



HMO

STANDARD RATE SUMMARY

NOTE: 2-4 Life Group Sizes Will Receive A 1.10 Rate Adjustment Factor

5-50 Life Group Sizes Will Receive a 1.00 Rate Adjustment Factor

**FOR
1/1/05–6/1/05
COVERAGE EFFECTIVE DATES**

**CaliforniaChoice Multiple Rating Area Key
For Effective Dates 1/1/05 Through 6/1/05**

Blue Shield

Area 6 includes the following Los Angeles zip codes:
91023, 91301, 91310, 91321-22, 91350-51, 91354-55,
91376-77, 91380-87, 91390, 91711, 91750, 91765-69,
91773, 91788-89, 91795, 91797, 91799, 93510, 93532,
93534-36, 93539, 93543-44, 93550-53, 93563, 93584,
93586, 93590-91, 93599

Area 9 includes those Los Angeles zip codes not listed
in Area 6.

Health Net

Area 2 includes the following El Dorado zip codes:
95667, 95672, 95682 and 95762

Area 5 includes the Los Angeles zip codes beginning with
906-912, 915, 917, 918 and 935.

Area 8 includes those Los Angeles zip codes not listed
in Area 5.

Kaiser Permanente

Area 1 includes the following Contra Costa zip codes:
94801-08, 94820, 94850 and 94875

Area 1 includes the following San Mateo zip codes:
94128 and 94303

Area 1 includes all zip codes for San Joaquin except zip
code 95686

Area 2 includes those Contra Costa zip codes not listed
in Area 1

Kaiser Permanente (cont.)

Area 2 includes those San Mateo zip codes not listed
in Area 1

Area 2 includes the following San Joaquin zip code:
95686

Area 2 includes the following Tulare zip codes:
93618, 93666 and 93673

Area 3 includes the following Tulare zip code: 93261

Area 4 includes the Los Angeles zip codes beginning with
913, 914, 916, 930 and 935

Area 5 includes those Los Angeles zip codes not listed
in Area 4.

Area 6 includes all zip codes for San Bernardino except:
92252, 92256, 92267, 92268, 92277, 92278, 92284,
92285 and 92286

Area 7 includes all zip codes for Riverside except those
that begin with 922.

Area 8 includes all zip codes for Riverside that begin with
922

Area 8 includes the following San Bernardino zip codes:
92252, 92256, 92268, 92277, 92278, 92284, 92285
and 92286

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

AREA 1

Cal Choice 10	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	259.00	282.00	363.00	418.00	578.00	702.00	928.00	593.00	629.00	734.00	931.00	1156.00	1466.00	2014.00	634.00	643.00	676.00	711.00	838.00	937.00	1151.00	991.00	1056.00	1177.00	1340.00	1549.00	1850.00	2582.00
Health Net	377.59	402.89	485.10	674.49	850.85	1067.68	1303.72	834.25	914.19	1077.08	1376.19	1684.54	2027.87	2420.69	943.73	921.24	917.00	1053.17	1265.14	1472.29	1770.16	1533.30	1479.40	1538.27	1762.94	1988.54	2308.66	2709.28
Kaiser Permanente	210.59	232.94	300.00	390.59	494.12	609.41	724.71	588.24	632.94	690.59	811.76	1037.65	1157.65	1540.00	584.71	595.29	570.59	665.88	764.71	815.29	1038.82	818.82	905.88	911.76	1060.00	1236.47	1351.76	1642.35
Sharp	217.63	250.73	295.16	357.24	472.78	596.76	784.15	513.71	539.03	617.60	749.17	935.61	1158.03	1282.15	517.92	571.43	631.92	721.78	804.30	867.70	954.89	786.35	877.72	920.30	1072.94	1141.07	1354.48	1572.32
Universal Care	169.46	185.18	235.29	318.32	381.40	554.90	610.33	364.44	399.24	506.05	668.73	801.65	1158.84	1274.79	384.53	396.42	408.68	469.35	605.42	704.56	847.08	572.16	652.03	730.58	846.79	941.23	1270.18	1333.78
Champion Health	164.32	179.57	228.16	308.68	369.84	538.08	591.83	349.86	387.14	490.71	648.46	777.63	1123.73	1236.16	311.11	372.88	402.77	447.38	487.96	643.21	675.31	549.27	625.95	701.36	812.92	903.58	1219.37	1280.43
Western Health	228.53	260.26	307.45	415.90	502.83	610.75	608.56	484.90	561.65	668.44	831.56	977.83	1196.42	1213.26	555.95	603.92	630.48	738.99	833.95	979.41	976.17	821.83	949.15	1018.16	1128.30	1236.96	1460.40	1460.96

Cal Choice 25	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	202.00	221.00	284.00	326.00	452.00	548.00	726.00	464.00	492.00	573.00	727.00	904.00	1146.00	1574.00	496.00	502.00	528.00	556.00	655.00	732.00	899.00	774.00	825.00	920.00	1047.00	1210.00	1446.00	2018.00
Health Net	282.34	301.22	362.73	504.28	636.20	798.28	974.79	623.79	683.58	805.35	1028.97	1259.53	1516.25	1809.98	705.65	688.83	685.65	787.44	945.99	1100.87	1323.50	1146.48	1106.15	1150.19	1318.12	1486.81	1726.16	2025.75
Kaiser Permanente	150.59	167.06	215.29	280.00	354.12	436.47	518.82	421.18	452.94	495.29	582.35	743.53	829.41	1102.35	418.82	427.06	409.41	477.65	548.24	583.53	744.71	585.88	648.24	654.12	760.00	885.88	968.24	1175.29
Sharp	208.75	240.50	283.10	342.57	453.31	572.27	752.10	492.78	517.02	592.34	718.38	897.06	1110.46	1229.50	496.80	548.11	606.06	692.04	771.00	831.85	915.54	754.31	841.94	882.66	1029.08	1094.24	1299.05	1508.05
Universal Care	139.99	152.96	194.37	262.95	315.06	458.37	504.16	298.04	329.79	418.03	552.40	662.21	957.27	1053.05	265.02	317.65	343.10	381.11	415.68	547.94	575.28	467.90	533.22	597.47	692.50	769.73	1038.75	1090.75
Champion Health	135.74	148.33	188.48	254.99	305.51	444.48	488.88	289.01	319.80	405.36	535.66	642.14	928.26	1021.14	256.99	308.03	332.71	369.56	403.08	531.33	557.85	453.72	517.07	579.36	671.51	746.41	1007.27	1057.70
Western Health	184.86	210.53	248.69	336.43	406.74	494.04	492.26	392.24	454.32	540.71	672.65	790.97	967.78	981.40	449.71	488.51	510.00	597.77	674.59	792.25	789.63	664.78	767.77	823.59	912.69	1000.57	1181.32	1181.77
Health Net Open Access	307.76	328.33	395.38	549.67	693.46	870.13	1062.52	679.93	745.10	877.84	1121.57	1372.89	1652.72	1972.88	769.15	750.83	747.36	858.31	1031.12	1199.95	1442.61	1249.67	1205.71	1253.71	1436.75	1620.63	1881.51	2208.06

Cal Choice 40	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	151.00	164.00	211.00	243.00	337.00	409.00	541.00	345.00	366.00	427.00	542.00	673.00	854.00	1172.00	369.00	374.00	393.00	414.00	488.00	545.00	670.00	577.00	615.00	685.00	780.00	902.00	1077.00	1503.00
Health Net	242.82	259.05	311.95	433.68	547.13	686.52	838.32	536.46	587.88	692.60	884.91	1083.20	1303.98	1556.59	606.85	592.40	589.66	677.20	813.55	946.75	1138.21	985.98	951.29	989.16	1133.59	1278.66	1484.50	1742.14
Kaiser Permanente	140.00	154.12	200.00	260.00	328.24	404.71	481.18	390.59	420.00	460.00	540.00	689.41	768.24	1022.35	388.24	395.29	380.00	442.35	508.24	541.18	690.59	543.53	601.18	607.06	704.71	822.35	896.47	1090.59
Sharp	204.07	235.11	276.72	334.64	442.63	559.05	735.11	481.82	505.41	578.91	701.64	875.89	1084.70	1201.00	485.71	535.81	592.29	675.72	752.35	811.95	893.94	737.57	823.19	862.64	1005.81	1068.97	1269.48	1473.94
Universal Care	119.51	130.59	165.93	224.49	268.97	391.33	430.41	254.44	281.55	356.88	471.60	565.34	817.24	899.01	226.25	271.18	292.91	325.36	354.88	467.78	491.13	399.47	455.22	510.07	591.20	657.14	886.80	931.19
Champion Health	115.89	126.63	160.91	217.69	260.82	379.47	417.37	246.73	273.01	346.06	457.31	548.21	792.47	871.77	219.40	262.96	284.04	315.50	344.12	453.60	476.25	387.36	441.43	494.61	573.28	637.23	859.93	902.98
Western Health	158.97	181.05	213.87	289.32	349.78	424.86	423.34	337.32	390.71	464.99	578.47	680.23	832.28	843.99	386.74	420.11	438.59	514.07	580.13	681.33	679.07	571.70	660.28	708.28	784.90	860.48	1015.92	1016.30

Health Care Service Plan rate areas will vary by county
 2-4 Life Group Sizes Will Receive a 1.10 Rate Adjustment Factor
 5-50 Life Group Sizes Will Receive a 1.00 Rate Adjustment Factor

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

AREA 2

Cal Choice 10	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	271.00	296.00	380.00	438.00	606.00	736.00	973.00	622.00	659.00	769.00	976.00	1212.00	1537.00	2111.00	664.00	674.00	708.00	746.00	878.00	982.00	1206.00	1039.00	1107.00	1234.00	1405.00	1624.00	1940.00	2707.00
Health Net	284.21	303.27	365.14	507.66	640.43	803.60	981.28	627.97	688.13	810.75	1035.82	1267.94	1526.37	1822.04	710.34	693.45	690.23	792.70	952.29	1108.20	1332.40	1154.12	1113.57	1157.89	1326.94	1496.71	1737.69	2039.29
Kaiser Permanente	216.47	238.82	308.24	401.18	507.06	624.71	742.35	603.53	649.41	709.41	834.12	1064.71	1187.06	1578.82	600.00	610.59	585.88	683.53	784.71	835.29	1064.71	840.00	929.41	936.47	1088.24	1269.41	1385.88	1683.53
Universal Care	177.28	193.73	246.16	333.01	399.00	580.50	638.49	377.45	417.66	529.41	699.58	838.65	1212.33	1333.62	335.64	402.28	434.52	482.65	526.44	693.93	728.55	592.58	675.30	756.65	877.01	974.83	1315.51	1381.38
Champion Health	173.66	189.77	241.13	326.22	390.85	568.66	625.46	369.74	409.13	518.60	685.31	821.54	1187.59	1306.41	328.79	394.07	425.65	472.80	515.69	679.77	713.68	580.48	661.52	741.21	859.11	954.93	1288.67	1353.19
Western Health	283.38	322.73	381.23	515.72	623.50	757.33	754.61	601.28	696.44	828.86	1031.13	1212.51	1483.56	1504.43	689.39	748.86	781.80	916.36	1034.10	1214.48	1210.44	1019.07	1176.96	1262.51	1399.10	1533.82	1810.90	1811.58

Cal Choice 25	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	240.00	262.00	337.00	387.00	536.00	651.00	860.00	549.00	583.00	680.00	862.00	1072.00	1359.00	1866.00	588.00	595.00	626.00	659.00	776.00	867.00	1066.00	919.00	978.00	1091.00	1242.00	1436.00	1715.00	2393.00
Health Net	214.57	228.92	275.67	383.23	483.45	606.63	740.74	474.04	519.46	611.99	781.96	957.18	1152.21	1375.43	536.21	523.43	521.05	598.41	718.88	836.56	1005.79	871.27	840.60	874.03	1001.69	1129.85	1311.78	1539.41
Kaiser Permanente	155.29	170.59	221.18	287.06	363.53	447.06	531.76	432.94	464.71	508.24	596.47	762.35	849.41	1130.59	430.59	436.47	420.00	489.41	562.35	597.65	762.35	602.35	664.71	670.59	778.82	908.24	991.76	1205.88
Universal Care	146.44	160.02	203.34	275.10	329.59	479.52	527.43	311.80	345.01	437.32	577.90	692.77	1001.45	1101.65	277.25	332.31	358.93	398.70	434.87	573.22	601.83	489.50	557.84	625.03	724.46	805.26	1086.68	1141.09
Champion Health	143.45	156.76	199.19	269.48	322.87	469.74	516.66	305.43	337.97	428.39	566.10	678.63	981.01	1079.16	271.59	325.53	351.61	390.57	425.99	561.52	589.55	479.51	546.45	612.28	709.67	788.82	1064.51	1117.80
Western Health	229.22	261.05	308.38	417.17	504.36	612.61	610.41	486.37	563.37	670.48	834.08	980.80	1200.05	1216.95	557.64	605.75	632.40	741.25	836.48	982.40	979.14	824.34	952.04	1021.25	1131.74	1240.72	1464.84	1465.40
Health Net Open Access	233.89	249.53	300.48	417.72	526.96	661.23	807.41	516.71	566.21	667.07	852.33	1043.32	1255.91	1499.22	584.47	570.54	567.95	652.27	783.58	911.85	1096.31	949.69	916.25	952.69	1091.84	1231.54	1429.84	1677.96

Cal Choice 40	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	179.00	195.00	251.00	288.00	399.00	485.00	641.00	409.00	434.00	507.00	642.00	798.00	1013.00	1390.00	438.00	444.00	466.00	491.00	578.00	646.00	794.00	684.00	729.00	813.00	925.00	1070.00	1278.00	1783.00
Health Net	184.53	196.87	237.08	329.58	415.77	521.70	637.04	407.68	446.74	526.31	672.48	823.17	990.90	1182.87	461.14	450.15	448.10	514.63	618.24	719.44	864.98	749.30	722.92	751.67	861.45	971.67	1128.13	1323.89
Kaiser Permanente	143.53	158.82	204.71	265.88	336.47	415.29	492.94	401.18	431.76	470.59	552.94	707.06	788.24	1048.24	398.82	405.88	389.41	452.94	521.18	555.29	707.06	557.65	617.65	621.18	722.35	842.35	920.00	1117.65
Universal Care	125.03	136.62	173.59	234.85	281.38	409.39	450.27	266.19	294.54	373.35	493.36	591.44	854.95	940.50	236.70	283.70	306.43	340.37	371.25	489.37	513.79	417.90	476.23	533.60	618.49	687.47	927.73	974.18
Champion Health	122.48	133.83	170.04	230.05	275.64	401.03	441.08	260.76	288.53	365.73	483.29	579.37	837.50	921.30	231.87	277.91	300.17	333.43	363.68	479.39	503.31	409.37	466.51	522.71	605.87	673.44	908.79	954.30
Western Health	197.13	224.50	265.20	358.75	433.74	526.84	524.93	418.28	484.48	576.60	717.29	843.47	1032.02	1046.55	479.57	520.93	543.86	637.45	719.37	844.84	842.04	708.91	818.74	878.25	973.27	1066.99	1259.74	1260.22

Health Care Service Plan rate areas will vary by county
 2-4 Life Group Sizes Will Receive a 1.10 Rate Adjustment Factor
 5-50 Life Group Sizes Will Receive a 1.00 Rate Adjustment Factor

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

AREA 3

Cal Choice 10	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	297.00	324.00	417.00	479.00	663.00	805.00	1065.00	680.00	722.00	842.00	1068.00	1327.00	1682.00	2310.00	728.00	737.00	775.00	816.00	961.00	1075.00	1320.00	1137.00	1211.00	1350.00	1537.00	1776.00	2122.00	2962.00
Health Net	284.24	303.24	365.12	507.73	640.47	803.62	981.31	627.98	688.17	810.76	1035.85	1267.88	1526.38	1822.07	710.33	693.42	690.28	792.66	952.29	1108.20	1332.42	1154.17	1113.56	1157.87	1326.97	1496.77	1737.75	2039.29
Kaiser Permanente	196.47	216.47	280.00	364.71	460.00	568.24	612.94	548.24	589.41	644.71	757.65	967.06	1078.82	1349.41	534.12	554.12	531.76	581.18	662.35	760.00	968.24	763.53	843.53	850.59	947.06	1071.76	1258.82	1530.59
Universal Care	200.15	218.72	277.91	375.98	450.47	655.39	720.86	426.14	471.54	597.71	789.83	946.85	1368.73	1505.68	378.94	454.18	490.58	544.92	594.35	783.45	822.54	669.03	762.42	854.27	990.15	1100.59	1485.23	1559.59

Cal Choice 25	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	251.00	275.00	352.00	406.00	561.00	682.00	902.00	576.00	611.00	713.00	904.00	1123.00	1424.00	1957.00	616.00	624.00	656.00	692.00	814.00	909.00	1118.00	963.00	1026.00	1144.00	1302.00	1504.00	1798.00	2508.00
Health Net	218.55	233.20	280.80	390.35	492.45	617.91	754.54	482.83	529.12	623.41	796.53	974.98	1173.69	1401.05	546.21	533.22	530.73	609.50	732.24	852.14	1024.53	887.48	856.23	890.31	1020.37	1150.93	1336.17	1568.06
Kaiser Permanente	140.00	155.29	200.00	261.18	329.41	405.88	438.82	391.76	422.35	461.18	542.35	691.76	771.76	965.88	381.18	396.47	380.00	416.47	474.12	543.53	692.94	545.88	604.71	608.24	678.82	767.06	901.18	1095.29
Universal Care	165.34	180.67	229.57	310.58	372.12	541.39	595.47	352.02	389.52	493.74	652.45	782.15	1130.64	1243.77	313.02	375.18	405.24	450.13	490.96	647.17	679.47	552.65	629.80	705.67	817.92	909.14	1226.88	1288.30
Health Net Open Access	238.22	254.19	306.07	425.48	536.77	673.52	822.45	526.29	576.74	679.51	868.22	1062.73	1279.32	1527.14	595.36	581.21	578.49	664.36	798.15	928.84	1116.74	967.36	933.29	970.44	1112.20	1254.51	1456.43	1709.19

Cal Choice 40	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	187.00	205.00	263.00	302.00	418.00	508.00	672.00	429.00	456.00	531.00	673.00	837.00	1061.00	1458.00	459.00	465.00	489.00	515.00	606.00	678.00	833.00	717.00	765.00	852.00	970.00	1121.00	1339.00	1869.00
Health Net	187.95	200.55	241.49	335.70	423.51	531.40	648.91	415.23	455.04	536.13	685.02	838.48	1009.37	1204.90	469.74	458.57	456.43	524.17	629.73	732.84	881.10	763.23	736.36	765.67	877.52	989.80	1149.11	1348.53
Kaiser Permanente	130.59	143.53	185.88	242.35	305.88	376.47	407.06	364.71	390.59	427.06	503.53	642.35	715.29	895.29	354.12	368.24	352.94	385.88	440.00	503.53	642.35	507.06	558.82	563.53	629.41	711.76	835.29	1015.29
Universal Care	141.15	154.24	195.99	265.15	317.68	462.20	508.36	300.52	332.54	421.51	557.01	667.73	965.25	1061.83	267.23	320.30	345.96	384.29	419.14	552.50	580.07	471.81	537.67	602.44	698.27	776.15	1047.41	1099.85

Health Care Service Plan rate areas will vary by county
 2-4 Life Group Sizes Will Receive a 1.10 Rate Adjustment Factor
 5-50 Life Group Sizes Will Receive a 1.00 Rate Adjustment Factor

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

AREA 4

Cal Choice 10 EE AGE -->	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
Blue Shield	326.00	354.00	456.00	525.00	726.00	882.00	1165.00	746.00	790.00	922.00	1169.00	1452.00	1842.00	2528.00	797.00	807.00	849.00	893.00	1052.00	1176.00	1445.00	1245.00	1326.00	1478.00	1682.00	1945.00	2323.00	3243.00
Health Net	237.22	253.10	304.78	423.68	534.49	670.66	819.02	524.14	574.31	676.62	864.50	1058.25	1273.94	1520.71	592.83	578.72	576.05	661.56	794.80	924.91	1112.04	963.25	929.38	966.36	1107.46	1249.21	1450.32	1701.97
Kaiser Permanente	216.47	238.82	308.24	401.18	507.06	624.71	674.12	603.53	648.24	709.41	834.12	1064.71	1187.06	1483.53	587.06	610.59	585.88	638.82	730.59	835.29	1064.71	840.00	928.24	936.47	1043.53	1180.00	1385.88	1682.35
Universal Care	183.76	200.81	255.15	345.19	413.59	601.72	661.83	391.25	432.93	548.76	725.16	869.31	1256.64	1382.38	347.91	416.99	450.40	500.30	545.68	719.29	755.19	614.24	699.99	784.31	909.07	1010.46	1363.60	1431.88

Cal Choice 25 EE AGE -->	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
Blue Shield	261.00	285.00	366.00	421.00	583.00	707.00	936.00	598.00	635.00	740.00	939.00	1167.00	1479.00	2031.00	639.00	647.00	682.00	717.00	845.00	944.00	1161.00	999.00	1065.00	1188.00	1351.00	1562.00	1866.00	2604.00
Health Net	177.28	189.15	227.77	316.66	399.43	501.22	612.06	391.66	429.18	505.67	646.08	790.85	952.00	1136.45	443.05	432.50	430.52	494.42	593.95	691.21	831.01	719.84	694.53	722.19	827.62	933.53	1083.83	1271.91
Kaiser Permanente	154.12	170.59	220.00	287.06	362.35	447.06	482.35	431.76	463.53	507.06	596.47	761.18	849.41	1061.18	420.00	436.47	418.82	457.65	522.35	597.65	762.35	601.18	663.53	669.41	745.88	843.53	991.76	1203.53
Universal Care	151.80	165.88	210.77	285.15	341.64	497.06	546.71	323.19	357.62	453.31	599.02	718.10	1038.06	1141.92	287.39	344.46	372.06	413.27	450.76	594.17	623.83	507.40	578.23	647.88	750.94	834.70	1126.41	1182.81
Health Net Open Access	193.24	206.17	248.26	345.16	435.38	546.33	667.14	426.91	467.81	551.18	704.23	862.03	1037.68	1238.73	482.93	471.43	469.27	538.92	647.40	753.42	905.80	784.63	757.04	787.18	902.10	1017.55	1181.37	1386.39

Cal Choice 40 EE AGE -->	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
Blue Shield	195.00	212.00	273.00	314.00	434.00	527.00	697.00	446.00	473.00	552.00	700.00	869.00	1102.00	1513.00	476.00	482.00	508.00	534.00	630.00	703.00	865.00	745.00	794.00	885.00	1007.00	1164.00	1390.00	1940.00
Health Net	152.46	162.66	195.88	272.33	343.51	431.05	526.37	336.83	369.10	434.87	555.63	680.13	818.72	977.35	381.03	371.95	370.25	425.20	510.79	594.44	714.67	619.06	597.30	621.08	711.75	802.84	932.09	1093.85
Kaiser Permanente	143.53	158.82	204.71	265.88	336.47	414.12	447.06	401.18	430.59	470.59	552.94	705.88	787.06	984.71	389.41	405.88	388.24	423.53	484.71	554.12	707.06	557.65	616.47	621.18	691.76	782.35	918.82	1116.47
Universal Care	129.59	141.61	179.94	243.44	291.67	424.35	466.73	275.92	305.31	387.00	511.39	613.05	886.21	974.88	245.35	294.07	317.63	352.82	384.82	507.26	532.57	433.17	493.64	553.11	641.09	712.60	961.64	1009.79

Health Care Service Plan rate areas will vary by county
 2-4 Life Group Sizes Will Receive a 1.10 Rate Adjustment Factor
 5-50 Life Group Sizes Will Receive a 1.00 Rate Adjustment Factor

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

AREA 5

Cal Choice 10	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	240.00	262.00	337.00	387.00	536.00	651.00	861.00	550.00	584.00	681.00	864.00	1073.00	1360.00	1868.00	588.00	596.00	627.00	660.00	777.00	869.00	1068.00	919.00	980.00	1092.00	1243.00	1437.00	1717.00	2395.00
Health Net	203.93	217.66	262.05	364.33	459.59	576.70	704.23	450.66	493.81	581.77	743.39	909.90	1095.33	1307.54	509.77	497.59	495.30	568.82	683.37	795.28	956.14	828.25	799.12	830.92	952.26	1074.11	1247.04	1463.41
Kaiser Permanente	187.06	205.88	265.88	345.88	437.65	540.00	582.35	521.18	560.00	611.76	718.82	918.82	1025.88	1281.18	507.06	527.06	504.71	551.76	630.59	722.35	920.00	725.88	801.18	807.06	898.82	1017.65	1197.65	1452.94
Universal Care	185.05	202.21	256.93	347.60	416.47	605.92	666.45	393.98	435.95	552.59	730.22	875.38	1265.41	1392.03	350.33	419.90	453.55	503.79	549.48	724.31	760.46	618.53	704.87	789.78	915.41	1017.51	1373.12	1441.87

Salud HMO 25	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Health Net	124.41	132.74	159.83	222.23	280.33	351.78	429.53	274.87	301.19	354.86	453.40	555.01	668.11	797.56	310.94	303.51	302.14	346.98	416.87	485.08	583.23	505.16	487.38	506.83	580.82	655.16	760.63	892.62

Cal Choice 25	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	213.00	232.00	298.00	343.00	475.00	576.00	763.00	487.00	517.00	603.00	765.00	950.00	1205.00	1654.00	521.00	528.00	555.00	584.00	688.00	769.00	945.00	814.00	868.00	967.00	1101.00	1272.00	1520.00	2121.00
Health Net	151.12	161.26	194.17	296.96	340.55	427.35	521.79	333.93	365.90	431.08	550.80	674.23	811.63	968.90	377.73	368.71	367.05	421.53	506.39	589.28	708.50	613.70	592.11	615.71	705.60	795.90	924.01	1084.37
Kaiser Permanente	132.94	147.06	190.59	248.24	312.94	385.88	416.47	372.94	400.00	437.65	515.29	657.65	732.94	916.47	362.35	376.47	362.35	395.29	450.59	516.47	657.65	518.82	572.94	577.65	644.71	728.24	855.29	1040.00
Universal Care	152.86	167.03	212.24	287.14	344.03	500.53	550.52	325.45	360.12	456.47	603.20	723.11	1045.30	1149.89	289.39	346.86	374.65	416.16	453.90	598.32	628.18	510.94	582.26	652.40	756.18	840.52	1134.27	1191.06
Health Net																												
Open Access	164.73	175.77	211.64	294.26	371.20	465.81	568.76	363.99	398.83	469.88	600.37	734.92	884.67	1056.10	411.72	401.89	400.09	459.46	551.97	642.32	772.27	668.94	645.40	671.12	769.10	867.54	1007.17	1181.97

Cal Choice 40	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	159.00	173.00	222.00	256.00	354.00	429.00	568.00	363.00	385.00	449.00	570.00	708.00	897.00	1232.00	388.00	393.00	414.00	435.00	513.00	573.00	704.00	607.00	646.00	720.00	820.00	948.00	1132.00	1580.00
Health Net	129.97	138.68	166.98	232.17	292.87	367.52	448.74	287.18	314.67	370.73	473.69	579.84	698.00	833.25	324.84	317.09	315.67	362.51	435.50	506.78	609.31	527.78	509.22	529.51	606.82	684.48	794.65	932.56
Kaiser Permanente	123.53	136.47	176.47	229.41	290.59	357.65	387.06	345.88	371.76	405.88	477.65	609.41	680.00	850.59	336.47	349.41	335.29	365.88	418.82	478.82	610.59	481.18	531.76	535.29	597.65	675.29	794.12	964.71
Universal Care	130.50	142.60	181.19	245.13	293.70	427.31	469.99	277.84	307.44	389.70	514.96	617.33	892.39	981.68	247.06	296.12	319.85	355.28	387.51	510.80	536.29	436.20	497.09	556.97	645.57	717.57	968.35	1016.83

Health Care Service Plan rate areas will vary by county
 2-4 Life Group Sizes Will Receive a 1.10 Rate Adjustment Factor
 5-50 Life Group Sizes Will Receive a 1.00 Rate Adjustment Factor

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

AREA 6

Cal Choice 10	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	232.00	252.00	325.00	373.00	517.00	627.00	830.00	530.00	562.00	656.00	832.00	1034.00	1311.00	1800.00	567.00	574.00	604.00	636.00	749.00	837.00	1029.00	886.00	944.00	1052.00	1198.00	1385.00	1654.00	2308.00
Health Net	221.00	235.76	283.89	394.72	497.97	624.85	763.02	488.25	535.04	630.36	805.43	985.89	1186.79	1416.71	552.29	539.13	536.69	616.36	740.39	861.66	1035.97	897.38	865.80	900.30	1031.75	1163.76	1351.14	1585.59
Kaiser Permanente	201.18	222.35	287.06	372.94	471.76	582.35	628.24	562.35	604.71	660.00	775.29	990.59	1105.88	1382.35	547.06	568.24	545.88	595.29	680.00	778.82	992.94	782.35	865.88	870.59	969.41	1097.65	1290.59	1568.24
Universal Care	237.12	259.11	329.23	445.42	533.67	776.43	853.99	504.85	558.63	708.09	935.70	1121.71	1621.51	1783.75	448.92	538.06	581.18	645.56	704.11	928.13	974.45	792.59	903.23	1012.03	1173.02	1303.85	1759.52	1847.62

Salud HMO 25	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Health Net	136.79	145.95	175.76	244.37	308.25	386.81	472.33	302.26	331.23	390.24	498.56	610.32	734.72	877.02	341.92	333.76	332.23	381.55	458.37	533.41	641.31	555.57	535.98	557.32	638.71	720.44	836.40	981.58

Cal Choice 25	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	199.00	217.00	279.00	321.00	445.00	540.00	714.00	456.00	484.00	564.00	716.00	890.00	1128.00	1549.00	488.00	494.00	520.00	547.00	644.00	720.00	885.00	762.00	812.00	906.00	1031.00	1191.00	1423.00	1986.00
Health Net	166.82	177.99	214.34	298.01	375.91	471.72	576.01	368.61	403.94	475.90	608.02	744.29	896.00	1069.54	416.98	407.03	405.16	465.31	558.99	650.50	782.09	677.52	653.63	679.66	778.92	878.59	1020.00	1197.05
Kaiser Permanente	143.53	158.82	205.88	267.06	337.65	416.47	449.41	402.35	431.76	472.94	555.29	709.41	791.76	989.41	390.59	407.06	390.59	425.88	487.06	556.47	710.59	560.00	618.82	623.53	694.12	785.88	924.71	1122.35
Universal Care	186.03	203.28	258.29	349.44	418.67	609.13	669.97	396.06	438.26	555.51	734.08	880.01	1272.11	1399.39	352.19	422.12	455.94	506.45	552.39	728.14	764.48	621.80	708.60	793.96	920.25	1022.89	1380.38	1449.49
Health Net																												
Open Access	181.83	194.01	233.63	324.83	409.74	514.17	627.85	401.79	440.29	518.73	662.75	811.27	976.64	1165.80	454.50	443.66	441.62	507.18	609.30	709.05	852.47	738.50	712.46	740.83	849.02	957.67	1111.80	1304.79

Cal Choice 40	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	148.00	162.00	208.00	239.00	331.00	402.00	532.00	340.00	360.00	421.00	533.00	663.00	840.00	1154.00	363.00	368.00	387.00	408.00	480.00	537.00	660.00	568.00	605.00	675.00	768.00	888.00	1060.00	1480.00
Health Net	143.46	153.07	184.33	256.29	323.28	405.68	495.37	317.01	347.39	409.27	522.90	640.09	770.56	919.81	358.60	350.04	348.44	400.16	480.73	559.43	672.59	582.67	562.12	584.51	669.87	755.59	877.20	1029.46
Kaiser Permanente	134.12	147.06	190.59	248.24	312.94	385.88	416.47	374.12	400.00	438.82	515.29	657.65	732.94	917.65	363.53	376.47	362.35	395.29	450.59	516.47	657.65	520.00	572.94	578.82	644.71	728.24	855.29	1041.18
Universal Care	158.81	173.54	220.51	298.32	357.43	520.02	571.97	338.13	374.15	474.25	626.70	751.28	1086.02	1194.68	300.67	360.37	389.25	432.37	471.59	621.63	652.65	530.84	604.95	677.82	785.64	873.26	1178.46	1237.46

Health Care Service Plan rate areas will vary by county
 2-4 Life Group Sizes Will Receive a 1.10 Rate Adjustment Factor
 5-50 Life Group Sizes Will Receive a 1.00 Rate Adjustment Factor

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

AREA 7

Cal Choice 10	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	251.00	273.00	352.00	404.00	560.00	679.00	899.00	574.00	609.00	710.00	901.00	1119.00	1420.00	1949.00	614.00	622.00	654.00	689.00	811.00	907.00	1114.00	959.00	1022.00	1139.00	1297.00	1499.00	1791.00	2499.00
Health Net	236.82	252.68	304.26	423.01	533.63	669.59	817.68	523.28	573.36	675.51	863.12	1056.51	1271.80	1518.22	591.89	577.78	575.14	660.50	793.45	923.37	1110.21	961.71	927.81	964.81	1105.68	1247.20	1447.96	1699.21
Kaiser Permanente	205.88	228.24	294.12	382.35	483.53	596.47	643.53	575.29	620.00	676.47	795.29	1015.29	1132.94	1416.47	560.00	582.35	558.82	609.41	696.47	797.65	1016.47	801.18	887.06	892.94	994.12	1124.71	1322.35	1607.06
Universal Care	182.28	199.18	253.09	342.41	410.25	596.87	656.49	388.09	429.44	544.33	719.30	862.30	1246.50	1371.22	345.10	413.62	446.77	496.26	541.27	713.49	749.09	609.28	694.34	777.98	901.73	1002.31	1352.60	1420.32

Salud Mexico	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Health Net	81.96	96.24	123.08	150.12	201.46	251.34	308.24	190.89	201.75	239.44	293.91	379.56	477.32	691.93	200.81	217.82	232.55	248.73	300.00	342.63	403.25	316.51	356.62	409.34	469.24	564.90	657.17	927.38

Cal Choice 25	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	219.00	238.00	307.00	353.00	488.00	593.00	784.00	501.00	531.00	620.00	786.00	977.00	1238.00	1701.00	536.00	543.00	571.00	601.00	708.00	791.00	972.00	837.00	892.00	994.00	1132.00	1308.00	1563.00	2181.00
Health Net	178.90	190.89	229.85	319.53	403.12	505.83	617.68	395.27	433.13	510.31	651.98	798.12	960.74	1146.90	447.08	436.49	434.46	498.95	599.39	697.52	838.62	726.47	700.88	728.80	835.26	942.12	1093.77	1283.57
Kaiser Permanente	147.06	163.53	210.59	274.12	345.88	427.06	460.00	411.76	443.53	484.71	569.41	727.06	810.59	1012.94	400.00	417.65	400.00	436.47	498.82	570.59	727.06	572.94	634.12	640.00	711.76	805.88	945.88	1149.41
Universal Care	153.96	168.24	213.77	289.21	346.51	504.14	554.49	327.80	362.72	459.76	607.55	728.33	1052.84	1158.18	291.48	349.36	377.36	419.16	457.18	602.64	632.71	514.62	586.46	657.11	761.64	846.58	1142.45	1199.65
Health Net																												
Open Access	195.00	208.06	250.54	348.28	439.40	551.36	673.27	430.84	472.11	556.23	710.66	869.95	1047.20	1250.12	487.32	475.77	473.56	543.85	653.34	760.30	914.09	791.85	763.96	794.39	910.43	1026.91	1192.21	1399.09

Cal Choice 40	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	163.00	178.00	229.00	263.00	364.00	442.00	584.00	373.00	396.00	462.00	586.00	728.00	923.00	1267.00	399.00	404.00	425.00	448.00	527.00	589.00	724.00	624.00	664.00	741.00	843.00	975.00	1164.00	1625.00
Health Net	153.85	164.16	197.67	274.80	346.68	435.02	531.20	339.93	372.49	438.86	560.70	686.38	826.24	986.33	384.49	375.38	373.64	429.10	515.48	599.87	721.21	624.77	602.76	626.77	718.32	810.22	940.64	1103.87
Kaiser Permanente	136.47	151.76	195.29	254.12	321.18	395.29	427.06	382.35	411.76	449.41	528.24	674.12	751.76	940.00	371.76	387.06	370.59	404.71	462.35	529.41	675.29	531.76	589.41	592.94	660.00	747.06	877.65	1065.88
Universal Care	131.44	143.63	182.50	246.90	295.82	430.39	473.38	279.85	309.66	392.51	518.68	621.79	898.83	988.76	248.84	298.26	322.16	357.84	390.30	514.48	540.16	439.34	500.68	560.99	650.22	722.75	975.34	1024.17

Health Care Service Plan rate areas will vary by county
 2-4 Life Group Sizes Will Receive a 1.10 Rate Adjustment Factor
 5-50 Life Group Sizes Will Receive a 1.00 Rate Adjustment Factor

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

AREA 8

Cal Choice 10	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	233.00	254.00	327.00	376.00	521.00	632.00	837.00	535.00	567.00	661.00	839.00	1042.00	1321.00	1814.00	571.00	579.00	609.00	641.00	755.00	844.00	1037.00	893.00	952.00	1061.00	1207.00	1396.00	1667.00	2327.00
Health Net	216.03	230.49	277.51	385.88	486.85	610.89	745.95	477.37	523.06	616.26	787.39	963.81	1160.22	1385.02	539.94	527.08	524.68	602.53	723.87	842.38	1012.82	877.29	846.46	880.14	1008.68	1137.74	1320.89	1550.12
Kaiser Permanente	257.65	284.71	367.06	477.65	603.53	743.53	803.53	718.82	772.94	844.71	992.94	1267.06	1412.94	1768.24	698.82	727.06	697.65	761.18	869.41	994.12	1269.41	1000.00	1105.88	1114.12	1241.18	1403.53	1649.41	2005.88

Salud HMO 25	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Health Net	124.41	132.74	159.83	222.23	280.33	351.78	429.53	274.87	301.19	354.86	453.40	555.01	668.11	797.56	310.94	303.51	302.14	346.98	416.87	485.08	583.23	505.16	487.38	506.83	580.82	655.16	760.63	892.62

Cal Choice 25	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	205.00	223.00	287.00	330.00	457.00	554.00	733.00	469.00	497.00	580.00	735.00	913.00	1158.00	1590.00	501.00	507.00	534.00	562.00	662.00	740.00	909.00	783.00	834.00	930.00	1058.00	1223.00	1461.00	2039.00
Health Net	158.83	169.47	204.06	283.69	357.87	449.03	548.32	350.88	384.52	452.99	578.80	708.49	852.88	1018.13	396.91	387.43	385.69	442.93	532.13	619.23	744.51	644.90	622.22	646.99	741.45	836.37	970.99	1139.46
Kaiser Permanente	183.53	203.53	262.35	341.18	431.76	532.94	574.12	514.12	552.94	603.53	709.41	907.06	1011.76	1263.53	500.00	520.00	498.82	543.53	622.35	712.94	907.06	715.29	791.76	796.47	887.06	1004.71	1181.18	1432.94
Health Net																												
Open Access	173.12	184.72	222.43	309.22	390.08	489.44	597.67	382.46	419.13	493.76	630.89	772.25	929.64	1109.76	432.63	422.30	420.40	482.79	580.02	674.96	811.52	702.94	678.22	705.22	808.18	911.64	1058.38	1242.01

Cal Choice 40	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	152.00	166.00	214.00	246.00	340.00	413.00	546.00	349.00	370.00	432.00	548.00	680.00	863.00	1185.00	373.00	378.00	398.00	419.00	493.00	551.00	677.00	583.00	621.00	693.00	788.00	911.00	1089.00	1519.00
Health Net	136.59	145.74	175.49	243.97	307.77	386.16	471.55	301.76	330.69	389.57	497.77	609.30	733.48	875.59	341.34	333.19	331.69	380.92	457.63	532.54	640.28	554.61	535.11	556.41	637.65	719.28	835.05	979.94
Kaiser Permanente	170.59	188.24	243.53	316.47	400.00	494.12	532.94	476.47	511.76	560.00	657.65	840.00	938.82	1172.94	463.53	482.35	462.35	504.71	576.47	661.18	842.35	663.53	732.94	738.82	822.35	930.59	1095.29	1330.59

Health Care Service Plan rate areas will vary by county
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 5-50 Life Group Sizes Will Receive a 1.00 Rate Adjustment Factor

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

AREA 9

Cal Choice 10	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	205.00	223.00	288.00	331.00	459.00	556.00	735.00	470.00	498.00	582.00	738.00	916.00	1162.00	1596.00	502.00	509.00	536.00	563.00	664.00	742.00	912.00	786.00	837.00	933.00	1062.00	1227.00	1467.00	2046.00
Health Net	291.29	310.73	374.18	520.26	656.33	823.55	1005.64	643.55	705.21	830.83	1061.57	1299.40	1564.25	1867.22	727.95	710.63	707.38	812.32	975.90	1135.68	1365.44	1182.76	1141.16	1186.53	1359.85	1533.86	1780.85	2089.86

Cal Choice 25	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	183.00	199.00	257.00	295.00	409.00	496.00	656.00	420.00	445.00	519.00	658.00	817.00	1036.00	1423.00	448.00	454.00	477.00	503.00	593.00	663.00	814.00	701.00	746.00	833.00	947.00	1095.00	1308.00	1825.00
Health Net	210.37	224.44	270.24	375.68	473.98	594.75	726.24	464.75	509.26	600.02	766.62	938.40	1129.62	1348.45	525.72	513.18	510.80	586.67	704.77	820.16	986.09	854.19	824.14	856.92	982.06	1107.75	1286.08	1509.23
Health Net																												
Open Access	229.30	244.63	294.56	409.50	516.63	648.27	791.60	506.58	555.09	654.02	835.62	1022.85	1231.28	1469.81	573.04	559.37	556.77	639.47	768.20	893.97	1074.83	931.07	898.32	934.04	1070.45	1207.45	1401.82	1645.06

Cal Choice 40	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE -->	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
Blue Shield	136.00	149.00	192.00	220.00	304.00	369.00	489.00	313.00	331.00	386.00	490.00	609.00	772.00	1060.00	334.00	339.00	356.00	375.00	442.00	494.00	606.00	522.00	556.00	620.00	706.00	816.00	974.00	1360.00
Health Net	180.92	193.01	232.40	323.09	407.62	511.48	624.57	399.69	437.96	516.02	659.30	807.02	971.47	1159.67	452.12	441.34	439.29	504.54	606.10	705.33	848.03	734.60	708.76	736.95	844.58	952.67	1106.03	1297.93

Health Care Service Plan rate areas will vary by county
 2-4 Life Group Sizes Will Receive a 1.10 Rate Adjustment Factor
 5-50 Life Group Sizes Will Receive a 1.00 Rate Adjustment Factor