



# 2-50 Small Group EmployeeChoice Monthly Rates

Updated Rates – Effective July 1, 2010

Complete rates for health, dental, vision and life products,  
including our newest plans

## Offered by Anthem Blue Cross:

### Health Plans

PPO \$30 Copay  
Premier PPO \$20 Copay  
Saver \$20 HMO

### Dental Plans

Dental Net DHMO  
Voluntary Dental Saver SelectDHMO

## For Health Rates Online – All RAFs

- 1) Login to the Small Group Agent website at [anthem.com/ca](http://anthem.com/ca).
- 2) Click on "Small Group Information."
- 3) Select "Monthly Rates for Small Group Medical Plans" or visit [anthem.com/easyrenew](http://anthem.com/easyrenew).

## Offered by Anthem Blue Cross Life and Health Insurance Company:

### Health Plans

PPO \$35 Copay GenRx  
Lumenos HSA 3500 (80/50)  
Lumenos HSA 3500 (80/50) MHP

### Dental Plans

Dental Blue Silver 100-80  
Dental Blue Silver Plus 100-80  
Dental Blue Gold 100-80  
Dental Blue Gold Plus 100-80  
Dental Blue Platinum 100-80  
Dental Blue Platinum Plus 100-80  
Basic Option Dental PPO  
Standard Option Dental PPO  
High Option Dental PPO  
Voluntary Dental PPO

### Vision Plans

Blue View Plus  
Blue View

### Life Plans

Basic Term Life and AD&D Coverage  
Optional Dependent Life Coverage

# Small Group 1.0 RAF health rates

## Health/Dental rating area definitions

The following tables indicate rating area by county and ZIP code. The employee's home address determines the rating area. If there is a question regarding area availability, please call your local agent or Anthem Blue Cross at 800-627-8797.

<b>AREA 1:</b>	Amador (except 95629), Calaveras (except 95230, 95236), Mono (except 93514), Monterey (except 93451, 95076), San Benito (93930, 95004 only), San Luis Obispo (93426 only)
<b>AREA 2:</b>	Alameda (95304, 95377, 95391 only), Alpine, Calaveras (95230, 95236 only), Del Norte, El Dorado (ZIP codes beginning with 961), Humboldt (95552 only), Inyo (except 93527), Lassen, Marin, Modoc, Mono (93514 only), Napa (94589, 94590 only), Nevada, Placer (except 95626, 95668, 95692), Plumas (except 95981), Sacramento (94571 only), San Benito (except 93210, 93930, 95004), San Joaquin (except 94505, 94514, 95632, 95690), San Mateo, Shasta, Sierra (except 95922), Siskiyou, Solano (except 94503, 95616, 95618, 95690, 95694), Stanislaus (except 95322, 95329), Sutter (95648 only), Tehama (except 95963, 95973), Trinity (except 95526), Tuolumne (95230 only), Yuba (95960, 95977 only)
<b>AREA 3:</b>	Alameda (except 95304, 95377, 95391), Amador (95629 only), Butte, Colusa, Contra Costa, El Dorado (ZIP codes beginning with 956, 957), Glenn, Humboldt (except 95552), Lake, Mariposa (95321, 95329 only), Mendocino, Monterey (95076 only), Napa (except 94589, 94590), Placer (95626, 95668, 95692 only), Plumas (95981 only), Sacramento (except 94571), San Francisco, San Joaquin (94505, 94514, 95632, 95690 only), Santa Clara, Santa Cruz, Sierra (95922 only), Solano (94503, 95616, 95618, 95690, 95694 only), Sonoma, Stanislaus (95329 only), Sutter (except 95648), Tehama (95963, 95973 only), Trinity (95526 only), Tuolumne (except 95230, 95311), Yolo, Yuba (except 95960, 95977)
<b>AREA 4:</b>	Los Angeles (90623, 90630, 90631 only), Orange (except 90638), Riverside (92883 only)
<b>AREA 5:</b>	Los Angeles (except 91709, 93243, 93560 and except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (90265 and ZIP codes beginning with 913 only)
<b>AREA 6:</b>	Imperial, Los Angeles (91709 only), Riverside (except 92883), San Bernardino (except 91766, 91792, 93516, 93555, 93558), San Diego
<b>AREA 7:</b>	Fresno, Inyo (93527 only), Kern (except 93536), Kings, Los Angeles (93243, 93560 only), Madera, Mariposa (except 95321, 95329), Merced, San Benito (93210 only), San Bernardino (93516, 93555, 93558 only), San Luis Obispo (93252 only), Santa Barbara (93252 only), Stanislaus (95322 only), Tulare, Tuolumne (95311 only), Ventura (93252 only)
<b>AREA 8:</b>	Monterey (93451 only), San Luis Obispo (except 93252, 93426), Santa Barbara (except 93252), Ventura (except 90265, 93252 and ZIP codes beginning with 913)
<b>AREA 9:</b>	Kern (93536 only), Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90623, 90630, 90631, 91709, 93560), Orange (90638 only), San Bernardino (91766, 91792 only)

## How to convert these 1.0 RAF rates to other RAFs:

This file includes the Standard Employee Risk Rates (SERR) or 1.00 Risk Adjustment Factor (RAF) rates for all rating areas for Small Group health plans. The following calculations are provided to assist you in obtaining the monthly rates for RAFs other than 1.00. **TO OBTAIN ANOTHER RAF RATE, MULTIPLY THE 1.00 STANDARD RATE BY THE RAF.**

### Examples:

**To obtain 0.90 RAF rates**, multiply the 1.00 standard rates by 0.90. If the result is not a whole dollar amount, round up to the next higher whole dollar amount.

**Example: 1.00 standard rate is \$206.00.**

$\$206.00 \times 0.90 = \$185.40$ . The **0.90 RAF rate** would be \$186.00.

**To obtain 1.10 RAF rates**, multiply the 1.00 standard rates by 1.10. If the result is not a whole dollar amount, round down to the next lower whole dollar amount.

**Example: 1.00 standard rate is \$206.00.**

$\$206.00 \times 1.10 = \$226.60$ . The **1.10 RAF rate** would be \$226.00.

**To obtain all other RAF rates**, multiply the 1.00 standard rates by the particular RAF. If the result is not a whole dollar amount, round to the nearest whole dollar amount (amounts with 50 cents or more, round up; amounts with 49 cents or less, round down).

**.93 RAF example: 1.00 standard rate is \$206.00.**

$\$206.00 \times 0.93 = \$191.58$ . The **0.93 RAF rate** would be \$192.00.

**1.05 RAF example: 1.00 standard rate is \$206.00.**

$\$206.00 \times 1.05 = \$216.30$ . The **1.05 RAF rate** would be \$216.00.

## Health/Dental rates online – All RAFs

- 1) Login to the Small Group Agent website at [anthem.com/ca](http://anthem.com/ca)
- 2) Click on “Small Group Information”
- 3) Select “Monthly Rates for Small Group Medical Plans” or visit [anthem.com/easyrenew](http://anthem.com/easyrenew)

# Anthem Blue Cross Small Group Employee Choice Medical Rates

Rates rounded to whole dollars

## AREA 1 1.0 RAF

		PPO					HMO
		Premier PPO \$20 Copay	PPO \$30 Copay	PPO \$35 Copay GenRx*	Lumenos HSA 3500 (80/50)*	Lumenos HSA 3500 (80/50) MHP*	Saver \$20 HMO
EMPLOYEE ONLY	AGE - under 30	\$700	\$506	\$329	\$247	\$247	\$615
	30 - 39	858	641	409	331	331	774
	40 - 49	1,149	844	551	481	481	845
	50 - 54	1,545	1,131	741	579	579	1,066
	55 - 59	1,894	1,400	913	736	736	1,355
	60 - 64	2,422	1,793	1,169	924	924	1,799
	65+ PRIMARY	2,832	2,089	1,367	1,202	1,202	2,246
	65+ SECONDARY	1,178	878	572	683	683	1,530
EMPLOYEE & SPOUSE	AGE - under 30	\$2,031	\$1,499	\$977	\$511	\$511	\$1,631
	30 - 39	2,389	1,760	1,140	686	686	1,923
	40 - 49	2,315	1,721	1,123	986	986	2,104
	50 - 54	3,215	2,377	1,545	1,202	1,202	2,166
	55 - 59	3,978	2,938	1,915	1,525	1,525	3,096
	60 - 64	4,775	3,525	2,296	1,862	1,862	3,312
	65+ PRIMARY	6,717	4,961	3,230	2,293	2,293	4,663
	65+ SECONDARY	3,169	2,333	1,514	1,364	1,364	3,726
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,517	\$1,108	\$725	\$450	\$450	\$1,453
	30 - 39	1,664	1,226	799	578	578	1,606
	40 - 49	1,691	1,242	809	753	753	1,592
	50 - 54	2,009	1,474	963	829	829	1,572
	55 - 59	2,389	1,763	1,145	946	946	1,876
	60 - 64	2,936	2,167	1,412	1,100	1,100	2,288
	65+ PRIMARY	3,280	2,427	1,570	1,383	1,383	2,763
	65+ SECONDARY	1,287	967	625	948	948	1,801
FAMILY	AGE - under 30	\$2,274	\$1,687	\$1,100	\$700	\$700	\$2,063
	30 - 39	2,625	1,944	1,263	930	930	2,400
	40 - 49	2,893	2,140	1,391	1,196	1,196	2,545
	50 - 54	3,426	2,535	1,649	1,250	1,250	2,877
	55 - 59	4,163	3,071	2,004	1,587	1,587	3,236
	60 - 64	5,239	3,862	2,521	1,872	1,872	3,838
	65+ PRIMARY	6,722	4,969	3,235	2,372	2,372	5,283
	65+ SECONDARY	3,176	2,343	1,525	1,400	1,400	4,076

Monthly rates effective July 1, 2010

**Area 1:** Amador (except 95629), Calaveras (except 95230, 95236), Mono (except 93514), Monterey (except 93451, 95076), San Benito (93930, 95004 only), San Luis Obispo (93426 only)

65+ PRIMARY: Anthem Blue Cross is primary to Medicare. 65+ SECONDARY: Anthem Blue Cross is secondary to Medicare.

\* Underwritten by Anthem Blue Cross Life and Health Insurance Company.

## AREA 2 1.0 RAF

		PPO					HMO
		Premier PPO \$20 Copay	PPO \$30 Copay	PPO \$35 Copay GenRx*	Lumenos HSA 3500 (80/50)*	Lumenos HSA 3500 (80/50) MHP*	Saver \$20 HMO
EMPLOYEE ONLY	AGE - under 30	\$550	\$419	\$261	\$201	\$201	\$498
	30 - 39	697	519	329	269	269	635
	40 - 49	923	700	449	388	388	679
	50 - 54	1,242	939	600	465	465	865
	55 - 59	1,518	1,157	732	594	594	1,099
	60 - 64	1,967	1,488	947	744	744	1,441
	65+ PRIMARY	2,517	1,910	1,211	969	969	1,739
	65+ SECONDARY	1,049	797	505	550	550	1,226
EMPLOYEE & SPOUSE	AGE - under 30	\$1,625	\$1,236	\$781	\$411	\$411	\$1,246
	30 - 39	1,908	1,448	920	552	552	1,472
	40 - 49	1,901	1,439	917	793	793	1,590
	50 - 54	2,600	1,964	1,241	969	969	1,665
	55 - 59	3,210	2,431	1,541	1,228	1,228	2,364
	60 - 64	3,922	2,978	1,892	1,502	1,502	2,523
	65+ PRIMARY	5,890	4,477	2,833	1,849	1,849	3,518
	65+ SECONDARY	2,758	2,092	1,331	1,099	1,099	2,914
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,213	\$919	\$582	\$363	\$363	\$1,164
	30 - 39	1,333	1,009	641	467	467	1,287
	40 - 49	1,367	1,032	658	605	605	1,270
	50 - 54	1,616	1,230	770	666	666	1,278
	55 - 59	1,916	1,450	919	762	762	1,499
	60 - 64	2,369	1,799	1,136	887	887	1,844
	65+ PRIMARY	2,931	2,219	1,404	1,113	1,113	2,123
	65+ SECONDARY	1,157	870	559	764	764	1,442
FAMILY	AGE - under 30	\$1,829	\$1,383	\$882	\$563	\$563	\$1,659
	30 - 39	2,112	1,601	1,019	750	750	1,932
	40 - 49	2,337	1,772	1,120	965	965	2,034
	50 - 54	2,766	2,093	1,331	1,008	1,008	2,324
	55 - 59	3,350	2,546	1,614	1,280	1,280	2,574
	60 - 64	4,229	3,212	2,040	1,509	1,509	3,083
	65+ PRIMARY	5,950	4,508	2,863	1,912	1,912	4,046
	65+ SECONDARY	2,799	2,117	1,339	1,127	1,127	3,252

Monthly rates effective July 1, 2010

**Area 2:** Alameda (95304, 95377, 95391 only), Alpine, Calaveras (95230, 95236 only), Del Norte, El Dorado (ZIP codes beginning with 961), Humboldt (95552 only), Inyo (except 93527), Lassen, Marin, Modoc, Mono (93514 only), Napa (94589, 94590 only), Nevada, Placer (except 95626, 95668, 95692), Plumas (except 95981), Sacramento (94571 only), San Benito (except 93210, 93930, 95004), San Joaquin (except 94505, 94514, 95632, 95690), San Mateo, Shasta, Sierra (except 95922), Siskiyou, Solano (except 94503, 95616, 95618, 95690, 95694), Stanislaus (except 95322, 95329), Sutter (95648 only), Tehama (except 95963, 95973), Trinity (except 95526), Tuolumne (95230 only), Yuba (95960, 95977 only)

\* Underwritten by Anthem Blue Cross Life and Health Insurance Company.

# AREA 3 1.0 RAF

		PPO					HMO
		Premier PPO \$20 Copay	PPO \$30 Copay	PPO \$35 Copay GenRx*	Lumenos HSA 3500 (80/50)*	Lumenos HSA 3500 (80/50) MHP*	Saver \$20 HMO
EMPLOYEE ONLY	AGE - under 30	\$496	\$377	\$240	\$180	\$180	\$455
	30 - 39	610	462	292	240	240	563
	40 - 49	817	621	398	347	347	619
	50 - 54	1,098	833	525	416	416	773
	55 - 59	1,353	1,025	652	530	530	984
	60 - 64	1,763	1,337	849	663	663	1,321
	65+ PRIMARY	2,187	1,662	1,052	866	866	1,703
	65+ SECONDARY	990	740	473	492	492	1,238
EMPLOYEE & SPOUSE	AGE - under 30	\$1,442	\$1,093	\$692	\$367	\$367	\$1,156
	30 - 39	1,692	1,292	817	493	493	1,380
	40 - 49	1,691	1,292	816	710	710	1,513
	50 - 54	2,306	1,746	1,105	866	866	1,564
	55 - 59	2,839	2,156	1,365	1,096	1,096	2,209
	60 - 64	3,524	2,673	1,693	1,340	1,340	2,414
	65+ PRIMARY	5,111	3,879	2,459	1,649	1,649	3,481
	65+ SECONDARY	2,590	1,968	1,248	980	980	2,961
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,066	\$811	\$512	\$325	\$325	\$1,042
	30 - 39	1,189	899	571	416	416	1,166
	40 - 49	1,208	923	585	542	542	1,163
	50 - 54	1,435	1,091	688	595	595	1,152
	55 - 59	1,699	1,281	817	681	681	1,337
	60 - 64	2,128	1,615	1,023	790	790	1,680
	65+ PRIMARY	2,542	1,924	1,216	994	994	2,096
	65+ SECONDARY	1,084	822	522	682	682	1,456
FAMILY	AGE - under 30	\$1,620	\$1,228	\$778	\$504	\$504	\$1,488
	30 - 39	1,876	1,422	898	670	670	1,734
	40 - 49	2,078	1,574	1,000	860	860	1,849
	50 - 54	2,457	1,862	1,180	899	899	2,098
	55 - 59	2,964	2,253	1,423	1,141	1,141	2,317
	60 - 64	3,799	2,877	1,826	1,346	1,346	2,813
	65+ PRIMARY	5,175	3,923	2,492	1,707	1,707	3,996
	65+ SECONDARY	2,619	1,997	1,254	1,006	1,006	3,315

**Area 3:** Alameda (except 95304, 95377, 95391), Amador (95629 only), Butte, Colusa, Contra Costa, El Dorado (ZIP codes beginning with 956, 957), Glenn, Humboldt (except 95552), Lake, Mariposa (95321, 95329 only), Mendocino, Monterey (95076 only), Napa (except 94589, 94590), Placer (95626, 95668, 95692 only), Plumas (95981 only), Sacramento (except 94571), San Francisco, San Joaquin (94505, 94514, 95632, 95690 only), Santa Clara, Santa Cruz, Sierra (95922 only), Solano (94503, 95616, 95618, 95690, 95694 only), Sonoma, Stanislaus (95329 only), Sutter (except 95648), Tehama (95963, 95973 only), Trinity (95526 only), Tuolumne (except 95230, 95311), Yolo, Yuba (except 95960, 95977)

\* Underwritten by Anthem Blue Cross Life and Health Insurance Company.

# AREA 4 1.0 RAF

		PPO					HMO
		Premier PPO \$20 Copay	PPO \$30 Copay	PPO \$35 Copay GenRx*	Lumenos HSA 3500 (80/50)*	Lumenos HSA 3500 (80/50) MHP*	Saver \$20 HMO
EMPLOYEE ONLY	AGE - under 30	\$538	\$409	\$256	\$198	\$198	\$360
	30 - 39	678	508	321	265	265	452
	40 - 49	910	687	432	382	382	501
	50 - 54	1,226	925	585	461	461	627
	55 - 59	1,500	1,140	723	586	586	797
	60 - 64	1,971	1,495	945	734	734	1,068
	65+ PRIMARY	2,589	1,963	1,248	954	954	1,414
	65+ SECONDARY	1,153	877	551	542	542	1,048
EMPLOYEE & SPOUSE	AGE - under 30	\$1,606	\$1,219	\$775	\$406	\$406	\$930
	30 - 39	1,893	1,432	911	543	543	1,106
	40 - 49	1,892	1,440	913	782	782	1,221
	50 - 54	2,581	1,955	1,239	954	954	1,267
	55 - 59	3,183	2,416	1,533	1,210	1,210	1,781
	60 - 64	3,961	3,005	1,904	1,478	1,478	1,954
	65+ PRIMARY	6,091	4,624	2,929	1,820	1,820	2,880
	65+ SECONDARY	3,083	2,345	1,483	1,084	1,084	2,484
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,188	\$898	\$573	\$357	\$357	\$835
	30 - 39	1,312	998	632	461	461	941
	40 - 49	1,341	1,023	652	598	598	939
	50 - 54	1,596	1,211	767	656	656	933
	55 - 59	1,891	1,432	909	751	751	1,082
	60 - 64	2,385	1,812	1,149	874	874	1,358
	65+ PRIMARY	3,019	2,286	1,449	1,097	1,097	1,739
	65+ SECONDARY	1,269	962	615	753	753	1,224
FAMILY	AGE - under 30	\$1,801	\$1,366	\$865	\$558	\$558	\$1,197
	30 - 39	2,097	1,586	1,007	741	741	1,404
	40 - 49	2,316	1,760	1,121	951	951	1,502
	50 - 54	2,748	2,088	1,319	992	992	1,686
	55 - 59	3,316	2,515	1,595	1,260	1,260	1,861
	60 - 64	4,260	3,233	2,051	1,485	1,485	2,271
	65+ PRIMARY	6,148	4,667	2,958	1,884	1,884	3,305
	65+ SECONDARY	3,109	2,364	1,495	1,111	1,111	2,778

**Area 4:** Los Angeles (90623, 90630, 90631 only), Orange (except 90638), Riverside (92883 only)

65+ PRIMARY: Anthem Blue Cross is primary to Medicare. 65+ SECONDARY: Anthem Blue Cross is secondary to Medicare.

# Anthem Blue Cross Small Group Employee Choice Medical Rates

Rates rounded to whole dollars

## AREA 5 1.0 RAF

		PPO					HMO
		Premier PPO \$20 Copay	PPO \$30 Copay	PPO \$35 Copay GenRx*	Lumenos HSA 3500 (80/50)*	Lumenos HSA 3500 (80/50) MHP*	Saver \$20 HMO
EMPLOYEE ONLY	AGE - under 30	\$590	\$447	\$285	\$216	\$216	\$348
	30 - 39	741	563	357	291	291	425
	40 - 49	998	757	476	420	420	473
	50 - 54	1,351	1,026	644	505	505	590
	55 - 59	1,656	1,246	794	644	644	745
	60 - 64	2,174	1,647	1,045	806	806	1,002
	65+ PRIMARY	2,611	1,986	1,256	1,046	1,046	1,264
	65+ SECONDARY	1,152	870	556	598	598	952
EMPLOYEE & SPOUSE	AGE - under 30	\$1,767	\$1,333	\$851	\$447	\$447	\$882
	30 - 39	2,082	1,579	1,002	599	599	1,042
	40 - 49	2,082	1,585	1,002	860	860	1,148
	50 - 54	2,840	2,152	1,364	1,046	1,046	1,183
	55 - 59	3,493	2,646	1,686	1,332	1,332	1,666
	60 - 64	4,356	3,300	2,090	1,629	1,629	1,838
	65+ PRIMARY	6,141	4,655	2,950	2,004	2,004	2,569
	65+ SECONDARY	3,100	2,358	1,492	1,192	1,192	2,238
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,310	\$993	\$629	\$393	\$393	\$794
	30 - 39	1,449	1,102	692	504	504	876
	40 - 49	1,486	1,123	715	656	656	877
	50 - 54	1,761	1,339	853	722	722	869
	55 - 59	2,089	1,577	1,002	826	826	1,008
	60 - 64	2,622	1,988	1,263	959	959	1,277
	65+ PRIMARY	3,041	2,302	1,461	1,208	1,208	1,557
	65+ SECONDARY	1,279	971	612	829	829	1,108
FAMILY	AGE - under 30	\$1,991	\$1,503	\$952	\$612	\$612	\$1,131
	30 - 39	2,311	1,749	1,110	814	814	1,312
	40 - 49	2,567	1,947	1,232	1,045	1,045	1,407
	50 - 54	3,040	2,306	1,459	1,094	1,094	1,591
	55 - 59	3,657	2,773	1,761	1,386	1,386	1,752
	60 - 64	4,704	3,564	2,259	1,635	1,635	2,134
	65+ PRIMARY	6,200	4,701	2,982	2,073	2,073	2,960
	65+ SECONDARY	3,130	2,374	1,511	1,222	1,222	2,507

Monthly rates effective July 1, 2010

**AREA 5:** Los Angeles (except 91709, 93243, 93560 and except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (90265 and ZIP codes beginning with 913 only)

65+ PRIMARY: Anthem Blue Cross is primary to Medicare. 65+ SECONDARY: Anthem Blue Cross is secondary to Medicare.  
\* Underwritten by Anthem Blue Cross Life and Health Insurance Company.

## AREA 6 1.0 RAF

		PPO					HMO
		Premier PPO \$20 Copay	PPO \$30 Copay	PPO \$35 Copay GenRx*	Lumenos HSA 3500 (80/50)*	Lumenos HSA 3500 (80/50) MHP*	Saver \$20 HMO
EMPLOYEE ONLY	AGE - under 30	\$476	\$363	\$232	\$177	\$177	\$386
	30 - 39	600	455	286	234	234	495
	40 - 49	805	621	387	344	344	531
	50 - 54	1,097	833	520	412	412	686
	55 - 59	1,339	1,026	644	523	523	859
	60 - 64	1,746	1,335	841	655	655	1,147
	65+ PRIMARY	2,300	1,767	1,115	852	852	1,423
	65+ SECONDARY	1,015	785	489	484	484	1,060
EMPLOYEE & SPOUSE	AGE - under 30	\$1,427	\$1,091	\$682	\$360	\$360	\$1,002
	30 - 39	1,685	1,283	804	486	486	1,210
	40 - 49	1,686	1,283	810	699	699	1,306
	50 - 54	2,295	1,754	1,104	852	852	1,360
	55 - 59	2,831	2,172	1,369	1,082	1,082	1,913
	60 - 64	3,517	2,691	1,697	1,319	1,319	2,095
	65+ PRIMARY	5,402	4,134	2,602	1,625	1,625	2,895
	65+ SECONDARY	2,733	2,093	1,318	967	967	2,495
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,061	\$819	\$519	\$319	\$319	\$916
	30 - 39	1,165	895	564	412	412	1,012
	40 - 49	1,196	917	578	532	532	1,010
	50 - 54	1,420	1,083	684	586	586	1,002
	55 - 59	1,688	1,289	810	670	670	1,170
	60 - 64	2,116	1,620	1,019	777	777	1,462
	65+ PRIMARY	2,673	2,053	1,291	980	980	1,751
	65+ SECONDARY	1,137	868	548	671	671	1,226
FAMILY	AGE - under 30	\$1,603	\$1,231	\$772	\$497	\$497	\$1,288
	30 - 39	1,856	1,427	892	659	659	1,509
	40 - 49	2,068	1,584	999	848	848	1,627
	50 - 54	2,441	1,872	1,180	887	887	1,817
	55 - 59	2,947	2,249	1,420	1,124	1,124	2,018
	60 - 64	3,778	2,896	1,820	1,327	1,327	2,443
	65+ PRIMARY	5,459	4,178	2,632	1,682	1,682	3,333
	65+ SECONDARY	2,757	2,105	1,322	990	990	2,784

Monthly rates effective July 1, 2010

**AREA 6:** Imperial, Los Angeles (91709 only), Riverside (except 92883), San Bernardino (except 91766, 91792, 93516, 93555, 93558), San Diego

\* Underwritten by Anthem Blue Cross Life and Health Insurance Company.

# AREA 7 1.0 RAF

		PPO					HMO
		Premier PPO \$20 Copay	PPO \$30 Copay	PPO \$35 Copay GenRx*	Lumenos HSA 3500 (80/50)*	Lumenos HSA 3500 (80/50) MHP*	Saver \$20 HMO
EMPLOYEE ONLY	AGE - under 30	\$445	\$336	\$215	\$160	\$160	\$421
	30 - 39	568	424	265	217	217	533
	40 - 49	751	569	364	316	316	571
	50 - 54	1,000	762	483	377	377	731
	55 - 59	1,235	936	596	481	481	926
	60 - 64	1,593	1,211	767	602	602	1,222
	65+ PRIMARY	2,046	1,548	982	786	786	1,461
	65+ SECONDARY	848	649	411	445	445	1,041
EMPLOYEE & SPOUSE	AGE - under 30	\$1,322	\$1,004	\$634	\$333	\$333	\$1,053
	30 - 39	1,550	1,175	745	447	447	1,245
	40 - 49	1,545	1,172	740	644	644	1,344
	50 - 54	2,106	1,592	1,009	786	786	1,399
	55 - 59	2,602	1,977	1,249	998	998	1,988
	60 - 64	3,181	2,412	1,533	1,217	1,217	2,127
	65+ PRIMARY	4,779	3,634	2,298	1,499	1,499	2,966
	65+ SECONDARY	2,238	1,705	1,082	892	892	2,459
EMPLOYEE & CHILD(REN)	AGE - under 30	\$982	\$746	\$473	\$295	\$295	\$988
	30 - 39	1,085	816	515	377	377	1,086
	40 - 49	1,113	838	531	492	492	1,072
	50 - 54	1,313	997	631	543	543	1,078
	55 - 59	1,556	1,177	745	619	619	1,270
	60 - 64	1,924	1,466	922	717	717	1,560
	65+ PRIMARY	2,375	1,806	1,136	903	903	1,799
	65+ SECONDARY	940	704	452	619	619	1,221
FAMILY	AGE - under 30	\$1,486	\$1,123	\$717	\$457	\$457	\$1,404
	30 - 39	1,712	1,301	824	608	608	1,634
	40 - 49	1,895	1,439	906	781	781	1,719
	50 - 54	2,240	1,705	1,082	818	818	1,962
	55 - 59	2,717	2,065	1,304	1,036	1,036	2,176
	60 - 64	3,428	2,604	1,652	1,223	1,223	2,605
	65+ PRIMARY	4,826	3,656	2,323	1,550	1,550	3,420
	65+ SECONDARY	2,276	1,717	1,090	913	913	2,744

Monthly rates effective July 1, 2010

**AREA 7:** Fresno, Inyo (93527 only), Kern (except 93536), Kings, Los Angeles (93243, 93560 only), Madera, Mariposa (except 95321, 95329), Merced, San Benito (93210 only), San Bernardino (93516, 93555, 93558 only), San Luis Obispo (93252 only), Santa Barbara (93252 only), Stanislaus (95322 only), Tulare, Tuolumne (95311 only), Ventura (93252 only)

65+ PRIMARY: Anthem Blue Cross is primary to Medicare. 65+ SECONDARY: Anthem Blue Cross is secondary to Medicare.

\* Underwritten by Anthem Blue Cross Life and Health Insurance Company.

# AREA 8 1.0 RAF

		PPO					HMO
		Premier PPO \$20 Copay	PPO \$30 Copay	PPO \$35 Copay GenRx*	Lumenos HSA 3500 (80/50)*	Lumenos HSA 3500 (80/50) MHP*	Saver \$20 HMO
EMPLOYEE ONLY	AGE - under 30	\$470	\$361	\$227	\$171	\$171	\$412
	30 - 39	601	446	285	232	232	527
	40 - 49	796	601	383	332	332	569
	50 - 54	1,057	802	512	401	401	730
	55 - 59	1,300	988	628	510	510	910
	60 - 64	1,683	1,277	810	639	639	1,217
	65+ PRIMARY	2,159	1,635	1,038	832	832	1,513
	65+ SECONDARY	892	685	432	472	472	1,125
EMPLOYEE & SPOUSE	AGE - under 30	\$1,396	\$1,058	\$674	\$355	\$355	\$1,067
	30 - 39	1,642	1,241	793	474	474	1,280
	40 - 49	1,633	1,240	781	684	684	1,392
	50 - 54	2,223	1,684	1,066	830	830	1,449
	55 - 59	2,746	2,089	1,322	1,056	1,056	2,032
	60 - 64	3,361	2,547	1,623	1,290	1,290	2,231
	65+ PRIMARY	5,051	3,841	2,429	1,588	1,588	3,078
	65+ SECONDARY	2,367	1,801	1,144	944	944	2,657
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,042	\$790	\$501	\$313	\$313	\$976
	30 - 39	1,148	865	548	401	401	1,074
	40 - 49	1,172	882	560	521	521	1,068
	50 - 54	1,385	1,056	663	572	572	1,067
	55 - 59	1,642	1,248	788	654	654	1,242
	60 - 64	2,032	1,546	975	759	759	1,556
	65+ PRIMARY	2,516	1,910	1,203	957	957	1,860
	65+ SECONDARY	990	744	478	657	657	1,303
FAMILY	AGE - under 30	\$1,571	\$1,188	\$753	\$486	\$486	\$1,368
	30 - 39	1,814	1,376	876	645	645	1,606
	40 - 49	2,000	1,519	960	828	828	1,724
	50 - 54	2,367	1,797	1,143	866	866	1,925
	55 - 59	2,868	2,178	1,376	1,098	1,098	2,146
	60 - 64	3,621	2,754	1,746	1,296	1,296	2,595
	65+ PRIMARY	5,098	3,868	2,454	1,642	1,642	3,540
	65+ SECONDARY	2,402	1,817	1,151	970	970	2,958

Monthly rates effective July 1, 2010

**AREA 8:** Monterey (93451 only), San Luis Obispo (except 93252, 93426), Santa Barbara (except 93252), Ventura (except 90265, 93252 and ZIP codes beginning with 913)

\* Underwritten by Anthem Blue Cross Life and Health Insurance Company.

# Anthem Blue Cross Small Group Employee Choice Medical Rates

Rates rounded to whole dollars

## AREA 9 1.0 RAF

		PPO					HMO
		Premier PPO \$20 Copay	PPO \$30 Copay	PPO \$35 Copay GenRx*	Lumenos HSA 3500 (80/50)*	Lumenos HSA 3500 (80/50) MHP*	Saver \$20 HMO
EMPLOYEE ONLY	AGE - under 30	\$450	\$342	\$220	\$166	\$166	\$326
	30 - 39	569	432	276	225	225	404
	40 - 49	773	584	367	323	323	447
	50 - 54	1,031	787	495	389	389	561
	55 - 59	1,274	962	611	497	497	703
	60 - 64	1,673	1,266	804	622	622	947
	65+ PRIMARY	2,007	1,528	966	808	808	1,196
	65+ SECONDARY	891	682	432	460	460	898
	EMPLOYEE & SPOUSE	AGE - under 30	\$1,350	\$1,023	\$650	\$345	\$345
30 - 39		1,601	1,214	766	461	461	987
40 - 49		1,601	1,214	767	662	662	1,084
50 - 54		2,185	1,655	1,049	808	808	1,122
55 - 59		2,685	2,034	1,295	1,026	1,026	1,578
60 - 64		3,352	2,535	1,607	1,252	1,252	1,738
65+ PRIMARY		4,716	3,576	2,266	1,542	1,542	2,432
65+ SECONDARY		2,414	1,832	1,160	919	919	2,117
EMPLOYEE & CHILD(REN)		AGE - under 30	\$1,009	\$769	\$490	\$302	\$302
	30 - 39	1,115	846	531	388	388	827
	40 - 49	1,143	859	546	505	505	829
	50 - 54	1,354	1,030	653	556	556	820
	55 - 59	1,603	1,213	767	637	637	963
	60 - 64	2,013	1,528	968	740	740	1,209
	65+ PRIMARY	2,336	1,769	1,121	928	928	1,474
	65+ SECONDARY	996	745	478	639	639	1,053
	FAMILY	AGE - under 30	\$1,527	\$1,155	\$731	\$471	\$471
30 - 39		1,772	1,337	851	626	626	1,238
40 - 49		1,973	1,497	944	804	804	1,330
50 - 54		2,333	1,770	1,120	842	842	1,503
55 - 59		2,808	2,132	1,352	1,067	1,067	1,656
60 - 64		3,616	2,733	1,737	1,260	1,260	2,021
65+ PRIMARY		4,762	3,608	2,286	1,596	1,596	2,792
65+ SECONDARY		2,433	1,851	1,173	941	941	2,371

Monthly rates effective July 1, 2010

**AREA 9:** Kern (93536 only), Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90623, 90630, 90631, 91709, 93560), Orange (90638 only), San Bernardino (91766, 91792 only)

65+ PRIMARY: Anthem Blue Cross is primary to Medicare. 65+ SECONDARY: Anthem Blue Cross is secondary to Medicare.  
\* Underwritten by Anthem Blue Cross Life and Health Insurance Company.

# Dental Blue<sup>®</sup> PPO plan rates

Monthly rates effective April 1, 2010

Out-of-network (ODN) reimbursement for Dental Blue plans is at the 80th percentile.

Rating Areas are the same as all other Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company Small Group products.

		Dental Blue Silver 100 - 80			Dental Blue Silver Plus 100 - 80			Dental Blue Gold 100 - 80		
Areas:		1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9
Employee Only	Group Size 2-9	\$42	\$48	\$54	\$47	\$55	\$61	\$47	\$55	\$62
	10-24	38	44	48	42	50	56	42	49	55
	25-50	35	40	44	38	45	50	39	45	51
Employee & Spouse	Group Size 2-9	83	94	104	92	108	121	93	109	122
	10-24	74	85	93	84	98	110	84	98	110
	25-50	68	78	85	75	89	100	77	90	101
Employee & Child	Group Size 2-9	79	89	98	79	93	103	86	102	113
	10-24	71	80	88	72	85	94	77	92	102
	25-50	64	73	80	65	77	85	71	84	94
Employee & Children	Group Size 2-9	117	132	147	117	138	155	130	152	171
	10-24	105	118	132	107	126	141	117	137	154
	25-50	96	108	121	96	113	127	107	126	141
Employee & Family	Group Size 2-9	141	160	178	143	169	187	157	185	207
	10-24	127	144	160	130	154	171	141	167	187
	25-50	116	131	146	117	139	154	129	153	171

		Dental Blue Gold Plus 100 - 80			Dental Blue Platinum 100 - 80			Dental Blue Platinum Plus 100 - 80		
Areas:		1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9
Employee Only	Group Size 2-9	\$48	\$57	\$63	\$65	\$71	\$78	\$77	\$85	\$94
	10-24	44	52	58	58	63	69	68	76	83
	25-50	40	47	52	55	60	66	65	72	78
Employee & Spouse	Group Size 2-9	95	112	126	129	139	155	153	170	186
	10-24	87	102	115	114	124	138	136	151	165
	25-50	78	92	103	110	118	132	129	143	156
Employee & Child	Group Size 2-9	89	105	117	120	133	145	142	159	173
	10-24	81	96	106	107	118	129	126	141	153
	25-50	73	87	96	102	113	124	119	133	145
Employee & Children	Group Size 2-9	133	156	175	178	198	216	214	237	259
	10-24	121	142	159	158	176	192	190	210	229
	25-50	109	128	144	152	168	184	180	199	217
Employee & Family	Group Size 2-9	161	190	212	218	241	263	259	286	314
	10-24	147	173	193	194	215	234	229	254	279
	25-50	133	157	174	186	206	224	217	240	263

# Dental PPO and Dental HMO plan rates Monthly rates effective January 1, 2010

Areas:	Basic Option Dental PPO			Standard Option PPO			High Option Dental PPO		
	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9
Employee Only	\$33	\$35	\$39	\$44	\$51	\$56	\$65	\$70	\$74
Employee & Spouse	62	70	75	91	98	108	127	137	149
Employee & Child	50	55	58	74	84	91	121	130	137
Employee & Children	72	80	86	116	124	137	179	193	206
Employee & Family	101	110	121	144	160	175	217	233	251

Areas:	Dental Net		
	1, 2, 3, 7	4, 5, 6, 9	8
Employee Only	\$23	\$18	\$21
Employee & Spouse	35	27	32
Employee & Child	35	27	32
Employee & Children	53	41	48
Employee & Family	53	41	48

Areas:	Voluntary Dental PPO
All Areas	
Employee Only	\$35
Employee & Spouse	72
Employee & Child	54
Employee & Children	76
Employee & Family	106

Areas:	Voluntary Dental Saver SelectDHMO Plan
All Areas	
Single	\$12
Two-party	22
Three-party*	32

\*employee, spouse and child(ren), or employee and child(ren)

# Blue View Vision<sup>SM</sup> plan rates

Blue View Plus	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
Rate	\$14	\$23	\$25	\$37

Blue View	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
Rate	\$7	\$12	\$13	\$19

Rates listed above are based on current enrollment information. Any enrollment activity, including but not limited to additions, cancellations or benefit plan changes, may result in a change to these rates.



# Basic Term Life and AD&D plan rates

For groups with 10-50 eligible employees, the employee Basic Term Life rate is based on the group's composite rate. The composite rate is determined by the characteristics of the group and is calculated by rating systems.

LIFE AND AD&D

Basic Term Life and AD&D rates per \$1,000 of coverage for groups of 2-10 enrolling employees:		
Age	Less than \$25,000	\$25,000 or more
Under 30	\$0.20	\$0.16
30-39	\$0.26	\$0.20
40-44	\$0.41	\$0.33
45-49	\$0.58	\$0.46
50-54	\$0.86	\$0.69
55-59	\$1.53	\$1.22
60-64	\$2.27	\$1.82
65-69	\$3.77	\$3.02
70-74	\$5.36	\$4.29
75-79	\$8.44	\$6.75
80-84	\$12.12	\$9.70
85-89	\$18.14	\$14.51

Supplemental Life Rates per:				
Age	\$15,000	\$25,000	\$50,000	\$100,000
Under 30	\$3.00	\$5.00	\$10.00	\$20.00
30-39	\$3.75	\$6.25	\$12.50	\$25.00
40-44	\$6.15	\$10.25	\$20.50	\$41.00
45-49	\$8.70	\$14.50	\$29.00	\$58.00
50-54	\$12.90	\$21.50	\$43.00	\$86.00
55-59	\$22.95	\$38.26	\$76.50	\$153.00
60-64	\$34.05	\$56.75	\$113.50	\$227.00
65-69	\$56.55	\$94.26	\$188.50	\$377.00

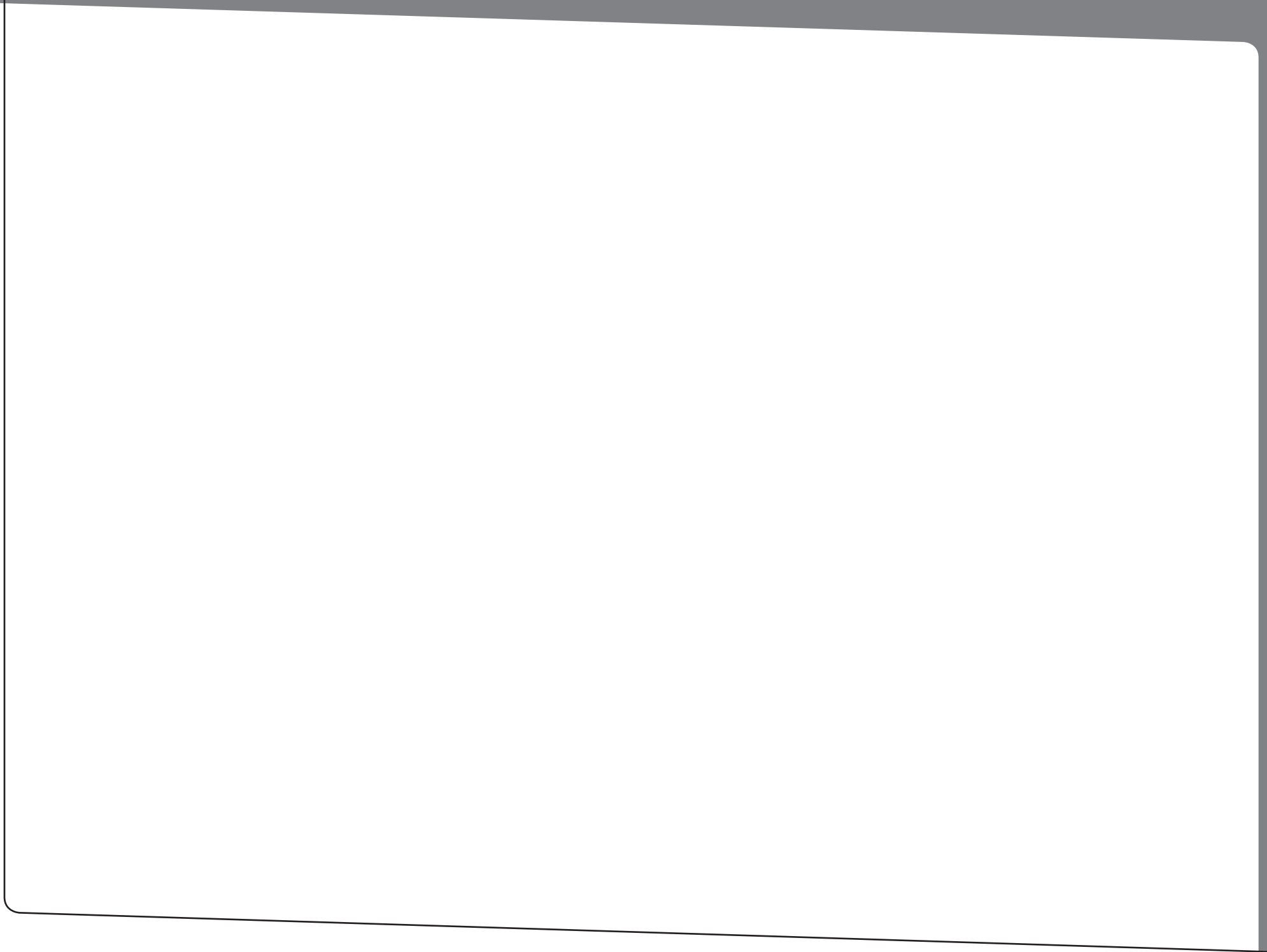
## Rates for Optional Life coverage

\$5,000 spouse, \$5,000 children 6 months to 19 years (age 24 if full-time student); \$500 children under 6 months	\$2 per family
---	----------------

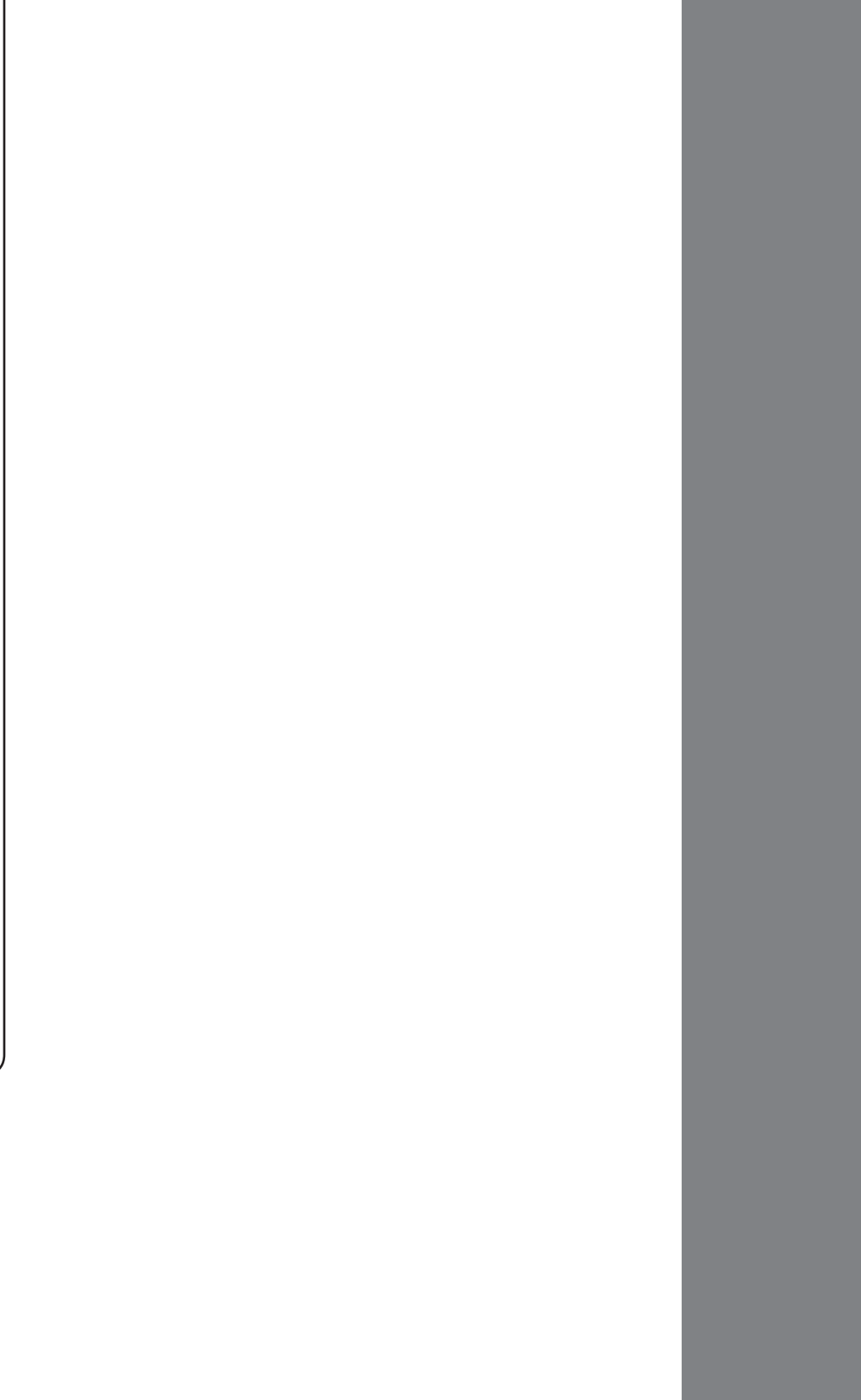
*This option only available if employee life benefits is \$20,000 or more:*

\$10,000 spouse, \$10,000 children 6 months to 19 years (age 24 if full-time student); \$1,000 children under 6 months	\$4 per family
---	----------------

**Please Note:** Life and AD&D benefits are reduced by 35 percent at age 65 and further reduced by 50 percent of the original benefit amount at age 70. Benefits terminate upon retirement. Availability of Group Life Insurance is subject to underwriting.









Health care plans provided by Anthem Blue Cross. Insurance plans provided by Anthem Blue Cross Life and Health Insurance Company. Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensees of the Blue Cross Association. © ANTHEM is a registered trademark. © The Dental Blue and the Blue Cross name and symbol are registered marks of the Blue Cross Association.

[anthem.com/ca](https://www.anthem.com/ca)