \$128.30          |

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

# Specialty Benefits Dental PPO

## Regions 4, 5, and 6

Rates are for groups with 51-100 eligible employees

| Plan ID | Dental PPO plans                                  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|---|----------|-------------------|-----------------------|-------------------|
| D695    | Bronze DPPO/\$1000/MAC                            | \$33.60  | \$67.10           | \$83.90               | \$114.10          |
| D697    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$36.20  | \$72.40           | \$90.50               | \$123.00          |
| D707    | Silver DPPO/\$1500/MAC                            | \$41.80  | \$83.60           | \$104.50              | \$142.10          |
| D709    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$45.80  | \$91.50           | \$114.40              | \$155.60          |
| D711    | Silver DPPO/\$1500/U90                            | \$56.10  | \$112.20          | \$140.20              | \$190.70          |
| D713    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$61.70  | \$123.40          | \$154.20              | \$209.70          |
| D715    | Gold DPPO/\$1500/U90                              | \$57.00  | \$114.10          | \$142.60              | \$193.90          |
| D717    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$65.10  | \$130.30          | \$162.80              | \$221.40          |
| D719    | Gold DPPO/\$2000/U90                              | \$70.90  | \$141.80          | \$177.20              | \$241.10          |
| D721    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$73.60  | \$147.20          | \$184.00              | \$250.20          |
| D723    | Platinum DPPO/\$2500/U90                          | \$74.50  | \$149.00          | \$186.20              | \$253.20          |
| D725    | Platinum DPPO/\$2500/U90/Adult+Child Ortho        | \$77.20  | \$154.30          | \$192.90              | \$262.40          |
| D727    | Platinum DPPO/\$3000/U90                          | \$77.60  | \$155.30          | \$194.10              | \$263.90          |
| D729    | Platinum DPPO/\$3000/U90/Adult+Child Ortho        | \$80.10  | \$160.20          | \$200.30              | \$272.40          |
| D731    | Platinum DPPO/\$5000/U90                          | \$79.80  | \$159.50          | \$199.40              | \$271.20          |
| D733    | Platinum DPPO/\$5000/U90/Adult+Child Ortho        | \$82.10  | \$164.20          | \$205.30              | \$279.20          |
| D735    | Diamond DPPO/\$3000/U95                           | \$87.10  | \$174.20          | \$217.80              | \$296.20          |
| D737    | Diamond DPPO/\$3000/U95/Adult+Child Ortho         | \$89.20  | \$178.30          | \$222.90              | \$303.20          |
| D739    | Diamond DPPO/\$5000/U95                           | \$89.50  | \$179.10          | \$223.80              | \$304.40          |
| D741    | Diamond DPPO/\$5000/U95/Adult+Child Ortho         | \$91.40  | \$182.90          | \$228.60              | \$310.90          |
| Plan ID | Voluntary DPPO plans*                             |          |                   |                       |                   |
| D700    | Bronze Voluntary DPPO/\$1000/MAC                  | \$29.30  | \$58.60           | \$73.20               | \$99.60           |
| D704    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$32.30  | \$64.70           | \$80.80               | \$109.90          |

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

# Specialty Benefits Dental PPO

## Regions 2, 7, and 8

Rates are for groups with 1-50 eligible employees

| Plan ID | Dental PPO plans                                  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|---|----------|-------------------|-----------------------|-------------------|
| D694    | Bronze DPPO/\$1000/MAC                            | \$39.80  | \$79.40           | \$99.20               | \$134.90          |
| D696    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$50.40  | \$100.70          | \$125.90              | \$171.20          |
| D706    | Silver DPPO/\$1500/MAC                            | \$58.40  | \$116.70          | \$146.00              | \$198.40          |
| D708    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$59.60  | \$119.30          | \$149.00              | \$202.70          |
| D710    | Silver DPPO/\$1500/U90                            | \$78.70  | \$157.40          | \$196.70              | \$267.50          |
| D712    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$86.70  | \$173.30          | \$216.70              | \$294.70          |
| D714    | Gold DPPO/\$1500/U90                              | \$80.00  | \$160.10          | \$200.10              | \$272.20          |
| D716    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$87.00  | \$174.10          | \$217.50              | \$295.80          |
| D718    | Gold DPPO/\$2000/U90                              | \$85.00  | \$169.90          | \$212.40              | \$289.00          |
| D720    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$88.20  | \$176.50          | \$220.60              | \$300.00          |
| D722    | Platinum DPPO/\$2500/U90                          | \$104.90 | \$209.80          | \$262.20              | \$356.70          |
| D724    | Platinum DPPO/\$2500/U90/Adult+Child Ortho        | \$108.80 | \$217.50          | \$271.80              | \$369.70          |
| D726    | Platinum DPPO/\$3000/U90                          | \$109.40 | \$218.80          | \$273.50              | \$372.00          |
| D728    | Platinum DPPO/\$3000/U90/Adult+Child Ortho        | \$112.90 | \$225.90          | \$282.40              | \$384.00          |
| D730    | Platinum DPPO/\$5000/U90                          | \$112.50 | \$224.80          | \$281.10              | \$382.20          |
| D732    | Platinum DPPO/\$5000/U90/Adult+Child Ortho        | \$115.80 | \$231.60          | \$289.50              | \$393.70          |
| D734    | Diamond DPPO/\$3000/U95                           | \$122.90 | \$245.80          | \$307.30              | \$417.90          |
| D736    | Diamond DPPO/\$3000/U95/Adult+Child Ortho         | \$125.80 | \$251.60          | \$314.60              | \$427.80          |
| D738    | Diamond DPPO/\$5000/U95                           | \$126.40 | \$252.70          | \$315.90              | \$429.50          |
| D740    | Diamond DPPO/\$5000/U95/Adult+Child Ortho         | \$129.00 | \$258.10          | \$322.70              | \$438.70          |
| Plan ID | Voluntary DPPO plans*                             |          |                   |                       |                   |
| D698    | Bronze Voluntary DPPO/\$1000/MAC                  | \$36.00  | \$72.10           | \$90.10               | \$122.50          |
| D702    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$40.00  | \$80.00           | \$100.10              | \$136.00          |

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

# Specialty Benefits Dental PPO

## Regions 2, 7, and 8

Rates are for groups with 51-100 eligible employees

| Plan ID | Dental PPO plans                                  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|---|----------|-------------------|-----------------------|-------------------|
| D695    | Bronze DPPO/\$1000/MAC                            | \$35.60  | \$71.10           | \$88.90               | \$120.90          |
| D697    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$38.40  | \$76.70           | \$95.90               | \$130.40          |
| D707    | Silver DPPO/\$1500/MAC                            | \$44.30  | \$88.60           | \$110.80              | \$150.60          |
| D709    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$48.50  | \$97.00           | \$121.30              | \$164.90          |
| D711    | Silver DPPO/\$1500/U90                            | \$59.50  | \$118.90          | \$148.60              | \$202.10          |
| D713    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$65.40  | \$130.80          | \$163.50              | \$222.30          |
| D715    | Gold DPPO/\$1500/U90                              | \$60.40  | \$120.90          | \$151.20              | \$205.50          |
| D717    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$69.00  | \$138.10          | \$172.60              | \$234.70          |
| D719    | Gold DPPO/\$2000/U90                              | \$75.20  | \$150.30          | \$187.80              | \$255.60          |
| D721    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$78.00  | \$156.00          | \$195.00              | \$265.20          |
| D723    | Platinum DPPO/\$2500/U90                          | \$79.00  | \$157.90          | \$197.40              | \$268.40          |
| D725    | Platinum DPPO/\$2500/U90/Adult+Child Ortho        | \$81.80  | \$163.60          | \$204.50              | \$278.10          |
| D727    | Platinum DPPO/\$3000/U90                          | \$82.30  | \$164.60          | \$205.70              | \$279.70          |
| D729    | Platinum DPPO/\$3000/U90/Adult+Child Ortho        | \$84.90  | \$169.80          | \$212.30              | \$288.70          |
| D731    | Platinum DPPO/\$5000/U90                          | \$84.60  | \$169.10          | \$211.40              | \$287.50          |
| D733    | Platinum DPPO/\$5000/U90/Adult+Child Ortho        | \$87.00  | \$174.10          | \$217.60              | \$296.00          |
| D735    | Diamond DPPO/\$3000/U95                           | \$92.30  | \$184.70          | \$230.90              | \$314.00          |
| D737    | Diamond DPPO/\$3000/U95/Adult+Child Ortho         | \$94.60  | \$189.00          | \$236.30              | \$321.40          |
| D739    | Diamond DPPO/\$5000/U95                           | \$94.90  | \$189.80          | \$237.20              | \$322.70          |
| D741    | Diamond DPPO/\$5000/U95/Adult+Child Ortho         | \$96.90  | \$193.90          | \$242.30              | \$329.60          |
| Plan ID | Voluntary DPPO plans*                             |          |                   |                       |                   |
| D700    | Bronze Voluntary DPPO/\$1000/MAC                  | \$31.10  | \$62.10           | \$77.60               | \$105.60          |
| D704    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$34.20  | \$68.60           | \$85.60               | \$116.50          |

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

## Specialty Benefits Dental HMO

### Regions 4, 5, 6, and 7

Rates are for groups with 1-50 eligible employees

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

## Specialty Benefits Dental HMO

### Regions 2 and 8

Rates are for groups with 1-50 eligible employees

| Plan ID | Dental HMO plans     | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|----------------------|----------|-------------------|-----------------------|-------------------|
| D251    | Dental HMO Basic     | \$17.10  | \$36.50           | \$45.10               | \$57.10           |
| D252    | Dental HMO Plus      | \$27.80  | \$55.60           | \$64.20               | \$83.30           |
| D253    | Dental HMO Deluxe    | \$29.20  | \$58.30           | \$69.30               | \$87.50           |
| D254    | Dental HMO Voluntary | \$26.00  | \$51.90           | \$61.00               | \$78.00           |
| D523    | Dental HMO Standard  | \$22.20  | \$47.50           | \$58.60               | \$74.30           |

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

## Specialty Benefits Dental HMO

### Regions 4, 5, 6, and 7

Rates are for groups with 51-100 eligible employees

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

## Specialty Benefits Dental HMO

### Regions 2 and 8

Rates are for groups with 51-100 eligible employees

| Plan ID | Dental HMO plans     | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|---------|----------------------|----------|-------------------|-----------------------|-------------------|
| D377    | Dental HMO Basic     | \$14.70  | \$31.30           | \$38.60               | \$48.90           |
| D378    | Dental HMO Plus      | \$23.80  | \$47.70           | \$55.00               | \$71.40           |
| D379    | Dental HMO Deluxe    | \$25.00  | \$49.90           | \$59.30               | \$75.00           |
| D380    | Dental HMO Voluntary | \$22.20  | \$44.40           | \$52.30               | \$66.70           |
| D524    | Dental HMO Standard  | \$19.10  | \$40.80           | \$50.20               | \$63.80           |

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

# Specialty Benefits Vision – all regions

Rates are for groups with 1-50 eligible employees

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

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

# Specialty Benefits Vision – all regions

Rates are for groups with 51-100 eligible employees

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

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



# Life insurance rates – all regions

Rates are for groups with 2-100 eligible employees

## Group Plans 2-9 Eligible Employee Rate Table

### Life Insurance Rates\*

| Age    | Rate/\$1,000 |
|--------|--------------|
| 0-29   | \$ .19       |
| 30-34  | .20          |
| 35-39  | .21          |
| 40-44  | .33          |
| 45-49  | .46          |
| 50-54  | .74          |
| 55-59  | 1.15         |
| 60-64  | 2.25         |
| 65-69† | 3.75         |
| 70-74‡ | 5.33         |
| 75-79‡ | 8.39         |
| 80-84‡ | 12.05        |
| 85+‡   | 18.04        |

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

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

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

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

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

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

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

# Closed Specialty Benefits product rates

For businesses of 1-100 eligible employees

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

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

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

## Dental In-Network Only (Regions 4, 5, 6, and 7)\*

Rates are for groups with 1-50 eligible employees

| ID   | Dental In-Network Only 1-50 (Regions 4, 5, 6, and 7)*                                     | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D098 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/2500/Endo-Perio 80%/Ortho              | \$66.40  | \$134.00          | \$168.90              | \$225.50          |
| D099 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/2500/Endo-Perio 80%/No Ortho           | \$65.40  | \$132.90          | \$160.10              | \$224.30          |
| D100 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/Ortho    | \$71.90  | \$144.80          | \$182.60              | \$243.70          |
| D101 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/No Ortho | \$62.00  | \$126.30          | \$151.90              | \$213.00          |
| D317 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho              | \$39.90  | \$83.40           | \$93.90               | \$122.30          |
| D318 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho           | \$36.90  | \$77.20           | \$86.90               | \$113.20          |
| D321 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho    | \$43.20  | \$90.20           | \$101.50              | \$132.10          |
| D322 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/No Ortho | \$35.10  | \$73.30           | \$82.60               | \$107.40          |

## Dental In-Network Only (Regions 4, 5, 6, and 7)\*

Rates are for groups with 51-100 eligible employees

| ID   | Dental In-Network Only 51-100 (Regions 4, 5, 6, and 7)*                                   | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D381 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/2500/Endo-Perio 80%/Ortho              | \$49.90  | \$100.50          | \$126.70              | \$169.10          |
| D382 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/2500/Endo-Perio 80%/No Ortho           | \$49.00  | \$99.60           | \$120.00              | \$168.30          |
| D383 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/Ortho    | \$53.90  | \$108.50          | \$136.90              | \$182.80          |
| D385 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/No Ortho | \$46.50  | \$94.60           | \$114.00              | \$159.80          |
| D387 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho              | \$29.90  | \$62.60           | \$70.40               | \$91.70           |
| D388 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho           | \$27.70  | \$57.90           | \$65.20               | \$84.90           |
| D391 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho    | \$32.30  | \$67.70           | \$76.20               | \$99.10           |
| D392 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/No Ortho | \$26.20  | \$55.00           | \$61.90               | \$80.60           |

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

## Dental In-Network Only (Regions 2 and 8)\*

Rates are for groups with 1-50 eligible employees

| ID   | Dental In-Network Only 1-50 (2 and 8)*  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D098 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/2500/Endo-Perio 80%/Ortho              | \$74.10  | \$149.20          | \$188.50              | \$252.80          |
| D099 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/2500/Endo-Perio 80%/No Ortho           | \$66.30  | \$135.10          | \$169.80              | \$227.60          |
| D100 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/Ortho    | \$80.20  | \$161.30          | \$203.80              | \$273.40          |
| D101 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/No Ortho | \$63.00  | \$128.20          | \$161.30              | \$216.10          |
| D317 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho              | \$43.70  | \$87.00           | \$110.40              | \$131.70          |
| D318 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho           | \$40.30  | \$80.60           | \$102.20              | \$121.90          |
| D321 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho    | \$47.00  | \$94.10           | \$119.40              | \$142.40          |
| D322 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/No Ortho | \$38.20  | \$76.50           | \$97.10               | \$115.70          |

## Dental In-Network Only (Regions 2 and 8)\*

Rates are for groups with 51-100 eligible employees

| ID   | Dental In-Network Only 51-100 (2 and 8)*  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D381 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/2500/Endo-Perio 80%/Ortho              | \$55.50  | \$111.90          | \$141.30              | \$189.50          |
| D382 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/2500/Endo-Perio 80%/No Ortho           | \$49.80  | \$101.30          | \$127.40              | \$170.70          |
| D383 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/Ortho    | \$60.10  | \$121.00          | \$152.90              | \$204.90          |
| D385 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/2500/Endo-Perio 50%/No Ortho | \$47.30  | \$96.10           | \$121.00              | \$162.10          |
| D387 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho              | \$32.70  | \$65.30           | \$82.80               | \$98.80           |
| D388 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho           | \$30.20  | \$60.50           | \$76.70               | \$91.40           |
| D391 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho    | \$35.40  | \$70.50           | \$89.60               | \$106.80          |
| D392 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/No Ortho | \$28.70  | \$57.30           | \$72.80               | \$86.80           |

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

# Dental PPO (Regions 4, 5, and 6)

Rates are for groups with 1-50 eligible employees

| ID   | Dental PPO (Regions 4, 5, and 6)                                  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D067 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$34.90  | \$68.90           | \$85.20               | \$116.90          |
| D272 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$29.50  | \$59.10           | \$71.20               | \$103.10          |
| D273 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$37.40  | \$78.30           | \$88.30               | \$114.70          |
| D274 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$46.60  | \$92.30           | \$105.40              | \$136.60          |
| D275 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$52.30  | \$104.30          | \$131.00              | \$153.10          |
| D276 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85                   | \$68.90  | \$138.80          | \$175.20              | \$205.10          |
| D277 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC              | \$65.40  | \$131.80          | \$159.30              | \$223.50          |
| D278 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$55.40  | \$110.90          | \$140.50              | \$187.30          |
| D279 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC            | \$66.10  | \$133.30          | \$168.00              | \$224.80          |
| D280 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$82.50  | \$165.00          | \$208.90              | \$280.20          |
| D315 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC       | \$62.60  | \$126.40          | \$152.60              | \$214.10          |
| D316 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC     | \$64.20  | \$129.40          | \$163.10              | \$218.20          |
| D497 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$38.10  | \$75.30           | \$93.20               | \$111.80          |
| D499 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$25.40  | \$51.00           | \$64.40               | \$87.20           |
| D501 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$27.40  | \$54.50           | \$68.70               | \$91.40           |
| D505 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$52.40  | \$105.70          | \$131.50              | \$178.80          |
| D507 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$46.20  | \$92.80           | \$117.40              | \$156.60          |
| D509 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$66.90  | \$133.30          | \$167.60              | \$225.60          |
| D511 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$55.60  | \$111.30          | \$140.10              | \$188.30          |
| D513 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$44.90  | \$89.80           | \$113.30              | \$132.20          |
| D515 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$56.00  | \$112.50          | \$141.70              | \$184.10          |
| D517 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$34.10  | \$68.90           | \$85.60               | \$102.80          |
| D519 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$54.00  | \$108.10          | \$136.20              | \$183.20          |
| D521 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$47.90  | \$96.60           | \$120.10              | \$163.40          |
| D525 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$32.60  | \$64.90           | \$81.60               | \$108.70          |
| D527 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$70.20  | \$141.20          | \$177.80              | \$231.10          |
| D529 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$56.00  | \$112.60          | \$141.80              | \$184.30          |
| D531 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$31.00  | \$62.20           | \$78.40               | \$106.20          |
| D533 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$54.00  | \$107.40          | \$135.10              | \$181.90          |
| D535 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$41.80  | \$83.60           | \$105.60              | \$123.20          |
| D537 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$41.10  | \$82.20           | \$103.60              | \$121.00          |
| D539 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$62.90  | \$125.20          | \$157.40              | \$212.00          |
| D541 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$58.10  | \$115.70          | \$145.60              | \$196.00          |
| D543 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$62.10  | \$123.50          | \$155.40              | \$209.20          |
| D545 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$62.60  | \$124.50          | \$156.70              | \$210.90          |
| D572 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$72.00  | \$143.00          | \$179.90              | \$242.20          |
| D574 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$64.90  | \$128.90          | \$162.30              | \$218.40          |
| D576 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$84.20  | \$167.40          | \$210.50              | \$283.40          |
| D578 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$76.40  | \$151.90          | \$191.10              | \$257.20          |
| D580 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$79.40  | \$158.00          | \$198.70              | \$267.50          |
| D582 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$71.60  | \$142.50          | \$179.30              | \$241.40          |

# Dental PPO (Region 7)

Rates are for groups with 1-50 eligible employees

| ID   | Dental PPO (Region 7)   | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D067 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$34.90  | \$68.90           | \$85.20               | \$116.90          |
| D272 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$29.50  | \$59.10           | \$71.20               | \$103.10          |
| D273 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$37.40  | \$78.30           | \$88.30               | \$114.70          |
| D274 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$46.60  | \$92.30           | \$105.40              | \$136.60          |
| D275 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$52.30  | \$104.30          | \$131.00              | \$153.10          |
| D276 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85                   | \$68.90  | \$138.80          | \$175.20              | \$205.10          |
| D277 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC              | \$65.40  | \$131.80          | \$159.30              | \$223.50          |
| D278 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$55.40  | \$110.90          | \$140.50              | \$187.30          |
| D279 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC            | \$66.10  | \$133.30          | \$168.00              | \$224.80          |
| D280 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$82.50  | \$165.00          | \$208.90              | \$280.20          |
| D315 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC       | \$62.60  | \$126.40          | \$152.60              | \$214.10          |
| D316 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC     | \$64.20  | \$129.40          | \$163.10              | \$218.20          |
| D497 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$40.40  | \$79.70           | \$98.70               | \$118.50          |
| D499 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$27.00  | \$54.10           | \$68.20               | \$92.40           |
| D501 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$29.00  | \$57.80           | \$72.70               | \$96.90           |
| D505 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$55.50  | \$111.80          | \$139.30              | \$189.30          |
| D507 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$49.00  | \$98.20           | \$124.30              | \$165.80          |
| D509 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$70.90  | \$141.00          | \$177.40              | \$238.90          |
| D511 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$58.80  | \$117.90          | \$148.40              | \$199.40          |
| D513 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$47.60  | \$95.10           | \$120.00              | \$140.00          |
| D515 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$59.20  | \$119.20          | \$150.00              | \$195.00          |
| D517 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$36.20  | \$73.00           | \$90.60               | \$108.90          |
| D519 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$57.20  | \$114.60          | \$144.30              | \$193.90          |
| D521 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$50.70  | \$102.30          | \$127.20              | \$173.00          |
| D525 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$34.50  | \$68.70           | \$86.40               | \$115.10          |
| D527 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$74.30  | \$149.70          | \$188.30              | \$244.80          |
| D529 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$59.20  | \$119.30          | \$150.20              | \$195.20          |
| D531 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$32.80  | \$65.90           | \$83.00               | \$112.40          |
| D533 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$57.20  | \$113.80          | \$143.10              | \$192.70          |
| D535 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$44.30  | \$88.60           | \$111.80              | \$130.50          |
| D537 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$43.50  | \$87.00           | \$109.70              | \$128.00          |
| D539 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$66.60  | \$132.50          | \$166.70              | \$224.50          |
| D541 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$61.60  | \$122.50          | \$154.20              | \$207.60          |
| D543 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$65.70  | \$130.80          | \$164.50              | \$221.50          |
| D545 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$66.30  | \$131.90          | \$165.90              | \$223.50          |
| D572 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$76.10  | \$151.40          | \$190.40              | \$256.50          |
| D574 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$68.60  | \$136.50          | \$171.80              | \$231.20          |
| D576 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$89.00  | \$177.20          | \$222.90              | \$300.10          |
| D578 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$80.80  | \$160.80          | \$202.20              | \$272.30          |
| D580 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$84.20  | \$167.30          | \$210.40              | \$283.40          |
| D582 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$75.90  | \$151.00          | \$189.80              | \$255.60          |

# Dental PPO (Regions 4, 5, and 6)

Rates are for groups with 51-100 eligible employees

| ID   | Dental PPO (Regions 4, 5, and 6)                                  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D364 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$22.20  | \$44.30           | \$53.40               | \$77.40           |
| D365 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$28.10  | \$58.70           | \$66.20               | \$86.10           |
| D366 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$35.00  | \$69.20           | \$79.00               | \$102.50          |
| D367 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$39.30  | \$78.30           | \$98.20               | \$114.80          |
| D368 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85                   | \$51.80  | \$104.00          | \$131.40              | \$153.90          |
| D369 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC              | \$49.00  | \$98.80           | \$119.40              | \$167.60          |
| D370 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$41.50  | \$83.10           | \$105.40              | \$140.50          |
| D371 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC            | \$49.60  | \$99.90           | \$126.00              | \$168.60          |
| D372 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$61.80  | \$123.80          | \$156.60              | \$210.20          |
| D373 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$26.10  | \$51.80           | \$63.90               | \$87.60           |
| D375 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC       | \$46.90  | \$94.70           | \$114.40              | \$160.50          |
| D376 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC     | \$48.20  | \$97.00           | \$122.40              | \$163.80          |
| D498 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$28.60  | \$56.50           | \$69.90               | \$83.80           |
| D500 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$19.10  | \$38.30           | \$48.30               | \$65.40           |
| D503 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$20.60  | \$40.90           | \$51.50               | \$68.60           |
| D506 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$39.40  | \$79.20           | \$98.60               | \$134.10          |
| D508 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$34.60  | \$69.50           | \$88.00               | \$117.60          |
| D510 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$50.20  | \$99.90           | \$125.70              | \$169.20          |
| D512 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$41.70  | \$83.40           | \$105.10              | \$141.20          |
| D514 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$33.70  | \$67.30           | \$85.00               | \$99.20           |
| D516 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$41.90  | \$84.50           | \$106.20              | \$138.10          |
| D518 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$25.60  | \$51.70           | \$64.20               | \$77.10           |
| D520 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$40.50  | \$81.10           | \$102.20              | \$137.40          |
| D522 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$35.90  | \$72.50           | \$90.10               | \$122.50          |
| D526 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$24.50  | \$48.60           | \$61.20               | \$81.50           |
| D528 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$52.60  | \$106.00          | \$133.40              | \$173.30          |
| D530 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$41.90  | \$84.60           | \$106.40              | \$138.30          |
| D532 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$23.30  | \$46.60           | \$58.70               | \$79.60           |
| D534 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$40.50  | \$80.60           | \$101.40              | \$136.50          |
| D536 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$31.40  | \$62.70           | \$79.10               | \$92.40           |
| D538 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$30.80  | \$61.60           | \$77.60               | \$90.70           |
| D540 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$47.20  | \$93.80           | \$118.10              | \$159.00          |
| D542 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$43.60  | \$86.80           | \$109.20              | \$147.00          |
| D544 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$46.50  | \$92.60           | \$116.50              | \$156.90          |
| D546 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$46.90  | \$93.40           | \$117.60              | \$158.30          |
| D573 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$53.90  | \$107.20          | \$134.90              | \$181.70          |
| D575 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$48.60  | \$96.70           | \$121.70              | \$163.90          |
| D577 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$63.00  | \$125.40          | \$158.00              | \$212.60          |
| D579 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$57.20  | \$113.80          | \$143.30              | \$192.90          |
| D581 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$59.60  | \$118.40          | \$149.10              | \$200.70          |
| D583 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$53.70  | \$106.80          | \$134.50              | \$181.10          |

# Dental PPO (Region 7)

Rates are for groups with 51-100 eligible employees

| ID   | Dental PPO (Region 7)   | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D364 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$22.20  | \$44.30           | \$53.40               | \$77.40           |
| D365 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$28.10  | \$58.70           | \$66.20               | \$86.10           |
| D366 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$35.00  | \$69.20           | \$79.00               | \$102.50          |
| D367 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$39.30  | \$78.30           | \$98.20               | \$114.80          |
| D368 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85                   | \$51.80  | \$104.00          | \$131.40              | \$153.90          |
| D369 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC              | \$49.00  | \$98.80           | \$119.40              | \$167.60          |
| D370 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$41.50  | \$83.10           | \$105.40              | \$140.50          |
| D371 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC            | \$49.60  | \$99.90           | \$126.00              | \$168.60          |
| D372 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$61.80  | \$123.80          | \$156.60              | \$210.20          |
| D373 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$26.10  | \$51.80           | \$63.90               | \$87.60           |
| D375 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC       | \$46.90  | \$94.70           | \$114.40              | \$160.50          |
| D376 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC     | \$48.20  | \$97.00           | \$122.40              | \$163.80          |
| D498 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$30.20  | \$59.90           | \$74.00               | \$88.90           |
| D500 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$20.20  | \$40.60           | \$51.10               | \$69.30           |
| D503 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$21.80  | \$43.40           | \$54.50               | \$72.60           |
| D506 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$41.60  | \$83.80           | \$104.40              | \$142.00          |
| D508 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$36.70  | \$73.60           | \$93.20               | \$124.40          |
| D510 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$53.20  | \$105.80          | \$133.10              | \$179.30          |
| D512 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$44.20  | \$88.40           | \$111.30              | \$149.50          |
| D514 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$35.70  | \$71.30           | \$90.00               | \$105.10          |
| D516 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$44.40  | \$89.40           | \$112.50              | \$146.30          |
| D518 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$27.20  | \$54.70           | \$68.00               | \$81.70           |
| D520 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$42.80  | \$85.90           | \$108.20              | \$145.40          |
| D522 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$38.00  | \$76.70           | \$95.40               | \$129.70          |
| D526 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$25.90  | \$51.50           | \$64.80               | \$86.30           |
| D528 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$55.70  | \$112.20          | \$141.20              | \$183.60          |
| D530 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$44.40  | \$89.50           | \$112.60              | \$146.50          |
| D532 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$24.60  | \$49.40           | \$62.20               | \$84.40           |
| D534 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$42.80  | \$85.30           | \$107.30              | \$144.50          |
| D536 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$33.20  | \$66.40           | \$83.80               | \$97.90           |
| D538 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$32.60  | \$65.30           | \$82.30               | \$96.00           |
| D540 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$49.90  | \$99.30           | \$125.10              | \$168.40          |
| D542 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$46.20  | \$91.80           | \$115.60              | \$155.70          |
| D544 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$49.30  | \$98.10           | \$123.40              | \$166.20          |
| D546 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$49.70  | \$98.90           | \$124.40              | \$167.60          |
| D573 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$57.10  | \$113.60          | \$142.90              | \$192.40          |
| D575 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$51.50  | \$102.40          | \$128.80              | \$173.40          |
| D577 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$66.80  | \$132.90          | \$167.20              | \$225.10          |
| D579 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$60.60  | \$120.60          | \$151.70              | \$204.30          |
| D581 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$63.00  | \$125.50          | \$157.90              | \$212.60          |
| D583 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$56.90  | \$113.20          | \$142.40              | \$191.80          |



# Dental PPO (Regions 2 and 8)

Rates are for groups with 1-50 eligible employees

| ID   | Dental PPO (Regions 2 and 8)                                      | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D067 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$32.50  | \$63.40           | \$80.60               | \$96.00           |
| D272 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$28.60  | \$58.20           | \$72.40               | \$86.60           |
| D273 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$41.00  | \$81.70           | \$103.70              | \$123.50          |
| D274 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$48.90  | \$96.60           | \$122.70              | \$145.40          |
| D275 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$57.70  | \$115.50          | \$145.30              | \$173.20          |
| D276 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85                   | \$70.20  | \$141.20          | \$177.60              | \$238.90          |
| D277 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC              | \$66.50  | \$134.20          | \$168.70              | \$226.90          |
| D278 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$59.70  | \$120.40          | \$151.20              | \$203.50          |
| D279 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC            | \$74.10  | \$148.40          | \$187.80              | \$251.50          |
| D280 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$86.30  | \$171.40          | \$215.10              | \$290.10          |
| D315 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC       | \$63.80  | \$128.60          | \$161.60              | \$217.40          |
| D316 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC     | \$72.10  | \$144.10          | \$182.30              | \$244.30          |
| D331 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$32.50  | \$63.40           | \$80.60               | \$96.00           |
| D497 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$40.40  | \$79.70           | \$98.70               | \$118.50          |
| D499 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$27.00  | \$54.10           | \$68.20               | \$92.40           |
| D501 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$29.00  | \$57.80           | \$72.70               | \$96.90           |
| D505 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$55.50  | \$111.80          | \$139.30              | \$189.30          |
| D507 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$49.00  | \$98.20           | \$124.30              | \$165.80          |
| D509 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$70.90  | \$141.00          | \$177.40              | \$238.90          |
| D511 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$58.80  | \$117.90          | \$148.40              | \$199.40          |
| D513 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$47.60  | \$95.10           | \$120.00              | \$140.00          |
| D515 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$59.20  | \$119.20          | \$150.00              | \$195.00          |
| D517 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$36.20  | \$73.00           | \$90.60               | \$108.90          |
| D519 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$57.20  | \$114.60          | \$144.30              | \$193.90          |
| D521 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$50.70  | \$102.30          | \$127.20              | \$173.00          |
| D525 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$34.50  | \$68.70           | \$86.40               | \$115.10          |
| D527 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$74.30  | \$149.70          | \$188.30              | \$244.80          |
| D529 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$59.20  | \$119.30          | \$150.20              | \$195.20          |
| D531 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$32.80  | \$65.90           | \$83.00               | \$112.40          |
| D533 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$57.20  | \$113.80          | \$143.10              | \$192.70          |
| D535 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$44.30  | \$88.60           | \$111.80              | \$130.50          |
| D537 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$43.50  | \$87.00           | \$109.70              | \$128.00          |
| D539 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$66.60  | \$132.50          | \$166.70              | \$224.50          |
| D541 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$61.60  | \$122.50          | \$154.20              | \$207.60          |
| D543 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$65.70  | \$130.80          | \$164.50              | \$221.50          |
| D545 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$66.30  | \$131.90          | \$165.90              | \$223.50          |
| D572 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$76.10  | \$151.40          | \$190.40              | \$256.50          |
| D574 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$68.60  | \$136.50          | \$171.80              | \$231.20          |
| D576 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$89.00  | \$177.20          | \$222.90              | \$300.10          |
| D578 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$80.80  | \$160.80          | \$202.20              | \$272.30          |
| D580 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$84.20  | \$167.30          | \$210.40              | \$283.40          |
| D582 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$75.90  | \$151.00          | \$189.80              | \$255.60          |

# Dental PPO (Regions 2 and 8)

Rates are for groups with 51-100 eligible employees

| ID   | Dental PPO (Regions 2 and 8)                                      | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D364 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$21.40  | \$43.70           | \$54.30               | \$65.10           |
| D365 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$30.80  | \$61.30           | \$77.80               | \$92.70           |
| D366 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$36.70  | \$72.50           | \$92.00               | \$109.20          |
| D367 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$43.40  | \$86.50           | \$109.10              | \$129.90          |
| D368 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85                   | \$52.60  | \$106.00          | \$133.30              | \$179.30          |
| D369 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC              | \$49.90  | \$100.70          | \$126.60              | \$170.40          |
| D370 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$44.70  | \$90.30           | \$113.40              | \$152.60          |
| D371 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC            | \$55.60  | \$111.30          | \$140.80              | \$188.60          |
| D372 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$64.70  | \$128.50          | \$161.40              | \$217.60          |
| D373 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$24.40  | \$47.70           | \$60.50               | \$72.10           |
| D375 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC       | \$47.90  | \$96.50           | \$121.20              | \$163.10          |
| D376 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC     | \$54.00  | \$108.00          | \$136.70              | \$183.20          |
| D498 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$30.20  | \$59.90           | \$74.00               | \$88.90           |
| D500 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$20.20  | \$40.60           | \$51.10               | \$69.30           |
| D503 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$21.80  | \$43.40           | \$54.50               | \$72.60           |
| D506 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$41.60  | \$83.80           | \$104.40              | \$142.00          |
| D508 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$36.70  | \$73.60           | \$93.20               | \$124.40          |
| D510 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$53.20  | \$105.80          | \$133.10              | \$179.30          |
| D512 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$44.20  | \$88.40           | \$111.30              | \$149.50          |
| D514 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$35.70  | \$71.30           | \$90.00               | \$105.10          |
| D516 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$44.40  | \$89.40           | \$112.50              | \$146.30          |
| D518 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$27.20  | \$54.70           | \$68.00               | \$81.70           |
| D520 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$42.80  | \$85.90           | \$108.20              | \$145.40          |
| D522 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$38.00  | \$76.70           | \$95.40               | \$129.70          |
| D526 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$25.90  | \$51.50           | \$64.80               | \$86.30           |
| D528 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$55.70  | \$112.20          | \$141.20              | \$183.60          |
| D530 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$44.40  | \$89.50           | \$112.60              | \$146.50          |
| D532 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$24.60  | \$49.40           | \$62.20               | \$84.40           |
| D534 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$42.80  | \$85.30           | \$107.30              | \$144.50          |
| D536 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$33.20  | \$66.40           | \$83.80               | \$97.90           |
| D538 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$32.60  | \$65.30           | \$82.30               | \$96.00           |
| D540 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$49.90  | \$99.30           | \$125.10              | \$168.40          |
| D542 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$46.20  | \$91.80           | \$115.60              | \$155.70          |
| D544 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$49.30  | \$98.10           | \$123.40              | \$166.20          |
| D546 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$49.70  | \$98.90           | \$124.40              | \$167.60          |
| D573 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$57.10  | \$113.60          | \$142.90              | \$192.40          |
| D575 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$51.50  | \$102.40          | \$128.80              | \$173.40          |
| D577 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$66.80  | \$132.90          | \$167.20              | \$225.10          |
| D579 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$60.60  | \$120.60          | \$151.70              | \$204.30          |
| D581 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$63.00  | \$125.50          | \$157.90              | \$212.60          |
| D583 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$56.90  | \$113.20          | \$142.40              | \$191.80          |

# Vision 1-50

Rates are for groups with 1-50 eligible employees, closed plans only

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

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# Vision 51-100

Rates are for groups with 51-100 eligible employees, closed plans only

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

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