



California Choice

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

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

Rating Regions

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, 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 01/01/05 - 06/01/05 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	305.00	337.00	483.00	663.00	794.00	969.00	561.00	1164.00	710.00	796.00	1020.00	1383.00	1658.00	2031.00	1807.00	2411.00
PPO 500	190.00	210.00	301.00	412.00	494.00	605.00	350.00	725.00	442.00	497.00	634.00	860.00	1032.00	1266.00	1126.00	1501.00
PPO 1000	147.00	163.00	233.00	319.00	383.00	468.00	270.00	561.00	342.00	384.00	491.00	666.00	799.00	980.00	871.00	1162.00
PPO 2400	108.00	112.00	157.00	210.00	268.00	320.00	204.00	391.00	247.00	266.00	328.00	442.00	563.00	680.00	642.00	829.00

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	324.00	358.00	513.00	704.00	843.00	1029.00	595.00	1236.00	754.00	845.00	1082.00	1468.00	1761.00	2157.00	1919.00	2559.00
PPO 500	252.00	279.00	400.00	548.00	657.00	804.00	465.00	964.00	587.00	661.00	843.00	1143.00	1371.00	1683.00	1498.00	1997.00
PPO 1000	171.00	190.00	271.00	372.00	446.00	545.00	315.00	653.00	399.00	448.00	572.00	775.00	931.00	1141.00	1016.00	1354.00
PPO 2400	128.00	133.00	187.00	250.00	319.00	380.00	243.00	465.00	294.00	316.00	390.00	527.00	670.00	808.00	764.00	986.00

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	333.00	367.00	527.00	721.00	865.00	1057.00	611.00	1268.00	775.00	867.00	1112.00	1506.00	1807.00	2214.00	1970.00	2627.00
PPO 500	238.00	263.00	377.00	517.00	619.00	757.00	439.00	907.00	555.00	621.00	795.00	1079.00	1293.00	1584.00	1412.00	1881.00
PPO 1000	167.00	185.00	264.00	362.00	434.00	530.00	306.00	636.00	389.00	436.00	558.00	755.00	907.00	1110.00	988.00	1317.00
PPO 2400	120.00	125.00	176.00	235.00	299.00	356.00	228.00	436.00	276.00	296.00	365.00	493.00	630.00	757.00	717.00	924.00

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	380.00	420.00	601.00	826.00	988.00	1210.00	699.00	1449.00	885.00	991.00	1268.00	1723.00	2066.00	2531.00	2253.00	3005.00
PPO 500	262.00	289.00	414.00	568.00	680.00	830.00	480.00	996.00	609.00	682.00	873.00	1185.00	1421.00	1740.00	1549.00	2065.00
PPO 1000	206.00	227.00	326.00	447.00	536.00	654.00	378.00	786.00	479.00	537.00	688.00	934.00	1120.00	1371.00	1220.00	1627.00
PPO 2400	133.00	138.00	194.00	261.00	333.00	397.00	252.00	485.00	306.00	330.00	407.00	550.00	699.00	844.00	797.00	1030.00

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	430.00	473.00	680.00	932.00	1116.00	1364.00	789.00	1637.00	1000.00	1118.00	1434.00	1944.00	2331.00	2856.00	2544.00	3391.00
PPO 500	269.00	297.00	425.00	584.00	700.00	854.00	494.00	1025.00	626.00	701.00	898.00	1218.00	1462.00	1789.00	1594.00	2125.00
PPO 1000	199.00	220.00	315.00	431.00	517.00	632.00	366.00	758.00	464.00	520.00	665.00	901.00	1081.00	1323.00	1178.00	1570.00
PPO 2400	126.00	131.00	185.00	247.00	315.00	376.00	239.00	459.00	290.00	312.00	385.00	519.00	662.00	797.00	754.00	974.00

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	349.00	384.00	552.00	757.00	906.00	1107.00	641.00	1329.00	812.00	908.00	1164.00	1579.00	1892.00	2318.00	2065.00	2753.00
PPO 500	224.00	247.00	354.00	485.00	581.00	710.00	410.00	852.00	520.00	583.00	747.00	1012.00	1215.00	1487.00	1325.00	1766.00
PPO 1000	175.00	194.00	277.00	379.00	455.00	556.00	322.00	667.00	408.00	457.00	585.00	793.00	951.00	1164.00	1037.00	1381.00
PPO 2400	131.00	136.00	191.00	256.00	327.00	390.00	248.00	476.00	301.00	324.00	399.00	539.00	686.00	827.00	782.00	1010.00

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	407.00	448.00	643.00	883.00	1057.00	1291.00	747.00	1549.00	946.00	1058.00	1358.00	1841.00	2208.00	2704.00	2407.00	3209.00
PPO 500	296.00	328.00	469.00	643.00	770.00	943.00	545.00	1129.00	690.00	774.00	990.00	1342.00	1610.00	1975.00	1757.00	2340.00
PPO 1000	211.00	233.00	334.00	459.00	549.00	672.00	388.00	805.00	492.00	551.00	706.00	957.00	1147.00	1407.00	1252.00	1668.00
PPO 2400	145.00	151.00	212.00	284.00	362.00	433.00	276.00	528.00	334.00	359.00	443.00	597.00	762.00	918.00	869.00	1121.00

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	362.00	399.00	573.00	787.00	942.00	1151.00	666.00	1381.00	843.00	943.00	1210.00	1641.00	1968.00	2410.00	2145.00	2860.00
PPO 500	253.00	279.00	400.00	548.00	657.00	804.00	465.00	963.00	588.00	660.00	844.00	1144.00	1373.00	1683.00	1497.00	1995.00
PPO 1000	179.00	198.00	283.00	389.00	465.00	569.00	329.00	681.00	416.00	466.00	598.00	810.00	971.00	1191.00	1060.00	1413.00
PPO 2400	150.00	156.00	220.00	294.00	375.00	448.00	286.00	546.00	346.00	371.00	458.00	618.00	788.00	950.00	899.00	1159.00

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	376.00	415.00	596.00	816.00	977.00	1196.00	692.00	1434.00	875.00	981.00	1256.00	1703.00	2043.00	2505.00	2229.00	2970.00
PPO 500	239.00	262.00	376.00	517.00	619.00	756.00	437.00	907.00	554.00	620.00	794.00	1078.00	1293.00	1583.00	1410.00	1878.00
PPO 1000	190.00	209.00	300.00	411.00	493.00	601.00	348.00	721.00	441.00	494.00	633.00	857.00	1028.00	1260.00	1121.00	1494.00
PPO 2400	141.00	145.00	206.00	274.00	351.00	418.00	266.00	510.00	324.00	346.00	429.00	578.00	736.00	888.00	838.00	1085.00

*For groups of 20+

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

Valid For 1/1/05 - 6/1/05 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	657.00	691.00	828.00	969.00	1065.00	1214.00	789.00	1393.00	1091.00	1175.00	1441.00	1702.00	2082.00	2401.00	2244.00	2848.00
PPO 500	409.00	430.00	516.00	603.00	663.00	757.00	492.00	867.00	680.00	732.00	898.00	1060.00	1295.00	1496.00	1399.00	1774.00
PPO 1000	317.00	333.00	399.00	467.00	513.00	585.00	380.00	671.00	526.00	567.00	694.00	821.00	1003.00	1157.00	1081.00	1372.00
PPO 2400	245.00	254.00	297.00	338.00	386.00	431.00	317.00	503.00	363.00	378.00	453.00	533.00	698.00	794.00	802.00	988.00

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	697.00	733.00	880.00	1029.00	1131.00	1289.00	838.00	1478.00	1158.00	1248.00	1529.00	1807.00	2210.00	2548.00	2383.00	3023.00
PPO 500	544.00	572.00	686.00	802.00	881.00	1007.00	654.00	1152.00	905.00	974.00	1194.00	1409.00	1723.00	1989.00	1860.00	2359.00
PPO 1000	369.00	389.00	466.00	544.00	598.00	682.00	443.00	781.00	613.00	662.00	808.00	956.00	1169.00	1348.00	1262.00	1600.00
PPO 2400	292.00	302.00	354.00	402.00	459.00	513.00	377.00	599.00	431.00	449.00	540.00	634.00	832.00	946.00	954.00	1176.00

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	717.00	752.00	905.00	1055.00	1160.00	1324.00	860.00	1517.00	1191.00	1282.00	1573.00	1855.00	2270.00	2617.00	2447.00	3104.00
PPO 500	512.00	538.00	647.00	755.00	831.00	948.00	616.00	1085.00	851.00	918.00	1126.00	1330.00	1625.00	1873.00	1753.00	2220.00
PPO 1000	359.00	377.00	453.00	530.00	582.00	663.00	431.00	761.00	597.00	643.00	787.00	930.00	1138.00	1311.00	1227.00	1557.00
PPO 2400	273.00	283.00	330.00	378.00	431.00	481.00	353.00	560.00	406.00	421.00	506.00	594.00	779.00	886.00	895.00	1103.00

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	819.00	860.00	1031.00	1207.00	1326.00	1513.00	983.00	1734.00	1360.00	1465.00	1795.00	2121.00	2593.00	2991.00	2797.00	3550.00
PPO 500	564.00	592.00	710.00	830.00	913.00	1040.00	676.00	1192.00	936.00	1007.00	1234.00	1458.00	1784.00	2055.00	1923.00	2438.00
PPO 1000	443.00	466.00	560.00	653.00	718.00	819.00	533.00	940.00	738.00	794.00	972.00	1149.00	1405.00	1620.00	1515.00	1922.00
PPO 2400	305.00	315.00	367.00	420.00	478.00	537.00	392.00	625.00	451.00	469.00	563.00	662.00	866.00	986.00	995.00	1228.00

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	924.00	969.00	1165.00	1362.00	1496.00	1707.00	1110.00	1957.00	1535.00	1653.00	2027.00	2395.00	2926.00	3376.00	3157.00	4005.00
PPO 500	578.00	608.00	729.00	854.00	939.00	1070.00	696.00	1227.00	963.00	1037.00	1271.00	1501.00	1835.00	2116.00	1979.00	2510.00
PPO 1000	428.00	450.00	541.00	631.00	693.00	792.00	515.00	907.00	712.00	766.00	939.00	1109.00	1356.00	1564.00	1464.00	1855.00
PPO 2400	288.00	298.00	349.00	397.00	453.00	507.00	371.00	591.00	426.00	443.00	532.00	626.00	820.00	933.00	942.00	1162.00

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	750.00	787.00	946.00	1106.00	1215.00	1386.00	901.00	1589.00	1246.00	1342.00	1646.00	1944.00	2375.00	2741.00	2563.00	3251.00
PPO 500	481.00	505.00	606.00	710.00	780.00	890.00	578.00	1020.00	801.00	862.00	1056.00	1248.00	1525.00	1759.00	1645.00	2086.00
PPO 1000	377.00	396.00	476.00	555.00	609.00	697.00	454.00	798.00	626.00	674.00	827.00	976.00	1193.00	1376.00	1288.00	1632.00
PPO 2400	299.00	309.00	361.00	412.00	470.00	526.00	385.00	613.00	442.00	459.00	552.00	650.00	850.00	967.00	977.00	1205.00

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	874.00	919.00	1103.00	1291.00	1417.00	1617.00	1051.00	1854.00	1454.00	1564.00	1920.00	2267.00	2771.00	3197.00	2989.00	3791.00
PPO 500	638.00	671.00	806.00	941.00	1033.00	1180.00	767.00	1351.00	1060.00	1141.00	1399.00	1654.00	2022.00	2332.00	2182.00	2766.00
PPO 1000	455.00	478.00	573.00	672.00	737.00	842.00	546.00	963.00	756.00	813.00	998.00	1180.00	1441.00	1662.00	1555.00	1971.00
PPO 2400	331.00	343.00	400.00	456.00	521.00	584.00	428.00	680.00	491.00	510.00	613.00	720.00	944.00	1075.00	1085.00	1336.00

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	779.00	819.00	983.00	1151.00	1262.00	1441.00	937.00	1652.00	1296.00	1393.00	1711.00	2021.00	2469.00	2849.00	2664.00	3379.00
PPO 500	544.00	572.00	686.00	802.00	881.00	1006.00	654.00	1151.00	903.00	973.00	1193.00	1410.00	1723.00	1988.00	1860.00	2358.00
PPO 1000	385.00	405.00	485.00	569.00	624.00	713.00	463.00	815.00	640.00	689.00	845.00	999.00	1220.00	1408.00	1316.00	1669.00
PPO 2400	342.00	355.00	414.00	472.00	539.00	604.00	443.00	703.00	508.00	527.00	634.00	745.00	976.00	1112.00	1122.00	1382.00

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	809.00	850.00	1021.00	1194.00	1311.00	1498.00	972.00	1715.00	1346.00	1448.00	1777.00	2098.00	2565.00	2959.00	2766.00	3510.00
PPO 500	513.00	538.00	646.00	756.00	830.00	945.00	616.00	1085.00	851.00	915.00	1124.00	1327.00	1623.00	1871.00	1751.00	2219.00
PPO 1000	407.00	428.00	514.00	600.00	660.00	754.00	490.00	862.00	677.00	728.00	893.00	1055.00	1290.00	1488.00	1392.00	1765.00
PPO 2400	321.00	332.00	388.00	441.00	504.00	565.00	413.00	658.00	474.00	492.00	592.00	696.00	913.00	1039.00	1047.00	1292.00

*For groups of 20+