



CaliforniaChoice

Your Health. Your Choice.

PPO

STANDARD RATE SUMMARY

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

California Choice PPO Guidelines Effective 1/1/04

Group size	Plans Available
2-4 medically enrolled employees	HMO & PPO 1000 & 2400
5-9 medically enrolled employees	HMO & PPO 500, 1000 & 2400
10+ medically enrolled employees	HMO & All PPO Plans

FOR
1/1/04-6/1/04
COVERAGE EFFECTIVE DATES

1	Butte, Colusa, Fresno, Glenn, Humboldt, Imperial, Kern, Kings, Madera, Mariposa, Mendocino, Merced, San Luis Obispo, Sierra, Sonoma, Stanislaus, Tulare, Yolo
2	Del Norte, Inyo, Lassen, Modoc, Mono, Nevada, Plumas, Sacramento, San Benito, Santa Clara, Shasta, Siskiyou, Trinity, Tuolumne
3	Alameda, Contra Costa, Monterey, Napa, Placer, San Francisco, San Joaquin, Santa Cruz, Sutter, Tehama, Yuba
4	Alpine, Amador, Calaveras, El Dorado, Lake, Marin, San Mateo, Solano
5	San Bernardino, Santa Barbara
6	Ventura and 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, 91799, 93510, 93532, 93534-36, 93539, 93543-44, 93550-53, 93563, 93584, 93586, 935990-91, 93599
7	San Diego
8	Orange
9	Los Angeles except the zip codes in Rating Region 6, Riverside, Out-of-State

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

Valid For 1/1/2004-6/1/2004 Rates Only

AREA 1	EMPLOYEE ONLY FIND EMPLOYEE AGE BELOW								EMPLOYEE & SPOUSE FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	231.10	255.68	366.31	502.77	602.33	735.08	825.08	882.60	538.41	603.56	773.20	1048.55	1257.52	1540.25	1369.86	1827.89
PPO 500	142.67	158.28	226.26	309.86	371.16	454.75	262.94	545.04	332.15	373.39	477.05	646.47	775.76	951.87	846.76	1129.09
PPO 1000	117.53	129.91	185.58	254.66	305.17	373.22	215.40	447.44	273.21	306.20	391.77	530.95	637.14	781.48	694.65	926.85
PPO 2400	85.85	89.03	125.59	167.73	213.84	255.16	162.87	311.61	197.14	212.24	261.53	352.94	449.13	542.13	512.44	661.37

AREA 2	EMPLOYEE ONLY FIND EMPLOYEE AGE BELOW								EMPLOYEE & SPOUSE FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	267.72	296.24	424.12	582.36	697.36	851.00	492.52	1022.12	623.76	699.20	895.16	1214.40	1456.36	1783.88	1587.20	2116.92
PPO 500	210.56	232.96	333.76	456.96	547.68	670.88	387.85	804.16	489.44	551.04	703.36	953.12	1143.52	1403.36	1249.04	1665.44
PPO 1000	142.80	158.10	226.44	310.08	372.30	454.92	262.75	544.68	332.52	373.32	477.36	646.68	776.22	951.66	847.34	1129.14
PPO 2400	106.70	110.58	156.17	208.55	265.78	317.19	202.57	388.00	245.41	263.84	324.95	439.41	558.72	674.15	637.33	822.56

AREA 3	EMPLOYEE ONLY FIND EMPLOYEE AGE BELOW								EMPLOYEE & SPOUSE FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	285.83	315.12	452.48	619.13	742.35	906.98	524.34	1088.78	665.59	744.37	954.45	1292.80	1551.36	1900.82	1691.09	2255.33
PPO 500	205.88	227.25	326.25	447.75	535.50	654.75	379.59	785.25	480.38	537.75	688.50	933.75	1119.38	1371.38	1221.88	1627.88
PPO 1000	144.56	160.16	228.80	313.04	375.44	458.64	265.12	550.16	336.96	377.52	482.56	653.12	785.20	960.96	855.17	1139.84
PPO 2400	104.00	108.00	152.00	203.00	259.00	308.00	197.16	377.00	239.00	256.00	316.00	427.00	545.00	655.00	620.83	800.00

AREA 4	EMPLOYEE ONLY FIND EMPLOYEE AGE BELOW								EMPLOYEE & SPOUSE FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	320.35	353.68	506.33	695.53	832.05	1019.10	588.82	1221.20	746.05	835.28	1068.55	1451.25	1740.43	2132.80	1897.91	2531.63
PPO 500	222.61	245.21	351.43	482.51	577.43	705.12	407.65	846.37	517.54	579.69	741.28	1006.83	1206.84	1478.04	1315.45	1753.76
PPO 1000	175.15	193.23	276.85	379.68	455.39	555.96	321.43	667.83	406.80	456.52	584.21	793.26	951.46	1165.03	1036.26	1381.99
PPO 2400	113.00	117.00	165.00	222.00	283.00	337.00	214.46	412.00	260.00	280.00	346.00	467.00	594.00	717.00	676.81	875.00

AREA 5	EMPLOYEE ONLY FIND EMPLOYEE AGE BELOW								EMPLOYEE & SPOUSE FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	387.20	426.30	612.46	839.58	1005.25	1228.64	711.11	1474.36	901.00	1007.11	1291.93	1751.74	2099.84	2572.68	2291.59	3054.84
PPO 500	241.66	266.95	382.25	524.42	628.66	767.66	443.85	920.87	562.32	630.25	807.14	1094.63	1314.19	1607.97	1432.65	1909.68
PPO 1000	179.17	197.75	282.68	387.53	464.51	568.02	329.13	680.83	416.73	467.16	597.22	809.57	971.49	1189.14	1059.06	1410.76
PPO 2400	113.61	117.71	165.81	222.11	283.52	337.76	214.93	412.47	261.00	280.45	345.94	466.71	594.65	716.46	677.57	875.10

AREA 6	EMPLOYEE ONLY FIND EMPLOYEE AGE BELOW								EMPLOYEE & SPOUSE FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	317.50	349.57	502.22	688.45	824.31	1007.48	583.11	1208.98	738.82	825.83	1059.38	1436.42	1721.87	2109.59	1879.10	2504.97
PPO 500	208.90	230.75	330.42	453.31	543.42	663.57	383.66	796.01	486.07	544.79	697.70	946.20	1135.99	1389.94	1238.39	1650.74
PPO 1000	163.97	180.97	258.70	354.66	425.11	519.84	301.22	623.08	381.38	427.54	546.56	740.90	889.09	1088.27	969.23	1291.10
PPO 2400	122.52	126.94	178.82	239.53	305.76	364.25	231.79	444.82	281.47	302.45	373.08	503.32	641.29	772.65	730.71	943.73

AREA 7	EMPLOYEE ONLY FIND EMPLOYEE AGE BELOW								EMPLOYEE & SPOUSE FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	355.71	391.74	562.54	772.51	924.51	1129.78	653.42	1355.42	827.35	926.08	1187.75	1610.83	1932.05	2366.10	2105.98	2807.97
PPO 500	266.25	294.43	421.30	577.92	692.24	847.29	490.21	1014.88	620.20	695.38	889.58	1205.95	1447.14	1774.46	1578.69	2103.35
PPO 1000	189.72	209.62	299.84	412.61	493.55	603.66	348.93	723.07	441.80	494.86	634.17	859.72	1030.88	1264.37	1125.07	1499.20
PPO 2400	130.66	135.68	190.96	255.30	325.65	388.97	248.26	474.39	300.52	322.63	398.00	536.71	684.45	825.16	780.94	1007.08

AREA 8	EMPLOYEE ONLY FIND EMPLOYEE AGE BELOW								EMPLOYEE & SPOUSE FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	318.52	350.79	503.73	691.75	827.85	1011.66	585.11	1213.72	740.86	829.26	1063.57	1442.42	1730.06	2118.74	1885.81	2514.41
PPO 500	228.05	252.19	360.85	495.00	592.92	725.72	419.88	869.26	531.21	595.61	761.95	1032.92	1239.50	1519.86	1352.18	1801.57
PPO 1000	161.43	178.36	255.13	351.08	419.95	513.64	296.90	615.24	375.91	421.07	539.60	731.52	877.15	1075.83	957.29	1275.64
PPO 2400	135.79	141.00	198.45	265.31	338.42	404.22	257.99	493.00	312.31	335.28	413.61	557.76	711.29	857.52	811.57	1046.57

AREA 9	EMPLOYEE ONLY FIND EMPLOYEE AGE BELOW								EMPLOYEE & SPOUSE FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	332.22	366.52	526.26	721.28	863.38	1056.44	610.99	1267.14	773.22	866.32	1109.36	1504.30	1805.16	2212.84	1968.93	2623.46
PPO 500	216.90	237.60	341.10	468.90	561.60	685.80	396.45	822.60	503.10	562.50	720.90	978.30	1173.60	1436.40	1279.67	1703.70
PPO 1000	172.00	190.00	272.00	373.00	447.00	545.00	316.20	654.00	400.00	448.00	574.00	778.00	933.00	1143.00	1017.45	1356.00
PPO 2400	127.50	131.58	186.66	248.88	318.24	379.44	241.27	463.08	293.76	314.16	389.64	524.28	668.10	805.80	760.60	984.30

*For groups of 20+

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

Valid For 1/1/2004-6/1/2004 Rates Only

AREA 1	EMPLOYEE & CHILD(REN) FIND EMPLOYEE AGE BELOW								EMPLOYEE & FAMILY FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	497.85	523.66	628.15	735.08	807.62	920.71	598.32	1055.92	827.28	891.20	1092.81	1290.71	1578.35	1820.51	1701.57	2159.79
PPO 500	307.63	323.23	387.87	453.65	498.23	569.56	369.90	652.04	511.61	550.61	675.44	796.94	974.16	1124.64	1051.77	1334.18
PPO 1000	252.59	265.99	318.58	372.19	409.30	467.03	303.00	535.08	419.62	452.60	553.64	654.67	800.04	922.72	862.65	1094.91
PPO 2400	219.40	202.71	236.88	269.48	307.63	344.19	252.64	401.43	289.35	301.27	361.69	425.28	557.23	633.54	639.56	788.55

AREA 2	EMPLOYEE & CHILD(REN) FIND EMPLOYEE AGE BELOW								EMPLOYEE & FAMILY FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	576.84	606.28	727.72	851.00	935.64	1066.28	693.24	1222.68	957.72	1032.24	1265.00	1495.00	1828.04	2107.72	1971.53	2500.56
PPO 500	453.60	477.12	572.32	668.64	734.72	840.00	545.64	960.96	754.88	812.00	995.68	1174.88	1436.96	1658.72	1551.45	1967.84
PPO 1000	308.04	324.36	388.62	453.90	498.78	569.16	369.60	651.78	511.02	551.82	674.22	797.64	975.12	1124.04	1052.26	1334.16
PPO 2400	272.57	252.20	294.88	335.62	383.15	427.77	314.22	499.55	359.87	374.42	450.08	528.65	693.55	788.61	795.44	980.67

AREA 3	EMPLOYEE & CHILD(REN) FIND EMPLOYEE AGE BELOW								EMPLOYEE & FAMILY FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	615.09	645.39	776.69	905.97	995.86	1136.25	738.47	1301.89	1022.12	1100.90	1350.37	1592.77	1948.29	2246.24	2100.13	2664.38
PPO 500	443.25	465.75	560.25	653.63	718.88	820.13	533.36	939.38	736.88	794.25	974.25	1150.88	1406.25	1621.13	1516.96	1921.50
PPO 1000	310.96	326.56	392.08	458.64	503.36	574.08	373.03	658.32	516.88	556.40	681.20	804.96	984.88	1134.64	1061.63	1347.84
PPO 2400	266.00	245.00	286.00	327.00	373.00	416.00	305.37	485.00	351.00	364.00	438.00	514.00	674.00	767.00	774.89	955.00

AREA 4	EMPLOYEE & CHILD(REN) FIND EMPLOYEE AGE BELOW								EMPLOYEE & FAMILY FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	690.15	724.55	868.60	1016.95	1116.93	1274.95	827.97	1460.93	1145.95	1234.10	1512.53	1786.65	2184.40	2519.80	2356.65	2990.65
PPO 500	479.12	502.85	603.42	705.12	775.18	883.66	573.91	1012.48	795.52	855.41	1048.64	1238.48	1515.33	1745.85	1633.25	2071.29
PPO 1000	376.29	395.50	475.73	554.83	610.20	696.08	452.98	798.91	627.15	674.61	826.03	976.32	1193.28	1376.34	1286.96	1632.85
PPO 2400	290.00	268.00	312.00	357.00	406.00	456.00	333.30	531.00	383.00	398.00	478.00	562.00	736.00	838.00	844.85	1043.00

AREA 5	EMPLOYEE & CHILD(REN) FIND EMPLOYEE AGE BELOW								EMPLOYEE & FAMILY FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	832.13	873.08	1049.93	1226.78	1347.78	1537.65	999.66	1762.91	1383.15	1489.25	1826.20	2157.56	2635.98	3041.79	2844.46	3607.71
PPO 500	519.67	546.52	655.51	767.66	843.49	961.95	625.49	1102.52	865.59	931.93	1142.02	1348.94	1649.05	1901.78	1778.57	2255.59
PPO 1000	384.88	404.78	485.74	566.70	622.43	711.36	463.18	814.87	639.70	688.79	844.08	996.70	1218.32	1405.45	1315.22	1666.91
PPO 2400	290.68	268.16	313.19	357.21	407.36	455.46	333.66	531.21	382.80	398.15	477.98	562.93	736.93	838.26	846.45	1043.98

AREA 6	EMPLOYEE & CHILD(REN) FIND EMPLOYEE AGE BELOW								EMPLOYEE & FAMILY FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	682.34	715.92	860.94	1005.96	1105.18	1260.87	819.72	1445.59	1134.18	1221.19	1497.48	1769.20	2161.50	2494.27	2332.46	2958.32
PPO 500	449.21	472.41	566.63	663.57	729.12	831.51	540.68	953.03	748.22	805.57	987.17	1166.03	1425.45	1643.91	1537.41	1949.75
PPO 1000	352.23	370.45	444.54	518.63	569.63	651.02	423.89	745.75	585.44	630.36	772.48	912.16	1114.98	1286.24	1203.66	1525.52
PPO 2400	313.48	289.19	337.76	385.23	439.31	491.18	359.83	572.87	412.82	429.37	515.47	607.08	794.73	904.00	912.84	1125.86

AREA 7	EMPLOYEE & CHILD(REN) FIND EMPLOYEE AGE BELOW								EMPLOYEE & FAMILY FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	764.68	803.85	965.24	1129.78	1239.47	1414.96	919.81	1621.80	1272.36	1367.95	1679.77	1983.76	2424.08	2797.01	2615.25	3317.24
PPO 500	573.21	602.97	723.57	845.73	928.73	1060.30	689.11	1213.78	952.22	1025.83	1257.63	1486.29	1816.75	2095.52	1960.84	2485.51
PPO 1000	408.63	429.86	514.77	603.66	662.03	756.24	490.90	865.03	679.29	731.04	896.87	1060.05	1294.89	1493.90	1397.05	1771.18
PPO 2400	334.68	308.56	359.82	410.06	468.35	524.65	384.94	611.08	441.23	458.31	550.78	647.27	848.28	965.87	974.92	1201.06

AREA 8	EMPLOYEE & CHILD(REN) FIND EMPLOYEE AGE BELOW								EMPLOYEE & FAMILY FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	684.73	719.81	864.33	1011.66	1109.89	1267.04	823.65	1452.24	1139.34	1224.94	1504.15	1776.37	2170.65	2504.60	2341.84	2970.43
PPO 500	490.96	516.46	619.75	724.39	795.48	908.17	590.24	1039.63	815.60	878.65	1077.19	1273.04	1556.08	1794.86	1679.50	2128.89
PPO 1000	347.70	365.76	438.00	513.64	563.31	643.47	417.69	736.00	577.99	622.02	763.13	901.97	1101.79	1271.13	1188.72	1507.06
PPO 2400	347.81	320.66	373.93	426.14	486.72	545.22	400.03	635.05	458.53	476.28	572.38	672.65	881.55	1003.75	1013.15	1248.16

AREA 9	EMPLOYEE & CHILD(REN) FIND EMPLOYEE AGE BELOW								EMPLOYEE & FAMILY FIND EMPLOYEE AGE BELOW							
	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*	18-29	30-39	40-49	50-54	55-59	60-64	65+	65+*
PPO 250	714.42	750.68	901.60	1054.48	1158.36	1323.00	858.91	1515.08	1188.74	1278.90	1569.96	1853.18	2265.76	2613.66	2443.96	3100.72
PPO 500	465.30	487.80	585.90	685.80	753.30	857.70	558.70	984.60	772.20	830.70	1019.70	1204.20	1472.40	1697.40	1588.65	2013.30
PPO 1000	369.00	388.00	466.00	544.00	599.00	684.00	444.98	782.00	614.00	661.00	810.00	957.00	1171.00	1350.00	1263.55	1602.00
PPO 2400	327.42	300.90	351.90	399.84	456.96	513.06	374.55	596.70	430.44	446.76	537.54	631.38	828.24	942.48	950.18	1171.98

*For groups of 20+