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# Small Business rate tables

Includes rates for standard plans

Rate book 7

**Rating region 14:** Kern

# Blue Shield of California county grouping for Rate book 7

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 2024

| 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, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90623, 90630, 90631, 90637-90639, 90640, 90650-90652, 90660, 90661, 90662, 90670-90671, 90701-90704, 90706-90707, 90710-90717, 90723, 90731-90734, 90744-90749, 90755, 90801-90810, 90813-90815, 90822, 90831-90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006-91012, 91016, 91017, 91020, 91021, 91023-91025, 91030, 91031, 91040-91043, 91046, 91066, 91077, 91101-91110, 91114-91118, 91121, 91123-91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224-91226, 91501-91508, 91510, 91521-91523, 91526, 91702, 91706, 91711, 91714-91716, 91722-91724, 91731-91735, 91740, 91741, 91744-91750, 91754-91756, 91759, 91765-91773, 91775, 91776, 91778, 91780, 91788-91793, 91795, 91801-91804, 91896, 91899, 93510, 93532, 93534, 93536, 93539, 93543, 93544, 93550-93553, 93560, 93563, 93584, 93586, 93590, 93591 and 93599.

# Small Business Off-Exchange Access+ HMO® Network

Rating region definitions and availability

Effective April 2024

| 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>El Dorado County</b> in the following ZIP codes: 95613, 95614, 95634, 95635, 95664, 95672, 95682, and 95762.<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>Sacramento County</b><br><b>Yolo County</b>  |
| 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>Monterey County</b> in the following ZIP codes: 93901, 93902, 93905, 93906, 93907, 93908, 93912, 93915, 93920, 93921, 93922, 93923, 93924, 93925, 93926, 93933, 93940, 93942, 93943, 93944, 93950, 93953, 93955, 93960, 93962, 95012, 95039.<br><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, 92222, 92225, 92227, 92231, 92232, 92233, 92243, 92244, 92249, 92250, 92251, 92257, 92259, 92266, 92273, 92274, 92275, 92281, and 92283.  |
| 14            | <b>Kern County</b> in the following ZIP codes: 93203, 93205, 93206, 93215, 93216, 93220, 93222, 93224, 93225, 93226, 93238, 93240, 93241, 93243, 93249, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93381, 93382, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 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> in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91759, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92252, 92256, 92267, 92268, 92277, 92278, 92284, 92285, 92286, 92301, 92304, 92305, 92307, 92308, 92309, 92310, 92311, 92312, 92313, 92314, 92315, 92316, 92317, 92318, 92321, 92322, 92323, 92324, 92325, 92326, 92327, 92329, 92331, 92332, 92333, 92334, 92335, 92336, 92337, 92338, 92339, 93240, 92341, 92342, 92344, 92345, 92346, 92347, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92364, 92365, 92366, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395, 92397, 92398, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92412, 92413, 92414, 92415, 92418, 92423, 92424, 92427, 93558, 93562, 93592. |
| 18            | <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 2024

| Rating region | County   |
|---------------|--|
| 1             | None   |
| 2             | <b>Marin County</b><br><b>Sonoma County</b>  |
| 3             | <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, 94246, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94286, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 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, 95887, 95894, and 95899.<br><b>Yolo County</b>  |
| 4             | <b>San Francisco County</b>  |
| 5             | <b>Contra Costa County</b> 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             | <b>Santa Clara County</b>  |
| 8             | <b>San Mateo County</b> in the following ZIP codes: 94002, 94005, 94010, 94011, 94014, 94015, 94016, 94017, 94025, 94026, 94027, 94030, 94044, 94061, 94062, 94063, 94064, 94065, 94066, 94070, 94080, 94083, 94401, 94402, 94403, 94404, and 94497.   |
| 9             | <b>Santa Cruz County</b>   |
| 10            | <b>Stanislaus County</b>   |
| 11            | None   |
| 12            | <b>San Luis Obispo County</b><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            | None   |
| 14            | <b>Kern County</b> in the following ZIP codes: 93203, 93215, 93216, 93241, 93250, 93252, 93263, 93276, 93280, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93381, 93382, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93531, 93561, and 93581.   |
| 15            | <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, 91111, 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, 91795, 91801, 91802, 91803, 91804, 91896, 91899, and 93563.   |
| 16            | <b>Los Angeles County</b> 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, 90101, 90103, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 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 2024

| 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, 92412, 92413, 92414, 92415, 92418, 92423, 92424, 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, 91947, 91948, 91950, 91951, 91962, 91976, 91977, 91978, 91979, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92070, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92162, 92163, 92164, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92184, 92186, 92187, 92190, 92191, 92192, 92193, 92195, 92196, 92197, 92198, and 92199.</p> |

# Small Business Off-Exchange and Mirror ACO HMO Network

Rating region definitions and availability

Effective April 2024

| Rating region | County  |
|---------------|---|
| 1             | <b>Nevada County</b> in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.   |
| 2             | <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, and 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, 94246, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94286, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 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, 95887, 95894, and 95899.<br><b>Yolo County</b> in the following ZIP codes: 95605, 95606, 95607, 95612, 95616, 95617, 95618, 95620, 95627, 95637, 95645, 95653, 95691, 95694, 95695, 95697, 95698, 95776, 95798, 95799, and 95937.   |
| 4             | <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>Monterey County</b> in the following ZIP codes: 93901, 93902, 93905, 93906, 93907, 93908, 93912, 93915, 93920, 93921, 93922, 93923, 93924, 93925, 93926, 93933, 93940, 93942, 93943, 93944, 93950, 93953, 93955, 93960, 93962, 95012, 95039.<br><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>Santa Barbara County</b> in the following ZIP codes: 93013, 93014, 93067, 93101, 93102, 93103, 93105, 93106, 93107, 93108, 93109, 93110, 93111, 93116, 93117, 93118, 93120, 93121, 93130, 93140, 93150, 93160, 93190, 93199, 93460, 93463, 93464.<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, 93013, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, and 93099.   |
| 13            | <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, 93381, 93382, 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, 91795, 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 2024

| Rating region | County   |
|---------------|--|
| 16            | <p><b>Los Angeles County</b> in the following ZIP codes: 90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90091, 90093, 90094, 90095, 90096, 90099, 90101, 90103, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 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, 92515, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, and 92883.</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, 92414, 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, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91947, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92133, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92162, 92163, 92164, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92184, 92186, 92187, 92190, 92191, 92192, 92193, 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 14

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |   |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|---|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/35 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | 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 2500/55 + Child Dental | Blue Shield Trio Bronze 60 HMO 7000/70 + Child Dental Alt |
| 0 to 14               | \$327.06                     | \$324.09                     | \$321.32                     | \$307.26                 | \$297.54                   | \$291.12                    | \$286.79                    | \$256.16                      | \$252.34                      | \$222.33                      | \$324.33   | \$302.68   | \$253.34  | \$222.33  |
| 15                    | \$356.13                     | \$352.90                     | \$349.88                     | \$334.57                 | \$323.99                   | \$316.99                    | \$312.28                    | \$278.93                      | \$274.77                      | \$242.10                      | \$353.15   | \$329.58   | \$275.86  | \$242.10  |
| 16                    | \$367.25                     | \$363.92                     | \$360.80                     | \$345.02                 | \$334.10                   | \$326.89                    | \$322.03                    | \$287.63                      | \$283.35                      | \$249.65                      | \$364.18   | \$339.87   | \$284.47  | \$249.65  |
| 17                    | \$378.37                     | \$374.93                     | \$371.72                     | \$355.46                 | \$344.21                   | \$336.78                    | \$331.77                    | \$296.34                      | \$291.93                      | \$257.21                      | \$375.20   | \$350.16   | \$293.08  | \$257.21  |
| 18                    | \$390.34                     | \$386.79                     | \$383.49                     | \$366.71                 | \$355.10                   | \$347.44                    | \$342.27                    | \$305.72                      | \$301.16                      | \$265.35                      | \$387.07   | \$361.23   | \$302.35  | \$265.35  |
| 19                    | \$402.31                     | \$398.66                     | \$395.25                     | \$377.95                 | \$365.99                   | \$358.09                    | \$352.77                    | \$315.09                      | \$310.40                      | \$273.48                      | \$398.94   | \$372.31   | \$311.63  | \$273.48  |
| 20                    | \$414.71                     | \$410.94                     | \$407.43                     | \$389.60                 | \$377.27                   | \$369.13                    | \$363.64                    | \$324.80                      | \$319.96                      | \$281.91                      | \$411.24   | \$383.79   | \$321.23  | \$281.91  |
| 21                    | \$427.53                     | \$423.65                     | \$420.03                     | \$401.65                 | \$388.94                   | \$380.54                    | \$374.89                    | \$334.85                      | \$329.86                      | \$290.63                      | \$423.96   | \$395.66   | \$331.17  | \$290.63  |
| 22                    | \$427.53                     | \$423.65                     | \$420.03                     | \$401.65                 | \$388.94                   | \$380.54                    | \$374.89                    | \$334.85                      | \$329.86                      | \$290.63                      | \$423.96   | \$395.66   | \$331.17  | \$290.63  |
| 23                    | \$427.53                     | \$423.65                     | \$420.03                     | \$401.65                 | \$388.94                   | \$380.54                    | \$374.89                    | \$334.85                      | \$329.86                      | \$290.63                      | \$423.96   | \$395.66   | \$331.17  | \$290.63  |
| 24                    | \$427.53                     | \$423.65                     | \$420.03                     | \$401.65                 | \$388.94                   | \$380.54                    | \$374.89                    | \$334.85                      | \$329.86                      | \$290.63                      | \$423.96   | \$395.66   | \$331.17  | \$290.63  |
| 25                    | \$429.24                     | \$425.35                     | \$421.71                     | \$403.26                 | \$390.50                   | \$382.07                    | \$376.39                    | \$336.19                      | \$331.18                      | \$291.79                      | \$425.65   | \$397.24   | \$332.49  | \$291.79  |
| 26                    | \$437.79                     | \$433.82                     | \$430.11                     | \$411.29                 | \$398.28                   | \$389.68                    | \$383.88                    | \$342.88                      | \$337.78                      | \$297.61                      | \$434.13   | \$405.15   | \$339.11  | \$297.61  |
| 27                    | \$448.05                     | \$443.99                     | \$440.19                     | \$420.93                 | \$407.61                   | \$398.81                    | \$392.88                    | \$350.92                      | \$345.69                      | \$304.58                      | \$444.30   | \$414.65   | \$347.06  | \$304.58  |
| 28                    | \$464.73                     | \$460.51                     | \$456.57                     | \$436.59                 | \$422.78                   | \$413.65                    | \$407.50                    | \$363.98                      | \$358.56                      | \$315.92                      | \$460.84   | \$430.08   | \$359.98  | \$315.92  |
| 29                    | \$478.41                     | \$474.07                     | \$470.01                     | \$449.45                 | \$435.22                   | \$425.83                    | \$419.50                    | \$374.69                      | \$369.11                      | \$325.22                      | \$474.41   | \$442.74   | \$370.57  | \$325.22  |
| 30                    | \$485.25                     | \$480.84                     | \$476.73                     | \$455.87                 | \$441.45                   | \$431.92                    | \$425.50                    | \$380.05                      | \$374.39                      | \$329.87                      | \$481.19   | \$449.07   | \$375.87  | \$329.87  |
| 31                    | \$495.51                     | \$491.01                     | \$486.81                     | \$465.51                 | \$450.78                   | \$441.05                    | \$434.49                    | \$388.09                      | \$382.31                      | \$336.84                      | \$491.36   | \$458.57   | \$383.82  | \$336.84  |
| 32                    | \$505.77                     | \$501.18                     | \$496.89                     | \$475.15                 | \$460.12                   | \$450.18                    | \$443.49                    | \$396.12                      | \$390.22                      | \$343.82                      | \$501.54   | \$468.06   | \$391.77  | \$343.82  |
| 33                    | \$512.18                     | \$507.53                     | \$503.19                     | \$481.18                 | \$465.95                   | \$455.89                    | \$449.11                    | \$401.15                      | \$395.17                      | \$348.18                      | \$507.90   | \$474.00   | \$396.74  | \$348.18  |
| 34                    | \$519.02                     | \$514.31                     | \$509.91                     | \$487.60                 | \$472.17                   | \$461.98                    | \$455.11                    | \$406.50                      | \$400.45                      | \$352.83                      | \$514.68   | \$480.33   | \$402.03  | \$352.83  |
| 35                    | \$522.44                     | \$517.70                     | \$513.27                     | \$490.82                 | \$475.29                   | \$465.02                    | \$458.11                    | \$409.18                      | \$403.09                      | \$355.15                      | \$518.07   | \$483.49   | \$404.68  | \$355.15  |
| 36                    | \$525.86                     | \$521.09                     | \$516.63                     | \$494.03                 | \$478.40                   | \$468.07                    | \$461.11                    | \$411.86                      | \$405.73                      | \$357.48                      | \$521.46   | \$486.66   | \$407.33  | \$357.48  |
| 37                    | \$529.28                     | \$524.48                     | \$519.99                     | \$497.24                 | \$481.51                   | \$471.11                    | \$464.11                    | \$414.54                      | \$408.37                      | \$359.80                      | \$524.86   | \$489.82   | \$409.98  | \$359.80  |
| 38                    | \$532.70                     | \$527.87                     | \$523.35                     | \$500.46                 | \$484.62                   | \$474.16                    | \$467.11                    | \$417.22                      | \$411.01                      | \$362.13                      | \$528.25   | \$492.99   | \$412.63  | \$362.13  |
| 39                    | \$539.54                     | \$534.65                     | \$530.08                     | \$506.88                 | \$490.84                   | \$480.25                    | \$473.11                    | \$422.58                      | \$416.28                      | \$366.78                      | \$535.03   | \$499.32   | \$417.93  | \$366.78  |
| 40                    | \$546.39                     | \$541.43                     | \$536.80                     | \$513.31                 | \$497.07                   | \$486.33                    | \$479.10                    | \$427.93                      | \$421.56                      | \$371.43                      | \$541.81   | \$505.65   | \$423.23  | \$371.43  |
| 41                    | \$556.65                     | \$551.59                     | \$546.88                     | \$522.95                 | \$506.40                   | \$495.47                    | \$488.10                    | \$435.97                      | \$429.48                      | \$378.40                      | \$551.99   | \$515.14   | \$431.18  | \$378.40  |
| 42                    | \$566.48                     | \$561.34                     | \$556.54                     | \$532.19                 | \$515.35                   | \$504.22                    | \$496.72                    | \$443.67                      | \$437.06                      | \$385.09                      | \$561.74   | \$524.24   | \$438.79  | \$385.09  |
| 43                    | \$580.16                     | \$574.89                     | \$569.98                     | \$545.04                 | \$527.79                   | \$516.40                    | \$508.72                    | \$454.39                      | \$447.62                      | \$394.39                      | \$575.31   | \$536.91   | \$449.39  | \$394.39  |
| 44                    | \$597.26                     | \$591.84                     | \$586.78                     | \$561.10                 | \$543.35                   | \$531.62                    | \$523.72                    | \$467.78                      | \$460.81                      | \$406.01                      | \$592.27   | \$552.73   | \$462.64  | \$406.01  |
| 45                    | \$617.36                     | \$611.75                     | \$606.52                     | \$579.98                 | \$561.63                   | \$549.51                    | \$541.34                    | \$483.52                      | \$476.32                      | \$419.67                      | \$612.19   | \$571.33   | \$478.20  | \$419.67  |
| 46                    | \$641.30                     | \$635.48                     | \$630.04                     | \$602.47                 | \$583.41                   | \$570.82                    | \$562.33                    | \$502.27                      | \$494.79                      | \$435.95                      | \$635.93   | \$593.48   | \$496.75  | \$435.95  |
| 47                    | \$668.23                     | \$662.17                     | \$656.50                     | \$627.78                 | \$607.91                   | \$594.79                    | \$585.95                    | \$523.37                      | \$515.57                      | \$454.26                      | \$662.64   | \$618.41   | \$517.61  | \$454.26  |
| 48                    | \$699.01                     | \$692.67                     | \$686.75                     | \$656.70                 | \$635.92                   | \$622.19                    | \$612.94                    | \$547.47                      | \$539.32                      | \$475.18                      | \$693.17   | \$646.90   | \$541.46  | \$475.18  |
| 49                    | \$729.37                     | \$722.75                     | \$716.57                     | \$685.21                 | \$663.53                   | \$649.21                    | \$639.56                    | \$571.25                      | \$562.74                      | \$495.82                      | \$723.27   | \$674.99   | \$564.97  | \$495.82  |
| 50                    | \$763.57                     | \$756.64                     | \$750.17                     | \$717.35                 | \$694.65                   | \$679.65                    | \$669.55                    | \$598.04                      | \$589.13                      | \$519.07                      | \$757.18   | \$706.64   | \$591.46  | \$519.07  |
| 51                    | \$797.35                     | \$790.11                     | \$783.35                     | \$749.08                 | \$725.37                   | \$709.71                    | \$699.16                    | \$624.49                      | \$615.19                      | \$542.03                      | \$790.68   | \$737.90   | \$617.62  | \$542.03  |
| 52                    | \$834.54                     | \$826.97                     | \$819.89                     | \$784.02                 | \$759.21                   | \$742.82                    | \$731.78                    | \$653.62                      | \$643.89                      | \$567.31                      | \$827.56   | \$772.32   | \$646.43  | \$567.31  |
| 53                    | \$872.16                     | \$864.25                     | \$856.86                     | \$819.37                 | \$793.44                   | \$776.31                    | \$764.77                    | \$683.09                      | \$672.91                      | \$592.89                      | \$864.87   | \$807.14   | \$675.58  | \$592.89  |
| 54                    | \$912.78                     | \$904.49                     | \$896.76                     | \$857.52                 | \$830.39                   | \$812.46                    | \$800.38                    | \$714.90                      | \$704.25                      | \$620.50                      | \$905.14   | \$844.73   | \$707.04  | \$620.50  |
| 55                    | \$953.40                     | \$944.74                     | \$936.66                     | \$895.68                 | \$867.34                   | \$848.61                    | \$836.00                    | \$746.71                      | \$735.59                      | \$648.11                      | \$945.42   | \$882.31   | \$738.50  | \$648.11  |
| 56                    | \$997.43                     | \$988.58                     | \$979.93                     | \$937.05                 | \$907.40                   | \$887.81                    | \$874.61                    | \$781.20                      | \$769.56                      | \$678.04                      | \$989.09   | \$923.07   | \$772.61  | \$678.04  |
| 57                    | \$1,041.89                   | \$1,032.44                   | \$1,023.61                   | \$978.82                 | \$947.85                   | \$927.39                    | \$913.60                    | \$816.02                      | \$803.87                      | \$708.27                      | \$1,033.18   | \$964.21   | \$807.05  | \$708.27  |
| 58                    | \$1,089.35                   | \$1,079.46                   | \$1,070.23                   | \$1,023.40               | \$991.02                   | \$969.63                    | \$955.21                    | \$853.19                      | \$840.48                      | \$740.53                      | \$1,080.24   | \$1,008.13   | \$843.81  | \$740.53  |
| 59                    | \$1,112.86                   | \$1,102.76                   | \$1,093.33                   | \$1,045.49               | \$1,012.41                 | \$990.56                    | \$975.83                    | \$871.61                      | \$858.63                      | \$756.52                      | \$1,103.56   | \$1,029.89   | \$862.02  | \$756.52  |
| 60                    | \$1,160.32                   | \$1,149.79                   | \$1,139.96                   | \$1,090.08               | \$1,055.59                 | \$1,032.80                  | \$1,017.44                  | \$908.77                      | \$895.24                      | \$788.78                      | \$1,150.61   | \$1,073.81   | \$898.78  | \$788.78  |
| 61                    | \$1,201.36                   | \$1,190.46                   | \$1,180.28                   | \$1,128.64               | \$1,092.92                 | \$1,069.33                  | \$1,053.43                  | \$940.92                      | \$926.91                      | \$816.68                      | \$1,191.31   | \$1,111.79   | \$930.57  | \$816.68  |
| 62                    | \$1,228.30                   | \$1,217.15                   | \$1,206.74                   | \$1,153.94               | \$1,117.43                 | \$1,093.30                  | \$1,077.05                  | \$962.02                      | \$947.69                      | \$834.99                      | \$1,218.02   | \$1,136.72   | \$951.44  | \$834.99  |
| 63                    | \$1,262.07                   | \$1,250.62                   | \$1,239.92                   | \$1,185.67               | \$1,148.15                 | \$1,123.37                  | \$1,106.66                  | \$988.47                      | \$973.75                      | \$857.95                      | \$1,251.52   | \$1,167.98   | \$977.60  | \$857.95  |
| 64+                   | \$1,282.60                   | \$1,270.95                   | \$1,260.08                   | \$1,204.95               | \$1,166.82                 | \$1,141.63                  | \$1,124.66                  | \$1,004.54                    | \$989.58                      | \$871.90                      | \$1,271.87   | \$1,186.97   | \$993.50  | \$871.90  |

# Rating Region 14

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                   | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/35 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 2750/70 OffEx | Bronze Access+ HMO® 7000/70 OffEx | Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental | Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental | Blue Shield Access+ Silver 70 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$409.44                         | \$405.65                         | \$402.16                         | \$383.28                     | \$370.92                       | \$362.72                        | \$357.21                        | \$318.23                          | \$312.98                          | \$274.42                          | \$405.77   | \$378.52   | \$314.67  |
| 15                       | \$445.84                         | \$441.71                         | \$437.91                         | \$417.35                     | \$403.89                       | \$394.96                        | \$388.96                        | \$346.51                          | \$340.80                          | \$298.81                          | \$441.84   | \$412.17   | \$342.64  |
| 16                       | \$459.75                         | \$455.50                         | \$451.58                         | \$430.37                     | \$416.50                       | \$407.28                        | \$401.10                        | \$357.33                          | \$351.44                          | \$308.14                          | \$455.63   | \$425.03   | \$353.34  |
| 17                       | \$473.67                         | \$469.29                         | \$465.25                         | \$443.40                     | \$429.11                       | \$419.61                        | \$413.24                        | \$368.14                          | \$362.07                          | \$317.46                          | \$469.42   | \$437.90   | \$364.03  |
| 18                       | \$488.66                         | \$484.13                         | \$479.97                         | \$457.43                     | \$442.68                       | \$432.89                        | \$426.32                        | \$379.79                          | \$373.53                          | \$327.51                          | \$484.27   | \$451.75   | \$375.55  |
| 19                       | \$503.64                         | \$498.98                         | \$494.68                         | \$471.46                     | \$456.26                       | \$446.16                        | \$439.39                        | \$391.44                          | \$384.98                          | \$337.55                          | \$499.12   | \$465.61   | \$387.07  |
| 20                       | \$519.16                         | \$514.36                         | \$509.93                         | \$485.98                     | \$470.32                       | \$459.91                        | \$452.93                        | \$403.50                          | \$396.85                          | \$347.95                          | \$514.51   | \$479.96   | \$399.00  |
| 21                       | \$535.22                         | \$530.27                         | \$525.70                         | \$501.02                     | \$484.87                       | \$474.14                        | \$466.94                        | \$415.98                          | \$409.12                          | \$358.72                          | \$530.42   | \$494.80   | \$411.34  |
| 22                       | \$535.22                         | \$530.27                         | \$525.70                         | \$501.02                     | \$484.87                       | \$474.14                        | \$466.94                        | \$415.98                          | \$409.12                          | \$358.72                          | \$530.42   | \$494.80   | \$411.34  |
| 23                       | \$535.22                         | \$530.27                         | \$525.70                         | \$501.02                     | \$484.87                       | \$474.14                        | \$466.94                        | \$415.98                          | \$409.12                          | \$358.72                          | \$530.42   | \$494.80   | \$411.34  |
| 24                       | \$535.22                         | \$530.27                         | \$525.70                         | \$501.02                     | \$484.87                       | \$474.14                        | \$466.94                        | \$415.98                          | \$409.12                          | \$358.72                          | \$530.42   | \$494.80   | \$411.34  |
| 25                       | \$537.36                         | \$532.39                         | \$527.80                         | \$503.02                     | \$486.81                       | \$476.03                        | \$468.81                        | \$417.64                          | \$410.76                          | \$360.15                          | \$532.54   | \$496.78   | \$412.98  |
| 26                       | \$548.06                         | \$542.99                         | \$538.32                         | \$513.04                     | \$496.50                       | \$485.52                        | \$478.15                        | \$425.96                          | \$418.94                          | \$367.33                          | \$543.15   | \$506.68   | \$421.21  |
| 27                       | \$560.91                         | \$555.72                         | \$550.93                         | \$525.06                     | \$508.14                       | \$496.90                        | \$489.35                        | \$435.95                          | \$428.76                          | \$375.93                          | \$555.88   | \$518.55   | \$431.08  |
| 28                       | \$581.78                         | \$576.40                         | \$571.44                         | \$544.60                     | \$527.05                       | \$515.39                        | \$507.56                        | \$452.17                          | \$444.72                          | \$389.92                          | \$576.56   | \$537.85   | \$447.12  |
| 29                       | \$598.91                         | \$593.37                         | \$588.26                         | \$560.64                     | \$542.57                       | \$530.56                        | \$522.51                        | \$465.48                          | \$457.81                          | \$401.40                          | \$593.54   | \$553.68   | \$460.29  |
| 30                       | \$607.47                         | \$601.85                         | \$596.67                         | \$568.65                     | \$550.32                       | \$538.15                        | \$529.98                        | \$472.14                          | \$464.35                          | \$407.14                          | \$602.02   | \$561.60   | \$466.87  |
| 31                       | \$620.32                         | \$614.58                         | \$609.29                         | \$580.68                     | \$561.96                       | \$549.53                        | \$541.18                        | \$482.12                          | \$474.17                          | \$415.75                          | \$614.75   | \$573.47   | \$476.74  |
| 32                       | \$633.16                         | \$627.31                         | \$621.90                         | \$592.70                     | \$573.60                       | \$560.90                        | \$552.39                        | \$492.11                          | \$483.99                          | \$424.36                          | \$627.48   | \$585.35   | \$486.61  |
| 33                       | \$641.19                         | \$635.26                         | \$629.79                         | \$600.22                     | \$580.87                       | \$568.02                        | \$559.39                        | \$498.35                          | \$490.13                          | \$429.74                          | \$635.44   | \$592.77   | \$492.78  |
| 34                       | \$649.76                         | \$643.74                         | \$638.20                         | \$608.23                     | \$588.63                       | \$575.60                        | \$566.87                        | \$505.00                          | \$496.67                          | \$435.48                          | \$643.93   | \$600.69   | \$499.36  |
| 35                       | \$654.04                         | \$647.99                         | \$642.41                         | \$612.24                     | \$592.51                       | \$579.40                        | \$570.60                        | \$508.33                          | \$499.95                          | \$438.35                          | \$648.17   | \$604.65   | \$502.66  |
| 36                       | \$658.32                         | \$652.23                         | \$646.61                         | \$616.25                     | \$596.39                       | \$583.19                        | \$574.34                        | \$511.66                          | \$503.22                          | \$441.22                          | \$652.41   | \$608.61   | \$505.95  |
| 37                       | \$662.60                         | \$656.47                         | \$650.82                         | \$620.26                     | \$600.27                       | \$586.98                        | \$578.07                        | \$514.98                          | \$506.49                          | \$444.09                          | \$656.66   | \$612.56   | \$509.24  |
| 38                       | \$666.88                         | \$660.71                         | \$655.02                         | \$624.26                     | \$604.14                       | \$590.78                        | \$581.81                        | \$518.31                          | \$509.77                          | \$446.96                          | \$660.90   | \$616.52   | \$512.53  |
| 39                       | \$675.45                         | \$669.20                         | \$663.43                         | \$632.28                     | \$611.90                       | \$598.36                        | \$589.28                        | \$524.97                          | \$516.31                          | \$452.70                          | \$669.39   | \$624.44   | \$519.11  |
| 40                       | \$684.01                         | \$677.68                         | \$671.85                         | \$640.30                     | \$619.66                       | \$605.95                        | \$596.75                        | \$531.62                          | \$522.86                          | \$458.44                          | \$677.87   | \$632.36   | \$525.69  |
| 41                       | \$696.86                         | \$690.41                         | \$684.46                         | \$652.32                     | \$631.30                       | \$617.33                        | \$607.96                        | \$541.61                          | \$532.68                          | \$467.05                          | \$690.60   | \$644.23   | \$535.56  |
| 42                       | \$709.17                         | \$702.60                         | \$696.55                         | \$663.85                     | \$642.45                       | \$628.23                        | \$618.70                        | \$551.17                          | \$542.09                          | \$475.30                          | \$702.80   | \$655.61   | \$545.02  |
| 43                       | \$726.29                         | \$719.57                         | \$713.38                         | \$679.88                     | \$657.96                       | \$643.40                        | \$633.64                        | \$564.49                          | \$555.18                          | \$486.78                          | \$719.78   | \$671.45   | \$558.19  |
| 44                       | \$747.70                         | \$740.78                         | \$734.40                         | \$699.92                     | \$677.36                       | \$662.37                        | \$652.32                        | \$581.13                          | \$571.54                          | \$501.13                          | \$740.99   | \$691.24   | \$574.64  |
| 45                       | \$772.86                         | \$765.71                         | \$759.11                         | \$723.47                     | \$700.15                       | \$684.65                        | \$674.26                        | \$600.68                          | \$590.77                          | \$517.99                          | \$765.92   | \$714.49   | \$593.97  |
| 46                       | \$802.83                         | \$795.40                         | \$788.55                         | \$751.52                     | \$727.30                       | \$711.21                        | \$700.41                        | \$623.97                          | \$613.68                          | \$538.07                          | \$795.63   | \$742.20   | \$617.01  |
| 47                       | \$836.55                         | \$828.81                         | \$821.67                         | \$783.09                     | \$757.85                       | \$741.08                        | \$729.83                        | \$650.18                          | \$639.46                          | \$560.67                          | \$829.04   | \$773.37   | \$642.92  |
| 48                       | \$875.08                         | \$866.99                         | \$859.52                         | \$819.16                     | \$792.76                       | \$775.21                        | \$763.45                        | \$680.13                          | \$668.91                          | \$586.50                          | \$867.23   | \$809.00   | \$672.54  |
| 49                       | \$913.08                         | \$904.64                         | \$896.85                         | \$854.73                     | \$827.18                       | \$808.88                        | \$796.60                        | \$709.66                          | \$697.96                          | \$611.97                          | \$904.89   | \$844.13   | \$701.74  |
| 50                       | \$955.90                         | \$947.06                         | \$938.90                         | \$894.81                     | \$865.97                       | \$846.81                        | \$833.96                        | \$742.94                          | \$730.69                          | \$640.67                          | \$947.33   | \$883.71   | \$734.65  |
| 51                       | \$998.18                         | \$988.95                         | \$980.43                         | \$934.39                     | \$904.28                       | \$884.27                        | \$870.84                        | \$775.80                          | \$763.01                          | \$669.01                          | \$989.23   | \$922.80   | \$767.15  |
| 52                       | \$1,044.75                       | \$1,035.08                       | \$1,026.17                       | \$977.98                     | \$946.46                       | \$925.52                        | \$911.47                        | \$811.99                          | \$798.61                          | \$700.21                          | \$1,035.38   | \$965.85   | \$802.93  |
| 53                       | \$1,091.85                       | \$1,081.75                       | \$1,072.43                       | \$1,022.07                   | \$989.13                       | \$967.24                        | \$952.56                        | \$848.60                          | \$834.61                          | \$731.78                          | \$1,082.05   | \$1,009.39   | \$839.13  |
| 54                       | \$1,142.69                       | \$1,132.12                       | \$1,122.37                       | \$1,069.67                   | \$1,035.19                     | \$1,012.28                      | \$996.92                        | \$888.12                          | \$873.47                          | \$765.86                          | \$1,132.44   | \$1,056.40   | \$878.21  |
| 55                       | \$1,193.54                       | \$1,182.50                       | \$1,172.31                       | \$1,117.26                   | \$1,081.25                     | \$1,057.33                      | \$1,041.28                      | \$927.64                          | \$912.34                          | \$799.94                          | \$1,182.83   | \$1,103.41   | \$917.28  |
| 56                       | \$1,248.67                       | \$1,237.11                       | \$1,226.46                       | \$1,168.87                   | \$1,131.20                     | \$1,106.16                      | \$1,089.37                      | \$970.48                          | \$954.48                          | \$836.88                          | \$1,237.46   | \$1,154.37   | \$959.65  |
| 57                       | \$1,304.33                       | \$1,292.26                       | \$1,281.13                       | \$1,220.97                   | \$1,181.62                     | \$1,155.47                      | \$1,137.93                      | \$1,013.75                        | \$997.03                          | \$874.19                          | \$1,292.63   | \$1,205.83   | \$1,002.43  |
| 58                       | \$1,363.74                       | \$1,351.12                       | \$1,339.49                       | \$1,276.59                   | \$1,235.44                     | \$1,208.10                      | \$1,189.76                      | \$1,059.92                        | \$1,042.44                        | \$914.01                          | \$1,351.50   | \$1,260.75   | \$1,048.09  |
| 59                       | \$1,393.18                       | \$1,380.29                       | \$1,368.40                       | \$1,304.14                   | \$1,262.11                     | \$1,234.18                      | \$1,215.45                      | \$1,082.80                        | \$1,064.94                        | \$933.74                          | \$1,380.68   | \$1,287.97   | \$1,070.71  |
| 60                       | \$1,452.59                       | \$1,439.15                       | \$1,426.75                       | \$1,359.75                   | \$1,315.93                     | \$1,286.81                      | \$1,267.28                      | \$1,128.97                        | \$1,110.36                        | \$973.55                          | \$1,439.55   | \$1,342.89   | \$1,116.37  |
| 61                       | \$1,503.97                       | \$1,490.05                       | \$1,477.22                       | \$1,407.85                   | \$1,362.48                     | \$1,332.33                      | \$1,312.10                      | \$1,168.91                        | \$1,149.63                        | \$1,007.99                        | \$1,490.47   | \$1,390.39   | \$1,155.86  |
| 62                       | \$1,537.69                       | \$1,523.46                       | \$1,510.34                       | \$1,439.42                   | \$1,393.02                     | \$1,362.20                      | \$1,341.52                      | \$1,195.11                        | \$1,175.41                        | \$1,030.59                        | \$1,523.89   | \$1,421.56   | \$1,181.77  |
| 63                       | \$1,579.97                       | \$1,565.35                       | \$1,551.87                       | \$1,479.00                   | \$1,431.33                     | \$1,399.65                      | \$1,378.41                      | \$1,227.98                        | \$1,207.73                        | \$1,058.93                        | \$1,565.79   | \$1,460.65   | \$1,214.27  |
| 64+                      | \$1,605.66                       | \$1,590.80                       | \$1,577.10                       | \$1,503.05                   | \$1,454.60                     | \$1,422.41                      | \$1,400.82                      | \$1,247.94                        | \$1,227.36                        | \$1,076.15                        | \$1,591.25   | \$1,484.40   | \$1,234.01  |

Rating Region 14

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® 0/35 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® 2300/70 OffEx | Silver Local Access+ HMO® 2750/70 OffEx | Bronze Local Access+ HMO® 7000/70 OffEx |
|---------|--|--|--|------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|---|---|---|
| 0 to 14 | \$382.33                               | \$378.81                               | \$375.55                               | \$357.97                           | \$346.46                             | \$338.82                              | \$333.69                              | \$297.39                                | \$292.50                                | \$256.60                                |
| 15      | \$416.32                               | \$412.48                               | \$408.94                               | \$389.79                           | \$377.26                             | \$368.94                              | \$363.36                              | \$323.83                                | \$318.50                                | \$279.40                                |
| 16      | \$429.31                               | \$425.35                               | \$421.70                               | \$401.95                           | \$389.04                             | \$380.45                              | \$374.70                              | \$333.93                                | \$328.45                                | \$288.13                                |
| 17      | \$442.31                               | \$438.23                               | \$434.46                               | \$414.12                           | \$400.81                             | \$391.97                              | \$386.04                              | \$344.04                                | \$338.39                                | \$296.85                                |
| 18      | \$456.30                               | \$452.09                               | \$448.21                               | \$427.22                           | \$413.49                             | \$404.37                              | \$398.25                              | \$354.93                                | \$349.09                                | \$306.24                                |
| 19      | \$470.30                               | \$465.96                               | \$461.96                               | \$440.32                           | \$426.17                             | \$416.77                              | \$410.46                              | \$365.81                                | \$359.80                                | \$315.63                                |
| 20      | \$484.79                               | \$480.32                               | \$476.19                               | \$453.89                           | \$439.31                             | \$429.62                              | \$423.11                              | \$377.08                                | \$370.89                                | \$325.36                                |
| 21      | \$499.78                               | \$495.17                               | \$490.92                               | \$467.93                           | \$452.89                             | \$442.90                              | \$436.20                              | \$388.75                                | \$382.36                                | \$335.42                                |
| 22      | \$499.78                               | \$495.17                               | \$490.92                               | \$467.93                           | \$452.89                             | \$442.90                              | \$436.20                              | \$388.75                                | \$382.36                                | \$335.42                                |
| 23      | \$499.78                               | \$495.17                               | \$490.92                               | \$467.93                           | \$452.89                             | \$442.90                              | \$436.20                              | \$388.75                                | \$382.36                                | \$335.42                                |
| 24      | \$499.78                               | \$495.17                               | \$490.92                               | \$467.93                           | \$452.89                             | \$442.90                              | \$436.20                              | \$388.75                                | \$382.36                                | \$335.42                                |
| 25      | \$501.78                               | \$497.15                               | \$492.88                               | \$469.80                           | \$454.71                             | \$444.67                              | \$437.95                              | \$390.30                                | \$383.89                                | \$336.76                                |
| 26      | \$511.78                               | \$507.06                               | \$502.70                               | \$479.16                           | \$463.76                             | \$453.53                              | \$446.67                              | \$398.08                                | \$391.53                                | \$343.47                                |
| 27      | \$523.77                               | \$518.94                               | \$514.48                               | \$490.39                           | \$474.63                             | \$464.16                              | \$457.14                              | \$407.41                                | \$400.71                                | \$351.52                                |
| 28      | \$543.27                               | \$538.25                               | \$533.63                               | \$508.64                           | \$492.30                             | \$481.44                              | \$474.15                              | \$422.57                                | \$415.62                                | \$364.60                                |
| 29      | \$559.26                               | \$554.10                               | \$549.34                               | \$523.62                           | \$506.79                             | \$495.61                              | \$488.11                              | \$435.01                                | \$427.86                                | \$375.33                                |
| 30      | \$567.25                               | \$562.02                               | \$557.19                               | \$531.10                           | \$514.04                             | \$502.69                              | \$495.09                              | \$441.23                                | \$433.98                                | \$380.70                                |
| 31      | \$579.25                               | \$573.90                               | \$568.98                               | \$542.33                           | \$524.90                             | \$513.32                              | \$505.56                              | \$450.56                                | \$443.15                                | \$388.75                                |
| 32      | \$591.24                               | \$585.79                               | \$580.76                               | \$553.56                           | \$535.77                             | \$523.95                              | \$516.03                              | \$459.89                                | \$452.33                                | \$396.80                                |
| 33      | \$598.74                               | \$593.22                               | \$588.12                               | \$560.58                           | \$542.57                             | \$530.60                              | \$522.57                              | \$465.72                                | \$458.07                                | \$401.83                                |
| 34      | \$606.74                               | \$601.14                               | \$595.98                               | \$568.07                           | \$549.81                             | \$537.68                              | \$529.55                              | \$471.94                                | \$464.18                                | \$407.20                                |
| 35      | \$610.74                               | \$605.10                               | \$599.90                               | \$571.81                           | \$553.44                             | \$541.23                              | \$533.04                              | \$475.05                                | \$467.24                                | \$409.88                                |
| 36      | \$614.73                               | \$609.06                               | \$603.83                               | \$575.56                           | \$557.06                             | \$544.77                              | \$536.53                              | \$478.16                                | \$470.30                                | \$412.57                                |
| 37      | \$618.73                               | \$613.02                               | \$607.76                               | \$579.30                           | \$560.68                             | \$548.31                              | \$540.02                              | \$481.27                                | \$473.36                                | \$415.25                                |
| 38      | \$622.73                               | \$616.98                               | \$611.69                               | \$583.04                           | \$564.31                             | \$551.86                              | \$543.51                              | \$484.38                                | \$476.42                                | \$417.93                                |
| 39      | \$630.73                               | \$624.91                               | \$619.54                               | \$590.53                           | \$571.55                             | \$558.94                              | \$550.49                              | \$490.60                                | \$482.54                                | \$423.30                                |
| 40      | \$638.72                               | \$632.83                               | \$627.40                               | \$598.02                           | \$578.80                             | \$566.03                              | \$557.46                              | \$496.82                                | \$488.65                                | \$428.67                                |
| 41      | \$650.72                               | \$644.71                               | \$639.18                               | \$609.25                           | \$589.67                             | \$576.66                              | \$567.93                              | \$506.15                                | \$497.83                                | \$436.72                                |
| 42      | \$662.21                               | \$656.10                               | \$650.47                               | \$620.01                           | \$600.09                             | \$586.85                              | \$577.97                              | \$515.09                                | \$506.62                                | \$444.43                                |
| 43      | \$678.21                               | \$671.95                               | \$666.18                               | \$634.98                           | \$614.58                             | \$601.02                              | \$591.92                              | \$527.53                                | \$518.86                                | \$455.16                                |
| 44      | \$698.20                               | \$691.76                               | \$685.82                               | \$653.70                           | \$632.69                             | \$618.74                              | \$609.37                              | \$543.08                                | \$534.15                                | \$468.58                                |
| 45      | \$721.69                               | \$715.03                               | \$708.89                               | \$675.69                           | \$653.98                             | \$639.55                              | \$629.87                              | \$561.35                                | \$552.13                                | \$484.35                                |
| 46      | \$749.68                               | \$742.76                               | \$736.38                               | \$701.90                           | \$679.34                             | \$664.35                              | \$654.30                              | \$583.12                                | \$573.54                                | \$503.13                                |
| 47      | \$781.16                               | \$773.95                               | \$767.31                               | \$731.38                           | \$707.87                             | \$692.26                              | \$681.78                              | \$607.61                                | \$597.63                                | \$524.26                                |
| 48      | \$817.15                               | \$809.61                               | \$802.65                               | \$765.07                           | \$740.48                             | \$724.15                              | \$713.19                              | \$635.60                                | \$625.16                                | \$548.41                                |
| 49      | \$852.63                               | \$844.76                               | \$837.51                               | \$798.29                           | \$772.64                             | \$755.59                              | \$744.16                              | \$663.20                                | \$652.30                                | \$572.23                                |
| 50      | \$892.61                               | \$884.38                               | \$876.78                               | \$835.73                           | \$808.87                             | \$791.02                              | \$779.05                              | \$694.30                                | \$682.89                                | \$599.06                                |
| 51      | \$932.10                               | \$923.50                               | \$915.57                               | \$872.69                           | \$844.65                             | \$826.01                              | \$813.51                              | \$725.01                                | \$713.10                                | \$625.56                                |
| 52      | \$975.58                               | \$966.58                               | \$958.28                               | \$913.40                           | \$884.05                             | \$864.55                              | \$851.46                              | \$758.83                                | \$746.36                                | \$654.74                                |
| 53      | \$1,019.56                             | \$1,010.15                             | \$1,001.48                             | \$954.58                           | \$923.91                             | \$903.52                              | \$889.85                              | \$793.04                                | \$780.01                                | \$684.26                                |
| 54      | \$1,067.04                             | \$1,057.19                             | \$1,048.11                             | \$999.03                           | \$966.93                             | \$945.60                              | \$931.29                              | \$829.97                                | \$816.34                                | \$716.12                                |
| 55      | \$1,114.52                             | \$1,104.23                             | \$1,094.75                             | \$1,043.49                         | \$1,009.96                           | \$987.67                              | \$972.73                              | \$866.90                                | \$852.66                                | \$747.99                                |
| 56      | \$1,166.00                             | \$1,155.24                             | \$1,145.32                             | \$1,091.69                         | \$1,056.60                           | \$1,033.29                            | \$1,017.66                            | \$906.94                                | \$892.04                                | \$782.53                                |
| 57      | \$1,217.97                             | \$1,206.74                             | \$1,196.37                             | \$1,140.35                         | \$1,103.70                           | \$1,079.35                            | \$1,063.02                            | \$947.37                                | \$931.81                                | \$817.42                                |
| 58      | \$1,273.45                             | \$1,261.70                             | \$1,250.86                             | \$1,192.29                         | \$1,153.98                           | \$1,128.52                            | \$1,111.44                            | \$990.52                                | \$974.25                                | \$854.65                                |
| 59      | \$1,300.94                             | \$1,288.93                             | \$1,277.87                             | \$1,218.03                         | \$1,178.88                           | \$1,152.88                            | \$1,135.43                            | \$1,011.91                              | \$995.28                                | \$873.10                                |
| 60      | \$1,356.41                             | \$1,343.90                             | \$1,332.36                             | \$1,269.97                         | \$1,229.16                           | \$1,202.04                            | \$1,183.85                            | \$1,055.06                              | \$1,037.72                              | \$910.33                                |
| 61      | \$1,404.39                             | \$1,391.43                             | \$1,379.49                             | \$1,314.89                         | \$1,272.63                           | \$1,244.56                            | \$1,225.72                            | \$1,092.38                              | \$1,074.43                              | \$942.53                                |
| 62      | \$1,435.88                             | \$1,422.63                             | \$1,410.41                             | \$1,344.37                         | \$1,301.17                           | \$1,272.46                            | \$1,253.20                            | \$1,116.87                              | \$1,098.52                              | \$963.66                                |
| 63      | \$1,475.36                             | \$1,461.75                             | \$1,449.20                             | \$1,381.34                         | \$1,336.95                           | \$1,307.45                            | \$1,287.66                            | \$1,147.58                              | \$1,128.72                              | \$990.16                                |
| 64+     | \$1,499.35                             | \$1,485.52                             | \$1,472.76                             | \$1,403.80                         | \$1,358.68                           | \$1,328.71                            | \$1,308.60                            | \$1,166.24                              | \$1,147.08                              | \$1,006.26                              |

# Rating Region 14

## 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 | Virtual Blue Platinum Tandem PPO 250/20 OffEx | Gold Tandem PPO 0/35 OffEx | Gold Tandem PPO 500/30 OffEx | Gold Tandem PPO 750/30 OffEx | Gold Tandem PPO 1000/35 OffEx | Virtual Blue Gold Tandem PPO 1500/45 OffEx | Silver Tandem PPO 2000/60 OffEx |
|-------|----------------------------------|-------------------------------|--------------------------------|----------------------------------|---|----------------------------|------------------------------|------------------------------|-------------------------------|--|---------------------------------|
| 0to14 | \$388.06                         | \$386.37                      | \$382.69                       | \$378.15                         | \$405.10                                      | \$341.25                   | \$342.27                     | \$339.98                     | \$335.62                      | \$355.45                                   | \$306.76                        |
| 15    | \$422.55                         | \$420.72                      | \$416.71                       | \$411.77                         | \$441.11                                      | \$371.58                   | \$372.69                     | \$370.20                     | \$365.45                      | \$387.04                                   | \$334.03                        |
| 16    | \$435.74                         | \$433.85                      | \$429.71                       | \$424.62                         | \$454.88                                      | \$383.18                   | \$384.32                     | \$381.76                     | \$376.86                      | \$399.12                                   | \$344.45                        |
| 17    | \$448.93                         | \$446.98                      | \$442.72                       | \$437.47                         | \$468.64                                      | \$394.78                   | \$395.96                     | \$393.31                     | \$388.26                      | \$411.20                                   | \$354.88                        |
| 18    | \$463.14                         | \$461.12                      | \$456.73                       | \$451.31                         | \$483.47                                      | \$407.27                   | \$408.48                     | \$405.76                     | \$400.55                      | \$424.21                                   | \$366.11                        |
| 19    | \$477.34                         | \$475.26                      | \$470.73                       | \$465.15                         | \$498.30                                      | \$419.76                   | \$421.01                     | \$418.20                     | \$412.83                      | \$437.22                                   | \$377.33                        |
| 20    | \$492.05                         | \$489.91                      | \$485.24                       | \$479.49                         | \$513.66                                      | \$432.69                   | \$433.99                     | \$431.09                     | \$425.56                      | \$450.70                                   | \$388.96                        |
| 21    | \$507.27                         | \$505.06                      | \$500.25                       | \$494.32                         | \$529.54                                      | \$446.08                   | \$447.41                     | \$444.42                     | \$438.72                      | \$464.63                                   | \$400.99                        |
| 22    | \$507.27                         | \$505.06                      | \$500.25                       | \$494.32                         | \$529.54                                      | \$446.08                   | \$447.41                     | \$444.42                     | \$438.72                      | \$464.63                                   | \$400.99                        |
| 23    | \$507.27                         | \$505.06                      | \$500.25                       | \$494.32                         | \$529.54                                      | \$446.08                   | \$447.41                     | \$444.42                     | \$438.72                      | \$464.63                                   | \$400.99                        |
| 24    | \$507.27                         | \$505.06                      | \$500.25                       | \$494.32                         | \$529.54                                      | \$446.08                   | \$447.41                     | \$444.42                     | \$438.72                      | \$464.63                                   | \$400.99                        |
| 25    | \$509.30                         | \$507.08                      | \$502.25                       | \$496.29                         | \$531.66                                      | \$447.86                   | \$449.20                     | \$446.20                     | \$440.47                      | \$466.49                                   | \$402.60                        |
| 26    | \$519.44                         | \$517.18                      | \$512.25                       | \$506.18                         | \$542.25                                      | \$456.78                   | \$458.15                     | \$455.09                     | \$449.25                      | \$475.79                                   | \$410.62                        |
| 27    | \$531.62                         | \$529.31                      | \$524.26                       | \$518.04                         | \$554.96                                      | \$467.49                   | \$468.88                     | \$465.75                     | \$459.78                      | \$486.94                                   | \$420.24                        |
| 28    | \$551.40                         | \$549.00                      | \$543.77                       | \$537.32                         | \$575.61                                      | \$484.88                   | \$486.33                     | \$483.09                     | \$476.89                      | \$505.06                                   | \$435.88                        |
| 29    | \$567.63                         | \$565.17                      | \$559.78                       | \$553.14                         | \$592.56                                      | \$499.16                   | \$500.65                     | \$497.31                     | \$490.92                      | \$519.93                                   | \$448.71                        |
| 30    | \$575.75                         | \$573.25                      | \$567.78                       | \$561.05                         | \$601.03                                      | \$506.30                   | \$507.81                     | \$504.42                     | \$497.94                      | \$527.36                                   | \$455.13                        |
| 31    | \$587.92                         | \$585.37                      | \$579.79                       | \$572.91                         | \$613.74                                      | \$517.00                   | \$518.55                     | \$515.08                     | \$508.47                      | \$538.51                                   | \$464.75                        |
| 32    | \$600.10                         | \$597.49                      | \$591.79                       | \$584.78                         | \$626.45                                      | \$527.71                   | \$529.28                     | \$525.75                     | \$519.00                      | \$549.66                                   | \$474.37                        |
| 33    | \$607.71                         | \$605.07                      | \$599.30                       | \$592.19                         | \$634.39                                      | \$534.40                   | \$536.00                     | \$532.42                     | \$525.58                      | \$556.63                                   | \$480.39                        |
| 34    | \$615.82                         | \$613.15                      | \$607.30                       | \$600.10                         | \$642.86                                      | \$541.54                   | \$543.15                     | \$539.53                     | \$532.60                      | \$564.07                                   | \$486.80                        |
| 35    | \$619.88                         | \$617.19                      | \$611.30                       | \$604.06                         | \$647.10                                      | \$545.10                   | \$546.73                     | \$543.08                     | \$536.11                      | \$567.78                                   | \$490.01                        |
| 36    | \$623.94                         | \$621.23                      | \$615.31                       | \$608.01                         | \$651.34                                      | \$548.67                   | \$550.31                     | \$546.64                     | \$539.62                      | \$571.50                                   | \$493.22                        |
| 37    | \$628.00                         | \$625.27                      | \$619.31                       | \$611.96                         | \$655.57                                      | \$552.24                   | \$553.89                     | \$550.19                     | \$543.13                      | \$575.22                                   | \$496.43                        |
| 38    | \$632.06                         | \$629.31                      | \$623.31                       | \$615.92                         | \$659.81                                      | \$555.81                   | \$557.47                     | \$553.75                     | \$546.64                      | \$578.93                                   | \$499.64                        |
| 39    | \$640.17                         | \$637.39                      | \$631.31                       | \$623.83                         | \$668.28                                      | \$562.95                   | \$564.63                     | \$560.86                     | \$553.66                      | \$586.37                                   | \$506.05                        |
| 40    | \$648.29                         | \$645.47                      | \$639.32                       | \$631.74                         | \$676.75                                      | \$570.08                   | \$571.79                     | \$567.97                     | \$560.68                      | \$593.80                                   | \$512.47                        |
| 41    | \$660.46                         | \$657.59                      | \$651.32                       | \$643.60                         | \$689.46                                      | \$580.79                   | \$582.53                     | \$578.64                     | \$571.21                      | \$604.95                                   | \$522.09                        |
| 42    | \$672.13                         | \$669.21                      | \$662.83                       | \$654.97                         | \$701.64                                      | \$591.05                   | \$592.82                     | \$588.86                     | \$581.30                      | \$615.64                                   | \$531.31                        |
| 43    | \$688.36                         | \$685.37                      | \$678.84                       | \$670.79                         | \$718.59                                      | \$605.32                   | \$607.13                     | \$603.08                     | \$595.34                      | \$630.51                                   | \$544.15                        |
| 44    | \$708.65                         | \$705.57                      | \$698.85                       | \$690.56                         | \$739.77                                      | \$623.17                   | \$625.03                     | \$620.86                     | \$612.89                      | \$649.09                                   | \$560.19                        |
| 45    | \$732.50                         | \$729.31                      | \$722.36                       | \$713.79                         | \$764.66                                      | \$644.13                   | \$646.06                     | \$641.74                     | \$633.51                      | \$670.93                                   | \$579.03                        |
| 46    | \$760.90                         | \$757.59                      | \$750.37                       | \$741.48                         | \$794.31                                      | \$669.11                   | \$671.11                     | \$666.63                     | \$658.08                      | \$696.95                                   | \$601.49                        |
| 47    | \$792.86                         | \$789.41                      | \$781.89                       | \$772.62                         | \$827.67                                      | \$697.22                   | \$699.30                     | \$694.63                     | \$685.71                      | \$726.22                                   | \$626.75                        |
| 48    | \$829.38                         | \$825.78                      | \$817.91                       | \$808.21                         | \$865.80                                      | \$729.33                   | \$731.51                     | \$726.63                     | \$717.30                      | \$759.68                                   | \$655.62                        |
| 49    | \$865.40                         | \$861.64                      | \$853.42                       | \$843.30                         | \$903.40                                      | \$761.01                   | \$763.28                     | \$758.18                     | \$748.45                      | \$792.67                                   | \$684.09                        |
| 50    | \$905.98                         | \$902.04                      | \$893.44                       | \$882.85                         | \$945.76                                      | \$796.69                   | \$799.07                     | \$793.74                     | \$783.55                      | \$829.84                                   | \$716.17                        |
| 51    | \$946.06                         | \$941.94                      | \$932.96                       | \$921.90                         | \$987.59                                      | \$831.93                   | \$834.42                     | \$828.84                     | \$818.21                      | \$866.54                                   | \$747.85                        |
| 52    | \$990.19                         | \$985.88                      | \$976.48                       | \$964.91                         | \$1,033.66                                    | \$870.74                   | \$873.34                     | \$867.51                     | \$856.37                      | \$906.97                                   | \$782.74                        |
| 53    | \$1,034.83                       | \$1,030.33                    | \$1,020.51                     | \$1,008.41                       | \$1,080.26                                    | \$909.99                   | \$912.71                     | \$906.62                     | \$894.98                      | \$947.85                                   | \$818.02                        |
| 54    | \$1,083.02                       | \$1,078.31                    | \$1,068.03                     | \$1,055.37                       | \$1,130.57                                    | \$952.37                   | \$955.22                     | \$948.84                     | \$936.66                      | \$991.99                                   | \$856.12                        |
| 55    | \$1,131.21                       | \$1,126.29                    | \$1,115.55                     | \$1,102.33                       | \$1,180.88                                    | \$994.75                   | \$997.72                     | \$991.06                     | \$978.34                      | \$1,036.13                                 | \$894.21                        |
| 56    | \$1,183.46                       | \$1,178.31                    | \$1,167.08                     | \$1,153.24                       | \$1,235.42                                    | \$1,040.69                 | \$1,043.81                   | \$1,036.83                   | \$1,023.53                    | \$1,083.99                                 | \$935.51                        |
| 57    | \$1,236.21                       | \$1,230.84                    | \$1,219.10                     | \$1,204.65                       | \$1,290.49                                    | \$1,087.09                 | \$1,090.34                   | \$1,083.05                   | \$1,069.15                    | \$1,132.31                                 | \$977.22                        |
| 58    | \$1,292.52                       | \$1,286.90                    | \$1,274.63                     | \$1,259.52                       | \$1,349.27                                    | \$1,136.60                 | \$1,140.00                   | \$1,132.38                   | \$1,117.85                    | \$1,183.89                                 | \$1,021.73                      |
| 59    | \$1,320.42                       | \$1,314.68                    | \$1,302.15                     | \$1,286.71                       | \$1,378.40                                    | \$1,161.13                 | \$1,164.61                   | \$1,156.83                   | \$1,141.98                    | \$1,209.44                                 | \$1,043.78                      |
| 60    | \$1,376.73                       | \$1,370.74                    | \$1,357.67                     | \$1,341.58                       | \$1,437.18                                    | \$1,210.65                 | \$1,214.27                   | \$1,206.16                   | \$1,190.68                    | \$1,261.02                                 | \$1,088.29                      |
| 61    | \$1,425.42                       | \$1,419.23                    | \$1,405.70                     | \$1,389.03                       | \$1,488.01                                    | \$1,253.47                 | \$1,257.22                   | \$1,248.82                   | \$1,232.79                    | \$1,305.62                                 | \$1,126.79                      |
| 62    | \$1,457.38                       | \$1,451.05                    | \$1,437.21                     | \$1,420.17                       | \$1,521.37                                    | \$1,281.58                 | \$1,285.41                   | \$1,276.82                   | \$1,260.43                    | \$1,334.90                                 | \$1,152.05                      |
| 63    | \$1,497.46                       | \$1,490.95                    | \$1,476.73                     | \$1,459.22                       | \$1,563.21                                    | \$1,316.82                 | \$1,320.75                   | \$1,311.93                   | \$1,295.09                    | \$1,371.60                                 | \$1,183.73                      |
| 64+   | \$1,521.80                       | \$1,515.19                    | \$1,500.74                     | \$1,482.95                       | \$1,588.62                                    | \$1,338.23                 | \$1,342.23                   | \$1,333.26                   | \$1,316.15                    | \$1,393.90                                 | \$1,202.98                      |



# Rating Region 14

## Off-Exchange Tandem PPO (cont'd)

| Age     | Silver Tandem PPO 2350/65 OffEx | Silver Tandem PPO 2550/70 OffEx | Virtual Blue Silver Tandem PPO 2700/75 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 | Virtual Blue Bronze Tandem PPO 7500/75 OffEx |
|---------|---------------------------------|---------------------------------|--|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--|
| 0 to 14 | \$305.03                        | \$301.99                        | \$327.84                                     | \$268.40                        | \$274.07                        | \$269.42                        | \$265.62                        | \$261.97                        | \$283.03                                     |
| 15      | \$332.14                        | \$328.84                        | \$356.98                                     | \$292.26                        | \$298.43                        | \$293.37                        | \$289.23                        | \$285.25                        | \$308.19                                     |
| 16      | \$342.51                        | \$339.10                        | \$368.12                                     | \$301.38                        | \$307.75                        | \$302.53                        | \$298.26                        | \$294.16                        | \$317.81                                     |
| 17      | \$352.88                        | \$349.36                        | \$379.26                                     | \$310.51                        | \$317.06                        | \$311.69                        | \$307.28                        | \$303.06                        | \$327.43                                     |
| 18      | \$364.04                        | \$360.42                        | \$391.26                                     | \$320.33                        | \$327.09                        | \$321.55                        | \$317.00                        | \$312.65                        | \$337.79                                     |
| 19      | \$375.21                        | \$371.47                        | \$403.26                                     | \$330.15                        | \$337.12                        | \$331.41                        | \$326.73                        | \$322.24                        | \$348.15                                     |
| 20      | \$386.77                        | \$382.92                        | \$415.69                                     | \$340.33                        | \$347.51                        | \$341.62                        | \$336.80                        | \$332.17                        | \$358.88                                     |
| 21      | \$398.73                        | \$394.76                        | \$428.55                                     | \$350.85                        | \$358.26                        | \$352.19                        | \$347.21                        | \$342.44                        | \$369.98                                     |
| 22      | \$398.73                        | \$394.76                        | \$428.55                                     | \$350.85                        | \$358.26                        | \$352.19                        | \$347.21                        | \$342.44                        | \$369.98                                     |
| 23      | \$398.73                        | \$394.76                        | \$428.55                                     | \$350.85                        | \$358.26                        | \$352.19                        | \$347.21                        | \$342.44                        | \$369.98                                     |
| 24      | \$398.73                        | \$394.76                        | \$428.55                                     | \$350.85                        | \$358.26                        | \$352.19                        | \$347.21                        | \$342.44                        | \$369.98                                     |
| 25      | \$400.33                        | \$396.34                        | \$430.26                                     | \$352.26                        | \$359.70                        | \$353.60                        | \$348.60                        | \$343.81                        | \$371.46                                     |
| 26      | \$408.30                        | \$404.23                        | \$438.83                                     | \$359.27                        | \$366.86                        | \$360.64                        | \$355.55                        | \$350.66                        | \$378.86                                     |
| 27      | \$417.87                        | \$413.71                        | \$449.12                                     | \$367.69                        | \$375.46                        | \$369.09                        | \$363.88                        | \$358.88                        | \$387.74                                     |
| 28      | \$433.42                        | \$429.10                        | \$465.83                                     | \$381.38                        | \$389.43                        | \$382.83                        | \$377.42                        | \$372.23                        | \$402.16                                     |
| 29      | \$446.18                        | \$441.74                        | \$479.54                                     | \$392.61                        | \$400.90                        | \$394.10                        | \$388.53                        | \$383.19                        | \$414.00                                     |
| 30      | \$452.56                        | \$448.05                        | \$486.40                                     | \$398.22                        | \$406.63                        | \$399.73                        | \$394.09                        | \$388.67                        | \$419.92                                     |
| 31      | \$462.13                        | \$457.53                        | \$496.69                                     | \$406.64                        | \$415.23                        | \$408.19                        | \$402.42                        | \$396.89                        | \$428.80                                     |
| 32      | \$471.70                        | \$467.00                        | \$506.97                                     | \$415.06                        | \$423.82                        | \$416.64                        | \$410.75                        | \$405.11                        | \$437.68                                     |
| 33      | \$477.68                        | \$472.92                        | \$513.40                                     | \$420.32                        | \$429.20                        | \$421.92                        | \$415.96                        | \$410.24                        | \$443.23                                     |
| 34      | \$484.06                        | \$479.24                        | \$520.26                                     | \$425.94                        | \$434.93                        | \$427.56                        | \$421.52                        | \$415.72                        | \$449.15                                     |
| 35      | \$487.25                        | \$482.40                        | \$523.68                                     | \$428.74                        | \$437.80                        | \$430.38                        | \$424.29                        | \$418.46                        | \$452.11                                     |
| 36      | \$490.44                        | \$485.56                        | \$527.11                                     | \$431.55                        | \$440.66                        | \$433.19                        | \$427.07                        | \$421.20                        | \$455.07                                     |
| 37      | \$493.63                        | \$488.71                        | \$530.54                                     | \$434.36                        | \$443.53                        | \$436.01                        | \$429.85                        | \$423.94                        | \$458.03                                     |
| 38      | \$496.82                        | \$491.87                        | \$533.97                                     | \$437.16                        | \$446.39                        | \$438.83                        | \$432.63                        | \$426.68                        | \$460.99                                     |
| 39      | \$503.20                        | \$498.19                        | \$540.83                                     | \$442.78                        | \$452.13                        | \$444.46                        | \$438.18                        | \$432.16                        | \$466.91                                     |
| 40      | \$509.58                        | \$504.50                        | \$547.68                                     | \$448.39                        | \$457.86                        | \$450.10                        | \$443.74                        | \$437.64                        | \$472.83                                     |
| 41      | \$519.15                        | \$513.98                        | \$557.97                                     | \$456.81                        | \$466.46                        | \$458.55                        | \$452.07                        | \$445.86                        | \$481.71                                     |
| 42      | \$528.32                        | \$523.06                        | \$567.82                                     | \$464.88                        | \$474.70                        | \$466.65                        | \$460.06                        | \$453.73                        | \$490.22                                     |
| 43      | \$541.08                        | \$535.69                        | \$581.54                                     | \$476.11                        | \$486.16                        | \$477.92                        | \$471.17                        | \$464.69                        | \$502.06                                     |
| 44      | \$557.03                        | \$551.48                        | \$598.68                                     | \$490.14                        | \$500.49                        | \$492.01                        | \$485.06                        | \$478.39                        | \$516.86                                     |
| 45      | \$575.77                        | \$570.03                        | \$618.82                                     | \$506.63                        | \$517.33                        | \$508.56                        | \$501.37                        | \$494.48                        | \$534.25                                     |
| 46      | \$598.10                        | \$592.14                        | \$642.82                                     | \$526.28                        | \$537.39                        | \$528.28                        | \$520.82                        | \$513.66                        | \$554.97                                     |
| 47      | \$623.22                        | \$617.01                        | \$669.82                                     | \$548.38                        | \$559.96                        | \$550.47                        | \$542.69                        | \$535.23                        | \$578.27                                     |
| 48      | \$651.93                        | \$645.43                        | \$700.67                                     | \$573.65                        | \$585.76                        | \$575.83                        | \$567.69                        | \$559.89                        | \$604.91                                     |
| 49      | \$680.24                        | \$673.46                        | \$731.10                                     | \$598.56                        | \$611.20                        | \$600.84                        | \$592.34                        | \$584.20                        | \$631.18                                     |
| 50      | \$712.14                        | \$705.04                        | \$765.38                                     | \$626.62                        | \$639.86                        | \$629.01                        | \$620.12                        | \$611.60                        | \$660.78                                     |
| 51      | \$743.64                        | \$736.23                        | \$799.24                                     | \$654.34                        | \$668.16                        | \$656.83                        | \$647.55                        | \$638.65                        | \$690.01                                     |
| 52      | \$778.33                        | \$770.57                        | \$836.52                                     | \$684.87                        | \$699.33                        | \$687.47                        | \$677.76                        | \$668.44                        | \$722.19                                     |
| 53      | \$813.42                        | \$805.31                        | \$874.24                                     | \$715.74                        | \$730.86                        | \$718.47                        | \$708.31                        | \$698.58                        | \$754.75                                     |
| 54      | \$851.30                        | \$842.81                        | \$914.95                                     | \$749.07                        | \$764.89                        | \$751.92                        | \$741.30                        | \$731.11                        | \$789.90                                     |
| 55      | \$889.18                        | \$880.32                        | \$955.66                                     | \$782.40                        | \$798.92                        | \$785.38                        | \$774.28                        | \$763.64                        | \$825.05                                     |
| 56      | \$930.24                        | \$920.98                        | \$999.80                                     | \$818.54                        | \$835.83                        | \$821.66                        | \$810.05                        | \$798.91                        | \$863.16                                     |
| 57      | \$971.71                        | \$962.03                        | \$1,044.37                                   | \$855.03                        | \$873.09                        | \$858.29                        | \$846.16                        | \$834.53                        | \$901.63                                     |
| 58      | \$1,015.97                      | \$1,005.85                      | \$1,091.94                                   | \$893.98                        | \$912.85                        | \$897.38                        | \$884.70                        | \$872.54                        | \$942.70                                     |
| 59      | \$1,037.90                      | \$1,027.56                      | \$1,115.51                                   | \$913.27                        | \$932.56                        | \$916.75                        | \$903.79                        | \$891.37                        | \$963.05                                     |
| 60      | \$1,082.16                      | \$1,071.38                      | \$1,163.08                                   | \$952.22                        | \$972.32                        | \$955.84                        | \$942.33                        | \$929.38                        | \$1,004.12                                   |
| 61      | \$1,120.44                      | \$1,109.28                      | \$1,204.22                                   | \$985.90                        | \$1,006.72                      | \$989.65                        | \$975.67                        | \$962.26                        | \$1,039.64                                   |
| 62      | \$1,145.56                      | \$1,134.15                      | \$1,231.22                                   | \$1,008.00                      | \$1,029.29                      | \$1,011.84                      | \$997.54                        | \$983.83                        | \$1,062.94                                   |
| 63      | \$1,177.06                      | \$1,165.33                      | \$1,265.07                                   | \$1,035.72                      | \$1,057.59                      | \$1,039.66                      | \$1,024.97                      | \$1,010.88                      | \$1,092.17                                   |
| 64+     | \$1,196.20                      | \$1,184.28                      | \$1,285.64                                   | \$1,052.56                      | \$1,074.79                      | \$1,056.57                      | \$1,041.64                      | \$1,027.32                      | \$1,109.93                                   |

# Rating Region 14

## Off-Exchange Tandem PPO Savings

| Age   | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/30% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7500 OffEx |
|-------|---|---|---|---|---|
| 0to14 | \$328.47  | \$286.04                                    | \$279.51  | \$277.11                                    | \$274.85                                |
| 15    | \$357.67  | \$311.47                                    | \$304.35  | \$301.74                                    | \$299.28                                |
| 16    | \$368.83  | \$321.19                                    | \$313.85  | \$311.15                                    | \$308.62                                |
| 17    | \$380.00  | \$330.91                                    | \$323.35  | \$320.57                                    | \$317.96                                |
| 18    | \$392.02  | \$341.38                                    | \$333.58  | \$330.72                                    | \$328.02                                |
| 19    | \$404.04  | \$351.85                                    | \$343.81  | \$340.86                                    | \$338.08                                |
| 20    | \$416.49  | \$362.69                                    | \$354.41  | \$351.36                                    | \$348.50                                |
| 21    | \$429.37  | \$373.91                                    | \$365.37  | \$362.23                                    | \$359.28                                |
| 22    | \$429.37  | \$373.91                                    | \$365.37  | \$362.23                                    | \$359.28                                |
| 23    | \$429.37  | \$373.91                                    | \$365.37  | \$362.23                                    | \$359.28                                |
| 24    | \$429.37  | \$373.91                                    | \$365.37  | \$362.23                                    | \$359.28                                |
| 25    | \$431.09  | \$375.41                                    | \$366.83  | \$363.68                                    | \$360.72                                |
| 26    | \$439.68  | \$382.88                                    | \$374.14  | \$370.92                                    | \$367.90                                |
| 27    | \$449.98  | \$391.86                                    | \$382.90  | \$379.62                                    | \$376.52                                |
| 28    | \$466.73  | \$406.44                                    | \$397.15  | \$393.74                                    | \$390.54                                |
| 29    | \$480.47  | \$418.41                                    | \$408.85  | \$405.33                                    | \$402.03                                |
| 30    | \$487.34  | \$424.39                                    | \$414.69  | \$411.13                                    | \$407.78                                |
| 31    | \$497.65  | \$433.36                                    | \$423.46  | \$419.82                                    | \$416.40                                |
| 32    | \$507.95  | \$442.34                                    | \$432.23  | \$428.52                                    | \$425.03                                |
| 33    | \$514.39  | \$447.94                                    | \$437.71  | \$433.95                                    | \$430.42                                |
| 34    | \$521.26  | \$453.93                                    | \$443.56  | \$439.75                                    | \$436.16                                |
| 35    | \$524.70  | \$456.92                                    | \$446.48  | \$442.64                                    | \$439.04                                |
| 36    | \$528.13  | \$459.91                                    | \$449.40  | \$445.54                                    | \$441.91                                |
| 37    | \$531.57  | \$462.90                                    | \$452.32  | \$448.44                                    | \$444.79                                |
| 38    | \$535.00  | \$465.89                                    | \$455.25  | \$451.34                                    | \$447.66                                |
| 39    | \$541.87  | \$471.87                                    | \$461.09  | \$457.13                                    | \$453.41                                |
| 40    | \$548.74  | \$477.86                                    | \$466.94  | \$462.93                                    | \$459.16                                |
| 41    | \$559.05  | \$486.83                                    | \$475.71  | \$471.62                                    | \$467.78                                |
| 42    | \$568.92  | \$495.43                                    | \$484.11  | \$479.95                                    | \$476.04                                |
| 43    | \$582.66  | \$507.40                                    | \$495.80  | \$491.55                                    | \$487.54                                |
| 44    | \$599.84  | \$522.35                                    | \$510.42  | \$506.03                                    | \$501.91                                |
| 45    | \$620.02  | \$539.93                                    | \$527.59  | \$523.06                                    | \$518.80                                |
| 46    | \$644.06  | \$560.86                                    | \$548.05  | \$543.34                                    | \$538.92                                |
| 47    | \$671.11  | \$584.42                                    | \$571.07  | \$566.16                                    | \$561.55                                |
| 48    | \$702.03  | \$611.34                                    | \$597.38  | \$592.24                                    | \$587.42                                |
| 49    | \$732.51  | \$637.89                                    | \$623.32  | \$617.96                                    | \$612.93                                |
| 50    | \$766.86  | \$667.80                                    | \$652.55  | \$646.94                                    | \$641.67                                |
| 51    | \$800.78  | \$697.34                                    | \$681.41  | \$675.56                                    | \$670.05                                |
| 52    | \$838.14  | \$729.87                                    | \$713.20  | \$707.07                                    | \$701.31                                |
| 53    | \$875.92  | \$762.78                                    | \$745.35  | \$738.95                                    | \$732.93                                |
| 54    | \$916.71  | \$798.30                                    | \$780.06  | \$773.36                                    | \$767.06                                |
| 55    | \$957.51  | \$833.82                                    | \$814.77  | \$807.77                                    | \$801.19                                |
| 56    | \$1,001.73  | \$872.33                                    | \$852.40  | \$845.08                                    | \$838.20                                |
| 57    | \$1,046.39  | \$911.22                                    | \$890.40  | \$882.75                                    | \$875.56                                |
| 58    | \$1,094.05  | \$952.72                                    | \$930.96  | \$922.96                                    | \$915.44                                |
| 59    | \$1,117.66  | \$973.29                                    | \$951.05  | \$942.88                                    | \$935.20                                |
| 60    | \$1,165.32  | \$1,014.79                                  | \$991.61  | \$983.09                                    | \$975.08                                |
| 61    | \$1,206.54  | \$1,050.69                                  | \$1,026.68  | \$1,017.86                                  | \$1,009.57                              |
| 62    | \$1,233.59  | \$1,074.24                                  | \$1,049.70  | \$1,040.68                                  | \$1,032.21                              |
| 63    | \$1,267.51  | \$1,103.78                                  | \$1,078.56  | \$1,069.30                                  | \$1,060.59                              |
| 64+   | \$1,288.12  | \$1,121.73                                  | \$1,096.10  | \$1,086.69                                  | \$1,077.84                              |



# Rating Region 14

## Off-Exchange Full PPO

| Age   | Platinum Full PPO<br>250/10 OffEx | Platinum Full PPO<br>0/0 OffEx | Platinum Full PPO<br>0/10 OffEx | Platinum Full PPO<br>250/15 OffEx | Gold Full PPO<br>0/35 OffEx | Gold Full PPO<br>500/30 OffEx | Gold Full PPO<br>750/30 OffEx |
|-------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0to14 | \$402.33                          | \$400.37                       | \$396.79                        | \$392.02                          | \$353.16                    | \$354.63                      | \$352.31                      |
| 15    | \$438.10                          | \$435.96                       | \$432.06                        | \$426.87                          | \$384.56                    | \$386.16                      | \$383.63                      |
| 16    | \$451.77                          | \$449.57                       | \$445.54                        | \$440.19                          | \$396.56                    | \$398.21                      | \$395.60                      |
| 17    | \$465.44                          | \$463.18                       | \$459.03                        | \$453.51                          | \$408.56                    | \$410.26                      | \$407.57                      |
| 18    | \$480.17                          | \$477.83                       | \$473.55                        | \$467.86                          | \$421.49                    | \$423.24                      | \$420.47                      |
| 19    | \$494.90                          | \$492.48                       | \$488.08                        | \$482.21                          | \$434.41                    | \$436.22                      | \$433.36                      |
| 20    | \$510.15                          | \$507.66                       | \$503.12                        | \$497.07                          | \$447.80                    | \$449.67                      | \$446.72                      |
| 21    | \$525.92                          | \$523.36                       | \$518.68                        | \$512.44                          | \$461.65                    | \$463.57                      | \$460.54                      |
| 22    | \$525.92                          | \$523.36                       | \$518.68                        | \$512.44                          | \$461.65                    | \$463.57                      | \$460.54                      |
| 23    | \$525.92                          | \$523.36                       | \$518.68                        | \$512.44                          | \$461.65                    | \$463.57                      | \$460.54                      |
| 24    | \$525.92                          | \$523.36                       | \$518.68                        | \$512.44                          | \$461.65                    | \$463.57                      | \$460.54                      |
| 25    | \$528.03                          | \$525.46                       | \$520.75                        | \$514.49                          | \$463.50                    | \$465.43                      | \$462.38                      |
| 26    | \$538.55                          | \$535.92                       | \$531.13                        | \$524.74                          | \$472.73                    | \$474.70                      | \$471.59                      |
| 27    | \$551.17                          | \$548.48                       | \$543.57                        | \$537.04                          | \$483.81                    | \$485.82                      | \$482.64                      |
| 28    | \$571.68                          | \$568.90                       | \$563.80                        | \$557.03                          | \$501.81                    | \$503.90                      | \$500.60                      |
| 29    | \$588.51                          | \$585.64                       | \$580.40                        | \$573.42                          | \$516.59                    | \$518.74                      | \$515.34                      |
| 30    | \$596.92                          | \$594.02                       | \$588.70                        | \$581.62                          | \$523.97                    | \$526.15                      | \$522.71                      |
| 31    | \$609.55                          | \$606.58                       | \$601.15                        | \$593.92                          | \$535.05                    | \$537.28                      | \$533.76                      |
| 32    | \$622.17                          | \$619.14                       | \$613.60                        | \$606.22                          | \$546.13                    | \$548.41                      | \$544.81                      |
| 33    | \$630.06                          | \$626.99                       | \$621.38                        | \$613.91                          | \$553.06                    | \$555.36                      | \$551.72                      |
| 34    | \$638.47                          | \$635.36                       | \$629.67                        | \$622.11                          | \$560.44                    | \$562.78                      | \$559.09                      |
| 35    | \$642.68                          | \$639.55                       | \$633.82                        | \$626.21                          | \$564.14                    | \$566.49                      | \$562.78                      |
| 36    | \$646.89                          | \$643.74                       | \$637.97                        | \$630.31                          | \$567.83                    | \$570.19                      | \$566.46                      |
| 37    | \$651.10                          | \$647.92                       | \$642.12                        | \$634.41                          | \$571.52                    | \$573.90                      | \$570.14                      |
| 38    | \$655.30                          | \$652.11                       | \$646.27                        | \$638.51                          | \$575.22                    | \$577.61                      | \$573.83                      |
| 39    | \$663.72                          | \$660.48                       | \$654.57                        | \$646.70                          | \$582.60                    | \$585.03                      | \$581.20                      |
| 40    | \$672.13                          | \$668.86                       | \$662.87                        | \$654.90                          | \$589.99                    | \$592.45                      | \$588.57                      |
| 41    | \$684.75                          | \$681.42                       | \$675.32                        | \$667.20                          | \$601.07                    | \$603.57                      | \$599.62                      |
| 42    | \$696.85                          | \$693.46                       | \$687.25                        | \$678.99                          | \$611.69                    | \$614.23                      | \$610.21                      |
| 43    | \$713.68                          | \$710.20                       | \$703.85                        | \$695.39                          | \$626.46                    | \$629.07                      | \$624.95                      |
| 44    | \$734.72                          | \$731.14                       | \$724.59                        | \$715.88                          | \$644.93                    | \$647.61                      | \$643.37                      |
| 45    | \$759.44                          | \$755.74                       | \$748.97                        | \$739.97                          | \$666.62                    | \$669.40                      | \$665.01                      |
| 46    | \$788.89                          | \$785.04                       | \$778.02                        | \$768.67                          | \$692.48                    | \$695.36                      | \$690.80                      |
| 47    | \$822.02                          | \$818.02                       | \$810.69                        | \$800.95                          | \$721.56                    | \$724.56                      | \$719.82                      |
| 48    | \$859.89                          | \$855.70                       | \$848.04                        | \$837.85                          | \$754.80                    | \$757.94                      | \$752.98                      |
| 49    | \$897.23                          | \$892.86                       | \$884.86                        | \$874.23                          | \$787.58                    | \$790.85                      | \$785.67                      |
| 50    | \$939.30                          | \$934.73                       | \$926.36                        | \$915.23                          | \$824.51                    | \$827.94                      | \$822.52                      |
| 51    | \$980.85                          | \$976.07                       | \$967.33                        | \$955.71                          | \$860.98                    | \$864.56                      | \$858.90                      |
| 52    | \$1,026.61                        | \$1,021.60                     | \$1,012.46                      | \$1,000.29                        | \$901.14                    | \$904.89                      | \$898.97                      |
| 53    | \$1,072.89                        | \$1,067.66                     | \$1,058.10                      | \$1,045.39                        | \$941.77                    | \$945.69                      | \$939.49                      |
| 54    | \$1,122.85                        | \$1,117.38                     | \$1,107.38                      | \$1,094.07                        | \$985.62                    | \$989.73                      | \$983.24                      |
| 55    | \$1,172.81                        | \$1,167.10                     | \$1,156.65                      | \$1,142.75                        | \$1,029.48                  | \$1,033.77                    | \$1,027.00                    |
| 56    | \$1,226.98                        | \$1,221.01                     | \$1,210.08                      | \$1,195.53                        | \$1,077.03                  | \$1,081.51                    | \$1,074.43                    |
| 57    | \$1,281.68                        | \$1,275.44                     | \$1,264.02                      | \$1,248.83                        | \$1,125.04                  | \$1,129.73                    | \$1,122.33                    |
| 58    | \$1,340.06                        | \$1,333.53                     | \$1,321.59                      | \$1,305.71                        | \$1,176.29                  | \$1,181.18                    | \$1,173.45                    |
| 59    | \$1,368.98                        | \$1,362.31                     | \$1,350.12                      | \$1,333.89                        | \$1,201.68                  | \$1,206.68                    | \$1,198.78                    |
| 60    | \$1,427.36                        | \$1,420.41                     | \$1,407.69                      | \$1,390.77                        | \$1,252.92                  | \$1,258.14                    | \$1,249.90                    |
| 61    | \$1,477.85                        | \$1,470.65                     | \$1,457.48                      | \$1,439.97                        | \$1,297.24                  | \$1,302.64                    | \$1,294.11                    |
| 62    | \$1,510.98                        | \$1,503.62                     | \$1,490.16                      | \$1,472.25                        | \$1,326.32                  | \$1,331.84                    | \$1,323.12                    |
| 63    | \$1,552.53                        | \$1,544.97                     | \$1,531.14                      | \$1,512.74                        | \$1,362.79                  | \$1,368.47                    | \$1,359.50                    |
| 64+   | \$1,577.77                        | \$1,570.09                     | \$1,556.03                      | \$1,537.33                        | \$1,384.95                  | \$1,390.72                    | \$1,381.61                    |

# Rating Region 14

## Off-Exchange Full PPO (cont'd)

| Age     | Gold Full PPO<br>1000/35 OffEx | Silver Full PPO<br>2000/60 OffEx | Silver Full PPO<br>2350/65 OffEx | Silver Full PPO<br>2550/70 OffEx | Bronze Full PPO<br>5500/65 OffEx | Bronze Full PPO<br>6500/70 OffEx | Bronze Full PPO<br>6850/55 OffEx | Bronze Full PPO<br>6250/65 OffEx | Bronze Full PPO<br>7500/65 OffEx |
|---------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| 0 to 14 | \$347.74                       | \$317.48                         | \$315.69                         | \$312.49                         | \$277.14                         | \$283.30                         | \$278.45                         | \$274.22                         | \$270.24                         |
| 15      | \$378.65                       | \$345.70                         | \$343.76                         | \$340.27                         | \$301.77                         | \$308.48                         | \$303.21                         | \$298.59                         | \$294.26                         |
| 16      | \$390.47                       | \$356.49                         | \$354.48                         | \$350.89                         | \$311.19                         | \$318.11                         | \$312.67                         | \$307.91                         | \$303.45                         |
| 17      | \$402.29                       | \$367.28                         | \$365.21                         | \$361.51                         | \$320.61                         | \$327.74                         | \$322.13                         | \$317.23                         | \$312.63                         |
| 18      | \$415.01                       | \$378.90                         | \$376.77                         | \$372.95                         | \$330.75                         | \$338.11                         | \$332.32                         | \$327.27                         | \$322.52                         |
| 19      | \$427.74                       | \$390.52                         | \$388.32                         | \$384.38                         | \$340.90                         | \$348.48                         | \$342.52                         | \$337.30                         | \$332.41                         |
| 20      | \$440.92                       | \$402.56                         | \$400.29                         | \$396.23                         | \$351.40                         | \$359.21                         | \$353.07                         | \$347.70                         | \$342.66                         |
| 21      | \$454.56                       | \$415.01                         | \$412.67                         | \$408.48                         | \$362.27                         | \$370.32                         | \$363.99                         | \$358.45                         | \$353.26                         |
| 22      | \$454.56                       | \$415.01                         | \$412.67                         | \$408.48                         | \$362.27                         | \$370.32                         | \$363.99                         | \$358.45                         | \$353.26                         |
| 23      | \$454.56                       | \$415.01                         | \$412.67                         | \$408.48                         | \$362.27                         | \$370.32                         | \$363.99                         | \$358.45                         | \$353.26                         |
| 24      | \$454.56                       | \$415.01                         | \$412.67                         | \$408.48                         | \$362.27                         | \$370.32                         | \$363.99                         | \$358.45                         | \$353.26                         |
| 25      | \$456.38                       | \$416.67                         | \$414.32                         | \$410.12                         | \$363.72                         | \$371.81                         | \$365.45                         | \$359.89                         | \$354.67                         |
| 26      | \$465.47                       | \$424.97                         | \$422.58                         | \$418.29                         | \$370.97                         | \$379.21                         | \$372.73                         | \$367.06                         | \$361.73                         |
| 27      | \$476.38                       | \$434.93                         | \$432.48                         | \$428.09                         | \$379.66                         | \$388.10                         | \$381.46                         | \$375.66                         | \$370.21                         |
| 28      | \$494.11                       | \$451.11                         | \$448.57                         | \$444.02                         | \$393.79                         | \$402.54                         | \$395.66                         | \$389.64                         | \$383.99                         |
| 29      | \$508.65                       | \$464.39                         | \$461.78                         | \$457.09                         | \$405.38                         | \$414.39                         | \$407.31                         | \$401.11                         | \$395.29                         |
| 30      | \$515.93                       | \$471.03                         | \$468.38                         | \$463.63                         | \$411.18                         | \$420.32                         | \$413.13                         | \$406.84                         | \$400.95                         |
| 31      | \$526.83                       | \$480.99                         | \$478.29                         | \$473.43                         | \$419.87                         | \$429.21                         | \$421.87                         | \$415.45                         | \$409.42                         |
| 32      | \$537.74                       | \$490.95                         | \$488.19                         | \$483.24                         | \$428.57                         | \$438.09                         | \$430.60                         | \$424.05                         | \$417.90                         |
| 33      | \$544.56                       | \$497.18                         | \$494.38                         | \$489.36                         | \$434.00                         | \$443.65                         | \$436.06                         | \$429.43                         | \$423.20                         |
| 34      | \$551.84                       | \$503.82                         | \$500.98                         | \$495.90                         | \$439.80                         | \$449.57                         | \$441.89                         | \$435.16                         | \$428.85                         |
| 35      | \$555.47                       | \$507.14                         | \$504.28                         | \$499.17                         | \$442.70                         | \$452.54                         | \$444.80                         | \$438.03                         | \$431.68                         |
| 36      | \$559.11                       | \$510.46                         | \$507.59                         | \$502.44                         | \$445.59                         | \$455.50                         | \$447.71                         | \$440.90                         | \$434.50                         |
| 37      | \$562.75                       | \$513.78                         | \$510.89                         | \$505.70                         | \$448.49                         | \$458.46                         | \$450.62                         | \$443.76                         | \$437.33                         |
| 38      | \$566.38                       | \$517.10                         | \$514.19                         | \$508.97                         | \$451.39                         | \$461.42                         | \$453.53                         | \$446.63                         | \$440.16                         |
| 39      | \$573.65                       | \$523.74                         | \$520.79                         | \$515.51                         | \$457.19                         | \$467.35                         | \$459.36                         | \$452.37                         | \$445.81                         |
| 40      | \$580.93                       | \$530.38                         | \$527.39                         | \$522.04                         | \$462.98                         | \$473.27                         | \$465.18                         | \$458.10                         | \$451.46                         |
| 41      | \$591.84                       | \$540.34                         | \$537.30                         | \$531.85                         | \$471.68                         | \$482.16                         | \$473.92                         | \$466.71                         | \$459.94                         |
| 42      | \$602.29                       | \$549.88                         | \$546.79                         | \$541.24                         | \$480.01                         | \$490.68                         | \$482.29                         | \$474.95                         | \$468.06                         |
| 43      | \$616.84                       | \$563.16                         | \$560.00                         | \$554.31                         | \$491.60                         | \$502.53                         | \$493.94                         | \$486.42                         | \$479.37                         |
| 44      | \$635.02                       | \$579.77                         | \$576.50                         | \$570.65                         | \$506.09                         | \$517.34                         | \$508.50                         | \$500.76                         | \$493.50                         |
| 45      | \$656.38                       | \$599.27                         | \$595.90                         | \$589.85                         | \$523.12                         | \$534.75                         | \$525.60                         | \$517.61                         | \$510.10                         |
| 46      | \$681.84                       | \$622.51                         | \$619.01                         | \$612.73                         | \$543.41                         | \$555.49                         | \$545.99                         | \$537.68                         | \$529.88                         |
| 47      | \$710.48                       | \$648.66                         | \$645.01                         | \$638.46                         | \$566.23                         | \$578.82                         | \$568.92                         | \$560.26                         | \$552.14                         |
| 48      | \$743.21                       | \$678.54                         | \$674.72                         | \$667.87                         | \$592.31                         | \$605.48                         | \$595.13                         | \$586.07                         | \$577.57                         |
| 49      | \$775.48                       | \$708.00                         | \$704.02                         | \$696.87                         | \$618.04                         | \$631.77                         | \$620.97                         | \$611.52                         | \$602.65                         |
| 50      | \$811.84                       | \$741.20                         | \$737.03                         | \$729.55                         | \$647.02                         | \$661.40                         | \$650.09                         | \$640.20                         | \$630.91                         |
| 51      | \$847.75                       | \$773.99                         | \$769.63                         | \$761.82                         | \$675.64                         | \$690.65                         | \$678.85                         | \$668.52                         | \$658.82                         |
| 52      | \$887.30                       | \$810.09                         | \$805.54                         | \$797.36                         | \$707.16                         | \$722.87                         | \$710.51                         | \$699.70                         | \$689.56                         |
| 53      | \$927.30                       | \$846.62                         | \$841.85                         | \$833.31                         | \$739.04                         | \$755.46                         | \$742.54                         | \$731.24                         | \$720.64                         |
| 54      | \$970.49                       | \$886.04                         | \$881.05                         | \$872.11                         | \$773.45                         | \$790.64                         | \$777.12                         | \$765.30                         | \$754.20                         |
| 55      | \$1,013.67                     | \$925.47                         | \$920.26                         | \$910.92                         | \$807.87                         | \$825.82                         | \$811.70                         | \$799.35                         | \$787.76                         |
| 56      | \$1,060.49                     | \$968.21                         | \$962.76                         | \$952.99                         | \$845.18                         | \$863.97                         | \$849.19                         | \$836.27                         | \$824.15                         |
| 57      | \$1,107.76                     | \$1,011.37                       | \$1,005.68                       | \$995.48                         | \$882.86                         | \$902.48                         | \$887.05                         | \$873.55                         | \$860.88                         |
| 58      | \$1,158.22                     | \$1,057.44                       | \$1,051.49                       | \$1,040.82                       | \$923.07                         | \$943.59                         | \$927.45                         | \$913.34                         | \$900.10                         |
| 59      | \$1,183.22                     | \$1,080.26                       | \$1,074.18                       | \$1,063.29                       | \$942.99                         | \$963.95                         | \$947.47                         | \$933.05                         | \$919.52                         |
| 60      | \$1,233.68                     | \$1,126.33                       | \$1,119.99                       | \$1,108.63                       | \$983.21                         | \$1,005.06                       | \$987.87                         | \$972.84                         | \$958.74                         |
| 61      | \$1,277.31                     | \$1,166.17                       | \$1,159.61                       | \$1,147.84                       | \$1,017.98                       | \$1,040.61                       | \$1,022.82                       | \$1,007.25                       | \$992.65                         |
| 62      | \$1,305.95                     | \$1,192.32                       | \$1,185.61                       | \$1,173.58                       | \$1,040.81                       | \$1,063.94                       | \$1,045.75                       | \$1,029.84                       | \$1,014.90                       |
| 63      | \$1,341.86                     | \$1,225.10                       | \$1,218.21                       | \$1,205.85                       | \$1,069.43                       | \$1,093.20                       | \$1,074.50                       | \$1,058.15                       | \$1,042.81                       |
| 64+     | \$1,363.68                     | \$1,245.02                       | \$1,238.02                       | \$1,225.45                       | \$1,086.82                       | \$1,110.97                       | \$1,091.98                       | \$1,075.36                       | \$1,059.77                       |

# Rating Region 14

| Off-Exchange Full PPO Savings |  |  |  |  |                                    | Mirror Full PPO                                 |   |  |  |  |   |
|-------------------------------|--|--|--|--|------------------------------------|---|---|--|--|--|---|
| Age                           | Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | Silver Full PPO Savings 2300/30% OffEx | Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | Bronze Full PPO Savings 5700/40% OffEx | Bronze Full PPO Savings 7500 OffEx | Blue Shield Platinum 90 PPO 0/15 + Child Dental | Blue Shield Gold 80 PPO 350/25 + Child Dental | Blue Shield Silver 70 PPO 2500/55 + Child Dental | Blue Shield Bronze 60 PPO 6300/60 + Child Dental | Blue Shield Silver 70 HDHP PPO 2300/30% + Child Dental Alt | Blue Shield Bronze 60 HDHP PPO 7500/0% + Child Dental Alt |
| 0 to 14                       | \$340.01   | \$295.65                               | \$288.59   | \$285.93                               | \$283.58                           | \$401.24  | \$367.98                                      | \$331.31   | \$284.72   | \$295.65   | \$283.58  |
| 15                            | \$370.23   | \$321.93                               | \$314.24   | \$311.35                               | \$308.79                           | \$436.90  | \$400.69                                      | \$360.76   | \$310.03   | \$321.93   | \$308.79  |
| 16                            | \$381.79   | \$331.98                               | \$324.05   | \$321.07                               | \$318.42                           | \$450.54  | \$413.20                                      | \$372.02   | \$319.70   | \$331.98   | \$318.42  |
| 17                            | \$393.35   | \$342.03                               | \$333.86   | \$330.79                               | \$328.06                           | \$464.18  | \$425.70                                      | \$383.28   | \$329.38   | \$342.03   | \$328.06  |
| 18                            | \$405.79   | \$352.85                               | \$344.42   | \$341.25                               | \$338.44                           | \$478.86  | \$439.17                                      | \$395.41   | \$339.80   | \$352.85   | \$338.44  |
| 19                            | \$418.24   | \$363.67                               | \$354.99   | \$351.72                               | \$348.82                           | \$493.55  | \$452.64                                      | \$407.54   | \$350.22   | \$363.67   | \$348.82  |
| 20                            | \$431.13   | \$374.88                               | \$365.93   | \$362.56                               | \$359.57                           | \$508.76  | \$466.59                                      | \$420.09   | \$361.02   | \$374.88   | \$359.57  |
| 21                            | \$444.46   | \$386.48                               | \$377.24   | \$373.77                               | \$370.69                           | \$524.50  | \$481.02                                      | \$433.09   | \$372.18   | \$386.48   | \$370.69  |
| 22                            | \$444.46   | \$386.48                               | \$377.24   | \$373.77                               | \$370.69                           | \$524.50  | \$481.02                                      | \$433.09   | \$372.18   | \$386.48   | \$370.69  |
| 23                            | \$444.46   | \$386.48                               | \$377.24   | \$373.77                               | \$370.69                           | \$524.50  | \$481.02                                      | \$433.09   | \$372.18   | \$386.48   | \$370.69  |
| 24                            | \$444.46   | \$386.48                               | \$377.24   | \$373.77                               | \$370.69                           | \$524.50  | \$481.02                                      | \$433.09   | \$372.18   | \$386.48   | \$370.69  |
| 25                            | \$446.24   | \$388.02                               | \$378.75   | \$375.27                               | \$372.17                           | \$526.59  | \$482.95                                      | \$434.82   | \$373.67   | \$388.02   | \$372.17  |
| 26                            | \$455.13   | \$395.75                               | \$386.30   | \$382.74                               | \$379.59                           | \$537.08  | \$492.57                                      | \$443.48   | \$381.11   | \$395.75   | \$379.59  |
| 27                            | \$465.79   | \$405.03                               | \$395.35   | \$391.71                               | \$388.49                           | \$549.67  | \$504.11                                      | \$453.88   | \$390.05   | \$405.03   | \$388.49  |
| 28                            | \$483.13   | \$420.10                               | \$410.06   | \$406.29                               | \$402.94                           | \$570.13  | \$522.87                                      | \$470.77   | \$404.56   | \$420.10   | \$402.94  |
| 29                            | \$497.35   | \$432.47                               | \$422.13   | \$418.25                               | \$414.80                           | \$586.91  | \$538.26                                      | \$484.63   | \$416.47   | \$432.47   | \$414.80  |
| 30                            | \$504.46   | \$438.65                               | \$428.17   | \$424.23                               | \$420.74                           | \$595.30  | \$545.96                                      | \$491.55   | \$422.43   | \$438.65   | \$420.74  |
| 31                            | \$515.13   | \$447.93                               | \$437.22   | \$433.20                               | \$429.63                           | \$607.89  | \$557.50                                      | \$501.95   | \$431.36   | \$447.93   | \$429.63  |
| 32                            | \$525.80   | \$457.20                               | \$446.28   | \$442.17                               | \$438.53                           | \$620.48  | \$569.05                                      | \$512.34   | \$440.29   | \$457.20   | \$438.53  |
| 33                            | \$532.46   | \$463.00                               | \$451.94   | \$447.78                               | \$444.09                           | \$628.35  | \$576.26                                      | \$518.84   | \$445.87   | \$463.00   | \$444.09  |
| 34                            | \$539.57   | \$469.18                               | \$457.97   | \$453.76                               | \$450.02                           | \$636.74  | \$583.96                                      | \$525.77   | \$451.83   | \$469.18   | \$450.02  |
| 35                            | \$543.13   | \$472.27                               | \$460.99   | \$456.75                               | \$452.99                           | \$640.93  | \$587.81                                      | \$529.23   | \$454.81   | \$472.27   | \$452.99  |
| 36                            | \$546.69   | \$475.37                               | \$464.01   | \$459.74                               | \$455.95                           | \$645.13  | \$591.66                                      | \$532.70   | \$457.78   | \$475.37   | \$455.95  |
| 37                            | \$550.24   | \$478.46                               | \$467.03   | \$462.73                               | \$458.92                           | \$649.33  | \$595.50                                      | \$536.16   | \$460.76   | \$478.46   | \$458.92  |
| 38                            | \$553.80   | \$481.55                               | \$470.04   | \$465.72                               | \$461.88                           | \$653.52  | \$599.35                                      | \$539.63   | \$463.74   | \$481.55   | \$461.88  |
| 39                            | \$560.91   | \$487.73                               | \$476.08   | \$471.70                               | \$467.81                           | \$661.91  | \$607.05                                      | \$546.56   | \$469.69   | \$487.73   | \$467.81  |
| 40                            | \$568.02   | \$493.92                               | \$482.12   | \$477.68                               | \$473.74                           | \$670.31  | \$614.75                                      | \$553.49   | \$475.65   | \$493.92   | \$473.74  |
| 41                            | \$578.69   | \$503.19                               | \$491.17   | \$486.65                               | \$482.64                           | \$682.89  | \$626.29                                      | \$563.88   | \$484.58   | \$503.19   | \$482.64  |
| 42                            | \$588.91   | \$512.08                               | \$499.85   | \$495.25                               | \$491.17                           | \$694.96  | \$637.35                                      | \$573.84   | \$493.14   | \$512.08   | \$491.17  |
| 43                            | \$603.13   | \$524.45                               | \$511.92   | \$507.21                               | \$503.03                           | \$711.74  | \$652.75                                      | \$587.70   | \$505.05   | \$524.45   | \$503.03  |
| 44                            | \$620.91   | \$539.91                               | \$527.01   | \$522.16                               | \$517.86                           | \$732.72  | \$671.99                                      | \$605.02   | \$519.94   | \$539.91   | \$517.86  |
| 45                            | \$641.80   | \$558.07                               | \$544.74   | \$539.72                               | \$535.28                           | \$757.37  | \$694.60                                      | \$625.38   | \$537.43   | \$558.07   | \$535.28  |
| 46                            | \$666.69   | \$579.71                               | \$565.86   | \$560.65                               | \$556.04                           | \$786.74  | \$721.53                                      | \$649.63   | \$558.27   | \$579.71   | \$556.04  |
| 47                            | \$694.69   | \$604.06                               | \$589.63   | \$584.20                               | \$579.39                           | \$819.79  | \$751.84                                      | \$676.92   | \$581.72   | \$604.06   | \$579.39  |
| 48                            | \$726.69   | \$631.89                               | \$616.79   | \$611.11                               | \$606.08                           | \$857.55  | \$786.47                                      | \$708.10   | \$608.52   | \$631.89   | \$606.08  |
| 49                            | \$758.25   | \$659.33                               | \$643.58   | \$637.65                               | \$632.40                           | \$894.79  | \$820.62                                      | \$738.85   | \$634.94   | \$659.33   | \$632.40  |
| 50                            | \$793.81   | \$690.25                               | \$673.76   | \$667.55                               | \$662.06                           | \$936.75  | \$859.10                                      | \$773.49   | \$664.72   | \$690.25   | \$662.06  |
| 51                            | \$828.92   | \$720.78                               | \$703.56   | \$697.08                               | \$691.34                           | \$978.18  | \$897.11                                      | \$807.71   | \$694.12   | \$720.78   | \$691.34  |
| 52                            | \$867.59   | \$754.40                               | \$736.38   | \$729.60                               | \$723.59                           | \$1,023.82                                      | \$938.95                                      | \$845.39   | \$726.50   | \$754.40   | \$723.59  |
| 53                            | \$906.70   | \$788.41                               | \$769.58   | \$762.49                               | \$756.21                           | \$1,069.97                                      | \$981.28                                      | \$883.50   | \$759.25   | \$788.41   | \$756.21  |
| 54                            | \$948.92   | \$825.13                               | \$805.41   | \$798.00                               | \$791.43                           | \$1,119.80                                      | \$1,026.98                                    | \$924.64   | \$794.61   | \$825.13   | \$791.43  |
| 55                            | \$991.15   | \$861.84                               | \$841.25   | \$833.51                               | \$826.64                           | \$1,169.62                                      | \$1,072.68                                    | \$965.79   | \$829.97   | \$861.84   | \$826.64  |
| 56                            | \$1,036.92                                       | \$901.65                               | \$880.11   | \$872.01                               | \$864.82                           | \$1,223.65                                      | \$1,122.22                                    | \$1,010.39                                       | \$868.30   | \$901.65   | \$864.82  |
| 57                            | \$1,083.15                                       | \$941.84                               | \$919.34   | \$910.88                               | \$903.38                           | \$1,278.20                                      | \$1,172.25                                    | \$1,055.43                                       | \$907.01   | \$941.84   | \$903.38  |
| 58                            | \$1,132.48                                       | \$984.74                               | \$961.21   | \$952.37                               | \$944.52                           | \$1,336.41                                      | \$1,225.64                                    | \$1,103.51                                       | \$948.32   | \$984.74   | \$944.52  |
| 59                            | \$1,156.93                                       | \$1,006.00                             | \$981.96   | \$972.92                               | \$964.91                           | \$1,365.26                                      | \$1,252.10                                    | \$1,127.33                                       | \$968.79   | \$1,006.00   | \$964.91  |
| 60                            | \$1,206.26                                       | \$1,048.90                             | \$1,023.84   | \$1,014.41                             | \$1,006.06                         | \$1,423.48                                      | \$1,305.49                                    | \$1,175.40                                       | \$1,010.10                                       | \$1,048.90   | \$1,006.06  |
| 61                            | \$1,248.93                                       | \$1,086.00                             | \$1,060.05   | \$1,050.29                             | \$1,041.64                         | \$1,473.83                                      | \$1,351.67                                    | \$1,216.98                                       | \$1,045.83                                       | \$1,086.00   | \$1,041.64  |
| 62                            | \$1,276.93                                       | \$1,110.35                             | \$1,083.82   | \$1,073.84                             | \$1,065.00                         | \$1,506.88                                      | \$1,381.98                                    | \$1,244.26                                       | \$1,069.28                                       | \$1,110.35   | \$1,065.00  |
| 63                            | \$1,312.05                                       | \$1,140.88                             | \$1,113.62   | \$1,103.37                             | \$1,094.28                         | \$1,548.31                                      | \$1,419.98                                    | \$1,278.47                                       | \$1,098.68                                       | \$1,140.88   | \$1,094.28  |
| 64+                           | \$1,333.38                                       | \$1,159.43                             | \$1,131.73   | \$1,121.31                             | \$1,112.08                         | \$1,573.49                                      | \$1,443.07                                    | \$1,299.26                                       | \$1,116.55                                       | \$1,159.43   | \$1,112.08  |

Rating Region 14 – Rates are for groups with 1-100 eligible employees

Assisted Reproductive Technology Rates\*

| Age     | Off-Exchange Full PPO,<br>Off-Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off-Exchange Tandem PPO,<br>Off-Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off-Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$4.57  | \$4.89  | \$5.62                             | \$5.41            | \$5.54                                    |
| 15      | \$4.97  | \$5.33  | \$6.12                             | \$5.89            | \$6.03                                    |
| 16      | \$5.13  | \$5.49  | \$6.31                             | \$6.08            | \$6.22                                    |
| 17      | \$5.28  | \$5.66  | \$6.50                             | \$6.26            | \$6.41                                    |
| 18      | \$5.45  | \$5.84  | \$6.71                             | \$6.46            | \$6.61                                    |
| 19      | \$5.62  | \$6.02  | \$6.91                             | \$6.66            | \$6.81                                    |
| 20      | \$5.79  | \$6.20  | \$7.12                             | \$6.86            | \$7.02                                    |
| 21      | \$5.97  | \$6.39  | \$7.34                             | \$7.07            | \$7.24                                    |
| 22      | \$5.97  | \$6.39  | \$7.34                             | \$7.07            | \$7.24                                    |
| 23      | \$5.97  | \$6.39  | \$7.34                             | \$7.07            | \$7.24                                    |
| 24      | \$5.97  | \$6.39  | \$7.34                             | \$7.07            | \$7.24                                    |
| 25      | \$5.99  | \$6.42  | \$7.37                             | \$7.10            | \$7.27                                    |
| 26      | \$6.11  | \$6.55  | \$7.52                             | \$7.24            | \$7.41                                    |
| 27      | \$6.25  | \$6.70  | \$7.70                             | \$7.41            | \$7.58                                    |
| 28      | \$6.49  | \$6.95  | \$7.98                             | \$7.69            | \$7.86                                    |
| 29      | \$6.68  | \$7.15  | \$8.22                             | \$7.91            | \$8.10                                    |
| 30      | \$6.77  | \$7.26  | \$8.34                             | \$8.03            | \$8.21                                    |
| 31      | \$6.92  | \$7.41  | \$8.51                             | \$8.20            | \$8.39                                    |
| 32      | \$7.06  | \$7.56  | \$8.69                             | \$8.37            | \$8.56                                    |
| 33      | \$7.15  | \$7.66  | \$8.80                             | \$8.47            | \$8.67                                    |
| 34      | \$7.24  | \$7.76  | \$8.92                             | \$8.59            | \$8.78                                    |
| 35      | \$7.29  | \$7.81  | \$8.97                             | \$8.64            | \$8.84                                    |
| 36      | \$7.34  | \$7.86  | \$9.03                             | \$8.70            | \$8.90                                    |
| 37      | \$7.39  | \$7.91  | \$9.09                             | \$8.76            | \$8.96                                    |
| 38      | \$7.43  | \$7.97  | \$9.15                             | \$8.81            | \$9.02                                    |
| 39      | \$7.53  | \$8.07  | \$9.27                             | \$8.92            | \$9.13                                    |
| 40      | \$7.63  | \$8.17  | \$9.38                             | \$9.04            | \$9.25                                    |
| 41      | \$7.77  | \$8.32  | \$9.56                             | \$9.21            | \$9.42                                    |
| 42      | \$7.91  | \$8.47  | \$9.73                             | \$9.37            | \$9.59                                    |
| 43      | \$8.10  | \$8.67  | \$9.97                             | \$9.60            | \$9.82                                    |
| 44      | \$8.34  | \$8.93  | \$10.26                            | \$9.88            | \$10.11                                   |
| 45      | \$8.62  | \$9.23  | \$10.60                            | \$10.21           | \$10.45                                   |
| 46      | \$8.95  | \$9.59  | \$11.01                            | \$10.61           | \$10.85                                   |
| 47      | \$9.32  | \$9.99  | \$11.48                            | \$11.05           | \$11.31                                   |
| 48      | \$9.75  | \$10.45   | \$12.01                            | \$11.56           | \$11.83                                   |
| 49      | \$10.18   | \$10.90   | \$12.53                            | \$12.06           | \$12.34                                   |
| 50      | \$10.66   | \$11.42   | \$13.11                            | \$12.63           | \$12.92                                   |
| 51      | \$11.13   | \$11.92   | \$13.69                            | \$13.19           | \$13.49                                   |
| 52      | \$11.64   | \$12.48   | \$14.33                            | \$13.80           | \$14.12                                   |
| 53      | \$12.17   | \$13.04   | \$14.98                            | \$14.42           | \$14.76                                   |
| 54      | \$12.74   | \$13.65   | \$15.68                            | \$15.10           | \$15.45                                   |
| 55      | \$13.30   | \$14.25   | \$16.37                            | \$15.77           | \$16.13                                   |
| 56      | \$13.92   | \$14.91   | \$17.13                            | \$16.50           | \$16.88                                   |
| 57      | \$14.54   | \$15.57   | \$17.89                            | \$17.23           | \$17.63                                   |
| 58      | \$15.20   | \$16.28   | \$18.71                            | \$18.02           | \$18.43                                   |
| 59      | \$15.53   | \$16.64   | \$19.11                            | \$18.41           | \$18.83                                   |
| 60      | \$16.19   | \$17.34   | \$19.93                            | \$19.19           | \$19.63                                   |
| 61      | \$16.76   | \$17.96   | \$20.63                            | \$19.87           | \$20.33                                   |
| 62      | \$17.14   | \$18.36   | \$21.09                            | \$20.31           | \$20.78                                   |
| 63      | \$17.61   | \$18.86   | \$21.67                            | \$20.87           | \$21.35                                   |
| 64+     | \$17.89   | \$19.17   | \$22.02                            | \$21.21           | \$21.70                                   |

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

# Specialty Benefits product rates

For businesses of 1-100 eligible employees

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

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

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

# Specialty Benefits Dental PPO

## Region 14

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                            | \$34.90  | \$69.50           | \$86.90               | \$118.20          |
| D696    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$44.40  | \$88.60           | \$110.80              | \$150.70          |
| D857    | Bronze DPPO/\$1500/MAC                            | \$44.00  | \$88.00           | \$110.00              | \$149.60          |
| D858    | Bronze DPPO/\$1500/MAC/Child Only Ortho           | \$45.10  | \$90.10           | \$112.70              | \$153.20          |
| D706    | Silver DPPO/\$1500/MAC                            | \$47.90  | \$95.60           | \$119.60              | \$162.60          |
| D708    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$49.70  | \$99.50           | \$124.30              | \$169.00          |
| D710    | Silver DPPO/\$1500/U90                            | \$65.50  | \$130.90          | \$163.60              | \$222.50          |
| D712    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$71.70  | \$143.40          | \$179.30              | \$243.90          |
| D863    | Gold DPPO/\$1500/MAC                              | \$49.00  | \$97.90           | \$122.40              | \$166.50          |
| D864    | Gold DPPO/\$1500/MAC/Adult+Child Ortho            | \$54.50  | \$109.00          | \$136.20              | \$185.30          |
| D865    | Gold DPPO/\$2000/MAC                              | \$57.50  | \$114.90          | \$143.60              | \$195.40          |
| D866    | Gold DPPO/\$2000/MAC/Adult+Child Ortho            | \$63.50  | \$127.00          | \$158.80              | \$215.90          |
| D714    | Gold DPPO/\$1500/U90                              | \$66.40  | \$132.90          | \$166.20              | \$226.00          |
| D716    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$73.20  | \$146.50          | \$183.00              | \$248.90          |
| D718    | Gold DPPO/\$2000/U90                              | \$68.40  | \$136.70          | \$170.90              | \$232.50          |
| D720    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$74.80  | \$149.60          | \$187.00              | \$254.30          |
| 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*                             | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
| D698    | Bronze Voluntary DPPO/\$1000/MAC                  | \$34.20  | \$68.50           | \$85.60               | \$116.40          |
| D702    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$41.40  | \$82.80           | \$103.60              | \$140.80          |
| D859    | Bronze Voluntary DPPO/\$1500/MAC                  | \$43.20  | \$86.50           | \$108.10              | \$147.00          |
| D861    | Bronze Voluntary DPPO/\$1500/MAC/Child Only Ortho | \$47.40  | \$94.80           | \$118.50              | \$161.10          |

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

# Specialty Benefits Dental PPO

## Region 14

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                            | \$32.50  | \$65.00           | \$81.30               | \$110.50          |
| D697    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$35.90  | \$71.70           | \$89.60               | \$121.90          |
| D867    | Bronze DPPO/\$1500/MAC                            | \$34.60  | \$69.10           | \$86.40               | \$117.40          |
| D868    | Bronze DPPO/\$1500/MAC/Child Only Ortho           | \$37.70  | \$75.50           | \$94.30               | \$128.30          |
| D707    | Silver DPPO/\$1500/MAC                            | \$38.70  | \$77.30           | \$96.70               | \$131.50          |
| D709    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$42.90  | \$85.70           | \$107.20              | \$145.70          |
| D711    | Silver DPPO/\$1500/U90                            | \$53.00  | \$105.90          | \$132.40              | \$180.00          |
| D713    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$58.00  | \$116.10          | \$145.10              | \$197.30          |
| D873    | Gold DPPO/\$1500/MAC                              | \$38.40  | \$76.70           | \$95.90               | \$130.50          |
| D874    | Gold DPPO/\$1500/MAC/Adult+Child Ortho            | \$42.70  | \$85.40           | \$106.80              | \$145.20          |
| D875    | Gold DPPO/\$2000/MAC                              | \$45.20  | \$90.30           | \$112.90              | \$153.50          |
| D876    | Gold DPPO/\$2000/MAC/Adult+Child Ortho            | \$49.80  | \$99.60           | \$124.60              | \$169.40          |
| D715    | Gold DPPO/\$1500/U90                              | \$53.70  | \$107.50          | \$134.50              | \$182.80          |
| D717    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$59.20  | \$118.50          | \$148.10              | \$201.40          |
| D719    | Gold DPPO/\$2000/U90                              | \$64.00  | \$127.90          | \$159.80              | \$217.50          |
| D721    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$70.00  | \$139.90          | \$174.90              | \$237.80          |
| D723    | Platinum DPPO/\$2500/U90                          | \$84.90  | \$169.70          | \$212.20              | \$288.50          |
| D725    | Platinum DPPO/\$2500/U90/Adult+Child Ortho        | \$93.80  | \$187.50          | \$234.40              | \$318.80          |
| D727    | Platinum DPPO/\$3000/U90                          | \$88.50  | \$177.00          | \$221.20              | \$300.80          |
| D729    | Platinum DPPO/\$3000/U90/Adult+Child Ortho        | \$91.30  | \$182.70          | \$228.40              | \$310.60          |
| D731    | Platinum DPPO/\$5000/U90                          | \$91.00  | \$181.90          | \$227.40              | \$309.30          |
| D733    | Platinum DPPO/\$5000/U90/Adult+Child Ortho        | \$93.60  | \$187.30          | \$234.10              | \$318.50          |
| D735    | Diamond DPPO/\$3000/U95                           | \$99.40  | \$198.90          | \$248.60              | \$338.10          |
| D737    | Diamond DPPO/\$3000/U95/Adult+Child Ortho         | \$101.90 | \$203.50          | \$254.50              | \$346.10          |
| D739    | Diamond DPPO/\$5000/U95                           | \$102.20 | \$204.40          | \$255.40              | \$347.50          |
| D741    | Diamond DPPO/\$5000/U95/Adult+Child Ortho         | \$104.40 | \$208.90          | \$261.00              | \$355.00          |
| Plan ID | Voluntary DPPO plans*                             | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
| D700    | Bronze Voluntary DPPO/\$1000/MAC                  | \$32.10  | \$64.10           | \$80.10               | \$109.00          |
| D704    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$33.40  | \$67.10           | \$83.70               | \$113.90          |
| D869    | Bronze Voluntary DPPO/\$1500/MAC                  | \$33.90  | \$67.80           | \$84.80               | \$115.30          |
| D871    | Bronze Voluntary DPPO/\$1500/MAC/Child Only Ortho | \$37.20  | \$74.40           | \$93.10               | \$126.50          |

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

# Specialty Benefits Dental HMO

## Region 14

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           |

# Specialty Benefits Dental HMO

## Region 14

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 <sup>†</sup> | 3.75         |
| 70-74 <sup>‡</sup> | 5.33         |
| 75-79 <sup>‡</sup> | 8.39         |
| 80-84 <sup>‡</sup> | 12.05        |
| 85+ <sup>‡</sup>   | 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 are underwritten by Blue Shield of California Life & Health Insurance Company.

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

# Closed Specialty Benefits product rates

For businesses of 1-100 eligible employees

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

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

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

## Dental In-Network Only (Region 14)\*

Rates are for groups with 1-50 eligible employees

| ID   | Dental In-Network Only 1-50 (Region 14)*  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| 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          |

## Dental In-Network Only (Region 14)\*

Rates are for groups with 51-100 eligible employees

| ID   | Dental In-Network Only 51-100 (Region 14)*                                      | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| 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           |

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

# Dental PPO (Region 14)

Rates are for groups with 1-50 eligible employees

| ID   | Dental PPO (Region 14)   | 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          |
| D275 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                       | \$57.70  | \$115.50          | \$145.30              | \$173.20          |
| D278 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                     | \$59.70  | \$120.40          | \$151.20              | \$203.50          |
| D280 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                | \$86.30  | \$171.40          | \$215.10              | \$290.10          |
| 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           |
| 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          |
| D513 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                    | \$47.60  | \$95.10           | \$120.00              | \$140.00          |
| 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          |
| 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          |
| 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          |
| 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          |
| D582 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90      | \$75.90  | \$151.00          | \$189.80              | \$255.60          |

# Dental PPO (Region 14)

Rates are for groups with 51-100 eligible employees

| ID   | Dental PPO (Region 14)   | 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           |
| D367 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                       | \$43.40  | \$86.50           | \$109.10              | \$129.90          |
| D370 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                     | \$44.70  | \$90.30           | \$113.40              | \$152.60          |
| 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           |
| 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           |
| 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          |
| D514 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                    | \$35.70  | \$71.30           | \$90.00               | \$105.10          |
| 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          |
| 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           |
| 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          |
| 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          |
| D583 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90      | \$56.90  | \$113.20          | \$142.40              | \$191.80          |

# Vision 1-50

Rates are for groups with 1-50 eligible employees

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

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



# Vision 51-100

Rates are for groups with 51-100 eligible employees

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

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