



# 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 7/1/11 through 12/1/11**

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 7/1/11-12/1/11 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	169.26	199.95	270.39	361.12	448.35	574.56	696.91	463.55	534.39	551.82	749.73	932.30	1,149.90	1,589.04	383.14	403.61	422.92	494.54	581.26	710.22	827.08	558.55	625.60	701.09	829.98	1,021.96	1,272.35	1,666.94
KP HMO 2600	161.66	190.97	258.26	344.91	428.23	548.78	665.64	442.75	510.41	527.06	716.09	890.47	1,098.30	1,517.73	365.95	385.50	403.94	472.35	555.17	678.36	789.97	533.48	597.53	669.63	792.74	976.11	1,215.26	1,592.15

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	228.11	273.22	387.63	501.34	637.93	797.45	956.95	609.02	700.53	761.11	974.43	1,218.02	1,522.89	1,949.54	491.92	516.83	541.72	640.00	738.23	910.49	1,058.56	803.49	923.98	1,004.05	1,164.86	1,365.43	1,646.72	2,088.17
WHA HMO 2800B	189.23	226.61	321.52	415.83	529.14	661.44	793.71	505.13	581.05	631.29	808.22	1,010.30	1,263.14	1,617.02	408.04	428.68	449.34	530.84	612.30	755.20	878.01	666.46	766.37	832.78	966.22	1,132.53	1,365.86	1,732.02

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	178.17	210.47	284.62	380.12	471.94	604.80	733.59	487.95	562.51	580.86	789.19	981.37	1,210.42	1,672.67	403.31	424.85	445.18	520.57	611.85	747.60	870.61	587.94	658.53	737.99	873.66	1,075.75	1,339.32	1,754.68
KP HMO 2600	170.17	201.03	271.85	363.07	450.77	577.67	700.67	466.05	537.27	554.80	753.78	937.34	1,156.10	1,597.62	385.21	405.79	425.20	497.21	584.39	714.06	831.54	561.56	628.98	704.87	834.46	1,027.48	1,279.22	1,675.94

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	178.17	210.47	284.62	380.12	471.94	604.80	733.59	487.95	562.51	580.86	789.19	981.37	1,210.42	1,672.67	403.31	424.85	445.18	520.57	611.85	747.60	870.61	587.94	658.53	737.99	873.66	1,075.75	1,339.32	1,754.68
KP HMO 2600	170.17	201.03	271.85	363.07	450.77	577.67	700.67	466.05	537.27	554.80	753.78	937.34	1,156.10	1,597.62	385.21	405.79	425.20	497.21	584.39	714.06	831.54	561.56	628.98	704.87	834.46	1,027.48	1,279.22	1,675.94

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	161.41	190.67	257.85	344.37	427.55	547.92	664.59	442.05	509.60	526.23	714.96	889.06	1,096.56	1,515.34	365.37	384.89	403.30	471.61	554.30	677.28	788.72	532.64	596.59	668.57	791.48	974.57	1,213.34	1,589.63
KP HMO 2600	153.96	181.87	245.95	328.48	407.82	522.63	633.92	421.65	486.09	501.94	681.97	848.04	1,045.97	1,445.42	348.51	367.13	384.70	449.85	528.72	646.03	752.33	508.06	569.06	637.72	754.96	929.60	1,157.35	1,516.28

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	146.04	172.51	233.29	311.57	386.83	495.73	601.29	399.95	461.07	476.11	646.87	804.39	992.13	1,371.02	330.58	348.23	364.89	426.69	501.51	612.78	713.60	481.91	539.77	604.90	716.10	881.75	1,097.78	1,438.24
KP HMO 2600	139.30	164.55	222.53	297.20	368.98	472.86	573.55	381.50	439.79	454.14	617.02	767.27	946.35	1,307.76	315.32	332.17	348.06	407.00	478.37	584.51	680.68	459.68	514.86	576.99	683.06	841.06	1,047.13	1,371.87

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	142.19	167.97	227.15	303.37	376.65	482.69	585.47	389.43	448.94	463.58	629.85	783.22	966.02	1,334.94	321.88	339.07	355.29	415.46	488.31	596.65	694.82	469.23	525.57	588.98	697.26	858.55	1,068.89	1,400.39
KP HMO 2600	135.63	160.22	216.67	289.37	359.27	460.42	558.45	371.46	428.22	442.19	600.78	747.08	921.45	1,273.34	307.02	323.42	338.90	396.29	465.78	569.12	662.76	447.58	501.31	561.80	665.09	818.93	1,019.57	1,335.77

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	153.72	181.59	245.57	327.97	407.19	521.82	632.94	421.00	485.34	501.17	680.91	846.73	1,044.35	1,443.18	347.97	366.56	384.10	449.15	527.90	645.03	751.16	507.28	568.18	636.73	753.79	928.16	1,155.56	1,513.93
KP HMO 2600	146.63	173.21	234.24	312.84	388.40	497.75	603.73	401.58	462.94	478.04	649.50	807.66	996.16	1,376.59	331.92	349.65	366.38	428.42	503.54	615.27	716.50	483.87	541.96	607.35	719.01	885.33	1,102.24	1,444.08

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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 7/1/11-12/1/11 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	329.15	437.58	643.78	754.87	976.99	1,225.52	1,618.51	678.44	919.13	1,309.04	1,589.34	2,031.05	2,503.28	3,119.16	608.64	771.59	1,003.95	1,097.54	1,257.40	1,453.59	1,861.28	934.34	1,242.06	1,589.34	1,680.74	2,131.56	2,509.34	3,125.60
PPO 3500	268.86	357.94	527.47	618.75	801.35	1,005.67	1,328.72	555.95	753.79	1,074.33	1,304.71	1,667.78	2,056.02	2,562.25	498.56	632.51	823.51	900.46	1,031.89	1,193.08	1,528.21	766.34	1,019.26	1,304.71	1,379.86	1,750.44	2,060.96	2,567.53
PPO 4500	250.40	333.51	491.56	576.74	746.96	937.42	1,238.69	518.09	702.52	1,001.44	1,216.27	1,554.89	1,916.87	2,388.95	464.58	589.46	767.56	839.35	961.89	1,112.20	1,424.72	714.24	950.04	1,216.27	1,286.36	1,631.94	1,921.55	2,393.82

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	258.24	343.58	505.93	593.27	768.13	963.72	1,273.00	533.12	722.51	1,029.46	1,250.01	1,597.75	1,969.34	2,454.15	478.16	606.46	789.33	862.91	988.85	1,143.20	1,464.02	734.53	976.67	1,250.01	1,321.96	1,676.84	1,974.14	2,459.15
PPO 3500	210.52	280.64	414.14	485.95	629.61	790.42	1,044.69	436.47	592.20	844.51	1,025.78	1,311.60	1,617.09	2,015.58	391.29	496.75	647.06	707.56	811.08	937.99	1,201.73	602.07	801.07	1,025.78	1,084.94	1,376.66	1,621.01	2,019.66
PPO 4500	196.00	261.42	385.84	452.86	586.74	736.79	973.88	406.73	551.91	787.09	956.19	1,222.69	1,507.61	1,879.16	364.61	462.88	603.11	659.51	755.98	874.35	1,120.28	561.09	746.72	956.19	1,011.34	1,283.36	1,511.25	1,883.01

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	237.79	316.40	466.06	546.62	707.82	888.18	1,173.31	491.19	665.76	948.73	1,152.09	1,472.65	1,815.27	2,262.21	440.55	558.75	727.39	795.25	911.32	1,053.59	1,349.39	676.82	900.12	1,152.09	1,218.42	1,545.59	1,819.69	2,266.78
PPO 3500	193.71	258.33	381.36	447.64	580.06	728.34	962.73	402.02	545.49	778.12	945.29	1,208.79	1,490.39	1,857.78	360.38	457.55	596.19	651.98	747.33	864.34	1,107.52	554.66	738.18	945.29	999.81	1,268.76	1,494.06	1,861.60
PPO 4500	180.33	240.60	355.28	417.11	540.58	678.85	897.38	374.55	508.41	725.29	881.16	1,126.84	1,389.47	1,732.02	335.74	426.31	555.56	607.61	696.60	805.68	1,032.39	516.86	687.98	881.16	931.99	1,182.74	1,392.87	1,735.62

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	210.89	280.76	413.75	485.32	628.55	788.82	1,042.24	436.08	591.24	842.67	1,023.40	1,308.29	1,612.73	2,009.87	391.01	496.12	645.95	706.28	809.42	935.93	1,198.79	601.07	799.45	1,023.40	1,082.36	1,373.06	1,616.69	2,014.01
PPO 3500	171.61	229.04	338.33	397.22	514.96	646.66	854.98	356.66	484.27	690.95	839.49	1,073.64	1,323.91	1,650.40	319.67	406.05	529.22	578.81	663.60	767.56	983.65	492.34	655.39	839.49	887.95	1,126.92	1,327.16	1,653.79
PPO 4500	160.89	214.85	317.59	372.89	483.45	607.20	802.87	334.80	454.65	648.76	788.35	1,008.32	1,243.41	1,550.08	300.06	381.19	496.88	543.47	623.08	720.71	923.74	462.20	615.39	788.35	833.87	1,058.35	1,246.47	1,553.25

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	213.44	284.19	418.78	491.31	636.28	798.47	1,054.89	441.38	598.44	852.94	1,035.86	1,324.15	1,632.36	2,034.31	395.80	502.20	653.87	714.82	819.26	947.32	1,213.35	608.38	809.21	1,035.86	1,095.51	1,389.79	1,636.31	2,038.47
PPO 3500	173.72	231.88	342.46	402.05	521.25	654.55	865.41	361.07	490.16	699.35	849.75	1,086.72	1,340.06	1,670.51	323.60	411.04	535.68	585.88	671.66	776.93	995.64	498.34	663.46	849.75	898.78	1,140.66	1,343.33	1,673.89
PPO 4500	162.89	217.58	321.48	377.48	489.35	614.61	812.72	338.94	460.15	656.73	797.96	1,020.60	1,258.56	1,568.96	303.75	385.84	502.94	550.15	630.72	729.55	935.02	467.88	622.96	797.96	844.01	1,071.26	1,261.62	1,572.16

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	250.25	332.94	490.35	575.08	744.56	934.27	1,234.12	516.78	700.45	997.99	1,211.87	1,548.88	1,909.28	2,379.25	463.49	587.80	765.19	836.54	958.60	1,108.27	1,419.40	712.08	946.81	1,211.87	1,281.60	1,625.67	1,913.96	2,384.16
PPO 3500	203.96	271.93	401.32	470.99	610.32	766.22	1,012.71	423.05	574.00	818.61	994.41	1,271.49	1,567.69	1,954.02	379.25	481.44	627.26	685.88	786.21	909.25	1,164.99	583.58	776.55	994.41	1,051.75	1,334.58	1,571.51	1,958.08
PPO 4500	191.31	255.25	376.76	442.22	573.05	719.49	951.08	397.12	538.94	768.69	933.82	1,194.13	1,472.41	1,835.31	356.01	452.00	588.93	644.06	738.32	853.88	1,094.08	547.92	729.24	933.82	987.73	1,253.41	1,475.96	1,839.11

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	238.15	316.96	466.80	547.54	708.99	889.64	1,175.26	491.98	666.96	950.28	1,154.01	1,475.07	1,818.26	2,265.91	441.27	559.69	728.58	796.56	912.79	1,055.36	1,351.67	678.01	901.59	1,154.01	1,220.49	1,548.18	1,822.71	2,270.53
PPO 3500	194.04	258.79	381.98	448.36	581.06	729.52	964.33	402.65	546.48	779.41	946.86	1,210.78	1,492.86	1,860.89	361.00	458.32	597.14	653.05	748.59	865.75	1,109.34	555.56	739.38	946.86	1,001.52	1,270.85	1,496.54	1,864.65
PPO 4500	181.95	242.84	358.59	420.88	545.53	685.02	905.60	378.04	513.04	731.95	889.21	1,137.09	1,402.13	1,747.85	338.80	430.28	560.69	613.20	702.94	813.00	1,041.84	521.60	694.27	889.21	940.52	1,193.51	1,405.56	1,751.36

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	274.32	364.88	537.14	629.94	815.46	1,023.13	1,351.36	566.13	767.13	1,092.81	1,327.02	1,695.99	2,090.48	2,604.95	507.75	643.92	837.96	916.19	1,049.72	1,213.59	1,554.18	779.86	1,036.92	1,327.02	1,403.33	1,780.00	2,095.53	2,610.31
PPO 3500	223.75	298.14	439.82	516.09	668.59	839.28	1,109.11	463.61	628.81	896.59	1,089.02	1,392.36	1,716.59	2,139.56	415.62	527.51	687.07	751.33	861.09	995.81	1,275.80	639.34	850.58	1,089.02	1,151.82	1,461.36	1,720.78	2,143.93
PPO 4500	209.95	279.87	412.86	484.51	627.78	788.12	1,041.59	435.21	590.42	842.00	1,022.80	1,307.68	1,612.28	2,009.60	390.19	495.28	645.14	705.51	808.72	935.25	1,198.18	600.28	798.73	1,022.80	1,081.74	1,372.56	1,616.25	2,013.74

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	242.91	323.27	476.11	558.40	722.99	907.09	1,198.34	501.74	680.08																			

PPO Plans with Health Net (continued)

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

VALID 7/1/11-12/1/11 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	217.71	289.88	427.18	501.12	649.01	814.42	1,076.02	450.22	610.42	870.00	1,056.59	1,350.62	1,665.02	2,074.99	403.74	512.26	666.95	729.14	835.62	966.24	1,237.59	620.54	825.42	1,056.59	1,117.45	1,417.56	1,669.02	2,079.24
PPO 3500	177.18	236.52	349.32	410.11	531.68	667.65	882.71	368.31	499.95	713.33	866.76	1,108.47	1,366.85	1,703.88	330.08	419.26	546.44	597.58	685.12	792.47	1,015.54	508.32	676.74	866.76	916.76	1,163.48	1,370.18	1,707.39
PPO 4500	166.13	221.92	327.92	385.00	499.16	626.91	828.96	345.72	469.35	669.87	813.93	1,041.00	1,283.78	1,600.33	309.82	393.58	513.02	561.14	643.33	744.12	953.73	477.26	635.41	813.93	860.91	1,092.68	1,286.85	1,603.62

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	254.00	338.19	498.36	584.67	757.16	950.18	1,255.33	525.24	712.16	1,014.99	1,232.68	1,575.74	1,942.53	2,420.84	471.02	597.62	778.09	850.66	974.89	1,127.28	1,443.88	723.98	962.99	1,232.68	1,303.66	1,653.85	1,947.20	2,425.78
PPO 3500	206.73	275.95	407.54	478.46	620.28	778.91	1,029.82	429.67	583.32	832.22	1,011.19	1,293.20	1,594.68	1,987.89	385.11	489.13	637.51	697.19	799.27	924.55	1,184.80	593.04	789.54	1,011.19	1,069.55	1,357.38	1,598.56	1,991.95
PPO 4500	193.82	258.91	382.54	449.20	582.36	731.41	967.14	403.38	547.60	781.52	949.60	1,214.49	1,497.74	1,867.05	361.46	459.16	598.54	654.66	750.54	888.18	1,112.66	556.81	741.29	949.60	1,004.36	1,274.81	1,501.31	1,870.91

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	272.13	362.34	533.95	626.41	811.24	1,018.04	1,345.00	562.78	763.02	1,087.48	1,320.72	1,688.29	2,081.28	2,593.75	504.66	640.32	833.66	911.42	1,044.55	1,207.79	1,547.00	775.69	1,031.75	1,320.72	1,396.79	1,771.95	2,086.27	2,599.07
PPO 3500	221.48	295.62	436.66	512.64	664.59	834.55	1,103.38	460.36	624.96	891.68	1,083.44	1,385.56	1,708.55	2,129.86	412.59	524.09	683.04	746.99	856.36	990.56	1,269.44	635.40	845.92	1,083.44	1,145.96	1,454.33	1,712.75	2,134.22
PPO 4500	207.67	277.40	409.91	481.28	623.93	783.62	1,036.24	432.13	586.72	837.32	1,017.42	1,301.26	1,604.69	2,000.41	387.27	491.98	641.27	701.44	804.16	930.14	1,192.15	596.58	794.25	1,017.42	1,076.12	1,365.85	1,608.54	2,004.52

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	290.31	386.52	569.54	668.20	865.33	1,085.89	1,434.67	600.28	813.88	1,159.99	1,408.76	1,800.84	2,220.01	2,766.67	538.28	683.00	889.27	972.22	1,114.19	1,288.33	1,650.13	827.40	1,100.55	1,408.76	1,489.93	1,890.08	2,225.35	2,772.33
PPO 3500	236.25	315.35	465.75	546.84	708.92	890.20	1,176.93	491.05	666.62	951.14	1,155.67	1,477.93	1,822.48	2,271.87	440.09	559.04	728.58	796.80	913.46	1,056.64	1,354.07	677.74	902.32	1,155.67	1,222.34	1,551.31	1,826.93	2,276.51
PPO 4500	221.52	295.88	437.19	513.32	665.55	835.87	1,105.27	460.98	625.82	893.15	1,085.27	1,388.00	1,711.67	2,133.75	413.11	524.78	684.02	748.20	857.80	992.18	1,271.64	636.36	847.21	1,085.27	1,147.85	1,456.94	1,715.78	2,138.15

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	308.42	410.67	605.14	709.93	919.40	1,153.74	1,524.32	637.80	864.78	1,232.47	1,496.82	1,913.39	2,358.79	2,939.56	571.93	725.71	944.85	1,032.96	1,183.80	1,368.84	1,753.28	879.14	1,169.34	1,496.82	1,583.02	2,008.21	2,364.46	2,945.61
PPO 3500	251.01	335.08	494.85	581.00	753.24	945.85	1,250.47	521.74	708.29	1,010.56	1,227.91	1,570.31	1,936.39	2,413.84	467.62	593.95	774.12	846.60	970.56	1,122.67	1,438.69	720.13	958.72	1,227.91	1,298.74	1,648.25	1,941.11	2,418.80
PPO 4500	235.36	314.38	464.52	545.41	707.14	888.12	1,174.35	489.80	664.93	948.96	1,153.07	1,474.73	1,818.66	2,267.14	438.92	557.58	726.79	794.96	911.38	1,054.20	1,351.11	676.14	900.14	1,153.07	1,219.59	1,547.99	1,823.02	2,271.80

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	326.58	434.82	640.75	751.69	973.49	1,221.62	1,614.01	675.33	915.64	1,305.00	1,584.85	2,025.94	2,497.53	3,112.49	605.59	768.39	1,000.40	1,093.73	1,253.45	1,449.35	1,856.41	930.84	1,238.11	1,584.85	1,676.13	2,126.36	2,503.52	3,118.87
PPO 3500	265.79	354.76	523.99	615.18	797.49	1,001.47	1,324.07	552.42	749.95	1,070.01	1,300.09	1,662.67	2,050.28	2,555.85	495.11	628.89	819.65	896.41	1,027.64	1,188.71	1,523.31	762.49	1,015.12	1,300.09	1,375.12	1,745.21	2,055.28	2,561.08
PPO 4500	249.22	332.88	491.85	577.52	748.73	940.35	1,243.45	518.61	704.04	1,004.78	1,220.88	1,561.51	1,925.64	2,400.49	464.73	590.35	769.53	841.71	965.01	1,116.20	1,430.58	715.91	953.11	1,220.88	1,291.34	1,639.04	1,930.25	2,405.44

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	344.72	459.00	676.34	793.49	1,027.58	1,289.48	1,703.67	712.82	966.51	1,377.49	1,672.94	2,138.49	2,636.28	3,285.40	639.24	811.06	1,056.00	1,154.49	1,323.09	1,529.91	1,959.54	982.54	1,306.91	1,672.94	1,769.27	2,244.49	2,642.61	3,292.14
PPO 3500	280.56	374.49	553.09	649.36	841.82	1,057.09	1,397.60	583.12	791.64	1,129.47	1,372.35	1,755.06	2,164.21	2,697.85	522.61	663.85	865.19	946.18	1,084.74	1,254.75	1,607.95	804.80	1,071.48	1,372.35	1,451.58	1,842.18	2,169.45	2,703.35
PPO 4500	265.05	351.39	519.16	609.59	790.34	992.60	1,312.53	547.39	743.18	1,060.60	1,288.71	1,648.25	2,032.62	2,533.86	490.55	623.15	812.31	888.47	1,018.61	1,178.21	1,510.05	755.68	1,006.05	1,288.71	1,363.08	1,730.07	2,037.49	2,539.06

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	362.87	483.14	711.93	835.24	1,081.67	1,357.38	1,793.34	750.33	1,017.36	1,449.98	1,760.98	2,251.04	2,775.05	3,458.33	672.87	853.76	1,111.55	1,215.26	1,392.73	1,610.40	2,062.69	1,034.25	1,375.71	1,760.98	1,862.36	2,362.59	2,781.72	3,465.40
PPO 3500	295.33	394.20	582.19	683.54	886.15	1,112.73	1,471.18	613.80	833.29	1,188.92	1,444.58	1,847.42	2,278.11	2,839.81	550.12	698.78	910.72	996.00	1,141.82	1,320.79	1,692.60	847.19	1,127.91	1,444.58	1,527.93	1,939.14	2,283.64	2,845.64
PPO 4500	276.88	369.87	546.49	641.67	831.93	1,044.84	1,381.61	576.20	782.27	1,116.41	1,356.55	1,735.01	2,139.60	2,667.21	516.36	655.95	855.02	935.25	1,072.22	1,240.22	1,589.55	795.45	1,059.01	1,356.55	1,434.82	1,821.16	2,144.72	2,672.67

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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 1:** 01001-01270, 03301-03307, 03561-03785, 04001-04124, 05044, 08302-08370, 12501-12792, 15501-15565, 15701-15784, 15901-15963, 17801-18256, 18401-18774, 21901-21930, 24201-24382, 25501-25779, 27501-27823, 27825-27884, 27886-27897, 29001-29292, 30601-30757, 32301-32466, 32901-32978, 34420-34498, 36501-36695, 37010-37499, 37701-37999, 39038-39298, 40601-40999, 41201-41862, 42001-42288, 42501-42788, 44201-44399, 46301-46411, 48401-48559, 50601-50627, 50629-50799, 53401-53794, 54610-54613, 54615-54620, 56622, 54626-54627, 54634-54635, 54637-54641, 54643, 54646-54649, 54651-54652, 54654-54657, 54659-54660, 54662-54667, 54670, 54801-54896, 55602, 55609, 55616-55724, 55729, 55730, 55732-55735, 55738-55769, 55775-55786, 55789-55795, 55797, 55801-55816, 56101-56216, 56219, 56221-56222, 56224-56228, 56230, 56233-56244, 56246-56248, 56251-56253, 56256-56260, 56264, 56266-56293, 56296-56297, 56401-56515, 56517-56534, 56536-56541, 56543-56544, 56546-56554, 56557-56591, 56593-56594, 58201-58208, 58212-58223, 58225-58228, 58230, 58233-58238, 58240-58244, 58251-58254, 58256-58258, 58260-58267, 58270-58272, 58274-58278, 58282, 58411, 58413, 58416, 58420, 58424-58426, 58433, 58436, 58439-58443, 58445, 58452-58456, 58460, 58464, 58467, 58474, 58476-58477, 58483-58484, 58489, 58492, 59495, 58501-58507, 58521, 58524-58540, 58542-58563, 58565-58566, 58570-58579, 58581-58602, 58622, 58625, 58630, 58636, 58638, 58641-58642, 58644, 58646, 58647, 58652, 58655-58656, 66801-66873, 67001-67020, 67022-67026, 67030-67053, 67055-67058, 67060-67065, 67067-67103, 67105-67108, 67110-67123, 67127-67133, 67135-67142, 67144-67154, 67156-67278, 70601-70669, 71301-71497, 73001-73199, 73401-73491, 73601-73673, 73801-73933, 73938-73945, 73947-73951, 74301-74370, 74501-74578, 74701-74884, 77801-77882, 79821-79832, 79835-79843, 79849, 79853, 79901-80104, 80106-80299, 80401-80433, 80435-80479, 80481-80498, 85601-85632, 85635-85638, 85640-85777, 88510-88905, 89002, 89004-89006, 89009-89012, 89014-89016, 89018-89019, 89026, 89028-89041, 89044, 89048, 89052-89053, 89061-89199

**Area 4:** 14701-14788, 17501-17608, 17699, 97301-97339, 97343-97348, 97351-97386, 97389-97396

**Area 5:** 12801-12811, 12814-12841, 12843-12846, 12848-12850, 12854-12855, 12858-12859, 12861-12863, 12865-12878, 12883-12921, 12923-12926, 12928-12944, 12946-12972, 12974-12985, 12987-13290, 13601-13665, 13667-13688, 13691-13694, 13696-14592, 14601-14694, 16601-16699, 16801-16882, 17301-17415, 17701-17779, 19501-19640, 44601-45099, 45701-45899, 46501-46595, 46701-46899, 47401-47598, 49301-49696, 49706-49709, 49711-49713, 49716-49718, 49720, 49722-49723, 49727, 49729-49735, 49737-49744, 49746-49747, 49749-49751, 49753-49756, 49764, 49766, 49769-49770, 49776-49777, 49779, 49782, 49791, 49795-49799, 49805, 49808-49816, 49819, 49821-49826, 49831-49834, 49841-49843, 49848-49849, 49855-49861, 49863, 49865-49866, 49869, 49871, 49877, 49879-49881, 49885, 49887-49891, 49893, 49901, 49905-49911, 49913, 49916-49917, 49919, 49921-49925, 49929-49934, 49938-49948, 49952, 49955-49963, 49965-49968, 49970-49971, 54201-54209, 54211-54245, 54247-54344, 72701-72776, 82001-82010, 82052-82054, 82059-82061, 82084, 84501, 84513, 84515, 84518-84521, 85426, 84528-84529, 84530, 84532, 84537-84634, 84636-84649, 84651-84711, 84713, 84719-84721, 84723-84724, 84739-84731, 84735, 84739-84744, 84750-84755, 84758-84763, 84766-84767, 84772, 84779, 84784, 87500-87511, 87516-87517, 87521-87523, 87527, 87530-87548, 87552-87554, 87557, 87560-87562, 87565-87574, 87576, 87578-87579, 87581-87594, 97501-97535, 97537-97603, 97624-97634, 97637, 97639, 97801-97821, 97824-97827, 97831-97833, 97835-97839, 97841, 97843-97845, 97850-97856, 97859-97870, 97873, 97875-97883, 97886, 97901, 97903, 97905-97907, 97909, 97913-97914, 97918, 98901-98923, 98926, 98930-98953

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Out-Of-State Zip Codes that are not eligible for a PPO plan will be offered the Flex Net plan.

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

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

**Area 16:** 33101-33299

**Area 17:** 18901-19496

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