

CIGNA Medical and Dental Rates



The premium rates set out in this booklet are CIGNA HealthCare's Standard Employee Risk Rates. Actual premiums charged to the group and its employees may vary by as much as 10% above or below the standard rates depending upon the existence of certain factors that would be expected to result in groups deviating from the standard cost

of services. The Risk Adjustment Factor includes, but is not limited to, the medical history of the group and employee turnover.

The enclosed rates are subject to Risk Adjustment Factors and final underwriting approval.

A three-tier option is available to quote upon request.

Medical Rates

3-18

Effective 10/01/2008 – 03/31/2009

Area Key – Counties Covered

Area 1

Alpine,* Amador,* Butte, Calaveras,* Colusa,* Del Norte,* El Dorado, Glenn, Humboldt,* Lassen,* Madera,* Mariposa,* Mendocino,* Modoc,* Nevada,* Placer, Plumas,* Sacramento, San Mateo, Shasta,* Sierra,* Siskiyou,* Sutter,* Tehama,* Trinity,* Tuolumne,* Yolo, Yuba*

Area 2

Fresno, Kings, Merced, Monterey,* San Joaquin, Stanislaus, Tulare

Area 3

Lake,* Marin, Napa,* Santa Clara, Santa Cruz, Solano, Sonoma

Area 4

Alameda, Contra Costa, San Benito,* San Francisco

Area 5

Orange

Area 6

Los Angeles

Area 7

Imperial, Inyo,* Kern, Mono,* Riverside, San Bernardino

Area 8

San Luis Obispo, Santa Barbara, Ventura

Area 9

San Diego

**Only OAP available*

Dental Rates

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Effective 10/01/2008 – 09/01/2009

Area Key – Counties Covered

Area 1 (Los Angeles Area)

Kern, Los Angeles, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Ventura

Area 2 (San Diego Area)

Imperial, San Diego

Area 3 (Northern California)

All California counties North of and including Kings, Inyo, Monterey and Tulare

HMO A \$15/150 Plan								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$417.79	\$488.93	\$564.58	\$737.34	\$950.76	\$1,316.61	\$1,442.51	\$519.42	–	–	–
	EE & SPOUSE	\$983.22	\$1,148.36	\$1,270.31	\$1,637.43	\$2,108.71	\$2,882.33	\$3,170.69	\$2,226.85	\$1,061.98	\$1,695.86	–
	EE & DEP	\$804.33	\$1,013.54	\$1,084.00	\$1,181.56	\$1,395.10	\$1,710.55	\$1,844.96	\$1,283.45	–	\$966.93	–
	EE, SP, & DEP	\$1,443.11	\$1,789.53	\$1,913.93	\$2,181.88	\$2,641.23	\$3,345.55	\$3,630.73	\$2,926.40	\$2,057.48	\$2,530.22	\$1,496.70
AREA 2	EE ONLY	\$443.54	\$519.07	\$599.39	\$782.80	\$1,009.36	\$1,397.77	\$1,531.43	\$551.43	–	–	–
	EE & SPOUSE	\$1,043.83	\$1,219.15	\$1,348.62	\$1,738.37	\$2,238.70	\$3,060.01	\$3,366.15	\$2,364.12	\$1,127.44	\$1,800.40	–
	EE & DEP	\$853.91	\$1,076.02	\$1,150.82	\$1,254.39	\$1,481.10	\$1,815.99	\$1,958.69	\$1,362.57	–	\$1,026.53	–
	EE, SP, & DEP	\$1,532.06	\$1,899.84	\$2,031.92	\$2,316.38	\$2,804.04	\$3,551.79	\$3,854.54	\$3,106.80	\$2,184.31	\$2,686.19	\$1,588.96
AREA 3	EE ONLY	\$394.90	\$462.14	\$533.65	\$696.94	\$898.66	\$1,244.46	\$1,363.47	\$490.95	–	–	–
	EE & SPOUSE	\$929.34	\$1,085.44	\$1,200.70	\$1,547.71	\$1,993.17	\$2,724.40	\$2,996.96	\$2,104.83	\$1,003.79	\$1,602.94	–
	EE & DEP	\$760.25	\$958.00	\$1,024.60	\$1,116.81	\$1,318.66	\$1,616.82	\$1,743.87	\$1,213.13	–	\$913.94	–
	EE, SP, & DEP	\$1,364.03	\$1,691.47	\$1,809.06	\$2,062.33	\$2,496.50	\$3,162.24	\$3,431.79	\$2,766.05	\$1,944.74	\$2,391.58	\$1,414.68
AREA 4	EE ONLY	\$394.90	\$462.14	\$533.65	\$696.94	\$898.66	\$1,244.46	\$1,363.47	\$490.95	–	–	–
	EE & SPOUSE	\$929.34	\$1,085.44	\$1,200.70	\$1,547.71	\$1,993.17	\$2,724.40	\$2,996.96	\$2,104.83	\$1,003.79	\$1,602.94	–
	EE & DEP	\$760.25	\$958.00	\$1,024.60	\$1,116.81	\$1,318.66	\$1,616.82	\$1,743.87	\$1,213.13	–	\$913.94	–
	EE, SP, & DEP	\$1,364.03	\$1,691.47	\$1,809.06	\$2,062.33	\$2,496.50	\$3,162.24	\$3,431.79	\$2,766.05	\$1,944.74	\$2,391.58	\$1,414.68
AREA 5	EE ONLY	\$317.64	\$371.72	\$429.24	\$560.58	\$722.84	\$1,000.98	\$1,096.70	\$394.90	–	–	–
	EE & SPOUSE	\$747.52	\$873.07	\$965.78	\$1,244.89	\$1,603.20	\$2,191.36	\$2,410.59	\$1,693.02	\$807.39	\$1,289.32	–
	EE & DEP	\$611.51	\$770.57	\$824.14	\$898.31	\$1,060.66	\$1,300.49	\$1,402.68	\$975.78	–	\$735.13	–
	EE, SP, & DEP	\$1,097.16	\$1,360.53	\$1,455.11	\$1,658.83	\$2,008.06	\$2,543.54	\$2,760.35	\$2,224.87	\$1,564.25	\$1,923.66	\$1,137.90
AREA 6	EE ONLY	\$286.16	\$334.88	\$386.70	\$505.03	\$651.20	\$901.78	\$988.02	\$355.76	–	–	–
	EE & SPOUSE	\$673.44	\$786.55	\$870.08	\$1,121.53	\$1,444.32	\$1,974.20	\$2,171.71	\$1,525.24	\$727.38	\$1,161.55	–
	EE & DEP	\$550.91	\$694.20	\$742.46	\$809.29	\$955.55	\$1,171.61	\$1,263.67	\$879.08	–	\$662.28	–
	EE, SP, & DEP	\$988.43	\$1,225.70	\$1,310.91	\$1,494.44	\$1,809.06	\$2,291.48	\$2,486.80	\$2,004.39	\$1,409.23	\$1,733.03	\$1,025.13
AREA 7	EE ONLY	\$297.60	\$348.28	\$402.17	\$525.23	\$677.25	\$937.86	\$1,027.54	\$369.99	–	–	–
	EE & SPOUSE	\$700.38	\$818.01	\$904.88	\$1,166.39	\$1,502.10	\$2,053.17	\$2,258.58	\$1,586.25	\$756.48	\$1,208.01	–
	EE & DEP	\$572.94	\$721.97	\$772.16	\$841.66	\$993.77	\$1,218.47	\$1,314.22	\$914.24	–	\$688.77	–
	EE, SP, & DEP	\$1,027.97	\$1,274.73	\$1,363.35	\$1,554.22	\$1,881.42	\$2,383.13	\$2,586.27	\$2,084.56	\$1,465.60	\$1,802.35	\$1,066.14
AREA 8	EE ONLY	\$354.84	\$415.25	\$479.51	\$626.24	\$807.49	\$1,118.21	\$1,225.14	\$441.15	–	–	–
	EE & SPOUSE	\$835.06	\$975.32	\$1,078.89	\$1,390.69	\$1,790.96	\$2,448.01	\$2,692.92	\$1,891.30	\$901.95	\$1,440.32	–
	EE & DEP	\$683.13	\$860.81	\$920.66	\$1,003.51	\$1,184.88	\$1,452.79	\$1,566.96	\$1,090.06	–	\$821.22	–
	EE, SP, & DEP	\$1,225.65	\$1,519.87	\$1,625.53	\$1,853.11	\$2,243.23	\$2,841.43	\$3,083.63	\$2,485.44	\$1,747.45	\$2,148.95	\$1,271.17
AREA 9	EE ONLY	\$334.80	\$391.81	\$452.44	\$590.89	\$761.91	\$1,055.09	\$1,155.98	\$416.24	–	–	–
	EE & SPOUSE	\$787.92	\$920.26	\$1,017.99	\$1,312.19	\$1,689.86	\$2,309.81	\$2,540.90	\$1,784.53	\$851.04	\$1,359.01	–
	EE & DEP	\$644.56	\$812.22	\$868.68	\$946.86	\$1,117.99	\$1,370.78	\$1,478.50	\$1,028.52	–	\$774.87	–
	EE, SP, & DEP	\$1,156.46	\$1,434.07	\$1,533.77	\$1,748.50	\$2,116.60	\$2,681.03	\$2,909.56	\$2,345.13	\$1,648.80	\$2,027.64	\$1,199.41

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.

+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

HMO B \$20/200 Plan								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$361.88	\$423.50	\$489.03	\$638.67	\$823.52	\$1,140.41	\$1,249.46	\$449.90	–	–	–
	EE & SPOUSE	\$851.64	\$994.68	\$1,100.31	\$1,418.30	\$1,826.52	\$2,496.61	\$2,746.38	\$1,928.84	\$919.86	\$1,468.91	–
	EE & DEP	\$696.69	\$877.90	\$938.93	\$1,023.44	\$1,208.41	\$1,481.63	\$1,598.06	\$1,111.70	–	\$837.53	–
	EE, SP, & DEP	\$1,249.98	\$1,550.04	\$1,657.80	\$1,889.89	\$2,287.77	\$2,897.84	\$3,144.85	\$2,534.78	\$1,782.14	\$2,191.61	\$1,296.40
AREA 2	EE ONLY	\$384.19	\$449.60	\$519.17	\$678.04	\$874.29	\$1,210.71	\$1,326.49	\$477.64	–	–	–
	EE & SPOUSE	\$904.14	\$1,056.00	\$1,168.14	\$1,505.73	\$1,939.11	\$2,650.51	\$2,915.67	\$2,047.75	\$976.56	\$1,559.46	–
	EE & DEP	\$739.63	\$932.02	\$996.81	\$1,086.52	\$1,282.90	\$1,572.97	\$1,696.57	\$1,180.22	–	\$889.16	–
	EE, SP, & DEP	\$1,327.04	\$1,645.60	\$1,759.99	\$2,006.39	\$2,428.79	\$3,076.47	\$3,338.71	\$2,691.03	\$1,891.99	\$2,326.71	\$1,376.32
AREA 3	EE ONLY	\$342.05	\$400.29	\$462.23	\$603.67	\$778.40	\$1,077.92	\$1,181.00	\$425.25	–	–	–
	EE & SPOUSE	\$804.98	\$940.18	\$1,040.02	\$1,340.59	\$1,726.43	\$2,359.80	\$2,595.89	\$1,823.15	\$869.46	\$1,388.43	–
	EE & DEP	\$658.51	\$829.80	\$887.48	\$967.36	\$1,142.19	\$1,400.45	\$1,510.50	\$1,050.78	–	\$791.64	–
	EE, SP, & DEP	\$1,181.49	\$1,465.11	\$1,566.96	\$1,786.34	\$2,162.41	\$2,739.05	\$2,972.53	\$2,395.89	\$1,684.49	\$2,071.53	\$1,225.37
AREA 4	EE ONLY	\$342.05	\$400.29	\$462.23	\$603.67	\$778.40	\$1,077.92	\$1,181.00	\$425.25	–	–	–
	EE & SPOUSE	\$804.98	\$940.18	\$1,040.02	\$1,340.59	\$1,726.43	\$2,359.80	\$2,595.89	\$1,823.15	\$869.46	\$1,388.43	–
	EE & DEP	\$658.51	\$829.80	\$887.48	\$967.36	\$1,142.19	\$1,400.45	\$1,510.50	\$1,050.78	–	\$791.64	–
	EE, SP, & DEP	\$1,181.49	\$1,465.11	\$1,566.96	\$1,786.34	\$2,162.41	\$2,739.05	\$2,972.53	\$2,395.89	\$1,684.49	\$2,071.53	\$1,225.37
AREA 5	EE ONLY	\$275.13	\$321.97	\$371.79	\$485.56	\$626.10	\$867.02	\$949.93	\$342.05	–	–	–
	EE & SPOUSE	\$647.48	\$756.23	\$836.54	\$1,078.30	\$1,388.65	\$1,898.10	\$2,088.00	\$1,466.45	\$699.35	\$1,116.78	–
	EE & DEP	\$529.67	\$667.45	\$713.85	\$778.09	\$918.72	\$1,126.45	\$1,214.96	\$845.19	–	\$636.75	–
	EE, SP, & DEP	\$950.33	\$1,178.46	\$1,260.38	\$1,436.84	\$1,739.33	\$2,203.15	\$2,390.95	\$1,927.13	\$1,354.91	\$1,666.23	\$985.62
AREA 6	EE ONLY	\$247.86	\$290.07	\$334.95	\$437.44	\$564.06	\$781.10	\$855.80	\$308.15	–	–	–
	EE & SPOUSE	\$583.32	\$681.29	\$753.64	\$971.44	\$1,251.04	\$1,710.00	\$1,881.08	\$1,321.13	\$630.04	\$1,006.11	–
	EE & DEP	\$477.18	\$601.30	\$643.10	\$700.98	\$827.67	\$1,014.82	\$1,094.56	\$761.44	–	\$573.65	–
	EE, SP, & DEP	\$856.15	\$1,061.67	\$1,135.48	\$1,294.45	\$1,566.96	\$1,984.82	\$2,154.01	\$1,736.15	\$1,220.64	\$1,501.11	\$887.95
AREA 7	EE ONLY	\$257.78	\$301.67	\$348.35	\$454.94	\$586.62	\$812.35	\$890.03	\$320.48	–	–	–
	EE & SPOUSE	\$606.65	\$708.54	\$783.78	\$1,010.30	\$1,301.08	\$1,778.40	\$1,956.32	\$1,373.97	\$655.24	\$1,046.35	–
	EE & DEP	\$496.27	\$625.35	\$668.83	\$729.02	\$860.78	\$1,055.41	\$1,138.35	\$791.89	–	\$596.59	–
	EE, SP, & DEP	\$890.40	\$1,104.14	\$1,180.90	\$1,346.23	\$1,629.64	\$2,064.21	\$2,240.17	\$1,805.60	\$1,269.47	\$1,561.15	\$923.46
AREA 8	EE ONLY	\$307.35	\$359.68	\$415.34	\$542.43	\$699.43	\$968.57	\$1,061.19	\$382.11	–	–	–
	EE & SPOUSE	\$723.31	\$844.80	\$934.51	\$1,204.58	\$1,551.29	\$2,120.40	\$2,332.54	\$1,638.20	\$781.25	\$1,247.57	–
	EE & DEP	\$591.71	\$745.61	\$797.45	\$869.22	\$1,026.32	\$1,258.37	\$1,357.26	\$944.18	–	\$711.32	–
	EE, SP, & DEP	\$1,061.63	\$1,316.48	\$1,408.00	\$1,605.12	\$1,943.03	\$2,461.18	\$2,670.97	\$2,152.83	\$1,513.60	\$1,861.37	\$1,101.05
AREA 9	EE ONLY	\$290.00	\$339.38	\$391.89	\$511.81	\$659.95	\$913.89	\$1,001.28	\$360.54	–	–	–
	EE & SPOUSE	\$682.48	\$797.11	\$881.76	\$1,136.58	\$1,463.71	\$2,000.70	\$2,200.86	\$1,545.72	\$737.15	\$1,177.14	–
	EE & DEP	\$558.30	\$703.52	\$752.43	\$820.15	\$968.38	\$1,187.34	\$1,280.64	\$890.88	–	\$671.17	–
	EE, SP, & DEP	\$1,001.70	\$1,242.16	\$1,328.51	\$1,514.50	\$1,833.35	\$2,322.24	\$2,520.19	\$2,031.30	\$1,428.15	\$1,756.29	\$1,038.90

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.

+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

HMO C \$30/300 Plan								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$329.34	\$385.41	\$445.05	\$581.24	\$749.47	\$1,037.86	\$1,137.11	\$409.45	–	–	–
	EE & SPOUSE	\$775.06	\$905.24	\$1,001.37	\$1,290.76	\$1,662.27	\$2,272.10	\$2,499.41	\$1,755.40	\$837.14	\$1,336.82	–
	EE & DEP	\$634.04	\$798.96	\$854.50	\$931.40	\$1,099.74	\$1,348.40	\$1,454.36	\$1,011.73	–	\$762.21	–
	EE, SP, & DEP	\$1,137.58	\$1,410.66	\$1,508.73	\$1,719.95	\$2,082.04	\$2,637.25	\$2,862.05	\$2,306.84	\$1,621.88	\$1,994.54	\$1,179.82
AREA 2	EE ONLY	\$349.64	\$409.17	\$472.49	\$617.07	\$795.67	\$1,101.84	\$1,207.20	\$434.69	–	–	–
	EE & SPOUSE	\$822.84	\$961.04	\$1,063.09	\$1,370.33	\$1,764.74	\$2,412.16	\$2,653.48	\$1,863.60	\$888.75	\$1,419.23	–
	EE & DEP	\$673.12	\$848.21	\$907.17	\$988.82	\$1,167.53	\$1,431.52	\$1,544.01	\$1,074.09	–	\$809.20	–
	EE, SP, & DEP	\$1,207.70	\$1,497.62	\$1,601.73	\$1,825.97	\$2,210.39	\$2,799.82	\$3,038.48	\$2,449.04	\$1,721.86	\$2,117.49	\$1,252.55
AREA 3	EE ONLY	\$311.29	\$364.30	\$420.67	\$549.39	\$708.40	\$980.99	\$1,074.80	\$387.01	–	–	–
	EE & SPOUSE	\$732.59	\$855.63	\$946.50	\$1,220.03	\$1,571.19	\$2,147.60	\$2,362.46	\$1,659.21	\$791.27	\$1,263.57	–
	EE & DEP	\$599.30	\$755.18	\$807.68	\$880.37	\$1,039.48	\$1,274.52	\$1,374.67	\$956.29	–	\$720.45	–
	EE, SP, & DEP	\$1,075.25	\$1,333.36	\$1,426.06	\$1,625.70	\$1,967.96	\$2,492.75	\$2,705.23	\$2,180.44	\$1,533.01	\$1,885.25	\$1,115.18
AREA 4	EE ONLY	\$311.29	\$364.30	\$420.67	\$549.39	\$708.40	\$980.99	\$1,074.80	\$387.01	–	–	–
	EE & SPOUSE	\$732.59	\$855.63	\$946.50	\$1,220.03	\$1,571.19	\$2,147.60	\$2,362.46	\$1,659.21	\$791.27	\$1,263.57	–
	EE & DEP	\$599.30	\$755.18	\$807.68	\$880.37	\$1,039.48	\$1,274.52	\$1,374.67	\$956.29	–	\$720.45	–
	EE, SP, & DEP	\$1,075.25	\$1,333.36	\$1,426.06	\$1,625.70	\$1,967.96	\$2,492.75	\$2,705.23	\$2,180.44	\$1,533.01	\$1,885.25	\$1,115.18
AREA 5	EE ONLY	\$250.39	\$293.02	\$338.36	\$441.90	\$569.80	\$789.06	\$864.51	\$311.29	–	–	–
	EE & SPOUSE	\$589.26	\$688.23	\$761.31	\$981.33	\$1,263.78	\$1,727.42	\$1,900.24	\$1,334.58	\$636.46	\$1,016.35	–
	EE & DEP	\$482.04	\$607.43	\$649.65	\$708.12	\$836.10	\$1,025.15	\$1,105.71	\$769.19	–	\$579.49	–
	EE, SP, & DEP	\$864.87	\$1,072.49	\$1,147.04	\$1,307.63	\$1,582.92	\$2,005.03	\$2,175.94	\$1,753.83	\$1,233.07	\$1,516.39	\$896.99
AREA 6	EE ONLY	\$225.57	\$263.98	\$304.83	\$398.11	\$513.33	\$710.86	\$778.84	\$280.44	–	–	–
	EE & SPOUSE	\$530.86	\$620.02	\$685.87	\$884.08	\$1,138.54	\$1,556.23	\$1,711.93	\$1,202.33	\$573.39	\$915.63	–
	EE & DEP	\$434.27	\$547.23	\$585.27	\$637.95	\$753.25	\$923.56	\$996.14	\$692.96	–	\$522.06	–
	EE, SP, & DEP	\$779.16	\$966.20	\$1,033.37	\$1,178.05	\$1,426.06	\$1,806.34	\$1,960.31	\$1,580.03	\$1,110.88	\$1,366.12	\$808.10
AREA 7	EE ONLY	\$234.60	\$274.54	\$317.02	\$414.03	\$533.87	\$739.30	\$809.99	\$291.66	–	–	–
	EE & SPOUSE	\$552.10	\$644.83	\$713.30	\$919.45	\$1,184.08	\$1,618.48	\$1,780.40	\$1,250.42	\$596.32	\$952.26	–
	EE & DEP	\$451.64	\$569.12	\$608.68	\$663.47	\$783.38	\$960.50	\$1,035.98	\$720.68	–	\$542.95	–
	EE, SP, & DEP	\$810.33	\$1,004.85	\$1,074.71	\$1,225.17	\$1,483.10	\$1,878.59	\$2,038.72	\$1,643.23	\$1,155.31	\$1,420.76	\$840.42
AREA 8	EE ONLY	\$279.71	\$327.34	\$377.99	\$493.65	\$636.53	\$881.47	\$965.76	\$347.75	–	–	–
	EE & SPOUSE	\$658.27	\$768.83	\$850.48	\$1,096.26	\$1,411.79	\$1,929.73	\$2,122.79	\$1,490.88	\$711.00	\$1,135.39	–
	EE & DEP	\$538.50	\$678.57	\$725.74	\$791.06	\$934.03	\$1,145.22	\$1,235.21	\$859.28	–	\$647.36	–
	EE, SP, & DEP	\$966.16	\$1,198.09	\$1,281.38	\$1,460.78	\$1,768.31	\$2,239.86	\$2,430.78	\$1,959.24	\$1,377.49	\$1,693.99	\$1,002.04
AREA 9	EE ONLY	\$263.92	\$308.86	\$356.65	\$465.79	\$600.60	\$831.71	\$911.24	\$328.12	–	–	–
	EE & SPOUSE	\$621.11	\$725.43	\$802.46	\$1,034.38	\$1,332.09	\$1,820.79	\$2,002.95	\$1,406.72	\$670.86	\$1,071.29	–
	EE & DEP	\$508.10	\$640.26	\$684.77	\$746.40	\$881.30	\$1,080.57	\$1,165.48	\$810.77	–	\$610.81	–
	EE, SP, & DEP	\$911.62	\$1,130.46	\$1,209.05	\$1,378.31	\$1,668.49	\$2,113.41	\$2,293.56	\$1,848.63	\$1,299.73	\$1,598.36	\$945.47

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.

+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

HMO D \$15/100 Plan +Infertility								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$464.93	\$544.09	\$628.28	\$820.54	\$1,058.03	\$1,465.15	\$1,605.26	\$578.02	–	–	–
	EE & SPOUSE	\$1,094.15	\$1,277.93	\$1,413.63	\$1,822.17	\$2,346.63	\$3,207.54	\$3,528.43	\$2,478.10	\$1,181.80	\$1,887.20	–
	EE & DEP	\$895.08	\$1,127.89	\$1,206.30	\$1,314.87	\$1,552.51	\$1,903.54	\$2,053.12	\$1,428.26	–	\$1,076.02	–
	EE, SP, & DEP	\$1,605.93	\$1,991.43	\$2,129.88	\$2,428.06	\$2,939.23	\$3,723.02	\$4,040.37	\$3,256.58	\$2,289.62	\$2,815.70	\$1,665.56
AREA 2	EE ONLY	\$493.59	\$577.63	\$667.01	\$871.12	\$1,123.25	\$1,555.47	\$1,704.21	\$613.65	–	–	–
	EE & SPOUSE	\$1,161.60	\$1,356.70	\$1,500.78	\$1,934.50	\$2,491.29	\$3,405.26	\$3,745.94	\$2,630.86	\$1,254.65	\$2,003.54	–
	EE & DEP	\$950.25	\$1,197.42	\$1,280.66	\$1,395.92	\$1,648.21	\$2,020.88	\$2,179.69	\$1,516.30	–	\$1,142.35	–
	EE, SP, & DEP	\$1,704.92	\$2,114.19	\$2,261.17	\$2,577.73	\$3,120.41	\$3,952.52	\$4,289.44	\$3,457.33	\$2,430.76	\$2,989.27	\$1,768.23
AREA 3	EE ONLY	\$439.45	\$514.28	\$593.86	\$775.58	\$1,000.05	\$1,384.87	\$1,517.30	\$546.35	–	–	–
	EE & SPOUSE	\$1,034.20	\$1,207.90	\$1,336.17	\$1,722.33	\$2,218.05	\$3,031.78	\$3,335.09	\$2,342.31	\$1,117.04	\$1,783.79	–
	EE & DEP	\$846.03	\$1,066.09	\$1,140.20	\$1,242.82	\$1,467.44	\$1,799.24	\$1,940.62	\$1,350.00	–	\$1,017.06	–
	EE, SP, & DEP	\$1,517.93	\$1,882.31	\$2,013.17	\$2,295.01	\$2,778.17	\$3,519.02	\$3,818.98	\$3,078.14	\$2,164.16	\$2,661.41	\$1,574.30
AREA 4	EE ONLY	\$439.45	\$514.28	\$593.86	\$775.58	\$1,000.05	\$1,384.87	\$1,517.30	\$546.35	–	–	–
	EE & SPOUSE	\$1,034.20	\$1,207.90	\$1,336.17	\$1,722.33	\$2,218.05	\$3,031.78	\$3,335.09	\$2,342.31	\$1,117.04	\$1,783.79	–
	EE & DEP	\$846.03	\$1,066.09	\$1,140.20	\$1,242.82	\$1,467.44	\$1,799.24	\$1,940.62	\$1,350.00	–	\$1,017.06	–
	EE, SP, & DEP	\$1,517.93	\$1,882.31	\$2,013.17	\$2,295.01	\$2,778.17	\$3,519.02	\$3,818.98	\$3,078.14	\$2,164.16	\$2,661.41	\$1,574.30
AREA 5	EE ONLY	\$353.47	\$413.66	\$477.67	\$623.83	\$804.39	\$1,113.92	\$1,220.44	\$439.45	–	–	–
	EE & SPOUSE	\$831.86	\$971.57	\$1,074.75	\$1,385.35	\$1,784.08	\$2,438.61	\$2,682.57	\$1,884.04	\$898.49	\$1,434.79	–
	EE & DEP	\$680.50	\$857.51	\$917.12	\$999.66	\$1,180.33	\$1,447.21	\$1,560.94	\$1,085.87	–	\$818.07	–
	EE, SP, & DEP	\$1,220.94	\$1,514.03	\$1,619.29	\$1,845.99	\$2,234.62	\$2,830.52	\$3,071.79	\$2,475.89	\$1,740.74	\$2,140.70	\$1,266.28
AREA 6	EE ONLY	\$318.44	\$372.67	\$430.33	\$562.01	\$724.68	\$1,003.53	\$1,099.49	\$395.90	–	–	–
	EE & SPOUSE	\$749.42	\$875.29	\$968.24	\$1,248.06	\$1,607.28	\$2,196.94	\$2,416.73	\$1,697.33	\$809.45	\$1,292.60	–
	EE & DEP	\$613.07	\$772.53	\$826.23	\$900.59	\$1,063.36	\$1,303.80	\$1,406.25	\$978.26	–	\$737.00	–
	EE, SP, & DEP	\$1,099.95	\$1,364.00	\$1,458.82	\$1,663.05	\$2,013.17	\$2,550.02	\$2,767.38	\$2,230.53	\$1,568.23	\$1,928.56	\$1,140.80
AREA 7	EE ONLY	\$331.18	\$387.57	\$447.54	\$584.49	\$753.66	\$1,043.67	\$1,143.47	\$411.74	–	–	–
	EE & SPOUSE	\$779.40	\$910.30	\$1,006.97	\$1,297.99	\$1,671.57	\$2,284.82	\$2,513.40	\$1,765.22	\$841.83	\$1,344.31	–
	EE & DEP	\$637.59	\$803.43	\$859.28	\$936.62	\$1,105.90	\$1,355.95	\$1,462.50	\$1,017.39	–	\$766.48	–
	EE, SP, & DEP	\$1,143.95	\$1,418.56	\$1,517.17	\$1,729.58	\$2,093.70	\$2,652.02	\$2,878.07	\$2,319.76	\$1,630.96	\$2,005.70	\$1,186.43
AREA 8	EE ONLY	\$394.87	\$462.11	\$533.61	\$696.89	\$898.60	\$1,244.38	\$1,363.37	\$490.92	–	–	–
	EE & SPOUSE	\$929.28	\$1,085.36	\$1,200.62	\$1,547.60	\$1,993.03	\$2,724.21	\$2,996.75	\$2,104.69	\$1,003.72	\$1,602.83	–
	EE & DEP	\$760.20	\$957.94	\$1,024.53	\$1,116.74	\$1,318.57	\$1,616.71	\$1,743.75	\$1,213.04	–	\$913.88	–
	EE, SP, & DEP	\$1,363.94	\$1,691.35	\$1,808.94	\$2,062.19	\$2,496.33	\$3,162.02	\$3,431.55	\$2,765.86	\$1,944.61	\$2,391.41	\$1,414.59
AREA 9	EE ONLY	\$372.58	\$436.02	\$503.49	\$657.55	\$847.87	\$1,174.13	\$1,286.41	\$463.21	–	–	–
	EE & SPOUSE	\$876.82	\$1,024.09	\$1,132.84	\$1,460.24	\$1,880.52	\$2,570.42	\$2,827.58	\$1,985.88	\$947.06	\$1,512.35	–
	EE & DEP	\$717.29	\$903.86	\$966.69	\$1,053.70	\$1,244.13	\$1,525.44	\$1,645.31	\$1,144.56	–	\$862.29	–
	EE, SP, & DEP	\$1,286.94	\$1,595.87	\$1,706.82	\$1,945.77	\$2,355.41	\$2,983.52	\$3,237.83	\$2,609.72	\$1,834.83	\$2,256.41	\$1,334.73

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.

+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

HMO E \$20/200 Plan +Infertility								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$409.01	\$478.65	\$552.71	\$721.84	\$930.77	\$1,288.92	\$1,412.18	\$508.50	–	–	–
	EE & SPOUSE	\$962.55	\$1,124.22	\$1,243.60	\$1,603.00	\$2,064.38	\$2,821.73	\$3,104.03	\$2,180.04	\$1,039.65	\$1,660.21	–
	EE & DEP	\$787.42	\$992.23	\$1,061.21	\$1,156.72	\$1,365.77	\$1,674.59	\$1,806.18	\$1,256.47	–	\$946.60	–
	EE, SP, & DEP	\$1,412.77	\$1,751.90	\$1,873.69	\$2,136.01	\$2,585.70	\$3,275.22	\$3,554.40	\$2,864.88	\$2,014.22	\$2,477.02	\$1,465.23
AREA 2	EE ONLY	\$434.22	\$508.15	\$586.78	\$766.34	\$988.14	\$1,368.38	\$1,499.23	\$539.84	–	–	–
	EE & SPOUSE	\$1,021.88	\$1,193.52	\$1,320.26	\$1,701.82	\$2,191.64	\$2,995.68	\$3,295.38	\$2,314.42	\$1,103.74	\$1,762.55	–
	EE & DEP	\$835.96	\$1,053.39	\$1,126.62	\$1,228.02	\$1,449.97	\$1,777.81	\$1,917.51	\$1,333.92	–	\$1,004.95	–
	EE, SP, & DEP	\$1,499.85	\$1,859.90	\$1,989.20	\$2,267.68	\$2,745.09	\$3,477.11	\$3,773.50	\$3,041.48	\$2,138.39	\$2,629.72	\$1,555.55
AREA 3	EE ONLY	\$386.60	\$452.42	\$522.43	\$682.29	\$879.77	\$1,218.30	\$1,334.80	\$480.63	–	–	–
	EE & SPOUSE	\$909.81	\$1,062.62	\$1,175.46	\$1,515.17	\$1,951.26	\$2,667.12	\$2,933.95	\$2,060.58	\$982.68	\$1,569.24	–
	EE & DEP	\$744.27	\$937.86	\$1,003.06	\$1,093.33	\$1,290.94	\$1,582.83	\$1,707.21	\$1,187.62	–	\$894.73	–
	EE, SP, & DEP	\$1,335.35	\$1,655.91	\$1,771.03	\$2,018.97	\$2,444.02	\$3,095.75	\$3,359.64	\$2,707.90	\$1,903.85	\$2,341.30	\$1,384.94
AREA 4	EE ONLY	\$386.60	\$452.42	\$522.43	\$682.29	\$879.77	\$1,218.30	\$1,334.80	\$480.63	–	–	–
	EE & SPOUSE	\$909.81	\$1,062.62	\$1,175.46	\$1,515.17	\$1,951.26	\$2,667.12	\$2,933.95	\$2,060.58	\$982.68	\$1,569.24	–
	EE & DEP	\$744.27	\$937.86	\$1,003.06	\$1,093.33	\$1,290.94	\$1,582.83	\$1,707.21	\$1,187.62	–	\$894.73	–
	EE, SP, & DEP	\$1,335.35	\$1,655.91	\$1,771.03	\$2,018.97	\$2,444.02	\$3,095.75	\$3,359.64	\$2,707.90	\$1,903.85	\$2,341.30	\$1,384.94
AREA 5	EE ONLY	\$310.96	\$363.90	\$420.21	\$548.80	\$707.64	\$979.94	\$1,073.64	\$386.60	–	–	–
	EE & SPOUSE	\$731.80	\$854.71	\$945.48	\$1,218.72	\$1,569.49	\$2,145.29	\$2,359.91	\$1,657.42	\$790.42	\$1,262.21	–
	EE & DEP	\$598.65	\$754.37	\$806.81	\$879.42	\$1,038.36	\$1,273.14	\$1,373.19	\$955.26	–	\$719.67	–
	EE, SP, & DEP	\$1,074.09	\$1,331.93	\$1,424.52	\$1,623.95	\$1,965.84	\$2,490.06	\$2,702.32	\$2,178.09	\$1,531.36	\$1,883.22	\$1,113.98
AREA 6	EE ONLY	\$280.14	\$327.84	\$378.57	\$494.41	\$637.51	\$882.83	\$967.25	\$348.28	–	–	–
	EE & SPOUSE	\$659.28	\$770.01	\$851.78	\$1,097.95	\$1,413.96	\$1,932.69	\$2,126.05	\$1,493.17	\$712.09	\$1,137.13	–
	EE & DEP	\$539.33	\$679.61	\$726.85	\$792.27	\$935.46	\$1,146.98	\$1,237.11	\$860.60	–	\$648.35	–
	EE, SP, & DEP	\$967.65	\$1,199.93	\$1,283.35	\$1,463.02	\$1,771.03	\$2,243.30	\$2,434.52	\$1,962.25	\$1,379.60	\$1,696.59	\$1,003.58
AREA 7	EE ONLY	\$291.35	\$340.96	\$393.71	\$514.19	\$663.01	\$918.14	\$1,005.94	\$362.22	–	–	–
	EE & SPOUSE	\$685.65	\$800.81	\$885.85	\$1,141.87	\$1,470.52	\$2,010.00	\$2,211.09	\$1,552.90	\$740.57	\$1,182.61	–
	EE & DEP	\$560.90	\$706.79	\$755.93	\$823.96	\$972.88	\$1,192.86	\$1,286.59	\$895.02	–	\$674.29	–
	EE, SP, & DEP	\$1,006.35	\$1,247.93	\$1,334.69	\$1,521.54	\$1,841.87	\$2,333.03	\$2,531.90	\$2,040.74	\$1,434.79	\$1,764.46	\$1,043.72
AREA 8	EE ONLY	\$347.38	\$406.52	\$469.43	\$613.07	\$790.51	\$1,094.70	\$1,199.39	\$431.87	–	–	–
	EE & SPOUSE	\$817.51	\$954.81	\$1,056.21	\$1,361.46	\$1,753.31	\$2,396.54	\$2,636.30	\$1,851.54	\$882.99	\$1,410.04	–
	EE & DEP	\$668.76	\$842.71	\$901.30	\$982.42	\$1,159.97	\$1,422.25	\$1,534.01	\$1,067.14	–	\$803.96	–
	EE, SP, & DEP	\$1,199.88	\$1,487.92	\$1,591.36	\$1,814.15	\$2,196.07	\$2,781.69	\$3,018.80	\$2,433.18	\$1,710.71	\$2,103.77	\$1,244.44
AREA 9	EE ONLY	\$327.77	\$383.57	\$442.93	\$578.46	\$745.89	\$1,032.91	\$1,131.68	\$407.49	–	–	–
	EE & SPOUSE	\$771.36	\$900.91	\$996.59	\$1,284.60	\$1,654.33	\$2,261.25	\$2,487.48	\$1,747.01	\$833.15	\$1,330.44	–
	EE & DEP	\$631.01	\$795.14	\$850.42	\$926.96	\$1,094.49	\$1,341.96	\$1,447.41	\$1,006.90	–	\$758.57	–
	EE, SP, & DEP	\$1,132.15	\$1,403.92	\$1,501.52	\$1,711.74	\$2,072.10	\$2,624.66	\$2,848.39	\$2,295.83	\$1,614.14	\$1,985.01	\$1,174.19

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.

+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

HMO F \$30/300 Plan +Infertility								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$376.47	\$440.57	\$508.74	\$664.41	\$856.71	\$1,186.37	\$1,299.82	\$468.04	–	–	–
	EE & SPOUSE	\$885.97	\$1,034.77	\$1,144.66	\$1,475.46	\$1,900.13	\$2,597.23	\$2,857.07	\$2,006.59	\$956.93	\$1,528.12	–
	EE & DEP	\$724.77	\$913.28	\$976.78	\$1,064.68	\$1,257.11	\$1,541.35	\$1,662.47	\$1,156.50	–	\$871.28	–
	EE, SP, & DEP	\$1,300.36	\$1,612.52	\$1,724.62	\$1,966.07	\$2,379.97	\$3,014.63	\$3,271.60	\$2,636.94	\$1,853.96	\$2,279.95	\$1,348.65
AREA 2	EE ONLY	\$399.67	\$467.72	\$540.10	\$705.37	\$909.52	\$1,259.51	\$1,379.95	\$496.89	–	–	–
	EE & SPOUSE	\$940.58	\$1,098.56	\$1,215.22	\$1,566.42	\$2,017.26	\$2,757.33	\$3,033.19	\$2,130.28	\$1,015.92	\$1,622.32	–
	EE & DEP	\$769.44	\$969.58	\$1,036.99	\$1,130.32	\$1,334.60	\$1,636.37	\$1,764.95	\$1,227.79	–	\$924.99	–
	EE, SP, & DEP	\$1,380.52	\$1,711.92	\$1,830.93	\$2,087.26	\$2,526.68	\$3,200.47	\$3,473.28	\$2,799.49	\$1,968.25	\$2,420.49	\$1,431.79
AREA 3	EE ONLY	\$355.84	\$416.43	\$480.86	\$628.00	\$809.77	\$1,121.37	\$1,228.60	\$442.39	–	–	–
	EE & SPOUSE	\$837.42	\$978.07	\$1,081.94	\$1,394.62	\$1,796.02	\$2,454.92	\$2,700.52	\$1,896.64	\$904.50	\$1,444.39	–
	EE & DEP	\$685.05	\$863.24	\$923.25	\$1,006.35	\$1,188.23	\$1,456.89	\$1,571.38	\$1,093.13	–	\$823.54	–
	EE, SP, & DEP	\$1,229.11	\$1,524.16	\$1,630.12	\$1,858.34	\$2,249.56	\$2,849.45	\$3,092.34	\$2,492.45	\$1,752.38	\$2,155.02	\$1,274.75
AREA 4	EE ONLY	\$355.84	\$416.43	\$480.86	\$628.00	\$809.77	\$1,121.37	\$1,228.60	\$442.39	–	–	–
	EE & SPOUSE	\$837.42	\$978.07	\$1,081.94	\$1,394.62	\$1,796.02	\$2,454.92	\$2,700.52	\$1,896.64	\$904.50	\$1,444.39	–
	EE & DEP	\$685.05	\$863.24	\$923.25	\$1,006.35	\$1,188.23	\$1,456.89	\$1,571.38	\$1,093.13	–	\$823.54	–
	EE, SP, & DEP	\$1,229.11	\$1,524.16	\$1,630.12	\$1,858.34	\$2,249.56	\$2,849.45	\$3,092.34	\$2,492.45	\$1,752.38	\$2,155.02	\$1,274.75
AREA 5	EE ONLY	\$286.22	\$334.95	\$386.78	\$505.13	\$651.34	\$901.97	\$988.22	\$355.84	–	–	–
	EE & SPOUSE	\$673.58	\$786.71	\$870.25	\$1,121.76	\$1,444.62	\$1,974.61	\$2,172.15	\$1,525.56	\$727.53	\$1,161.79	–
	EE & DEP	\$551.02	\$694.35	\$742.62	\$809.45	\$955.75	\$1,171.85	\$1,263.93	\$879.26	–	\$662.41	–
	EE, SP, & DEP	\$988.63	\$1,225.96	\$1,311.18	\$1,494.75	\$1,809.43	\$2,291.95	\$2,487.31	\$2,004.80	\$1,409.52	\$1,733.38	\$1,025.34
AREA 6	EE ONLY	\$257.85	\$301.76	\$348.45	\$455.08	\$586.79	\$812.59	\$890.29	\$320.57	–	–	–
	EE & SPOUSE	\$606.83	\$708.75	\$784.01	\$1,010.59	\$1,301.46	\$1,778.92	\$1,956.90	\$1,374.37	\$655.43	\$1,046.66	–
	EE & DEP	\$496.42	\$625.54	\$669.02	\$729.24	\$861.03	\$1,055.72	\$1,138.68	\$792.12	–	\$596.77	–
	EE, SP, & DEP	\$890.66	\$1,104.46	\$1,181.25	\$1,346.62	\$1,630.12	\$2,064.82	\$2,240.82	\$1,806.12	\$1,269.84	\$1,561.61	\$923.73
AREA 7	EE ONLY	\$268.17	\$313.83	\$362.39	\$473.28	\$610.26	\$845.09	\$925.90	\$333.40	–	–	–
	EE & SPOUSE	\$631.10	\$737.10	\$815.37	\$1,051.02	\$1,353.52	\$1,850.08	\$2,035.17	\$1,429.35	\$681.65	\$1,088.52	–
	EE & DEP	\$516.27	\$650.56	\$695.78	\$758.41	\$895.48	\$1,097.95	\$1,184.23	\$823.81	–	\$620.64	–
	EE, SP, & DEP	\$926.29	\$1,148.64	\$1,228.50	\$1,400.48	\$1,695.32	\$2,147.41	\$2,330.46	\$1,878.37	\$1,320.63	\$1,624.07	\$960.68
AREA 8	EE ONLY	\$319.74	\$374.18	\$432.08	\$564.29	\$727.62	\$1,007.61	\$1,103.96	\$397.51	–	–	–
	EE & SPOUSE	\$752.46	\$878.85	\$972.18	\$1,253.13	\$1,613.81	\$2,205.87	\$2,426.55	\$1,704.22	\$812.74	\$1,297.85	–
	EE & DEP	\$615.56	\$775.67	\$829.59	\$904.25	\$1,067.68	\$1,309.09	\$1,411.96	\$982.23	–	\$739.99	–
	EE, SP, & DEP	\$1,104.42	\$1,369.54	\$1,464.74	\$1,669.81	\$2,021.35	\$2,560.37	\$2,778.62	\$2,239.59	\$1,574.60	\$1,936.39	\$1,145.43
AREA 9	EE ONLY	\$301.69	\$353.06	\$407.69	\$532.44	\$686.54	\$950.72	\$1,041.64	\$375.07	–	–	–
	EE & SPOUSE	\$709.99	\$829.23	\$917.29	\$1,182.39	\$1,522.71	\$2,081.34	\$2,289.57	\$1,608.02	\$766.86	\$1,224.59	–
	EE & DEP	\$580.81	\$731.88	\$782.76	\$853.21	\$1,007.41	\$1,235.19	\$1,332.25	\$926.79	–	\$698.22	–
	EE, SP, & DEP	\$1,042.07	\$1,292.22	\$1,382.06	\$1,575.55	\$1,907.24	\$2,415.84	\$2,621.76	\$2,113.17	\$1,485.71	\$1,827.08	\$1,080.77

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.

+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

POS G \$15/150 Plan								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$452.69	\$529.77	\$611.74	\$798.93	\$1,030.17	\$1,426.58	\$1,563.00	\$562.80	–	–	–
	EE & SPOUSE	\$1,065.35	\$1,244.28	\$1,376.42	\$1,774.20	\$2,284.85	\$3,123.09	\$3,435.53	\$2,412.86	\$1,150.68	\$1,837.51	–
	EE & DEP	\$871.51	\$1,098.20	\$1,174.54	\$1,280.25	\$1,511.63	\$1,853.43	\$1,999.07	\$1,390.66	–	\$1,047.69	–
	EE, SP, & DEP	\$1,563.64	\$1,939.00	\$2,073.80	\$2,364.13	\$2,861.84	\$3,625.00	\$3,934.00	\$3,170.84	\$2,229.33	\$2,741.56	\$1,621.71
AREA 2	EE ONLY	\$480.59	\$562.42	\$649.45	\$848.18	\$1,093.67	\$1,514.52	\$1,659.34	\$597.49	–	–	–
	EE & SPOUSE	\$1,131.02	\$1,320.98	\$1,461.26	\$1,883.57	\$2,425.70	\$3,315.60	\$3,647.31	\$2,561.59	\$1,221.62	\$1,950.79	–
	EE & DEP	\$925.23	\$1,165.89	\$1,246.94	\$1,359.17	\$1,604.82	\$1,967.68	\$2,122.30	\$1,476.38	–	\$1,112.27	–
	EE, SP, & DEP	\$1,660.03	\$2,058.53	\$2,201.64	\$2,509.86	\$3,038.26	\$3,848.46	\$4,176.50	\$3,366.30	\$2,366.76	\$2,910.56	\$1,721.68
AREA 3	EE ONLY	\$427.88	\$500.74	\$578.22	\$755.16	\$973.72	\$1,348.41	\$1,477.35	\$531.96	–	–	–
	EE & SPOUSE	\$1,006.97	\$1,176.10	\$1,301.00	\$1,676.98	\$2,159.65	\$2,951.96	\$3,247.28	\$2,280.64	\$1,087.63	\$1,736.83	–
	EE & DEP	\$823.76	\$1,038.02	\$1,110.18	\$1,210.10	\$1,428.80	\$1,751.87	\$1,889.53	\$1,314.46	–	\$990.28	–
	EE, SP, & DEP	\$1,477.97	\$1,832.76	\$1,960.17	\$2,234.59	\$2,705.03	\$3,426.37	\$3,718.43	\$2,997.09	\$2,107.18	\$2,591.34	\$1,532.85
AREA 4	EE ONLY	\$427.88	\$500.74	\$578.22	\$755.16	\$973.72	\$1,348.41	\$1,477.35	\$531.96	–	–	–
	EE & SPOUSE	\$1,006.97	\$1,176.10	\$1,301.00	\$1,676.98	\$2,159.65	\$2,951.96	\$3,247.28	\$2,280.64	\$1,087.63	\$1,736.83	–
	EE & DEP	\$823.76	\$1,038.02	\$1,110.18	\$1,210.10	\$1,428.80	\$1,751.87	\$1,889.53	\$1,314.46	–	\$990.28	–
	EE, SP, & DEP	\$1,477.97	\$1,832.76	\$1,960.17	\$2,234.59	\$2,705.03	\$3,426.37	\$3,718.43	\$2,997.09	\$2,107.18	\$2,591.34	\$1,532.85
AREA 5	EE ONLY	\$344.17	\$402.77	\$465.09	\$607.41	\$783.21	\$1,084.59	\$1,188.30	\$427.88	–	–	–
	EE & SPOUSE	\$809.95	\$945.99	\$1,046.45	\$1,348.88	\$1,737.11	\$2,374.40	\$2,611.95	\$1,834.43	\$874.83	\$1,397.01	–
	EE & DEP	\$662.59	\$834.93	\$892.97	\$973.34	\$1,149.26	\$1,409.11	\$1,519.84	\$1,057.28	–	\$796.53	–
	EE, SP, & DEP	\$1,188.80	\$1,474.17	\$1,576.66	\$1,797.39	\$2,175.78	\$2,755.99	\$2,990.91	\$2,410.71	\$1,694.90	\$2,084.34	\$1,232.94
AREA 6	EE ONLY	\$310.06	\$362.85	\$419.00	\$547.21	\$705.60	\$977.11	\$1,070.55	\$385.48	–	–	–
	EE & SPOUSE	\$729.69	\$852.25	\$942.75	\$1,215.20	\$1,564.97	\$2,139.10	\$2,353.10	\$1,652.64	\$788.14	\$1,258.57	–
	EE & DEP	\$596.92	\$752.19	\$804.48	\$876.88	\$1,035.37	\$1,269.47	\$1,369.22	\$952.50	–	\$717.60	–
	EE, SP, & DEP	\$1,070.99	\$1,328.08	\$1,420.41	\$1,619.27	\$1,960.17	\$2,482.88	\$2,694.52	\$2,171.81	\$1,526.94	\$1,877.78	\$1,110.76
AREA 7	EE ONLY	\$322.46	\$377.37	\$435.76	\$569.10	\$733.82	\$1,016.19	\$1,113.37	\$400.90	–	–	–
	EE & SPOUSE	\$758.88	\$886.34	\$980.46	\$1,263.81	\$1,627.56	\$2,224.66	\$2,447.23	\$1,718.75	\$819.66	\$1,308.91	–
	EE & DEP	\$620.80	\$782.28	\$836.66	\$911.96	\$1,076.78	\$1,320.25	\$1,423.99	\$990.60	–	\$746.30	–
	EE, SP, & DEP	\$1,113.83	\$1,381.21	\$1,477.23	\$1,684.04	\$2,038.57	\$2,582.19	\$2,802.30	\$2,258.68	\$1,588.02	\$1,952.89	\$1,155.19
AREA 8	EE ONLY	\$384.47	\$449.94	\$519.56	\$678.55	\$874.94	\$1,211.61	\$1,327.48	\$478.00	–	–	–
	EE & SPOUSE	\$904.81	\$1,056.79	\$1,169.01	\$1,506.85	\$1,940.56	\$2,652.48	\$2,917.85	\$2,049.27	\$977.29	\$1,560.63	–
	EE & DEP	\$740.19	\$932.71	\$997.56	\$1,087.34	\$1,283.85	\$1,574.14	\$1,697.84	\$1,181.11	–	\$889.82	–
	EE, SP, & DEP	\$1,328.03	\$1,646.82	\$1,761.31	\$2,007.89	\$2,430.61	\$3,078.77	\$3,341.20	\$2,693.04	\$1,893.41	\$2,328.45	\$1,377.34
AREA 9	EE ONLY	\$362.77	\$424.54	\$490.23	\$640.24	\$825.55	\$1,143.22	\$1,252.54	\$451.01	–	–	–
	EE & SPOUSE	\$853.74	\$997.13	\$1,103.02	\$1,421.79	\$1,831.01	\$2,502.75	\$2,753.13	\$1,933.59	\$922.12	\$1,472.53	–
	EE & DEP	\$698.40	\$880.06	\$941.24	\$1,025.95	\$1,211.38	\$1,485.28	\$1,601.99	\$1,114.43	–	\$839.59	–
	EE, SP, & DEP	\$1,253.06	\$1,553.86	\$1,661.88	\$1,894.54	\$2,293.39	\$2,904.97	\$3,152.59	\$2,541.01	\$1,786.52	\$2,197.00	\$1,299.59

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.

+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

POS H \$30/300 Plan								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$345.81	\$404.70	\$467.32	\$610.32	\$786.96	\$1,089.78	\$1,193.99	\$429.93	–	–	–
	EE & SPOUSE	\$813.83	\$950.52	\$1,051.46	\$1,355.34	\$1,745.43	\$2,385.77	\$2,624.45	\$1,843.21	\$879.02	\$1,403.70	–
	EE & DEP	\$665.76	\$838.93	\$897.25	\$978.00	\$1,154.76	\$1,415.86	\$1,527.12	\$1,062.34	–	\$800.35	–
	EE, SP, & DEP	\$1,194.49	\$1,481.23	\$1,584.20	\$1,805.99	\$2,186.20	\$2,769.19	\$3,005.23	\$2,422.25	\$1,703.02	\$2,094.32	\$1,238.85
AREA 2	EE ONLY	\$367.13	\$429.64	\$496.12	\$647.94	\$835.47	\$1,156.96	\$1,267.60	\$456.43	–	–	–
	EE & SPOUSE	\$864.00	\$1,009.12	\$1,116.28	\$1,438.88	\$1,853.02	\$2,532.84	\$2,786.23	\$1,956.84	\$933.21	\$1,490.23	–
	EE & DEP	\$706.80	\$890.64	\$952.56	\$1,038.29	\$1,225.94	\$1,503.14	\$1,621.25	\$1,127.83	–	\$849.68	–
	EE, SP, & DEP	\$1,268.12	\$1,572.54	\$1,681.86	\$1,917.32	\$2,320.97	\$2,939.89	\$3,190.49	\$2,571.56	\$1,808.00	\$2,223.42	\$1,315.21
AREA 3	EE ONLY	\$326.87	\$382.52	\$441.71	\$576.87	\$743.84	\$1,030.07	\$1,128.57	\$406.37	–	–	–
	EE & SPOUSE	\$769.24	\$898.44	\$993.85	\$1,281.07	\$1,649.79	\$2,255.04	\$2,480.65	\$1,742.22	\$830.86	\$1,326.79	–
	EE & DEP	\$629.28	\$792.96	\$848.08	\$924.41	\$1,091.48	\$1,338.28	\$1,443.44	\$1,004.13	–	\$756.49	–
	EE, SP, & DEP	\$1,129.04	\$1,400.07	\$1,497.40	\$1,707.03	\$2,066.41	\$2,617.45	\$2,840.56	\$2,289.52	\$1,609.70	\$1,979.56	\$1,170.97
AREA 4	EE ONLY	\$326.87	\$382.52	\$441.71	\$576.87	\$743.84	\$1,030.07	\$1,128.57	\$406.37	–	–	–
	EE & SPOUSE	\$769.24	\$898.44	\$993.85	\$1,281.07	\$1,649.79	\$2,255.04	\$2,480.65	\$1,742.22	\$830.86	\$1,326.79	–
	EE & DEP	\$629.28	\$792.96	\$848.08	\$924.41	\$1,091.48	\$1,338.28	\$1,443.44	\$1,004.13	–	\$756.49	–
	EE, SP, & DEP	\$1,129.04	\$1,400.07	\$1,497.40	\$1,707.03	\$2,066.41	\$2,617.45	\$2,840.56	\$2,289.52	\$1,609.70	\$1,979.56	\$1,170.97
AREA 5	EE ONLY	\$262.91	\$307.68	\$355.29	\$464.01	\$598.31	\$828.53	\$907.76	\$326.87	–	–	–
	EE & SPOUSE	\$618.74	\$722.66	\$799.40	\$1,030.43	\$1,327.00	\$1,813.84	\$1,995.30	\$1,401.35	\$668.30	\$1,067.20	–
	EE & DEP	\$506.16	\$637.81	\$682.15	\$743.55	\$877.93	\$1,076.44	\$1,161.03	\$807.67	–	\$608.48	–
	EE, SP, & DEP	\$908.14	\$1,126.14	\$1,204.43	\$1,373.05	\$1,662.11	\$2,105.34	\$2,284.80	\$1,841.57	\$1,294.76	\$1,592.26	\$941.86
AREA 6	EE ONLY	\$236.86	\$277.19	\$320.08	\$418.02	\$539.01	\$746.43	\$817.80	\$294.47	–	–	–
	EE & SPOUSE	\$557.42	\$651.04	\$720.18	\$928.31	\$1,195.50	\$1,634.09	\$1,797.57	\$1,262.48	\$602.07	\$961.44	–
	EE & DEP	\$456.00	\$574.61	\$614.55	\$669.86	\$790.93	\$969.77	\$1,045.97	\$727.63	–	\$548.18	–
	EE, SP, & DEP	\$818.14	\$1,014.54	\$1,085.07	\$1,236.98	\$1,497.40	\$1,896.70	\$2,058.38	\$1,659.07	\$1,166.45	\$1,434.46	\$848.53
AREA 7	EE ONLY	\$246.33	\$288.28	\$332.88	\$434.75	\$560.58	\$776.28	\$850.52	\$306.25	–	–	–
	EE & SPOUSE	\$579.72	\$677.08	\$748.99	\$965.44	\$1,243.32	\$1,699.45	\$1,869.47	\$1,312.97	\$626.15	\$999.90	–
	EE & DEP	\$474.24	\$597.59	\$639.14	\$696.66	\$822.57	\$1,008.56	\$1,087.81	\$756.74	–	\$570.11	–
	EE, SP, & DEP	\$850.87	\$1,055.12	\$1,128.47	\$1,286.46	\$1,557.29	\$1,972.57	\$2,140.72	\$1,725.44	\$1,213.11	\$1,491.84	\$882.47
AREA 8	EE ONLY	\$293.71	\$343.71	\$396.90	\$518.35	\$668.38	\$925.57	\$1,014.08	\$365.15	–	–	–
	EE & SPOUSE	\$691.20	\$807.29	\$893.02	\$1,151.11	\$1,482.42	\$2,026.27	\$2,228.99	\$1,565.47	\$746.57	\$1,192.19	–
	EE & DEP	\$565.44	\$712.51	\$762.05	\$830.63	\$980.75	\$1,202.51	\$1,297.00	\$902.26	–	\$679.75	–
	EE, SP, & DEP	\$1,014.50	\$1,258.03	\$1,345.49	\$1,533.86	\$1,856.77	\$2,351.91	\$2,552.39	\$2,057.25	\$1,446.40	\$1,778.74	\$1,052.17
AREA 9	EE ONLY	\$277.13	\$324.32	\$374.49	\$489.09	\$630.65	\$873.32	\$956.83	\$344.53	–	–	–
	EE & SPOUSE	\$652.18	\$761.72	\$842.61	\$1,086.13	\$1,398.73	\$1,911.88	\$2,103.16	\$1,477.10	\$704.42	\$1,124.89	–
	EE & DEP	\$533.52	\$672.29	\$719.03	\$783.74	\$925.39	\$1,134.63	\$1,223.79	\$851.33	–	\$641.37	–
	EE, SP, & DEP	\$957.23	\$1,187.01	\$1,269.53	\$1,447.27	\$1,751.96	\$2,219.14	\$2,408.30	\$1,941.12	\$1,364.75	\$1,678.32	\$992.78

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.

+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

POS I \$15/150 Plan +Infertility								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$499.90	\$585.02	\$675.54	\$882.26	\$1,137.61	\$1,575.36	\$1,726.01	\$621.50	–	–	–
	EE & SPOUSE	\$1,176.46	\$1,374.05	\$1,519.97	\$1,959.24	\$2,523.15	\$3,448.81	\$3,793.84	\$2,664.51	\$1,270.69	\$2,029.16	–
	EE & DEP	\$962.40	\$1,212.73	\$1,297.04	\$1,413.77	\$1,669.29	\$2,046.73	\$2,207.56	\$1,535.70	–	\$1,156.96	–
	EE, SP, & DEP	\$1,726.73	\$2,141.23	\$2,290.09	\$2,610.70	\$3,160.32	\$4,003.07	\$4,344.30	\$3,501.54	\$2,461.84	\$3,027.50	\$1,790.85
AREA 2	EE ONLY	\$530.72	\$621.08	\$717.19	\$936.64	\$1,207.74	\$1,672.48	\$1,832.41	\$659.81	–	–	–
	EE & SPOUSE	\$1,248.98	\$1,458.75	\$1,613.67	\$2,080.02	\$2,678.69	\$3,661.41	\$4,027.71	\$2,828.76	\$1,349.02	\$2,154.24	–
	EE & DEP	\$1,021.73	\$1,287.49	\$1,377.00	\$1,500.92	\$1,772.19	\$2,172.90	\$2,343.65	\$1,630.36	–	\$1,228.28	–
	EE, SP, & DEP	\$1,833.17	\$2,273.23	\$2,431.26	\$2,771.63	\$3,355.13	\$4,249.84	\$4,612.09	\$3,717.39	\$2,613.60	\$3,214.12	\$1,901.24
AREA 3	EE ONLY	\$472.51	\$552.96	\$638.53	\$833.91	\$1,075.28	\$1,489.04	\$1,631.43	\$587.44	–	–	–
	EE & SPOUSE	\$1,111.99	\$1,298.76	\$1,436.68	\$1,851.89	\$2,384.89	\$3,259.83	\$3,585.96	\$2,518.51	\$1,201.07	\$1,917.97	–
	EE & DEP	\$909.67	\$1,146.28	\$1,225.97	\$1,336.31	\$1,577.82	\$1,934.58	\$2,086.60	\$1,451.55	–	\$1,093.57	–
	EE, SP, & DEP	\$1,632.11	\$2,023.90	\$2,164.60	\$2,467.65	\$2,987.15	\$3,783.73	\$4,106.25	\$3,309.68	\$2,326.95	\$2,861.61	\$1,692.72
AREA 4	EE ONLY	\$472.51	\$552.96	\$638.53	\$833.91	\$1,075.28	\$1,489.04	\$1,631.43	\$587.44	–	–	–
	EE & SPOUSE	\$1,111.99	\$1,298.76	\$1,436.68	\$1,851.89	\$2,384.89	\$3,259.83	\$3,585.96	\$2,518.51	\$1,201.07	\$1,917.97	–
	EE & DEP	\$909.67	\$1,146.28	\$1,225.97	\$1,336.31	\$1,577.82	\$1,934.58	\$2,086.60	\$1,451.55	–	\$1,093.57	–
	EE, SP, & DEP	\$1,632.11	\$2,023.90	\$2,164.60	\$2,467.65	\$2,987.15	\$3,783.73	\$4,106.25	\$3,309.68	\$2,326.95	\$2,861.61	\$1,692.72
AREA 5	EE ONLY	\$380.06	\$444.78	\$513.60	\$670.76	\$864.90	\$1,197.71	\$1,312.24	\$472.51	–	–	–
	EE & SPOUSE	\$894.43	\$1,044.66	\$1,155.59	\$1,489.56	\$1,918.28	\$2,622.04	\$2,884.36	\$2,025.75	\$966.08	\$1,542.72	–
	EE & DEP	\$731.69	\$922.01	\$986.11	\$1,074.86	\$1,269.12	\$1,556.08	\$1,678.35	\$1,167.55	–	\$879.61	–
	EE, SP, & DEP	\$1,312.78	\$1,627.92	\$1,741.09	\$1,984.85	\$2,402.71	\$3,043.43	\$3,302.85	\$2,662.13	\$1,871.68	\$2,301.73	\$1,361.54
AREA 6	EE ONLY	\$342.40	\$400.70	\$462.70	\$604.29	\$779.19	\$1,079.02	\$1,182.20	\$425.68	–	–	–
	EE & SPOUSE	\$805.79	\$941.13	\$1,041.08	\$1,341.95	\$1,728.18	\$2,362.20	\$2,598.52	\$1,825.00	\$870.34	\$1,389.84	–
	EE & DEP	\$659.18	\$830.64	\$888.38	\$968.34	\$1,143.35	\$1,401.87	\$1,512.03	\$1,051.85	–	\$792.44	–
	EE, SP, & DEP	\$1,182.69	\$1,466.60	\$1,568.55	\$1,788.15	\$2,164.60	\$2,741.83	\$2,975.55	\$2,398.32	\$1,686.19	\$2,073.63	\$1,226.61
AREA 7	EE ONLY	\$356.09	\$416.73	\$481.21	\$628.46	\$810.35	\$1,122.18	\$1,229.49	\$442.71	–	–	–
	EE & SPOUSE	\$838.02	\$978.78	\$1,082.72	\$1,395.62	\$1,797.31	\$2,456.69	\$2,702.46	\$1,898.00	\$905.15	\$1,445.43	–
	EE & DEP	\$685.55	\$863.86	\$923.92	\$1,007.07	\$1,189.08	\$1,457.94	\$1,572.51	\$1,093.92	–	\$824.14	–
	EE, SP, & DEP	\$1,230.00	\$1,525.26	\$1,631.30	\$1,859.68	\$2,251.19	\$2,851.50	\$3,094.57	\$2,494.25	\$1,753.64	\$2,156.57	\$1,275.67
AREA 8	EE ONLY	\$424.57	\$496.87	\$573.75	\$749.31	\$966.19	\$1,337.98	\$1,465.93	\$527.85	–	–	–
	EE & SPOUSE	\$999.18	\$1,167.00	\$1,290.93	\$1,664.01	\$2,142.95	\$2,929.13	\$3,222.17	\$2,263.01	\$1,079.22	\$1,723.40	–
	EE & DEP	\$817.38	\$1,029.99	\$1,101.60	\$1,200.74	\$1,417.75	\$1,738.32	\$1,874.92	\$1,304.29	–	\$982.62	–
	EE, SP, & DEP	\$1,466.53	\$1,818.58	\$1,945.01	\$2,217.31	\$2,684.11	\$3,399.87	\$3,689.68	\$2,973.91	\$2,090.88	\$2,571.30	\$1,520.99
AREA 9	EE ONLY	\$400.61	\$468.82	\$541.36	\$707.01	\$911.65	\$1,262.45	\$1,383.17	\$498.05	–	–	–
	EE & SPOUSE	\$942.78	\$1,101.12	\$1,218.06	\$1,570.08	\$2,021.98	\$2,763.77	\$3,040.27	\$2,135.26	\$1,018.30	\$1,626.11	–
	EE & DEP	\$771.24	\$971.85	\$1,039.41	\$1,132.96	\$1,337.72	\$1,640.19	\$1,769.07	\$1,230.66	–	\$927.15	–
	EE, SP, & DEP	\$1,383.75	\$1,715.92	\$1,835.21	\$2,092.14	\$2,532.59	\$3,207.94	\$3,481.39	\$2,806.03	\$1,972.85	\$2,426.14	\$1,435.13

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.

+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

POS J \$30/300 Plan +Infertility								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$393.04	\$459.96	\$531.13	\$693.66	\$894.43	\$1,238.60	\$1,357.05	\$488.64	–	–	–
	EE & SPOUSE	\$924.97	\$1,080.33	\$1,195.05	\$1,540.42	\$1,983.78	\$2,711.57	\$2,982.85	\$2,094.92	\$999.06	\$1,595.39	–
	EE & DEP	\$756.67	\$953.49	\$1,019.78	\$1,111.56	\$1,312.45	\$1,609.21	\$1,735.66	\$1,207.41	–	\$909.64	–
	EE, SP, & DEP	\$1,357.61	\$1,683.51	\$1,800.54	\$2,052.62	\$2,484.75	\$3,147.35	\$3,415.63	\$2,753.03	\$1,935.58	\$2,380.32	\$1,408.02
AREA 2	EE ONLY	\$417.27	\$488.32	\$563.87	\$736.42	\$949.56	\$1,314.96	\$1,440.70	\$518.76	–	–	–
	EE & SPOUSE	\$981.99	\$1,146.92	\$1,268.72	\$1,635.38	\$2,106.07	\$2,878.72	\$3,166.72	\$2,224.06	\$1,060.65	\$1,693.74	–
	EE & DEP	\$803.32	\$1,012.27	\$1,082.64	\$1,180.08	\$1,393.36	\$1,708.40	\$1,842.65	\$1,281.84	–	\$965.71	–
	EE, SP, & DEP	\$1,441.30	\$1,787.28	\$1,911.53	\$2,179.15	\$2,637.92	\$3,341.36	\$3,626.18	\$2,922.74	\$2,054.90	\$2,527.05	\$1,494.82
AREA 3	EE ONLY	\$371.50	\$434.76	\$502.03	\$655.65	\$845.42	\$1,170.73	\$1,282.69	\$461.87	–	–	–
	EE & SPOUSE	\$874.29	\$1,021.13	\$1,129.57	\$1,456.01	\$1,875.08	\$2,562.99	\$2,819.40	\$1,980.13	\$944.32	\$1,507.97	–
	EE & DEP	\$715.21	\$901.24	\$963.90	\$1,050.65	\$1,240.54	\$1,521.03	\$1,640.55	\$1,141.26	–	\$859.80	–
	EE, SP, & DEP	\$1,283.22	\$1,591.26	\$1,701.88	\$1,940.15	\$2,348.60	\$2,974.89	\$3,228.47	\$2,602.18	\$1,829.52	\$2,249.89	\$1,330.87
AREA 4	EE ONLY	\$371.50	\$434.76	\$502.03	\$655.65	\$845.42	\$1,170.73	\$1,282.69	\$461.87	–	–	–
	EE & SPOUSE	\$874.29	\$1,021.13	\$1,129.57	\$1,456.01	\$1,875.08	\$2,562.99	\$2,819.40	\$1,980.13	\$944.32	\$1,507.97	–
	EE & DEP	\$715.21	\$901.24	\$963.90	\$1,050.65	\$1,240.54	\$1,521.03	\$1,640.55	\$1,141.26	–	\$859.80	–
	EE, SP, & DEP	\$1,283.22	\$1,591.26	\$1,701.88	\$1,940.15	\$2,348.60	\$2,974.89	\$3,228.47	\$2,602.18	\$1,829.52	\$2,249.89	\$1,330.87
AREA 5	EE ONLY	\$298.82	\$349.70	\$403.81	\$527.37	\$680.01	\$941.68	\$1,031.73	\$371.50	–	–	–
	EE & SPOUSE	\$703.23	\$821.34	\$908.57	\$1,171.14	\$1,508.22	\$2,061.54	\$2,267.78	\$1,592.72	\$759.56	\$1,212.93	–
	EE & DEP	\$575.28	\$724.91	\$775.31	\$845.09	\$997.82	\$1,223.44	\$1,319.58	\$917.97	–	\$691.58	–
	EE, SP, & DEP	\$1,032.15	\$1,279.93	\$1,368.91	\$1,560.55	\$1,889.09	\$2,392.85	\$2,596.81	\$2,093.06	\$1,471.57	\$1,809.69	\$1,070.48
AREA 6	EE ONLY	\$269.20	\$315.04	\$363.79	\$475.11	\$612.62	\$848.36	\$929.48	\$334.69	–	–	–
	EE & SPOUSE	\$633.54	\$739.95	\$818.53	\$1,055.08	\$1,358.76	\$1,857.24	\$2,043.04	\$1,434.88	\$684.29	\$1,092.73	–
	EE & DEP	\$518.27	\$653.08	\$698.48	\$761.34	\$898.94	\$1,102.20	\$1,188.81	\$827.00	–	\$623.04	–
	EE, SP, & DEP	\$929.87	\$1,153.09	\$1,233.25	\$1,405.90	\$1,701.88	\$2,155.72	\$2,339.47	\$1,885.64	\$1,325.74	\$1,630.35	\$964.40
AREA 7	EE ONLY	\$279.97	\$327.64	\$378.34	\$494.11	\$637.13	\$882.29	\$966.66	\$348.07	–	–	–
	EE & SPOUSE	\$658.88	\$769.55	\$851.27	\$1,097.29	\$1,413.11	\$1,931.53	\$2,124.77	\$1,492.27	\$711.66	\$1,136.44	–
	EE & DEP	\$539.00	\$679.20	\$726.42	\$791.79	\$934.90	\$1,146.28	\$1,236.36	\$860.08	–	\$647.96	–
	EE, SP, & DEP	\$967.06	\$1,199.21	\$1,282.58	\$1,462.14	\$1,769.96	\$2,241.95	\$2,433.05	\$1,961.06	\$1,378.77	\$1,695.57	\$1,002.98
AREA 8	EE ONLY	\$333.81	\$390.65	\$451.10	\$589.14	\$759.65	\$1,051.96	\$1,152.56	\$415.01	–	–	–
	EE & SPOUSE	\$785.59	\$917.54	\$1,014.97	\$1,308.30	\$1,684.86	\$2,302.98	\$2,533.38	\$1,779.25	\$848.52	\$1,354.99	–
	EE & DEP	\$642.65	\$809.81	\$866.11	\$944.06	\$1,114.69	\$1,366.72	\$1,474.12	\$1,025.48	–	\$772.57	–
	EE, SP, & DEP	\$1,153.04	\$1,429.83	\$1,529.23	\$1,743.32	\$2,110.33	\$2,673.09	\$2,900.94	\$2,338.19	\$1,643.92	\$2,021.64	\$1,195.86
AREA 9	EE ONLY	\$314.97	\$368.60	\$425.63	\$555.88	\$716.77	\$992.58	\$1,087.50	\$391.58	–	–	–
	EE & SPOUSE	\$741.24	\$865.74	\$957.68	\$1,234.45	\$1,589.74	\$2,172.97	\$2,390.36	\$1,678.81	\$800.62	\$1,278.50	–
	EE & DEP	\$606.38	\$764.10	\$817.22	\$890.77	\$1,051.76	\$1,289.57	\$1,390.90	\$967.59	–	\$728.96	–
	EE, SP, & DEP	\$1,087.95	\$1,349.11	\$1,442.90	\$1,644.91	\$1,991.20	\$2,522.19	\$2,737.18	\$2,206.19	\$1,551.12	\$1,907.51	\$1,128.35

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.
+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

OAP K \$20/90/60% Plan								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$587.49	\$659.27	\$761.28	\$994.23	\$1,281.99	\$1,775.30	\$1,945.07	\$700.38	–	–	–
	EE & SPOUSE	\$1,325.77	\$1,548.44	\$1,712.88	\$2,207.90	\$2,843.37	\$3,886.51	\$4,275.34	\$3,002.67	\$1,431.96	\$2,286.69	–
	EE & DEP	\$1,084.55	\$1,366.65	\$1,461.65	\$1,593.20	\$1,881.15	\$2,306.49	\$2,487.73	\$1,730.60	–	\$1,303.80	–
	EE, SP, & DEP	\$1,945.87	\$2,412.98	\$2,580.73	\$2,942.03	\$3,561.41	\$4,511.12	\$4,895.65	\$3,945.94	\$2,774.29	\$3,411.73	\$2,018.13
AREA 2	EE ONLY	\$623.70	\$729.90	\$842.84	\$1,100.75	\$1,419.35	\$1,965.51	\$2,153.47	\$775.42	–	–	–
	EE & SPOUSE	\$1,467.81	\$1,714.34	\$1,896.40	\$2,444.46	\$3,148.02	\$4,302.93	\$4,733.41	\$3,324.39	\$1,585.39	\$2,531.69	–
	EE & DEP	\$1,200.75	\$1,513.07	\$1,618.26	\$1,763.90	\$2,082.70	\$2,553.61	\$2,754.28	\$1,916.02	–	\$1,443.49	–
	EE, SP, & DEP	\$2,154.36	\$2,671.52	\$2,857.24	\$3,257.25	\$3,942.99	\$4,994.45	\$5,420.18	\$4,368.72	\$3,071.53	\$3,777.27	\$2,234.36
AREA 3	EE ONLY	\$599.56	\$701.65	\$810.22	\$1,058.14	\$1,364.41	\$1,889.43	\$2,070.11	\$745.40	–	–	–
	EE & SPOUSE	\$1,410.99	\$1,647.98	\$1,822.99	\$2,349.83	\$3,026.16	\$4,136.36	\$4,550.18	\$3,195.70	\$1,524.02	\$2,433.69	–
	EE & DEP	\$1,154.27	\$1,454.50	\$1,555.62	\$1,695.62	\$2,002.08	\$2,454.76	\$2,647.66	\$1,841.85	–	\$1,387.61	–
	EE, SP, & DEP	\$2,070.96	\$2,568.11	\$2,746.64	\$3,131.17	\$3,790.36	\$4,801.12	\$5,210.37	\$4,199.61	\$2,952.63	\$3,631.05	\$2,147.87
AREA 4	EE ONLY	\$535.18	\$626.30	\$723.21	\$944.52	\$1,217.89	\$1,686.54	\$1,847.81	\$665.36	–	–	–
	EE & SPOUSE	\$1,259.48	\$1,471.02	\$1,627.23	\$2,097.50	\$2,701.20	\$3,692.19	\$4,061.57	\$2,852.54	\$1,360.37	\$2,172.35	–
	EE & DEP	\$1,030.32	\$1,298.31	\$1,388.57	\$1,513.54	\$1,787.09	\$2,191.17	\$2,363.35	\$1,644.07	–	\$1,238.61	–
	EE, SP, & DEP	\$1,848.58	\$2,292.34	\$2,451.70	\$2,794.93	\$3,383.34	\$4,285.56	\$4,650.87	\$3,748.64	\$2,635.57	\$3,241.14	\$1,917.23
AREA 5	EE ONLY	\$434.58	\$508.58	\$587.27	\$766.98	\$988.97	\$1,369.52	\$1,500.48	\$540.29	–	–	–
	EE & SPOUSE	\$1,022.73	\$1,194.51	\$1,321.36	\$1,703.23	\$2,193.46	\$2,998.17	\$3,298.12	\$2,316.35	\$1,104.66	\$1,764.02	–
	EE & DEP	\$836.65	\$1,054.27	\$1,127.56	\$1,229.04	\$1,451.17	\$1,779.29	\$1,919.11	\$1,335.03	–	\$1,005.78	–
	EE, SP, & DEP	\$1,501.10	\$1,861.45	\$1,990.85	\$2,269.57	\$2,747.37	\$3,480.01	\$3,776.64	\$3,044.01	\$2,140.16	\$2,631.90	\$1,556.85
AREA 6	EE ONLY	\$402.39	\$470.90	\$543.77	\$710.16	\$915.71	\$1,268.07	\$1,389.33	\$500.27	–	–	–
	EE & SPOUSE	\$946.98	\$1,106.03	\$1,223.48	\$1,577.07	\$2,030.98	\$2,776.08	\$3,053.81	\$2,144.76	\$1,022.83	\$1,633.35	–
	EE & DEP	\$774.68	\$976.18	\$1,044.04	\$1,138.00	\$1,343.68	\$1,647.49	\$1,776.95	\$1,236.14	–	\$931.28	–
	EE, SP, & DEP	\$1,389.91	\$1,723.56	\$1,843.38	\$2,101.45	\$2,543.86	\$3,222.23	\$3,496.89	\$2,818.53	\$1,981.63	\$2,436.95	\$1,441.52
AREA 7	EE ONLY	\$390.32	\$456.78	\$527.46	\$688.86	\$888.24	\$1,230.03	\$1,347.65	\$485.26	–	–	–
	EE & SPOUSE	\$918.57	\$1,072.85	\$1,186.78	\$1,529.76	\$1,970.05	\$2,692.80	\$2,962.20	\$2,080.42	\$992.15	\$1,584.35	–
	EE & DEP	\$751.44	\$946.89	\$1,012.72	\$1,103.86	\$1,303.37	\$1,598.07	\$1,723.64	\$1,199.06	–	\$903.34	–
	EE, SP, & DEP	\$1,348.21	\$1,671.85	\$1,788.08	\$2,038.41	\$2,467.55	\$3,125.56	\$3,391.99	\$2,733.97	\$1,922.18	\$2,363.84	\$1,398.28
AREA 8	EE ONLY	\$442.63	\$518.00	\$598.15	\$781.18	\$1,007.28	\$1,394.88	\$1,528.27	\$550.30	–	–	–
	EE & SPOUSE	\$1,041.67	\$1,216.63	\$1,345.83	\$1,734.78	\$2,234.08	\$3,053.69	\$3,359.19	\$2,359.24	\$1,125.11	\$1,796.68	–
	EE & DEP	\$852.14	\$1,073.79	\$1,148.44	\$1,251.80	\$1,478.05	\$1,812.24	\$1,954.65	\$1,359.76	–	\$1,024.41	–
	EE, SP, & DEP	\$1,528.90	\$1,895.92	\$2,027.72	\$2,311.60	\$2,798.25	\$3,544.45	\$3,846.58	\$3,100.38	\$2,179.80	\$2,680.64	\$1,585.68
AREA 9	EE ONLY	\$430.56	\$503.87	\$581.83	\$759.88	\$979.81	\$1,356.84	\$1,486.59	\$535.29	–	–	–
	EE & SPOUSE	\$1,013.26	\$1,183.45	\$1,309.13	\$1,687.46	\$2,173.15	\$2,970.41	\$3,267.58	\$2,294.90	\$1,094.43	\$1,747.68	–
	EE & DEP	\$828.90	\$1,044.51	\$1,117.12	\$1,217.66	\$1,437.73	\$1,762.82	\$1,901.34	\$1,322.67	–	\$996.47	–
	EE, SP, & DEP	\$1,487.20	\$1,844.21	\$1,972.42	\$2,248.56	\$2,721.94	\$3,447.78	\$3,741.67	\$3,015.83	\$2,120.35	\$2,607.54	\$1,542.43

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.

+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

OAP L \$20/80/50% Plan								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$450.09	\$505.09	\$583.24	\$761.71	\$982.18	\$1,360.12	\$1,490.18	\$536.58	–	–	–
	EE & SPOUSE	\$1,015.71	\$1,186.31	\$1,312.29	\$1,691.54	\$2,178.40	\$2,977.59	\$3,275.48	\$2,300.44	\$1,097.07	\$1,751.91	–
	EE & DEP	\$830.91	\$1,047.03	\$1,119.82	\$1,220.60	\$1,441.21	\$1,767.08	\$1,905.94	\$1,325.87	–	\$998.88	–
	EE, SP, & DEP	\$1,490.80	\$1,848.67	\$1,977.18	\$2,253.99	\$2,728.51	\$3,456.12	\$3,750.72	\$3,023.11	\$2,125.47	\$2,613.84	\$1,546.16
AREA 2	EE ONLY	\$477.84	\$559.20	\$645.73	\$843.32	\$1,087.41	\$1,505.84	\$1,649.84	\$594.07	–	–	–
	EE & SPOUSE	\$1,124.54	\$1,313.41	\$1,452.89	\$1,872.78	\$2,411.80	\$3,296.61	\$3,626.42	\$2,546.92	\$1,214.62	\$1,939.61	–
	EE & DEP	\$919.93	\$1,159.21	\$1,239.80	\$1,351.38	\$1,595.62	\$1,956.41	\$2,110.14	\$1,467.93	–	\$1,105.90	–
	EE, SP, & DEP	\$1,650.52	\$2,046.74	\$2,189.02	\$2,495.49	\$3,020.85	\$3,826.42	\$4,152.58	\$3,347.02	\$2,353.20	\$2,893.89	\$1,711.82
AREA 3	EE ONLY	\$459.34	\$537.56	\$620.73	\$810.68	\$1,045.32	\$1,447.55	\$1,585.98	\$571.08	–	–	–
	EE & SPOUSE	\$1,081.01	\$1,262.57	\$1,396.65	\$1,800.28	\$2,318.44	\$3,169.00	\$3,486.04	\$2,448.33	\$1,167.60	\$1,864.53	–
	EE & DEP	\$884.32	\$1,114.34	\$1,191.81	\$1,299.07	\$1,533.86	\$1,880.68	\$2,028.46	\$1,411.10	–	\$1,063.09	–
	EE, SP, & DEP	\$1,586.63	\$1,967.51	\$2,104.29	\$2,398.89	\$2,903.92	\$3,678.30	\$3,991.83	\$3,217.46	\$2,262.11	\$2,781.87	\$1,645.55
AREA 4	EE ONLY	\$410.02	\$479.83	\$554.08	\$723.63	\$933.07	\$1,292.11	\$1,415.67	\$509.75	–	–	–
	EE & SPOUSE	\$964.93	\$1,126.99	\$1,246.68	\$1,606.96	\$2,069.48	\$2,828.71	\$3,111.70	\$2,185.42	\$1,042.22	\$1,664.31	–
	EE & DEP	\$789.36	\$994.68	\$1,063.83	\$1,159.57	\$1,369.15	\$1,678.72	\$1,810.64	\$1,259.57	–	\$948.94	–
	EE, SP, & DEP	\$1,416.26	\$1,756.23	\$1,878.32	\$2,141.29	\$2,592.09	\$3,283.31	\$3,563.18	\$2,871.96	\$2,019.20	\$2,483.14	\$1,468.85
AREA 5	EE ONLY	\$332.95	\$389.64	\$449.93	\$587.61	\$757.68	\$1,049.23	\$1,149.57	\$413.93	–	–	–
	EE & SPOUSE	\$783.55	\$915.15	\$1,012.34	\$1,304.90	\$1,680.48	\$2,296.99	\$2,526.80	\$1,774.63	\$846.31	\$1,351.47	–
	EE & DEP	\$640.99	\$807.71	\$863.86	\$941.61	\$1,111.79	\$1,363.17	\$1,470.29	\$1,022.81	–	\$770.56	–
	EE, SP, & DEP	\$1,150.04	\$1,426.11	\$1,525.26	\$1,738.79	\$2,104.85	\$2,666.15	\$2,893.41	\$2,332.12	\$1,639.65	\$2,016.39	\$1,192.75
AREA 6	EE ONLY	\$308.28	\$360.78	\$416.60	\$544.08	\$701.55	\$971.51	\$1,064.41	\$383.27	–	–	–
	EE & SPOUSE	\$725.51	\$847.36	\$937.35	\$1,208.24	\$1,556.00	\$2,126.85	\$2,339.63	\$1,643.17	\$783.62	\$1,251.36	–
	EE & DEP	\$593.51	\$747.88	\$799.87	\$871.86	\$1,029.44	\$1,262.20	\$1,361.38	\$947.05	–	\$713.49	–
	EE, SP, & DEP	\$1,064.85	\$1,320.48	\$1,412.27	\$1,609.99	\$1,948.94	\$2,468.65	\$2,679.08	\$2,159.37	\$1,518.19	\$1,867.03	\$1,104.40
AREA 7	EE ONLY	\$299.04	\$349.95	\$404.10	\$527.76	\$680.51	\$942.37	\$1,032.48	\$371.77	–	–	–
	EE & SPOUSE	\$703.74	\$821.94	\$909.23	\$1,172.00	\$1,509.32	\$2,063.04	\$2,269.44	\$1,593.88	\$760.12	\$1,213.82	–
	EE & DEP	\$575.70	\$725.44	\$775.88	\$845.70	\$998.55	\$1,224.33	\$1,320.54	\$918.64	–	\$692.08	–
	EE, SP, & DEP	\$1,032.91	\$1,280.86	\$1,369.91	\$1,561.69	\$1,890.47	\$2,394.60	\$2,598.71	\$2,094.59	\$1,472.65	\$1,811.02	\$1,071.27
AREA 8	EE ONLY	\$339.11	\$396.85	\$458.26	\$598.49	\$771.71	\$1,068.66	\$1,170.85	\$421.60	–	–	–
	EE & SPOUSE	\$798.06	\$932.10	\$1,031.09	\$1,329.07	\$1,711.60	\$2,339.53	\$2,573.59	\$1,807.49	\$861.99	\$1,376.50	–
	EE & DEP	\$652.86	\$822.67	\$879.86	\$959.05	\$1,132.38	\$1,388.42	\$1,497.52	\$1,041.75	–	\$784.83	–
	EE, SP, & DEP	\$1,171.34	\$1,452.52	\$1,553.50	\$1,770.99	\$2,143.83	\$2,715.52	\$2,946.99	\$2,375.30	\$1,670.01	\$2,053.73	\$1,214.84
AREA 9	EE ONLY	\$329.86	\$386.03	\$445.76	\$582.17	\$750.66	\$1,039.52	\$1,138.92	\$410.10	–	–	–
	EE & SPOUSE	\$776.29	\$906.68	\$1,002.96	\$1,292.82	\$1,664.92	\$2,275.73	\$2,503.40	\$1,758.20	\$838.48	\$1,338.96	–
	EE & DEP	\$635.05	\$800.23	\$855.86	\$932.89	\$1,101.50	\$1,350.55	\$1,456.68	\$1,013.34	–	\$763.43	–
	EE, SP, & DEP	\$1,139.39	\$1,412.91	\$1,511.13	\$1,722.69	\$2,085.36	\$2,641.46	\$2,866.62	\$2,310.52	\$1,624.47	\$1,997.72	\$1,181.71

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.

+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

OAP M \$20/80/50% Plan								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$416.93	\$467.87	\$540.26	\$705.58	\$909.80	\$1,259.89	\$1,380.36	\$497.04	–	–	–
	EE & SPOUSE	\$940.86	\$1,098.89	\$1,215.59	\$1,566.89	\$2,017.87	\$2,758.16	\$3,034.10	\$2,130.92	\$1,016.23	\$1,622.81	–
	EE & DEP	\$769.68	\$969.87	\$1,037.30	\$1,130.66	\$1,335.00	\$1,636.86	\$1,765.48	\$1,228.16	–	\$925.27	–
	EE, SP, & DEP	\$1,380.94	\$1,712.44	\$1,831.48	\$2,087.89	\$2,527.44	\$3,201.43	\$3,474.32	\$2,800.34	\$1,968.84	\$2,421.22	\$1,432.22
AREA 2	EE ONLY	\$442.63	\$517.99	\$598.15	\$781.18	\$1,007.28	\$1,394.87	\$1,528.26	\$550.29	–	–	–
	EE & SPOUSE	\$1,041.67	\$1,216.63	\$1,345.83	\$1,734.77	\$2,234.07	\$3,053.68	\$3,359.18	\$2,359.23	\$1,125.11	\$1,796.68	–
	EE & DEP	\$852.14	\$1,073.79	\$1,148.44	\$1,251.80	\$1,478.04	\$1,812.24	\$1,954.64	\$1,359.75	–	\$1,024.41	–
	EE, SP, & DEP	\$1,528.89	\$1,895.91	\$2,027.71	\$2,311.59	\$2,798.24	\$3,544.44	\$3,846.57	\$3,100.37	\$2,179.79	\$2,680.63	\$1,585.67
AREA 3	EE ONLY	\$425.49	\$497.94	\$574.99	\$750.94	\$968.28	\$1,340.88	\$1,469.10	\$528.99	–	–	–
	EE & SPOUSE	\$1,001.35	\$1,169.53	\$1,293.73	\$1,667.62	\$2,147.59	\$2,935.47	\$3,229.15	\$2,267.91	\$1,081.56	\$1,727.13	–
	EE & DEP	\$819.16	\$1,032.22	\$1,103.98	\$1,203.34	\$1,420.83	\$1,742.08	\$1,878.98	\$1,307.12	–	\$984.75	–
	EE, SP, & DEP	\$1,469.71	\$1,822.52	\$1,949.22	\$2,222.11	\$2,689.92	\$3,407.24	\$3,697.67	\$2,980.36	\$2,095.41	\$2,576.87	\$1,524.29
AREA 4	EE ONLY	\$379.80	\$444.47	\$513.25	\$670.30	\$864.31	\$1,196.89	\$1,311.35	\$472.19	–	–	–
	EE & SPOUSE	\$893.82	\$1,043.94	\$1,154.81	\$1,488.54	\$1,916.98	\$2,620.25	\$2,882.40	\$2,024.37	\$965.42	\$1,541.67	–
	EE & DEP	\$731.19	\$921.38	\$985.43	\$1,074.12	\$1,268.25	\$1,555.02	\$1,677.21	\$1,166.75	–	\$879.01	–
	EE, SP, & DEP	\$1,311.89	\$1,626.81	\$1,739.91	\$1,983.49	\$2,401.07	\$3,041.36	\$3,300.60	\$2,660.32	\$1,870.40	\$2,300.16	\$1,360.61
AREA 5	EE ONLY	\$308.41	\$360.92	\$416.77	\$544.30	\$701.84	\$971.91	\$1,064.85	\$383.43	–	–	–
	EE & SPOUSE	\$725.81	\$847.71	\$937.74	\$1,208.74	\$1,556.64	\$2,127.73	\$2,340.59	\$1,643.85	\$783.95	\$1,251.88	–
	EE & DEP	\$593.75	\$748.19	\$800.20	\$872.22	\$1,029.86	\$1,262.72	\$1,361.94	\$947.44	–	\$713.78	–
	EE, SP, & DEP	\$1,065.29	\$1,321.02	\$1,412.86	\$1,610.66	\$1,949.74	\$2,469.67	\$2,680.19	\$2,160.26	\$1,518.82	\$1,867.80	\$1,104.85
AREA 6	EE ONLY	\$285.57	\$334.19	\$385.90	\$503.99	\$649.86	\$899.92	\$985.97	\$355.03	–	–	–
	EE & SPOUSE	\$672.04	\$784.92	\$868.28	\$1,119.21	\$1,441.34	\$1,970.12	\$2,167.21	\$1,522.09	\$725.88	\$1,159.15	–
	EE & DEP	\$549.77	\$692.77	\$740.93	\$807.61	\$953.57	\$1,169.18	\$1,261.06	\$877.26	–	\$660.91	–
	EE, SP, & DEP	\$986.38	\$1,223.17	\$1,308.20	\$1,491.35	\$1,805.32	\$2,286.74	\$2,481.66	\$2,000.24	\$1,406.32	\$1,729.44	\$1,023.01
AREA 7	EE ONLY	\$277.00	\$324.16	\$374.32	\$488.87	\$630.36	\$872.92	\$956.40	\$344.38	–	–	–
	EE & SPOUSE	\$651.88	\$761.37	\$842.23	\$1,085.63	\$1,398.10	\$1,911.01	\$2,102.20	\$1,476.42	\$704.10	\$1,124.37	–
	EE & DEP	\$533.28	\$671.98	\$718.70	\$783.38	\$924.97	\$1,134.11	\$1,223.23	\$850.94	–	\$641.08	–
	EE, SP, & DEP	\$956.79	\$1,186.47	\$1,268.95	\$1,446.61	\$1,751.16	\$2,218.13	\$2,407.21	\$1,940.23	\$1,364.13	\$1,677.56	\$992.32
AREA 8	EE ONLY	\$314.12	\$367.61	\$424.49	\$554.38	\$714.84	\$989.91	\$1,084.57	\$390.53	–	–	–
	EE & SPOUSE	\$739.25	\$863.41	\$955.10	\$1,231.13	\$1,585.47	\$2,167.13	\$2,383.94	\$1,674.29	\$798.47	\$1,275.06	–
	EE & DEP	\$604.75	\$762.04	\$815.02	\$888.37	\$1,048.93	\$1,286.10	\$1,387.17	\$964.98	–	\$727.00	–
	EE, SP, & DEP	\$1,085.02	\$1,345.48	\$1,439.02	\$1,640.48	\$1,985.85	\$2,515.41	\$2,729.82	\$2,200.26	\$1,546.95	\$1,902.39	\$1,125.31
AREA 9	EE ONLY	\$305.56	\$357.58	\$412.91	\$539.26	\$695.35	\$962.91	\$1,054.99	\$379.88	–	–	–
	EE & SPOUSE	\$719.09	\$839.87	\$929.05	\$1,197.55	\$1,542.23	\$2,108.02	\$2,318.92	\$1,628.63	\$776.69	\$1,240.29	–
	EE & DEP	\$588.25	\$741.26	\$792.79	\$864.14	\$1,020.32	\$1,251.03	\$1,349.33	\$938.67	–	\$707.17	–
	EE, SP, & DEP	\$1,055.43	\$1,308.79	\$1,399.78	\$1,595.74	\$1,931.69	\$2,446.81	\$2,655.37	\$2,140.26	\$1,504.76	\$1,850.50	\$1,094.62

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.

+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

OAP N \$20/90/60% Plan + Infertility								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$618.30	\$693.84	\$801.21	\$1,046.38	\$1,349.23	\$1,868.41	\$2,047.08	\$737.11	–	–	–
	EE & SPOUSE	\$1,395.30	\$1,629.65	\$1,802.71	\$2,323.70	\$2,992.50	\$4,090.36	\$4,499.57	\$3,160.16	\$1,507.07	\$2,406.62	–
	EE & DEP	\$1,141.43	\$1,438.33	\$1,538.32	\$1,676.76	\$1,979.81	\$2,427.46	\$2,618.21	\$1,821.37	–	\$1,372.18	–
	EE, SP, & DEP	\$2,047.93	\$2,539.54	\$2,716.09	\$3,096.34	\$3,748.20	\$4,747.72	\$5,152.42	\$4,152.90	\$2,919.79	\$3,590.67	\$2,123.98
AREA 2	EE ONLY	\$656.42	\$768.18	\$887.05	\$1,158.49	\$1,493.79	\$2,068.60	\$2,266.41	\$816.09	–	–	–
	EE & SPOUSE	\$1,544.80	\$1,804.26	\$1,995.86	\$2,572.67	\$3,313.13	\$4,528.61	\$4,981.67	\$3,498.74	\$1,668.54	\$2,664.47	–
	EE & DEP	\$1,263.73	\$1,592.43	\$1,703.14	\$1,856.42	\$2,191.93	\$2,687.55	\$2,898.74	\$2,016.51	–	\$1,519.20	–
	EE, SP, & DEP	\$2,267.35	\$2,811.64	\$3,007.10	\$3,428.09	\$4,149.79	\$5,256.41	\$5,704.46	\$4,597.85	\$3,232.63	\$3,975.38	\$2,351.55
AREA 3	EE ONLY	\$631.01	\$738.45	\$852.71	\$1,113.64	\$1,435.97	\$1,988.52	\$2,178.68	\$784.50	–	–	–
	EE & SPOUSE	\$1,485.00	\$1,734.42	\$1,918.60	\$2,473.08	\$3,184.88	\$4,353.31	\$4,788.83	\$3,363.31	\$1,603.95	\$2,561.33	–
	EE & DEP	\$1,214.81	\$1,530.79	\$1,637.21	\$1,784.56	\$2,107.09	\$2,583.51	\$2,786.53	\$1,938.45	–	\$1,460.39	–
	EE, SP, & DEP	\$2,179.58	\$2,702.80	\$2,890.69	\$3,295.39	\$3,989.16	\$5,052.93	\$5,483.65	\$4,419.87	\$3,107.50	\$3,821.50	\$2,260.52
AREA 4	EE ONLY	\$563.25	\$659.15	\$761.15	\$994.06	\$1,281.77	\$1,774.99	\$1,944.73	\$700.25	–	–	–
	EE & SPOUSE	\$1,325.54	\$1,548.17	\$1,712.58	\$2,207.51	\$2,842.88	\$3,885.84	\$4,274.59	\$3,002.15	\$1,431.72	\$2,286.29	–
	EE & DEP	\$1,084.36	\$1,366.41	\$1,461.40	\$1,592.93	\$1,880.82	\$2,306.09	\$2,487.30	\$1,730.30	–	\$1,303.57	–
	EE, SP, & DEP	\$1,945.53	\$2,412.57	\$2,580.28	\$2,941.52	\$3,560.79	\$4,510.34	\$4,894.80	\$3,945.25	\$2,773.81	\$3,411.14	\$2,017.78
AREA 5	EE ONLY	\$457.37	\$535.25	\$618.07	\$807.20	\$1,040.84	\$1,441.35	\$1,579.18	\$568.63	–	–	–
	EE & SPOUSE	\$1,076.37	\$1,257.16	\$1,390.66	\$1,792.57	\$2,308.50	\$3,155.42	\$3,471.10	\$2,437.84	\$1,162.60	\$1,856.54	–
	EE & DEP	\$880.53	\$1,109.57	\$1,186.70	\$1,293.50	\$1,527.28	\$1,872.61	\$2,019.76	\$1,405.05	–	\$1,058.54	–
	EE, SP, & DEP	\$1,579.83	\$1,959.08	\$2,095.27	\$2,388.61	\$2,891.47	\$3,662.53	\$3,974.72	\$3,203.66	\$2,252.41	\$2,769.94	\$1,638.50
AREA 6	EE ONLY	\$423.49	\$495.60	\$572.29	\$747.41	\$963.74	\$1,334.58	\$1,462.20	\$526.51	–	–	–
	EE & SPOUSE	\$996.64	\$1,164.04	\$1,287.65	\$1,659.78	\$2,137.50	\$2,921.68	\$3,213.98	\$2,257.25	\$1,076.48	\$1,719.02	–
	EE & DEP	\$815.31	\$1,027.38	\$1,098.80	\$1,197.69	\$1,414.15	\$1,733.90	\$1,870.15	\$1,300.98	–	\$980.13	–
	EE, SP, & DEP	\$1,462.81	\$1,813.96	\$1,940.06	\$2,211.67	\$2,677.29	\$3,391.23	\$3,680.30	\$2,966.36	\$2,085.57	\$2,564.76	\$1,517.13
AREA 7	EE ONLY	\$410.79	\$480.74	\$555.12	\$724.99	\$934.82	\$1,294.54	\$1,418.33	\$510.71	–	–	–
	EE & SPOUSE	\$966.74	\$1,129.12	\$1,249.02	\$1,609.99	\$2,073.38	\$2,834.03	\$3,117.56	\$2,189.54	\$1,044.18	\$1,667.45	–
	EE & DEP	\$790.85	\$996.55	\$1,065.83	\$1,161.76	\$1,371.73	\$1,681.88	\$1,814.05	\$1,261.95	–	\$950.72	–
	EE, SP, & DEP	\$1,418.92	\$1,759.54	\$1,881.86	\$2,145.32	\$2,596.97	\$3,289.49	\$3,569.89	\$2,877.37	\$2,023.00	\$2,487.82	\$1,471.62
AREA 8	EE ONLY	\$465.84	\$545.16	\$629.52	\$822.15	\$1,060.11	\$1,468.04	\$1,608.42	\$579.16	–	–	–
	EE & SPOUSE	\$1,096.31	\$1,280.44	\$1,416.42	\$1,825.76	\$2,351.25	\$3,213.85	\$3,535.38	\$2,482.98	\$1,184.13	\$1,890.92	–
	EE & DEP	\$896.84	\$1,130.11	\$1,208.68	\$1,317.46	\$1,555.57	\$1,907.29	\$2,057.17	\$1,431.07	–	\$1,078.14	–
	EE, SP, & DEP	\$1,609.09	\$1,995.35	\$2,134.07	\$2,432.84	\$2,945.02	\$3,730.35	\$4,048.33	\$3,262.99	\$2,294.12	\$2,821.24	\$1,668.84
AREA 9	EE ONLY	\$453.14	\$530.30	\$612.35	\$799.73	\$1,031.20	\$1,428.00	\$1,564.56	\$563.36	–	–	–
	EE & SPOUSE	\$1,066.41	\$1,245.52	\$1,377.79	\$1,775.97	\$2,287.13	\$3,126.20	\$3,438.96	\$2,415.26	\$1,151.83	\$1,839.35	–
	EE & DEP	\$872.38	\$1,099.29	\$1,175.71	\$1,281.53	\$1,513.14	\$1,855.27	\$2,001.06	\$1,392.04	–	\$1,048.74	–
	EE, SP, & DEP	\$1,565.20	\$1,940.94	\$2,075.87	\$2,366.49	\$2,864.70	\$3,628.62	\$3,937.92	\$3,174.00	\$2,231.56	\$2,744.30	\$1,623.33

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.
+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

OAP O \$20/80/50% Plan + Infertility								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$480.91	\$539.66	\$623.17	\$813.86	\$1,049.41	\$1,453.23	\$1,592.19	\$573.31	–	–	–
	EE & SPOUSE	\$1,085.25	\$1,267.52	\$1,402.13	\$1,807.34	\$2,327.53	\$3,181.43	\$3,499.71	\$2,457.93	\$1,172.18	\$1,871.84	–
	EE & DEP	\$887.79	\$1,118.71	\$1,196.48	\$1,304.17	\$1,539.87	\$1,888.05	\$2,036.41	\$1,416.64	–	\$1,067.26	–
	EE, SP, & DEP	\$1,592.85	\$1,975.22	\$2,112.54	\$2,408.30	\$2,915.30	\$3,692.72	\$4,007.49	\$3,230.07	\$2,270.98	\$2,792.78	\$1,652.01
AREA 2	EE ONLY	\$510.55	\$597.48	\$689.94	\$901.06	\$1,161.85	\$1,608.93	\$1,762.79	\$634.74	–	–	–
	EE & SPOUSE	\$1,201.52	\$1,403.33	\$1,552.36	\$2,000.99	\$2,576.91	\$3,522.30	\$3,874.68	\$2,721.28	\$1,297.77	\$2,072.40	–
	EE & DEP	\$982.91	\$1,238.57	\$1,324.68	\$1,443.90	\$1,704.86	\$2,090.34	\$2,254.60	\$1,568.42	–	\$1,181.61	–
	EE, SP, & DEP	\$1,763.52	\$2,186.86	\$2,338.88	\$2,666.33	\$3,227.66	\$4,088.37	\$4,436.86	\$3,576.15	\$2,514.30	\$3,092.00	\$1,829.01
AREA 3	EE ONLY	\$490.79	\$574.36	\$663.23	\$866.18	\$1,116.88	\$1,546.65	\$1,694.55	\$610.17	–	–	–
	EE & SPOUSE	\$1,155.01	\$1,349.01	\$1,492.26	\$1,923.53	\$2,477.16	\$3,385.95	\$3,724.69	\$2,615.94	\$1,247.53	\$1,992.17	–
	EE & DEP	\$944.86	\$1,190.63	\$1,273.40	\$1,388.01	\$1,638.86	\$2,009.42	\$2,167.33	\$1,507.70	–	\$1,135.87	–
	EE, SP, & DEP	\$1,695.25	\$2,102.20	\$2,248.35	\$2,563.11	\$3,102.72	\$3,930.11	\$4,265.11	\$3,437.72	\$2,416.97	\$2,972.31	\$1,758.21
AREA 4	EE ONLY	\$438.09	\$512.68	\$592.01	\$773.16	\$996.94	\$1,380.57	\$1,512.58	\$544.65	–	–	–
	EE & SPOUSE	\$1,030.98	\$1,204.15	\$1,332.02	\$1,716.98	\$2,211.16	\$3,022.36	\$3,324.73	\$2,335.03	\$1,113.57	\$1,778.25	–
	EE & DEP	\$843.40	\$1,062.78	\$1,136.66	\$1,238.96	\$1,462.88	\$1,793.65	\$1,934.59	\$1,345.80	–	\$1,013.90	–
	EE, SP, & DEP	\$1,513.21	\$1,876.46	\$2,006.91	\$2,287.88	\$2,769.54	\$3,508.08	\$3,807.11	\$3,068.57	\$2,157.43	\$2,653.14	\$1,569.41
AREA 5	EE ONLY	\$355.74	\$416.31	\$480.73	\$627.83	\$809.55	\$1,121.06	\$1,228.26	\$442.27	–	–	–
	EE & SPOUSE	\$837.19	\$977.80	\$1,081.64	\$1,394.24	\$1,795.53	\$2,454.24	\$2,699.78	\$1,896.12	\$904.25	\$1,443.99	–
	EE & DEP	\$684.87	\$863.01	\$923.00	\$1,006.07	\$1,187.90	\$1,456.50	\$1,570.95	\$1,092.83	–	\$823.32	–
	EE, SP, & DEP	\$1,228.77	\$1,523.74	\$1,629.67	\$1,857.83	\$2,248.95	\$2,848.67	\$3,091.49	\$2,491.77	\$1,751.90	\$2,154.43	\$1,274.40
AREA 6	EE ONLY	\$329.39	\$385.47	\$445.12	\$581.33	\$749.58	\$1,038.02	\$1,137.28	\$409.51	–	–	–
	EE & SPOUSE	\$775.18	\$905.37	\$1,001.52	\$1,290.96	\$1,662.52	\$2,272.45	\$2,499.79	\$1,755.66	\$837.27	\$1,337.03	–
	EE & DEP	\$634.14	\$799.08	\$854.63	\$931.55	\$1,099.91	\$1,348.61	\$1,454.58	\$1,011.88	–	\$762.33	–
	EE, SP, & DEP	\$1,137.75	\$1,410.87	\$1,508.96	\$1,720.21	\$2,082.36	\$2,637.66	\$2,862.49	\$2,307.19	\$1,622.13	\$1,994.84	\$1,180.00
AREA 7	EE ONLY	\$319.51	\$373.91	\$431.77	\$563.89	\$727.09	\$1,006.88	\$1,103.16	\$397.23	–	–	–
	EE & SPOUSE	\$751.92	\$878.21	\$971.47	\$1,252.23	\$1,612.65	\$2,204.28	\$2,424.80	\$1,702.99	\$812.15	\$1,296.92	–
	EE & DEP	\$615.11	\$775.11	\$828.99	\$903.60	\$1,066.91	\$1,308.15	\$1,410.94	\$981.53	–	\$739.46	–
	EE, SP, & DEP	\$1,103.62	\$1,368.55	\$1,463.69	\$1,668.60	\$2,019.89	\$2,558.53	\$2,776.62	\$2,237.98	\$1,573.46	\$1,935.00	\$1,144.60
AREA 8	EE ONLY	\$362.33	\$424.02	\$489.63	\$639.46	\$824.54	\$1,141.82	\$1,251.01	\$450.46	–	–	–
	EE & SPOUSE	\$852.69	\$995.91	\$1,101.67	\$1,420.06	\$1,828.78	\$2,499.69	\$2,749.77	\$1,931.23	\$921.00	\$1,470.73	–
	EE & DEP	\$697.55	\$878.99	\$940.09	\$1,024.70	\$1,209.90	\$1,483.47	\$1,600.04	\$1,113.07	–	\$838.56	–
	EE, SP, & DEP	\$1,251.53	\$1,551.96	\$1,659.85	\$1,892.23	\$2,290.60	\$2,901.42	\$3,148.74	\$2,537.91	\$1,784.34	\$2,194.32	\$1,298.00
AREA 9	EE ONLY	\$352.45	\$412.46	\$476.28	\$622.02	\$802.05	\$1,110.68	\$1,216.89	\$438.18	–	–	–
	EE & SPOUSE	\$829.44	\$968.75	\$1,071.63	\$1,381.33	\$1,778.90	\$2,431.52	\$2,674.78	\$1,878.56	\$895.88	\$1,430.62	–
	EE & DEP	\$678.53	\$855.01	\$914.45	\$996.76	\$1,176.90	\$1,443.01	\$1,556.40	\$1,082.71	–	\$815.69	–
	EE, SP, & DEP	\$1,217.40	\$1,509.64	\$1,614.58	\$1,840.63	\$2,228.13	\$2,822.29	\$3,062.87	\$2,468.70	\$1,735.68	\$2,134.48	\$1,262.60

* Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Benefits are the same as those for the under 65 employees.

+ Used for active employees age 65+ in groups under 20 lives because Medicare is primary. Coverage provided through a Medicare risk contract.

OAP P \$20/80/50% Plan + Infertility (high deductible)								(No Medicare Coverage)	(Ee w/ Medicare Coverage)*	(Both Ee & Spouse w/ Medicare)*	(Ee w/ Medicare Risk) +	(Both Ee & Spouse w/ Medicare Risk) +
AGE		<30	30-39	40-49	50-54	55-59	60-64	65+	65+	65+	65+	65+
AREA 1	EE ONLY	\$447.74	\$502.44	\$580.19	\$757.73	\$977.04	\$1,353.00	\$1,482.38	\$533.77	–	–	–
	EE & SPOUSE	\$1,010.40	\$1,180.10	\$1,305.42	\$1,682.69	\$2,167.00	\$2,962.00	\$3,258.34	\$2,288.41	\$1,091.33	\$1,742.74	–
	EE & DEP	\$826.56	\$1,041.55	\$1,113.96	\$1,214.22	\$1,433.67	\$1,757.83	\$1,895.96	\$1,318.93	–	\$993.65	–
	EE, SP, & DEP	\$1,483.00	\$1,838.99	\$1,966.84	\$2,242.19	\$2,714.24	\$3,438.03	\$3,731.09	\$3,007.29	\$2,114.35	\$2,600.16	\$1,538.07
AREA 2	EE ONLY	\$475.34	\$556.28	\$642.35	\$838.91	\$1,081.72	\$1,497.96	\$1,641.21	\$590.96	–	–	–
	EE & SPOUSE	\$1,118.65	\$1,306.54	\$1,445.29	\$1,862.98	\$2,399.18	\$3,279.36	\$3,607.44	\$2,533.59	\$1,208.26	\$1,929.46	–
	EE & DEP	\$915.12	\$1,153.15	\$1,233.31	\$1,344.31	\$1,587.28	\$1,946.17	\$2,099.10	\$1,460.24	–	\$1,100.12	–
	EE, SP, & DEP	\$1,641.89	\$2,036.03	\$2,177.57	\$2,482.43	\$3,005.05	\$3,806.39	\$4,130.85	\$3,329.50	\$2,340.89	\$2,878.75	\$1,702.86
AREA 3	EE ONLY	\$456.94	\$534.74	\$617.49	\$806.44	\$1,039.85	\$1,439.98	\$1,577.68	\$568.09	–	–	–
	EE & SPOUSE	\$1,075.35	\$1,255.97	\$1,389.34	\$1,790.86	\$2,306.31	\$3,152.42	\$3,467.80	\$2,435.52	\$1,161.49	\$1,854.77	–
	EE & DEP	\$879.69	\$1,108.51	\$1,185.57	\$1,292.27	\$1,525.83	\$1,870.83	\$2,017.84	\$1,403.72	–	\$1,057.53	–
	EE, SP, & DEP	\$1,578.33	\$1,957.21	\$2,093.28	\$2,386.34	\$2,888.72	\$3,659.05	\$3,970.95	\$3,200.62	\$2,250.27	\$2,767.31	\$1,636.94
AREA 4	EE ONLY	\$407.87	\$477.32	\$551.18	\$719.84	\$928.18	\$1,285.35	\$1,408.26	\$507.08	–	–	–
	EE & SPOUSE	\$959.88	\$1,121.10	\$1,240.15	\$1,598.56	\$2,058.65	\$2,813.90	\$3,095.42	\$2,173.99	\$1,036.77	\$1,655.60	–
	EE & DEP	\$785.23	\$989.48	\$1,058.26	\$1,153.51	\$1,361.98	\$1,669.94	\$1,801.16	\$1,252.98	–	\$943.97	–
	EE, SP, & DEP	\$1,408.85	\$1,747.04	\$1,868.50	\$2,130.08	\$2,578.52	\$3,266.13	\$3,544.54	\$2,856.93	\$2,008.63	\$2,470.15	\$1,461.16
AREA 5	EE ONLY	\$331.20	\$387.60	\$447.57	\$584.53	\$753.71	\$1,043.74	\$1,143.55	\$411.77	–	–	–
	EE & SPOUSE	\$779.45	\$910.36	\$1,007.04	\$1,298.08	\$1,671.69	\$2,284.98	\$2,513.57	\$1,765.34	\$841.89	\$1,344.40	–
	EE & DEP	\$637.63	\$803.48	\$859.34	\$936.68	\$1,105.97	\$1,356.04	\$1,462.60	\$1,017.46	–	\$766.53	–
	EE, SP, & DEP	\$1,144.02	\$1,418.65	\$1,517.27	\$1,729.69	\$2,093.84	\$2,652.20	\$2,878.27	\$2,319.91	\$1,631.07	\$2,005.84	\$1,186.51
AREA 6	EE ONLY	\$306.67	\$358.89	\$414.42	\$541.23	\$697.88	\$966.43	\$1,058.84	\$381.27	–	–	–
	EE & SPOUSE	\$721.71	\$842.93	\$932.45	\$1,201.92	\$1,547.86	\$2,115.72	\$2,327.38	\$1,634.58	\$779.52	\$1,244.81	–
	EE & DEP	\$590.40	\$743.97	\$795.69	\$867.30	\$1,024.05	\$1,255.59	\$1,354.26	\$942.09	–	\$709.75	–
	EE, SP, & DEP	\$1,059.28	\$1,313.57	\$1,404.88	\$1,601.57	\$1,938.74	\$2,455.74	\$2,665.06	\$2,148.07	\$1,510.25	\$1,857.26	\$1,098.62
AREA 7	EE ONLY	\$297.47	\$348.12	\$401.99	\$525.00	\$676.95	\$937.43	\$1,027.08	\$369.83	–	–	–
	EE & SPOUSE	\$700.06	\$817.64	\$904.47	\$1,165.86	\$1,501.42	\$2,052.25	\$2,257.56	\$1,585.54	\$756.14	\$1,207.47	–
	EE & DEP	\$572.69	\$721.65	\$771.82	\$841.28	\$993.33	\$1,217.93	\$1,313.63	\$913.83	–	\$688.46	–
	EE, SP, & DEP	\$1,027.50	\$1,274.16	\$1,362.74	\$1,553.52	\$1,880.58	\$2,382.06	\$2,585.11	\$2,083.63	\$1,464.94	\$1,801.54	\$1,065.66
AREA 8	EE ONLY	\$337.34	\$394.78	\$455.86	\$595.36	\$767.67	\$1,063.07	\$1,164.73	\$419.39	–	–	–
	EE & SPOUSE	\$793.88	\$927.22	\$1,025.69	\$1,322.11	\$1,702.64	\$2,327.29	\$2,560.12	\$1,798.03	\$857.48	\$1,369.30	–
	EE & DEP	\$649.44	\$818.36	\$875.26	\$954.03	\$1,126.45	\$1,381.15	\$1,489.68	\$1,036.30	–	\$780.73	–
	EE, SP, & DEP	\$1,165.21	\$1,444.92	\$1,545.37	\$1,761.72	\$2,132.61	\$2,701.31	\$2,931.57	\$2,362.87	\$1,661.28	\$2,042.98	\$1,208.48
AREA 9	EE ONLY	\$328.14	\$384.01	\$443.43	\$579.12	\$746.74	\$1,034.08	\$1,132.96	\$407.96	–	–	–
	EE & SPOUSE	\$772.23	\$901.94	\$997.72	\$1,286.06	\$1,656.21	\$2,263.82	\$2,490.30	\$1,749.00	\$834.09	\$1,331.95	–
	EE & DEP	\$631.73	\$796.04	\$851.38	\$928.01	\$1,095.73	\$1,343.48	\$1,449.06	\$1,008.04	–	\$759.43	–
	EE, SP, & DEP	\$1,133.43	\$1,405.52	\$1,503.23	\$1,713.68	\$2,074.45	\$2,627.64	\$2,851.62	\$2,298.43	\$1,615.97	\$1,987.26	\$1,175.52

DENTAL RATES

CIGNA DENTAL – SMALL GROUP PREMIUM RATES		CIGNA DENTAL CARE® (DHMO)			CIGNA DENTAL PPO			
		W1-06 PATIENT CHARGE SCHEDULE	K1-06 PATIENT CHARGE SCHEDULE	F1-06 PATIENT CHARGE SCHEDULE	CHOICE PLUS	HIGH OPTION	PLATINUM UCR PLAN	STANDARD UCR PLAN
AREA 1 (Los Angeles Area) Counties: Kern, Los Angeles, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Ventura	EMPLOYEE ONLY	\$13.66	\$18.31	\$21.63	\$38.01	\$50.71	\$62.21	\$47.89
	EMPLOYEE PLUS 1	\$27.65	\$30.73	\$43.77	\$74.93	\$98.36	\$135.07	\$94.28
	EMPLOYEE PLUS 2 OR MORE	\$39.92	\$49.46	\$63.66	\$98.99	\$132.06	\$201.88	\$175.23
AREA 2 (San Diego Area) Counties: Imperial, San Diego	EMPLOYEE ONLY	\$15.63	\$20.32	\$25.13	\$38.01	\$50.71	\$62.21	\$47.89
	EMPLOYEE PLUS 1	\$31.63	\$34.32	\$50.85	\$74.93	\$98.36	\$135.07	\$94.28
	EMPLOYEE PLUS 2 OR MORE	\$45.86	\$55.49	\$73.86	\$98.99	\$132.06	\$201.88	\$175.23
AREA 3 (Northern California) Counties: All California counties North of and including Kings, Inyo, Monterey and Tulare.	EMPLOYEE ONLY	\$17.37	\$21.22	\$27.38	\$38.01	\$50.71	\$62.21	\$47.89
	EMPLOYEE PLUS 1	\$35.08	\$35.96	\$55.37	\$74.93	\$98.36	\$135.07	\$94.28
	EMPLOYEE PLUS 2 OR MORE	\$50.90	\$58.01	\$80.98	\$98.99	\$132.06	\$201.88	\$175.23



Important note: this information is intended to be used to help you compare coverage benefits and is a summary only. the insurance certificate should be consulted for a detailed description of coverage benefits and limitations. this can be obtained through aaqhc.

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