

STANDARD RATES WITH A 1.0 ADJUSTMENT FACTOR

New and renewing business effective February 1, 2010

REGION 9 Alameda, Fresno and Santa Clara.

TIER/AGE	PPO								PPO						PPO		HMO										
	10 STANDARD	10 VALUE	20 STANDARD	20 VALUE	30 STANDARD	30 VALUE	40 STANDARD	40 VALUE	HSA 1500	HSA 2500	HSA 3500	HSA 4500	HSA 2000	HSA 3000	HSA 4000	HRA 3000	HRA 5000	10 STANDARD	10 VALUE	20 STANDARD	20 VALUE	30 STANDARD	30 VALUE	40 STANDARD	40 VALUE		
EMPLOYEE																											
Under 30	441.37	372.41	324.25	258.10	277.29	210.15	213.97	163.21	240.92	189.49	149.00	133.93	208.08	161.78	146.07	202.70	160.61	442.33	409.95	388.80	350.27	361.05	307.07	312.15	294.79		
30-39	545.03	459.86	400.44	318.75	342.32	259.44	264.18	201.51	319.33	251.17	197.55	177.52	277.26	215.74	194.50	249.54	197.66	493.62	457.49	433.85	390.85	402.93	342.67	348.36	329.00		
40-49	718.59	606.33	527.90	420.22	451.39	342.09	348.27	265.66	468.45	368.47	289.78	260.44	408.79	318.28	286.56	328.08	259.79	579.88	537.43	509.63	459.16	473.32	402.58	409.21	386.43		
50-54	977.21	824.53	717.90	571.45	613.80	465.18	473.65	361.28	548.73	431.62	339.44	305.10	479.62	373.49	336.17	445.03	352.28	786.06	728.50	690.91	622.47	641.58	545.65	554.69	523.85		
55-59	1,200.93	1,013.31	882.24	702.26	754.43	571.74	582.14	444.07	709.37	557.95	438.79	394.36	621.27	483.94	435.29	546.29	432.36	991.60	919.05	871.48	785.13	809.39	688.38	699.78	660.88		
60-64	1,581.41	1,334.33	1,161.79	924.76	993.45	752.89	766.54	584.71	889.10	699.29	549.98	494.30	779.78	607.55	546.28	718.41	568.50	1,276.18	1,182.76	1,121.71	1,010.56	1,041.68	885.93	900.58	850.50		
65+	1,910.95	1,612.42	1,403.88	1,117.48	1,200.45	909.79	926.31	706.60	1,173.29	922.81	725.82	652.26	1,030.41	802.99	721.72	867.48	686.39	1,675.29	1,552.67	1,472.37	1,326.47	1,367.39	1,162.98	1,182.21	1,116.48		
EMPLOYEE & SPOUSE																											
Under 30	1,285.51	1,084.68	944.40	751.74	807.53	612.00	623.09	475.29	493.49	388.17	305.28	274.33	430.88	335.52	302.00	584.54	462.61	1,022.26	947.44	898.43	809.37	834.43	709.68	721.38	681.27		
30-39	1,490.56	1,257.68	1,095.02	871.62	936.30	709.57	722.44	551.06	667.53	525.02	412.92	371.11	584.36	455.18	409.48	677.27	535.94	1,136.49	1,053.30	998.83	899.88	927.67	788.98	802.02	757.41		
40-49	1,488.74	1,256.15	1,093.70	870.57	935.17	708.72	721.58	550.43	949.48	746.79	587.34	527.88	833.03	649.07	583.57	676.45	535.30	1,319.72	1,223.12	1,159.87	1,044.95	1,077.20	916.15	931.27	879.48		
50-54	2,049.15	1,729.03	1,505.42	1,198.29	1,287.25	975.55	993.26	757.67	1,152.15	906.19	712.71	640.52	1,011.79	788.44	708.66	929.99	735.82	1,603.91	1,486.48	1,409.57	1,269.89	1,309.09	1,113.38	1,131.79	1,068.85		
55-59	2,526.06	2,131.40	1,855.70	1,477.12	1,586.76	1,202.54	1,224.37	933.95	1,471.59	1,157.41	910.33	818.14	1,293.51	1,008.12	905.91	1,145.66	906.40	2,063.90	1,912.82	1,813.98	1,634.24	1,684.70	1,432.81	1,456.46	1,375.47		
60-64	3,160.08	2,666.37	2,321.44	1,847.84	1,985.02	1,504.35	1,531.66	1,168.34	1,813.07	1,426.00	1,121.54	1,007.97	1,594.69	1,242.89	1,116.75	1,432.45	1,133.23	2,484.50	2,302.65	2,183.65	1,967.23	2,027.92	1,724.74	1,753.27	1,655.74		
65+	4,476.12	3,776.80	3,288.33	2,617.47	2,811.71	2,130.90	2,169.59	1,654.96	2,258.48	1,776.33	1,397.05	1,255.61	1,987.54	1,549.16	1,391.75	2,027.76	1,604.06	3,182.90	2,949.88	2,797.39	2,520.20	2,597.91	2,209.50	2,246.08	2,121.17		
EMPLOYEE & CHILD(REN)																											
Under 30	996.07	840.44	731.78	582.49	625.76	474.25	482.85	368.32	443.03	348.44	274.05	246.28	386.34	300.81	270.86	453.64	359.07	1,071.62	993.19	941.88	848.55	874.68	743.92	756.26	714.18		
30-39	1,080.46	911.66	793.80	631.85	678.71	514.36	523.72	399.49	560.82	441.11	346.90	311.81	490.24	381.79	343.63	491.76	389.25	1,101.23	1,020.59	967.83	871.92	898.78	764.41	777.10	733.87		
40-49	1,094.94	923.91	804.39	640.28	687.86	521.31	530.78	404.86	728.86	573.27	450.87	405.18	638.46	497.35	447.32	498.36	394.45	1,096.17	1,015.92	963.40	867.93	894.72	760.95	773.52	730.53		
50-54	1,310.87	1,106.08	963.05	766.58	823.49	624.08	635.37	484.67	796.47	626.48	492.69	442.80	698.11	543.85	489.09	596.02	471.69	1,208.56	1,120.07	1,062.14	956.88	986.46	838.99	852.88	805.47		
55-59	1,549.39	1,307.33	1,138.29	906.06	973.33	737.64	751.06	572.90	912.16	717.44	564.25	507.12	800.11	623.39	560.52	703.93	557.03	1,451.82	1,345.53	1,275.96	1,149.49	1,185.02	1,007.87	1,024.54	967.56		
60-64	1,966.36	1,659.15	1,444.59	1,149.88	1,235.29	936.19	953.12	727.06	1,053.98	828.99	651.98	585.96	925.21	720.91	648.08	892.57	706.23	1,715.92	1,590.33	1,508.01	1,358.59	1,400.58	1,191.16	1,210.90	1,143.54		
65+	2,257.45	1,904.78	1,658.42	1,320.05	1,418.10	1,074.73	1,094.22	834.67	1,348.82	1,060.89	834.36	749.88	1,185.26	923.67	830.12	1,024.21	810.34	2,221.72	2,059.10	1,952.59	1,759.11	1,813.48	1,542.37	1,567.88	1,480.69		
FAMILY																											
Under 30	1,480.86	1,249.51	1,087.92	865.95	930.15	704.93	717.74	547.49	678.52	533.63	419.73	377.23	594.02	462.74	416.28	672.84	532.46	1,695.37	1,571.26	1,490.05	1,342.40	1,383.80	1,176.90	1,196.36	1,129.83		
30-39	1,685.86	1,422.47	1,238.49	985.81	1,059.06	802.62	817.18	623.35	901.04	708.70	557.37	500.94	790.33	615.74	553.66	765.65	605.87	1,768.38	1,638.91	1,554.16	1,400.16	1,443.43	1,227.63	1,247.90	1,178.49		
40-49	1,874.17	1,581.36	1,376.88	1,096.00	1,177.29	892.22	908.42	692.92	1,152.15	906.19	712.71	640.52	1,011.79	788.44	708.66	850.79	673.20	1,838.62	1,704.03	1,616.04	1,455.91	1,500.75	1,276.39	1,297.49	1,225.34		
50-54	2,239.37	1,889.50	1,645.11	1,309.47	1,406.66	1,066.07	1,085.40	827.94	1,218.29	958.22	753.61	677.30	1,070.13	833.88	749.52	1,015.98	803.83	2,107.24	1,952.98	1,852.00	1,668.48	1,720.02	1,462.88	1,487.09	1,404.37		
55-59	2,695.85	2,274.66	1,980.49	1,576.45	1,693.47	1,283.44	1,306.73	996.78	1,544.31	1,214.62	955.28	858.56	1,357.65	1,058.06	950.83	1,222.52	967.19	2,317.46	2,147.80	2,036.75	1,834.91	1,891.57	1,608.79	1,635.39	1,544.46		
60-64	3,484.55	2,940.16	2,559.89	2,037.66	2,188.96	1,658.93	1,688.98	1,288.37	1,817.50	1,429.50	1,124.28	1,010.42	1,598.63	1,245.94	1,119.47	1,579.31	1,249.38	2,759.49	2,557.51	2,425.37	2,185.00	2,252.42	1,915.68	1,947.36	1,839.06		
65+	4,512.42	3,807.46	3,314.92	2,638.67	2,834.56	2,148.24	2,187.21	1,668.38	2,263.09	1,779.95	1,399.93	1,258.15	1,991.61	1,552.36	1,394.59	2,044.21	1,617.07	3,562.32	3,301.53	3,130.94	2,820.70	2,907.70	2,472.98	2,513.88	2,374.06		

Please note: Rate adjustment factor to be determined by Health Net Underwriting.

ELECT OA								POS		H ⁿ OPTIONS PPO						H ⁿ OPTIONS HMO		H ⁿ OPTIONS ELECT OA	
10 STANDARD	10 VALUE	20 STANDARD	20 VALUE	30 STANDARD	30 VALUE	40 STANDARD	40 VALUE	10	20	250	500	1500	1750	HSA 3000	HSA 4000	25	35	25	35
461.28	441.80	426.94	365.37	385.03	333.23	345.49	315.85	516.98	472.42	394.93	329.26	296.51	237.32	179.65	149.20	393.52	329.81	415.40	359.86
514.80	492.99	476.51	407.78	429.69	371.89	385.54	352.47	582.79	532.58	487.71	406.57	366.15	292.99	238.15	197.77	439.10	368.04	463.60	401.63
604.74	579.25	559.75	479.12	504.79	436.94	452.95	414.14	691.64	632.01	642.97	536.09	482.72	386.33	349.42	290.14	515.83	432.39	544.68	471.81
819.86	785.22	758.80	649.45	684.34	592.30	614.03	561.39	946.99	865.36	874.31	728.98	656.43	525.39	409.27	339.88	699.30	586.06	738.39	639.64
1,034.13	990.42	957.12	819.19	863.20	747.08	774.51	708.11	1,206.70	1,102.67	1,074.47	896.00	806.73	645.76	529.08	439.36	882.04	739.30	931.35	806.78
1,330.87	1,274.70	1,231.82	1,054.32	1,110.87	961.51	996.74	911.37	1,568.29	1,433.13	1,414.95	1,179.85	1,062.35	850.33	663.12	550.68	1,135.32	951.48	1,198.66	1,038.35
1,747.18	1,673.40	1,617.11	1,384.12	1,458.46	1,262.28	1,308.60	1,196.38	2,078.78	1,899.67	1,709.77	1,425.73	1,283.69	1,027.52	875.09	726.69	1,490.28	1,249.01	1,573.59	1,363.12
1,066.07	1,021.03	986.71	844.51	889.87	770.17	798.48	729.96	1,206.06	1,102.16	1,150.20	959.04	863.56	691.20	368.10	305.64	909.34	762.17	960.12	831.70
1,185.26	1,135.15	1,096.98	938.92	989.39	856.27	887.76	811.60	1,382.47	1,263.28	1,333.62	1,111.97	1,001.27	801.40	497.88	413.44	1,010.98	847.36	1,067.46	924.69
1,376.37	1,318.25	1,273.91	1,090.36	1,148.87	994.38	1,030.84	942.49	1,589.22	1,452.21	1,332.01	1,110.64	1,000.05	800.46	708.18	588.05	1,173.99	983.94	1,239.64	1,073.83
1,672.62	1,601.99	1,548.16	1,325.07	1,396.20	1,208.40	1,252.78	1,145.38	1,950.98	1,782.77	1,833.45	1,528.76	1,376.54	1,101.82	859.32	713.60	1,426.68	1,195.72	1,506.45	1,304.97
2,152.47	2,061.50	1,992.21	1,705.12	1,796.66	1,555.03	1,612.09	1,473.87	2,535.71	2,317.09	2,260.05	1,884.48	1,696.83	1,358.17	1,097.61	911.46	1,836.04	1,538.81	1,938.53	1,679.31
2,591.15	2,481.73	2,398.27	2,052.71	2,162.89	1,871.99	1,940.68	1,774.32	3,082.54	2,816.91	2,827.26	2,357.41	2,122.71	1,699.02	1,352.26	1,122.95	2,210.14	1,852.35	2,333.71	2,021.58
3,319.48	3,179.21	3,072.29	2,629.59	2,770.81	2,398.10	2,486.14	2,272.99	3,987.83	3,644.03	4,004.83	3,339.29	3,006.82	2,406.63	1,684.49	1,398.81	2,831.36	2,373.00	2,989.63	2,589.78
1,117.61	1,070.41	1,034.43	885.38	932.93	807.43	837.06	765.31	1,144.07	1,045.37	891.21	743.18	669.11	535.62	330.42	274.37	953.34	798.96	1,006.58	871.98
1,148.36	1,099.90	1,062.89	909.76	958.59	829.67	860.08	786.38	1,187.68	1,085.27	966.78	806.07	725.84	580.93	418.29	347.35	979.56	820.99	1,034.32	895.97
1,143.12	1,094.88	1,058.08	905.61	954.20	825.91	856.15	782.78	1,194.29	1,091.36	979.66	816.92	735.53	588.74	543.63	451.44	975.10	817.24	1,029.57	891.89
1,260.38	1,207.16	1,166.59	998.44	1,052.06	910.57	943.97	863.06	1,329.97	1,215.34	1,172.90	977.96	880.59	704.85	594.09	493.35	1,075.04	901.03	1,135.15	983.35
1,514.11	1,450.11	1,401.36	1,199.42	1,263.87	1,093.84	1,134.02	1,036.76	1,613.86	1,474.74	1,386.30	1,155.95	1,040.85	833.11	680.37	564.97	1,291.47	1,082.43	1,363.63	1,181.25
1,789.43	1,713.84	1,656.22	1,417.59	1,493.67	1,292.78	1,340.18	1,225.33	1,926.29	1,760.18	1,759.35	1,467.07	1,320.89	1,057.31	786.12	652.80	1,526.30	1,279.33	1,611.62	1,396.08
2,317.16	2,219.27	2,144.65	1,835.63	1,934.15	1,674.03	1,735.42	1,586.68	2,518.53	2,301.48	2,019.72	1,684.19	1,516.43	1,213.80	1,006.01	835.41	1,976.30	1,656.48	2,086.91	1,807.81
1,768.13	1,693.49	1,636.53	1,400.71	1,475.87	1,277.43	1,324.24	1,210.77	1,867.06	1,706.11	1,324.96	1,104.66	994.77	796.16	506.08	420.26	1,508.15	1,263.97	1,592.50	1,379.54
1,844.24	1,766.38	1,706.95	1,461.00	1,539.44	1,332.38	1,381.28	1,262.85	1,967.52	1,797.93	1,508.33	1,257.77	1,132.44	906.49	672.06	558.06	1,573.03	1,318.45	1,660.99	1,438.86
1,917.68	1,836.69	1,774.91	1,519.15	1,600.70	1,385.42	1,436.26	1,313.15	2,066.74	1,888.51	1,676.87	1,398.19	1,258.97	1,007.67	859.32	713.60	1,635.65	1,370.80	1,727.12	1,496.13
2,197.67	2,104.84	2,034.07	1,740.94	1,834.43	1,587.69	1,645.97	1,504.84	2,392.55	2,186.14	2,003.56	1,670.61	1,504.23	1,204.03	908.62	754.57	1,874.48	1,571.11	1,979.31	1,714.57
2,416.91	2,314.88	2,237.04	1,914.70	2,017.48	1,746.12	1,810.20	1,655.04	2,657.48	2,428.31	2,412.01	2,011.22	1,810.92	1,449.51	1,151.80	956.46	2,061.46	1,727.84	2,176.81	1,885.66
2,877.98	2,756.41	2,663.77	2,279.90	2,402.37	2,079.19	2,155.51	1,970.74	3,195.65	2,920.19	3,117.71	2,599.64	2,340.75	1,873.60	1,355.56	1,125.68	2,454.81	2,057.40	2,592.03	2,245.36
3,715.19	3,558.25	3,438.63	2,943.10	3,101.15	2,684.03	2,782.51	2,543.97	4,165.57	3,806.60	4,037.24	3,366.44	3,031.14	2,426.22	1,687.94	1,401.65	3,168.97	2,655.97	3,346.04	2,898.52