



BlueCross
of California



BC Life & Health
Insurance Company

Agent Rate Guide

*Monthly Rates for Medical, Dental and Term Life
Effective 3/1/06*

Individual and Family Health Plans



Level 1 Rates for all levels are posted on our Web site at
www.bluecrossca.com

To calculating Level 1+20, 1+25, 1+50, 1+75 and 1+100 rates (for existing business), see below.

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Calculating Your Client's Rates

This Rate Guide includes rates for Level 1.

For rates for Levels 1+20, 1+25, 1+50, 1+75 and 1+100, please refer to our agent Web site at www.bluecrossca.com. Click on "Notification Letters," then "Individual," then "3/1/06 Rate and Benefit Action."

You can also calculate rates manually as illustrated below.

To obtain Level 1+20 rates, multiply the Level 1 rate by 1.20.
Example: If the Level 1 rate is \$100, multiply \$100 x 1.20 = \$120.00

To obtain Level 1+25 rates (for PPO plans only), multiply the Level 1 rate by 1.25.
Example: If the Level 1 rate is \$100, multiply \$100 x 1.25 = \$125.00

To obtain Level 1+50 rates (for PPO plans only), multiply the level 1 rate by 1.50.
Example: If the Level 1 rate is \$100, multiply \$100 x 1.50 = \$150.00

To obtain Level 1+75 rates (for PPO plans only), multiply the Level 1 rate by 1.75.
Example: If the Level 1 rate is \$100, multiply \$100 x 1.75 = \$175.00

To obtain Level 1+100 rates (for PPO plans only), multiply the level 1 rate by 2.00.
Example: If the Level 1 rate is \$100, multiply \$100 x 2.00 = \$200.00

*Note: If the rate is not a whole dollar amount, **round down** to the next whole dollar amount.*

This section does not apply to Tonik plans.

Medical Plan Names and Corresponding Contract Codes

Basic PPO 2500
(R418*)

Basic PPO 1000
(7900*, 1518*)

PPO Saver
(NM31*)

PPO Share 5000
(H062*)

3500 Deductible PPO
(R420*)

Right Plan PPO 40 - No Rx
(P958*)

Right Plan PPO 40 - Generic Rx
(PE48*)

Right Plan PPO 40 - Comprehensive Rx
(PE49*)

PPO Share 2500
(7891, 1871)

PPO Share 1500
(7889, 7890)

PPO Share 1000
(1393, 1503, 7878, 1930*)

PPO Share 500
(7895, 1501, 1575, 1920, 7888, 7904, 1929*)

EPO
(7892, 7893)

Select HMO
(PE43)

HMO Saver
(7896, 7879, 7894**, 7905, NM03)

Individual HMO
(7898, 1913**, 1933, 7897**, 7906, NM02)

PPO 3500 (HSA-Compatible)
(T160*)

Tonik Plans
(T773*, T774*, T775*)

* BC Life & Health Insurance Company (BCL&H)
** For these contract codes, see Level 1+20 rates

Medical Rating Area Definitions

The following indicates the counties for each rating area. Use the subscriber's home address to determine the rating area. Note that areas are determined by ZIP codes/county. Please consult your Directory of Blue Cross HMO and PPO Participating Providers to verify availability for a specific area. If there is a question regarding area availability, please contact your Blue Cross Regional Sales Manager or call Customer Service at (800) 333-0912.

Area 1

Del Norte, Lassen, Modoc, San Benito (ZIP code 95004 only), Monterey, Plumas, San Luis Obispo (ZIP code 93426 only), Shasta, Sierra, Siskiyou, Tehama, Trinity

Area 2

Alpine, Amador, Calaveras, El Dorado, Fresno, Inyo, Kings (ZIP code 93631 only), Madera, Marin, Mariposa, Merced, Mono, Nevada, Placer, Sacramento, San Benito (except ZIP code 95004), San Joaquin, San Mateo, Santa Clara (ZIP code 94303 only), Stanislaus, Tuolumne

Area 3

Alameda, Butte, Colusa, Contra Costa, Glenn, Humboldt, Lake, Mendocino, Napa, San Francisco, Santa Clara (except ZIP code 94303), Santa Cruz, Solano, Sonoma, Sutter, Yolo, Yuba

Area 4

Orange, Riverside (ZIP code 92883 only)

Area 5

Los Angeles (except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (ZIP codes beginning with 913)

Area 6

Imperial, Riverside (except ZIP code 92883), San Bernardino, San Diego

Area 7

Kern, Kings (except ZIP code 93631), Tulare

Area 8

San Luis Obispo (except ZIP code 93426), Santa Barbara, Ventura (except ZIP codes beginning with 913)

Area 9

Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935)

- All rates are monthly (except for the Short-Term PPO).
- Subscriber and spouse rates are based on the age of the younger spouse.
- To determine the rate for:
 - bimonthly (2-month) billing, multiply by two
 - quarterly (3-month) billing, multiply by three

Area 1

Del Norte, Lassen, Modoc, San Benito (ZIP code 95004 only), Monterey, Plumas, San Luis Obispo (ZIP code 93426 only), Shasta, Sierra, Siskiyou, Tehama, Trinity

	Basic PPO 2500*	Basic PPO 1000*	PPO Saver*	3500 Deductible PPO	PPO Share 5000	PPO Share 2500	PPO Share 1500	PPO Share 1000	PPO Share 500	HMO Saver	Individual HMO
Single											
19 - 29	\$57	\$70	\$103	\$64	\$75	\$112	\$161	\$186	\$225	\$269	\$354
30 - 34	\$78	\$89	\$149	\$89	\$104	\$161	\$222	\$258	\$298	\$370	\$484
35 - 39	\$89	\$105	\$165	\$126	\$122	\$186	\$249	\$286	\$325	\$409	\$531
40 - 44	\$115	\$130	\$240	\$151	\$170	\$247	\$305	\$338	\$391	\$403	\$525
45 - 49	\$141	\$163	\$270	\$190	\$205	\$291	\$347	\$384	\$438	\$474	\$617
50 - 54	\$181	\$208	\$360	\$250	\$276	\$373	\$431	\$470	\$563	\$521	\$685
55 - 59	\$239	\$270	\$469	\$313	\$356	\$474	\$533	\$574	\$681	\$575	\$754
60 - 64	\$278	\$294	\$469	\$355	\$395	\$556	\$612	\$651	\$742	\$623	\$822
Subscriber & Spouse											
Under 30	\$128	\$142	\$220	\$151	\$163	\$268	\$361	\$439	\$501	\$639	\$834
30 - 34	\$152	\$174	\$297	\$213	\$222	\$344	\$436	\$516	\$578	\$779	\$1,003
35 - 39	\$189	\$214	\$349	\$275	\$261	\$422	\$513	\$594	\$663	\$801	\$1,052
40 - 44	\$231	\$262	\$485	\$339	\$345	\$508	\$598	\$678	\$778	\$833	\$1,089
45 - 49	\$281	\$324	\$601	\$436	\$422	\$607	\$698	\$780	\$873	\$940	\$1,237
50 - 54	\$372	\$418	\$783	\$557	\$567	\$783	\$871	\$955	\$1,119	\$1,055	\$1,379
55 - 59	\$485	\$542	\$938	\$662	\$723	\$942	\$1,062	\$1,160	\$1,354	\$1,184	\$1,528
60 - 64	\$551	\$614	\$938	\$705	\$779	\$1,092	\$1,179	\$1,273	\$1,447	\$1,273	\$1,673
Subscriber & Child											
Under 30	\$118	\$135	\$234	\$164	\$183	\$281	\$374	\$441	\$507	\$576	\$684
30 - 34	\$133	\$149	\$291	\$187	\$200	\$332	\$424	\$505	\$564	\$623	\$779
35 - 39	\$146	\$164	\$311	\$213	\$221	\$360	\$452	\$533	\$590	\$638	\$796
40 - 44	\$160	\$179	\$327	\$233	\$231	\$341	\$428	\$479	\$571	\$610	\$798
45 - 49	\$182	\$208	\$371	\$245	\$271	\$376	\$459	\$525	\$619	\$654	\$848
50 - 54	\$222	\$252	\$464	\$305	\$345	\$461	\$540	\$603	\$747	\$715	\$922
55 - 59	\$286	\$319	\$603	\$369	\$426	\$584	\$656	\$732	\$867	\$776	\$1,016
60 - 64	\$327	\$347	\$603	\$411	\$468	\$662	\$746	\$823	\$885	\$904	\$1,181
Family											
Under 30	\$205	\$224	\$357	\$253	\$270	\$435	\$561	\$640	\$720	\$980	\$1,231
30 - 34	\$240	\$265	\$428	\$315	\$325	\$527	\$655	\$736	\$852	\$1,115	\$1,367
35 - 39	\$274	\$300	\$500	\$384	\$357	\$596	\$726	\$808	\$896	\$1,179	\$1,472
40 - 44	\$307	\$342	\$637	\$440	\$433	\$676	\$802	\$882	\$985	\$1,191	\$1,547
45 - 49	\$349	\$382	\$704	\$495	\$497	\$761	\$886	\$973	\$1,092	\$1,313	\$1,686
50 - 54	\$429	\$483	\$904	\$617	\$639	\$902	\$1,022	\$1,124	\$1,293	\$1,373	\$1,765
55 - 59	\$526	\$585	\$1,096	\$720	\$818	\$1,081	\$1,208	\$1,319	\$1,529	\$1,445	\$1,824
60 - 64	\$597	\$662	\$1,096	\$764	\$857	\$1,252	\$1,369	\$1,452	\$1,621	\$1,566	\$2,070
Subscriber & Children											
Under 30	\$169	\$189	\$298	\$263	\$249	\$355	\$485	\$564	\$644	\$784	\$982
30 - 34	\$187	\$212	\$352	\$283	\$261	\$414	\$544	\$623	\$704	\$858	\$1,073
35 - 39	\$196	\$221	\$374	\$301	\$266	\$410	\$544	\$617	\$696	\$835	\$1,086
40 - 44	\$213	\$239	\$425	\$321	\$301	\$448	\$569	\$639	\$716	\$844	\$1,089
45 - 49	\$232	\$254	\$459	\$341	\$337	\$494	\$604	\$675	\$749	\$897	\$1,167
50 - 54	\$273	\$306	\$561	\$363	\$412	\$577	\$691	\$766	\$844	\$946	\$1,221
55 - 59	\$333	\$379	\$658	\$426	\$509	\$696	\$808	\$885	\$965	\$1,006	\$1,285
60 - 64	\$361	\$379	\$658	\$468	\$519	\$779	\$899	\$977	\$1,053	\$1,123	\$1,474
Single Child											
0	\$116	\$132	\$191	\$103	\$130	\$192	\$251	\$290	\$386	\$280	\$372
1 - 18	\$56	\$59	\$83	\$59	\$71	\$97	\$129	\$148	\$173	\$184	\$239
2 Children											
0	\$163	\$185	\$303	\$204	\$207	\$317	\$387	\$431	\$512	\$520	\$666
1 - 18	\$87	\$94	\$144	\$115	\$115	\$165	\$206	\$256	\$298	\$335	\$443
3+ Children											
0	\$205	\$217	\$374	\$263	\$257	\$427	\$537	\$606	\$678	\$769	\$1,028
1 - 18	\$137	\$139	\$214	\$173	\$175	\$259	\$322	\$388	\$461	\$533	\$704

* The rates for these plans include \$1,000 Term Life coverage for the subscriber. Versions of these plans are available without the \$1,000 Term Life coverage at rates of \$1 less for subscribers age 0-49 and \$2 less for subscribers age 50-64.

Note: For the "Subscriber & Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

Area 2

Alpine, Amador, Calaveras, El Dorado, Fresno, Inyo, Kings (ZIP code 93631 only), Madera, Marin, Mariposa, Merced, Mono, Nevada, Placer, Sacramento, San Benito (except ZIP code 95004), San Joaquin, San Mateo, Santa Clara (ZIP code 94303 only), Stanislaus, Tuolumne

	Basic PPO 2500*	Basic PPO 1000*	PPO Saver*	3500 Deductible PPO	PPO Share 5000	PPO Share 2500	PPO Share 1500	PPO Share 1000	PPO Share 500	HMO Saver	Individual HMO
Single											
19 - 29	\$51	\$64	\$90	\$59	\$64	\$96	\$146	\$176	\$208	\$278	\$360
30 - 34	\$66	\$79	\$123	\$81	\$90	\$142	\$201	\$234	\$271	\$375	\$492
35 - 39	\$79	\$91	\$144	\$114	\$112	\$170	\$228	\$264	\$301	\$413	\$541
40 - 44	\$100	\$113	\$210	\$142	\$148	\$218	\$273	\$302	\$344	\$417	\$530
45 - 49	\$120	\$140	\$238	\$173	\$179	\$257	\$312	\$347	\$387	\$480	\$624
50 - 54	\$152	\$177	\$316	\$226	\$240	\$329	\$387	\$426	\$474	\$527	\$692
55 - 59	\$207	\$246	\$391	\$284	\$319	\$414	\$475	\$515	\$581	\$582	\$762
60 - 64	\$241	\$273	\$409	\$322	\$334	\$475	\$541	\$580	\$651	\$660	\$870
Subscriber & Spouse											
Under 30	\$109	\$128	\$191	\$138	\$145	\$234	\$324	\$401	\$459	\$652	\$847
30 - 34	\$125	\$144	\$263	\$193	\$195	\$307	\$397	\$474	\$533	\$785	\$1,004
35 - 39	\$160	\$182	\$333	\$247	\$222	\$375	\$466	\$545	\$609	\$810	\$1,065
40 - 44	\$195	\$222	\$435	\$307	\$300	\$452	\$542	\$620	\$690	\$849	\$1,101
45 - 49	\$235	\$274	\$504	\$385	\$380	\$535	\$627	\$710	\$803	\$952	\$1,250
50 - 54	\$317	\$363	\$671	\$480	\$511	\$688	\$779	\$883	\$997	\$1,069	\$1,394
55 - 59	\$420	\$486	\$800	\$581	\$639	\$846	\$954	\$1,038	\$1,208	\$1,202	\$1,578
60 - 64	\$473	\$544	\$818	\$639	\$661	\$961	\$1,088	\$1,179	\$1,269	\$1,326	\$1,739
Subscriber & Child											
Under 30	\$100	\$116	\$194	\$148	\$161	\$231	\$329	\$407	\$462	\$595	\$778
30 - 34	\$114	\$131	\$234	\$163	\$178	\$284	\$378	\$456	\$511	\$661	\$835
35 - 39	\$127	\$145	\$257	\$192	\$194	\$306	\$401	\$479	\$533	\$661	\$866
40 - 44	\$140	\$157	\$306	\$201	\$200	\$301	\$385	\$430	\$494	\$633	\$807
45 - 49	\$156	\$182	\$333	\$222	\$237	\$330	\$411	\$473	\$532	\$672	\$857
50 - 54	\$191	\$222	\$419	\$272	\$303	\$405	\$487	\$556	\$627	\$736	\$931
55 - 59	\$248	\$292	\$498	\$332	\$381	\$523	\$586	\$658	\$725	\$785	\$1,026
60 - 64	\$286	\$320	\$514	\$372	\$396	\$584	\$671	\$746	\$803	\$943	\$1,239
Family											
Under 30	\$173	\$205	\$299	\$231	\$240	\$355	\$492	\$570	\$644	\$1,028	\$1,319
30 - 34	\$203	\$234	\$381	\$287	\$271	\$459	\$585	\$664	\$743	\$1,205	\$1,466
35 - 39	\$231	\$266	\$422	\$348	\$312	\$501	\$637	\$718	\$836	\$1,194	\$1,570
40 - 44	\$263	\$303	\$529	\$398	\$368	\$615	\$736	\$814	\$897	\$1,232	\$1,576
45 - 49	\$296	\$344	\$580	\$448	\$424	\$670	\$796	\$881	\$964	\$1,328	\$1,727
50 - 54	\$358	\$415	\$750	\$552	\$566	\$807	\$929	\$1,016	\$1,160	\$1,389	\$1,803
55 - 59	\$453	\$514	\$903	\$644	\$710	\$977	\$1,100	\$1,187	\$1,365	\$1,462	\$1,890
60 - 64	\$509	\$580	\$958	\$692	\$726	\$1,094	\$1,227	\$1,321	\$1,423	\$1,712	\$2,255
Subscriber & Children											
Under 30	\$143	\$165	\$245	\$228	\$213	\$292	\$428	\$506	\$581	\$823	\$1,014
30 - 34	\$157	\$182	\$287	\$247	\$229	\$347	\$482	\$560	\$635	\$911	\$1,136
35 - 39	\$164	\$189	\$309	\$259	\$240	\$367	\$494	\$566	\$640	\$854	\$1,098
40 - 44	\$179	\$206	\$352	\$281	\$269	\$407	\$518	\$573	\$645	\$882	\$1,120
45 - 49	\$197	\$231	\$388	\$306	\$296	\$436	\$538	\$604	\$671	\$938	\$1,189
50 - 54	\$228	\$270	\$466	\$328	\$363	\$512	\$620	\$689	\$762	\$1,004	\$1,235
55 - 59	\$284	\$335	\$553	\$386	\$432	\$609	\$723	\$799	\$870	\$1,031	\$1,322
60 - 64	\$317	\$365	\$580	\$425	\$440	\$671	\$804	\$881	\$952	\$1,205	\$1,552
Single Child											
0	\$104	\$119	\$161	\$94	\$111	\$161	\$219	\$273	\$316	\$293	\$389
1 - 18	\$50	\$55	\$70	\$52	\$63	\$83	\$108	\$129	\$153	\$186	\$242
2 Children											
0	\$140	\$163	\$260	\$185	\$186	\$280	\$345	\$386	\$440	\$560	\$713
1 - 18	\$73	\$85	\$136	\$103	\$102	\$160	\$189	\$232	\$266	\$342	\$447
3+ Children											
0	\$175	\$205	\$318	\$239	\$226	\$376	\$482	\$542	\$605	\$782	\$1,042
1 - 18	\$122	\$129	\$200	\$156	\$154	\$245	\$283	\$345	\$413	\$539	\$711

* The rates for these plans include \$1,000 Term Life coverage for the subscriber. Versions of these plans are available without the \$1,000 Term Life coverage at rates of \$1 less for subscribers age 0-49 and \$2 less for subscribers age 50-64.

Note: For the "Subscriber & Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

Area 3

Alameda, Butte, Colusa, Contra Costa, Glenn, Humboldt, Lake, Mendocino, Napa, San Francisco, Santa Clara (except ZIP code 94303), Santa Cruz, Solano, Sonoma, Sutter, Yolo, Yuba

	Basic PPO 2500*	Basic PPO 1000*	PPO Saver*	3500 Deductible PPO	PPO Share 5000	PPO Share 2500	PPO Share 1500	PPO Share 1000	PPO Share 500	HMO Saver	Individual HMO
Single											
19 - 29	\$51	\$62	\$91	\$61	\$64	\$88	\$135	\$170	\$197	\$257	\$340
30 - 34	\$64	\$74	\$127	\$83	\$86	\$127	\$186	\$221	\$256	\$342	\$460
35 - 39	\$73	\$85	\$144	\$112	\$102	\$141	\$207	\$244	\$281	\$389	\$512
40 - 44	\$95	\$105	\$189	\$138	\$137	\$201	\$256	\$286	\$327	\$384	\$505
45 - 49	\$112	\$131	\$236	\$169	\$173	\$238	\$292	\$329	\$368	\$452	\$593
50 - 54	\$143	\$170	\$277	\$217	\$232	\$304	\$364	\$406	\$462	\$489	\$653
55 - 59	\$195	\$227	\$338	\$272	\$306	\$382	\$444	\$507	\$562	\$537	\$714
60 - 64	\$226	\$262	\$388	\$320	\$338	\$448	\$510	\$566	\$643	\$585	\$764
Subscriber & Spouse											
Under 30	\$104	\$119	\$210	\$142	\$142	\$209	\$298	\$376	\$434	\$598	\$796
30 - 34	\$116	\$136	\$245	\$190	\$185	\$268	\$360	\$440	\$498	\$731	\$970
35 - 39	\$149	\$170	\$331	\$238	\$211	\$326	\$418	\$500	\$584	\$764	\$1,012
40 - 44	\$176	\$205	\$422	\$295	\$289	\$418	\$509	\$591	\$678	\$793	\$1,047
45 - 49	\$218	\$254	\$476	\$378	\$362	\$498	\$592	\$710	\$799	\$897	\$1,188
50 - 54	\$306	\$346	\$615	\$482	\$490	\$647	\$764	\$881	\$963	\$1,006	\$1,326
55 - 59	\$407	\$458	\$726	\$574	\$589	\$770	\$885	\$1,073	\$1,175	\$1,111	\$1,469
60 - 64	\$450	\$522	\$776	\$617	\$633	\$890	\$987	\$1,151	\$1,321	\$1,201	\$1,583
Subscriber & Child											
Under 30	\$93	\$111	\$194	\$142	\$153	\$229	\$318	\$398	\$453	\$564	\$729
30 - 34	\$110	\$122	\$234	\$163	\$165	\$264	\$355	\$436	\$491	\$614	\$816
35 - 39	\$123	\$135	\$257	\$193	\$172	\$270	\$370	\$451	\$504	\$623	\$824
40 - 44	\$131	\$145	\$299	\$198	\$193	\$279	\$360	\$414	\$478	\$582	\$767
45 - 49	\$145	\$171	\$337	\$211	\$223	\$310	\$380	\$455	\$515	\$623	\$815
50 - 54	\$181	\$210	\$404	\$263	\$279	\$381	\$448	\$528	\$614	\$682	\$886
55 - 59	\$230	\$269	\$493	\$320	\$354	\$493	\$551	\$633	\$712	\$740	\$977
60 - 64	\$278	\$327	\$549	\$368	\$377	\$540	\$634	\$715	\$807	\$864	\$1,154
Family											
Under 30	\$166	\$193	\$299	\$236	\$210	\$325	\$461	\$542	\$654	\$1,019	\$1,231
30 - 34	\$188	\$217	\$381	\$289	\$266	\$381	\$554	\$637	\$740	\$1,055	\$1,453
35 - 39	\$214	\$247	\$422	\$337	\$289	\$414	\$612	\$697	\$824	\$1,084	\$1,493
40 - 44	\$244	\$281	\$529	\$388	\$365	\$573	\$695	\$780	\$862	\$1,112	\$1,499
45 - 49	\$275	\$319	\$590	\$438	\$415	\$621	\$748	\$841	\$948	\$1,252	\$1,642
50 - 54	\$339	\$384	\$728	\$534	\$546	\$749	\$875	\$1,006	\$1,147	\$1,309	\$1,715
55 - 59	\$441	\$488	\$913	\$622	\$675	\$910	\$1,037	\$1,204	\$1,337	\$1,377	\$1,797
60 - 64	\$492	\$549	\$1,033	\$678	\$690	\$1,009	\$1,150	\$1,283	\$1,467	\$1,560	\$2,112
Subscriber & Children											
Under 30	\$133	\$153	\$245	\$228	\$207	\$292	\$414	\$494	\$569	\$776	\$981
30 - 34	\$146	\$169	\$287	\$245	\$222	\$347	\$466	\$547	\$623	\$856	\$1,073
35 - 39	\$154	\$177	\$309	\$261	\$235	\$359	\$478	\$545	\$619	\$795	\$1,044
40 - 44	\$167	\$191	\$380	\$277	\$254	\$377	\$483	\$542	\$614	\$819	\$1,050
45 - 49	\$183	\$219	\$418	\$295	\$271	\$412	\$503	\$582	\$653	\$871	\$1,121
50 - 54	\$215	\$253	\$483	\$320	\$330	\$491	\$586	\$665	\$738	\$905	\$1,174
55 - 59	\$269	\$317	\$579	\$374	\$405	\$594	\$690	\$772	\$863	\$959	\$1,257
60 - 64	\$307	\$363	\$622	\$427	\$440	\$659	\$774	\$858	\$953	\$1,131	\$1,454
Single Child											
0	\$96	\$116	\$161	\$98	\$110	\$157	\$211	\$263	\$315	\$297	\$394
1 - 18	\$48	\$54	\$74	\$54	\$59	\$84	\$105	\$126	\$146	\$176	\$230
2 Children											
0	\$137	\$160	\$260	\$183	\$167	\$257	\$327	\$381	\$431	\$560	\$666
1 - 18	\$71	\$82	\$136	\$105	\$97	\$152	\$191	\$221	\$261	\$319	\$426
3+ Children											
0	\$166	\$191	\$318	\$241	\$212	\$315	\$439	\$514	\$573	\$782	\$1,042
1 - 18	\$115	\$127	\$200	\$159	\$138	\$238	\$296	\$342	\$393	\$508	\$677

* The rates for these plans include \$1,000 Term Life coverage for the subscriber. Versions of these plans are available without the \$1,000 Term Life coverage at rates of \$1 less for subscribers age 0-49 and \$2 less for subscribers age 50-64.

Note: For the "Subscriber & Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

Area 4

Orange, Riverside (ZIP code 92883 only)

	Basic PPO 2500*	Basic PPO 1000*	PPO Saver*	3500 Deductible PPO	PPO Share 5000	PPO Share 2500	PPO Share 1500	PPO Share 1000	PPO Share 500	HMO Saver	Individual HMO
Single											
19 - 29	\$51	\$58	\$104	\$63	\$65	\$90	\$141	\$172	\$212	\$196	\$268
30 - 34	\$61	\$70	\$133	\$87	\$90	\$132	\$194	\$225	\$275	\$264	\$350
35 - 39	\$70	\$81	\$151	\$114	\$115	\$175	\$229	\$256	\$304	\$292	\$386
40 - 44	\$90	\$99	\$183	\$138	\$150	\$210	\$262	\$298	\$391	\$298	\$398
45 - 49	\$114	\$130	\$224	\$172	\$195	\$262	\$312	\$349	\$438	\$346	\$457
50 - 54	\$143	\$165	\$273	\$226	\$259	\$327	\$381	\$422	\$563	\$372	\$491
55 - 59	\$187	\$219	\$338	\$284	\$339	\$423	\$477	\$520	\$682	\$409	\$541
60 - 64	\$231	\$271	\$361	\$321	\$372	\$501	\$555	\$596	\$743	\$483	\$647
Subscriber & Spouse											
Under 30	\$97	\$111	\$224	\$144	\$150	\$209	\$306	\$384	\$476	\$460	\$608
30 - 34	\$112	\$130	\$245	\$192	\$195	\$289	\$383	\$462	\$572	\$557	\$733
35 - 39	\$142	\$160	\$331	\$249	\$220	\$328	\$433	\$528	\$645	\$577	\$781
40 - 44	\$168	\$191	\$407	\$308	\$313	\$443	\$531	\$623	\$778	\$633	\$836
45 - 49	\$203	\$235	\$475	\$395	\$382	\$524	\$629	\$734	\$873	\$697	\$933
50 - 54	\$305	\$341	\$611	\$504	\$522	\$703	\$792	\$932	\$1,119	\$750	\$1,007
55 - 59	\$400	\$447	\$699	\$599	\$692	\$886	\$977	\$1,086	\$1,356	\$844	\$1,117
60 - 64	\$461	\$525	\$722	\$638	\$736	\$998	\$1,101	\$1,198	\$1,458	\$964	\$1,289
Subscriber & Child											
Under 30	\$97	\$110	\$211	\$148	\$163	\$247	\$336	\$416	\$488	\$450	\$597
30 - 34	\$113	\$123	\$261	\$170	\$190	\$289	\$380	\$460	\$540	\$465	\$615
35 - 39	\$122	\$132	\$280	\$202	\$207	\$321	\$411	\$491	\$564	\$465	\$614
40 - 44	\$128	\$141	\$292	\$211	\$209	\$295	\$370	\$428	\$571	\$459	\$599
45 - 49	\$153	\$171	\$336	\$222	\$244	\$337	\$412	\$484	\$619	\$494	\$629
50 - 54	\$185	\$209	\$391	\$276	\$312	\$414	\$478	\$556	\$747	\$536	\$673
55 - 59	\$230	\$264	\$468	\$334	\$402	\$535	\$590	\$669	\$867	\$559	\$728
60 - 64	\$276	\$319	\$540	\$372	\$435	\$613	\$698	\$764	\$892	\$672	\$902
Family											
Under 30	\$156	\$181	\$332	\$238	\$214	\$412	\$531	\$611	\$710	\$785	\$1,027
30 - 34	\$178	\$206	\$432	\$286	\$274	\$463	\$589	\$681	\$854	\$852	\$1,126
35 - 39	\$205	\$235	\$512	\$348	\$299	\$536	\$672	\$770	\$888	\$862	\$1,143
40 - 44	\$227	\$263	\$529	\$399	\$386	\$594	\$713	\$810	\$991	\$876	\$1,163
45 - 49	\$256	\$299	\$599	\$449	\$432	\$643	\$804	\$905	\$1,100	\$958	\$1,223
50 - 54	\$350	\$389	\$784	\$558	\$564	\$797	\$925	\$1,061	\$1,293	\$991	\$1,280
55 - 59	\$449	\$480	\$919	\$651	\$766	\$1,019	\$1,135	\$1,285	\$1,530	\$1,065	\$1,337
60 - 64	\$514	\$555	\$1,034	\$691	\$816	\$1,162	\$1,281	\$1,375	\$1,633	\$1,204	\$1,602
Subscriber & Children											
Under 30	\$134	\$154	\$298	\$238	\$228	\$340	\$459	\$539	\$635	\$608	\$748
30 - 34	\$152	\$173	\$347	\$256	\$244	\$396	\$515	\$595	\$694	\$669	\$830
35 - 39	\$161	\$178	\$359	\$272	\$255	\$381	\$497	\$563	\$661	\$670	\$859
40 - 44	\$174	\$192	\$396	\$290	\$287	\$403	\$517	\$588	\$684	\$695	\$897
45 - 49	\$186	\$218	\$440	\$309	\$322	\$447	\$569	\$640	\$729	\$718	\$919
50 - 54	\$221	\$257	\$505	\$328	\$395	\$533	\$654	\$724	\$843	\$765	\$964
55 - 59	\$276	\$317	\$589	\$386	\$487	\$656	\$786	\$858	\$965	\$770	\$979
60 - 64	\$311	\$362	\$695	\$425	\$495	\$740	\$832	\$913	\$1,048	\$894	\$1,100
Single Child											
0	\$100	\$116	\$191	\$101	\$111	\$157	\$216	\$276	\$387	\$264	\$359
1 - 18	\$46	\$50	\$81	\$57	\$68	\$93	\$114	\$128	\$169	\$133	\$174
2 Children											
0	\$134	\$155	\$287	\$185	\$174	\$284	\$350	\$386	\$512	\$475	\$601
1 - 18	\$69	\$79	\$166	\$105	\$109	\$162	\$197	\$236	\$289	\$243	\$328
3+ Children											
0	\$163	\$183	\$384	\$240	\$219	\$385	\$479	\$549	\$641	\$688	\$969
1 - 18	\$109	\$121	\$245	\$161	\$163	\$252	\$308	\$357	\$438	\$385	\$507

* The rates for these plans include \$1,000 Term Life coverage for the subscriber. Versions of these plans are available without the \$1,000 Term Life coverage at rates of \$1 less for subscribers age 0-49 and \$2 less for subscribers age 50-64.

Note: For the "Subscriber & Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

Area 5

Los Angeles (except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (ZIP codes beginning with 913)

	Basic PPO 2500*	Basic PPO 1000*	PPO Saver*	3500 Deductible PPO	PPO Share 5000	PPO Share 2500	PPO Share 1500	PPO Share 1000	PPO Share 500	HMO Saver	Individual HMO
Single											
19 - 29	\$56	\$65	\$104	\$70	\$70	\$104	\$158	\$187	\$228	\$193	\$260
30 - 34	\$69	\$78	\$149	\$97	\$102	\$157	\$219	\$256	\$298	\$257	\$340
35 - 39	\$79	\$90	\$166	\$127	\$131	\$195	\$255	\$293	\$334	\$284	\$373
40 - 44	\$104	\$113	\$215	\$156	\$174	\$244	\$302	\$334	\$391	\$287	\$383
45 - 49	\$120	\$142	\$265	\$192	\$212	\$290	\$347	\$384	\$438	\$332	\$435
50 - 54	\$157	\$182	\$318	\$251	\$282	\$382	\$438	\$478	\$563	\$361	\$477
55 - 59	\$212	\$244	\$391	\$316	\$375	\$487	\$543	\$585	\$693	\$398	\$525
60 - 64	\$244	\$286	\$447	\$357	\$398	\$555	\$611	\$651	\$776	\$476	\$637

Subscriber & Spouse

Under 30	\$110	\$125	\$224	\$164	\$154	\$254	\$348	\$429	\$494	\$447	\$590
30 - 34	\$128	\$147	\$269	\$214	\$219	\$342	\$434	\$515	\$607	\$541	\$711
35 - 39	\$172	\$185	\$381	\$279	\$250	\$412	\$503	\$586	\$714	\$559	\$750
40 - 44	\$197	\$218	\$442	\$345	\$354	\$507	\$598	\$678	\$830	\$599	\$806
45 - 49	\$237	\$273	\$495	\$440	\$420	\$620	\$717	\$807	\$967	\$673	\$899
50 - 54	\$352	\$375	\$709	\$561	\$602	\$805	\$893	\$991	\$1,190	\$738	\$962
55 - 59	\$448	\$502	\$838	\$667	\$758	\$988	\$1,091	\$1,171	\$1,453	\$821	\$1,085
60 - 64	\$487	\$569	\$894	\$710	\$789	\$1,102	\$1,213	\$1,274	\$1,516	\$951	\$1,261

Subscriber & Child

Under 30	\$106	\$120	\$234	\$165	\$181	\$282	\$374	\$456	\$518	\$438	\$580
30 - 34	\$124	\$134	\$268	\$189	\$207	\$334	\$426	\$508	\$570	\$453	\$597
35 - 39	\$137	\$148	\$286	\$226	\$224	\$366	\$459	\$541	\$601	\$452	\$597
40 - 44	\$152	\$163	\$332	\$235	\$236	\$343	\$426	\$474	\$571	\$443	\$590
45 - 49	\$175	\$193	\$384	\$247	\$278	\$395	\$461	\$537	\$619	\$472	\$608
50 - 54	\$217	\$237	\$464	\$307	\$355	\$476	\$546	\$626	\$747	\$506	\$641
55 - 59	\$276	\$302	\$570	\$371	\$449	\$612	\$670	\$751	\$867	\$537	\$707
60 - 64	\$299	\$352	\$638	\$414	\$476	\$671	\$778	\$861	\$944	\$661	\$856

Family

Under 30	\$177	\$203	\$364	\$271	\$259	\$435	\$564	\$645	\$728	\$763	\$998
30 - 34	\$205	\$232	\$468	\$319	\$299	\$539	\$668	\$750	\$854	\$828	\$1,093
35 - 39	\$233	\$263	\$512	\$387	\$354	\$601	\$758	\$852	\$971	\$816	\$1,083
40 - 44	\$279	\$305	\$647	\$444	\$433	\$695	\$815	\$929	\$1,037	\$848	\$1,098
45 - 49	\$305	\$347	\$718	\$499	\$475	\$752	\$922	\$1,039	\$1,143	\$930	\$1,187
50 - 54	\$399	\$429	\$950	\$621	\$675	\$944	\$1,064	\$1,175	\$1,409	\$975	\$1,240
55 - 59	\$515	\$540	\$1,109	\$724	\$866	\$1,167	\$1,283	\$1,418	\$1,652	\$1,006	\$1,299
60 - 64	\$543	\$600	\$1,254	\$769	\$894	\$1,315	\$1,468	\$1,578	\$1,699	\$1,170	\$1,556

Subscriber & Children

Under 30	\$142	\$162	\$298	\$265	\$246	\$355	\$487	\$568	\$667	\$578	\$735
30 - 34	\$160	\$183	\$352	\$286	\$272	\$414	\$547	\$628	\$737	\$646	\$818
35 - 39	\$171	\$194	\$374	\$304	\$287	\$441	\$562	\$637	\$721	\$650	\$846
40 - 44	\$188	\$211	\$459	\$323	\$316	\$457	\$573	\$634	\$728	\$662	\$890
45 - 49	\$209	\$244	\$522	\$343	\$352	\$511	\$610	\$687	\$782	\$678	\$906
50 - 54	\$252	\$284	\$597	\$366	\$428	\$609	\$709	\$784	\$906	\$728	\$925
55 - 59	\$314	\$357	\$699	\$429	\$513	\$750	\$841	\$918	\$1,051	\$739	\$947
60 - 64	\$338	\$399	\$754	\$472	\$530	\$810	\$920	\$1,013	\$1,089	\$829	\$1,069

Single Child

0	\$107	\$127	\$191	\$113	\$124	\$177	\$239	\$289	\$387	\$260	\$348
1 - 18	\$51	\$57	\$86	\$63	\$71	\$103	\$130	\$147	\$175	\$129	\$172

2 Children

0	\$148	\$171	\$312	\$206	\$213	\$328	\$392	\$434	\$512	\$442	\$570
1 - 18	\$76	\$86	\$166	\$119	\$115	\$188	\$226	\$258	\$300	\$236	\$323

3+ Children

0	\$177	\$202	\$384	\$270	\$267	\$433	\$534	\$600	\$678	\$678	\$955
1 - 18	\$122	\$137	\$245	\$183	\$173	\$291	\$355	\$403	\$460	\$370	\$498

* The rates for these plans include \$1,000 Term Life coverage for the subscriber. Versions of these plans are available without the \$1,000 Term Life coverage at rates of \$1 less for subscribers age 0-49 and \$2 less for subscribers age 50-64.

Note: For the "Subscriber & Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

Area 6

Imperial, Riverside (except ZIP code 92883), San Bernardino, San Diego

	Basic PPO 2500*	Basic PPO 1000*	PPO Saver*	3500 Deductible PPO	PPO Share 5000	PPO Share 2500	PPO Share 1500	PPO Share 1000	PPO Share 500	HMO Saver	Individual HMO
Single											
19 - 29	\$51	\$58	\$90	\$60	\$55	\$80	\$132	\$160	\$193	\$201	\$270
30 - 34	\$61	\$69	\$128	\$82	\$83	\$128	\$186	\$213	\$252	\$271	\$356
35 - 39	\$72	\$80	\$152	\$107	\$104	\$164	\$218	\$243	\$282	\$299	\$391
40 - 44	\$93	\$101	\$194	\$130	\$138	\$198	\$249	\$276	\$339	\$309	\$393
45 - 49	\$113	\$127	\$241	\$163	\$175	\$239	\$285	\$317	\$377	\$353	\$451
50 - 54	\$147	\$162	\$284	\$213	\$234	\$309	\$360	\$398	\$487	\$381	\$500
55 - 59	\$197	\$219	\$331	\$268	\$301	\$387	\$446	\$486	\$589	\$419	\$550
60 - 64	\$225	\$260	\$398	\$303	\$338	\$456	\$515	\$553	\$649	\$492	\$652

Subscriber & Spouse											
Under 30	\$98	\$110	\$194	\$140	\$124	\$189	\$286	\$361	\$423	\$471	\$619
30 - 34	\$114	\$129	\$245	\$182	\$178	\$260	\$356	\$432	\$504	\$570	\$745
35 - 39	\$151	\$161	\$346	\$231	\$203	\$320	\$415	\$492	\$568	\$598	\$771
40 - 44	\$170	\$190	\$367	\$291	\$278	\$410	\$498	\$574	\$675	\$647	\$825
45 - 49	\$206	\$234	\$418	\$373	\$352	\$490	\$581	\$660	\$756	\$714	\$926
50 - 54	\$309	\$327	\$615	\$476	\$473	\$648	\$739	\$821	\$970	\$774	\$1,005
55 - 59	\$411	\$432	\$729	\$566	\$614	\$799	\$940	\$1,004	\$1,173	\$865	\$1,137
60 - 64	\$448	\$511	\$796	\$603	\$668	\$910	\$1,015	\$1,105	\$1,281	\$983	\$1,300

Subscriber & Child											
Under 30	\$92	\$104	\$202	\$140	\$147	\$212	\$308	\$384	\$444	\$461	\$608
30 - 34	\$109	\$118	\$226	\$160	\$168	\$260	\$353	\$430	\$489	\$477	\$625
35 - 39	\$127	\$134	\$246	\$191	\$182	\$297	\$386	\$462	\$521	\$476	\$625
40 - 44	\$132	\$141	\$276	\$199	\$186	\$273	\$351	\$398	\$495	\$468	\$606
45 - 49	\$152	\$166	\$320	\$209	\$220	\$317	\$383	\$439	\$536	\$491	\$624
50 - 54	\$187	\$202	\$386	\$260	\$280	\$373	\$447	\$515	\$647	\$546	\$680
55 - 59	\$230	\$259	\$474	\$315	\$351	\$483	\$544	\$620	\$751	\$570	\$741
60 - 64	\$263	\$304	\$559	\$351	\$394	\$564	\$634	\$704	\$784	\$684	\$915

Family											
Under 30	\$157	\$178	\$280	\$233	\$182	\$369	\$487	\$563	\$643	\$805	\$1,045
30 - 34	\$178	\$200	\$380	\$270	\$236	\$437	\$560	\$637	\$737	\$873	\$1,146
35 - 39	\$215	\$236	\$452	\$328	\$263	\$506	\$632	\$710	\$800	\$879	\$1,132
40 - 44	\$231	\$259	\$539	\$376	\$341	\$562	\$681	\$758	\$872	\$895	\$1,166
45 - 49	\$261	\$295	\$623	\$423	\$381	\$608	\$732	\$843	\$967	\$956	\$1,244
50 - 54	\$345	\$369	\$742	\$526	\$505	\$744	\$866	\$994	\$1,121	\$1,010	\$1,299
55 - 59	\$447	\$463	\$920	\$614	\$686	\$919	\$1,041	\$1,167	\$1,325	\$1,073	\$1,361
60 - 64	\$494	\$528	\$1,042	\$652	\$721	\$1,059	\$1,180	\$1,274	\$1,434	\$1,234	\$1,631

Subscriber & Children											
Under 30	\$133	\$147	\$260	\$225	\$201	\$306	\$424	\$499	\$579	\$604	\$762
30 - 34	\$149	\$165	\$309	\$241	\$217	\$358	\$475	\$551	\$632	\$671	\$844
35 - 39	\$156	\$169	\$328	\$257	\$226	\$360	\$473	\$525	\$605	\$671	\$851
40 - 44	\$172	\$183	\$372	\$273	\$254	\$370	\$474	\$535	\$605	\$688	\$888
45 - 49	\$182	\$210	\$422	\$291	\$286	\$403	\$507	\$580	\$644	\$727	\$936
50 - 54	\$218	\$246	\$490	\$309	\$351	\$481	\$592	\$657	\$738	\$756	\$956
55 - 59	\$273	\$307	\$573	\$363	\$430	\$592	\$703	\$773	\$853	\$763	\$979
60 - 64	\$296	\$344	\$631	\$400	\$438	\$660	\$755	\$831	\$922	\$890	\$1,120

Single Child											
0	\$97	\$111	\$167	\$96	\$102	\$132	\$197	\$240	\$335	\$269	\$365
1 - 18	\$46	\$51	\$75	\$53	\$61	\$83	\$109	\$122	\$150	\$136	\$176

2 Children											
0	\$131	\$148	\$244	\$175	\$154	\$255	\$319	\$367	\$445	\$470	\$593
1 - 18	\$70	\$78	\$148	\$103	\$97	\$152	\$186	\$214	\$262	\$245	\$331

3+ Children											
0	\$160	\$178	\$318	\$231	\$197	\$351	\$439	\$496	\$567	\$704	\$990
1 - 18	\$109	\$122	\$219	\$157	\$146	\$235	\$287	\$332	\$396	\$389	\$514

* The rates for these plans include \$1,000 Term Life coverage for the subscriber. Versions of these plans are available without the \$1,000 Term Life coverage at rates of \$1 less for subscribers age 0-49 and \$2 less for subscribers age 50-64.

Note: For the "Subscriber & Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

Area 7

Kern, Kings (except ZIP code 93631), Tulare

	Basic PPO 2500*	Basic PPO 1000*	PPO Saver*	3500 Deductible PPO	PPO Share 5000	PPO Share 2500	PPO Share 1500	PPO Share 1000	PPO Share 500	HMO Saver	Individual HMO
Single											
19 - 29	\$48	\$57	\$90	\$56	\$59	\$81	\$131	\$157	\$190	\$209	\$275
30 - 34	\$59	\$69	\$128	\$78	\$82	\$127	\$185	\$209	\$247	\$283	\$376
35 - 39	\$70	\$79	\$152	\$103	\$101	\$162	\$214	\$239	\$278	\$316	\$414
40 - 44	\$91	\$99	\$183	\$126	\$134	\$195	\$245	\$271	\$339	\$312	\$407
45 - 49	\$106	\$122	\$229	\$154	\$170	\$231	\$280	\$310	\$377	\$367	\$478
50 - 54	\$137	\$155	\$286	\$201	\$228	\$298	\$353	\$390	\$487	\$404	\$522
55 - 59	\$187	\$214	\$331	\$253	\$293	\$382	\$438	\$476	\$589	\$442	\$555
60 - 64	\$215	\$253	\$398	\$292	\$330	\$441	\$499	\$536	\$622	\$496	\$651
Subscriber & Spouse											
Under 30	\$97	\$109	\$194	\$131	\$134	\$190	\$284	\$357	\$420	\$492	\$646
30 - 34	\$112	\$128	\$244	\$173	\$177	\$270	\$358	\$431	\$496	\$590	\$763
35 - 39	\$148	\$159	\$335	\$219	\$202	\$321	\$411	\$486	\$558	\$619	\$815
40 - 44	\$167	\$189	\$386	\$274	\$274	\$402	\$490	\$561	\$675	\$642	\$843
45 - 49	\$202	\$233	\$446	\$352	\$342	\$476	\$567	\$652	\$751	\$727	\$956
50 - 54	\$291	\$317	\$613	\$449	\$459	\$632	\$723	\$801	\$970	\$815	\$1,066
55 - 59	\$388	\$423	\$729	\$534	\$596	\$768	\$890	\$971	\$1,173	\$918	\$1,183
60 - 64	\$429	\$489	\$796	\$569	\$653	\$879	\$970	\$1,084	\$1,211	\$1,003	\$1,315
Subscriber & Child											
Under 30	\$87	\$100	\$192	\$132	\$146	\$220	\$308	\$383	\$444	\$468	\$634
30 - 34	\$104	\$113	\$222	\$151	\$168	\$265	\$353	\$428	\$489	\$493	\$663
35 - 39	\$121	\$130	\$246	\$180	\$181	\$289	\$378	\$453	\$513	\$502	\$663
40 - 44	\$129	\$139	\$274	\$188	\$182	\$268	\$344	\$383	\$495	\$472	\$618
45 - 49	\$142	\$160	\$313	\$197	\$213	\$304	\$369	\$423	\$536	\$506	\$656
50 - 54	\$176	\$195	\$383	\$246	\$273	\$359	\$439	\$495	\$647	\$553	\$712
55 - 59	\$224	\$255	\$466	\$298	\$349	\$464	\$524	\$599	\$751	\$600	\$758
60 - 64	\$254	\$297	\$520	\$335	\$393	\$539	\$618	\$685	\$753	\$684	\$837
Family											
Under 30	\$153	\$177	\$278	\$220	\$194	\$359	\$476	\$550	\$633	\$845	\$1,091
30 - 34	\$174	\$199	\$360	\$264	\$253	\$434	\$557	\$632	\$737	\$911	\$1,203
35 - 39	\$203	\$229	\$452	\$309	\$275	\$488	\$613	\$689	\$782	\$912	\$1,201
40 - 44	\$226	\$258	\$540	\$355	\$347	\$550	\$668	\$743	\$836	\$920	\$1,205
45 - 49	\$255	\$292	\$582	\$399	\$392	\$596	\$719	\$811	\$915	\$1,014	\$1,318
50 - 54	\$326	\$361	\$743	\$497	\$518	\$715	\$836	\$940	\$1,121	\$1,060	\$1,379
55 - 59	\$424	\$448	\$874	\$580	\$668	\$883	\$1,005	\$1,104	\$1,325	\$1,115	\$1,420
60 - 64	\$464	\$513	\$968	\$618	\$719	\$1,016	\$1,139	\$1,218	\$1,356	\$1,300	\$1,680
Subscriber & Children											
Under 30	\$124	\$142	\$260	\$212	\$198	\$302	\$419	\$493	\$574	\$629	\$808
30 - 34	\$140	\$159	\$309	\$228	\$213	\$347	\$464	\$538	\$621	\$696	\$895
35 - 39	\$148	\$166	\$328	\$243	\$220	\$346	\$462	\$515	\$597	\$684	\$867
40 - 44	\$163	\$179	\$364	\$258	\$253	\$363	\$463	\$514	\$594	\$694	\$905
45 - 49	\$171	\$201	\$401	\$275	\$278	\$388	\$494	\$557	\$635	\$711	\$953
50 - 54	\$205	\$238	\$490	\$292	\$340	\$468	\$570	\$633	\$731	\$761	\$974
55 - 59	\$258	\$296	\$573	\$343	\$425	\$569	\$680	\$743	\$836	\$777	\$1,011
60 - 64	\$283	\$331	\$588	\$390	\$436	\$629	\$739	\$813	\$897	\$920	\$1,185
Single Child											
0	\$93	\$108	\$167	\$90	\$100	\$138	\$198	\$238	\$335	\$274	\$370
1 - 18	\$45	\$50	\$75	\$50	\$61	\$82	\$107	\$120	\$149	\$143	\$186
2 Children											
0	\$126	\$145	\$239	\$167	\$156	\$250	\$310	\$352	\$445	\$458	\$597
1 - 18	\$67	\$76	\$138	\$98	\$97	\$148	\$176	\$211	\$255	\$260	\$343
3+ Children											
0	\$154	\$176	\$304	\$225	\$202	\$345	\$431	\$485	\$562	\$715	\$1,008
1 - 18	\$106	\$120	\$209	\$148	\$146	\$225	\$272	\$326	\$387	\$408	\$545

* The rates for these plans include \$1,000 Term Life coverage for the subscriber. Versions of these plans are available without the \$1,000 Term Life coverage at rates of \$1 less for subscribers age 0-49 and \$2 less for subscribers age 50-64.

Note: For the "Subscriber & Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

Area 8

San Luis Obispo (except ZIP code 93426), Santa Barbara, Ventura (except ZIP codes beginning with 913)

	Basic PPO 2500*	Basic PPO 1000*	PPO Saver*	3500 Deductible PPO	PPO Share 5000	PPO Share 2500	PPO Share 1500	PPO Share 1000	PPO Share 500	HMO Saver	Individual HMO
Single											
19 - 29	\$47	\$56	\$90	\$59	\$62	\$87	\$133	\$163	\$192	\$231	\$309
30 - 34	\$59	\$67	\$128	\$81	\$84	\$125	\$183	\$212	\$249	\$301	\$412
35 - 39	\$68	\$77	\$151	\$104	\$100	\$147	\$207	\$241	\$281	\$339	\$455
40 - 44	\$92	\$99	\$185	\$128	\$132	\$195	\$247	\$274	\$339	\$349	\$459
45 - 49	\$105	\$120	\$230	\$161	\$164	\$230	\$282	\$314	\$377	\$408	\$536
50 - 54	\$135	\$152	\$282	\$211	\$221	\$294	\$353	\$392	\$487	\$429	\$584
55 - 59	\$183	\$208	\$341	\$264	\$296	\$369	\$430	\$471	\$589	\$475	\$630
60 - 64	\$211	\$247	\$409	\$300	\$339	\$442	\$503	\$542	\$627	\$496	\$661
Subscriber & Spouse											
Under 30	\$95	\$108	\$194	\$138	\$142	\$204	\$293	\$368	\$430	\$516	\$718
30 - 34	\$109	\$126	\$250	\$179	\$181	\$269	\$359	\$434	\$498	\$641	\$840
35 - 39	\$143	\$154	\$321	\$227	\$209	\$323	\$413	\$490	\$560	\$682	\$911
40 - 44	\$168	\$185	\$408	\$283	\$282	\$403	\$493	\$567	\$675	\$719	\$951
45 - 49	\$200	\$231	\$475	\$367	\$345	\$477	\$579	\$657	\$751	\$815	\$1,080
50 - 54	\$286	\$307	\$601	\$470	\$464	\$612	\$719	\$796	\$970	\$893	\$1,192
55 - 59	\$382	\$410	\$750	\$558	\$601	\$765	\$865	\$979	\$1,173	\$971	\$1,291
60 - 64	\$421	\$487	\$818	\$594	\$655	\$876	\$972	\$1,120	\$1,222	\$1,047	\$1,394
Subscriber & Child											
Under 30	\$91	\$102	\$206	\$138	\$153	\$233	\$321	\$397	\$457	\$511	\$671
30 - 34	\$107	\$116	\$227	\$158	\$164	\$269	\$358	\$435	\$495	\$550	\$700
35 - 39	\$119	\$129	\$246	\$188	\$172	\$283	\$372	\$449	\$508	\$558	\$715
40 - 44	\$131	\$141	\$275	\$193	\$183	\$269	\$347	\$389	\$495	\$528	\$697
45 - 49	\$141	\$157	\$316	\$199	\$215	\$298	\$370	\$428	\$536	\$566	\$741
50 - 54	\$175	\$192	\$385	\$256	\$272	\$358	\$436	\$509	\$647	\$619	\$799
55 - 59	\$225	\$247	\$469	\$311	\$341	\$462	\$527	\$603	\$751	\$658	\$859
60 - 64	\$255	\$291	\$567	\$346	\$380	\$521	\$610	\$695	\$751	\$684	\$933
Family											
Under 30	\$152	\$174	\$318	\$230	\$211	\$349	\$468	\$551	\$627	\$942	\$1,197
30 - 34	\$176	\$196	\$408	\$267	\$261	\$374	\$546	\$632	\$737	\$1,010	\$1,320
35 - 39	\$204	\$223	\$452	\$323	\$280	\$414	\$576	\$667	\$751	\$1,015	\$1,349
40 - 44	\$223	\$253	\$549	\$371	\$352	\$548	\$669	\$747	\$839	\$1,031	\$1,362
45 - 49	\$254	\$289	\$577	\$418	\$410	\$598	\$724	\$809	\$923	\$1,103	\$1,483
50 - 54	\$324	\$350	\$759	\$520	\$532	\$713	\$838	\$949	\$1,121	\$1,166	\$1,552
55 - 59	\$421	\$441	\$897	\$606	\$668	\$880	\$1,007	\$1,113	\$1,325	\$1,238	\$1,595
60 - 64	\$477	\$503	\$1,052	\$643	\$698	\$985	\$1,113	\$1,272	\$1,368	\$1,325	\$1,880
Subscriber & Children											
Under 30	\$123	\$140	\$260	\$221	\$201	\$300	\$418	\$494	\$575	\$705	\$880
30 - 34	\$139	\$156	\$309	\$238	\$215	\$346	\$465	\$541	\$623	\$779	\$963
35 - 39	\$149	\$162	\$328	\$254	\$227	\$346	\$463	\$522	\$603	\$745	\$948
40 - 44	\$162	\$174	\$366	\$270	\$245	\$363	\$466	\$518	\$597	\$756	\$953
45 - 49	\$170	\$199	\$408	\$288	\$271	\$389	\$496	\$561	\$638	\$781	\$1,018
50 - 54	\$204	\$233	\$490	\$306	\$319	\$461	\$572	\$636	\$731	\$844	\$1,069
55 - 59	\$256	\$292	\$573	\$359	\$404	\$567	\$681	\$748	\$836	\$871	\$1,142
60 - 64	\$283	\$326	\$645	\$395	\$439	\$655	\$745	\$822	\$905	\$1,031	\$1,304
Single Child											
0	\$91	\$105	\$167	\$95	\$105	\$153	\$204	\$253	\$335	\$277	\$412
1 - 18	\$45	\$49	\$75	\$53	\$58	\$84	\$107	\$121	\$149	\$158	\$204
2 Children											
0	\$129	\$146	\$273	\$172	\$165	\$250	\$317	\$355	\$445	\$516	\$650
1 - 18	\$67	\$75	\$144	\$101	\$97	\$149	\$186	\$212	\$267	\$291	\$384
3+ Children											
0	\$156	\$172	\$337	\$229	\$205	\$328	\$435	\$490	\$563	\$715	\$1,021
1 - 18	\$105	\$118	\$219	\$155	\$138	\$226	\$291	\$329	\$399	\$453	\$615

* The rates for these plans include \$1,000 Term Life coverage for the subscriber. Versions of these plans are available without the \$1,000 Term Life coverage at rates of \$1 less for subscribers age 0-49 and \$2 less for subscribers age 50-64.

Note: For the "Subscriber & Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

Area 9

Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935)

	Basic PPO 2500*	Basic PPO 1000*	PPO Saver*	3500 Deductible PPO	PPO Share 5000	PPO Share 2500	PPO Share 1500	PPO Share 1000	PPO Share 500	HMO Saver	Individual HMO
Single											
19 - 29	\$48	\$54	\$90	\$65	\$62	\$87	\$131	\$153	\$185	\$177	\$240
30 - 34	\$57	\$65	\$128	\$84	\$82	\$126	\$177	\$200	\$241	\$230	\$311
35 - 39	\$66	\$75	\$151	\$113	\$100	\$153	\$203	\$229	\$269	\$253	\$340
40 - 44	\$85	\$92	\$177	\$139	\$134	\$186	\$235	\$278	\$339	\$267	\$352
45 - 49	\$107	\$121	\$220	\$172	\$175	\$230	\$276	\$313	\$377	\$304	\$402
50 - 54	\$135	\$151	\$283	\$225	\$231	\$293	\$347	\$400	\$487	\$329	\$442
55 - 59	\$180	\$207	\$349	\$290	\$295	\$365	\$423	\$487	\$589	\$358	\$482
60 - 64	\$211	\$239	\$361	\$329	\$335	\$445	\$491	\$562	\$643	\$426	\$569

Subscriber & Spouse											
Under 30	\$90	\$102	\$194	\$144	\$135	\$205	\$291	\$348	\$414	\$406	\$543
30 - 34	\$108	\$125	\$253	\$192	\$178	\$275	\$361	\$418	\$498	\$483	\$648
35 - 39	\$137	\$149	\$317	\$249	\$212	\$328	\$415	\$485	\$558	\$510	\$689
40 - 44	\$169	\$182	\$386	\$308	\$279	\$400	\$486	\$571	\$675	\$546	\$736
45 - 49	\$197	\$225	\$487	\$393	\$343	\$471	\$597	\$676	\$751	\$613	\$828
50 - 54	\$285	\$305	\$596	\$501	\$460	\$620	\$733	\$820	\$970	\$678	\$887
55 - 59	\$379	\$406	\$710	\$612	\$587	\$751	\$890	\$1,008	\$1,173	\$733	\$984
60 - 64	\$421	\$477	\$722	\$652	\$662	\$879	\$971	\$1,143	\$1,257	\$841	\$1,122

Subscriber & Child											
Under 30	\$92	\$103	\$188	\$152	\$150	\$232	\$314	\$390	\$450	\$387	\$541
30 - 34	\$110	\$118	\$227	\$173	\$170	\$268	\$354	\$431	\$493	\$410	\$561
35 - 39	\$118	\$127	\$246	\$205	\$181	\$282	\$369	\$436	\$497	\$417	\$568
40 - 44	\$128	\$137	\$249	\$216	\$185	\$257	\$339	\$397	\$495	\$417	\$570
45 - 49	\$140	\$155	\$288	\$227	\$210	\$300	\$366	\$436	\$536	\$435	\$581
50 - 54	\$169	\$187	\$347	\$277	\$268	\$353	\$438	\$517	\$647	\$461	\$611
55 - 59	\$213	\$242	\$427	\$341	\$342	\$451	\$526	\$606	\$751	\$489	\$656
60 - 64	\$250	\$284	\$521	\$381	\$382	\$537	\$603	\$688	\$771	\$585	\$780

Family											
Under 30	\$145	\$166	\$318	\$239	\$216	\$361	\$477	\$554	\$637	\$675	\$888
30 - 34	\$164	\$185	\$395	\$292	\$255	\$404	\$537	\$622	\$737	\$732	\$974
35 - 39	\$196	\$220	\$452	\$355	\$282	\$472	\$594	\$674	\$768	\$744	\$1,006
40 - 44	\$220	\$246	\$507	\$408	\$344	\$523	\$638	\$724	\$856	\$773	\$1,037
45 - 49	\$242	\$274	\$575	\$446	\$404	\$574	\$694	\$806	\$950	\$829	\$1,080
50 - 54	\$318	\$348	\$690	\$566	\$519	\$705	\$822	\$977	\$1,121	\$858	\$1,112
55 - 59	\$409	\$430	\$825	\$665	\$663	\$863	\$991	\$1,145	\$1,325	\$917	\$1,175
60 - 64	\$472	\$495	\$960	\$707	\$712	\$1,001	\$1,121	\$1,259	\$1,407	\$1,034	\$1,386

Subscriber & Children											
Under 30	\$128	\$140	\$260	\$243	\$195	\$300	\$413	\$490	\$572	\$533	\$700
30 - 34	\$144	\$156	\$309	\$262	\$214	\$337	\$452	\$529	\$612	\$585	\$783
35 - 39	\$151	\$162	\$319	\$279	\$225	\$335	\$440	\$508	\$590	\$586	\$829
40 - 44	\$165	\$177	\$350	\$296	\$254	\$353	\$460	\$521	\$599	\$606	\$839
45 - 49	\$176	\$200	\$391	\$315	\$274	\$385	\$492	\$565	\$638	\$623	\$844
50 - 54	\$210	\$231	\$447	\$336	\$335	\$464	\$573	\$641	\$731	\$642	\$859
55 - 59	\$262	\$290	\$522	\$394	\$418	\$553	\$679	\$742	\$836	\$651	\$876
60 - 64	\$277	\$314	\$616	\$434	\$438	\$638	\$720	\$806	\$905	\$751	\$982

Single Child											
0	\$93	\$106	\$167	\$103	\$108	\$149	\$194	\$263	\$335	\$219	\$311
1 - 18	\$43	\$47	\$75	\$58	\$61	\$81	\$102	\$115	\$148	\$122	\$162

2 Children											
0	\$127	\$143	\$255	\$188	\$169	\$251	\$310	\$360	\$445	\$404	\$537
1 - 18	\$65	\$73	\$138	\$107	\$97	\$143	\$175	\$211	\$258	\$226	\$311

3+ Children											
0	\$154	\$169	\$337	\$245	\$211	\$339	\$408	\$480	\$558	\$634	\$901
1 - 18	\$100	\$112	\$217	\$162	\$146	\$222	\$273	\$318	\$390	\$339	\$476

* The rates for these plans include \$1,000 Term Life coverage for the subscriber. Versions of these plans are available without the \$1,000 Term Life coverage at rates of \$1 less for subscribers age 0-49 and \$2 less for subscribers age 50-64.

Note: For the "Subscriber" & "Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

RightPlan PPO 40 (Priced for single policyholders only)

RightPlan PPO 40 - No Rx (P958)

	Medical Rating Areas								
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Single									
19 - 29	\$98	\$78	\$71	\$70	\$75	\$64	\$68	\$70	\$70
30 - 34	\$119	\$97	\$89	\$88	\$93	\$80	\$84	\$86	\$88
35 - 39	\$137	\$108	\$99	\$99	\$107	\$90	\$97	\$97	\$98
40 - 44	\$180	\$144	\$139	\$139	\$149	\$127	\$127	\$128	\$128
45 - 49	\$226	\$194	\$177	\$177	\$191	\$161	\$171	\$171	\$163
50 - 54	\$288	\$244	\$225	\$223	\$239	\$202	\$215	\$214	\$206
55 - 59	\$394	\$326	\$300	\$299	\$342	\$276	\$290	\$285	\$289
60 - 64	\$527	\$425	\$388	\$388	\$422	\$353	\$377	\$371	\$378
Single Child									
0	\$169	\$132	\$117	\$98	\$114	\$89	\$98	\$108	\$113
1-18	\$91	\$73	\$66	\$66	\$71	\$61	\$64	\$65	\$66

RightPlan PPO 40 - Generic Only Rx (PE48)

	Medical Rating Areas								
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Single									
19 - 29	\$107	\$81	\$75	\$74	\$80	\$68	\$73	\$74	\$74
30 - 34	\$126	\$102	\$93	\$93	\$100	\$84	\$90	\$91	\$93
35 - 39	\$141	\$114	\$105	\$104	\$113	\$95	\$100	\$102	\$104
40 - 44	\$185	\$158	\$147	\$144	\$157	\$133	\$138	\$139	\$134
45 - 49	\$255	\$201	\$185	\$183	\$197	\$167	\$178	\$178	\$180
50 - 54	\$323	\$253	\$231	\$230	\$249	\$210	\$225	\$225	\$226
55 - 59	\$454	\$375	\$343	\$342	\$370	\$312	\$332	\$331	\$324
60 - 64	\$568	\$487	\$446	\$446	\$480	\$404	\$430	\$428	\$400
Single Child									
0	\$187	\$134	\$119	\$100	\$117	\$90	\$100	\$113	\$115
1-18	\$99	\$75	\$70	\$68	\$74	\$64	\$66	\$68	\$70

RightPlan PPO 40 - Comprehensive Rx (PE49)

	Medical Rating Areas								
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Single									
19 - 29	\$119	\$91	\$86	\$86	\$95	\$78	\$81	\$84	\$86
30 - 34	\$143	\$115	\$108	\$108	\$119	\$97	\$102	\$105	\$108
35 - 39	\$167	\$132	\$122	\$123	\$137	\$109	\$115	\$119	\$123
40 - 44	\$212	\$186	\$173	\$175	\$196	\$156	\$163	\$165	\$162
45 - 49	\$294	\$238	\$221	\$223	\$253	\$197	\$209	\$215	\$221
50 - 54	\$375	\$303	\$282	\$284	\$325	\$253	\$264	\$273	\$282
55 - 59	\$543	\$448	\$417	\$423	\$481	\$375	\$393	\$404	\$407
60 - 64	\$672	\$574	\$531	\$539	\$607	\$478	\$504	\$514	\$503
Single Child									
0	\$209	\$151	\$134	\$114	\$134	\$102	\$113	\$126	\$131
1-18	\$110	\$84	\$79	\$79	\$88	\$71	\$75	\$78	\$79

EPO

	Medical Rating Areas								
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Single									
19 - 29	\$112	\$97	\$98	\$95	\$108	\$81	\$83	\$94	\$90
30 - 34	\$152	\$136	\$136	\$142	\$166	\$131	\$128	\$130	\$125
35 - 39	\$175	\$163	\$157	\$171	\$189	\$155	\$149	\$149	\$144
40 - 44	\$233	\$207	\$202	\$211	\$245	\$197	\$193	\$192	\$183
45 - 49	\$279	\$246	\$239	\$257	\$292	\$234	\$230	\$230	\$222
50 - 54	\$366	\$323	\$314	\$329	\$376	\$302	\$295	\$300	\$289
55 - 59	\$463	\$411	\$394	\$421	\$480	\$378	\$370	\$375	\$361
60 - 64	\$531	\$446	\$462	\$501	\$534	\$453	\$443	\$450	\$427
Subscriber & Spouse									
Under 30	\$245	\$220	\$216	\$219	\$254	\$189	\$191	\$211	\$204
30 - 34	\$327	\$293	\$290	\$301	\$343	\$260	\$273	\$276	\$261
35 - 39	\$396	\$351	\$337	\$338	\$406	\$320	\$318	\$324	\$305
40 - 44	\$448	\$395	\$385	\$414	\$471	\$369	\$360	\$367	\$368
45 - 49	\$543	\$495	\$482	\$518	\$591	\$462	\$448	\$448	\$439
50 - 54	\$704	\$640	\$623	\$670	\$775	\$602	\$579	\$578	\$571
55 - 59	\$885	\$793	\$790	\$858	\$959	\$763	\$736	\$740	\$725
60 - 64	\$980	\$866	\$875	\$979	\$1,057	\$864	\$827	\$859	\$829
Subscriber & Child									
Under 30	\$249	\$209	\$209	\$236	\$254	\$197	\$194	\$213	\$208
30 - 34	\$292	\$253	\$253	\$267	\$307	\$247	\$234	\$246	\$237
35 - 39	\$305	\$271	\$259	\$281	\$310	\$257	\$250	\$247	\$244
40 - 44	\$300	\$264	\$257	\$277	\$317	\$249	\$247	\$248	\$251
45 - 49	\$342	\$303	\$295	\$317	\$361	\$283	\$280	\$276	\$278
50 - 54	\$429	\$379	\$369	\$397	\$452	\$354	\$344	\$347	\$349
55 - 59	\$523	\$474	\$460	\$493	\$578	\$452	\$434	\$438	\$424
60 - 64	\$589	\$519	\$522	\$578	\$640	\$505	\$497	\$505	\$489
Family									
Under 30	\$387	\$320	\$320	\$371	\$393	\$324	\$306	\$328	\$322
30 - 34	\$467	\$408	\$394	\$449	\$498	\$414	\$394	\$393	\$388
35 - 39	\$530	\$456	\$432	\$485	\$544	\$439	\$429	\$429	\$411
40 - 44	\$605	\$535	\$511	\$550	\$634	\$495	\$480	\$488	\$463
45 - 49	\$677	\$599	\$589	\$620	\$727	\$566	\$553	\$559	\$535
50 - 54	\$812	\$730	\$729	\$782	\$899	\$700	\$672	\$679	\$651
55 - 59	\$1,003	\$883	\$894	\$972	\$1,111	\$866	\$831	\$839	\$804
60 - 64	\$1,089	\$958	\$953	\$1,073	\$1,187	\$938	\$909	\$936	\$905
Subscriber & Children									
Under 30	\$319	\$264	\$264	\$308	\$321	\$273	\$269	\$271	\$266
30 - 34	\$370	\$309	\$309	\$340	\$375	\$317	\$312	\$314	\$295
35 - 39	\$376	\$329	\$319	\$345	\$381	\$308	\$299	\$304	\$287
40 - 44	\$397	\$351	\$342	\$367	\$419	\$328	\$319	\$321	\$315
45 - 49	\$435	\$384	\$379	\$418	\$476	\$373	\$358	\$361	\$346
50 - 54	\$516	\$454	\$450	\$499	\$563	\$445	\$427	\$431	\$417
55 - 59	\$628	\$537	\$533	\$608	\$677	\$538	\$523	\$529	\$507
60 - 64	\$679	\$577	\$593	\$655	\$722	\$571	\$553	\$574	\$550
Single Child									
0	\$202	\$171	\$169	\$172	\$180	\$151	\$154	\$165	\$157
1 - 18	\$88	\$81	\$81	\$87	\$97	\$78	\$76	\$76	\$75
2 Children									
0	\$279	\$248	\$240	\$264	\$298	\$232	\$229	\$235	\$237
1 - 18	\$156	\$129	\$141	\$146	\$168	\$136	\$133	\$135	\$126
3+ Children									
0	\$374	\$336	\$326	\$349	\$392	\$313	\$307	\$312	\$311
1 - 18	\$233	\$194	\$215	\$229	\$261	\$210	\$202	\$209	\$195

Note: For the "Subscriber & Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

Select HMO

	Medical Rating Areas								
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Single									
19 - 29	N/A	\$246	\$219	\$144	\$149	\$168	\$188	N/A	\$135
30 - 34	N/A	\$339	\$284	\$192	\$204	\$231	\$240	N/A	\$179
35 - 39	N/A	\$373	\$327	\$210	\$223	\$253	\$263	N/A	\$196
40 - 44	N/A	\$357	\$318	\$201	\$214	\$247	\$268	N/A	\$188
45 - 49	N/A	\$425	\$378	\$239	\$254	\$289	\$311	N/A	\$223
50 - 54	N/A	\$474	\$409	\$266	\$283	\$322	\$349	N/A	\$249
55 - 59	N/A	\$523	\$451	\$293	\$312	\$354	\$376	N/A	\$274
60 - 64	N/A	\$661	\$588	\$369	\$393	\$447	\$482	N/A	\$345
Subscriber & Spouse									
Under 30	N/A	\$580	\$505	\$329	\$350	\$397	\$427	N/A	\$307
30 - 34	N/A	\$712	\$612	\$402	\$426	\$485	\$501	N/A	\$376
35 - 39	N/A	\$717	\$638	\$401	\$427	\$486	\$528	N/A	\$375
40 - 44	N/A	\$741	\$656	\$423	\$439	\$520	\$562	N/A	\$395
45 - 49	N/A	\$839	\$747	\$479	\$499	\$580	\$640	N/A	\$448
50 - 54	N/A	\$945	\$839	\$528	\$562	\$639	\$705	N/A	\$493
55 - 59	N/A	\$1,094	\$973	\$619	\$650	\$760	\$830	N/A	\$578
60 - 64	N/A	\$1,292	\$1,150	\$720	\$767	\$876	\$953	N/A	\$672
Subscriber & Child									
Under 30	N/A	\$499	\$450	\$295	\$305	\$351	\$367	N/A	\$278
30 - 34	N/A	\$583	\$514	\$332	\$353	\$401	\$414	N/A	\$310
35 - 39	N/A	\$589	\$525	\$330	\$352	\$399	\$432	N/A	\$308
40 - 44	N/A	\$550	\$487	\$321	\$332	\$388	\$417	N/A	\$301
45 - 49	N/A	\$579	\$516	\$330	\$346	\$398	\$440	N/A	\$309
50 - 54	N/A	\$629	\$553	\$352	\$375	\$426	\$460	N/A	\$329
55 - 59	N/A	\$694	\$598	\$390	\$415	\$472	\$487	N/A	\$364
60 - 64	N/A	\$878	\$787	\$494	\$514	\$599	\$599	N/A	\$461
Family									
Under 30	N/A	\$854	\$735	\$519	\$534	\$621	\$607	N/A	\$487
30 - 34	N/A	\$968	\$842	\$572	\$584	\$696	\$676	N/A	\$536
35 - 39	N/A	\$1,032	\$917	\$588	\$614	\$712	\$713	N/A	\$548
40 - 44	N/A	\$1,051	\$925	\$586	\$625	\$711	\$747	N/A	\$547
45 - 49	N/A	\$1,122	\$951	\$646	\$672	\$784	\$779	N/A	\$603
50 - 54	N/A	\$1,194	\$1,006	\$679	\$719	\$823	\$841	N/A	\$633
55 - 59	N/A	\$1,288	\$1,146	\$718	\$765	\$872	\$952	N/A	\$670
60 - 64	N/A	\$1,551	\$1,380	\$864	\$921	\$1,048	\$1,087	N/A	\$806
Subscriber & Children									
Under 30	N/A	\$672	\$601	\$398	\$422	\$483	\$480	N/A	\$372
30 - 34	N/A	\$743	\$662	\$439	\$458	\$532	\$526	N/A	\$410
35 - 39	N/A	\$703	\$626	\$400	\$419	\$487	\$532	N/A	\$376
40 - 44	N/A	\$693	\$617	\$403	\$417	\$489	\$528	N/A	\$378
45 - 49	N/A	\$746	\$664	\$417	\$444	\$505	\$553	N/A	\$391
50 - 54	N/A	\$791	\$697	\$442	\$471	\$536	\$574	N/A	\$413
55 - 59	N/A	\$858	\$747	\$486	\$514	\$589	\$599	N/A	\$454
60 - 64	N/A	\$1,041	\$938	\$588	\$612	\$713	\$711	N/A	\$549
Single Child									
0	N/A	\$243	\$231	\$151	\$154	\$183	\$176	N/A	\$142
1 - 18	N/A	\$161	\$148	\$96	\$99	\$115	\$113	N/A	\$90
2 Children									
0	N/A	\$483	\$461	\$300	\$307	\$363	\$350	N/A	\$283
1 - 18	N/A	\$353	\$322	\$209	\$216	\$253	\$255	N/A	\$197
3+ Children									
0	N/A	\$725	\$691	\$451	\$461	\$546	\$525	N/A	\$425
1 - 18	N/A	\$498	\$448	\$292	\$301	\$353	\$380	N/A	\$275

Note: For the "Subscriber & Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

PPO 3500 (HSA-Compatible)

	Medical Rating Areas								
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Single									
19 - 29	\$55	\$50	\$52	\$53	\$61	\$50	\$49	\$49	\$51
30 - 34	\$76	\$70	\$72	\$70	\$83	\$65	\$67	\$61	\$63
35 - 39	\$104	\$93	\$90	\$85	\$103	\$79	\$87	\$73	\$75
40 - 44	\$128	\$110	\$107	\$100	\$125	\$93	\$104	\$85	\$89
45 - 49	\$162	\$147	\$147	\$136	\$160	\$133	\$136	\$125	\$125
50 - 54	\$212	\$191	\$188	\$173	\$207	\$169	\$173	\$163	\$159
55 - 59	\$268	\$241	\$235	\$229	\$263	\$216	\$217	\$208	\$214
60 - 64	\$414	\$321	\$302	\$287	\$370	\$267	\$304	\$258	\$259
Subscriber & Spouse									
Under 30	\$105	\$91	\$89	\$90	\$104	\$85	\$84	\$82	\$86
30 - 34	\$131	\$119	\$120	\$117	\$140	\$109	\$113	\$103	\$106
35 - 39	\$176	\$157	\$153	\$145	\$184	\$135	\$149	\$126	\$130
40 - 44	\$223	\$187	\$181	\$171	\$215	\$160	\$175	\$149	\$154
45 - 49	\$282	\$254	\$258	\$248	\$300	\$230	\$243	\$217	\$223
50 - 54	\$372	\$335	\$341	\$328	\$395	\$305	\$320	\$287	\$296
55 - 59	\$483	\$435	\$442	\$446	\$512	\$421	\$415	\$407	\$422
60 - 64	\$828	\$640	\$602	\$571	\$739	\$532	\$606	\$501	\$515
Subscriber & Child									
Under 30	\$126	\$114	\$116	\$116	\$134	\$110	\$109	\$104	\$108
30 - 34	\$144	\$130	\$132	\$131	\$153	\$122	\$124	\$114	\$118
35 - 39	\$166	\$149	\$148	\$144	\$173	\$135	\$141	\$126	\$130
40 - 44	\$176	\$158	\$158	\$155	\$185	\$144	\$150	\$135	\$140
45 - 49	\$184	\$166	\$168	\$164	\$196	\$152	\$158	\$144	\$148
50 - 54	\$229	\$206	\$209	\$204	\$244	\$190	\$197	\$179	\$185
55 - 59	\$284	\$256	\$260	\$263	\$302	\$247	\$244	\$240	\$248
60 - 64	\$449	\$351	\$334	\$319	\$408	\$297	\$333	\$280	\$288
Family									
Under 30	\$178	\$158	\$161	\$162	\$186	\$153	\$150	\$145	\$152
30 - 34	\$210	\$190	\$192	\$190	\$223	\$176	\$180	\$166	\$172
35 - 39	\$255	\$229	\$225	\$217	\$265	\$203	\$216	\$190	\$195
40 - 44	\$290	\$262	\$261	\$253	\$306	\$236	\$248	\$222	\$228
45 - 49	\$325	\$293	\$297	\$288	\$346	\$268	\$280	\$253	\$261
50 - 54	\$416	\$375	\$381	\$368	\$442	\$343	\$358	\$323	\$333
55 - 59	\$526	\$473	\$481	\$486	\$558	\$458	\$452	\$444	\$459
60 - 64	\$863	\$672	\$636	\$605	\$778	\$564	\$637	\$531	\$546
Subscriber & Children									
Under 30	\$170	\$153	\$155	\$157	\$180	\$147	\$146	\$140	\$145
30 - 34	\$187	\$169	\$171	\$171	\$199	\$159	\$161	\$151	\$155
35 - 39	\$210	\$189	\$187	\$185	\$220	\$173	\$178	\$162	\$168
40 - 44	\$219	\$197	\$197	\$195	\$231	\$181	\$188	\$172	\$176
45 - 49	\$228	\$205	\$208	\$204	\$242	\$190	\$195	\$180	\$186
50 - 54	\$273	\$245	\$249	\$244	\$290	\$227	\$234	\$215	\$222
55 - 59	\$328	\$295	\$300	\$303	\$348	\$285	\$281	\$276	\$285
60 - 64	\$484	\$383	\$367	\$353	\$447	\$329	\$364	\$311	\$320
Single Child									
0	\$89	\$81	\$84	\$86	\$98	\$80	\$79	\$75	\$78
1 - 18	\$50	\$45	\$46	\$48	\$55	\$45	\$44	\$43	\$44
2 Children									
0	\$156	\$141	\$143	\$144	\$165	\$135	\$134	\$126	\$130
1 - 18	\$87	\$77	\$78	\$80	\$92	\$75	\$74	\$72	\$74
3+ Children									
0	\$200	\$180	\$182	\$185	\$211	\$172	\$172	\$162	\$168
1 - 18	\$130	\$117	\$118	\$121	\$138	\$112	\$111	\$108	\$111

Note: For the "Subscriber & Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

Tonik Plans

Tonik 1500 (T773) - Calculated Risk Taker

Age Range	Medical Rating Areas								
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
19 - 29	\$142	\$111	\$106	\$106	\$124	\$98	\$107	\$90	\$92
30 - 34	\$161	\$126	\$120	\$121	\$140	\$111	\$122	\$101	\$104
35 - 39	\$187	\$145	\$138	\$138	\$161	\$128	\$141	\$116	\$119
40 - 44	\$214	\$166	\$158	\$158	\$184	\$146	\$160	\$131	\$136
45 - 49	\$300	\$232	\$220	\$220	\$258	\$201	\$224	\$182	\$187
50 - 54	\$388	\$299	\$283	\$283	\$332	\$259	\$288	\$232	\$239
55 - 59	\$538	\$428	\$403	\$399	\$471	\$369	\$398	\$330	\$340
60 - 64	\$701	\$538	\$508	\$506	\$596	\$470	\$517	\$428	\$430
0	\$198	\$155	\$147	\$146	\$170	\$134	\$148	\$121	\$124
1 - 18	\$127	\$100	\$96	\$96	\$112	\$89	\$97	\$81	\$84

Deductible/OOP max: 1,500/1,500

\$40 office visit copay, unlimited, deductible waived

Coinsurance: 0%

Rx: \$10 generic copay (no brand-name coverage)

Maternity not covered

Tonik 3000 (T774) - Part-Time Daredevil

Age Range	Medical Rating Areas								
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
19 - 29	\$119	\$95	\$91	\$91	\$105	\$87	\$91	\$82	\$81
30 - 34	\$137	\$111	\$105	\$105	\$122	\$100	\$105	\$93	\$94
35 - 39	\$158	\$127	\$121	\$120	\$140	\$115	\$120	\$106	\$107
40 - 44	\$183	\$149	\$142	\$142	\$165	\$132	\$140	\$122	\$123
45 - 49	\$246	\$193	\$183	\$183	\$214	\$170	\$185	\$161	\$158
50 - 54	\$318	\$248	\$235	\$234	\$274	\$218	\$237	\$205	\$201
55 - 59	\$456	\$354	\$336	\$334	\$392	\$309	\$339	\$282	\$285
60 - 64	\$607	\$471	\$446	\$442	\$521	\$410	\$451	\$373	\$377
0	\$165	\$132	\$125	\$123	\$144	\$118	\$126	\$110	\$108
1 - 18	\$106	\$85	\$81	\$81	\$94	\$77	\$82	\$74	\$73

Deductible/OOP max: 3,000/3,000

\$30 office visit copay, limited to 4, deductible waived

Coinsurance: 0%

Rx: \$10 generic copay (no brand-name coverage)

Maternity not covered

Tonik 5000 (T775) - Thrill Seeker

Age Range	Medical Rating Areas								
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
19 - 29	\$103	\$82	\$79	\$79	\$92	\$74	\$80	\$69	\$70
30 - 34	\$115	\$92	\$88	\$89	\$102	\$83	\$89	\$78	\$78
35 - 39	\$133	\$105	\$100	\$101	\$117	\$94	\$102	\$88	\$88
40 - 44	\$151	\$119	\$113	\$114	\$132	\$106	\$115	\$100	\$99
45 - 49	\$209	\$163	\$155	\$155	\$181	\$143	\$157	\$131	\$134
50 - 54	\$267	\$208	\$197	\$198	\$231	\$182	\$200	\$165	\$169
55 - 59	\$382	\$295	\$280	\$280	\$328	\$257	\$285	\$233	\$238
60 - 64	\$507	\$391	\$371	\$370	\$435	\$340	\$378	\$306	\$313
0	\$140	\$110	\$105	\$104	\$121	\$97	\$106	\$88	\$89
1 - 18	\$93	\$74	\$71	\$72	\$83	\$67	\$72	\$62	\$64

Deductible/OOP max: 5,000/5,000

\$20 office visit copay, limited to 4, deductible waived

Coinsurance: 0%

Rx: \$10 generic copay (no brand-name coverage)

Maternity not covered

Ages 65+ (Existing Members Only)

	Basic PPO 2500*	Basic PPO 1000*	PPO Saver*	3500 Deductible PPO	PPO Share 5000	PPO Share 2500	PPO Share 1500	PPO Share 1000	PPO Share 500
Area 1									
Single	\$279	\$310	\$469	\$355	\$416	\$556	\$642	\$690	\$788
Subscriber & Spouse	\$555	\$614	\$938	\$705	\$808	\$1,092	\$1,251	\$1,345	\$1,568
Subscriber & Child	\$328	\$368	\$603	\$411	\$489	\$662	\$765	\$835	\$976
Family	\$597	\$667	\$1,096	\$764	\$895	\$1,252	\$1,401	\$1,506	\$1,741
Subscriber & Children	\$370	\$409	\$658	\$468	\$527	\$789	\$908	\$985	\$1,073
Area 2									
Single	\$241	\$282	\$409	\$322	\$342	\$482	\$571	\$606	\$706
Subscriber & Spouse	\$476	\$548	\$818	\$639	\$682	\$961	\$1,136	\$1,205	\$1,401
Subscriber & Child	\$286	\$332	\$514	\$372	\$402	\$584	\$679	\$747	\$856
Family	\$509	\$580	\$958	\$692	\$737	\$1,103	\$1,235	\$1,347	\$1,563
Subscriber & Children	\$318	\$370	\$580	\$425	\$441	\$692	\$812	\$889	\$965
Area 3									
Single	\$228	\$273	\$388	\$320	\$341	\$449	\$524	\$597	\$694
Subscriber & Spouse	\$454	\$522	\$776	\$617	\$649	\$890	\$1,049	\$1,188	\$1,352
Subscriber & Child	\$278	\$328	\$549	\$368	\$380	\$542	\$648	\$722	\$828
Family	\$492	\$549	\$1,033	\$678	\$697	\$1,021	\$1,187	\$1,304	\$1,515
Subscriber & Children	\$309	\$365	\$622	\$427	\$440	\$659	\$782	\$865	\$965
Area 4									
Single	\$231	\$272	\$361	\$321	\$404	\$501	\$573	\$631	\$788
Subscriber & Spouse	\$474	\$525	\$722	\$638	\$809	\$998	\$1,142	\$1,262	\$1,568
Subscriber & Child	\$277	\$320	\$540	\$372	\$489	\$617	\$700	\$771	\$976
Family	\$518	\$555	\$1,034	\$691	\$845	\$1,162	\$1,283	\$1,410	\$1,741
Subscriber & Children	\$312	\$363	\$695	\$425	\$527	\$740	\$890	\$974	\$1,073
Area 5									
Single	\$244	\$287	\$447	\$357	\$416	\$555	\$631	\$660	\$856
Subscriber & Spouse	\$534	\$573	\$894	\$710	\$828	\$1,102	\$1,262	\$1,320	\$1,672
Subscriber & Child	\$300	\$353	\$638	\$414	\$489	\$672	\$801	\$861	\$1,022
Family	\$560	\$600	\$1,254	\$769	\$898	\$1,315	\$1,468	\$1,578	\$1,874
Subscriber & Children	\$339	\$401	\$754	\$472	\$530	\$810	\$941	\$1,013	\$1,169
Area 6									
Single	\$227	\$261	\$398	\$303	\$361	\$460	\$516	\$559	\$685
Subscriber & Spouse	\$465	\$511	\$796	\$603	\$716	\$910	\$1,015	\$1,119	\$1,362
Subscriber & Child	\$272	\$306	\$559	\$351	\$424	\$564	\$646	\$705	\$848
Family	\$506	\$528	\$1,042	\$652	\$777	\$1,059	\$1,182	\$1,274	\$1,513
Subscriber & Children	\$297	\$345	\$631	\$400	\$461	\$660	\$779	\$856	\$938
Area 7									
Single	\$216	\$254	\$398	\$292	\$350	\$441	\$505	\$559	\$685
Subscriber & Spouse	\$445	\$489	\$796	\$569	\$677	\$879	\$1,000	\$1,115	\$1,362
Subscriber & Child	\$256	\$298	\$520	\$335	\$417	\$539	\$642	\$690	\$848
Family	\$481	\$513	\$968	\$618	\$758	\$1,016	\$1,155	\$1,261	\$1,513
Subscriber & Children	\$284	\$333	\$588	\$390	\$461	\$629	\$755	\$820	\$932
Area 8									
Single	\$216	\$249	\$409	\$300	\$352	\$442	\$504	\$583	\$685
Subscriber & Spouse	\$445	\$487	\$818	\$594	\$683	\$876	\$991	\$1,135	\$1,362
Subscriber & Child	\$256	\$292	\$567	\$346	\$397	\$523	\$612	\$695	\$848
Family	\$481	\$503	\$1,052	\$643	\$701	\$985	\$1,115	\$1,272	\$1,513
Subscriber & Children	\$284	\$327	\$645	\$395	\$461	\$655	\$774	\$839	\$932
Area 9									
Single	\$211	\$243	\$361	\$329	\$338	\$445	\$501	\$601	\$685
Subscriber & Spouse	\$424	\$477	\$722	\$652	\$668	\$879	\$1,000	\$1,168	\$1,362
Subscriber & Child	\$260	\$289	\$521	\$381	\$400	\$537	\$610	\$716	\$848
Family	\$477	\$495	\$960	\$707	\$728	\$1,001	\$1,122	\$1,308	\$1,513
Subscriber & Children	\$299	\$330	\$616	\$434	\$461	\$638	\$769	\$842	\$932

* The rates for these plans include \$1,000 Term Life coverage for the subscriber. Versions of these plans are available without the \$1,000 Term Life coverage at rates of \$1 less for subscribers age 0-49 and \$2 less for subscribers age 50-65+.

Note: For "Subscriber & Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium.

Ages 65+ (Existing Members Only)

	EPO	PPO 3500 (HSA- Compatible)	Select HMO	HMO Saver	Individual HMO	RightPlan (full Rx)	RightPlan (generic Rx)	RightPlan (no Rx)
Area 1								
Single	\$531	\$414	N/A	\$638	\$839	\$672	\$568	\$527
Subscriber & Spouse	\$980	\$828	N/A	\$1,273	\$1,673	N/A	N/A	N/A
Subscriber & Child	\$592	\$449	N/A	\$907	\$1,188	N/A	N/A	N/A
Family	\$1,089	\$863	N/A	\$1,601	\$2,114	N/A	N/A	N/A
Subscriber & Children	\$679	\$484	N/A	\$1,157	\$1,474	N/A	N/A	N/A
Area 2								
Single	\$457	\$321	\$661	\$664	\$872	\$574	\$487	\$425
Subscriber & Spouse	\$866	\$640	\$1,292	\$1,326	\$1,739	N/A	N/A	N/A
Subscriber & Child	\$519	\$351	\$878	\$943	\$1,239	N/A	N/A	N/A
Family	\$962	\$672	\$1,551	\$1,712	\$2,255	N/A	N/A	N/A
Subscriber & Children	\$590	\$383	\$1,041	\$1,210	\$1,562	N/A	N/A	N/A
Area 3								
Single	\$462	\$302	\$588	\$601	\$794	\$531	\$446	\$388
Subscriber & Spouse	\$875	\$602	\$1,150	\$1,201	\$1,583	N/A	N/A	N/A
Subscriber & Child	\$522	\$334	\$787	\$864	\$1,153	N/A	N/A	N/A
Family	\$953	\$636	\$1,380	\$1,560	\$2,112	N/A	N/A	N/A
Subscriber & Children	\$593	\$367	\$938	\$1,135	\$1,464	N/A	N/A	N/A
Area 4								
Single	\$501	\$287	\$369	\$483	\$647	\$539	\$446	\$388
Subscriber & Spouse	\$979	\$571	\$720	\$964	\$1,289	N/A	N/A	N/A
Subscriber & Child	\$596	\$319	\$494	\$672	\$901	N/A	N/A	N/A
Family	\$1,073	\$605	\$864	\$1,204	\$1,602	N/A	N/A	N/A
Subscriber & Children	\$655	\$353	\$588	\$919	\$1,130	N/A	N/A	N/A
Area 5								
Single	\$548	\$370	\$393	\$476	\$637	\$607	\$480	\$422
Subscriber & Spouse	\$1,057	\$739	\$767	\$951	\$1,261	N/A	N/A	N/A
Subscriber & Child	\$640	\$408	\$514	\$661	\$855	N/A	N/A	N/A
Family	\$1,187	\$778	\$921	\$1,170	\$1,556	N/A	N/A	N/A
Subscriber & Children	\$722	\$447	\$612	\$864	\$1,130	N/A	N/A	N/A
Area 6								
Single	\$453	\$267	\$447	\$492	\$652	\$478	\$404	\$353
Subscriber & Spouse	\$864	\$532	\$876	\$983	\$1,300	N/A	N/A	N/A
Subscriber & Child	\$524	\$297	\$599	\$684	\$915	N/A	N/A	N/A
Family	\$958	\$564	\$1,048	\$1,234	\$1,631	N/A	N/A	N/A
Subscriber & Children	\$571	\$329	\$713	\$894	\$1,128	N/A	N/A	N/A
Area 7								
Single	\$443	\$304	\$482	\$502	\$659	\$504	\$430	\$377
Subscriber & Spouse	\$827	\$606	\$953	\$1,003	\$1,315	N/A	N/A	N/A
Subscriber & Child	\$497	\$333	\$599	\$697	\$884	N/A	N/A	N/A
Family	\$909	\$637	\$1,087	\$1,300	\$1,680	N/A	N/A	N/A
Subscriber & Children	\$568	\$364	\$711	\$924	\$1,193	N/A	N/A	N/A
Area 8								
Single	\$450	\$258	N/A	\$524	\$700	\$514	\$428	\$371
Subscriber & Spouse	\$859	\$501	N/A	\$1,047	\$1,394	N/A	N/A	N/A
Subscriber & Child	\$505	\$280	N/A	\$728	\$981	N/A	N/A	N/A
Family	\$936	\$531	N/A	\$1,325	\$1,880	N/A	N/A	N/A
Subscriber & Children	\$574	\$311	N/A	\$1,035	\$1,313	N/A	N/A	N/A
Area 9								
Single	\$427	\$259	\$345	\$426	\$569	\$503	\$400	\$378
Subscriber & Spouse	\$829	\$515	\$672	\$841	\$1,122	N/A	N/A	N/A
Subscriber & Child	\$490	\$288	\$461	\$585	\$780	N/A	N/A	N/A
Family	\$905	\$546	\$806	\$1,034	\$1,386	N/A	N/A	N/A
Subscriber & Children	\$560	\$320	\$549	\$775	\$1,054	N/A	N/A	N/A

* The rates for these plans include \$1,000 Term Life coverage for the subscriber. Versions of these plans are available without the \$1,000 Term Life coverage at rates of \$1 less for subscribers age 0-49 and \$2 less for subscribers age 50-65+.

Note: For "Subscriber & Spouse" and "Family" categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium.

Short-Term PPO Plans (Daily Rates)

Area 1

	\$250 Deductible	\$500 Deductible	\$1000 Deductible	\$2000 Deductible
Single				
19 - 29	\$5.21	\$3.40	\$2.71	\$2.31
30 - 34	\$6.36	\$4.14	\$3.31	\$2.82
35 - 39	\$7.41	\$4.83	\$3.86	\$3.28
40 - 44	\$8.54	\$5.58	\$4.46	\$3.79
45 - 49	\$10.20	\$6.66	\$5.32	\$4.54
50 - 54	\$12.73	\$8.31	\$6.63	\$5.66
55 - 59	\$16.12	\$10.53	\$8.39	\$7.16
60 - 64	\$19.99	\$13.05	\$10.41	\$8.85
Subscriber & Spouse				
Under 30	\$10.32	\$6.74	\$5.37	\$4.58
30 - 34	\$12.59	\$8.22	\$6.56	\$5.58
35 - 39	\$14.63	\$9.54	\$7.63	\$6.48
40 - 44	\$16.94	\$11.06	\$8.84	\$7.53
45 - 49	\$20.29	\$13.24	\$10.59	\$9.03
50 - 54	\$25.25	\$16.49	\$13.16	\$11.22
55 - 59	\$32.03	\$20.92	\$16.68	\$14.22
60 - 64	\$39.50	\$25.79	\$20.57	\$17.51
Subscriber & Child				
Under 30	\$10.33	\$6.74	\$5.37	\$4.57
30 - 34	\$11.68	\$7.63	\$6.08	\$5.18
35 - 39	\$12.73	\$8.31	\$6.63	\$5.64
40 - 44	\$13.87	\$9.05	\$7.22	\$6.15
45 - 49	\$15.59	\$10.18	\$8.13	\$6.92
50 - 54	\$18.12	\$11.83	\$9.44	\$8.04
55 - 59	\$21.72	\$14.18	\$11.30	\$9.64
60 - 64	\$26.19	\$17.09	\$13.63	\$11.61
Family				
Under 30	\$15.56	\$10.17	\$8.11	\$6.90
30 - 34	\$17.77	\$11.60	\$9.25	\$7.88
35 - 39	\$19.95	\$13.02	\$10.40	\$8.84
40 - 44	\$22.38	\$14.61	\$11.67	\$9.94
45 - 49	\$25.91	\$16.92	\$13.52	\$11.52
50 - 54	\$31.25	\$20.41	\$16.28	\$13.88
55 - 59	\$38.16	\$24.93	\$19.87	\$16.95
60 - 64	\$45.22	\$29.52	\$23.55	\$20.04
Subscriber & Children				
Under 30	\$13.29	\$8.69	\$6.92	\$5.90
30 - 34	\$14.46	\$9.45	\$7.53	\$6.41
35 - 39	\$15.54	\$10.15	\$8.10	\$6.89
40 - 44	\$16.72	\$10.92	\$8.71	\$7.42
45 - 49	\$18.50	\$12.09	\$9.65	\$8.22
50 - 54	\$21.30	\$13.91	\$11.10	\$9.46
55 - 59	\$24.85	\$16.23	\$12.94	\$11.03
60 - 64	\$28.13	\$18.37	\$14.64	\$12.46
Single Child				
0	\$11.10	\$7.26	\$5.78	\$4.93
1 - 18	\$5.16	\$3.37	\$2.69	\$2.29
2 Children				
0	\$15.31	\$9.99	\$7.97	\$6.79
1 - 18	\$8.12	\$5.31	\$4.23	\$3.60
3+ Children				
0	\$17.92	\$11.71	\$9.33	\$7.95
1 - 18	\$11.87	\$7.76	\$6.18	\$5.27

Area 2

	\$250 Deductible	\$500 Deductible	\$1000 Deductible	\$2000 Deductible
Single				
19 - 29	\$4.40	\$2.88	\$2.30	\$1.96
30 - 34	\$5.38	\$3.51	\$2.81	\$2.39
35 - 39	\$6.27	\$4.09	\$3.27	\$2.77
40 - 44	\$7.23	\$4.72	\$3.77	\$3.21
45 - 49	\$8.64	\$5.64	\$4.51	\$3.84
50 - 54	\$10.78	\$7.04	\$5.62	\$4.79
55 - 59	\$13.65	\$8.91	\$7.11	\$6.06
60 - 64	\$16.92	\$11.05	\$8.81	\$7.50
Subscriber & Spouse				
Under 30	\$8.74	\$5.71	\$4.55	\$3.88
30 - 34	\$10.66	\$6.96	\$5.55	\$4.73
35 - 39	\$12.39	\$8.08	\$6.46	\$5.49
40 - 44	\$14.35	\$9.37	\$7.49	\$6.37
45 - 49	\$17.17	\$11.21	\$8.96	\$7.65
50 - 54	\$21.38	\$13.96	\$11.14	\$9.50
55 - 59	\$27.12	\$17.71	\$14.12	\$12.04
60 - 64	\$33.45	\$21.84	\$17.42	\$14.82
Subscriber & Child				
Under 30	\$8.74	\$5.71	\$4.55	\$3.87
30 - 34	\$9.89	\$6.46	\$5.15	\$4.38
35 - 39	\$10.79	\$7.03	\$5.61	\$4.77
40 - 44	\$11.74	\$7.66	\$6.11	\$5.20
45 - 49	\$13.20	\$8.62	\$6.88	\$5.86
50 - 54	\$15.35	\$10.02	\$7.99	\$6.81
55 - 59	\$18.39	\$12.00	\$9.57	\$8.16
60 - 64	\$22.17	\$14.47	\$11.54	\$9.83
Family				
Under 30	\$13.18	\$8.61	\$6.86	\$5.85
30 - 34	\$15.04	\$9.83	\$7.84	\$6.67
35 - 39	\$16.89	\$11.03	\$8.80	\$7.49
40 - 44	\$18.94	\$12.37	\$9.88	\$8.41
45 - 49	\$21.93	\$14.32	\$11.45	\$9.76
50 - 54	\$26.46	\$17.28	\$13.79	\$11.75
55 - 59	\$32.32	\$21.10	\$16.82	\$14.35
60 - 64	\$38.28	\$25.00	\$19.94	\$16.97
Subscriber & Children				
Under 30	\$11.26	\$7.36	\$5.86	\$4.99
30 - 34	\$12.24	\$8.00	\$6.38	\$5.43
35 - 39	\$13.16	\$8.59	\$6.86	\$5.83
40 - 44	\$14.16	\$9.25	\$7.38	\$6.29
45 - 49	\$15.66	\$10.24	\$8.17	\$6.96
50 - 54	\$18.03	\$11.78	\$9.40	\$8.01
55 - 59	\$21.05	\$13.74	\$10.95	\$9.34
60 - 64	\$23.82	\$15.55	\$12.40	\$10.55
Single Child				
0	\$9.40	\$6.14	\$4.90	\$4.17
1 - 18	\$4.37	\$2.85	\$2.28	\$1.94
2 Children				
0	\$12.96	\$8.46	\$6.75	\$5.75
1 - 18	\$6.88	\$4.50	\$3.58	\$3.05
3+ Children				
0	\$15.17	\$9.92	\$7.90	\$6.73
1 - 18	\$10.05	\$6.57	\$5.24	\$4.46

Area 3

	\$250 Deductible	\$500 Deductible
Single		
19 - 29	\$3.15	\$2.06
30 - 34	\$3.85	\$2.51
35 - 39	\$4.49	\$2.93
40 - 44	\$5.18	\$3.38
45 - 49	\$6.18	\$4.03
50 - 54	\$7.71	\$5.03
55 - 59	\$9.76	\$6.37
60 - 64	\$12.10	\$7.90
Subscriber & Spouse		
Under 30	\$6.24	\$4.08
30 - 34	\$7.62	\$4.98
35 - 39	\$8.86	\$5.78
40 - 44	\$10.26	\$6.70
45 - 49	\$12.28	\$8.02
50 - 54	\$15.30	\$9.98
55 - 59	\$19.39	\$12.67
60 - 64	\$23.92	\$15.62
Subscriber & Child		
Under 30	\$6.26	\$4.08
30 - 34	\$7.07	\$4.62
35 - 39	\$7.71	\$5.03
40 - 44	\$8.40	\$5.48
45 - 49	\$9.44	\$6.16
50 - 54	\$10.97	\$7.17
55 - 59	\$13.16	\$8.58
60 - 64	\$15.86	\$10.35
Family		
Under 30	\$9.42	\$6.16
30 - 34	\$10.75	\$7.03
35 - 39	\$12.08	\$7.88
40 - 44	\$13.55	\$8.85
45 - 49	\$15.69	\$10.24
50 - 54	\$18.92	\$12.36
55 - 59	\$23.10	\$15.09
60 - 64	\$27.38	\$17.88
Subscriber & Children		
Under 30	\$8.05	\$5.26
30 - 34	\$8.75	\$5.72
35 - 39	\$9.41	\$6.15
40 - 44	\$10.12	\$6.61
45 - 49	\$11.20	\$7.32
50 - 54	\$12.89	\$8.42
55 - 59	\$15.05	\$9.83
60 - 64	\$17.03	\$11.12
Single Child		
0	\$6.73	\$4.39
1 - 18	\$3.13	\$2.04
2 Children		
0	\$9.27	\$6.05
1 - 18	\$4.92	\$3.21
3+ Children		
0	\$10.84	\$7.09
1 - 18	\$7.19	\$4.70

Short-Term PPO Plans (Daily Rates)

Area 4

	\$1000 Deductible	\$2000 Deductible	\$250 Deductible	\$500 Deductible	\$1000 Deductible	\$2000 Deductible
Single						
	\$1.64	\$1.40	\$3.89	\$2.53	\$2.02	\$1.72
	\$2.01	\$1.71	\$4.75	\$3.09	\$2.47	\$2.10
	\$2.34	\$1.98	\$5.52	\$3.61	\$2.88	\$2.45
	\$2.70	\$2.30	\$6.37	\$4.16	\$3.33	\$2.83
	\$3.22	\$2.75	\$7.61	\$4.97	\$3.97	\$3.39
	\$4.02	\$3.42	\$9.50	\$6.20	\$4.95	\$4.22
	\$5.08	\$4.34	\$12.03	\$7.86	\$6.26	\$5.34
	\$6.30	\$5.36	\$14.92	\$9.74	\$7.77	\$6.61
Subscriber & Spouse						
	\$3.25	\$2.77	\$7.71	\$5.03	\$4.01	\$3.42
	\$3.97	\$3.38	\$9.40	\$6.13	\$4.89	\$4.17
	\$4.62	\$3.92	\$10.91	\$7.12	\$5.69	\$4.84
	\$5.35	\$4.56	\$12.65	\$8.26	\$6.60	\$5.62
	\$6.41	\$5.47	\$15.13	\$9.88	\$7.90	\$6.74
	\$7.97	\$6.79	\$18.85	\$12.31	\$9.82	\$8.37
	\$10.10	\$8.61	\$23.90	\$15.61	\$12.45	\$10.61
	\$12.46	\$10.60	\$29.49	\$19.25	\$15.35	\$13.07
Subscriber & Child						
	\$3.25	\$2.77	\$7.71	\$5.03	\$4.01	\$3.41
	\$3.68	\$3.13	\$8.72	\$5.69	\$4.54	\$3.86
	\$4.01	\$3.41	\$9.50	\$6.20	\$4.95	\$4.21
	\$4.37	\$3.72	\$10.35	\$6.75	\$5.39	\$4.59
	\$4.92	\$4.19	\$11.64	\$7.60	\$6.07	\$5.17
	\$5.71	\$4.87	\$13.52	\$8.83	\$7.04	\$6.00
	\$6.84	\$5.84	\$16.20	\$10.58	\$8.43	\$7.19
	\$8.26	\$7.03	\$19.54	\$12.76	\$10.18	\$8.66
Family						
	\$4.91	\$4.18	\$11.62	\$7.59	\$6.05	\$5.15
	\$5.60	\$4.77	\$13.26	\$8.66	\$6.91	\$5.88
	\$6.30	\$5.35	\$14.89	\$9.72	\$7.76	\$6.60
	\$7.07	\$6.02	\$16.70	\$10.91	\$8.71	\$7.42
	\$8.19	\$6.98	\$19.33	\$12.63	\$10.09	\$8.60
	\$9.86	\$8.41	\$23.32	\$15.23	\$12.15	\$10.36
	\$12.03	\$10.26	\$28.47	\$18.60	\$14.83	\$12.65
	\$14.26	\$12.13	\$33.74	\$22.03	\$17.57	\$14.96
Subscriber & Children						
	\$4.19	\$3.57	\$9.92	\$6.49	\$5.17	\$4.40
	\$4.56	\$3.88	\$10.79	\$7.05	\$5.62	\$4.78
	\$4.90	\$4.17	\$11.59	\$7.57	\$6.05	\$5.14
	\$5.28	\$4.50	\$12.48	\$8.15	\$6.50	\$5.54
	\$5.84	\$4.98	\$13.81	\$9.02	\$7.20	\$6.13
	\$6.72	\$5.73	\$15.89	\$10.38	\$8.28	\$7.06
	\$7.83	\$6.68	\$18.55	\$12.11	\$9.65	\$8.23
	\$8.87	\$7.55	\$21.00	\$13.71	\$10.93	\$9.30
Single Child						
0	\$3.50	\$2.98	\$8.28	\$5.41	\$4.32	\$3.68
1-18	\$1.63	\$1.39	\$3.85	\$2.52	\$2.01	\$1.71
2 Children						
0	\$4.83	\$4.11	\$11.42	\$7.46	\$5.95	\$5.07
1-18	\$2.56	\$2.18	\$6.06	\$3.96	\$3.16	\$2.69
3+ Children						
0	\$5.65	\$4.81	\$13.37	\$8.74	\$6.97	\$5.93
1-18	\$3.74	\$3.19	\$8.86	\$5.79	\$4.61	\$3.93

Area 5

	\$250 Deductible	\$500 Deductible	\$1000 Deductible	\$2000 Deductible
Single				
	\$4.54	\$2.97	\$2.37	\$2.02
	\$5.55	\$3.62	\$2.90	\$2.46
	\$6.46	\$4.22	\$3.37	\$2.86
	\$7.46	\$4.87	\$3.89	\$3.31
	\$8.91	\$5.82	\$4.65	\$3.97
	\$11.12	\$7.26	\$5.80	\$4.94
	\$14.09	\$9.20	\$7.33	\$6.26
	\$17.46	\$11.40	\$9.09	\$7.74
Subscriber & Spouse				
	\$9.02	\$5.89	\$4.70	\$4.00
	\$11.01	\$7.18	\$5.73	\$4.88
	\$12.79	\$8.34	\$6.67	\$5.66
	\$14.80	\$9.67	\$7.73	\$6.58
	\$17.72	\$11.57	\$9.25	\$7.89
	\$22.07	\$14.41	\$11.50	\$9.80
	\$27.99	\$18.28	\$14.57	\$12.43
	\$34.52	\$22.54	\$17.98	\$15.30
Subscriber & Child				
	\$9.02	\$5.89	\$4.69	\$3.99
	\$10.21	\$6.66	\$5.31	\$4.52
	\$11.13	\$7.26	\$5.79	\$4.93
	\$12.12	\$7.91	\$6.31	\$5.37
	\$13.63	\$8.90	\$7.10	\$6.05
	\$15.84	\$10.34	\$8.25	\$7.03
	\$18.98	\$12.39	\$9.88	\$8.42
	\$22.89	\$14.94	\$11.91	\$10.15
Family				
	\$13.60	\$8.89	\$7.08	\$6.03
	\$15.53	\$10.14	\$8.09	\$6.88
	\$17.43	\$11.38	\$9.09	\$7.73
	\$19.55	\$12.77	\$10.20	\$8.68
	\$22.64	\$14.78	\$11.81	\$10.07
	\$27.30	\$17.83	\$14.23	\$12.13
	\$33.35	\$21.78	\$17.36	\$14.81
	\$39.51	\$25.80	\$20.57	\$17.51
Subscriber & Children				
	\$11.62	\$7.59	\$6.05	\$5.15
	\$12.64	\$8.26	\$6.58	\$5.60
	\$13.58	\$8.87	\$7.08	\$6.02
	\$14.62	\$9.54	\$7.62	\$6.49
	\$16.17	\$10.56	\$8.43	\$7.18
	\$18.61	\$12.16	\$9.70	\$8.27
	\$21.71	\$14.18	\$11.30	\$9.64
	\$24.59	\$16.05	\$12.79	\$10.89
Single Child				
0	\$9.71	\$6.34	\$5.05	\$4.31
1-18	\$4.52	\$2.95	\$2.35	\$2.00
2 Children				
0	\$13.37	\$8.73	\$6.96	\$5.93
1-18	\$7.10	\$4.64	\$3.70	\$3.15
3+ Children				
0	\$15.66	\$10.24	\$8.16	\$6.95
1-18	\$10.37	\$6.78	\$5.40	\$4.60

Short-Term PPO Plans (Daily Rates)

Area 6

	\$250 Deductible	\$500 Deductible	\$1000 Deductible	\$2000 Deductible
Single				
19 - 29	\$3.80	\$2.48	\$1.98	\$1.68
30 - 34	\$4.63	\$3.02	\$2.42	\$2.05
35 - 39	\$5.39	\$3.52	\$2.82	\$2.39
40 - 44	\$6.23	\$4.07	\$3.25	\$2.77
45 - 49	\$7.44	\$4.86	\$3.88	\$3.31
50 - 54	\$9.28	\$6.06	\$4.84	\$4.12
55 - 59	\$11.75	\$7.68	\$6.12	\$5.22
60 - 64	\$14.57	\$9.52	\$7.59	\$6.46
Subscriber & Spouse				
Under 30	\$7.52	\$4.92	\$3.92	\$3.34
30 - 34	\$9.18	\$5.99	\$4.78	\$4.07
35 - 39	\$10.67	\$6.96	\$5.56	\$4.73
40 - 44	\$12.36	\$8.07	\$6.45	\$5.49
45 - 49	\$14.79	\$9.66	\$7.72	\$6.59
50 - 54	\$18.42	\$12.03	\$9.60	\$8.18
55 - 59	\$23.36	\$15.26	\$12.16	\$10.37
60 - 64	\$28.81	\$18.81	\$15.00	\$12.77
Subscriber & Child				
Under 30	\$7.53	\$4.92	\$3.92	\$3.33
30 - 34	\$8.52	\$5.56	\$4.44	\$3.77
35 - 39	\$9.29	\$6.06	\$4.83	\$4.11
40 - 44	\$10.11	\$6.60	\$5.27	\$4.48
45 - 49	\$11.37	\$7.42	\$5.93	\$5.05
50 - 54	\$13.23	\$8.63	\$6.88	\$5.87
55 - 59	\$15.84	\$10.34	\$8.24	\$7.03
60 - 64	\$19.10	\$12.47	\$9.94	\$8.47
Family				
Under 30	\$11.35	\$7.42	\$5.91	\$5.04
30 - 34	\$12.96	\$8.46	\$6.75	\$5.74
35 - 39	\$14.55	\$9.50	\$7.58	\$6.45
40 - 44	\$16.32	\$10.66	\$8.51	\$7.25
45 - 49	\$18.89	\$12.34	\$9.86	\$8.40
50 - 54	\$22.79	\$14.88	\$11.88	\$10.12
55 - 59	\$27.83	\$18.18	\$14.49	\$12.36
60 - 64	\$32.98	\$21.53	\$17.17	\$14.62
Subscriber & Children				
Under 30	\$9.69	\$6.34	\$5.05	\$4.30
30 - 34	\$10.55	\$6.89	\$5.49	\$4.67
35 - 39	\$11.33	\$7.40	\$5.91	\$5.02
40 - 44	\$12.19	\$7.96	\$6.36	\$5.41
45 - 49	\$13.49	\$8.82	\$7.04	\$5.99
50 - 54	\$15.54	\$10.15	\$8.09	\$6.90
55 - 59	\$18.12	\$11.84	\$9.43	\$8.05
60 - 64	\$20.52	\$13.40	\$10.68	\$9.09
Single Child				
0	\$8.10	\$5.29	\$4.22	\$3.60
1 - 18	\$3.77	\$2.46	\$1.96	\$1.67
2 Children				
0	\$11.16	\$7.29	\$5.81	\$4.95
1 - 18	\$5.92	\$3.87	\$3.08	\$2.63
3+ Children				
0	\$13.06	\$8.54	\$6.81	\$5.80
1 - 18	\$8.66	\$5.66	\$4.51	\$3.84

Area 7

	\$250 Deductible	\$500 Deductible	\$1000 Deductible	\$2000 Deductible
Single				
19 - 29	\$3.82	\$2.49	\$1.99	\$1.69
30 - 34	\$4.67	\$3.04	\$2.43	\$2.07
35 - 39	\$5.43	\$3.55	\$2.83	\$2.40
40 - 44	\$6.27	\$4.09	\$3.27	\$2.78
45 - 49	\$7.49	\$4.89	\$3.91	\$3.33
50 - 54	\$9.34	\$6.10	\$4.87	\$4.15
55 - 59	\$11.82	\$7.72	\$6.16	\$5.25
60 - 64	\$14.66	\$9.57	\$7.64	\$6.50
Subscriber & Spouse				
Under 30	\$7.57	\$4.95	\$3.94	\$3.36
30 - 34	\$9.23	\$6.03	\$4.81	\$4.10
35 - 39	\$10.73	\$7.00	\$5.60	\$4.76
40 - 44	\$12.43	\$8.12	\$6.49	\$5.52
45 - 49	\$14.88	\$9.72	\$7.77	\$6.63
50 - 54	\$18.53	\$12.10	\$9.66	\$8.23
55 - 59	\$23.49	\$15.35	\$12.24	\$10.44
60 - 64	\$28.99	\$18.93	\$15.09	\$12.85
Subscriber & Child				
Under 30	\$7.58	\$4.95	\$3.94	\$3.35
30 - 34	\$8.57	\$5.60	\$4.46	\$3.80
35 - 39	\$9.35	\$6.09	\$4.86	\$4.14
40 - 44	\$10.18	\$6.64	\$5.30	\$4.51
45 - 49	\$11.44	\$7.47	\$5.96	\$5.08
50 - 54	\$13.31	\$8.68	\$6.92	\$5.90
55 - 59	\$15.94	\$10.40	\$8.29	\$7.07
60 - 64	\$19.22	\$12.54	\$10.00	\$8.52
Family				
Under 30	\$11.42	\$7.46	\$5.95	\$5.07
30 - 34	\$13.04	\$8.51	\$6.79	\$5.78
35 - 39	\$14.64	\$9.56	\$7.63	\$6.49
40 - 44	\$16.42	\$10.72	\$8.56	\$7.29
45 - 49	\$19.01	\$12.41	\$9.92	\$8.46
50 - 54	\$22.93	\$14.98	\$11.95	\$10.19
55 - 59	\$28.00	\$18.29	\$14.58	\$12.43
60 - 64	\$33.18	\$21.66	\$17.28	\$14.71
Subscriber & Children				
Under 30	\$9.75	\$6.38	\$5.08	\$4.33
30 - 34	\$10.60	\$6.93	\$5.53	\$4.70
35 - 39	\$11.40	\$7.45	\$5.94	\$5.05
40 - 44	\$12.27	\$8.01	\$6.39	\$5.45
45 - 49	\$13.58	\$8.87	\$7.08	\$6.03
50 - 54	\$15.63	\$10.21	\$8.14	\$6.94
55 - 59	\$18.24	\$11.91	\$9.49	\$8.09
60 - 64	\$20.64	\$13.48	\$10.74	\$9.14
Single Child				
0	\$8.14	\$5.32	\$4.24	\$3.62
1 - 18	\$3.80	\$2.47	\$1.97	\$1.68
2 Children				
0	\$11.22	\$7.33	\$5.85	\$4.98
1 - 18	\$5.96	\$3.90	\$3.10	\$2.64
3+ Children				
0	\$13.14	\$8.59	\$6.85	\$5.83
1 - 18	\$8.71	\$5.69	\$4.54	\$3.86

Short-Term PPO Plans (Daily Rates)

Area 8

	\$250 Deductible	\$500 Deductible	\$1000 Deductible	\$2000 Deductible
Single				
19 - 29	\$3.29	\$2.14	\$1.71	\$1.46
30 - 34	\$4.01	\$2.62	\$2.09	\$1.78
35 - 39	\$4.67	\$3.05	\$2.44	\$2.07
40 - 44	\$5.39	\$3.52	\$2.81	\$2.39
45 - 49	\$6.44	\$4.20	\$3.36	\$2.86
50 - 54	\$8.04	\$5.24	\$4.19	\$3.57
55 - 59	\$10.17	\$6.64	\$5.30	\$4.52
60 - 64	\$12.60	\$8.23	\$6.57	\$5.59
Subscriber & Spouse				
Under 30	\$6.51	\$4.25	\$3.39	\$2.89
30 - 34	\$7.95	\$5.18	\$4.14	\$3.52
35 - 39	\$9.23	\$6.02	\$4.81	\$4.09
40 - 44	\$10.70	\$6.98	\$5.58	\$4.75
45 - 49	\$12.80	\$8.36	\$6.68	\$5.70
50 - 54	\$15.94	\$10.41	\$8.31	\$7.08
55 - 59	\$20.21	\$13.20	\$10.52	\$8.98
60 - 64	\$24.93	\$16.28	\$12.98	\$11.05
Subscriber & Child				
Under 30	\$6.51	\$4.25	\$3.39	\$2.88
30 - 34	\$7.37	\$4.81	\$3.84	\$3.27
35 - 39	\$8.04	\$5.24	\$4.18	\$3.56
40 - 44	\$8.75	\$5.71	\$4.56	\$3.88
45 - 49	\$9.84	\$6.42	\$5.13	\$4.37
50 - 54	\$11.44	\$7.47	\$5.95	\$5.08
55 - 59	\$13.71	\$8.95	\$7.13	\$6.08
60 - 64	\$16.53	\$10.79	\$8.60	\$7.33
Family				
Under 30	\$9.82	\$6.42	\$5.11	\$4.36
30 - 34	\$11.21	\$7.32	\$5.84	\$4.97
35 - 39	\$12.59	\$8.22	\$6.56	\$5.58
40 - 44	\$14.12	\$9.22	\$7.36	\$6.27
45 - 49	\$16.35	\$10.68	\$8.53	\$7.27
50 - 54	\$19.72	\$12.88	\$10.27	\$8.76
55 - 59	\$24.08	\$15.73	\$12.54	\$10.69
60 - 64	\$28.53	\$18.63	\$14.86	\$12.65
Subscriber & Children				
Under 30	\$8.40	\$5.48	\$4.37	\$3.72
30 - 34	\$9.12	\$5.96	\$4.75	\$4.04
35 - 39	\$9.81	\$6.40	\$5.11	\$4.35
40 - 44	\$10.56	\$6.89	\$5.50	\$4.68
45 - 49	\$11.67	\$7.63	\$6.09	\$5.19
50 - 54	\$13.44	\$8.78	\$7.00	\$5.97
55 - 59	\$15.69	\$10.24	\$8.16	\$6.96
60 - 64	\$17.76	\$11.59	\$9.24	\$7.86
Single Child				
0	\$7.00	\$4.58	\$3.65	\$3.11
1 - 18	\$3.25	\$2.13	\$1.70	\$1.45
2 Children				
0	\$9.66	\$6.30	\$5.03	\$4.29
1 - 18	\$5.13	\$3.35	\$2.67	\$2.27
3+ Children				
0	\$11.30	\$7.39	\$5.89	\$5.02
1 - 18	\$7.49	\$4.89	\$3.90	\$3.32

Area 9

	\$250 Deductible	\$500 Deductible	\$1000 Deductible	\$2000 Deductible
Single				
19 - 29	\$3.58	\$2.34	\$1.87	\$1.59
30 - 34	\$4.37	\$2.85	\$2.28	\$1.94
35 - 39	\$5.09	\$3.33	\$2.66	\$2.25
40 - 44	\$5.88	\$3.84	\$3.07	\$2.61
45 - 49	\$7.02	\$4.58	\$3.66	\$3.12
50 - 54	\$8.76	\$5.72	\$4.56	\$3.89
55 - 59	\$11.09	\$7.24	\$5.77	\$4.93
60 - 64	\$13.75	\$8.98	\$7.16	\$6.09
Subscriber & Spouse				
Under 30	\$7.10	\$4.64	\$3.70	\$3.15
30 - 34	\$8.66	\$5.65	\$4.51	\$3.84
35 - 39	\$10.06	\$6.56	\$5.25	\$4.46
40 - 44	\$11.66	\$7.61	\$6.09	\$5.18
45 - 49	\$13.96	\$9.11	\$7.28	\$6.21
50 - 54	\$17.38	\$11.35	\$9.06	\$7.72
55 - 59	\$22.03	\$14.39	\$11.47	\$9.79
60 - 64	\$27.19	\$17.75	\$14.15	\$12.05
Subscriber & Child				
Under 30	\$7.11	\$4.64	\$3.69	\$3.14
30 - 34	\$8.04	\$5.25	\$4.18	\$3.56
35 - 39	\$8.76	\$5.71	\$4.56	\$3.88
40 - 44	\$9.55	\$6.23	\$4.97	\$4.23
45 - 49	\$10.73	\$7.00	\$5.59	\$4.76
50 - 54	\$12.48	\$8.14	\$6.49	\$5.53
55 - 59	\$14.95	\$9.75	\$7.78	\$6.63
60 - 64	\$18.02	\$11.76	\$9.38	\$7.99
Family				
Under 30	\$10.71	\$7.00	\$5.58	\$4.75
30 - 34	\$12.22	\$7.98	\$6.37	\$5.42
35 - 39	\$13.73	\$8.96	\$7.15	\$6.08
40 - 44	\$15.40	\$10.05	\$8.03	\$6.84
45 - 49	\$17.83	\$11.64	\$9.30	\$7.93
50 - 54	\$21.51	\$14.04	\$11.20	\$9.55
55 - 59	\$26.25	\$17.15	\$13.67	\$11.66
60 - 64	\$31.11	\$20.31	\$16.20	\$13.79
Subscriber & Children				
Under 30	\$9.15	\$5.98	\$4.76	\$4.06
30 - 34	\$9.95	\$6.50	\$5.18	\$4.41
35 - 39	\$10.70	\$6.98	\$5.57	\$4.74
40 - 44	\$11.51	\$7.51	\$6.00	\$5.11
45 - 49	\$12.73	\$8.32	\$6.64	\$5.66
50 - 54	\$14.65	\$9.57	\$7.64	\$6.51
55 - 59	\$17.10	\$11.17	\$8.90	\$7.59
60 - 64	\$19.35	\$12.64	\$10.07	\$8.57
Single Child				
0	\$7.64	\$4.99	\$3.98	\$3.39
1 - 18	\$3.55	\$2.32	\$1.85	\$1.58
2 Children				
0	\$10.53	\$6.87	\$5.48	\$4.67
1 - 18	\$5.59	\$3.65	\$2.91	\$2.48
3+ Children				
0	\$12.33	\$8.06	\$6.42	\$5.47
1 - 18	\$8.17	\$5.34	\$4.25	\$3.62

Dental PPO & Dental SelectHMO Plans

Dental PPO Plan (7874) from BC Life & Health Insurance Company

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9
Subscriber	\$39.00	\$36.00	\$37.00	\$41.00	\$43.00	\$41.00	\$37.00	\$40.00	\$43.00
Subscriber & Spouse	\$77.00	\$69.00	\$70.00	\$80.00	\$83.00	\$80.00	\$71.00	\$78.00	\$84.00
Subscriber & Child	\$61.00	\$56.00	\$57.00	\$64.00	\$67.00	\$64.00	\$57.00	\$62.00	\$67.00
Subscriber & Children	\$93.00	\$86.00	\$87.00	\$99.00	\$104.00	\$99.00	\$88.00	\$96.00	\$104.00
Family	\$118.00	\$108.00	\$111.00	\$127.00	\$132.00	\$127.00	\$112.00	\$122.00	\$132.00
1 Child	\$32.00	\$29.00	\$29.00	\$34.00	\$35.00	\$34.00	\$29.00	\$33.00	\$35.00
2 Children	\$61.00	\$56.00	\$56.00	\$64.00	\$66.00	\$64.00	\$57.00	\$62.00	\$66.00
3+ Children	\$87.00	\$79.00	\$80.00	\$90.00	\$95.00	\$90.00	\$81.00	\$88.00	\$95.00

	Area 1 Counties	Area 2 Counties	Area 3 Counties	Area 4 Counties	Area 5 Counties	Area 6 Counties	Area 7 Counties	Area 8 Counties	Area 9 Counties
* If you live in a county with an asterisk (*), please contact your Blue Cross representative, agent or broker.	Del Norte Lassen Modoc San Benito (ZIP code 95004 only) Monterey Plumas* San Luis Obispo (93426 only) Shasta Sierra* Siskiyou Tehama Trinity*	Alpine* Amador Calaveras* El Dorado Fresno Inyo* Kings (ZIP code 93631 only) Madera Marin Mariposa* Merced Mono* Nevada Placer Sacramento San Benito (except ZIP code 95004) San Joaquin San Mateo Santa Clara (ZIP code 94303 only) Stanislaus Tuolumne*	Alameda Butte Colusa* Contra Costa Glenn* Humboldt Lake* Mendocino Napa San Francisco Santa Clara (except ZIP code 94303) Santa Cruz Solano Sonoma Sutter Yolo* Yuba	Orange Riverside (ZIP code 92883 only)	Los Angeles (except ZIP codes beginning with 906-912, 915, 917, 918 & 935) Ventura (ZIP codes beginning with 913 only)	Imperial Riverside (except ZIP code 92883) San Bernardino San Diego	Kern Kings (except ZIP code 93631) Tulare	San Luis Obispo (except ZIP code 93426) Santa Barbara Ventura (except ZIP codes beginning with 913)	Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935)

Dental SelectHMOSM Plans from Blue Cross of California

	Blue Cross Dental Saver SelectHMO	Blue Cross Dental SelectHMO	Blue Cross Dental Premier SelectHMO
Single	\$10.00	\$14.50	\$18.00
Two-party (subscriber & spouse or subscriber & child)	\$20.00	\$29.00	\$35.50
Family (Family or subscriber & children)	\$30.00	\$43.50	\$53.50

Note: Blue Cross Dental SelectHMO is available in these counties: Alameda, Contra Costa, Los Angeles, Marin, Orange, Sacramento, San Diego, San Francisco, San Joaquin, San Luis Obispo, Santa Barbara, Santa Clara, Solano, and Sonoma. Blue Cross Dental SelectHMO has limited availability in these counties: El Dorado, Fresno, Kern, Kings, Monterey, Placer, Riverside, San Bernardino, Santa Cruz, San Mateo, Tulare and Ventura.

Premiums for the Dental PPO or Dental SelectHMO plans can be billed on a monthly basis only if the applicant selects the Monthly Checking Account Premium Payment or Credit Card payment method.

Term Life Insurance from BC Life & Health Insurance Company

Age	Amount of Coverage		
	\$15,000	\$30,000	\$50,000
1 - 18	\$ 1.50	\$ 3.00	N/A
19-29	\$ 2.80	\$ 5.60	\$ 9.30
30-39	\$ 3.25	\$ 6.50	\$ 10.80
40-49	\$ 7.50	\$ 15.00	\$ 25.00
50-59	\$ 20.90	\$ 41.80	\$ 69.60
60-64	\$ 29.40	\$ 58.80	\$ 98.00

Insurance not available for children under the age of 1 year.





BlueCross
of California



BC Life & Health
Insurance Company

The following plans are offered by Blue Cross of California (BCC): PPO Share 2500/1500/1000/500, Select HMO, HMO Saver, Individual HMO, EPO and DentalSelect HMO. The following plans are offered by BC Life & Health Insurance Company (BCL&H): Basic PPO 1000/2500, PPO Saver, PPO Share 5000/1000/500, RightPlan PPO 40, 3500 Deductible PPO, PPO 3500 (HSA-Compatible), Tonik, Short-Term PPO, PPO Dental and Term Life products.

BCC and BCL&H are Independent Licensees of the Blue Cross Association (BCA).
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Blue Cross Individual Medical Plans For Level I.