



# HMO & PPO STANDARD RATE SUMMARY

**Note: New Business 2-4 Life Group Sizes Will Receive a 1.10 Risk Adjustment Factor**

**For Coverage Effective Dates 1/1/12 through 6/1/12**

THE INFORMATION PROVIDED HEREIN, INCLUDING THE RATING INFORMATION IS PROVIDED ON TO YOU ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WE FURTHER DISCLAIM ALL LIABILITY RELATED TO THE INFORMATION, INCLUDING THOSE CAUSED BY RATING DISCREPANCIES. FINAL RATES AND RATING AREAS ARE BASED UPON ACTUAL ENROLLMENT AND UNDERWRITING AND MUST BE APPROVED BY THE APPLICABLE INSURANCE CARRIER.



HMO Plans

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

VALID 1/1/12-6/1/12 EFFECTIVE DATES ONLY

AREA 1	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						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+
KP HMO 2200	176.20	208.14	281.48	375.92	466.73	598.12	725.48	482.56	556.30	574.44	780.47	970.53	1,197.04	1,654.19	398.85	420.16	440.26	514.82	605.09	739.34	860.99	581.45	651.25	729.83	864.01	1,063.87	1,324.52	1,735.29
KP HMO 2600	168.29	198.80	268.84	359.06	445.79	571.28	692.93	460.90	531.34	548.67	745.45	926.98	1,143.33	1,579.96	380.96	401.30	420.50	491.72	577.94	706.17	822.36	555.35	622.03	697.08	825.24	1,016.13	1,265.08	1,657.42

AREA 1	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						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+
WHA HMO 1800	233.81	280.05	397.32	513.88	653.88	817.39	980.87	624.24	718.04	780.14	998.79	1,248.48	1,560.96	1,998.29	504.22	529.75	555.27	656.00	756.68	933.26	1,085.03	823.57	947.08	1,029.15	1,193.99	1,399.56	1,687.89	2,140.37
WHA HMO 2800B	193.96	232.28	329.56	426.23	542.37	677.98	813.56	517.75	595.58	647.08	828.42	1,035.56	1,294.72	1,657.45	418.24	439.40	460.57	544.11	627.60	774.07	899.96	683.11	785.53	853.59	990.37	1,160.84	1,400.00	1,775.33

AREA 2	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						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+
KP HMO 2200	185.47	219.10	296.29	395.71	491.29	629.60	763.67	507.95	585.58	604.68	821.55	1,021.61	1,260.04	1,741.25	419.84	442.27	463.43	541.92	636.93	778.26	906.30	612.05	685.53	768.24	909.48	1,119.86	1,394.23	1,826.62
KP HMO 2600	177.15	209.27	282.99	377.95	469.25	601.35	729.40	485.16	559.30	577.55	784.69	975.77	1,203.50	1,663.12	401.01	422.43	442.64	517.60	608.35	743.33	865.64	584.58	654.77	733.77	868.67	1,069.61	1,331.67	1,744.66

AREA 3	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						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+
KP HMO 2200	185.47	219.10	296.29	395.71	491.29	629.60	763.67	507.95	585.58	604.68	821.55	1,021.61	1,260.04	1,741.25	419.84	442.27	463.43	541.92	636.93	778.26	906.30	612.05	685.53	768.24	909.48	1,119.86	1,394.23	1,826.62
KP HMO 2600	177.15	209.27	282.99	377.95	469.25	601.35	729.40	485.16	559.30	577.55	784.69	975.77	1,203.50	1,663.12	401.01	422.43	442.64	517.60	608.35	743.33	865.64	584.58	654.77	733.77	868.67	1,069.61	1,331.67	1,744.66

AREA 4	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						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+
KP HMO 2200	163.34	192.96	260.94	348.50	432.68	554.49	672.56	447.36	515.72	532.54	723.54	899.73	1,109.72	1,533.52	369.76	389.51	408.14	477.27	560.95	685.41	798.18	539.03	603.75	676.59	800.98	986.26	1,227.90	1,608.71
KP HMO 2600	155.81	184.06	248.90	332.42	412.72	528.91	641.53	426.71	491.92	507.97	690.15	858.22	1,058.52	1,462.76	352.70	371.54	389.31	455.24	535.06	653.78	761.35	514.16	575.89	645.37	764.02	940.75	1,171.24	1,534.48

AREA 5	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						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+
KP HMO 2200	147.79	174.58	236.09	315.31	391.48	501.68	608.51	404.75	466.60	481.82	654.63	814.04	1,004.03	1,387.47	334.54	352.41	369.27	431.81	507.52	620.13	722.17	487.69	546.25	612.16	724.70	892.33	1,110.95	1,455.50
KP HMO 2600	140.97	166.53	225.20	300.76	373.41	478.53	580.43	386.07	445.07	459.59	624.42	776.48	957.71	1,323.45	319.11	336.15	352.23	411.89	484.11	591.52	688.84	465.19	521.04	583.91	691.26	851.16	1,059.69	1,388.34

AREA 6	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						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+
KP HMO 2200	143.90	169.99	229.88	307.01	381.17	488.48	592.49	394.10	454.32	469.14	637.40	792.62	977.61	1,350.96	325.74	343.14	359.56	420.45	494.17	603.81	703.16	474.86	531.87	596.05	705.63	868.85	1,081.72	1,417.19
KP HMO 2600	137.26	162.15	219.27	292.85	363.59	465.94	565.16	375.91	433.36	447.50	607.99	756.05	932.50	1,288.62	310.71	327.31	342.97	401.05	471.37	575.95	670.72	452.95	507.33	568.54	673.07	828.76	1,031.81	1,351.80

AREA 7	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						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+
KP HMO 2200	155.57	183.77	248.52	331.91	412.08	528.09	640.53	426.05	491.16	507.18	689.09	856.89	1,056.88	1,460.50	352.15	370.96	388.71	454.54	534.24	652.77	760.17	513.36	575.00	644.37	762.84	939.30	1,169.43	1,532.10
KP HMO 2600	148.39	175.29	237.05	316.59	393.07	503.72	610.98	406.39	468.50	483.78	657.29	817.35	1,008.11	1,393.11	335.90	353.84	370.77	433.57	509.59	622.65	725.10	489.68	548.47	614.64	727.64	895.95	1,115.47	1,461.41

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Health Care Service Plan rate areas will vary by zip code  
Rates are displayed with a 1.00 Risk Adjustment Factor

PPO Plans with Health Net

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

VALID 1/1/12-6/1/12 EFFECTIVE DATES ONLY

AREA 1	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	360.42	479.14	704.93	826.59	1,069.80	1,341.94	1,772.26	742.88	1,006.45	1,433.39	1,740.33	2,224.00	2,741.09	3,415.48	666.46	844.89	1,099.33	1,201.81	1,376.86	1,591.68	2,038.11	1,023.11	1,360.06	1,740.33	1,840.41	2,334.06	2,747.73	3,422.53
PPO 3500	294.40	391.94	577.58	677.53	877.48	1,101.21	1,454.94	608.76	825.40	1,176.39	1,428.66	1,826.21	2,251.34	2,805.66	545.93	692.59	901.74	986.00	1,129.93	1,306.42	1,673.39	839.14	1,116.09	1,428.66	1,510.94	1,916.73	2,256.75	2,811.45
PPO 4500	274.19	365.19	538.26	631.53	817.93	1,026.48	1,356.36	567.32	769.26	1,096.58	1,331.81	1,702.61	2,098.98	2,615.91	508.71	645.46	840.48	919.09	1,053.27	1,217.86	1,560.07	782.08	1,040.29	1,331.81	1,408.56	1,786.98	2,104.11	2,621.24

AREA 2	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	282.76	376.21	553.99	649.64	841.11	1,055.27	1,393.93	583.76	791.14	1,127.26	1,368.76	1,749.54	2,156.42	2,687.29	523.59	664.07	864.32	944.88	1,082.79	1,251.80	1,603.11	804.31	1,069.46	1,368.76	1,447.55	1,836.13	2,161.68	2,692.78
PPO 3500	230.52	307.29	453.48	532.12	689.42	865.52	1,143.94	477.94	648.46	924.73	1,123.22	1,436.20	1,770.72	2,207.06	428.47	543.94	708.53	774.79	888.13	1,027.09	1,315.89	659.27	877.18	1,123.22	1,188.01	1,507.45	1,775.01	2,211.53
PPO 4500	214.62	286.26	422.49	495.88	642.48	806.79	1,066.40	445.36	604.34	861.87	1,047.02	1,338.85	1,650.84	2,057.68	399.25	506.86	660.40	722.16	827.80	957.41	1,226.71	614.40	817.66	1,047.02	1,107.42	1,405.28	1,654.81	2,061.89

AREA 3	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	260.38	346.46	510.33	598.55	775.07	972.55	1,284.76	537.85	729.01	1,038.86	1,261.54	1,612.55	1,987.72	2,477.12	482.40	611.84	796.49	870.80	997.89	1,153.68	1,477.58	741.12	985.62	1,261.54	1,334.18	1,692.42	1,992.56	2,482.12
PPO 3500	212.11	282.87	417.60	490.16	635.16	797.53	1,054.19	440.21	597.32	852.04	1,035.09	1,323.62	1,631.98	2,034.27	394.61	501.02	652.82	713.92	818.33	946.46	1,212.73	607.35	808.31	1,035.09	1,094.79	1,389.29	1,636.00	2,038.45
PPO 4500	197.46	263.46	389.04	456.73	591.93	743.34	982.62	410.14	556.71	794.20	964.87	1,233.88	1,521.47	1,896.56	367.64	466.80	608.34	665.33	762.78	882.22	1,130.47	565.96	753.33	964.87	1,020.53	1,295.11	1,525.19	1,900.51

AREA 4	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	230.93	307.44	453.06	531.42	688.27	863.76	1,141.25	477.51	647.40	922.73	1,120.62	1,432.58	1,765.94	2,200.81	428.15	543.25	707.32	773.38	886.32	1,024.85	1,312.67	658.18	875.40	1,120.62	1,185.19	1,503.49	1,770.28	2,205.34
PPO 3500	187.92	250.79	370.47	434.96	563.88	708.09	936.20	395.54	530.27	756.59	919.25	1,175.64	1,449.68	1,807.19	350.04	444.62	579.49	633.80	726.65	840.48	1,077.09	539.12	717.65	919.25	972.31	1,233.98	1,453.25	1,810.89
PPO 4500	176.18	235.26	347.76	408.32	529.38	664.88	879.14	366.61	497.84	710.40	863.25	1,104.11	1,361.54	1,697.34	328.56	417.40	544.08	595.11	682.27	789.18	1,011.49	506.11	673.85	863.25	913.09	1,158.89	1,364.88	1,700.80

AREA 5	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	233.71	311.19	458.56	537.98	696.73	874.33	1,155.11	483.31	655.28	933.98	1,134.27	1,449.95	1,787.44	2,227.56	433.40	549.91	715.99	782.73	897.09	1,037.32	1,328.62	666.18	886.08	1,134.27	1,199.58	1,521.82	1,791.75	2,232.13
PPO 3500	190.22	253.91	374.99	440.25	570.76	716.74	947.62	395.38	536.73	765.79	930.48	1,189.95	1,467.36	1,829.20	354.34	450.08	586.58	641.54	735.47	850.74	1,090.22	545.68	726.48	930.48	984.16	1,249.02	1,470.94	1,832.92
PPO 4500	178.36	238.25	352.02	413.34	535.85	673.00	889.93	371.14	503.87	719.12	873.78	1,117.55	1,378.13	1,718.01	332.61	422.49	550.72	602.41	690.64	798.86	1,023.85	512.33	682.14	873.78	924.19	1,173.02	1,381.48	1,721.52

AREA 6	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	274.02	364.58	536.94	629.72	815.29	1,023.02	1,351.36	565.87	766.99	1,092.80	1,327.00	1,696.02	2,090.66	2,605.27	507.53	643.64	837.88	916.01	1,049.67	1,213.55	1,554.25	779.73	1,036.76	1,327.00	1,403.35	1,780.11	2,095.79	2,610.66
PPO 3500	223.34	297.76	439.45	515.73	668.29	839.01	1,108.92	463.24	628.53	896.38	1,088.88	1,392.28	1,716.62	2,139.66	415.27	527.18	686.85	751.05	860.91	995.62	1,275.66	639.01	850.33	1,088.88	1,151.67	1,461.36	1,720.80	2,144.11
PPO 4500	209.48	279.49	412.55	484.24	627.48	787.85	1,041.44	434.85	590.14	841.72	1,022.54	1,307.58	1,612.29	2,009.66	389.84	494.94	644.88	705.25	808.46	935.00	1,198.02	599.96	798.52	1,022.54	1,081.56	1,372.48	1,616.18	2,013.82

AREA 7	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	260.78	347.07	511.14	599.55	776.34	974.15	1,286.91	538.72	730.33	1,040.56	1,263.65	1,615.20	1,990.99	2,481.16	483.19	612.87	797.79	872.24	999.51	1,155.62	1,480.08	742.42	987.24	1,263.65	1,336.44	1,695.26	1,995.86	2,486.24
PPO 3500	212.47	283.38	418.26	490.96	636.26	798.82	1,055.94	440.89	598.40	853.46	1,036.81	1,325.80	1,634.68	2,037.68	395.29	501.86	653.87	715.08	819.71	948.00	1,214.73	608.34	809.61	1,036.81	1,096.66	1,391.58	1,638.72	2,041.79
PPO 4500	199.24	265.91	392.66	460.87	597.35	750.11	991.64	413.95	561.78	801.49	973.68	1,245.12	1,535.33	1,913.89	370.99	471.16	613.96	671.46	769.72	890.24	1,140.81	571.15	760.22	973.68	1,029.87	1,306.89	1,539.09	1,917.74

AREA 8	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	300.38	399.54	588.16	689.79	892.93	1,120.33	1,479.74	619.91	840.01	1,196.62	1,453.09	1,857.11	2,289.08	2,852.42	555.99	705.09	917.58	1,003.22	1,149.44	1,328.88	1,701.82	853.94	1,135.42	1,453.09	1,536.65	1,949.11	2,294.60	2,858.28
PPO 3500	245.01	326.46	481.61	565.12	732.11	919.01	1,214.47	507.66	688.55	981.76	1,192.48	1,524.64	1,879.66	2,342.82	455.11	577.62	752.34	822.71	942.89	1,090.41	1,397.00	700.08	931.38	1,192.48	1,261.25	1,600.20	1,884.25	2,347.60
PPO 4500	229.89	306.46	452.08	530.53	687.41	862.99	1,140.54	476.55	646.52	921.99	1,119.96	1,431.92	1,765.45	2,200.52	427.26	542.33	706.44	772.53	885.54	1,024.09	1,312.00	657.31	874.61	1,119.96	1,184.51	1,502.95	1,769.79	2,205.05

AREA 9	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	265.98	353.98																										

PPO Plans with Health Net (continued)

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

VALID 1/1/12-6/1/12 EFFECTIVE DATES ONLY

AREA 10	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	238.39	317.42	467.75	548.73	710.67	891.79	1,178.25	493.00	668.41	952.65	1,156.96	1,478.93	1,823.20	2,272.12	442.09	560.92	730.32	798.41	915.01	1,058.02	1,355.16	679.49	903.84	1,156.96	1,223.60	1,552.24	1,827.58	2,276.76
PPO 3500	194.01	258.99	382.51	449.07	582.19	731.07	966.56	403.29	547.45	781.09	949.11	1,213.78	1,496.69	1,865.75	361.44	459.09	598.34	654.34	750.20	867.75	1,112.01	556.61	741.04	949.11	1,003.86	1,274.01	1,500.34	1,869.59
PPO 4500	181.91	243.00	359.07	421.58	546.59	686.46	907.72	378.56	513.94	733.51	891.25	1,139.89	1,405.73	1,752.36	339.26	430.96	561.76	614.45	704.45	814.81	1,044.33	522.60	695.78	891.25	942.69	1,196.48	1,409.09	1,755.96

AREA 11	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	278.13	370.32	545.71	640.21	829.09	1,040.45	1,374.59	575.13	779.82	1,111.41	1,349.79	1,725.44	2,127.07	2,650.81	515.78	654.40	852.01	931.47	1,067.51	1,234.38	1,581.05	792.75	1,054.47	1,349.79	1,427.51	1,810.96	2,132.19	2,656.22
PPO 3500	226.36	302.16	446.26	523.92	679.21	852.91	1,127.66	470.49	638.73	911.28	1,107.25	1,416.06	1,746.18	2,176.74	421.69	535.60	698.07	763.42	875.20	1,012.39	1,297.35	649.38	864.55	1,107.25	1,171.16	1,486.33	1,750.42	2,181.19
PPO 4500	212.24	283.51	418.88	491.87	637.69	800.89	1,059.02	441.69	599.62	855.76	1,039.81	1,329.87	1,640.02	2,044.41	395.80	502.79	655.40	716.85	821.85	950.66	1,218.36	609.71	811.72	1,039.81	1,099.78	1,395.92	1,643.93	2,048.65

AREA 12	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	297.98	396.76	584.68	685.92	888.31	1,114.75	1,472.78	616.24	835.51	1,190.79	1,446.19	1,848.68	2,279.00	2,840.16	552.60	701.15	912.86	998.01	1,143.79	1,322.53	1,693.96	849.39	1,129.76	1,446.19	1,529.48	1,940.29	2,284.47	2,845.98
PPO 3500	242.52	323.71	478.14	561.34	727.73	913.84	1,208.20	504.09	684.34	976.39	1,186.36	1,517.19	1,870.87	2,332.20	451.79	573.88	747.93	817.95	937.72	1,084.67	1,390.04	695.76	926.28	1,186.36	1,254.84	1,592.49	1,875.46	2,336.98
PPO 4500	227.40	303.75	448.85	527.00	683.20	858.07	1,134.68	473.18	642.46	916.86	1,114.08	1,424.88	1,757.14	2,190.45	424.06	538.72	702.19	768.07	880.56	1,018.51	1,305.41	653.25	869.71	1,114.08	1,178.35	1,495.60	1,761.35	2,194.94

AREA 13	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	317.88	423.24	623.65	731.68	947.54	1,189.06	1,570.96	657.31	891.20	1,270.19	1,542.60	1,971.92	2,430.92	3,029.51	589.42	747.88	973.75	1,064.59	1,220.04	1,410.72	1,806.89	906.00	1,205.11	1,542.60	1,631.47	2,069.64	2,436.76	3,035.71
PPO 3500	258.69	345.31	510.00	598.79	776.27	974.76	1,288.74	537.69	729.95	1,041.49	1,265.46	1,618.33	1,995.62	2,487.69	481.91	612.14	797.79	872.49	1,000.24	1,157.01	1,482.71	742.13	988.04	1,265.46	1,338.46	1,698.68	2,000.48	2,492.78
PPO 4500	242.56	323.99	478.72	562.08	728.78	915.28	1,210.27	504.76	685.28	978.00	1,188.38	1,519.86	1,874.28	2,336.46	452.35	574.64	749.00	819.28	939.29	1,086.44	1,392.44	696.82	927.69	1,188.38	1,256.89	1,595.35	1,878.78	2,341.28

AREA 14	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	337.73	449.68	662.64	777.38	1,006.74	1,263.34	1,669.13	698.39	946.93	1,349.55	1,639.02	2,095.16	2,582.87	3,218.82	626.26	794.65	1,034.61	1,131.09	1,296.26	1,498.87	1,919.85	962.66	1,280.42	1,639.02	1,733.41	2,198.99	2,589.08	3,225.45
PPO 3500	274.86	366.92	541.86	636.20	824.79	1,035.71	1,369.27	571.31	775.58	1,106.56	1,344.55	1,719.48	2,120.34	2,643.15	512.05	650.38	847.66	927.02	1,062.76	1,229.33	1,575.36	788.54	1,049.80	1,344.55	1,422.12	1,804.84	2,125.51	2,648.59
PPO 4500	257.73	344.25	508.65	597.22	774.32	972.49	1,285.92	536.33	728.09	1,039.12	1,262.61	1,614.82	1,991.44	2,482.52	480.61	610.54	795.84	870.48	997.95	1,154.35	1,479.46	740.38	985.66	1,262.61	1,335.45	1,695.05	1,996.21	2,487.62

AREA 15	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	357.60	476.13	701.62	823.11	1,065.98	1,337.68	1,767.34	739.48	1,002.62	1,428.98	1,735.41	2,218.40	2,734.80	3,408.18	663.12	841.39	1,095.44	1,197.64	1,372.53	1,587.05	2,032.78	1,019.26	1,355.73	1,735.41	1,835.36	2,328.36	2,741.35	3,415.16
PPO 3500	291.04	388.47	573.76	673.62	873.26	1,096.61	1,449.86	604.91	821.20	1,171.66	1,423.60	1,820.62	2,245.06	2,798.65	542.14	688.64	897.52	981.58	1,125.26	1,301.64	1,668.02	834.93	1,111.55	1,423.60	1,505.75	1,911.01	2,250.53	2,804.39
PPO 4500	272.89	364.51	538.58	632.38	819.86	1,029.68	1,361.58	567.88	770.92	1,100.24	1,336.87	1,709.85	2,108.58	2,628.54	508.88	646.44	842.64	921.67	1,056.68	1,222.24	1,566.48	783.92	1,043.65	1,336.87	1,414.02	1,794.74	2,113.62	2,633.95

AREA 16	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	377.47	502.60	740.59	868.87	1,125.20	1,411.99	1,865.52	780.54	1,058.33	1,508.35	1,831.87	2,341.65	2,886.73	3,597.52	699.96	888.11	1,156.32	1,264.18	1,448.79	1,675.25	2,145.69	1,075.88	1,431.06	1,831.87	1,937.35	2,457.72	2,893.66	3,604.89
PPO 3500	307.22	410.07	605.64	711.06	921.80	1,157.52	1,530.38	638.52	866.84	1,236.76	1,502.73	1,921.79	2,369.81	2,954.14	572.26	726.92	947.38	1,036.06	1,187.79	1,373.95	1,760.71	881.26	1,173.27	1,502.73	1,589.47	2,017.19	2,375.54	2,960.18
PPO 4500	288.04	384.76	568.48	667.49	865.42	1,086.89	1,437.22	599.39	813.78	1,161.35	1,411.13	1,804.84	2,225.72	2,774.58	537.15	682.35	889.47	972.87	1,115.38	1,290.14	1,653.51	827.47	1,101.62	1,411.13	1,492.58	1,894.42	2,231.06	2,780.27

AREA 17	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							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+
PPO 2500	397.34	529.04	779.56	914.59	1,184.42	1,486.33	1,963.71	821.61	1,114.01	1,587.73	1,928.27	2,464.88	3,038.68	3,786.87	736.79	934.87	1,217.15	1,330.71	1,525.04	1,763.39	2,258.65	1,132.51	1,506.40	1,928.27	2,039.29	2,587.04	3,045.98	3,794.61
PPO 3500	323.39	431.65	637.49	748.48	970.34	1,218.44	1,610.94	672.11	912.46	1,301.87	1,581.81	2,022.93	2,494.53	3,109.59	602.38	765.16	997.24	1,090.62	1,250.29	1,446.26	1,853.40	927.67	1,235.06	1,581.81	1,673.08	2,123.36	2,500.58	3,115.98
PPO 4500	303.19	405.01	598.41	702.62	910.96	1,144.09	1,512.87	630.94	856.59	1,222.47	1,485.42	1,899.84	2,342.86	2,920.60	565.42	718.27	936.25	1,024.09	1,174.08	1,358.05	1,740.56	871.01	1,159.62	1,485.42	1,571.13	1,994.18	2,348.47	2,926.58

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Health Care Service Plan rate areas will vary by zip code  
Rates are displayed with a 1.00 Risk Adjustment Factor



# Out-Of-State Rating Region Key (PPO only)\*

**Area 10:** 03031-03299, 03431-03470, 03801-03911, 04330-04412, 04414-04423, 04426-04453 04455-04485, 04488-04489, 04493-04617, 04622-04625, 04627, 04629, 04634-04635, 04640-04650, 04653, 04656, 04658-04665, 04669, 04672-04685, 04690, 04693, 04730-04736, 04738-04740, 04742-04763, 04765-04773, 04775-04935, 04937-04963, 04965-04981, 04983-04992, 06320-06390, 16401-16565, 17001-17294, 22801-22989, 23911-23921, 23924-23930, 23936, 23938, 23944, 23950, 23955, 23962, 23964, 23968, 23970, 23976, 24601-25396, 25801-26075, 26201-26691, 26801-26815, 26817-27499, 27906-27910, 27916-27919, 27921-27935, 27937-27938, 27942, 27944-27946, 27950, 27956-27958, 27962, 27965, 27967, 27969-27970, 27973-27976, 27979-27980, 27983-28299, 28601-28909, 29301-29395, 29501-29745, 29901-30599, 31106-31132, 31139-31199, 31301-31999, 35739-35899, 36301-36376, 37601-37699, 38201-38589, 38701-38760, 38762-38772, 38774, 38776, 38779-38902, 38913-38923, 38925-38929, 38940, 38943-38944, 38947-38951, 38953, 38955-38967, 39301-39367, 39601-39901, 40309-40598, 41001-41189, 41901-41906, 42301-42378, 43701-43793, 43901-43989, 44401-44599, 45101-45699, 45944-46298, 47201-47283, 47801-47885, 48601-48729, 48731-48738, 48740-48742, 48744-48747, 48749, 48754-48762, 48766-48787, 50001-50424, 50427-50428, 50431-50439, 50441-50447, 50449-50453, 50456-50458, 50460, 50464-50465, 50467-50471, 50473, 50475, 50477-50480, 50482, 50484, 50501, 50510, 50514-50521, 50523-50559, 50561-50571, 50574-50595, 50599, 50801-51467, 51601-52099, 52130, 52132-52133, 52135, 52141-52147, 52150, 52154, 52156-52159, 52161-52164, 52166-52175, 52301-52809, 53801-53969, 54101-54102, 54106-54115, 54123-54124, 54126-54150, 54152-54182, 54501, 54512-54517, 54524-54538, 54543-54552, 54555-54557, 54559, 54563-54565, 54568, 54701-54774, 54901-54990, 56301-56399, 57202-57216, 57218, 57220, 57224, 57227-57232, 57234, 57237-57239, 57244-57247, 57249-57257, 57259-57270, 57273, 57276, 57279-57344, 57348-57361, 57363-57370, 57374-57402, 57421-57422, 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**Area 12:** 07001-07216, 07401-07699, 07801-07999, 08501-08695, 08801-08989, 19701-19980, 23001-23298, 23801-23824, 23827-23899, 28301-28399, 29401-29493, 33503-33786, 34601-34698, 36003-36199, 36701-36731, 36736, 36738, 36741, 36744-36793, 48001-48398, 51501-51593, 53001-53195, 53201-53237, 53259-53295, 55001-55399, 55401-55599, 56001-56044, 56046-56075, 56078-56098, 58318, 58329, 58360, 58384, 58701-58707, 58713-58718, 58722, 58725, 58731-58733, 58735, 58740-58741, 58748-58750, 58756-58757, 58759, 58762-58763, 58768-58771, 58776-58781, 58783-58785, 58789-58790, 58793, 58847-58849, 75701-75799, 77611-77726, 78330-78336, 78339-78359, 78362-78375, 78377-78480

**Area 13:** 06401-06928, 07302-07399, 07701-07799, 08701-08759, 11001-11099, 11501-11599, 11701-11980, 33900-33999, 34101-34146, 35901-35999, 36201-36207, 36250-36280, 55901-55906, 55920, 55924, 55927, 55932, 55934, 55940, 55944-55946, 55955-55957, 55960, 55963-55964, 55968, 55978, 55981, 55983, 55985, 55991-55992, 60001-60482, 60490-60827, 71001-71149, 71151-71172, 71801-71866, 75501-75599, 79311-79313, 79316-79499, 85501-85502, 85531-85533, 85535-85554, 86504-86505, 86508, 86511, 86515

**Area 14:** 10001-10998, 11101-11499, 11690-11697, 33000-33097, 33301-33394, 33401-33499, 34945-35299, 70001-70037, 70039-70040, 70042-70049, 70051-70080, 70082-70090, 70092, 70094-70096, 70112-70195, 70401-70471, 86401-86406, 86411-86431, 86433, 86436, 86438-86446

**Area 15:** 08001-08110, 15001-15492, 15601-15698, 16001-16066

**Area 16:** 33101-33299

**Area 17:** 18901-19496

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