

EFFECTIVE JANUARY TO JUNE 2010

PLAN RATES FOR SMALL BUSINESS
FOR NEW GROUPS

KAISER PERMANENTE COPAYMENT PLANS RATE AREA 1

EFFECTIVE 1/1/10-6/1/10

Copayment plans feature predictable, lower out-of-pocket costs at the time of service and no deductible for medical expenses. Monthly premiums are higher than other plans.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$50 PLAN					\$50 PLAN					\$50 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$197	\$550	\$541	\$765	<30	\$219	\$611	\$601	\$850	<30	\$241	\$673	\$661	\$936
30-39	\$218	\$592	\$556	\$847	30-39	\$242	\$657	\$618	\$940	30-39	\$266	\$723	\$680	\$1,035
40-49	\$281	\$646	\$534	\$852	40-49	\$312	\$718	\$593	\$947	40-49	\$343	\$789	\$652	\$1,041
50-54	\$365	\$759	\$602	\$970	50-54	\$406	\$844	\$669	\$1,079	50-54	\$446	\$928	\$736	\$1,186
55-59	\$462	\$970	\$690	\$1,116	55-59	\$513	\$1,077	\$767	\$1,239	55-59	\$564	\$1,185	\$843	\$1,363
60-64	\$569	\$1,081	\$761	\$1,262	60-64	\$633	\$1,202	\$846	\$1,403	60-64	\$696	\$1,322	\$931	\$1,543
65+	\$646	\$1,396	\$971	\$1,535	65+	\$717	\$1,550	\$1,078	\$1,704	65+	\$789	\$1,705	\$1,186	\$1,874
\$30 PLAN					\$30 PLAN					\$30 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$216	\$604	\$594	\$841	<30	\$240	\$671	\$660	\$934	<30	\$265	\$739	\$727	\$1,028
30-39	\$239	\$650	\$611	\$930	30-39	\$266	\$722	\$679	\$1,033	30-39	\$292	\$794	\$747	\$1,137
40-49	\$308	\$709	\$586	\$936	40-49	\$343	\$789	\$651	\$1,041	40-49	\$377	\$867	\$716	\$1,144
50-54	\$402	\$835	\$663	\$1,067	50-54	\$446	\$927	\$736	\$1,185	50-54	\$491	\$1,020	\$810	\$1,304
55-59	\$507	\$1,065	\$758	\$1,225	55-59	\$564	\$1,184	\$843	\$1,362	55-59	\$620	\$1,302	\$927	\$1,498
60-64	\$626	\$1,189	\$837	\$1,388	60-64	\$695	\$1,320	\$930	\$1,541	60-64	\$765	\$1,453	\$1,023	\$1,696
65+	\$710	\$1,534	\$1,067	\$1,686	65+	\$789	\$1,705	\$1,186	\$1,874	65+	\$868	\$1,875	\$1,305	\$2,061
\$20 PLAN					\$20 PLAN					\$20 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$239	\$667	\$656	\$928	<30	\$265	\$741	\$728	\$1,031	<30	\$292	\$815	\$802	\$1,134
30-39	\$264	\$717	\$674	\$1,026	30-39	\$293	\$796	\$749	\$1,139	30-39	\$322	\$875	\$824	\$1,253
40-49	\$340	\$783	\$646	\$1,033	40-49	\$378	\$870	\$718	\$1,148	40-49	\$416	\$957	\$790	\$1,263
50-54	\$443	\$921	\$730	\$1,177	50-54	\$492	\$1,023	\$811	\$1,308	50-54	\$541	\$1,125	\$892	\$1,438
55-59	\$560	\$1,176	\$837	\$1,352	55-59	\$622	\$1,306	\$930	\$1,502	55-59	\$684	\$1,436	\$1,022	\$1,652
60-64	\$690	\$1,311	\$923	\$1,530	60-64	\$767	\$1,457	\$1,026	\$1,701	60-64	\$844	\$1,603	\$1,129	\$1,871
65+	\$783	\$1,692	\$1,177	\$1,860	65+	\$870	\$1,880	\$1,308	\$2,067	65+	\$957	\$2,068	\$1,439	\$2,273
\$15 PLAN					\$15 PLAN					\$15 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$255	\$713	\$701	\$992	<30	\$284	\$793	\$780	\$1,103	<30	\$312	\$872	\$857	\$1,213
30-39	\$282	\$766	\$721	\$1,097	30-39	\$313	\$851	\$801	\$1,218	30-39	\$345	\$937	\$881	\$1,341
40-49	\$364	\$837	\$692	\$1,105	40-49	\$404	\$930	\$768	\$1,227	40-49	\$445	\$1,024	\$845	\$1,351
50-54	\$474	\$985	\$781	\$1,259	50-54	\$526	\$1,094	\$868	\$1,398	50-54	\$579	\$1,203	\$955	\$1,538
55-59	\$599	\$1,257	\$895	\$1,446	55-59	\$665	\$1,397	\$994	\$1,607	55-59	\$732	\$1,537	\$1,094	\$1,768
60-64	\$738	\$1,402	\$987	\$1,637	60-64	\$820	\$1,558	\$1,097	\$1,819	60-64	\$902	\$1,714	\$1,206	\$2,001
65+	\$837	\$1,809	\$1,258	\$1,989	65+	\$930	\$2,010	\$1,398	\$2,210	65+	\$1,023	\$2,211	\$1,538	\$2,431
\$5 PLAN					\$5 PLAN					\$5 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$320	\$895	\$880	\$1,245	<30	\$356	\$994	\$978	\$1,383	<30	\$392	\$1,094	\$1,076	\$1,522
30-39	\$354	\$962	\$905	\$1,377	30-39	\$393	\$1,068	\$1,005	\$1,529	30-39	\$433	\$1,176	\$1,106	\$1,683
40-49	\$457	\$1,051	\$868	\$1,387	40-49	\$507	\$1,167	\$964	\$1,540	40-49	\$558	\$1,284	\$1,060	\$1,695
50-54	\$594	\$1,235	\$980	\$1,579	50-54	\$660	\$1,372	\$1,089	\$1,754	50-54	\$727	\$1,511	\$1,199	\$1,931
55-59	\$751	\$1,577	\$1,123	\$1,814	55-59	\$835	\$1,753	\$1,248	\$2,016	55-59	\$918	\$1,928	\$1,372	\$2,217
60-64	\$927	\$1,760	\$1,240	\$2,055	60-64	\$1,029	\$1,955	\$1,376	\$2,282	60-64	\$1,132	\$2,151	\$1,514	\$2,511
65+	\$1,051	\$2,271	\$1,580	\$2,497	65+	\$1,168	\$2,524	\$1,756	\$2,775	65+	\$1,284	\$2,775	\$1,930	\$3,051

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE COPAYMENT PLANS RATE AREA 2

EFFECTIVE 1/1/10-6/1/10

Copayment plans feature predictable, lower out-of-pocket costs at the time of service and no deductible for medical expenses. Monthly premiums are higher than other plans.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$50 PLAN					\$50 PLAN					\$50 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$207	\$579	\$569	\$806	<30	\$230	\$643	\$632	\$895	<30	\$253	\$707	\$695	\$984
30-39	\$229	\$622	\$585	\$890	30-39	\$254	\$691	\$650	\$989	30-39	\$280	\$761	\$715	\$1,089
40-49	\$295	\$679	\$561	\$896	40-49	\$328	\$755	\$623	\$996	40-49	\$361	\$831	\$686	\$1,097
50-54	\$384	\$799	\$634	\$1,021	50-54	\$427	\$888	\$704	\$1,135	50-54	\$470	\$977	\$775	\$1,249
55-59	\$486	\$1,020	\$726	\$1,173	55-59	\$540	\$1,134	\$807	\$1,304	55-59	\$594	\$1,247	\$888	\$1,434
60-64	\$599	\$1,138	\$801	\$1,329	60-64	\$666	\$1,265	\$891	\$1,477	60-64	\$732	\$1,391	\$979	\$1,624
65+	\$680	\$1,469	\$1,022	\$1,615	65+	\$755	\$1,632	\$1,135	\$1,794	65+	\$831	\$1,795	\$1,249	\$1,973
\$30 PLAN					\$30 PLAN					\$30 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$228	\$637	\$626	\$886	<30	\$253	\$707	\$695	\$984	<30	\$278	\$777	\$764	\$1,082
30-39	\$252	\$684	\$644	\$979	30-39	\$280	\$760	\$715	\$1,088	30-39	\$308	\$836	\$787	\$1,197
40-49	\$325	\$747	\$617	\$986	40-49	\$361	\$830	\$686	\$1,095	40-49	\$397	\$913	\$754	\$1,205
50-54	\$423	\$879	\$697	\$1,123	50-54	\$470	\$977	\$775	\$1,249	50-54	\$517	\$1,074	\$852	\$1,373
55-59	\$534	\$1,122	\$798	\$1,290	55-59	\$594	\$1,247	\$888	\$1,434	55-59	\$653	\$1,371	\$976	\$1,577
60-64	\$659	\$1,252	\$881	\$1,461	60-64	\$732	\$1,390	\$979	\$1,623	60-64	\$805	\$1,529	\$1,077	\$1,785
65+	\$747	\$1,614	\$1,123	\$1,774	65+	\$830	\$1,794	\$1,248	\$1,972	65+	\$913	\$1,973	\$1,373	\$2,169
\$20 PLAN					\$20 PLAN					\$20 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$251	\$702	\$690	\$977	<30	\$279	\$780	\$767	\$1,085	<30	\$307	\$858	\$843	\$1,194
30-39	\$278	\$755	\$710	\$1,080	30-39	\$308	\$838	\$788	\$1,200	30-39	\$339	\$922	\$867	\$1,320
40-49	\$358	\$824	\$680	\$1,087	40-49	\$398	\$916	\$756	\$1,209	40-49	\$438	\$1,007	\$832	\$1,329
50-54	\$466	\$969	\$769	\$1,239	50-54	\$518	\$1,077	\$854	\$1,377	50-54	\$570	\$1,185	\$940	\$1,514
55-59	\$589	\$1,237	\$881	\$1,423	55-59	\$655	\$1,375	\$979	\$1,581	55-59	\$720	\$1,512	\$1,076	\$1,739
60-64	\$727	\$1,381	\$972	\$1,612	60-64	\$807	\$1,533	\$1,079	\$1,790	60-64	\$888	\$1,687	\$1,188	\$1,969
65+	\$824	\$1,781	\$1,239	\$1,958	65+	\$916	\$1,979	\$1,377	\$2,176	65+	\$1,007	\$2,176	\$1,514	\$2,392
\$15 PLAN					\$15 PLAN					\$15 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$269	\$751	\$738	\$1,045	<30	\$299	\$834	\$821	\$1,161	<30	\$328	\$917	\$902	\$1,276
30-39	\$297	\$807	\$759	\$1,155	30-39	\$330	\$896	\$843	\$1,283	30-39	\$363	\$986	\$928	\$1,411
40-49	\$383	\$881	\$728	\$1,163	40-49	\$426	\$980	\$809	\$1,293	40-49	\$468	\$1,077	\$889	\$1,421
50-54	\$499	\$1,037	\$823	\$1,325	50-54	\$554	\$1,152	\$914	\$1,472	50-54	\$609	\$1,266	\$1,005	\$1,618
55-59	\$630	\$1,323	\$942	\$1,522	55-59	\$700	\$1,470	\$1,046	\$1,691	55-59	\$770	\$1,617	\$1,151	\$1,860
60-64	\$777	\$1,476	\$1,039	\$1,723	60-64	\$863	\$1,640	\$1,154	\$1,915	60-64	\$950	\$1,804	\$1,270	\$2,106
65+	\$881	\$1,904	\$1,325	\$2,093	65+	\$979	\$2,116	\$1,472	\$2,326	65+	\$1,077	\$2,328	\$1,619	\$2,559
\$5 PLAN					\$5 PLAN					\$5 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$337	\$942	\$926	\$1,311	<30	\$375	\$1,047	\$1,030	\$1,457	<30	\$412	\$1,151	\$1,132	\$1,602
30-39	\$373	\$1,013	\$953	\$1,450	30-39	\$414	\$1,125	\$1,058	\$1,610	30-39	\$455	\$1,237	\$1,164	\$1,771
40-49	\$481	\$1,106	\$914	\$1,460	40-49	\$534	\$1,229	\$1,015	\$1,622	40-49	\$588	\$1,352	\$1,117	\$1,784
50-54	\$626	\$1,301	\$1,032	\$1,663	50-54	\$695	\$1,445	\$1,146	\$1,847	50-54	\$765	\$1,590	\$1,261	\$2,032
55-59	\$791	\$1,661	\$1,182	\$1,910	55-59	\$879	\$1,845	\$1,314	\$2,122	55-59	\$967	\$2,030	\$1,445	\$2,335
60-64	\$975	\$1,852	\$1,304	\$2,162	60-64	\$1,084	\$2,059	\$1,450	\$2,404	60-64	\$1,192	\$2,264	\$1,594	\$2,643
65+	\$1,106	\$2,390	\$1,663	\$2,627	65+	\$1,229	\$2,656	\$1,848	\$2,920	65+	\$1,352	\$2,922	\$2,032	\$3,212

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KAISER PERMANENTE COPAYMENT PLANS RATE AREA 3

EFFECTIVE 1/1/10-6/1/10

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Monthly rates for groups new to Kaiser Permanente

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Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$207	\$579	\$569	\$806	<30	\$230	\$643	\$632	\$895	<30	\$253	\$707	\$695	\$984
30-39	\$229	\$622	\$585	\$890	30-39	\$254	\$691	\$650	\$989	30-39	\$280	\$761	\$715	\$1,089
40-49	\$295	\$679	\$561	\$896	40-49	\$328	\$755	\$623	\$996	40-49	\$361	\$831	\$686	\$1,097
50-54	\$384	\$799	\$634	\$1,021	50-54	\$427	\$888	\$704	\$1,135	50-54	\$470	\$977	\$775	\$1,249
55-59	\$486	\$1,020	\$726	\$1,173	55-59	\$540	\$1,134	\$807	\$1,304	55-59	\$594	\$1,247	\$888	\$1,434
60-64	\$599	\$1,138	\$801	\$1,329	60-64	\$666	\$1,265	\$891	\$1,477	60-64	\$732	\$1,391	\$979	\$1,624
65+	\$680	\$1,469	\$1,022	\$1,615	65+	\$755	\$1,632	\$1,135	\$1,794	65+	\$831	\$1,795	\$1,249	\$1,973
\$30 PLAN					\$30 PLAN					\$30 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$228	\$637	\$626	\$886	<30	\$253	\$707	\$695	\$984	<30	\$278	\$777	\$764	\$1,082
30-39	\$252	\$684	\$644	\$979	30-39	\$280	\$760	\$715	\$1,088	30-39	\$308	\$836	\$787	\$1,197
40-49	\$325	\$747	\$617	\$986	40-49	\$361	\$830	\$686	\$1,095	40-49	\$397	\$913	\$754	\$1,205
50-54	\$423	\$879	\$697	\$1,123	50-54	\$470	\$977	\$775	\$1,249	50-54	\$517	\$1,074	\$852	\$1,373
55-59	\$534	\$1,122	\$798	\$1,290	55-59	\$594	\$1,247	\$888	\$1,434	55-59	\$653	\$1,371	\$976	\$1,577
60-64	\$659	\$1,252	\$881	\$1,461	60-64	\$732	\$1,390	\$979	\$1,623	60-64	\$805	\$1,529	\$1,077	\$1,785
65+	\$747	\$1,614	\$1,123	\$1,774	65+	\$830	\$1,794	\$1,248	\$1,972	65+	\$913	\$1,973	\$1,373	\$2,169
\$20 PLAN					\$20 PLAN					\$20 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$251	\$702	\$690	\$977	<30	\$279	\$780	\$767	\$1,085	<30	\$307	\$858	\$843	\$1,194
30-39	\$278	\$755	\$710	\$1,080	30-39	\$308	\$838	\$788	\$1,200	30-39	\$339	\$922	\$867	\$1,320
40-49	\$358	\$824	\$680	\$1,087	40-49	\$398	\$916	\$756	\$1,209	40-49	\$438	\$1,007	\$832	\$1,329
50-54	\$466	\$969	\$769	\$1,239	50-54	\$518	\$1,077	\$854	\$1,377	50-54	\$570	\$1,185	\$940	\$1,514
55-59	\$589	\$1,237	\$881	\$1,423	55-59	\$655	\$1,375	\$979	\$1,581	55-59	\$720	\$1,512	\$1,076	\$1,739
60-64	\$727	\$1,381	\$972	\$1,612	60-64	\$807	\$1,533	\$1,079	\$1,790	60-64	\$888	\$1,687	\$1,188	\$1,969
65+	\$824	\$1,781	\$1,239	\$1,958	65+	\$916	\$1,979	\$1,377	\$2,176	65+	\$1,007	\$2,176	\$1,514	\$2,392
\$15 PLAN					\$15 PLAN					\$15 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$269	\$751	\$738	\$1,045	<30	\$299	\$834	\$821	\$1,161	<30	\$328	\$917	\$902	\$1,276
30-39	\$297	\$807	\$759	\$1,155	30-39	\$330	\$896	\$843	\$1,283	30-39	\$363	\$986	\$928	\$1,411
40-49	\$383	\$881	\$728	\$1,163	40-49	\$426	\$980	\$809	\$1,293	40-49	\$468	\$1,077	\$889	\$1,421
50-54	\$499	\$1,037	\$823	\$1,325	50-54	\$554	\$1,152	\$914	\$1,472	50-54	\$609	\$1,266	\$1,005	\$1,618
55-59	\$630	\$1,323	\$942	\$1,522	55-59	\$700	\$1,470	\$1,046	\$1,691	55-59	\$770	\$1,617	\$1,151	\$1,860
60-64	\$777	\$1,476	\$1,039	\$1,723	60-64	\$863	\$1,640	\$1,154	\$1,915	60-64	\$950	\$1,804	\$1,270	\$2,106
65+	\$881	\$1,904	\$1,325	\$2,093	65+	\$979	\$2,116	\$1,472	\$2,326	65+	\$1,077	\$2,328	\$1,619	\$2,559
\$5 PLAN					\$5 PLAN					\$5 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$337	\$942	\$926	\$1,311	<30	\$375	\$1,047	\$1,030	\$1,457	<30	\$412	\$1,151	\$1,132	\$1,602
30-39	\$373	\$1,013	\$953	\$1,450	30-39	\$414	\$1,125	\$1,058	\$1,610	30-39	\$455	\$1,237	\$1,164	\$1,771
40-49	\$481	\$1,106	\$914	\$1,460	40-49	\$534	\$1,229	\$1,015	\$1,622	40-49	\$588	\$1,352	\$1,117	\$1,784
50-54	\$626	\$1,301	\$1,032	\$1,663	50-54	\$695	\$1,445	\$1,146	\$1,847	50-54	\$765	\$1,590	\$1,261	\$2,032
55-59	\$791	\$1,661	\$1,182	\$1,910	55-59	\$879	\$1,845	\$1,314	\$2,122	55-59	\$967	\$2,030	\$1,445	\$2,335
60-64	\$975	\$1,852	\$1,304	\$2,162	60-64	\$1,084	\$2,059	\$1,450	\$2,404	60-64	\$1,192	\$2,264	\$1,594	\$2,643
65+	\$1,106	\$2,390	\$1,663	\$2,627	65+	\$1,229	\$2,656	\$1,848	\$2,920	65+	\$1,352	\$2,922	\$2,032	\$3,212

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE COPAYMENT PLANS RATE AREA 4

EFFECTIVE 1/1/10-6/1/10

Copayment plans feature predictable, lower out-of-pocket costs at the time of service and no deductible for medical expenses. Monthly premiums are higher than other plans.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$50 PLAN					\$50 PLAN					\$50 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$185	\$518	\$509	\$721	<30	\$206	\$576	\$566	\$801	<30	\$227	\$634	\$623	\$882
30-39	\$205	\$557	\$524	\$797	30-39	\$228	\$619	\$582	\$886	30-39	\$250	\$680	\$640	\$974
40-49	\$264	\$608	\$502	\$803	40-49	\$294	\$676	\$558	\$892	40-49	\$323	\$743	\$614	\$981
50-54	\$344	\$715	\$567	\$914	50-54	\$382	\$794	\$630	\$1,015	50-54	\$421	\$875	\$694	\$1,118
55-59	\$435	\$913	\$650	\$1,050	55-59	\$483	\$1,015	\$722	\$1,167	55-59	\$532	\$1,117	\$795	\$1,285
60-64	\$536	\$1,018	\$717	\$1,189	60-64	\$596	\$1,132	\$797	\$1,321	60-64	\$656	\$1,246	\$877	\$1,454
65+	\$608	\$1,314	\$914	\$1,445	65+	\$676	\$1,461	\$1,016	\$1,606	65+	\$743	\$1,606	\$1,117	\$1,766
\$30 PLAN					\$30 PLAN					\$30 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$203	\$567	\$557	\$789	<30	\$225	\$629	\$619	\$876	<30	\$248	\$693	\$681	\$964
30-39	\$224	\$609	\$573	\$872	30-39	\$249	\$677	\$636	\$969	30-39	\$274	\$744	\$700	\$1,065
40-49	\$289	\$665	\$549	\$878	40-49	\$321	\$739	\$610	\$975	40-49	\$353	\$813	\$671	\$1,073
50-54	\$376	\$782	\$620	\$1,000	50-54	\$418	\$869	\$689	\$1,111	50-54	\$460	\$956	\$759	\$1,222
55-59	\$476	\$999	\$711	\$1,149	55-59	\$528	\$1,109	\$789	\$1,276	55-59	\$581	\$1,220	\$869	\$1,403
60-64	\$587	\$1,115	\$785	\$1,301	60-64	\$652	\$1,238	\$872	\$1,445	60-64	\$717	\$1,362	\$959	\$1,590
65+	\$665	\$1,437	\$1,000	\$1,580	65+	\$739	\$1,597	\$1,111	\$1,756	65+	\$813	\$1,757	\$1,222	\$1,931
\$20 PLAN					\$20 PLAN					\$20 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$222	\$619	\$609	\$861	<30	\$246	\$688	\$676	\$957	<30	\$271	\$757	\$744	\$1,053
30-39	\$245	\$665	\$626	\$952	30-39	\$272	\$739	\$695	\$1,058	30-39	\$299	\$813	\$765	\$1,164
40-49	\$316	\$727	\$600	\$959	40-49	\$351	\$808	\$667	\$1,066	40-49	\$386	\$888	\$733	\$1,172
50-54	\$411	\$854	\$678	\$1,092	50-54	\$457	\$950	\$754	\$1,214	50-54	\$503	\$1,045	\$829	\$1,336
55-59	\$520	\$1,092	\$777	\$1,256	55-59	\$577	\$1,212	\$863	\$1,394	55-59	\$635	\$1,334	\$949	\$1,534
60-64	\$641	\$1,217	\$857	\$1,421	60-64	\$712	\$1,353	\$952	\$1,579	60-64	\$783	\$1,488	\$1,047	\$1,737
65+	\$727	\$1,571	\$1,093	\$1,727	65+	\$808	\$1,746	\$1,215	\$1,919	65+	\$888	\$1,919	\$1,335	\$2,110
\$15 PLAN					\$15 PLAN					\$15 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$244	\$681	\$670	\$948	<30	\$271	\$756	\$744	\$1,052	<30	\$298	\$832	\$818	\$1,158
30-39	\$269	\$731	\$688	\$1,047	30-39	\$299	\$813	\$764	\$1,164	30-39	\$329	\$894	\$841	\$1,280
40-49	\$347	\$799	\$660	\$1,054	40-49	\$386	\$888	\$733	\$1,172	40-49	\$424	\$976	\$806	\$1,288
50-54	\$452	\$940	\$745	\$1,201	50-54	\$502	\$1,044	\$828	\$1,334	50-54	\$552	\$1,148	\$911	\$1,467
55-59	\$571	\$1,199	\$854	\$1,379	55-59	\$635	\$1,333	\$949	\$1,533	55-59	\$698	\$1,466	\$1,043	\$1,686
60-64	\$705	\$1,339	\$943	\$1,563	60-64	\$783	\$1,487	\$1,047	\$1,736	60-64	\$861	\$1,636	\$1,152	\$1,910
65+	\$799	\$1,727	\$1,201	\$1,898	65+	\$888	\$1,919	\$1,335	\$2,110	65+	\$977	\$2,111	\$1,469	\$2,321
\$5 PLAN					\$5 PLAN					\$5 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$303	\$846	\$832	\$1,177	<30	\$336	\$939	\$923	\$1,307	<30	\$370	\$1,033	\$1,016	\$1,437
30-39	\$334	\$908	\$854	\$1,300	30-39	\$371	\$1,009	\$949	\$1,444	30-39	\$409	\$1,111	\$1,045	\$1,590
40-49	\$431	\$992	\$819	\$1,309	40-49	\$479	\$1,102	\$910	\$1,454	40-49	\$527	\$1,213	\$1,001	\$1,601
50-54	\$561	\$1,166	\$925	\$1,491	50-54	\$624	\$1,297	\$1,029	\$1,658	50-54	\$686	\$1,426	\$1,131	\$1,823
55-59	\$709	\$1,489	\$1,060	\$1,713	55-59	\$788	\$1,655	\$1,178	\$1,903	55-59	\$867	\$1,821	\$1,296	\$2,094
60-64	\$875	\$1,662	\$1,170	\$1,940	60-64	\$972	\$1,846	\$1,300	\$2,155	60-64	\$1,069	\$2,031	\$1,430	\$2,371
65+	\$992	\$2,144	\$1,491	\$2,357	65+	\$1,102	\$2,382	\$1,657	\$2,619	65+	\$1,213	\$2,621	\$1,823	\$2,881

Employee/Dependent codes

EE only = eligible employee only
EE+S = eligible employee plus spouse

EE+C = eligible employee plus child or children
EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE COPAYMENT PLANS RATE AREA 5

EFFECTIVE 1/1/10-6/1/10

Copayment plans feature predictable, lower out-of-pocket costs at the time of service and no deductible for medical expenses. Monthly premiums are higher than other plans.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$50 PLAN					\$50 PLAN					\$50 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$168	\$469	\$461	\$653	<30	\$186	\$520	\$512	\$724	<30	\$205	\$573	\$563	\$797
30-39	\$185	\$503	\$474	\$720	30-39	\$206	\$560	\$527	\$801	30-39	\$227	\$616	\$580	\$882
40-49	\$239	\$550	\$454	\$726	40-49	\$266	\$612	\$505	\$808	40-49	\$292	\$672	\$555	\$887
50-54	\$311	\$647	\$513	\$827	50-54	\$346	\$719	\$571	\$919	50-54	\$381	\$791	\$628	\$1,011
55-59	\$393	\$826	\$588	\$950	55-59	\$437	\$918	\$653	\$1,056	55-59	\$481	\$1,010	\$719	\$1,162
60-64	\$485	\$922	\$649	\$1,076	60-64	\$539	\$1,024	\$721	\$1,195	60-64	\$593	\$1,127	\$793	\$1,316
65+	\$550	\$1,189	\$827	\$1,307	65+	\$612	\$1,322	\$920	\$1,453	65+	\$673	\$1,454	\$1,012	\$1,598
\$30 PLAN					\$30 PLAN					\$30 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$184	\$513	\$505	\$714	<30	\$204	\$570	\$560	\$793	<30	\$224	\$626	\$616	\$871
30-39	\$203	\$551	\$519	\$789	30-39	\$225	\$612	\$576	\$876	30-39	\$248	\$674	\$634	\$964
40-49	\$262	\$602	\$497	\$794	40-49	\$291	\$669	\$553	\$883	40-49	\$320	\$736	\$608	\$971
50-54	\$340	\$707	\$561	\$904	50-54	\$378	\$786	\$624	\$1,005	50-54	\$416	\$865	\$686	\$1,106
55-59	\$430	\$903	\$643	\$1,039	55-59	\$478	\$1,004	\$715	\$1,155	55-59	\$526	\$1,104	\$786	\$1,270
60-64	\$531	\$1,008	\$710	\$1,177	60-64	\$590	\$1,120	\$789	\$1,307	60-64	\$649	\$1,232	\$868	\$1,438
65+	\$602	\$1,301	\$905	\$1,430	65+	\$669	\$1,445	\$1,006	\$1,589	65+	\$736	\$1,590	\$1,106	\$1,748
\$20 PLAN					\$20 PLAN					\$20 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$201	\$561	\$551	\$780	<30	\$223	\$623	\$612	\$867	<30	\$245	\$685	\$673	\$953
30-39	\$222	\$602	\$567	\$862	30-39	\$246	\$669	\$629	\$958	30-39	\$271	\$736	\$692	\$1,053
40-49	\$286	\$658	\$543	\$868	40-49	\$318	\$731	\$604	\$965	40-49	\$349	\$803	\$663	\$1,060
50-54	\$372	\$773	\$614	\$988	50-54	\$413	\$859	\$681	\$1,098	50-54	\$455	\$945	\$750	\$1,208
55-59	\$470	\$987	\$703	\$1,135	55-59	\$522	\$1,097	\$780	\$1,262	55-59	\$575	\$1,207	\$859	\$1,388
60-64	\$580	\$1,102	\$776	\$1,286	60-64	\$644	\$1,224	\$861	\$1,429	60-64	\$709	\$1,346	\$948	\$1,571
65+	\$658	\$1,421	\$989	\$1,562	65+	\$731	\$1,579	\$1,099	\$1,736	65+	\$804	\$1,737	\$1,209	\$1,909
\$15 PLAN					\$15 PLAN					\$15 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$220	\$615	\$605	\$856	<30	\$245	\$684	\$673	\$952	<30	\$269	\$752	\$740	\$1,047
30-39	\$244	\$662	\$623	\$947	30-39	\$271	\$736	\$692	\$1,053	30-39	\$298	\$809	\$761	\$1,158
40-49	\$314	\$723	\$597	\$954	40-49	\$349	\$803	\$663	\$1,060	40-49	\$384	\$884	\$730	\$1,167
50-54	\$409	\$850	\$674	\$1,087	50-54	\$454	\$944	\$749	\$1,207	50-54	\$500	\$1,039	\$824	\$1,328
55-59	\$517	\$1,085	\$773	\$1,248	55-59	\$574	\$1,206	\$858	\$1,387	55-59	\$632	\$1,327	\$945	\$1,526
60-64	\$637	\$1,210	\$852	\$1,413	60-64	\$708	\$1,345	\$947	\$1,570	60-64	\$779	\$1,480	\$1,042	\$1,728
65+	\$723	\$1,562	\$1,087	\$1,717	65+	\$803	\$1,736	\$1,207	\$1,908	65+	\$884	\$1,910	\$1,329	\$2,100
\$5 PLAN					\$5 PLAN					\$5 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$274	\$765	\$752	\$1,064	<30	\$304	\$849	\$835	\$1,182	<30	\$335	\$935	\$919	\$1,301
30-39	\$302	\$821	\$773	\$1,175	30-39	\$336	\$913	\$859	\$1,307	30-39	\$370	\$1,005	\$945	\$1,438
40-49	\$390	\$898	\$741	\$1,185	40-49	\$434	\$998	\$824	\$1,317	40-49	\$477	\$1,097	\$906	\$1,448
50-54	\$508	\$1,056	\$838	\$1,350	50-54	\$564	\$1,173	\$930	\$1,499	50-54	\$621	\$1,290	\$1,024	\$1,649
55-59	\$642	\$1,348	\$960	\$1,550	55-59	\$713	\$1,497	\$1,066	\$1,722	55-59	\$784	\$1,647	\$1,172	\$1,894
60-64	\$792	\$1,504	\$1,059	\$1,756	60-64	\$879	\$1,670	\$1,176	\$1,950	60-64	\$967	\$1,837	\$1,293	\$2,145
65+	\$898	\$1,940	\$1,350	\$2,133	65+	\$997	\$2,155	\$1,499	\$2,369	65+	\$1,097	\$2,371	\$1,649	\$2,606

Employee/Dependent codes

EE only = eligible employee only
EE+S = eligible employee plus spouse

EE+C = eligible employee plus child or children
EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE COPAYMENT PLANS RATE AREA 6

EFFECTIVE 1/1/10-6/1/10

Copayment plans feature predictable, lower out-of-pocket costs at the time of service and no deductible for medical expenses. Monthly premiums are higher than other plans.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$50 PLAN					\$50 PLAN					\$50 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$159	\$444	\$437	\$618	<30	\$177	\$494	\$486	\$687	<30	\$194	\$542	\$533	\$755
30-39	\$176	\$478	\$449	\$684	30-39	\$195	\$530	\$499	\$759	30-39	\$215	\$584	\$549	\$836
40-49	\$227	\$522	\$431	\$689	40-49	\$252	\$580	\$479	\$765	40-49	\$277	\$637	\$526	\$841
50-54	\$295	\$613	\$486	\$784	50-54	\$328	\$681	\$541	\$871	50-54	\$361	\$750	\$595	\$958
55-59	\$373	\$783	\$557	\$901	55-59	\$414	\$870	\$619	\$1,001	55-59	\$456	\$957	\$681	\$1,101
60-64	\$460	\$874	\$615	\$1,020	60-64	\$511	\$970	\$683	\$1,132	60-64	\$562	\$1,067	\$752	\$1,246
65+	\$521	\$1,126	\$783	\$1,238	65+	\$579	\$1,252	\$871	\$1,376	65+	\$637	\$1,377	\$958	\$1,514
\$30 PLAN					\$30 PLAN					\$30 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$174	\$486	\$478	\$676	<30	\$193	\$539	\$530	\$750	<30	\$212	\$593	\$583	\$825
30-39	\$192	\$522	\$491	\$747	30-39	\$213	\$579	\$545	\$829	30-39	\$235	\$638	\$600	\$913
40-49	\$248	\$570	\$471	\$752	40-49	\$275	\$633	\$523	\$836	40-49	\$303	\$697	\$576	\$920
50-54	\$323	\$671	\$532	\$858	50-54	\$358	\$745	\$591	\$952	50-54	\$394	\$819	\$650	\$1,047
55-59	\$408	\$856	\$610	\$985	55-59	\$453	\$951	\$677	\$1,094	55-59	\$498	\$1,046	\$745	\$1,203
60-64	\$503	\$955	\$673	\$1,115	60-64	\$559	\$1,061	\$747	\$1,239	60-64	\$614	\$1,167	\$821	\$1,362
65+	\$570	\$1,232	\$857	\$1,354	65+	\$634	\$1,370	\$953	\$1,506	65+	\$697	\$1,506	\$1,048	\$1,656
\$20 PLAN					\$20 PLAN					\$20 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$190	\$531	\$522	\$739	<30	\$211	\$590	\$580	\$821	<30	\$232	\$648	\$638	\$902
30-39	\$210	\$570	\$537	\$816	30-39	\$233	\$633	\$596	\$906	30-39	\$257	\$697	\$656	\$998
40-49	\$271	\$623	\$515	\$822	40-49	\$301	\$692	\$572	\$913	40-49	\$331	\$761	\$629	\$1,004
50-54	\$352	\$732	\$581	\$936	50-54	\$392	\$814	\$646	\$1,040	50-54	\$431	\$896	\$711	\$1,145
55-59	\$445	\$935	\$665	\$1,075	55-59	\$495	\$1,039	\$740	\$1,195	55-59	\$544	\$1,143	\$813	\$1,315
60-64	\$549	\$1,043	\$734	\$1,218	60-64	\$610	\$1,159	\$816	\$1,353	60-64	\$671	\$1,275	\$898	\$1,488
65+	\$623	\$1,346	\$937	\$1,480	65+	\$692	\$1,496	\$1,040	\$1,645	65+	\$761	\$1,645	\$1,144	\$1,808
\$15 PLAN					\$15 PLAN					\$15 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$209	\$584	\$574	\$812	<30	\$232	\$648	\$637	\$902	<30	\$255	\$713	\$701	\$992
30-39	\$231	\$627	\$590	\$897	30-39	\$256	\$696	\$655	\$996	30-39	\$282	\$766	\$721	\$1,097
40-49	\$298	\$685	\$566	\$904	40-49	\$331	\$761	\$629	\$1,004	40-49	\$364	\$837	\$691	\$1,105
50-54	\$387	\$805	\$639	\$1,029	50-54	\$430	\$894	\$709	\$1,143	50-54	\$474	\$985	\$781	\$1,259
55-59	\$490	\$1,029	\$732	\$1,183	55-59	\$544	\$1,142	\$813	\$1,314	55-59	\$598	\$1,256	\$894	\$1,445
60-64	\$604	\$1,147	\$808	\$1,339	60-64	\$671	\$1,275	\$897	\$1,488	60-64	\$738	\$1,402	\$987	\$1,637
65+	\$685	\$1,480	\$1,030	\$1,627	65+	\$761	\$1,645	\$1,144	\$1,808	65+	\$837	\$1,809	\$1,258	\$1,989
\$5 PLAN					\$5 PLAN					\$5 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$259	\$724	\$712	\$1,008	<30	\$288	\$805	\$791	\$1,120	<30	\$317	\$885	\$871	\$1,232
30-39	\$287	\$779	\$733	\$1,115	30-39	\$318	\$865	\$813	\$1,238	30-39	\$350	\$951	\$895	\$1,361
40-49	\$370	\$851	\$703	\$1,123	40-49	\$411	\$945	\$781	\$1,247	40-49	\$452	\$1,040	\$859	\$1,372
50-54	\$481	\$1,000	\$793	\$1,278	50-54	\$535	\$1,112	\$882	\$1,421	50-54	\$588	\$1,222	\$970	\$1,562
55-59	\$608	\$1,277	\$909	\$1,469	55-59	\$676	\$1,419	\$1,010	\$1,632	55-59	\$743	\$1,560	\$1,111	\$1,794
60-64	\$750	\$1,424	\$1,003	\$1,662	60-64	\$833	\$1,582	\$1,114	\$1,847	60-64	\$916	\$1,740	\$1,225	\$2,031
65+	\$850	\$1,837	\$1,278	\$2,020	65+	\$945	\$2,042	\$1,421	\$2,245	65+	\$1,039	\$2,246	\$1,562	\$2,469

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE COPAYMENT PLANS RATE AREA 7

EFFECTIVE 1/1/10-6/1/10

Copayment plans feature predictable, lower out-of-pocket costs at the time of service and no deductible for medical expenses. Monthly premiums are higher than other plans.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$50 PLAN					\$50 PLAN					\$50 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$177	\$494	\$486	\$687	<30	\$196	\$548	\$539	\$763	<30	\$216	\$603	\$593	\$839
30-39	\$195	\$530	\$499	\$759	30-39	\$217	\$589	\$554	\$843	30-39	\$239	\$649	\$610	\$929
40-49	\$252	\$580	\$479	\$765	40-49	\$280	\$644	\$532	\$850	40-49	\$308	\$708	\$585	\$934
50-54	\$328	\$681	\$541	\$871	50-54	\$364	\$757	\$600	\$968	50-54	\$401	\$833	\$661	\$1,065
55-59	\$414	\$870	\$619	\$1,001	55-59	\$460	\$966	\$688	\$1,111	55-59	\$506	\$1,063	\$756	\$1,223
60-64	\$511	\$970	\$683	\$1,132	60-64	\$568	\$1,079	\$760	\$1,259	60-64	\$624	\$1,186	\$835	\$1,384
65+	\$579	\$1,252	\$871	\$1,376	65+	\$644	\$1,391	\$968	\$1,529	65+	\$708	\$1,530	\$1,064	\$1,682
\$30 PLAN					\$30 PLAN					\$30 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$193	\$539	\$530	\$750	<30	\$215	\$600	\$590	\$835	<30	\$236	\$659	\$648	\$917
30-39	\$213	\$579	\$545	\$829	30-39	\$237	\$644	\$606	\$922	30-39	\$261	\$709	\$667	\$1,015
40-49	\$275	\$633	\$523	\$836	40-49	\$306	\$704	\$581	\$929	40-49	\$337	\$775	\$640	\$1,023
50-54	\$358	\$745	\$591	\$952	50-54	\$398	\$828	\$657	\$1,058	50-54	\$438	\$910	\$722	\$1,163
55-59	\$453	\$951	\$677	\$1,094	55-59	\$503	\$1,057	\$752	\$1,216	55-59	\$554	\$1,163	\$828	\$1,338
60-64	\$559	\$1,061	\$747	\$1,239	60-64	\$621	\$1,179	\$830	\$1,376	60-64	\$683	\$1,297	\$913	\$1,514
65+	\$634	\$1,370	\$953	\$1,506	65+	\$704	\$1,521	\$1,058	\$1,672	65+	\$774	\$1,673	\$1,164	\$1,839
\$20 PLAN					\$20 PLAN					\$20 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$211	\$590	\$580	\$821	<30	\$235	\$656	\$645	\$913	<30	\$258	\$721	\$709	\$1,003
30-39	\$233	\$633	\$596	\$906	30-39	\$259	\$704	\$662	\$1,008	30-39	\$285	\$774	\$729	\$1,108
40-49	\$301	\$692	\$572	\$913	40-49	\$334	\$769	\$635	\$1,015	40-49	\$368	\$846	\$699	\$1,117
50-54	\$392	\$814	\$646	\$1,040	50-54	\$435	\$904	\$717	\$1,156	50-54	\$479	\$995	\$790	\$1,272
55-59	\$495	\$1,039	\$740	\$1,195	55-59	\$550	\$1,155	\$822	\$1,328	55-59	\$605	\$1,270	\$904	\$1,461
60-64	\$610	\$1,159	\$816	\$1,353	60-64	\$678	\$1,288	\$907	\$1,504	60-64	\$746	\$1,417	\$998	\$1,654
65+	\$692	\$1,496	\$1,040	\$1,645	65+	\$769	\$1,662	\$1,156	\$1,827	65+	\$846	\$1,828	\$1,272	\$2,010
\$15 PLAN					\$15 PLAN					\$15 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$232	\$648	\$637	\$902	<30	\$258	\$720	\$708	\$1,002	<30	\$284	\$793	\$779	\$1,103
30-39	\$256	\$696	\$655	\$996	30-39	\$285	\$774	\$728	\$1,108	30-39	\$313	\$851	\$801	\$1,218
40-49	\$331	\$761	\$629	\$1,004	40-49	\$367	\$845	\$698	\$1,115	40-49	\$404	\$930	\$768	\$1,227
50-54	\$430	\$894	\$709	\$1,143	50-54	\$478	\$994	\$789	\$1,271	50-54	\$526	\$1,093	\$868	\$1,397
55-59	\$544	\$1,142	\$813	\$1,314	55-59	\$605	\$1,270	\$904	\$1,461	55-59	\$665	\$1,396	\$994	\$1,606
60-64	\$671	\$1,275	\$897	\$1,488	60-64	\$746	\$1,417	\$998	\$1,654	60-64	\$820	\$1,558	\$1,097	\$1,819
65+	\$761	\$1,645	\$1,144	\$1,808	65+	\$846	\$1,828	\$1,272	\$2,009	65+	\$930	\$2,010	\$1,398	\$2,210
\$5 PLAN					\$5 PLAN					\$5 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$288	\$805	\$791	\$1,120	<30	\$320	\$894	\$879	\$1,244	<30	\$352	\$984	\$967	\$1,369
30-39	\$318	\$865	\$813	\$1,238	30-39	\$354	\$961	\$904	\$1,376	30-39	\$389	\$1,057	\$994	\$1,513
40-49	\$411	\$945	\$781	\$1,247	40-49	\$456	\$1,050	\$867	\$1,386	40-49	\$502	\$1,155	\$954	\$1,524
50-54	\$535	\$1,112	\$882	\$1,421	50-54	\$594	\$1,235	\$980	\$1,578	50-54	\$653	\$1,358	\$1,077	\$1,736
55-59	\$676	\$1,419	\$1,010	\$1,632	55-59	\$751	\$1,577	\$1,122	\$1,814	55-59	\$826	\$1,734	\$1,235	\$1,994
60-64	\$833	\$1,582	\$1,114	\$1,847	60-64	\$926	\$1,759	\$1,238	\$2,053	60-64	\$1,018	\$1,934	\$1,362	\$2,258
65+	\$945	\$2,042	\$1,421	\$2,245	65+	\$1,050	\$2,269	\$1,578	\$2,494	65+	\$1,155	\$2,496	\$1,736	\$2,744

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE DEDUCTIBLE HMO PLANS RATE AREA 1

EFFECTIVE 1/1/10-6/1/10

Deductible plans feature affordable monthly rates and a fixed copayment for services such as office visits and preventive care. Deductibles must be met before members can receive certain services for a copayment or coinsurance.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,000 PLAN					\$40/\$2,000 PLAN					\$40/\$2,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$136	\$373	\$308	\$450	<30	\$152	\$415	\$343	\$500	<30	\$167	\$457	\$378	\$551
30-39	\$161	\$430	\$325	\$503	30-39	\$179	\$478	\$361	\$560	30-39	\$197	\$526	\$398	\$616
40-49	\$218	\$445	\$341	\$565	40-49	\$242	\$494	\$379	\$628	40-49	\$266	\$543	\$416	\$690
50-54	\$291	\$604	\$398	\$669	50-54	\$323	\$671	\$442	\$743	50-54	\$356	\$739	\$487	\$818
55-59	\$361	\$751	\$468	\$823	55-59	\$401	\$834	\$520	\$914	55-59	\$441	\$918	\$572	\$1,006
60-64	\$463	\$926	\$572	\$1,025	60-64	\$514	\$1,029	\$635	\$1,139	60-64	\$566	\$1,132	\$700	\$1,253
65+	\$561	\$1,280	\$666	\$1,343	65+	\$624	\$1,423	\$741	\$1,493	65+	\$686	\$1,564	\$814	\$1,641
\$30/\$1,500 PLAN					\$30/\$1,500 PLAN					\$30/\$1,500 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$147	\$402	\$332	\$484	<30	\$163	\$446	\$369	\$537	<30	\$179	\$491	\$405	\$592
30-39	\$173	\$463	\$349	\$542	30-39	\$192	\$514	\$388	\$602	30-39	\$212	\$566	\$428	\$663
40-49	\$234	\$478	\$366	\$607	40-49	\$260	\$531	\$407	\$675	40-49	\$286	\$584	\$447	\$742
50-54	\$313	\$650	\$429	\$720	50-54	\$348	\$722	\$476	\$799	50-54	\$382	\$793	\$523	\$878
55-59	\$388	\$807	\$503	\$885	55-59	\$432	\$898	\$560	\$984	55-59	\$475	\$987	\$616	\$1,082
60-64	\$498	\$996	\$616	\$1,102	60-64	\$553	\$1,107	\$684	\$1,225	60-64	\$608	\$1,217	\$752	\$1,347
65+	\$604	\$1,377	\$717	\$1,444	65+	\$671	\$1,530	\$796	\$1,605	65+	\$738	\$1,683	\$876	\$1,765
\$30/\$1,000 PLAN					\$30/\$1,000 PLAN					\$30/\$1,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$169	\$462	\$382	\$557	<30	\$187	\$513	\$424	\$618	<30	\$206	\$564	\$466	\$680
30-39	\$199	\$532	\$402	\$623	30-39	\$221	\$591	\$446	\$692	30-39	\$243	\$650	\$491	\$761
40-49	\$269	\$549	\$421	\$698	40-49	\$299	\$610	\$468	\$775	40-49	\$329	\$672	\$515	\$854
50-54	\$360	\$747	\$493	\$827	50-54	\$400	\$830	\$548	\$919	50-54	\$440	\$913	\$602	\$1,011
55-59	\$447	\$929	\$579	\$1,018	55-59	\$496	\$1,032	\$643	\$1,131	55-59	\$546	\$1,135	\$708	\$1,244
60-64	\$572	\$1,145	\$707	\$1,267	60-64	\$636	\$1,273	\$786	\$1,409	60-64	\$699	\$1,399	\$864	\$1,548
65+	\$694	\$1,583	\$824	\$1,661	65+	\$771	\$1,758	\$915	\$1,844	65+	\$848	\$1,934	\$1,006	\$2,029

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE DEDUCTIBLE HMO PLANS RATE AREA 2

EFFECTIVE 1/1/10-6/1/10

Deductible plans feature affordable monthly rates and a fixed copayment for services such as office visits and preventive care. Deductibles must be met before members can receive certain services for a copayment or coinsurance.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,000 PLAN					\$40/\$2,000 PLAN					\$40/\$2,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$144	\$394	\$325	\$475	<30	\$159	\$436	\$361	\$526	<30	\$175	\$480	\$397	\$578
30-39	\$170	\$454	\$343	\$531	30-39	\$188	\$503	\$380	\$589	30-39	\$207	\$554	\$418	\$649
40-49	\$229	\$468	\$358	\$595	40-49	\$255	\$520	\$399	\$661	40-49	\$280	\$572	\$438	\$727
50-54	\$306	\$636	\$419	\$704	50-54	\$340	\$706	\$466	\$782	50-54	\$374	\$777	\$512	\$860
55-59	\$380	\$790	\$493	\$866	55-59	\$422	\$878	\$547	\$962	55-59	\$465	\$967	\$603	\$1,060
60-64	\$487	\$975	\$602	\$1,079	60-64	\$541	\$1,083	\$669	\$1,198	60-64	\$595	\$1,191	\$736	\$1,318
65+	\$591	\$1,348	\$701	\$1,414	65+	\$657	\$1,498	\$780	\$1,571	65+	\$722	\$1,647	\$857	\$1,728
\$30/\$1,500 PLAN					\$30/\$1,500 PLAN					\$30/\$1,500 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$154	\$422	\$349	\$509	<30	\$171	\$469	\$388	\$565	<30	\$189	\$517	\$427	\$623
30-39	\$182	\$487	\$368	\$570	30-39	\$203	\$542	\$409	\$634	30-39	\$223	\$596	\$450	\$698
40-49	\$247	\$504	\$386	\$640	40-49	\$274	\$559	\$429	\$710	40-49	\$301	\$615	\$471	\$781
50-54	\$329	\$683	\$451	\$756	50-54	\$366	\$760	\$501	\$841	50-54	\$402	\$835	\$551	\$924
55-59	\$409	\$850	\$530	\$932	55-59	\$454	\$944	\$589	\$1,035	55-59	\$500	\$1,039	\$648	\$1,139
60-64	\$524	\$1,049	\$648	\$1,161	60-64	\$582	\$1,165	\$719	\$1,289	60-64	\$640	\$1,281	\$791	\$1,417
65+	\$635	\$1,448	\$754	\$1,519	65+	\$706	\$1,610	\$838	\$1,689	65+	\$777	\$1,771	\$922	\$1,858
\$30/\$1,000 PLAN					\$30/\$1,000 PLAN					\$30/\$1,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$177	\$486	\$401	\$586	<30	\$197	\$540	\$446	\$651	<30	\$217	\$594	\$491	\$716
30-39	\$210	\$561	\$424	\$657	30-39	\$233	\$623	\$470	\$729	30-39	\$256	\$685	\$517	\$802
40-49	\$283	\$578	\$443	\$735	40-49	\$315	\$643	\$493	\$817	40-49	\$346	\$707	\$541	\$898
50-54	\$379	\$786	\$519	\$870	50-54	\$421	\$874	\$576	\$967	50-54	\$463	\$961	\$634	\$1,064
55-59	\$470	\$977	\$609	\$1,071	55-59	\$522	\$1,086	\$677	\$1,190	55-59	\$575	\$1,195	\$745	\$1,310
60-64	\$602	\$1,205	\$744	\$1,333	60-64	\$669	\$1,339	\$827	\$1,482	60-64	\$736	\$1,473	\$910	\$1,630
65+	\$731	\$1,666	\$867	\$1,748	65+	\$812	\$1,851	\$964	\$1,942	65+	\$893	\$2,036	\$1,060	\$2,136

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE DEDUCTIBLE HMO PLANS RATE AREA 3

EFFECTIVE 1/1/10-6/1/10

Deductible plans feature affordable monthly rates and a fixed copayment for services such as office visits and preventive care. Deductibles must be met before members can receive certain services for a copayment or coinsurance.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,000 PLAN					\$40/\$2,000 PLAN					\$40/\$2,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$144	\$394	\$325	\$475	<30	\$159	\$436	\$361	\$526	<30	\$175	\$480	\$397	\$578
30-39	\$170	\$454	\$343	\$531	30-39	\$188	\$503	\$380	\$589	30-39	\$207	\$554	\$418	\$649
40-49	\$229	\$468	\$358	\$595	40-49	\$255	\$520	\$399	\$661	40-49	\$280	\$572	\$438	\$727
50-54	\$306	\$636	\$419	\$704	50-54	\$340	\$706	\$466	\$782	50-54	\$374	\$777	\$512	\$860
55-59	\$380	\$790	\$493	\$866	55-59	\$422	\$878	\$547	\$962	55-59	\$465	\$967	\$603	\$1,060
60-64	\$487	\$975	\$602	\$1,079	60-64	\$541	\$1,083	\$669	\$1,198	60-64	\$595	\$1,191	\$736	\$1,318
65+	\$591	\$1,348	\$701	\$1,414	65+	\$657	\$1,498	\$780	\$1,571	65+	\$722	\$1,647	\$857	\$1,728
\$30/\$1,500 PLAN					\$30/\$1,500 PLAN					\$30/\$1,500 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$154	\$422	\$349	\$509	<30	\$171	\$469	\$388	\$565	<30	\$189	\$517	\$427	\$623
30-39	\$182	\$487	\$368	\$570	30-39	\$203	\$542	\$409	\$634	30-39	\$223	\$596	\$450	\$698
40-49	\$247	\$504	\$386	\$640	40-49	\$274	\$559	\$429	\$710	40-49	\$301	\$615	\$471	\$781
50-54	\$329	\$683	\$451	\$756	50-54	\$366	\$760	\$501	\$841	50-54	\$402	\$835	\$551	\$924
55-59	\$409	\$850	\$530	\$932	55-59	\$454	\$944	\$589	\$1,035	55-59	\$500	\$1,039	\$648	\$1,139
60-64	\$524	\$1,049	\$648	\$1,161	60-64	\$582	\$1,165	\$719	\$1,289	60-64	\$640	\$1,281	\$791	\$1,417
65+	\$635	\$1,448	\$754	\$1,519	65+	\$706	\$1,610	\$838	\$1,689	65+	\$777	\$1,771	\$922	\$1,858
\$30/\$1,000 PLAN					\$30/\$1,000 PLAN					\$30/\$1,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$177	\$486	\$401	\$586	<30	\$197	\$540	\$446	\$651	<30	\$217	\$594	\$491	\$716
30-39	\$210	\$561	\$424	\$657	30-39	\$233	\$623	\$470	\$729	30-39	\$256	\$685	\$517	\$802
40-49	\$283	\$578	\$443	\$735	40-49	\$315	\$643	\$493	\$817	40-49	\$346	\$707	\$541	\$898
50-54	\$379	\$786	\$519	\$870	50-54	\$421	\$874	\$576	\$967	50-54	\$463	\$961	\$634	\$1,064
55-59	\$470	\$977	\$609	\$1,071	55-59	\$522	\$1,086	\$677	\$1,190	55-59	\$575	\$1,195	\$745	\$1,310
60-64	\$602	\$1,205	\$744	\$1,333	60-64	\$669	\$1,339	\$827	\$1,482	60-64	\$736	\$1,473	\$910	\$1,630
65+	\$731	\$1,666	\$867	\$1,748	65+	\$812	\$1,851	\$964	\$1,942	65+	\$893	\$2,036	\$1,060	\$2,136

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE DEDUCTIBLE HMO PLANS RATE AREA 4

EFFECTIVE 1/1/10-6/1/10

Deductible plans feature affordable monthly rates and a fixed copayment for services such as office visits and preventive care. Deductibles must be met before members can receive certain services for a copayment or coinsurance.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,000 PLAN					\$40/\$2,000 PLAN					\$40/\$2,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$130	\$356	\$294	\$429	<30	\$144	\$395	\$326	\$476	<30	\$159	\$435	\$360	\$524
30-39	\$153	\$410	\$309	\$480	30-39	\$171	\$456	\$345	\$534	30-39	\$188	\$502	\$379	\$588
40-49	\$208	\$424	\$325	\$539	40-49	\$231	\$471	\$361	\$598	40-49	\$254	\$518	\$397	\$658
50-54	\$277	\$575	\$379	\$637	50-54	\$308	\$639	\$422	\$707	50-54	\$339	\$704	\$464	\$779
55-59	\$344	\$715	\$446	\$784	55-59	\$382	\$795	\$495	\$871	55-59	\$421	\$875	\$546	\$959
60-64	\$441	\$883	\$545	\$977	60-64	\$490	\$981	\$606	\$1,085	60-64	\$539	\$1,079	\$666	\$1,194
65+	\$535	\$1,220	\$635	\$1,280	65+	\$594	\$1,355	\$705	\$1,421	65+	\$654	\$1,491	\$776	\$1,564
\$30/\$1,500 PLAN					\$30/\$1,500 PLAN					\$30/\$1,500 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$140	\$383	\$317	\$461	<30	\$155	\$425	\$351	\$512	<30	\$171	\$468	\$387	\$564
30-39	\$165	\$441	\$333	\$516	30-39	\$183	\$490	\$370	\$574	30-39	\$202	\$539	\$407	\$631
40-49	\$223	\$455	\$349	\$578	40-49	\$248	\$506	\$388	\$643	40-49	\$273	\$557	\$427	\$708
50-54	\$298	\$619	\$408	\$685	50-54	\$331	\$687	\$453	\$761	50-54	\$364	\$756	\$499	\$837
55-59	\$370	\$769	\$480	\$843	55-59	\$411	\$855	\$533	\$937	55-59	\$452	\$940	\$586	\$1,030
60-64	\$474	\$949	\$586	\$1,050	60-64	\$527	\$1,055	\$651	\$1,167	60-64	\$580	\$1,160	\$717	\$1,284
65+	\$575	\$1,311	\$682	\$1,375	65+	\$639	\$1,457	\$758	\$1,528	65+	\$703	\$1,603	\$834	\$1,682
\$30/\$1,000 PLAN					\$30/\$1,000 PLAN					\$30/\$1,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$158	\$433	\$358	\$522	<30	\$175	\$480	\$397	\$578	<30	\$193	\$529	\$437	\$637
30-39	\$187	\$499	\$377	\$584	30-39	\$207	\$554	\$418	\$649	30-39	\$228	\$609	\$460	\$713
40-49	\$252	\$515	\$394	\$654	40-49	\$280	\$572	\$438	\$727	40-49	\$308	\$629	\$482	\$799
50-54	\$337	\$700	\$461	\$775	50-54	\$374	\$777	\$512	\$860	50-54	\$412	\$855	\$564	\$947
55-59	\$418	\$870	\$542	\$954	55-59	\$465	\$967	\$603	\$1,060	55-59	\$511	\$1,063	\$663	\$1,165
60-64	\$536	\$1,073	\$663	\$1,187	60-64	\$596	\$1,192	\$737	\$1,319	60-64	\$655	\$1,311	\$810	\$1,451
65+	\$650	\$1,482	\$771	\$1,555	65+	\$722	\$1,647	\$857	\$1,728	65+	\$795	\$1,812	\$943	\$1,901

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE DEDUCTIBLE HMO PLANS RATE AREA 5

EFFECTIVE 1/1/10-6/1/10

Deductible plans feature affordable monthly rates and a fixed copayment for services such as office visits and preventive care. Deductibles must be met before members can receive certain services for a copayment or coinsurance.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,000 PLAN					\$40/\$2,000 PLAN					\$40/\$2,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$118	\$322	\$267	\$388	<30	\$131	\$358	\$296	\$431	<30	\$144	\$394	\$326	\$475
30-39	\$139	\$371	\$280	\$434	30-39	\$154	\$412	\$311	\$482	30-39	\$170	\$454	\$343	\$531
40-49	\$188	\$383	\$294	\$487	40-49	\$209	\$426	\$327	\$541	40-49	\$229	\$468	\$358	\$595
50-54	\$251	\$521	\$344	\$577	50-54	\$279	\$579	\$382	\$641	50-54	\$306	\$636	\$419	\$704
55-59	\$311	\$647	\$403	\$709	55-59	\$346	\$719	\$449	\$788	55-59	\$381	\$792	\$494	\$868
60-64	\$399	\$798	\$493	\$883	60-64	\$443	\$887	\$548	\$981	60-64	\$488	\$976	\$603	\$1,080
65+	\$484	\$1,103	\$574	\$1,157	65+	\$538	\$1,226	\$638	\$1,286	65+	\$591	\$1,348	\$701	\$1,414
\$30/\$1,500 PLAN					\$30/\$1,500 PLAN					\$30/\$1,500 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$126	\$346	\$286	\$417	<30	\$140	\$384	\$317	\$463	<30	\$154	\$423	\$349	\$510
30-39	\$149	\$399	\$301	\$467	30-39	\$166	\$443	\$335	\$519	30-39	\$182	\$487	\$368	\$570
40-49	\$202	\$412	\$316	\$523	40-49	\$224	\$457	\$351	\$581	40-49	\$247	\$504	\$386	\$640
50-54	\$270	\$560	\$370	\$620	50-54	\$300	\$622	\$411	\$689	50-54	\$330	\$685	\$452	\$758
55-59	\$335	\$696	\$434	\$763	55-59	\$372	\$773	\$482	\$847	55-59	\$409	\$851	\$530	\$933
60-64	\$429	\$859	\$530	\$950	60-64	\$477	\$954	\$590	\$1,056	60-64	\$524	\$1,049	\$648	\$1,161
65+	\$520	\$1,186	\$617	\$1,244	65+	\$578	\$1,318	\$686	\$1,383	65+	\$636	\$1,450	\$755	\$1,521
\$30/\$1,000 PLAN					\$30/\$1,000 PLAN					\$30/\$1,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$143	\$391	\$324	\$471	<30	\$159	\$435	\$360	\$524	<30	\$175	\$479	\$396	\$577
30-39	\$169	\$451	\$341	\$528	30-39	\$188	\$502	\$379	\$588	30-39	\$206	\$551	\$416	\$645
40-49	\$228	\$466	\$357	\$592	40-49	\$254	\$518	\$397	\$658	40-49	\$279	\$569	\$436	\$723
50-54	\$305	\$633	\$418	\$701	50-54	\$339	\$703	\$464	\$778	50-54	\$373	\$774	\$511	\$857
55-59	\$378	\$787	\$490	\$863	55-59	\$420	\$874	\$545	\$958	55-59	\$463	\$962	\$600	\$1,054
60-64	\$485	\$971	\$600	\$1,074	60-64	\$539	\$1,079	\$666	\$1,194	60-64	\$593	\$1,187	\$733	\$1,313
65+	\$588	\$1,341	\$698	\$1,407	65+	\$654	\$1,491	\$776	\$1,564	65+	\$719	\$1,639	\$853	\$1,719

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE DEDUCTIBLE HMO PLANS RATE AREA 6

EFFECTIVE 1/1/10-6/1/10

Deductible plans feature affordable monthly rates and a fixed copayment for services such as office visits and preventive care. Deductibles must be met before members can receive certain services for a copayment or coinsurance.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,000 PLAN					\$40/\$2,000 PLAN					\$40/\$2,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$111	\$305	\$252	\$367	<30	\$124	\$339	\$280	\$408	<30	\$136	\$373	\$308	\$449
30-39	\$132	\$352	\$266	\$412	30-39	\$146	\$390	\$295	\$457	30-39	\$161	\$430	\$325	\$503
40-49	\$178	\$363	\$278	\$461	40-49	\$198	\$404	\$309	\$513	40-49	\$217	\$443	\$340	\$563
50-54	\$238	\$494	\$326	\$547	50-54	\$264	\$548	\$362	\$607	50-54	\$290	\$602	\$397	\$667
55-59	\$295	\$613	\$382	\$672	55-59	\$328	\$682	\$425	\$748	55-59	\$360	\$749	\$467	\$821
60-64	\$378	\$756	\$467	\$837	60-64	\$420	\$841	\$519	\$931	60-64	\$462	\$925	\$571	\$1,023
65+	\$458	\$1,045	\$544	\$1,096	65+	\$509	\$1,161	\$604	\$1,218	65+	\$560	\$1,277	\$665	\$1,340
\$30/\$1,500 PLAN					\$30/\$1,500 PLAN					\$30/\$1,500 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$120	\$328	\$271	\$395	<30	\$133	\$364	\$301	\$439	<30	\$146	\$400	\$331	\$482
30-39	\$141	\$378	\$285	\$443	30-39	\$157	\$420	\$317	\$492	30-39	\$173	\$462	\$349	\$541
40-49	\$191	\$390	\$299	\$496	40-49	\$213	\$434	\$333	\$551	40-49	\$234	\$477	\$366	\$606
50-54	\$255	\$530	\$349	\$587	50-54	\$284	\$589	\$389	\$652	50-54	\$312	\$648	\$427	\$717
55-59	\$317	\$659	\$411	\$722	55-59	\$352	\$732	\$456	\$802	55-59	\$388	\$806	\$503	\$884
60-64	\$406	\$813	\$502	\$900	60-64	\$452	\$904	\$559	\$1,000	60-64	\$497	\$994	\$614	\$1,100
65+	\$493	\$1,124	\$585	\$1,179	65+	\$548	\$1,249	\$650	\$1,310	65+	\$602	\$1,373	\$715	\$1,440
\$30/\$1,000 PLAN					\$30/\$1,000 PLAN					\$30/\$1,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$135	\$370	\$306	\$446	<30	\$150	\$411	\$340	\$495	<30	\$165	\$453	\$374	\$546
30-39	\$160	\$427	\$323	\$500	30-39	\$178	\$475	\$359	\$556	30-39	\$195	\$522	\$394	\$611
40-49	\$216	\$441	\$338	\$560	40-49	\$240	\$490	\$376	\$623	40-49	\$264	\$539	\$413	\$685
50-54	\$289	\$600	\$396	\$664	50-54	\$321	\$666	\$440	\$737	50-54	\$353	\$733	\$483	\$811
55-59	\$359	\$746	\$465	\$818	55-59	\$398	\$828	\$516	\$908	55-59	\$438	\$911	\$568	\$999
60-64	\$459	\$919	\$567	\$1,017	60-64	\$511	\$1,022	\$632	\$1,131	60-64	\$562	\$1,124	\$695	\$1,244
65+	\$557	\$1,270	\$661	\$1,332	65+	\$619	\$1,412	\$735	\$1,481	65+	\$681	\$1,553	\$808	\$1,629

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE DEDUCTIBLE HMO PLANS RATE AREA 7

EFFECTIVE 1/1/10-6/1/10

Deductible plans feature affordable monthly rates and a fixed copayment for services such as office visits and preventive care. Deductibles must be met before members can receive certain services for a copayment or coinsurance.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,000 PLAN					\$40/\$2,000 PLAN					\$40/\$2,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$124	\$339	\$280	\$408	<30	\$137	\$376	\$311	\$453	<30	\$151	\$414	\$342	\$499
30-39	\$146	\$390	\$295	\$457	30-39	\$162	\$434	\$327	\$508	30-39	\$179	\$478	\$361	\$559
40-49	\$198	\$404	\$309	\$513	40-49	\$220	\$449	\$344	\$570	40-49	\$242	\$493	\$378	\$626
50-54	\$264	\$548	\$362	\$607	50-54	\$293	\$609	\$401	\$674	50-54	\$323	\$670	\$442	\$742
55-59	\$328	\$682	\$425	\$748	55-59	\$364	\$757	\$472	\$830	55-59	\$401	\$833	\$520	\$913
60-64	\$420	\$841	\$519	\$931	60-64	\$467	\$934	\$577	\$1,033	60-64	\$513	\$1,027	\$634	\$1,136
65+	\$509	\$1,161	\$604	\$1,218	65+	\$566	\$1,291	\$672	\$1,354	65+	\$623	\$1,420	\$739	\$1,490
\$30/\$1,500 PLAN					\$30/\$1,500 PLAN					\$30/\$1,500 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$133	\$364	\$301	\$439	<30	\$148	\$405	\$335	\$488	<30	\$163	\$446	\$368	\$537
30-39	\$157	\$420	\$317	\$492	30-39	\$175	\$467	\$353	\$547	30-39	\$192	\$513	\$388	\$601
40-49	\$213	\$434	\$333	\$551	40-49	\$236	\$482	\$369	\$612	40-49	\$260	\$530	\$407	\$673
50-54	\$284	\$589	\$389	\$652	50-54	\$315	\$654	\$432	\$724	50-54	\$347	\$720	\$475	\$797
55-59	\$352	\$732	\$456	\$802	55-59	\$392	\$815	\$508	\$893	55-59	\$431	\$896	\$559	\$982
60-64	\$452	\$904	\$559	\$1,000	60-64	\$502	\$1,004	\$620	\$1,111	60-64	\$552	\$1,105	\$682	\$1,223
65+	\$548	\$1,249	\$650	\$1,310	65+	\$609	\$1,388	\$723	\$1,456	65+	\$669	\$1,526	\$794	\$1,601
\$30/\$1,000 PLAN					\$30/\$1,000 PLAN					\$30/\$1,000 PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$150	\$411	\$340	\$495	<30	\$167	\$458	\$378	\$552	<30	\$184	\$504	\$416	\$607
30-39	\$178	\$475	\$359	\$556	30-39	\$197	\$527	\$398	\$617	30-39	\$217	\$580	\$438	\$679
40-49	\$240	\$490	\$376	\$623	40-49	\$267	\$545	\$418	\$692	40-49	\$294	\$600	\$460	\$762
50-54	\$321	\$666	\$440	\$737	50-54	\$357	\$741	\$489	\$820	50-54	\$392	\$814	\$537	\$901
55-59	\$398	\$828	\$516	\$908	55-59	\$443	\$921	\$574	\$1,010	55-59	\$487	\$1,013	\$631	\$1,110
60-64	\$511	\$1,022	\$632	\$1,131	60-64	\$567	\$1,135	\$701	\$1,256	60-64	\$624	\$1,249	\$771	\$1,382
65+	\$619	\$1,412	\$735	\$1,481	65+	\$688	\$1,569	\$817	\$1,646	65+	\$757	\$1,726	\$898	\$1,811

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS RATE AREA 1

EFFECTIVE 1/1/10-6/1/10

These deductible plans feature lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$108	\$296	\$245	\$357	<30	\$120	\$329	\$272	\$396	<30	\$132	\$362	\$299	\$436
30-39	\$128	\$342	\$258	\$400	30-39	\$142	\$379	\$286	\$444	30-39	\$156	\$417	\$315	\$488
40-49	\$173	\$353	\$270	\$448	40-49	\$192	\$392	\$300	\$498	40-49	\$211	\$431	\$330	\$547
50-54	\$231	\$479	\$316	\$530	50-54	\$256	\$532	\$351	\$589	50-54	\$282	\$585	\$386	\$648
55-59	\$286	\$595	\$371	\$652	55-59	\$318	\$661	\$412	\$725	55-59	\$350	\$728	\$454	\$798
60-64	\$367	\$734	\$454	\$812	60-64	\$408	\$816	\$504	\$903	60-64	\$448	\$897	\$554	\$993
65+	\$445	\$1,015	\$528	\$1,065	65+	\$494	\$1,127	\$586	\$1,182	65+	\$544	\$1,240	\$646	\$1,301
\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$122	\$334	\$276	\$403	<30	\$136	\$372	\$307	\$448	<30	\$149	\$409	\$338	\$493
30-39	\$144	\$385	\$291	\$451	30-39	\$160	\$428	\$323	\$501	30-39	\$176	\$471	\$356	\$551
40-49	\$195	\$398	\$305	\$506	40-49	\$217	\$443	\$339	\$563	40-49	\$238	\$486	\$373	\$618
50-54	\$261	\$541	\$357	\$599	50-54	\$290	\$602	\$397	\$666	50-54	\$318	\$661	\$436	\$732
55-59	\$324	\$673	\$420	\$738	55-59	\$359	\$747	\$466	\$819	55-59	\$395	\$822	\$512	\$901
60-64	\$415	\$830	\$513	\$918	60-64	\$461	\$922	\$570	\$1,020	60-64	\$507	\$1,014	\$627	\$1,122
65+	\$503	\$1,147	\$597	\$1,203	65+	\$559	\$1,274	\$663	\$1,336	65+	\$615	\$1,402	\$730	\$1,471
\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$152	\$416	\$344	\$501	<30	\$169	\$462	\$382	\$557	<30	\$185	\$507	\$419	\$611
30-39	\$179	\$479	\$362	\$561	30-39	\$199	\$532	\$402	\$623	30-39	\$219	\$585	\$442	\$685
40-49	\$242	\$494	\$379	\$628	40-49	\$269	\$549	\$421	\$698	40-49	\$296	\$604	\$463	\$767
50-54	\$324	\$672	\$444	\$744	50-54	\$360	\$747	\$493	\$827	50-54	\$396	\$822	\$542	\$910
55-59	\$402	\$836	\$521	\$916	55-59	\$446	\$928	\$578	\$1,017	55-59	\$491	\$1,021	\$637	\$1,119
60-64	\$515	\$1,031	\$637	\$1,141	60-64	\$572	\$1,145	\$707	\$1,267	60-64	\$629	\$1,259	\$778	\$1,393
65+	\$625	\$1,425	\$742	\$1,495	65+	\$694	\$1,582	\$824	\$1,660	65+	\$763	\$1,740	\$906	\$1,825

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 2

These deductible plans feature lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$114	\$312	\$258	\$376	<30	\$126	\$346	\$286	\$417	<30	\$139	\$381	\$315	\$459
30-39	\$134	\$359	\$271	\$420	30-39	\$149	\$399	\$301	\$467	30-39	\$164	\$439	\$331	\$514
40-49	\$182	\$371	\$285	\$471	40-49	\$202	\$412	\$316	\$523	40-49	\$222	\$453	\$347	\$576
50-54	\$243	\$504	\$333	\$558	50-54	\$270	\$560	\$370	\$620	50-54	\$297	\$616	\$407	\$682
55-59	\$301	\$626	\$390	\$686	55-59	\$335	\$696	\$434	\$763	55-59	\$368	\$766	\$477	\$840
60-64	\$386	\$773	\$477	\$855	60-64	\$429	\$859	\$530	\$950	60-64	\$472	\$945	\$583	\$1,046
65+	\$468	\$1,068	\$555	\$1,120	65+	\$520	\$1,186	\$617	\$1,244	65+	\$572	\$1,305	\$679	\$1,369
\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$129	\$353	\$291	\$425	<30	\$143	\$391	\$324	\$471	<30	\$157	\$430	\$356	\$518
30-39	\$152	\$406	\$307	\$475	30-39	\$169	\$451	\$341	\$528	30-39	\$186	\$496	\$375	\$581
40-49	\$205	\$419	\$321	\$532	40-49	\$228	\$466	\$357	\$592	40-49	\$251	\$512	\$393	\$651
50-54	\$274	\$569	\$375	\$630	50-54	\$305	\$633	\$418	\$701	50-54	\$335	\$696	\$459	\$770
55-59	\$341	\$709	\$442	\$777	55-59	\$378	\$786	\$490	\$862	55-59	\$416	\$865	\$539	\$948
60-64	\$436	\$873	\$539	\$966	60-64	\$485	\$971	\$599	\$1,074	60-64	\$533	\$1,067	\$659	\$1,181
65+	\$529	\$1,207	\$628	\$1,266	65+	\$588	\$1,341	\$698	\$1,407	65+	\$647	\$1,475	\$768	\$1,547
\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$160	\$438	\$362	\$528	<30	\$177	\$485	\$401	\$585	<30	\$195	\$534	\$442	\$644
30-39	\$189	\$504	\$381	\$590	30-39	\$210	\$561	\$423	\$657	30-39	\$231	\$617	\$466	\$722
40-49	\$255	\$520	\$399	\$661	40-49	\$283	\$578	\$443	\$734	40-49	\$312	\$636	\$488	\$808
50-54	\$341	\$708	\$467	\$784	50-54	\$379	\$786	\$519	\$870	50-54	\$416	\$864	\$570	\$957
55-59	\$423	\$880	\$548	\$965	55-59	\$470	\$977	\$609	\$1,071	55-59	\$517	\$1,075	\$670	\$1,178
60-64	\$542	\$1,085	\$670	\$1,201	60-64	\$602	\$1,205	\$744	\$1,333	60-64	\$662	\$1,325	\$818	\$1,466
65+	\$657	\$1,499	\$780	\$1,572	65+	\$730	\$1,665	\$866	\$1,747	65+	\$804	\$1,833	\$954	\$1,923

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 3

These deductible plans feature lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$114	\$312	\$258	\$376	<30	\$126	\$346	\$286	\$417	<30	\$139	\$381	\$315	\$459
30-39	\$134	\$359	\$271	\$420	30-39	\$149	\$399	\$301	\$467	30-39	\$164	\$439	\$331	\$514
40-49	\$182	\$371	\$285	\$471	40-49	\$202	\$412	\$316	\$523	40-49	\$222	\$453	\$347	\$576
50-54	\$243	\$504	\$333	\$558	50-54	\$270	\$560	\$370	\$620	50-54	\$297	\$616	\$407	\$682
55-59	\$301	\$626	\$390	\$686	55-59	\$335	\$696	\$434	\$763	55-59	\$368	\$766	\$477	\$840
60-64	\$386	\$773	\$477	\$855	60-64	\$429	\$859	\$530	\$950	60-64	\$472	\$945	\$583	\$1,046
65+	\$468	\$1,068	\$555	\$1,120	65+	\$520	\$1,186	\$617	\$1,244	65+	\$572	\$1,305	\$679	\$1,369
\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$129	\$353	\$291	\$425	<30	\$143	\$391	\$324	\$471	<30	\$157	\$430	\$356	\$518
30-39	\$152	\$406	\$307	\$475	30-39	\$169	\$451	\$341	\$528	30-39	\$186	\$496	\$375	\$581
40-49	\$205	\$419	\$321	\$532	40-49	\$228	\$466	\$357	\$592	40-49	\$251	\$512	\$393	\$651
50-54	\$274	\$569	\$375	\$630	50-54	\$305	\$633	\$418	\$701	50-54	\$335	\$696	\$459	\$770
55-59	\$341	\$709	\$442	\$777	55-59	\$378	\$786	\$490	\$862	55-59	\$416	\$865	\$539	\$948
60-64	\$436	\$873	\$539	\$966	60-64	\$485	\$971	\$599	\$1,074	60-64	\$533	\$1,067	\$659	\$1,181
65+	\$529	\$1,207	\$628	\$1,266	65+	\$588	\$1,341	\$698	\$1,407	65+	\$647	\$1,475	\$768	\$1,547
\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$160	\$438	\$362	\$528	<30	\$177	\$485	\$401	\$585	<30	\$195	\$534	\$442	\$644
30-39	\$189	\$504	\$381	\$590	30-39	\$210	\$561	\$423	\$657	30-39	\$231	\$617	\$466	\$722
40-49	\$255	\$520	\$399	\$661	40-49	\$283	\$578	\$443	\$734	40-49	\$312	\$636	\$488	\$808
50-54	\$341	\$708	\$467	\$784	50-54	\$379	\$786	\$519	\$870	50-54	\$416	\$864	\$570	\$957
55-59	\$423	\$880	\$548	\$965	55-59	\$470	\$977	\$609	\$1,071	55-59	\$517	\$1,075	\$670	\$1,178
60-64	\$542	\$1,085	\$670	\$1,201	60-64	\$602	\$1,205	\$744	\$1,333	60-64	\$662	\$1,325	\$818	\$1,466
65+	\$657	\$1,499	\$780	\$1,572	65+	\$730	\$1,665	\$866	\$1,747	65+	\$804	\$1,833	\$954	\$1,923

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS RATE AREA 4

EFFECTIVE 1/1/10-6/1/10

These deductible plans feature lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$101	\$277	\$229	\$334	<30	\$112	\$308	\$254	\$371	<30	\$124	\$339	\$280	\$408
30-39	\$120	\$320	\$242	\$375	30-39	\$133	\$355	\$268	\$416	30-39	\$146	\$390	\$295	\$457
40-49	\$162	\$330	\$253	\$419	40-49	\$180	\$367	\$281	\$466	40-49	\$198	\$404	\$310	\$513
50-54	\$216	\$448	\$296	\$496	50-54	\$240	\$498	\$329	\$551	50-54	\$264	\$548	\$362	\$607
55-59	\$268	\$557	\$347	\$611	55-59	\$298	\$620	\$386	\$680	55-59	\$328	\$682	\$425	\$748
60-64	\$344	\$688	\$425	\$761	60-64	\$382	\$764	\$472	\$845	60-64	\$420	\$841	\$519	\$931
65+	\$417	\$951	\$495	\$998	65+	\$463	\$1,056	\$550	\$1,108	65+	\$509	\$1,161	\$604	\$1,218
\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$114	\$313	\$259	\$377	<30	\$127	\$348	\$288	\$419	<30	\$140	\$383	\$317	\$461
30-39	\$135	\$361	\$273	\$423	30-39	\$150	\$401	\$303	\$470	30-39	\$165	\$441	\$333	\$516
40-49	\$183	\$373	\$286	\$474	40-49	\$203	\$414	\$318	\$526	40-49	\$223	\$456	\$349	\$579
50-54	\$244	\$507	\$334	\$561	50-54	\$271	\$563	\$371	\$623	50-54	\$298	\$619	\$408	\$685
55-59	\$303	\$630	\$393	\$691	55-59	\$337	\$700	\$437	\$767	55-59	\$370	\$770	\$480	\$844
60-64	\$388	\$777	\$480	\$860	60-64	\$432	\$864	\$534	\$956	60-64	\$475	\$950	\$587	\$1,051
65+	\$471	\$1,074	\$559	\$1,127	65+	\$523	\$1,193	\$621	\$1,252	65+	\$576	\$1,313	\$684	\$1,377
\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$148	\$406	\$336	\$489	<30	\$165	\$452	\$373	\$545	<30	\$181	\$496	\$410	\$598
30-39	\$175	\$468	\$354	\$548	30-39	\$195	\$521	\$393	\$610	30-39	\$214	\$572	\$432	\$670
40-49	\$237	\$484	\$371	\$615	40-49	\$263	\$537	\$412	\$682	40-49	\$290	\$592	\$453	\$752
50-54	\$317	\$658	\$434	\$728	50-54	\$352	\$731	\$482	\$809	50-54	\$387	\$803	\$530	\$889
55-59	\$393	\$817	\$510	\$896	55-59	\$437	\$908	\$566	\$995	55-59	\$480	\$999	\$622	\$1,095
60-64	\$504	\$1,008	\$623	\$1,115	60-64	\$560	\$1,120	\$692	\$1,239	60-64	\$616	\$1,232	\$761	\$1,363
65+	\$611	\$1,393	\$725	\$1,461	65+	\$679	\$1,548	\$806	\$1,624	65+	\$747	\$1,703	\$886	\$1,786

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS RATE AREA 5

EFFECTIVE 1/1/10-6/1/10

These deductible plans feature lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$92	\$251	\$208	\$302	<30	\$102	\$279	\$231	\$336	<30	\$112	\$307	\$253	\$370
30-39	\$108	\$289	\$218	\$338	30-39	\$120	\$321	\$242	\$376	30-39	\$132	\$353	\$267	\$413
40-49	\$146	\$298	\$229	\$379	40-49	\$163	\$332	\$255	\$422	40-49	\$179	\$365	\$280	\$464
50-54	\$195	\$405	\$267	\$448	50-54	\$217	\$451	\$297	\$499	50-54	\$239	\$496	\$327	\$549
55-59	\$243	\$505	\$315	\$554	55-59	\$270	\$561	\$350	\$615	55-59	\$297	\$617	\$385	\$676
60-64	\$311	\$622	\$384	\$688	60-64	\$345	\$691	\$427	\$765	60-64	\$380	\$761	\$470	\$842
65+	\$377	\$860	\$447	\$902	65+	\$419	\$955	\$497	\$1,002	65+	\$461	\$1,051	\$547	\$1,103
\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$104	\$284	\$235	\$342	<30	\$115	\$315	\$260	\$380	<30	\$127	\$347	\$287	\$418
30-39	\$122	\$327	\$247	\$383	30-39	\$136	\$363	\$274	\$425	30-39	\$149	\$399	\$301	\$467
40-49	\$165	\$337	\$258	\$428	40-49	\$184	\$375	\$288	\$476	40-49	\$202	\$412	\$316	\$524
50-54	\$221	\$459	\$303	\$508	50-54	\$245	\$509	\$336	\$564	50-54	\$270	\$560	\$370	\$620
55-59	\$274	\$570	\$355	\$625	55-59	\$305	\$634	\$395	\$695	55-59	\$335	\$697	\$434	\$764
60-64	\$351	\$703	\$434	\$778	60-64	\$390	\$781	\$482	\$864	60-64	\$429	\$859	\$530	\$951
65+	\$426	\$972	\$506	\$1,020	65+	\$474	\$1,080	\$562	\$1,133	65+	\$521	\$1,188	\$618	\$1,246
\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$134	\$367	\$304	\$442	<30	\$149	\$408	\$338	\$492	<30	\$164	\$449	\$371	\$541
30-39	\$159	\$424	\$321	\$496	30-39	\$176	\$471	\$355	\$551	30-39	\$194	\$518	\$391	\$606
40-49	\$214	\$437	\$335	\$555	40-49	\$238	\$486	\$372	\$618	40-49	\$262	\$535	\$410	\$680
50-54	\$286	\$594	\$392	\$658	50-54	\$318	\$661	\$436	\$732	50-54	\$350	\$727	\$479	\$805
55-59	\$356	\$740	\$461	\$811	55-59	\$395	\$822	\$512	\$901	55-59	\$435	\$904	\$564	\$991
60-64	\$456	\$912	\$564	\$1,009	60-64	\$506	\$1,013	\$626	\$1,121	60-64	\$557	\$1,115	\$689	\$1,234
65+	\$553	\$1,261	\$656	\$1,323	65+	\$614	\$1,400	\$729	\$1,469	65+	\$676	\$1,541	\$802	\$1,617

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS RATE AREA 6

EFFECTIVE 1/1/10-6/1/10

These deductible plans feature lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$87	\$238	\$197	\$287	<30	\$96	\$264	\$218	\$318	<30	\$106	\$290	\$240	\$350
30-39	\$103	\$274	\$207	\$321	30-39	\$114	\$305	\$230	\$357	30-39	\$125	\$335	\$253	\$392
40-49	\$139	\$283	\$217	\$360	40-49	\$154	\$314	\$241	\$399	40-49	\$169	\$345	\$265	\$439
50-54	\$185	\$384	\$253	\$425	50-54	\$206	\$427	\$282	\$473	50-54	\$226	\$470	\$310	\$520
55-59	\$230	\$478	\$298	\$524	55-59	\$255	\$531	\$331	\$582	55-59	\$281	\$584	\$364	\$640
60-64	\$295	\$590	\$365	\$653	60-64	\$327	\$655	\$404	\$725	60-64	\$360	\$721	\$445	\$798
65+	\$357	\$814	\$424	\$854	65+	\$397	\$905	\$471	\$949	65+	\$437	\$996	\$519	\$1,045
\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$98	\$269	\$222	\$324	<30	\$109	\$298	\$247	\$359	<30	\$120	\$328	\$271	\$395
30-39	\$116	\$310	\$234	\$363	30-39	\$129	\$344	\$260	\$403	30-39	\$142	\$379	\$286	\$444
40-49	\$157	\$320	\$245	\$406	40-49	\$174	\$355	\$272	\$451	40-49	\$191	\$390	\$299	\$496
50-54	\$209	\$434	\$286	\$480	50-54	\$232	\$482	\$318	\$534	50-54	\$256	\$531	\$350	\$588
55-59	\$260	\$540	\$337	\$592	55-59	\$289	\$601	\$375	\$659	55-59	\$318	\$661	\$412	\$724
60-64	\$333	\$666	\$412	\$737	60-64	\$370	\$740	\$457	\$819	60-64	\$407	\$814	\$503	\$901
65+	\$404	\$921	\$479	\$966	65+	\$449	\$1,023	\$533	\$1,073	65+	\$494	\$1,126	\$586	\$1,181
\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$127	\$348	\$288	\$419	<30	\$141	\$387	\$320	\$466	<30	\$155	\$425	\$351	\$512
30-39	\$150	\$401	\$303	\$470	30-39	\$167	\$446	\$337	\$522	30-39	\$184	\$491	\$371	\$575
40-49	\$203	\$414	\$318	\$526	40-49	\$226	\$461	\$353	\$586	40-49	\$248	\$506	\$388	\$643
50-54	\$271	\$563	\$371	\$623	50-54	\$302	\$626	\$413	\$693	50-54	\$332	\$689	\$455	\$763
55-59	\$337	\$701	\$437	\$768	55-59	\$374	\$778	\$485	\$853	55-59	\$412	\$856	\$534	\$938
60-64	\$432	\$864	\$534	\$956	60-64	\$480	\$960	\$593	\$1,062	60-64	\$528	\$1,056	\$653	\$1,168
65+	\$524	\$1,194	\$622	\$1,253	65+	\$582	\$1,327	\$691	\$1,392	65+	\$640	\$1,459	\$760	\$1,531

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE HSA-QUALIFIED DEDUCTIBLE HMO PLANS RATE AREA 7

EFFECTIVE 1/1/10-6/1/10

These deductible plans feature lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA					\$30/\$3,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$96	\$264	\$218	\$318	<30	\$107	\$293	\$242	\$353	<30	\$118	\$323	\$267	\$389
30-39	\$114	\$305	\$230	\$357	30-39	\$127	\$339	\$256	\$397	30-39	\$139	\$372	\$281	\$436
40-49	\$154	\$314	\$241	\$399	40-49	\$171	\$349	\$268	\$443	40-49	\$188	\$384	\$294	\$488
50-54	\$206	\$427	\$282	\$473	50-54	\$229	\$475	\$313	\$526	50-54	\$251	\$522	\$344	\$578
55-59	\$255	\$531	\$331	\$582	55-59	\$284	\$590	\$368	\$647	55-59	\$312	\$649	\$405	\$711
60-64	\$327	\$655	\$404	\$725	60-64	\$364	\$728	\$450	\$806	60-64	\$400	\$801	\$494	\$886
65+	\$397	\$905	\$471	\$949	65+	\$441	\$1,006	\$523	\$1,055	65+	\$485	\$1,106	\$576	\$1,160
\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA					\$0/\$2,700 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$109	\$298	\$247	\$359	<30	\$121	\$332	\$274	\$400	<30	\$133	\$365	\$301	\$440
30-39	\$129	\$344	\$260	\$403	30-39	\$143	\$382	\$289	\$447	30-39	\$157	\$420	\$317	\$492
40-49	\$174	\$355	\$272	\$451	40-49	\$193	\$394	\$302	\$501	40-49	\$213	\$434	\$333	\$551
50-54	\$232	\$482	\$318	\$534	50-54	\$258	\$536	\$353	\$593	50-54	\$284	\$590	\$389	\$653
55-59	\$289	\$601	\$375	\$659	55-59	\$321	\$667	\$416	\$731	55-59	\$353	\$734	\$458	\$805
60-64	\$370	\$740	\$457	\$819	60-64	\$411	\$823	\$508	\$911	60-64	\$452	\$905	\$559	\$1,001
65+	\$449	\$1,023	\$533	\$1,073	65+	\$499	\$1,137	\$592	\$1,193	65+	\$548	\$1,250	\$650	\$1,311
\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA					\$0/\$2,000 PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$141	\$387	\$320	\$466	<30	\$157	\$430	\$355	\$518	<30	\$173	\$473	\$391	\$570
30-39	\$167	\$446	\$337	\$522	30-39	\$185	\$495	\$374	\$580	30-39	\$204	\$545	\$412	\$638
40-49	\$226	\$461	\$353	\$586	40-49	\$251	\$512	\$393	\$650	40-49	\$276	\$563	\$432	\$715
50-54	\$302	\$626	\$413	\$693	50-54	\$335	\$696	\$459	\$770	50-54	\$369	\$766	\$505	\$848
55-59	\$374	\$778	\$485	\$853	55-59	\$416	\$865	\$539	\$948	55-59	\$458	\$952	\$594	\$1,043
60-64	\$480	\$960	\$593	\$1,062	60-64	\$533	\$1,067	\$659	\$1,181	60-64	\$586	\$1,173	\$724	\$1,298
65+	\$582	\$1,327	\$691	\$1,392	65+	\$647	\$1,475	\$768	\$1,547	65+	\$711	\$1,621	\$844	\$1,701

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

¹Risk adjustment factor

KAISER PERMANENTE DEDUCTIBLE HMO PLANS WITH HRA RATE AREA 1

EFFECTIVE 1/1/10-6/1/10

An IRS-regulated, employer-sponsored program that allows your employees to receive tax-free dollars from you to pay for covered medical expenses.¹ Administrative fees apply.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ² .90					6 to 15 enrolling employees RAF ² 1.00					5 or fewer enrolling employees RAF ² 1.10				
\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$142	\$389	\$322	\$469	<30	\$158	\$433	\$358	\$522	<30	\$174	\$476	\$394	\$574
30-39	\$168	\$449	\$339	\$526	30-39	\$187	\$499	\$377	\$584	30-39	\$205	\$548	\$414	\$642
40-49	\$227	\$463	\$355	\$588	40-49	\$252	\$515	\$394	\$654	40-49	\$278	\$567	\$435	\$720
50-54	\$303	\$629	\$415	\$696	50-54	\$337	\$700	\$462	\$775	50-54	\$371	\$770	\$508	\$852
55-59	\$377	\$784	\$489	\$859	55-59	\$419	\$871	\$543	\$955	55-59	\$460	\$957	\$596	\$1,049
60-64	\$483	\$966	\$597	\$1,069	60-64	\$536	\$1,073	\$663	\$1,187	60-64	\$590	\$1,181	\$729	\$1,307
65+	\$585	\$1,334	\$694	\$1,399	65+	\$651	\$1,484	\$773	\$1,557	65+	\$716	\$1,632	\$850	\$1,712
\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$156	\$427	\$353	\$515	<30	\$173	\$474	\$392	\$571	<30	\$191	\$523	\$432	\$630
30-39	\$184	\$492	\$372	\$576	30-39	\$205	\$548	\$414	\$641	30-39	\$225	\$602	\$454	\$705
40-49	\$249	\$508	\$390	\$646	40-49	\$277	\$565	\$433	\$718	40-49	\$305	\$622	\$477	\$790
50-54	\$333	\$691	\$456	\$765	50-54	\$370	\$768	\$507	\$850	50-54	\$407	\$845	\$557	\$935
55-59	\$413	\$859	\$536	\$942	55-59	\$459	\$955	\$595	\$1,047	55-59	\$505	\$1,050	\$655	\$1,151
60-64	\$530	\$1,060	\$655	\$1,173	60-64	\$589	\$1,178	\$728	\$1,303	60-64	\$647	\$1,295	\$800	\$1,433
65+	\$642	\$1,464	\$762	\$1,536	65+	\$714	\$1,628	\$847	\$1,708	65+	\$785	\$1,790	\$932	\$1,878

Employee/Dependent codes

EE only = eligible employee only
EE+S = eligible employee plus spouse

EE+C = eligible employee plus child or children
EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

Employer must fund at least 25 percent of the subscriber's deductible for the \$30/\$1,500 Deductible HMO Plan with HRA and at least 40 percent of the subscriber's deductible for the \$30/\$2,500 Deductible HMO Plan with HRA. With an HRA, you are required to work with your own chosen third-party administrator.

¹Tax references relate to federal income tax only. Consult with your financial, investment, or tax advisor for more information.

²Risk adjustment factor

³Rates do not include contributions to the HRA plan. Administrative fees apply.

KAISER PERMANENTE DEDUCTIBLE HMO PLANS WITH HRA RATE AREA 2

EFFECTIVE 1/1/10-6/1/10

An IRS-regulated, employer-sponsored program that allows your employees to receive tax-free dollars from you to pay for covered medical expenses.¹ Administrative fees apply.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ² .90					6 to 15 enrolling employees RAF ² 1.00					5 or fewer enrolling employees RAF ² 1.10				
\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$150	\$410	\$339	\$494	<30	\$166	\$455	\$376	\$548	<30	\$183	\$501	\$414	\$604
30-39	\$177	\$473	\$357	\$554	30-39	\$196	\$525	\$396	\$615	30-39	\$216	\$577	\$436	\$676
40-49	\$239	\$488	\$374	\$620	40-49	\$266	\$543	\$416	\$690	40-49	\$292	\$596	\$457	\$757
50-54	\$319	\$663	\$437	\$734	50-54	\$355	\$737	\$486	\$816	50-54	\$390	\$810	\$534	\$897
55-59	\$396	\$824	\$514	\$903	55-59	\$441	\$917	\$572	\$1,005	55-59	\$485	\$1,008	\$629	\$1,105
60-64	\$508	\$1,017	\$628	\$1,125	60-64	\$565	\$1,130	\$698	\$1,250	60-64	\$621	\$1,243	\$768	\$1,375
65+	\$616	\$1,405	\$731	\$1,474	65+	\$685	\$1,562	\$813	\$1,639	65+	\$753	\$1,717	\$894	\$1,801
\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$164	\$450	\$372	\$542	<30	\$183	\$500	\$414	\$602	<30	\$201	\$550	\$455	\$663
30-39	\$194	\$519	\$392	\$608	30-39	\$216	\$577	\$436	\$675	30-39	\$237	\$634	\$479	\$742
40-49	\$262	\$535	\$410	\$680	40-49	\$292	\$595	\$456	\$756	40-49	\$321	\$655	\$502	\$832
50-54	\$350	\$727	\$479	\$805	50-54	\$389	\$808	\$533	\$895	50-54	\$428	\$889	\$586	\$984
55-59	\$435	\$905	\$564	\$992	55-59	\$483	\$1,005	\$626	\$1,102	55-59	\$532	\$1,106	\$690	\$1,212
60-64	\$558	\$1,116	\$690	\$1,235	60-64	\$620	\$1,240	\$766	\$1,372	60-64	\$681	\$1,363	\$842	\$1,508
65+	\$676	\$1,542	\$802	\$1,618	65+	\$751	\$1,713	\$891	\$1,797	65+	\$827	\$1,885	\$981	\$1,977

Employee/Dependent codes

EE only = eligible employee only
EE+S = eligible employee plus spouse

EE+C = eligible employee plus child or children
EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

Employer must fund at least 25 percent of the subscriber's deductible for the \$30/\$1,500 Deductible HMO Plan with HRA and at least 40 percent of the subscriber's deductible for the \$30/\$2,500 Deductible HMO Plan with HRA. With an HRA, you are required to work with your own chosen third-party administrator.

¹Tax references relate to federal income tax only. Consult with your financial, investment, or tax advisor for more information.

²Risk adjustment factor

³Rates do not include contributions to the HRA plan. Administrative fees apply.

KAISER PERMANENTE DEDUCTIBLE HMO PLANS WITH HRA

RATE AREA 3

EFFECTIVE 1/1/10-6/1/10

An IRS-regulated, employer-sponsored program that allows your employees to receive tax-free dollars from you to pay for covered medical expenses.¹ Administrative fees apply.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ² .90					6 to 15 enrolling employees RAF ² 1.00					5 or fewer enrolling employees RAF ² 1.10				
\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$150	\$410	\$339	\$494	<30	\$166	\$455	\$376	\$548	<30	\$183	\$501	\$414	\$604
30-39	\$177	\$473	\$357	\$554	30-39	\$196	\$525	\$396	\$615	30-39	\$216	\$577	\$436	\$676
40-49	\$239	\$488	\$374	\$620	40-49	\$266	\$543	\$416	\$690	40-49	\$292	\$596	\$457	\$757
50-54	\$319	\$663	\$437	\$734	50-54	\$355	\$737	\$486	\$816	50-54	\$390	\$810	\$534	\$897
55-59	\$396	\$824	\$514	\$903	55-59	\$441	\$917	\$572	\$1,005	55-59	\$485	\$1,008	\$629	\$1,105
60-64	\$508	\$1,017	\$628	\$1,125	60-64	\$565	\$1,130	\$698	\$1,250	60-64	\$621	\$1,243	\$768	\$1,375
65+	\$616	\$1,405	\$731	\$1,474	65+	\$685	\$1,562	\$813	\$1,639	65+	\$753	\$1,717	\$894	\$1,801
\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$164	\$450	\$372	\$542	<30	\$183	\$500	\$414	\$602	<30	\$201	\$550	\$455	\$663
30-39	\$194	\$519	\$392	\$608	30-39	\$216	\$577	\$436	\$675	30-39	\$237	\$634	\$479	\$742
40-49	\$262	\$535	\$410	\$680	40-49	\$292	\$595	\$456	\$756	40-49	\$321	\$655	\$502	\$832
50-54	\$350	\$727	\$479	\$805	50-54	\$389	\$808	\$533	\$895	50-54	\$428	\$889	\$586	\$984
55-59	\$435	\$905	\$564	\$992	55-59	\$483	\$1,005	\$626	\$1,102	55-59	\$532	\$1,106	\$690	\$1,212
60-64	\$558	\$1,116	\$690	\$1,235	60-64	\$620	\$1,240	\$766	\$1,372	60-64	\$681	\$1,363	\$842	\$1,508
65+	\$676	\$1,542	\$802	\$1,618	65+	\$751	\$1,713	\$891	\$1,797	65+	\$827	\$1,885	\$981	\$1,977

Employee/Dependent codes

EE only = eligible employee only
EE+S = eligible employee plus spouse

EE+C = eligible employee plus child or children
EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

Employer must fund at least 25 percent of the subscriber's deductible for the \$30/\$1,500 Deductible HMO Plan with HRA and at least 40 percent of the subscriber's deductible for the \$30/\$2,500 Deductible HMO Plan with HRA. With an HRA, you are required to work with your own chosen third-party administrator.

¹Tax references relate to federal income tax only. Consult with your financial, investment, or tax advisor for more information.

²Risk adjustment factor

³Rates do not include contributions to the HRA plan. Administrative fees apply.

KAISER PERMANENTE DEDUCTIBLE HMO PLANS WITH HRA RATE AREA 4

EFFECTIVE 1/1/10-6/1/10

An IRS-regulated, employer-sponsored program that allows your employees to receive tax-free dollars from you to pay for covered medical expenses.¹ Administrative fees apply.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ² .90					6 to 15 enrolling employees RAF ² 1.00					5 or fewer enrolling employees RAF ² 1.10				
\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$129	\$353	\$291	\$425	<30	\$143	\$391	\$324	\$471	<30	\$157	\$430	\$356	\$518
30-39	\$152	\$406	\$307	\$475	30-39	\$169	\$451	\$341	\$528	30-39	\$186	\$496	\$375	\$581
40-49	\$205	\$419	\$321	\$532	40-49	\$228	\$466	\$357	\$592	40-49	\$251	\$512	\$393	\$651
50-54	\$274	\$569	\$375	\$630	50-54	\$305	\$633	\$418	\$701	50-54	\$335	\$696	\$459	\$770
55-59	\$341	\$709	\$442	\$777	55-59	\$378	\$786	\$490	\$862	55-59	\$416	\$865	\$539	\$948
60-64	\$436	\$873	\$539	\$966	60-64	\$485	\$971	\$599	\$1,074	60-64	\$533	\$1,067	\$659	\$1,181
65+	\$529	\$1,207	\$628	\$1,266	65+	\$588	\$1,341	\$698	\$1,407	65+	\$647	\$1,475	\$768	\$1,547
\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$144	\$394	\$326	\$475	<30	\$160	\$438	\$362	\$528	<30	\$176	\$481	\$398	\$580
30-39	\$170	\$454	\$343	\$531	30-39	\$189	\$504	\$381	\$590	30-39	\$207	\$554	\$418	\$649
40-49	\$229	\$468	\$358	\$595	40-49	\$255	\$520	\$399	\$661	40-49	\$280	\$572	\$438	\$727
50-54	\$307	\$637	\$420	\$705	50-54	\$341	\$707	\$467	\$783	50-54	\$375	\$778	\$513	\$861
55-59	\$381	\$792	\$494	\$868	55-59	\$423	\$879	\$548	\$964	55-59	\$465	\$967	\$603	\$1,060
60-64	\$488	\$976	\$603	\$1,080	60-64	\$542	\$1,085	\$670	\$1,200	60-64	\$596	\$1,193	\$737	\$1,320
65+	\$592	\$1,349	\$702	\$1,415	65+	\$657	\$1,498	\$780	\$1,571	65+	\$723	\$1,648	\$858	\$1,729

Employee/Dependent codes

EE only = eligible employee only
EE+S = eligible employee plus spouse

EE+C = eligible employee plus child or children
EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

Employer must fund at least 25 percent of the subscriber's deductible for the \$30/\$1,500 Deductible HMO Plan with HRA and at least 40 percent of the subscriber's deductible for the \$30/\$2,500 Deductible HMO Plan with HRA. With an HRA, you are required to work with your own chosen third-party administrator.

¹Tax references relate to federal income tax only. Consult with your financial, investment, or tax advisor for more information.

²Risk adjustment factor

³Rates do not include contributions to the HRA plan. Administrative fees apply.

KAISER PERMANENTE DEDUCTIBLE HMO PLANS WITH HRA RATE AREA 5

EFFECTIVE 1/1/10-6/1/10

An IRS-regulated, employer-sponsored program that allows your employees to receive tax-free dollars from you to pay for covered medical expenses.¹ Administrative fees apply.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ² .90					6 to 15 enrolling employees RAF ² 1.00					5 or fewer enrolling employees RAF ² 1.10				
\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$116	\$318	\$263	\$383	<30	\$129	\$354	\$292	\$427	<30	\$142	\$389	\$322	\$469
30-39	\$137	\$367	\$277	\$430	30-39	\$153	\$408	\$309	\$478	30-39	\$168	\$449	\$339	\$526
40-49	\$186	\$379	\$291	\$482	40-49	\$206	\$421	\$322	\$535	40-49	\$227	\$463	\$355	\$588
50-54	\$248	\$515	\$340	\$570	50-54	\$276	\$573	\$378	\$634	50-54	\$303	\$629	\$415	\$696
55-59	\$308	\$641	\$399	\$703	55-59	\$342	\$712	\$443	\$780	55-59	\$377	\$783	\$489	\$858
60-64	\$395	\$790	\$488	\$874	60-64	\$439	\$878	\$543	\$972	60-64	\$483	\$966	\$597	\$1,069
65+	\$479	\$1,092	\$568	\$1,146	65+	\$532	\$1,213	\$631	\$1,272	65+	\$585	\$1,334	\$694	\$1,399
\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$130	\$356	\$294	\$429	<30	\$144	\$395	\$326	\$476	<30	\$159	\$435	\$360	\$524
30-39	\$154	\$411	\$310	\$481	30-39	\$171	\$456	\$345	\$534	30-39	\$188	\$502	\$379	\$588
40-49	\$208	\$424	\$325	\$539	40-49	\$231	\$471	\$361	\$598	40-49	\$254	\$518	\$397	\$658
50-54	\$277	\$575	\$379	\$637	50-54	\$308	\$640	\$422	\$708	50-54	\$339	\$704	\$464	\$779
55-59	\$344	\$716	\$446	\$785	55-59	\$383	\$796	\$496	\$873	55-59	\$421	\$875	\$546	\$959
60-64	\$441	\$883	\$545	\$977	60-64	\$490	\$981	\$606	\$1,085	60-64	\$539	\$1,079	\$666	\$1,194
65+	\$535	\$1,220	\$635	\$1,280	65+	\$595	\$1,356	\$706	\$1,422	65+	\$654	\$1,491	\$776	\$1,564

Employee/Dependent codes **EE only = eligible employee only** **EE+C = eligible employee plus child or children**
EE+S = eligible employee plus spouse **EE+S+C = eligible employee plus spouse and child or children**

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

Employer must fund at least 25 percent of the subscriber's deductible for the \$30/\$1,500 Deductible HMO Plan with HRA and at least 40 percent of the subscriber's deductible for the \$30/\$2,500 Deductible HMO Plan with HRA. With an HRA, you are required to work with your own chosen third-party administrator.

¹Tax references relate to federal income tax only. Consult with your financial, investment, or tax advisor for more information.

²Risk adjustment factor

³Rates do not include contributions to the HRA plan. Administrative fees apply.

KAISER PERMANENTE DEDUCTIBLE HMO PLANS WITH HRA RATE AREA 6

EFFECTIVE 1/1/10-6/1/10

An IRS-regulated, employer-sponsored program that allows your employees to receive tax-free dollars from you to pay for covered medical expenses.¹ Administrative fees apply.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ² .90					6 to 15 enrolling employees RAF ² 1.00					5 or fewer enrolling employees RAF ² 1.10				
\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$110	\$302	\$249	\$364	<30	\$122	\$335	\$277	\$404	<30	\$135	\$369	\$305	\$445
30-39	\$130	\$348	\$263	\$407	30-39	\$145	\$387	\$292	\$453	30-39	\$159	\$425	\$321	\$498
40-49	\$176	\$359	\$275	\$456	40-49	\$196	\$400	\$306	\$508	40-49	\$215	\$439	\$336	\$558
50-54	\$235	\$488	\$322	\$540	50-54	\$261	\$542	\$358	\$600	50-54	\$287	\$596	\$393	\$660
55-59	\$292	\$607	\$379	\$665	55-59	\$324	\$674	\$420	\$739	55-59	\$357	\$742	\$463	\$813
60-64	\$374	\$749	\$462	\$829	60-64	\$416	\$832	\$514	\$921	60-64	\$457	\$915	\$565	\$1,012
65+	\$454	\$1,035	\$539	\$1,086	65+	\$504	\$1,149	\$598	\$1,205	65+	\$555	\$1,265	\$659	\$1,327
\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$123	\$337	\$279	\$406	<30	\$137	\$375	\$310	\$452	<30	\$151	\$413	\$341	\$497
30-39	\$145	\$388	\$293	\$454	30-39	\$162	\$432	\$327	\$506	30-39	\$178	\$475	\$359	\$556
40-49	\$197	\$402	\$308	\$511	40-49	\$219	\$446	\$342	\$567	40-49	\$240	\$490	\$376	\$623
50-54	\$263	\$546	\$360	\$604	50-54	\$292	\$606	\$400	\$671	50-54	\$321	\$667	\$440	\$738
55-59	\$326	\$678	\$423	\$743	55-59	\$362	\$753	\$469	\$825	55-59	\$399	\$829	\$517	\$909
60-64	\$418	\$837	\$517	\$926	60-64	\$464	\$929	\$574	\$1,028	60-64	\$511	\$1,023	\$632	\$1,132
65+	\$507	\$1,156	\$602	\$1,213	65+	\$563	\$1,284	\$668	\$1,347	65+	\$620	\$1,413	\$736	\$1,482

Employee/Dependent codes

EE only = eligible employee only
EE+S = eligible employee plus spouse

EE+C = eligible employee plus child or children
EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

Employer must fund at least 25 percent of the subscriber's deductible for the \$30/\$1,500 Deductible HMO Plan with HRA and at least 40 percent of the subscriber's deductible for the \$30/\$2,500 Deductible HMO Plan with HRA. With an HRA, you are required to work with your own chosen third-party administrator.

¹Tax references relate to federal income tax only. Consult with your financial, investment, or tax advisor for more information.

²Risk adjustment factor

³Rates do not include contributions to the HRA plan. Administrative fees apply.

KAISER PERMANENTE DEDUCTIBLE HMO PLANS WITH HRA RATE AREA 7

EFFECTIVE 1/1/10-6/1/10

An IRS-regulated, employer-sponsored program that allows your employees to receive tax-free dollars from you to pay for covered medical expenses.¹ Administrative fees apply.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ² .90					6 to 15 enrolling employees RAF ² 1.00					5 or fewer enrolling employees RAF ² 1.10				
\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³					\$30/\$2,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$122	\$335	\$277	\$404	<30	\$136	\$373	\$308	\$449	<30	\$150	\$410	\$339	\$494
30-39	\$145	\$387	\$292	\$453	30-39	\$161	\$430	\$325	\$503	30-39	\$177	\$473	\$357	\$554
40-49	\$196	\$400	\$306	\$508	40-49	\$217	\$443	\$340	\$563	40-49	\$239	\$488	\$374	\$620
50-54	\$261	\$542	\$358	\$600	50-54	\$290	\$602	\$397	\$666	50-54	\$319	\$663	\$437	\$734
55-59	\$324	\$674	\$420	\$739	55-59	\$360	\$749	\$467	\$821	55-59	\$396	\$824	\$514	\$903
60-64	\$416	\$832	\$514	\$921	60-64	\$462	\$924	\$571	\$1,022	60-64	\$508	\$1,017	\$628	\$1,125
65+	\$504	\$1,149	\$598	\$1,205	65+	\$560	\$1,277	\$665	\$1,340	65+	\$616	\$1,405	\$731	\$1,474
\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³					\$30/\$1,500 PLAN WITH HRA ³				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$137	\$375	\$310	\$452	<30	\$152	\$416	\$344	\$501	<30	\$167	\$458	\$378	\$552
30-39	\$162	\$432	\$327	\$506	30-39	\$180	\$480	\$363	\$562	30-39	\$198	\$528	\$399	\$618
40-49	\$219	\$446	\$342	\$567	40-49	\$243	\$496	\$380	\$630	40-49	\$267	\$545	\$418	\$692
50-54	\$292	\$606	\$400	\$671	50-54	\$324	\$673	\$444	\$745	50-54	\$357	\$741	\$489	\$820
55-59	\$362	\$753	\$469	\$825	55-59	\$403	\$838	\$522	\$919	55-59	\$443	\$921	\$574	\$1,010
60-64	\$464	\$929	\$574	\$1,028	60-64	\$516	\$1,033	\$638	\$1,143	60-64	\$568	\$1,136	\$702	\$1,257
65+	\$563	\$1,284	\$668	\$1,347	65+	\$626	\$1,427	\$743	\$1,497	65+	\$689	\$1,570	\$818	\$1,647

Employee/Dependent codes

EE only = eligible employee only
EE+S = eligible employee plus spouse

EE+C = eligible employee plus child or children
EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

Employer must fund at least 25 percent of the subscriber's deductible for the \$30/\$1,500 Deductible HMO Plan with HRA and at least 40 percent of the subscriber's deductible for the \$30/\$2,500 Deductible HMO Plan with HRA. With an HRA, you are required to work with your own chosen third-party administrator.

¹Tax references relate to federal income tax only. Consult with your financial, investment, or tax advisor for more information.

²Risk adjustment factor

³Rates do not include contributions to the HRA plan. Administrative fees apply.

KAISER PERMANENTE
\$35 POS PLAN RATE AREA 1

EFFECTIVE 1/1/10-6/1/10

Our point-of-service plan gives employees the flexibility to choose physicians and services inside or outside the Kaiser Permanente network.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$35 POS PLAN					\$35 POS PLAN					\$35 POS PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$422	\$1,196	\$1,089	\$1,557	<30	\$469	\$1,329	\$1,210	\$1,730	<30	\$516	\$1,462	\$1,331	\$1,903
30-39	\$484	\$1,328	\$1,134	\$1,745	30-39	\$538	\$1,476	\$1,260	\$1,939	30-39	\$592	\$1,624	\$1,387	\$2,134
40-49	\$633	\$1,408	\$1,110	\$1,812	40-49	\$704	\$1,565	\$1,234	\$2,013	40-49	\$774	\$1,721	\$1,357	\$2,214
50-54	\$834	\$1,739	\$1,301	\$2,118	50-54	\$927	\$1,933	\$1,445	\$2,354	50-54	\$1,020	\$2,126	\$1,590	\$2,589
55-59	\$1,045	\$2,194	\$1,505	\$2,499	55-59	\$1,161	\$2,438	\$1,672	\$2,777	55-59	\$1,277	\$2,682	\$1,840	\$3,055
60-64	\$1,314	\$2,546	\$1,694	\$2,883	60-64	\$1,460	\$2,828	\$1,882	\$3,202	60-64	\$1,606	\$3,111	\$2,070	\$3,523
65+	\$1,590	\$3,505	\$2,112	\$3,659	65+	\$1,766	\$3,894	\$2,346	\$4,065	65+	\$1,943	\$4,284	\$2,581	\$4,472

Employee/Dependent codes **EE only = eligible employee only** **EE+C = eligible employee plus child or children**
EE+S = eligible employee plus spouse **EE+S+C = eligible employee plus spouse and child or children**

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in Kaiser Permanente Insurance Company (KPIC) medical plans must not exceed 30 percent.

¹Risk adjustment factor

KAISER PERMANENTE
\$35 POS PLAN RATE AREA 2

EFFECTIVE 1/1/10-6/1/10

Our point-of-service plan gives employees the flexibility to choose physicians and services inside or outside the Kaiser Permanente network.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$35 POS PLAN					\$35 POS PLAN					\$35 POS PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$445	\$1,260	\$1,147	\$1,640	<30	\$494	\$1,399	\$1,274	\$1,821	<30	\$544	\$1,540	\$1,402	\$2,004
30-39	\$510	\$1,399	\$1,194	\$1,838	30-39	\$567	\$1,555	\$1,327	\$2,043	30-39	\$623	\$1,709	\$1,459	\$2,246
40-49	\$667	\$1,482	\$1,169	\$1,907	40-49	\$741	\$1,647	\$1,299	\$2,119	40-49	\$815	\$1,812	\$1,428	\$2,331
50-54	\$878	\$1,831	\$1,369	\$2,230	50-54	\$976	\$2,034	\$1,522	\$2,477	50-54	\$1,073	\$2,237	\$1,673	\$2,724
55-59	\$1,099	\$2,309	\$1,583	\$2,630	55-59	\$1,222	\$2,566	\$1,760	\$2,923	55-59	\$1,344	\$2,822	\$1,936	\$3,215
60-64	\$1,384	\$2,680	\$1,784	\$3,034	60-64	\$1,537	\$2,977	\$1,981	\$3,371	60-64	\$1,691	\$3,275	\$2,180	\$3,708
65+	\$1,673	\$3,689	\$2,222	\$3,851	65+	\$1,859	\$4,099	\$2,469	\$4,279	65+	\$2,045	\$4,509	\$2,716	\$4,707

Employee/Dependent codes **EE only = eligible employee only** **EE+C = eligible employee plus child or children**
EE+S = eligible employee plus spouse **EE+S+C = eligible employee plus spouse and child or children**

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in Kaiser Permanente Insurance Company (KPIC) medical plans must not exceed 30 percent.

¹Risk adjustment factor

KAISER PERMANENTE \$35 POS PLAN RATE AREA 3

EFFECTIVE 1/1/10-6/1/10

Our point-of-service plan gives employees the flexibility to choose physicians and services inside or outside the Kaiser Permanente network.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$35 POS PLAN					\$35 POS PLAN					\$35 POS PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$445	\$1,260	\$1,147	\$1,640	<30	\$494	\$1,399	\$1,274	\$1,821	<30	\$544	\$1,540	\$1,402	\$2,004
30-39	\$510	\$1,399	\$1,194	\$1,838	30-39	\$567	\$1,555	\$1,327	\$2,043	30-39	\$623	\$1,709	\$1,459	\$2,246
40-49	\$667	\$1,482	\$1,169	\$1,907	40-49	\$741	\$1,647	\$1,299	\$2,119	40-49	\$815	\$1,812	\$1,428	\$2,331
50-54	\$878	\$1,831	\$1,369	\$2,230	50-54	\$976	\$2,034	\$1,522	\$2,477	50-54	\$1,073	\$2,237	\$1,673	\$2,724
55-59	\$1,099	\$2,309	\$1,583	\$2,630	55-59	\$1,222	\$2,566	\$1,760	\$2,923	55-59	\$1,344	\$2,822	\$1,936	\$3,215
60-64	\$1,384	\$2,680	\$1,784	\$3,034	60-64	\$1,537	\$2,977	\$1,981	\$3,371	60-64	\$1,691	\$3,275	\$2,180	\$3,708
65+	\$1,673	\$3,689	\$2,222	\$3,851	65+	\$1,859	\$4,099	\$2,469	\$4,279	65+	\$2,045	\$4,509	\$2,716	\$4,707

Employee/Dependent codes **EE only = eligible employee only** **EE+C = eligible employee plus child or children**
EE+S = eligible employee plus spouse **EE+S+C = eligible employee plus spouse and child or children**

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in Kaiser Permanente Insurance Company (KPIC) medical plans must not exceed 30 percent.

¹Risk adjustment factor

KAISER PERMANENTE
\$35 POS PLAN RATE AREA 4

EFFECTIVE 1/1/10-6/1/10

Our point-of-service plan gives employees the flexibility to choose physicians and services inside or outside the Kaiser Permanente network.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$35 POS PLAN					\$35 POS PLAN					\$35 POS PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$371	\$1,051	\$957	\$1,368	<30	\$412	\$1,168	\$1,063	\$1,520	<30	\$454	\$1,285	\$1,170	\$1,673
30-39	\$426	\$1,168	\$997	\$1,535	30-39	\$473	\$1,297	\$1,108	\$1,704	30-39	\$520	\$1,427	\$1,218	\$1,875
40-49	\$556	\$1,237	\$975	\$1,592	40-49	\$618	\$1,374	\$1,083	\$1,768	40-49	\$680	\$1,512	\$1,192	\$1,945
50-54	\$733	\$1,528	\$1,143	\$1,861	50-54	\$815	\$1,699	\$1,271	\$2,069	50-54	\$896	\$1,868	\$1,397	\$2,275
55-59	\$918	\$1,928	\$1,322	\$2,196	55-59	\$1,020	\$2,142	\$1,469	\$2,440	55-59	\$1,122	\$2,356	\$1,616	\$2,684
60-64	\$1,155	\$2,237	\$1,489	\$2,533	60-64	\$1,283	\$2,485	\$1,654	\$2,814	60-64	\$1,412	\$2,735	\$1,820	\$3,097
65+	\$1,397	\$3,080	\$1,856	\$3,215	65+	\$1,552	\$3,422	\$2,061	\$3,572	65+	\$1,707	\$3,764	\$2,267	\$3,929

Employee/Dependent codes **EE only = eligible employee only** **EE+C = eligible employee plus child or children**
EE+S = eligible employee plus spouse **EE+S+C = eligible employee plus spouse and child or children**

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in Kaiser Permanente Insurance Company (KPIC) medical plans must not exceed 30 percent.

¹Risk adjustment factor

KAISER PERMANENTE \$35 POS PLAN RATE AREA 5

EFFECTIVE 1/1/10-6/1/10

Our point-of-service plan gives employees the flexibility to choose physicians and services inside or outside the Kaiser Permanente network.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$35 POS PLAN					\$35 POS PLAN					\$35 POS PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$336	\$952	\$866	\$1,239	<30	\$373	\$1,057	\$962	\$1,376	<30	\$411	\$1,163	\$1,059	\$1,514
30-39	\$385	\$1,056	\$902	\$1,388	30-39	\$428	\$1,174	\$1,002	\$1,542	30-39	\$471	\$1,292	\$1,103	\$1,697
40-49	\$503	\$1,119	\$882	\$1,440	40-49	\$559	\$1,243	\$980	\$1,600	40-49	\$615	\$1,368	\$1,078	\$1,760
50-54	\$663	\$1,383	\$1,034	\$1,684	50-54	\$737	\$1,536	\$1,149	\$1,871	50-54	\$811	\$1,690	\$1,264	\$2,058
55-59	\$830	\$1,744	\$1,196	\$1,987	55-59	\$923	\$1,938	\$1,330	\$2,208	55-59	\$1,015	\$2,132	\$1,462	\$2,429
60-64	\$1,045	\$2,024	\$1,347	\$2,292	60-64	\$1,161	\$2,249	\$1,497	\$2,546	60-64	\$1,277	\$2,474	\$1,646	\$2,801
65+	\$1,264	\$2,787	\$1,679	\$2,909	65+	\$1,404	\$3,096	\$1,865	\$3,232	65+	\$1,545	\$3,406	\$2,052	\$3,556

Employee/Dependent codes **EE only = eligible employee only** **EE+C = eligible employee plus child or children**
EE+S = eligible employee plus spouse **EE+S+C = eligible employee plus spouse and child or children**

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in Kaiser Permanente Insurance Company (KPIC) medical plans must not exceed 30 percent.

¹Risk adjustment factor

KAISER PERMANENTE
\$35 POS PLAN RATE AREA 6

EFFECTIVE 1/1/10-6/1/10

Our point-of-service plan gives employees the flexibility to choose physicians and services inside or outside the Kaiser Permanente network.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$35 POS PLAN					\$35 POS PLAN					\$35 POS PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$318	\$901	\$820	\$1,173	<30	\$354	\$1,002	\$912	\$1,304	<30	\$389	\$1,102	\$1,003	\$1,434
30-39	\$365	\$1,001	\$855	\$1,315	30-39	\$405	\$1,112	\$949	\$1,461	30-39	\$446	\$1,223	\$1,045	\$1,607
40-49	\$477	\$1,060	\$836	\$1,364	40-49	\$530	\$1,178	\$929	\$1,516	40-49	\$583	\$1,296	\$1,022	\$1,668
50-54	\$628	\$1,310	\$979	\$1,595	50-54	\$698	\$1,455	\$1,088	\$1,772	50-54	\$768	\$1,601	\$1,197	\$1,950
55-59	\$787	\$1,653	\$1,134	\$1,883	55-59	\$874	\$1,836	\$1,259	\$2,091	55-59	\$962	\$2,020	\$1,386	\$2,301
60-64	\$990	\$1,918	\$1,276	\$2,172	60-64	\$1,100	\$2,131	\$1,418	\$2,413	60-64	\$1,210	\$2,344	\$1,560	\$2,654
65+	\$1,197	\$2,639	\$1,590	\$2,755	65+	\$1,330	\$2,933	\$1,767	\$3,062	65+	\$1,463	\$3,226	\$1,943	\$3,368

Employee/Dependent codes **EE only = eligible employee only** **EE+C = eligible employee plus child or children**
EE+S = eligible employee plus spouse **EE+S+C = eligible employee plus spouse and child or children**

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in Kaiser Permanente Insurance Company (KPIC) medical plans must not exceed 30 percent.

¹Risk adjustment factor

KAISER PERMANENTE \$35 POS PLAN RATE AREA 7

EFFECTIVE 1/1/10-6/1/10

Our point-of-service plan gives employees the flexibility to choose physicians and services inside or outside the Kaiser Permanente network.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$35 POS PLAN					\$35 POS PLAN					\$35 POS PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$354	\$1,002	\$912	\$1,304	<30	\$393	\$1,113	\$1,013	\$1,449	<30	\$432	\$1,224	\$1,114	\$1,593
30-39	\$405	\$1,112	\$949	\$1,461	30-39	\$451	\$1,236	\$1,056	\$1,624	30-39	\$496	\$1,360	\$1,161	\$1,787
40-49	\$530	\$1,178	\$929	\$1,516	40-49	\$589	\$1,309	\$1,032	\$1,684	40-49	\$648	\$1,440	\$1,136	\$1,853
50-54	\$698	\$1,455	\$1,088	\$1,772	50-54	\$776	\$1,618	\$1,210	\$1,970	50-54	\$853	\$1,779	\$1,330	\$2,167
55-59	\$874	\$1,836	\$1,259	\$2,091	55-59	\$971	\$2,040	\$1,399	\$2,324	55-59	\$1,068	\$2,243	\$1,539	\$2,555
60-64	\$1,100	\$2,131	\$1,418	\$2,413	60-64	\$1,222	\$2,367	\$1,575	\$2,680	60-64	\$1,344	\$2,604	\$1,733	\$2,948
65+	\$1,330	\$2,933	\$1,767	\$3,062	65+	\$1,478	\$3,259	\$1,963	\$3,402	65+	\$1,626	\$3,585	\$2,160	\$3,743

Employee/Dependent codes **EE only = eligible employee only** **EE+C = eligible employee plus child or children**
EE+S = eligible employee plus spouse **EE+S+C = eligible employee plus spouse and child or children**

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in Kaiser Permanente Insurance Company (KPIC) medical plans must not exceed 30 percent.

¹Risk adjustment factor

KAISER PERMANENTE \$40/\$1,000 PPO INSURANCE PLAN RATE AREA 1

EFFECTIVE 1/1/10-6/1/10

This plan allows members to choose to receive medical services from a contracted provider network or from any licensed nonparticipating provider.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$329	\$959	\$712	\$1,076	<30	\$366	\$1,066	\$792	\$1,196	<30	\$402	\$1,172	\$871	\$1,315
30-39	\$406	\$1,133	\$789	\$1,248	30-39	\$451	\$1,258	\$877	\$1,386	30-39	\$496	\$1,384	\$965	\$1,525
40-49	\$543	\$1,197	\$832	\$1,383	40-49	\$603	\$1,330	\$924	\$1,536	40-49	\$664	\$1,463	\$1,017	\$1,690
50-54	\$731	\$1,532	\$957	\$1,635	50-54	\$812	\$1,702	\$1,063	\$1,817	50-54	\$893	\$1,872	\$1,169	\$1,998
55-59	\$900	\$1,891	\$1,124	\$1,990	55-59	\$1,000	\$2,101	\$1,249	\$2,211	55-59	\$1,100	\$2,311	\$1,374	\$2,432
60-64	\$1,173	\$2,346	\$1,396	\$2,442	60-64	\$1,303	\$2,606	\$1,551	\$2,713	60-64	\$1,434	\$2,867	\$1,707	\$2,985
65+	\$1,459	\$3,403	\$1,681	\$3,493	65+	\$1,622	\$3,782	\$1,868	\$3,882	65+	\$1,784	\$4,160	\$2,055	\$4,270

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in Kaiser Permanente Insurance Company (KPIC) medical plans must not exceed 30 percent.

¹Risk adjustment factor

KAISER PERMANENTE \$40/\$1,000 PPO INSURANCE PLAN RATE AREA 2

EFFECTIVE 1/1/10-6/1/10

This plan allows members to choose to receive medical services from a contracted provider network or from any licensed nonparticipating provider.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$329	\$959	\$712	\$1,076	<30	\$366	\$1,066	\$792	\$1,196	<30	\$402	\$1,172	\$871	\$1,315
30-39	\$406	\$1,133	\$789	\$1,248	30-39	\$451	\$1,258	\$877	\$1,386	30-39	\$496	\$1,384	\$965	\$1,525
40-49	\$543	\$1,197	\$832	\$1,383	40-49	\$603	\$1,330	\$924	\$1,536	40-49	\$664	\$1,463	\$1,017	\$1,690
50-54	\$731	\$1,532	\$957	\$1,635	50-54	\$812	\$1,702	\$1,063	\$1,817	50-54	\$893	\$1,872	\$1,169	\$1,998
55-59	\$900	\$1,891	\$1,124	\$1,990	55-59	\$1,000	\$2,101	\$1,249	\$2,211	55-59	\$1,100	\$2,311	\$1,374	\$2,432
60-64	\$1,173	\$2,346	\$1,396	\$2,442	60-64	\$1,303	\$2,606	\$1,551	\$2,713	60-64	\$1,434	\$2,867	\$1,707	\$2,985
65+	\$1,459	\$3,403	\$1,681	\$3,493	65+	\$1,622	\$3,782	\$1,868	\$3,882	65+	\$1,784	\$4,160	\$2,055	\$4,270

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

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¹Risk adjustment factor

KAISER PERMANENTE \$40/\$1,000 PPO INSURANCE PLAN RATE AREA 3

EFFECTIVE 1/1/10-6/1/10

This plan allows members to choose to receive medical services from a contracted provider network or from any licensed nonparticipating provider.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$329	\$959	\$712	\$1,076	<30	\$366	\$1,066	\$792	\$1,196	<30	\$402	\$1,172	\$871	\$1,315
30-39	\$406	\$1,133	\$789	\$1,248	30-39	\$451	\$1,258	\$877	\$1,386	30-39	\$496	\$1,384	\$965	\$1,525
40-49	\$543	\$1,197	\$832	\$1,383	40-49	\$603	\$1,330	\$924	\$1,536	40-49	\$664	\$1,463	\$1,017	\$1,690
50-54	\$731	\$1,532	\$957	\$1,635	50-54	\$812	\$1,702	\$1,063	\$1,817	50-54	\$893	\$1,872	\$1,169	\$1,998
55-59	\$900	\$1,891	\$1,124	\$1,990	55-59	\$1,000	\$2,101	\$1,249	\$2,211	55-59	\$1,100	\$2,311	\$1,374	\$2,432
60-64	\$1,173	\$2,346	\$1,396	\$2,442	60-64	\$1,303	\$2,606	\$1,551	\$2,713	60-64	\$1,434	\$2,867	\$1,707	\$2,985
65+	\$1,459	\$3,403	\$1,681	\$3,493	65+	\$1,622	\$3,782	\$1,868	\$3,882	65+	\$1,784	\$4,160	\$2,055	\$4,270

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in Kaiser Permanente Insurance Company (KPIC) medical plans must not exceed 30 percent.

¹Risk adjustment factor

KAISER PERMANENTE
\$40/\$1,000 PPO INSURANCE PLAN RATE AREA 4

EFFECTIVE 1/1/10-6/1/10

This plan allows members to choose to receive medical services from a contracted provider network or from any licensed nonparticipating provider.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$311	\$905	\$673	\$1,016	<30	\$345	\$1,005	\$747	\$1,128	<30	\$380	\$1,107	\$822	\$1,242
30-39	\$383	\$1,069	\$745	\$1,178	30-39	\$426	\$1,188	\$828	\$1,309	30-39	\$468	\$1,306	\$910	\$1,439
40-49	\$512	\$1,129	\$785	\$1,304	40-49	\$569	\$1,255	\$872	\$1,450	40-49	\$626	\$1,381	\$959	\$1,595
50-54	\$690	\$1,446	\$903	\$1,543	50-54	\$766	\$1,607	\$1,003	\$1,715	50-54	\$843	\$1,768	\$1,104	\$1,887
55-59	\$850	\$1,786	\$1,061	\$1,879	55-59	\$944	\$1,984	\$1,179	\$2,087	55-59	\$1,039	\$2,183	\$1,297	\$2,297
60-64	\$1,107	\$2,214	\$1,318	\$2,305	60-64	\$1,230	\$2,460	\$1,464	\$2,561	60-64	\$1,353	\$2,706	\$1,610	\$2,817
65+	\$1,378	\$3,213	\$1,587	\$3,298	65+	\$1,531	\$3,570	\$1,763	\$3,665	65+	\$1,684	\$3,927	\$1,940	\$4,031

Employee/Dependent codes **EE only = eligible employee only** **EE+C = eligible employee plus child or children**
EE+S = eligible employee plus spouse **EE+S+C = eligible employee plus spouse and child or children**

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

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¹Risk adjustment factor

KAISER PERMANENTE
\$40/\$1,000 PPO INSURANCE PLAN RATE AREA 5

EFFECTIVE 1/1/10-6/1/10

This plan allows members to choose to receive medical services from a contracted provider network or from any licensed nonparticipating provider.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$311	\$905	\$673	\$1,016	<30	\$345	\$1,005	\$747	\$1,128	<30	\$380	\$1,107	\$822	\$1,242
30-39	\$383	\$1,069	\$745	\$1,178	30-39	\$426	\$1,188	\$828	\$1,309	30-39	\$468	\$1,306	\$910	\$1,439
40-49	\$512	\$1,129	\$785	\$1,304	40-49	\$569	\$1,255	\$872	\$1,450	40-49	\$626	\$1,381	\$959	\$1,595
50-54	\$690	\$1,446	\$903	\$1,543	50-54	\$766	\$1,607	\$1,003	\$1,715	50-54	\$843	\$1,768	\$1,104	\$1,887
55-59	\$850	\$1,786	\$1,061	\$1,879	55-59	\$944	\$1,984	\$1,179	\$2,087	55-59	\$1,039	\$2,183	\$1,297	\$2,297
60-64	\$1,107	\$2,214	\$1,318	\$2,305	60-64	\$1,230	\$2,460	\$1,464	\$2,561	60-64	\$1,353	\$2,706	\$1,610	\$2,817
65+	\$1,378	\$3,213	\$1,587	\$3,298	65+	\$1,531	\$3,570	\$1,763	\$3,665	65+	\$1,684	\$3,927	\$1,940	\$4,031

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

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¹Risk adjustment factor

KAISER PERMANENTE
\$40/\$1,000 PPO INSURANCE PLAN RATE AREA 6

EFFECTIVE 1/1/10-6/1/10

This plan allows members to choose to receive medical services from a contracted provider network or from any licensed nonparticipating provider.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$311	\$905	\$673	\$1,016	<30	\$345	\$1,005	\$747	\$1,128	<30	\$380	\$1,107	\$822	\$1,242
30-39	\$383	\$1,069	\$745	\$1,178	30-39	\$426	\$1,188	\$828	\$1,309	30-39	\$468	\$1,306	\$910	\$1,439
40-49	\$512	\$1,129	\$785	\$1,304	40-49	\$569	\$1,255	\$872	\$1,450	40-49	\$626	\$1,381	\$959	\$1,595
50-54	\$690	\$1,446	\$903	\$1,543	50-54	\$766	\$1,607	\$1,003	\$1,715	50-54	\$843	\$1,768	\$1,104	\$1,887
55-59	\$850	\$1,786	\$1,061	\$1,879	55-59	\$944	\$1,984	\$1,179	\$2,087	55-59	\$1,039	\$2,183	\$1,297	\$2,297
60-64	\$1,107	\$2,214	\$1,318	\$2,305	60-64	\$1,230	\$2,460	\$1,464	\$2,561	60-64	\$1,353	\$2,706	\$1,610	\$2,817
65+	\$1,378	\$3,213	\$1,587	\$3,298	65+	\$1,531	\$3,570	\$1,763	\$3,665	65+	\$1,684	\$3,927	\$1,940	\$4,031

Employee/Dependent codes EE only = eligible employee only EE+C = eligible employee plus child or children
 EE+S = eligible employee plus spouse EE+S+C = eligible employee plus spouse and child or children

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in Kaiser Permanente Insurance Company (KPIC) medical plans must not exceed 30 percent.

¹Risk adjustment factor

KAISER PERMANENTE
\$40/\$1,000 PPO INSURANCE PLAN RATE AREA 7

EFFECTIVE 1/1/10-6/1/10

This plan allows members to choose to receive medical services from a contracted provider network or from any licensed nonparticipating provider.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN					\$40/\$1,000 PPO INSURANCE PLAN				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$311	\$905	\$673	\$1,016	<30	\$345	\$1,005	\$747	\$1,128	<30	\$380	\$1,107	\$822	\$1,242
30-39	\$383	\$1,069	\$745	\$1,178	30-39	\$426	\$1,188	\$828	\$1,309	30-39	\$468	\$1,306	\$910	\$1,439
40-49	\$512	\$1,129	\$785	\$1,304	40-49	\$569	\$1,255	\$872	\$1,450	40-49	\$626	\$1,381	\$959	\$1,595
50-54	\$690	\$1,446	\$903	\$1,543	50-54	\$766	\$1,607	\$1,003	\$1,715	50-54	\$843	\$1,768	\$1,104	\$1,887
55-59	\$850	\$1,786	\$1,061	\$1,879	55-59	\$944	\$1,984	\$1,179	\$2,087	55-59	\$1,039	\$2,183	\$1,297	\$2,297
60-64	\$1,107	\$2,214	\$1,318	\$2,305	60-64	\$1,230	\$2,460	\$1,464	\$2,561	60-64	\$1,353	\$2,706	\$1,610	\$2,817
65+	\$1,378	\$3,213	\$1,587	\$3,298	65+	\$1,531	\$3,570	\$1,763	\$3,665	65+	\$1,684	\$3,927	\$1,940	\$4,031

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Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

For your group to be eligible for the \$35 POS Plan, the \$40/\$1,000 PPO Plan, or the \$40/\$2,500 PPO Plan with HSA Option, you must have Kaiser Permanente as your sole carrier, and the plan must be offered with at least one copayment or deductible HMO plan as part of a multiple plan offering. If you include a PPO or POS plan in your multiple plan offering, at least 70 percent of all employees enrolled in the Health Plan must be enrolled in a copayment or deductible HMO plan, and combined enrollment in Kaiser Permanente Insurance Company (KPIC) medical plans must not exceed 30 percent.

¹Risk adjustment factor

KAISER PERMANENTE
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA OPTION RATE AREA 1

EFFECTIVE 1/1/10-6/1/10

This plan offers the flexibility of a PPO along with lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$304	\$886	\$659	\$994	<30	\$338	\$985	\$732	\$1,106	<30	\$372	\$1,084	\$805	\$1,217
30-39	\$375	\$1,047	\$730	\$1,154	30-39	\$417	\$1,164	\$811	\$1,282	30-39	\$459	\$1,281	\$892	\$1,411
40-49	\$502	\$1,107	\$769	\$1,279	40-49	\$558	\$1,230	\$855	\$1,421	40-49	\$614	\$1,353	\$941	\$1,563
50-54	\$676	\$1,417	\$885	\$1,512	50-54	\$751	\$1,575	\$983	\$1,681	50-54	\$826	\$1,732	\$1,082	\$1,849
55-59	\$833	\$1,750	\$1,040	\$1,841	55-59	\$925	\$1,944	\$1,155	\$2,045	55-59	\$1,018	\$2,139	\$1,271	\$2,251
60-64	\$1,085	\$2,170	\$1,291	\$2,259	60-64	\$1,206	\$2,411	\$1,435	\$2,510	60-64	\$1,326	\$2,652	\$1,578	\$2,761
65+	\$1,350	\$3,148	\$1,555	\$3,231	65+	\$1,500	\$3,498	\$1,728	\$3,591	65+	\$1,650	\$3,848	\$1,901	\$3,950

Employee/Dependent codes **EE only = eligible employee only** **EE+C = eligible employee plus child or children**
EE+S = eligible employee plus spouse **EE+S+C = eligible employee plus spouse and child or children**

Rates listed are for new Kaiser Permanente contracted employer groups with at least 2 but no more than 50 full-time employees worldwide (working at least 30 hours per week). Rates are not applicable to groups currently enrolled with Kaiser Permanente. Final rates are contingent upon actual enrollment and review of applications.

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¹Risk adjustment factor

KAISER PERMANENTE
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA OPTION
RATE AREA 2

EFFECTIVE 1/1/10-6/1/10

This plan offers the flexibility of a PPO along with lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$304	\$886	\$659	\$994	<30	\$338	\$985	\$732	\$1,106	<30	\$372	\$1,084	\$805	\$1,217
30-39	\$375	\$1,047	\$730	\$1,154	30-39	\$417	\$1,164	\$811	\$1,282	30-39	\$459	\$1,281	\$892	\$1,411
40-49	\$502	\$1,107	\$769	\$1,279	40-49	\$558	\$1,230	\$855	\$1,421	40-49	\$614	\$1,353	\$941	\$1,563
50-54	\$676	\$1,417	\$885	\$1,512	50-54	\$751	\$1,575	\$983	\$1,681	50-54	\$826	\$1,732	\$1,082	\$1,849
55-59	\$833	\$1,750	\$1,040	\$1,841	55-59	\$925	\$1,944	\$1,155	\$2,045	55-59	\$1,018	\$2,139	\$1,271	\$2,251
60-64	\$1,085	\$2,170	\$1,291	\$2,259	60-64	\$1,206	\$2,411	\$1,435	\$2,510	60-64	\$1,326	\$2,652	\$1,578	\$2,761
65+	\$1,350	\$3,148	\$1,555	\$3,231	65+	\$1,500	\$3,498	\$1,728	\$3,591	65+	\$1,650	\$3,848	\$1,901	\$3,950

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¹Risk adjustment factor

KAISER PERMANENTE
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA OPTION
RATE AREA 3

EFFECTIVE 1/1/10-6/1/10

This plan offers the flexibility of a PPO along with lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$304	\$886	\$659	\$994	<30	\$338	\$985	\$732	\$1,106	<30	\$372	\$1,084	\$805	\$1,217
30-39	\$375	\$1,047	\$730	\$1,154	30-39	\$417	\$1,164	\$811	\$1,282	30-39	\$459	\$1,281	\$892	\$1,411
40-49	\$502	\$1,107	\$769	\$1,279	40-49	\$558	\$1,230	\$855	\$1,421	40-49	\$614	\$1,353	\$941	\$1,563
50-54	\$676	\$1,417	\$885	\$1,512	50-54	\$751	\$1,575	\$983	\$1,681	50-54	\$826	\$1,732	\$1,082	\$1,849
55-59	\$833	\$1,750	\$1,040	\$1,841	55-59	\$925	\$1,944	\$1,155	\$2,045	55-59	\$1,018	\$2,139	\$1,271	\$2,251
60-64	\$1,085	\$2,170	\$1,291	\$2,259	60-64	\$1,206	\$2,411	\$1,435	\$2,510	60-64	\$1,326	\$2,652	\$1,578	\$2,761
65+	\$1,350	\$3,148	\$1,555	\$3,231	65+	\$1,500	\$3,498	\$1,728	\$3,591	65+	\$1,650	\$3,848	\$1,901	\$3,950

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¹Risk adjustment factor

KAISER PERMANENTE
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA OPTION RATE AREA 4

EFFECTIVE 1/1/10-6/1/10

This plan offers the flexibility of a PPO along with lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$287	\$837	\$622	\$939	<30	\$319	\$930	\$691	\$1,044	<30	\$351	\$1,023	\$760	\$1,148
30-39	\$354	\$989	\$689	\$1,090	30-39	\$394	\$1,099	\$766	\$1,211	30-39	\$433	\$1,209	\$842	\$1,332
40-49	\$474	\$1,045	\$726	\$1,207	40-49	\$527	\$1,162	\$807	\$1,342	40-49	\$579	\$1,277	\$887	\$1,475
50-54	\$638	\$1,338	\$835	\$1,428	50-54	\$709	\$1,486	\$928	\$1,586	50-54	\$780	\$1,635	\$1,021	\$1,745
55-59	\$786	\$1,652	\$982	\$1,738	55-59	\$874	\$1,836	\$1,091	\$1,932	55-59	\$961	\$2,019	\$1,200	\$2,124
60-64	\$1,024	\$2,048	\$1,219	\$2,132	60-64	\$1,138	\$2,276	\$1,354	\$2,370	60-64	\$1,252	\$2,503	\$1,490	\$2,606
65+	\$1,274	\$2,971	\$1,468	\$3,050	65+	\$1,416	\$3,302	\$1,631	\$3,389	65+	\$1,558	\$3,633	\$1,795	\$3,729

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¹Risk adjustment factor

KAISER PERMANENTE
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA OPTION RATE AREA 5

EFFECTIVE 1/1/10-6/1/10

This plan offers the flexibility of a PPO along with lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$287	\$837	\$622	\$939	<30	\$319	\$930	\$691	\$1,044	<30	\$351	\$1,023	\$760	\$1,148
30-39	\$354	\$989	\$689	\$1,090	30-39	\$394	\$1,099	\$766	\$1,211	30-39	\$433	\$1,209	\$842	\$1,332
40-49	\$474	\$1,045	\$726	\$1,207	40-49	\$527	\$1,162	\$807	\$1,342	40-49	\$579	\$1,277	\$887	\$1,475
50-54	\$638	\$1,338	\$835	\$1,428	50-54	\$709	\$1,486	\$928	\$1,586	50-54	\$780	\$1,635	\$1,021	\$1,745
55-59	\$786	\$1,652	\$982	\$1,738	55-59	\$874	\$1,836	\$1,091	\$1,932	55-59	\$961	\$2,019	\$1,200	\$2,124
60-64	\$1,024	\$2,048	\$1,219	\$2,132	60-64	\$1,138	\$2,276	\$1,354	\$2,370	60-64	\$1,252	\$2,503	\$1,490	\$2,606
65+	\$1,274	\$2,971	\$1,468	\$3,050	65+	\$1,416	\$3,302	\$1,631	\$3,389	65+	\$1,558	\$3,633	\$1,795	\$3,729

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¹Risk adjustment factor

KAISER PERMANENTE
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA OPTION RATE AREA 6

EFFECTIVE 1/1/10-6/1/10

This plan offers the flexibility of a PPO along with lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$287	\$837	\$622	\$939	<30	\$319	\$930	\$691	\$1,044	<30	\$351	\$1,023	\$760	\$1,148
30-39	\$354	\$989	\$689	\$1,090	30-39	\$394	\$1,099	\$766	\$1,211	30-39	\$433	\$1,209	\$842	\$1,332
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50-54	\$638	\$1,338	\$835	\$1,428	50-54	\$709	\$1,486	\$928	\$1,586	50-54	\$780	\$1,635	\$1,021	\$1,745
55-59	\$786	\$1,652	\$982	\$1,738	55-59	\$874	\$1,836	\$1,091	\$1,932	55-59	\$961	\$2,019	\$1,200	\$2,124
60-64	\$1,024	\$2,048	\$1,219	\$2,132	60-64	\$1,138	\$2,276	\$1,354	\$2,370	60-64	\$1,252	\$2,503	\$1,490	\$2,606
65+	\$1,274	\$2,971	\$1,468	\$3,050	65+	\$1,416	\$3,302	\$1,631	\$3,389	65+	\$1,558	\$3,633	\$1,795	\$3,729

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¹Risk adjustment factor

KAISER PERMANENTE
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA OPTION RATE AREA 7

EFFECTIVE 1/1/10-6/1/10

This plan offers the flexibility of a PPO along with lower monthly premiums and optional employee-owned savings accounts.

Monthly rates for groups new to Kaiser Permanente

16 to 50 enrolling employees RAF ¹ .90					6 to 15 enrolling employees RAF ¹ 1.00					5 or fewer enrolling employees RAF ¹ 1.10				
\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA					\$40/\$2,500 PPO INSURANCE PLAN WITH HSA				
Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C	Age	EE only	EE+S	EE+C	EE+S+C
<30	\$287	\$837	\$622	\$939	<30	\$319	\$930	\$691	\$1,044	<30	\$351	\$1,023	\$760	\$1,148
30-39	\$354	\$989	\$689	\$1,090	30-39	\$394	\$1,099	\$766	\$1,211	30-39	\$433	\$1,209	\$842	\$1,332
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55-59	\$786	\$1,652	\$982	\$1,738	55-59	\$874	\$1,836	\$1,091	\$1,932	55-59	\$961	\$2,019	\$1,200	\$2,124
60-64	\$1,024	\$2,048	\$1,219	\$2,132	60-64	\$1,138	\$2,276	\$1,354	\$2,370	60-64	\$1,252	\$2,503	\$1,490	\$2,606
65+	\$1,274	\$2,971	\$1,468	\$3,050	65+	\$1,416	\$3,302	\$1,631	\$3,389	65+	\$1,558	\$3,633	\$1,795	\$3,729

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¹Risk adjustment factor

CHOICE SOLUTION RATES HMO PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 1

Alameda, San Francisco, San Joaquin, San Mateo, and Santa Clara
Portions of Contra Costa are also within Rate Area 1

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
Choice Solution HMO \$10					Choice Solution HMO \$10					Choice Solution HMO \$10				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$320.89	\$896.35	\$881.46	\$1,247.37	<30	\$356.54	\$995.94	\$979.40	\$1,385.97	<30	\$392.19	\$1,095.53	\$1,077.34	\$1,524.57
30-39	\$354.56	\$963.36	\$906.27	\$1,378.92	30-39	\$393.96	\$1,070.40	\$1,006.97	\$1,532.13	30-39	\$433.36	\$1,177.44	\$1,107.67	\$1,685.34
40-49	\$457.39	\$1,052.36	\$869.05	\$1,388.84	40-49	\$508.21	\$1,169.29	\$965.61	\$1,543.16	40-49	\$559.03	\$1,286.22	\$1,062.17	\$1,697.48
50-54	\$595.32	\$1,237.45	\$981.80	\$1,581.73	50-54	\$661.47	\$1,374.94	\$1,090.89	\$1,757.48	50-54	\$727.62	\$1,512.43	\$1,199.98	\$1,933.23
55-59	\$752.39	\$1,579.96	\$1,124.69	\$1,817.16	55-59	\$835.99	\$1,755.51	\$1,249.66	\$2,019.07	55-59	\$919.59	\$1,931.06	\$1,374.63	\$2,220.98
60-64	\$927.91	\$1,762.56	\$1,240.99	\$2,057.56	60-64	\$1,031.01	\$1,958.40	\$1,378.88	\$2,286.18	60-64	\$1,134.11	\$2,154.24	\$1,516.77	\$2,514.80
65+	\$1,052.36	\$2,274.20	\$1,582.08	\$2,500.06	65+	\$1,169.29	\$2,526.89	\$1,757.87	\$2,777.84	65+	\$1,286.22	\$2,779.58	\$1,933.66	\$3,055.62

Choice Solution HMO \$30					Choice Solution HMO \$30					Choice Solution HMO \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$235.60	\$658.13	\$647.20	\$915.87	<30	\$261.78	\$731.26	\$719.11	\$1,017.63	<30	\$287.96	\$804.39	\$791.02	\$1,119.39
30-39	\$260.33	\$707.34	\$665.42	\$1,012.46	30-39	\$289.26	\$785.93	\$739.36	\$1,124.95	30-39	\$318.19	\$864.52	\$813.30	\$1,237.45
40-49	\$335.84	\$772.68	\$638.08	\$1,019.74	40-49	\$373.15	\$858.53	\$708.98	\$1,133.04	40-49	\$410.47	\$944.38	\$779.88	\$1,246.34
50-54	\$437.10	\$908.58	\$720.87	\$1,161.36	50-54	\$485.67	\$1,009.53	\$800.97	\$1,290.40	50-54	\$534.24	\$1,110.48	\$881.07	\$1,419.44
55-59	\$552.44	\$1,160.06	\$825.79	\$1,334.23	55-59	\$613.82	\$1,288.96	\$917.54	\$1,482.48	55-59	\$675.20	\$1,417.86	\$1,009.29	\$1,630.73
60-64	\$681.30	\$1,294.14	\$911.18	\$1,510.74	60-64	\$757.00	\$1,437.93	\$1,012.42	\$1,678.60	60-64	\$832.70	\$1,581.72	\$1,113.66	\$1,846.46
65+	\$772.68	\$1,669.81	\$1,161.62	\$1,835.64	65+	\$858.53	\$1,855.34	\$1,290.69	\$2,039.60	65+	\$944.38	\$2,040.87	\$1,419.76	\$2,243.56

RATE AREA 2

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 2: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
Choice Solution HMO \$10					Choice Solution HMO \$10					Choice Solution HMO \$10				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$337.77	\$943.52	\$927.85	\$1,313.02	<30	\$375.30	\$1,048.36	\$1,030.94	\$1,458.91	<30	\$412.83	\$1,153.20	\$1,134.03	\$1,604.80
30-39	\$373.23	\$1,014.07	\$953.97	\$1,451.49	30-39	\$414.70	\$1,126.74	\$1,059.97	\$1,612.77	30-39	\$456.17	\$1,239.41	\$1,165.97	\$1,774.05
40-49	\$481.46	\$1,107.75	\$914.79	\$1,461.94	40-49	\$534.96	\$1,230.83	\$1,016.43	\$1,624.38	40-49	\$588.46	\$1,353.91	\$1,118.07	\$1,786.82
50-54	\$626.65	\$1,302.57	\$1,033.47	\$1,664.98	50-54	\$696.28	\$1,447.30	\$1,148.30	\$1,849.98	50-54	\$765.91	\$1,592.03	\$1,263.13	\$2,034.98
55-59	\$791.99	\$1,663.11	\$1,183.89	\$1,912.81	55-59	\$879.99	\$1,847.90	\$1,315.43	\$2,125.34	55-59	\$967.99	\$2,032.69	\$1,446.97	\$2,337.87
60-64	\$976.74	\$1,855.32	\$1,306.31	\$2,165.85	60-64	\$1,085.27	\$2,061.47	\$1,451.45	\$2,406.50	60-64	\$1,193.80	\$2,267.62	\$1,596.60	\$2,647.15
65+	\$1,107.75	\$2,393.89	\$1,665.35	\$2,631.65	65+	\$1,230.83	\$2,659.88	\$1,850.39	\$2,924.05	65+	\$1,353.91	\$2,925.87	\$2,035.43	\$3,216.46

Choice Solution HMO \$30					Choice Solution HMO \$30					Choice Solution HMO \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$248.00	\$692.78	\$681.26	\$964.07	<30	\$275.56	\$769.75	\$756.96	\$1,071.19	<30	\$303.12	\$846.73	\$832.66	\$1,178.31
30-39	\$274.04	\$744.56	\$700.44	\$1,065.74	30-39	\$304.49	\$827.29	\$778.27	\$1,184.15	30-39	\$334.94	\$910.02	\$856.10	\$1,302.57
40-49	\$353.51	\$813.35	\$671.67	\$1,073.41	40-49	\$392.79	\$903.72	\$746.30	\$1,192.68	40-49	\$432.07	\$994.09	\$820.93	\$1,311.95
50-54	\$460.12	\$956.39	\$758.82	\$1,222.49	50-54	\$511.24	\$1,062.66	\$843.13	\$1,358.32	50-54	\$562.36	\$1,168.93	\$927.44	\$1,494.15
55-59	\$581.51	\$1,221.12	\$869.26	\$1,404.45	55-59	\$646.12	\$1,356.80	\$965.84	\$1,560.50	55-59	\$710.73	\$1,492.48	\$1,062.42	\$1,716.55
60-64	\$717.16	\$1,362.25	\$959.14	\$1,590.25	60-64	\$796.84	\$1,513.61	\$1,065.71	\$1,766.94	60-64	\$876.52	\$1,664.97	\$1,172.28	\$1,943.63
65+	\$813.35	\$1,757.69	\$1,222.76	\$1,932.25	65+	\$903.72	\$1,952.99	\$1,358.62	\$2,146.94	65+	\$994.09	\$2,148.29	\$1,494.48	\$2,361.63

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES HMO PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 3

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 3: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
Choice Solution HMO \$10					Choice Solution HMO \$10					Choice Solution HMO \$10				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$337.77	\$943.52	\$927.85	\$1,313.02	<30	\$375.30	\$1,048.36	\$1,030.94	\$1,458.91	<30	\$412.83	\$1,153.20	\$1,134.03	\$1,604.80
30-39	\$373.23	\$1,014.07	\$953.97	\$1,451.49	30-39	\$414.70	\$1,126.74	\$1,059.97	\$1,612.77	30-39	\$456.17	\$1,239.41	\$1,165.97	\$1,774.05
40-49	\$481.46	\$1,107.75	\$914.79	\$1,461.94	40-49	\$534.96	\$1,230.83	\$1,016.43	\$1,624.38	40-49	\$588.46	\$1,353.91	\$1,118.07	\$1,786.82
50-54	\$626.65	\$1,302.57	\$1,033.47	\$1,664.98	50-54	\$696.28	\$1,447.30	\$1,148.30	\$1,849.98	50-54	\$765.91	\$1,592.03	\$1,263.13	\$2,034.98
55-59	\$791.99	\$1,663.11	\$1,183.89	\$1,912.81	55-59	\$879.99	\$1,847.90	\$1,315.43	\$2,125.34	55-59	\$967.99	\$2,032.69	\$1,446.97	\$2,337.87
60-64	\$976.74	\$1,855.32	\$1,306.31	\$2,165.85	60-64	\$1,085.27	\$2,061.47	\$1,451.45	\$2,406.50	60-64	\$1,193.80	\$2,267.62	\$1,596.60	\$2,647.15
65+	\$1,107.75	\$2,393.89	\$1,665.35	\$2,631.65	65+	\$1,230.83	\$2,659.88	\$1,850.39	\$2,924.05	65+	\$1,353.91	\$2,925.87	\$2,035.43	\$3,216.46

Choice Solution HMO \$30					Choice Solution HMO \$30					Choice Solution HMO \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$248.00	\$692.78	\$681.26	\$964.07	<30	\$275.56	\$769.75	\$756.96	\$1,071.19	<30	\$303.12	\$846.73	\$832.66	\$1,178.31
30-39	\$274.04	\$744.56	\$700.44	\$1,065.74	30-39	\$304.49	\$827.29	\$778.27	\$1,184.15	30-39	\$334.94	\$910.02	\$856.10	\$1,302.57
40-49	\$353.51	\$813.35	\$671.67	\$1,073.41	40-49	\$392.79	\$903.72	\$746.30	\$1,192.68	40-49	\$432.07	\$994.09	\$820.93	\$1,311.95
50-54	\$460.12	\$956.39	\$758.82	\$1,222.49	50-54	\$511.24	\$1,062.66	\$843.13	\$1,358.32	50-54	\$562.36	\$1,168.93	\$927.44	\$1,494.15
55-59	\$581.51	\$1,221.12	\$869.26	\$1,404.45	55-59	\$646.12	\$1,356.80	\$965.84	\$1,560.50	55-59	\$710.73	\$1,492.48	\$1,062.42	\$1,716.55
60-64	\$717.16	\$1,362.25	\$959.14	\$1,590.25	60-64	\$796.84	\$1,513.61	\$1,065.71	\$1,766.94	60-64	\$876.52	\$1,664.97	\$1,172.28	\$1,943.63
65+	\$813.35	\$1,757.69	\$1,222.76	\$1,932.25	65+	\$903.72	\$1,952.99	\$1,358.62	\$2,146.94	65+	\$994.09	\$2,148.29	\$1,494.48	\$2,361.63

RATE AREA 4

Portions of the following counties are within Rate Area 4: Imperial, Riverside, and San Bernardino

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
Choice Solution HMO \$10					Choice Solution HMO \$10					Choice Solution HMO \$10				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$300.64	\$839.78	\$825.83	\$1,168.65	<30	\$334.04	\$933.09	\$917.59	\$1,298.50	<30	\$367.44	\$1,026.40	\$1,009.35	\$1,428.35
30-39	\$332.19	\$902.57	\$849.08	\$1,291.89	30-39	\$369.10	\$1,002.85	\$943.42	\$1,435.43	30-39	\$406.01	\$1,103.14	\$1,037.76	\$1,578.97
40-49	\$428.53	\$985.94	\$814.20	\$1,301.19	40-49	\$476.14	\$1,095.49	\$904.67	\$1,445.77	40-49	\$523.75	\$1,205.04	\$995.14	\$1,590.35
50-54	\$557.75	\$1,159.34	\$919.84	\$1,481.90	50-54	\$619.72	\$1,288.16	\$1,022.04	\$1,646.56	50-54	\$681.69	\$1,416.98	\$1,124.24	\$1,811.22
55-59	\$704.91	\$1,480.24	\$1,053.71	\$1,702.48	55-59	\$783.23	\$1,644.71	\$1,170.79	\$1,891.64	55-59	\$861.55	\$1,809.18	\$1,287.87	\$2,080.80
60-64	\$869.35	\$1,651.32	\$1,162.67	\$1,927.70	60-64	\$965.94	\$1,834.80	\$1,291.85	\$2,141.89	60-64	\$1,062.53	\$2,018.28	\$1,421.04	\$2,356.08
65+	\$985.94	\$2,130.67	\$1,482.24	\$2,342.28	65+	\$1,095.49	\$2,367.41	\$1,646.93	\$2,602.53	65+	\$1,205.04	\$2,604.15	\$1,811.62	\$2,862.78

Choice Solution HMO \$30					Choice Solution HMO \$30					Choice Solution HMO \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$221.93	\$619.94	\$609.64	\$862.72	<30	\$246.59	\$688.82	\$677.38	\$958.58	<30	\$271.25	\$757.70	\$745.12	\$1,054.44
30-39	\$245.23	\$666.29	\$626.81	\$953.70	30-39	\$272.48	\$740.32	\$696.45	\$1,059.67	30-39	\$299.73	\$814.35	\$766.10	\$1,165.64
40-49	\$316.35	\$727.85	\$601.06	\$960.57	40-49	\$351.50	\$808.72	\$667.84	\$1,067.30	40-49	\$386.65	\$889.59	\$734.62	\$1,174.03
50-54	\$411.74	\$855.86	\$679.04	\$1,093.98	50-54	\$457.49	\$950.95	\$754.49	\$1,215.53	50-54	\$503.24	\$1,046.05	\$829.94	\$1,337.08
55-59	\$520.38	\$1,092.74	\$777.87	\$1,256.81	55-59	\$578.20	\$1,214.16	\$864.30	\$1,396.45	55-59	\$636.02	\$1,335.58	\$950.73	\$1,536.10
60-64	\$641.77	\$1,219.04	\$858.30	\$1,423.07	60-64	\$713.08	\$1,354.49	\$953.67	\$1,581.19	60-64	\$784.39	\$1,489.94	\$1,049.04	\$1,739.31
65+	\$727.85	\$1,572.91	\$1,094.22	\$1,729.12	65+	\$808.72	\$1,747.68	\$1,215.80	\$1,921.24	65+	\$889.59	\$1,922.45	\$1,337.38	\$2,113.36

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES HMO PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 5

Portions of the following counties are within Rate Area 5: Los Angeles and San Diego

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
Choice Solution HMO \$10					Choice Solution HMO \$10					Choice Solution HMO \$10				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$272.00	\$759.80	\$747.18	\$1,057.35	<30	\$302.22	\$844.22	\$830.20	\$1,174.83	<30	\$332.44	\$928.64	\$913.22	\$1,292.31
30-39	\$300.56	\$816.61	\$768.21	\$1,168.86	30-39	\$333.95	\$907.34	\$853.57	\$1,298.73	30-39	\$367.35	\$998.07	\$938.93	\$1,428.60
40-49	\$387.71	\$892.04	\$736.66	\$1,177.27	40-49	\$430.79	\$991.16	\$818.51	\$1,308.08	40-49	\$473.87	\$1,090.28	\$900.36	\$1,438.89
50-54	\$504.63	\$1,048.93	\$832.23	\$1,340.77	50-54	\$560.70	\$1,165.48	\$924.70	\$1,489.74	50-54	\$616.77	\$1,282.03	\$1,017.17	\$1,638.71
55-59	\$637.78	\$1,339.26	\$953.35	\$1,540.34	55-59	\$708.64	\$1,488.07	\$1,059.28	\$1,711.49	55-59	\$779.50	\$1,636.88	\$1,165.21	\$1,882.64
60-64	\$786.55	\$1,494.05	\$1,051.94	\$1,744.11	60-64	\$873.94	\$1,660.06	\$1,168.82	\$1,937.90	60-64	\$961.33	\$1,826.07	\$1,285.70	\$2,131.69
65+	\$892.04	\$1,927.76	\$1,341.07	\$2,119.20	65+	\$991.16	\$2,141.95	\$1,490.08	\$2,354.67	65+	\$1,090.28	\$2,356.15	\$1,639.09	\$2,590.14

Choice Solution HMO \$30					Choice Solution HMO \$30					Choice Solution HMO \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$200.80	\$560.90	\$551.58	\$780.56	<30	\$223.11	\$623.22	\$612.87	\$867.29	<30	\$245.42	\$685.54	\$674.16	\$954.02
30-39	\$221.88	\$602.84	\$567.12	\$862.88	30-39	\$246.53	\$669.82	\$630.13	\$958.75	30-39	\$271.18	\$736.80	\$693.14	\$1,054.63
40-49	\$286.22	\$658.52	\$543.82	\$869.09	40-49	\$318.02	\$731.69	\$604.24	\$965.65	40-49	\$349.82	\$804.86	\$664.66	\$1,062.22
50-54	\$372.53	\$774.34	\$614.38	\$989.78	50-54	\$413.92	\$860.38	\$682.64	\$1,099.76	50-54	\$455.31	\$946.42	\$750.90	\$1,209.74
55-59	\$470.82	\$988.68	\$703.79	\$1,137.11	55-59	\$523.13	\$1,098.53	\$781.99	\$1,263.46	55-59	\$575.44	\$1,208.38	\$860.19	\$1,389.81
60-64	\$580.64	\$1,102.94	\$776.57	\$1,287.54	60-64	\$645.16	\$1,225.49	\$862.85	\$1,430.60	60-64	\$709.68	\$1,348.04	\$949.14	\$1,573.66
65+	\$658.52	\$1,423.11	\$990.01	\$1,564.44	65+	\$731.69	\$1,581.23	\$1,100.01	\$1,738.27	65+	\$804.86	\$1,739.35	\$1,210.01	\$1,912.10

RATE AREA 6

Orange County

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
Choice Solution HMO \$10					Choice Solution HMO \$10					Choice Solution HMO \$10				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$257.69	\$719.81	\$707.85	\$1,001.70	<30	\$286.32	\$799.79	\$786.50	\$1,113.00	<30	\$314.95	\$879.77	\$865.15	\$1,224.30
30-39	\$284.73	\$773.62	\$727.79	\$1,107.33	30-39	\$316.37	\$859.58	\$808.65	\$1,230.37	30-39	\$348.01	\$945.54	\$889.52	\$1,353.41
40-49	\$367.31	\$845.09	\$697.89	\$1,115.31	40-49	\$408.12	\$938.99	\$775.43	\$1,239.23	40-49	\$448.93	\$1,032.89	\$852.97	\$1,363.15
50-54	\$478.07	\$993.73	\$788.43	\$1,270.21	50-54	\$531.19	\$1,104.14	\$876.03	\$1,411.34	50-54	\$584.31	\$1,214.55	\$963.63	\$1,552.47
55-59	\$604.21	\$1,268.78	\$903.18	\$1,459.27	55-59	\$671.34	\$1,409.75	\$1,003.53	\$1,621.41	55-59	\$738.47	\$1,550.73	\$1,103.88	\$1,783.55
60-64	\$745.16	\$1,415.42	\$996.57	\$1,652.32	60-64	\$827.95	\$1,572.69	\$1,107.30	\$1,835.91	60-64	\$910.75	\$1,729.96	\$1,218.03	\$2,019.50
65+	\$845.09	\$1,826.29	\$1,270.49	\$2,007.67	65+	\$938.99	\$2,029.21	\$1,411.65	\$2,230.74	65+	\$1,032.89	\$2,232.13	\$1,552.82	\$2,453.81

Choice Solution HMO \$30					Choice Solution HMO \$30					Choice Solution HMO \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$190.23	\$531.38	\$522.55	\$739.48	<30	\$211.37	\$590.42	\$580.61	\$821.64	<30	\$232.51	\$649.46	\$638.67	\$903.80
30-39	\$210.20	\$571.10	\$537.26	\$817.46	30-39	\$233.55	\$634.56	\$596.96	\$908.29	30-39	\$256.91	\$698.02	\$656.66	\$999.12
40-49	\$271.15	\$623.86	\$515.20	\$823.35	40-49	\$301.28	\$693.18	\$572.44	\$914.83	40-49	\$331.41	\$762.50	\$629.68	\$1,006.31
50-54	\$352.93	\$733.59	\$582.04	\$937.69	50-54	\$392.14	\$815.10	\$646.71	\$1,041.88	50-54	\$431.35	\$896.61	\$711.38	\$1,146.07
55-59	\$446.04	\$936.64	\$666.75	\$1,077.26	55-59	\$495.60	\$1,040.71	\$740.83	\$1,196.96	55-59	\$545.16	\$1,144.78	\$814.91	\$1,316.66
60-64	\$550.09	\$1,044.89	\$735.69	\$1,219.78	60-64	\$611.21	\$1,160.99	\$817.43	\$1,355.31	60-64	\$672.33	\$1,277.09	\$899.17	\$1,490.84
65+	\$623.86	\$1,348.21	\$937.90	\$1,482.10	65+	\$693.18	\$1,498.01	\$1,042.11	\$1,646.78	65+	\$762.50	\$1,647.81	\$1,146.32	\$1,811.46

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES HMO PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 7

Portions of the following counties are within Rate Area 7: Kern, Los Angeles, Tulare, and Ventura

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
Choice Solution HMO \$10					Choice Solution HMO \$10					Choice Solution HMO \$10				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$286.32	\$799.79	\$786.50	\$1,112.99	<30	\$318.13	\$888.65	\$873.89	\$1,236.66	<30	\$349.94	\$977.52	\$961.28	\$1,360.33
30-39	\$316.37	\$859.58	\$808.65	\$1,230.37	30-39	\$351.52	\$955.09	\$898.50	\$1,367.08	30-39	\$386.67	\$1,050.60	\$988.35	\$1,503.79
40-49	\$408.12	\$939.00	\$775.43	\$1,239.23	40-49	\$453.47	\$1,043.33	\$861.59	\$1,376.92	40-49	\$498.82	\$1,147.66	\$947.75	\$1,514.61
50-54	\$531.19	\$1,104.14	\$876.03	\$1,411.34	50-54	\$590.21	\$1,226.82	\$973.37	\$1,568.15	50-54	\$649.23	\$1,349.50	\$1,070.71	\$1,724.97
55-59	\$671.35	\$1,409.75	\$1,003.54	\$1,621.40	55-59	\$745.94	\$1,566.39	\$1,115.04	\$1,801.56	55-59	\$820.53	\$1,723.03	\$1,226.54	\$1,981.72
60-64	\$827.95	\$1,572.69	\$1,107.31	\$1,835.91	60-64	\$919.94	\$1,747.43	\$1,230.34	\$2,039.90	60-64	\$1,011.93	\$1,922.17	\$1,353.37	\$2,243.89
65+	\$939.00	\$2,029.21	\$1,411.65	\$2,230.74	65+	\$1,043.33	\$2,254.68	\$1,568.50	\$2,478.60	65+	\$1,147.66	\$2,480.15	\$1,725.35	\$2,726.46
Choice Solution HMO \$30					Choice Solution HMO \$30					Choice Solution HMO \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$211.37	\$590.42	\$580.61	\$821.64	<30	\$234.85	\$656.02	\$645.12	\$912.93	<30	\$258.34	\$721.62	\$709.63	\$1,004.22
30-39	\$233.55	\$634.56	\$596.96	\$908.29	30-39	\$259.50	\$705.07	\$663.29	\$1,009.21	30-39	\$285.45	\$775.58	\$729.62	\$1,110.13
40-49	\$301.28	\$693.19	\$572.44	\$914.82	40-49	\$334.76	\$770.21	\$636.04	\$1,016.47	40-49	\$368.24	\$847.23	\$699.64	\$1,118.12
50-54	\$392.14	\$815.10	\$646.70	\$1,041.88	50-54	\$435.71	\$905.67	\$718.56	\$1,157.64	50-54	\$479.28	\$996.24	\$790.42	\$1,273.40
55-59	\$495.60	\$1,040.72	\$740.83	\$1,196.96	55-59	\$550.67	\$1,156.35	\$823.14	\$1,329.95	55-59	\$605.74	\$1,271.99	\$905.45	\$1,462.95
60-64	\$611.21	\$1,160.99	\$817.43	\$1,355.31	60-64	\$679.12	\$1,289.99	\$908.26	\$1,505.90	60-64	\$747.03	\$1,418.99	\$999.09	\$1,656.49
65+	\$693.19	\$1,498.01	\$1,042.11	\$1,646.78	65+	\$770.21	\$1,664.45	\$1,157.90	\$1,829.76	65+	\$847.23	\$1,830.90	\$1,273.69	\$2,012.74

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES DHMO XD PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 1

Alameda, San Francisco, San Joaquin, San Mateo, and Santa Clara
Portions of Contra Costa are also within Rate Area 1

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
DHMO XD \$20/\$1000					DHMO XD \$20/\$1000					DHMO XD \$20/\$1000				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$189.31	\$518.46	\$428.54	\$624.71	<30	\$210.34	\$576.07	\$476.15	\$694.12	<30	\$231.37	\$633.68	\$523.77	\$763.53
30-39	\$223.63	\$597.69	\$451.42	\$699.71	30-39	\$248.48	\$664.10	\$501.58	\$777.46	30-39	\$273.33	\$730.51	\$551.74	\$855.21
40-49	\$302.42	\$617.19	\$473.02	\$784.14	40-49	\$336.02	\$685.77	\$525.58	\$871.27	40-49	\$369.62	\$754.35	\$578.14	\$958.40
50-54	\$403.89	\$838.55	\$553.13	\$928.30	50-54	\$448.77	\$931.72	\$614.59	\$1,031.44	50-54	\$493.65	\$1,024.89	\$676.05	\$1,134.58
55-59	\$501.46	\$1,042.75	\$650.12	\$1,143.03	55-59	\$557.18	\$1,158.61	\$722.35	\$1,270.03	55-59	\$612.90	\$1,274.47	\$794.59	\$1,397.03
60-64	\$642.63	\$1,286.12	\$794.36	\$1,423.07	60-64	\$714.03	\$1,429.02	\$882.62	\$1,581.19	60-64	\$785.43	\$1,571.92	\$970.88	\$1,739.31
65+	\$779.46	\$1,777.28	\$925.06	\$1,864.41	65+	\$866.07	\$1,974.75	\$1,027.84	\$2,071.57	65+	\$952.68	\$2,172.23	\$1,130.62	\$2,278.73

RATE AREA 2

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 2: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
DHMO XD \$20/\$1000					DHMO XD \$20/\$1000					DHMO XD \$20/\$1000				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$199.27	\$545.75	\$451.09	\$657.59	<30	\$221.41	\$606.39	\$501.21	\$730.66	<30	\$243.55	\$667.03	\$551.33	\$803.73
30-39	\$235.40	\$629.15	\$475.18	\$736.54	30-39	\$261.56	\$699.05	\$527.98	\$818.38	30-39	\$287.72	\$768.96	\$580.78	\$900.22
40-49	\$318.34	\$649.67	\$497.92	\$825.41	40-49	\$353.71	\$721.86	\$553.24	\$917.12	40-49	\$389.08	\$794.05	\$608.56	\$1,008.83
50-54	\$425.15	\$882.68	\$582.24	\$977.16	50-54	\$472.39	\$980.76	\$646.93	\$1,085.73	50-54	\$519.63	\$1,078.84	\$711.62	\$1,194.30
55-59	\$527.85	\$1,097.62	\$684.32	\$1,203.18	55-59	\$586.50	\$1,219.58	\$760.36	\$1,336.87	55-59	\$645.15	\$1,341.54	\$836.40	\$1,470.56
60-64	\$676.45	\$1,353.81	\$836.16	\$1,497.97	60-64	\$751.61	\$1,504.23	\$929.07	\$1,664.41	60-64	\$826.77	\$1,654.65	\$1,021.98	\$1,830.85
65+	\$820.49	\$1,870.81	\$973.75	\$1,962.54	65+	\$911.66	\$2,078.68	\$1,081.94	\$2,180.60	65+	\$1,002.83	\$2,286.55	\$1,190.13	\$2,398.66

RATE AREA 3

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 3: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
DHMO XD \$20/\$1000					DHMO XD \$20/\$1000					DHMO XD \$20/\$1000				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$199.27	\$545.75	\$451.09	\$657.59	<30	\$221.41	\$606.39	\$501.21	\$730.66	<30	\$243.55	\$667.03	\$551.33	\$803.73
30-39	\$235.40	\$629.15	\$475.18	\$736.54	30-39	\$261.56	\$699.05	\$527.98	\$818.38	30-39	\$287.72	\$768.96	\$580.78	\$900.22
40-49	\$318.34	\$649.67	\$497.92	\$825.41	40-49	\$353.71	\$721.86	\$553.24	\$917.12	40-49	\$389.08	\$794.05	\$608.56	\$1,008.83
50-54	\$425.15	\$882.68	\$582.24	\$977.16	50-54	\$472.39	\$980.76	\$646.93	\$1,085.73	50-54	\$519.63	\$1,078.84	\$711.62	\$1,194.30
55-59	\$527.85	\$1,097.62	\$684.32	\$1,203.18	55-59	\$586.50	\$1,219.58	\$760.36	\$1,336.87	55-59	\$645.15	\$1,341.54	\$836.40	\$1,470.56
60-64	\$676.45	\$1,353.81	\$836.16	\$1,497.97	60-64	\$751.61	\$1,504.23	\$929.07	\$1,664.41	60-64	\$826.77	\$1,654.65	\$1,021.98	\$1,830.85
65+	\$820.49	\$1,870.81	\$973.75	\$1,962.54	65+	\$911.66	\$2,078.68	\$1,081.94	\$2,180.60	65+	\$1,002.83	\$2,286.55	\$1,190.13	\$2,398.66

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES DHMO XD PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 4

Portions of the following counties are within Rate Area 4: Imperial, Riverside, and San Bernardino

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
DHMO XD \$20/\$1000					DHMO XD \$20/\$1000					DHMO XD \$20/\$1000				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$172.76	\$473.16	\$391.08	\$570.11	<30	\$191.96	\$525.73	\$434.53	\$633.46	<30	\$211.16	\$578.30	\$477.98	\$696.81
30-39	\$204.09	\$545.46	\$411.98	\$638.57	30-39	\$226.77	\$606.07	\$457.75	\$709.52	30-39	\$249.45	\$666.68	\$503.53	\$780.47
40-49	\$275.99	\$563.26	\$431.69	\$715.61	40-49	\$306.66	\$625.84	\$479.65	\$795.12	40-49	\$337.33	\$688.42	\$527.62	\$874.63
50-54	\$368.60	\$765.27	\$504.79	\$847.17	50-54	\$409.55	\$850.30	\$560.88	\$941.30	50-54	\$450.51	\$935.33	\$616.97	\$1,035.43
55-59	\$457.63	\$951.62	\$593.30	\$1,043.14	55-59	\$508.48	\$1,057.35	\$659.22	\$1,159.04	55-59	\$559.33	\$1,163.09	\$725.14	\$1,274.94
60-64	\$586.47	\$1,173.72	\$724.94	\$1,298.71	60-64	\$651.63	\$1,304.13	\$805.49	\$1,443.01	60-64	\$716.79	\$1,434.54	\$886.04	\$1,587.31
65+	\$711.35	\$1,621.96	\$844.22	\$1,701.48	65+	\$790.39	\$1,802.18	\$938.02	\$1,890.53	65+	\$869.43	\$1,982.40	\$1,031.82	\$2,079.58

RATE AREA 5

Portions of the following counties are within Rate Area 5: Los Angeles and San Diego

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
DHMO XD \$20/\$1000					DHMO XD \$20/\$1000					DHMO XD \$20/\$1000				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$156.31	\$428.09	\$353.84	\$515.82	<30	\$173.68	\$475.66	\$393.15	\$573.13	<30	\$191.05	\$523.23	\$432.47	\$630.44
30-39	\$184.65	\$493.52	\$372.74	\$577.75	30-39	\$205.17	\$548.35	\$414.15	\$641.94	30-39	\$225.69	\$603.19	\$455.57	\$706.13
40-49	\$249.71	\$509.61	\$390.57	\$647.46	40-49	\$277.45	\$566.23	\$433.97	\$719.40	40-49	\$305.20	\$622.85	\$477.37	\$791.34
50-54	\$333.50	\$692.38	\$456.71	\$766.49	50-54	\$370.55	\$769.31	\$507.46	\$851.66	50-54	\$407.61	\$846.24	\$558.21	\$936.83
55-59	\$414.05	\$860.99	\$536.80	\$943.79	55-59	\$460.06	\$956.65	\$596.44	\$1,048.66	55-59	\$506.07	\$1,052.32	\$656.08	\$1,153.53
60-64	\$530.61	\$1,061.94	\$655.89	\$1,175.02	60-64	\$589.57	\$1,179.93	\$728.77	\$1,305.58	60-64	\$648.53	\$1,297.92	\$801.65	\$1,436.14
65+	\$643.60	\$1,467.49	\$763.81	\$1,539.43	65+	\$715.11	\$1,630.54	\$848.68	\$1,710.48	65+	\$786.62	\$1,793.59	\$933.55	\$1,881.53

RATE AREA 6

Orange County

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
DHMO XD \$20/\$1000					DHMO XD \$20/\$1000					DHMO XD \$20/\$1000				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$148.09	\$405.56	\$335.21	\$488.67	<30	\$164.54	\$450.62	\$372.46	\$542.97	<30	\$180.99	\$495.68	\$409.71	\$597.27
30-39	\$174.93	\$467.53	\$353.12	\$547.34	30-39	\$194.37	\$519.48	\$392.35	\$608.16	30-39	\$213.81	\$571.43	\$431.59	\$668.98
40-49	\$236.57	\$482.79	\$370.02	\$613.39	40-49	\$262.85	\$536.43	\$411.13	\$681.54	40-49	\$289.14	\$590.07	\$452.24	\$749.69
50-54	\$315.95	\$655.94	\$432.68	\$726.15	50-54	\$351.05	\$728.82	\$480.75	\$806.83	50-54	\$386.16	\$801.70	\$528.83	\$887.51
55-59	\$392.26	\$815.67	\$508.55	\$894.11	55-59	\$435.84	\$906.30	\$565.05	\$993.46	55-59	\$479.42	\$996.93	\$621.56	\$1,092.81
60-64	\$502.69	\$1,006.05	\$621.38	\$1,113.18	60-64	\$558.54	\$1,117.83	\$690.42	\$1,236.87	60-64	\$614.39	\$1,229.61	\$759.46	\$1,360.56
65+	\$609.72	\$1,390.25	\$723.61	\$1,458.41	65+	\$677.47	\$1,544.72	\$804.01	\$1,620.46	65+	\$745.22	\$1,699.19	\$884.41	\$1,782.51

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES DHMO XD PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 7

Portions of the following counties are within Rate Area 7: Kern, Los Angeles, Tulare, and Ventura

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
DHMO XD \$20/\$1000					DHMO XD \$20/\$1000					DHMO XD \$20/\$1000				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$164.54	\$450.62	\$372.46	\$542.97	<30	\$182.82	\$500.69	\$413.84	\$603.30	<30	\$201.10	\$550.76	\$455.22	\$663.63
30-39	\$194.37	\$519.49	\$392.36	\$608.16	30-39	\$215.97	\$577.21	\$435.95	\$675.73	30-39	\$237.57	\$634.93	\$479.55	\$743.30
40-49	\$262.85	\$536.43	\$411.13	\$681.53	40-49	\$292.05	\$596.03	\$456.81	\$757.26	40-49	\$321.26	\$655.63	\$502.49	\$832.99
50-54	\$351.05	\$728.83	\$480.75	\$806.83	50-54	\$390.05	\$809.81	\$534.17	\$896.48	50-54	\$429.06	\$890.79	\$587.59	\$986.13
55-59	\$435.84	\$906.30	\$565.05	\$993.47	55-59	\$484.27	\$1,007.00	\$627.83	\$1,103.85	55-59	\$532.70	\$1,107.70	\$690.61	\$1,214.24
60-64	\$558.54	\$1,117.83	\$690.42	\$1,236.87	60-64	\$620.60	\$1,242.03	\$767.13	\$1,374.30	60-64	\$682.66	\$1,366.23	\$843.84	\$1,511.73
65+	\$677.48	\$1,544.72	\$804.02	\$1,620.46	65+	\$752.75	\$1,716.36	\$893.35	\$1,800.51	65+	\$828.03	\$1,888.00	\$982.69	\$1,980.56

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES HDHP PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 1

Alameda, San Francisco, San Joaquin, San Mateo, and Santa Clara
Portions of Contra Costa are also within Rate Area 1

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HDHP \$0/\$1900					HDHP \$0/\$1900					HDHP \$0/\$1900				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$167.38	\$458.41	\$378.89	\$552.35	<30	\$185.98	\$509.34	\$420.99	\$613.72	<30	\$204.58	\$560.27	\$463.09	\$675.09
30-39	\$197.73	\$528.46	\$399.13	\$618.66	30-39	\$219.70	\$587.18	\$443.48	\$687.40	30-39	\$241.67	\$645.90	\$487.83	\$756.14
40-49	\$267.39	\$545.70	\$418.23	\$693.31	40-49	\$297.10	\$606.33	\$464.70	\$770.34	40-49	\$326.81	\$666.96	\$511.17	\$847.37
50-54	\$357.11	\$741.41	\$489.06	\$820.77	50-54	\$396.79	\$823.79	\$543.40	\$911.97	50-54	\$436.47	\$906.17	\$597.74	\$1,003.17
55-59	\$443.38	\$921.96	\$574.80	\$1,010.63	55-59	\$492.64	\$1,024.40	\$638.67	\$1,122.92	55-59	\$541.90	\$1,126.84	\$702.54	\$1,235.21
60-64	\$568.19	\$1,137.14	\$702.34	\$1,258.24	60-64	\$631.32	\$1,263.49	\$780.38	\$1,398.04	60-64	\$694.45	\$1,389.84	\$858.42	\$1,537.84
65+	\$689.18	\$1,571.41	\$817.90	\$1,648.45	65+	\$765.75	\$1,746.01	\$908.78	\$1,831.61	65+	\$842.33	\$1,920.61	\$999.66	\$2,014.77

HDHP \$30/\$2700					HDHP \$30/\$2700					HDHP \$30/\$2700				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$131.36	\$359.76	\$297.35	\$433.49	<30	\$145.96	\$399.73	\$330.39	\$481.65	<30	\$160.56	\$439.70	\$363.43	\$529.82
30-39	\$155.18	\$414.74	\$313.24	\$485.52	30-39	\$172.42	\$460.82	\$348.04	\$539.47	30-39	\$189.66	\$506.90	\$382.84	\$593.42
40-49	\$209.84	\$428.27	\$328.22	\$544.11	40-49	\$233.16	\$475.85	\$364.69	\$604.57	40-49	\$256.48	\$523.44	\$401.16	\$665.03
50-54	\$280.26	\$581.86	\$383.81	\$644.14	50-54	\$311.40	\$646.51	\$426.46	\$715.71	50-54	\$342.54	\$711.16	\$469.11	\$787.28
55-59	\$347.96	\$723.56	\$451.11	\$793.14	55-59	\$386.62	\$803.95	\$501.23	\$881.27	55-59	\$425.28	\$884.35	\$551.35	\$969.40
60-64	\$445.91	\$892.43	\$551.20	\$987.46	60-64	\$495.46	\$991.59	\$612.44	\$1,097.18	60-64	\$545.01	\$1,090.75	\$673.68	\$1,206.90
65+	\$540.86	\$1,233.24	\$641.89	\$1,293.71	65+	\$600.96	\$1,370.27	\$713.21	\$1,437.45	65+	\$661.06	\$1,507.30	\$784.53	\$1,581.20

RATE AREA 2

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 2: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HDHP \$0/\$1900					HDHP \$0/\$1900					HDHP \$0/\$1900				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$176.19	\$482.54	\$398.84	\$581.42	<30	\$195.77	\$536.15	\$443.15	\$646.02	<30	\$215.35	\$589.77	\$487.47	\$710.62
30-39	\$208.13	\$556.27	\$420.14	\$651.22	30-39	\$231.26	\$618.08	\$466.82	\$723.58	30-39	\$254.39	\$679.89	\$513.50	\$795.94
40-49	\$281.47	\$574.42	\$440.24	\$729.80	40-49	\$312.74	\$638.24	\$489.16	\$810.89	40-49	\$344.01	\$702.06	\$538.08	\$891.98
50-54	\$375.90	\$780.44	\$514.80	\$863.97	50-54	\$417.67	\$867.15	\$572.00	\$959.97	50-54	\$459.44	\$953.87	\$629.20	\$1,055.97
55-59	\$466.71	\$970.49	\$605.06	\$1,063.82	55-59	\$518.57	\$1,078.32	\$672.29	\$1,182.02	55-59	\$570.43	\$1,186.15	\$739.52	\$1,300.22
60-64	\$598.10	\$1,196.99	\$739.31	\$1,324.46	60-64	\$664.55	\$1,329.99	\$821.46	\$1,471.62	60-64	\$731.01	\$1,462.99	\$903.61	\$1,618.78
65+	\$725.45	\$1,654.11	\$860.95	\$1,735.21	65+	\$806.06	\$1,837.90	\$956.61	\$1,928.01	65+	\$886.67	\$2,021.69	\$1,052.27	\$2,120.81

HDHP \$30/\$2700					HDHP \$30/\$2700					HDHP \$30/\$2700				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$138.28	\$378.69	\$313.00	\$456.30	<30	\$153.64	\$420.77	\$347.78	\$507.00	<30	\$169.00	\$462.85	\$382.56	\$557.70
30-39	\$163.34	\$436.56	\$329.72	\$511.08	30-39	\$181.49	\$485.07	\$366.36	\$567.87	30-39	\$199.64	\$533.58	\$403.00	\$624.66
40-49	\$220.90	\$450.80	\$345.50	\$572.74	40-49	\$245.44	\$500.89	\$383.89	\$636.38	40-49	\$269.98	\$550.98	\$422.28	\$700.02
50-54	\$295.01	\$612.49	\$404.01	\$678.04	50-54	\$327.79	\$680.54	\$448.90	\$753.38	50-54	\$360.57	\$748.59	\$493.79	\$828.72
55-59	\$366.27	\$761.63	\$474.85	\$834.89	55-59	\$406.97	\$846.26	\$527.61	\$927.65	55-59	\$447.67	\$930.89	\$580.37	\$1,020.42
60-64	\$469.39	\$939.39	\$580.21	\$1,039.44	60-64	\$521.54	\$1,043.77	\$644.68	\$1,154.93	60-64	\$573.69	\$1,148.15	\$709.15	\$1,270.42
65+	\$569.33	\$1,298.15	\$675.68	\$1,361.79	65+	\$632.59	\$1,442.39	\$750.75	\$1,513.10	65+	\$695.85	\$1,586.63	\$825.83	\$1,664.41

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES HDHP PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 3

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 3: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HDHP \$0/\$1900					HDHP \$0/\$1900					HDHP \$0/\$1900				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$176.19	\$482.54	\$398.84	\$581.42	<30	\$195.77	\$536.15	\$443.15	\$646.02	<30	\$215.35	\$589.77	\$487.47	\$710.62
30-39	\$208.13	\$556.27	\$420.14	\$651.22	30-39	\$231.26	\$618.08	\$466.82	\$723.58	30-39	\$254.39	\$679.89	\$513.50	\$795.94
40-49	\$281.47	\$574.42	\$440.24	\$729.80	40-49	\$312.74	\$638.24	\$489.16	\$810.89	40-49	\$344.01	\$702.06	\$538.08	\$891.98
50-54	\$375.90	\$780.44	\$514.80	\$863.97	50-54	\$417.67	\$867.15	\$572.00	\$959.97	50-54	\$459.44	\$953.87	\$629.20	\$1,055.97
55-59	\$466.71	\$970.49	\$605.06	\$1,063.82	55-59	\$518.57	\$1,078.32	\$672.29	\$1,182.02	55-59	\$570.43	\$1,186.15	\$739.52	\$1,300.22
60-64	\$598.10	\$1,196.99	\$739.31	\$1,324.46	60-64	\$664.55	\$1,329.99	\$821.46	\$1,471.62	60-64	\$731.01	\$1,462.99	\$903.61	\$1,618.78
65+	\$725.45	\$1,654.11	\$860.95	\$1,735.21	65+	\$806.06	\$1,837.90	\$956.61	\$1,928.01	65+	\$886.67	\$2,021.69	\$1,052.27	\$2,120.81

HDHP \$30/\$2700					HDHP \$30/\$2700					HDHP \$30/\$2700				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$138.28	\$378.69	\$313.00	\$456.30	<30	\$153.64	\$420.77	\$347.78	\$507.00	<30	\$169.00	\$462.85	\$382.56	\$557.70
30-39	\$163.34	\$436.56	\$329.72	\$511.08	30-39	\$181.49	\$485.07	\$366.36	\$567.87	30-39	\$199.64	\$533.58	\$403.00	\$624.66
40-49	\$220.90	\$450.80	\$345.50	\$572.74	40-49	\$245.44	\$500.89	\$383.89	\$636.38	40-49	\$269.98	\$550.98	\$422.28	\$700.02
50-54	\$295.01	\$612.49	\$404.01	\$678.04	50-54	\$327.79	\$680.54	\$448.90	\$753.38	50-54	\$360.57	\$748.59	\$493.79	\$828.72
55-59	\$366.27	\$761.63	\$474.85	\$834.89	55-59	\$406.97	\$846.26	\$527.61	\$927.65	55-59	\$447.67	\$930.89	\$580.37	\$1,020.42
60-64	\$469.39	\$939.39	\$580.21	\$1,039.44	60-64	\$521.54	\$1,043.77	\$644.68	\$1,154.93	60-64	\$573.69	\$1,148.15	\$709.15	\$1,270.42
65+	\$569.33	\$1,298.15	\$675.68	\$1,361.79	65+	\$632.59	\$1,442.39	\$750.75	\$1,513.10	65+	\$695.85	\$1,586.63	\$825.83	\$1,664.41

RATE AREA 4

Portions of the following counties are within Rate Area 4: Imperial, Riverside, and San Bernardino

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HDHP \$0/\$1900					HDHP \$0/\$1900					HDHP \$0/\$1900				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$164.44	\$450.36	\$372.24	\$542.65	<30	\$182.71	\$500.40	\$413.60	\$602.94	<30	\$200.98	\$550.44	\$454.96	\$663.23
30-39	\$194.26	\$519.17	\$392.12	\$607.80	30-39	\$215.84	\$576.86	\$435.69	\$675.33	30-39	\$237.42	\$634.55	\$479.26	\$742.86
40-49	\$262.69	\$536.11	\$410.89	\$681.13	40-49	\$291.88	\$595.68	\$456.54	\$756.81	40-49	\$321.07	\$655.25	\$502.19	\$832.49
50-54	\$350.84	\$728.40	\$480.47	\$806.36	50-54	\$389.82	\$809.33	\$533.85	\$895.95	50-54	\$428.80	\$890.26	\$587.24	\$985.55
55-59	\$435.58	\$905.77	\$564.71	\$992.87	55-59	\$483.98	\$1,006.41	\$627.46	\$1,103.19	55-59	\$532.38	\$1,107.05	\$690.21	\$1,213.51
60-64	\$558.21	\$1,117.17	\$690.01	\$1,236.13	60-64	\$620.23	\$1,241.30	\$766.68	\$1,373.48	60-64	\$682.25	\$1,365.43	\$843.35	\$1,510.83
65+	\$677.07	\$1,543.81	\$803.54	\$1,619.50	65+	\$752.30	\$1,715.34	\$892.82	\$1,799.44	65+	\$827.53	\$1,886.87	\$982.10	\$1,979.38

HDHP \$30/\$2700					HDHP \$30/\$2700					HDHP \$30/\$2700				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$122.50	\$335.49	\$277.30	\$404.24	<30	\$136.11	\$372.77	\$308.11	\$449.16	<30	\$149.72	\$410.05	\$338.92	\$494.08
30-39	\$144.71	\$386.77	\$292.11	\$452.78	30-39	\$160.79	\$429.74	\$324.57	\$503.09	30-39	\$176.87	\$472.71	\$357.03	\$553.40
40-49	\$195.70	\$399.38	\$306.09	\$507.41	40-49	\$217.44	\$443.76	\$340.10	\$563.79	40-49	\$239.18	\$488.14	\$374.11	\$620.17
50-54	\$261.36	\$542.62	\$357.93	\$600.70	50-54	\$290.40	\$602.91	\$397.70	\$667.44	50-54	\$319.44	\$663.20	\$437.47	\$734.18
55-59	\$324.50	\$674.76	\$420.69	\$739.65	55-59	\$360.55	\$749.73	\$467.43	\$821.83	55-59	\$396.61	\$824.70	\$514.17	\$904.01
60-64	\$415.85	\$832.24	\$514.03	\$920.86	60-64	\$462.05	\$924.71	\$571.14	\$1,023.18	60-64	\$508.26	\$1,017.18	\$628.25	\$1,125.50
65+	\$504.39	\$1,150.07	\$598.60	\$1,206.45	65+	\$560.43	\$1,277.85	\$665.11	\$1,340.50	65+	\$616.47	\$1,405.64	\$731.62	\$1,474.55

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES HDHP PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 5

Portions of the following counties are within Rate Area 5: Los Angeles and San Diego

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HDHP \$0/\$1900					HDHP \$0/\$1900					HDHP \$0/\$1900				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$148.78	\$407.47	\$336.79	\$490.97	<30	\$165.31	\$452.74	\$374.21	\$545.52	<30	\$181.84	\$498.01	\$411.63	\$600.07
30-39	\$175.75	\$469.73	\$354.78	\$549.91	30-39	\$195.28	\$521.92	\$394.20	\$611.01	30-39	\$214.81	\$574.11	\$433.62	\$672.11
40-49	\$237.67	\$485.06	\$371.75	\$616.27	40-49	\$264.08	\$538.95	\$413.06	\$684.74	40-49	\$290.49	\$592.85	\$454.37	\$753.21
50-54	\$317.43	\$659.03	\$434.71	\$729.56	50-54	\$352.70	\$732.25	\$483.01	\$810.62	50-54	\$387.97	\$805.48	\$531.31	\$891.68
55-59	\$394.10	\$819.50	\$510.93	\$898.32	55-59	\$437.89	\$910.56	\$567.70	\$998.13	55-59	\$481.68	\$1,001.62	\$624.47	\$1,097.94
60-64	\$505.04	\$1,010.77	\$624.29	\$1,118.40	60-64	\$561.16	\$1,123.08	\$693.66	\$1,242.67	60-64	\$617.28	\$1,235.39	\$763.03	\$1,366.94
65+	\$612.59	\$1,396.78	\$727.01	\$1,465.26	65+	\$680.66	\$1,551.98	\$807.79	\$1,628.07	65+	\$748.73	\$1,707.18	\$888.57	\$1,790.88

HDHP \$30/\$2700					HDHP \$30/\$2700					HDHP \$30/\$2700				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$110.84	\$303.54	\$250.89	\$365.75	<30	\$123.15	\$337.27	\$278.77	\$406.39	<30	\$135.47	\$371.00	\$306.65	\$447.03
30-39	\$130.93	\$349.93	\$264.29	\$409.66	30-39	\$145.48	\$388.81	\$293.66	\$455.18	30-39	\$160.03	\$427.69	\$323.03	\$500.70
40-49	\$177.06	\$361.34	\$276.94	\$459.09	40-49	\$196.73	\$401.49	\$307.71	\$510.10	40-49	\$216.40	\$441.64	\$338.48	\$561.11
50-54	\$236.47	\$490.94	\$323.84	\$543.49	50-54	\$262.74	\$545.49	\$359.82	\$603.88	50-54	\$289.01	\$600.04	\$395.80	\$664.27
55-59	\$293.59	\$610.50	\$380.62	\$669.20	55-59	\$326.21	\$678.33	\$422.91	\$743.56	55-59	\$358.83	\$746.16	\$465.20	\$817.92
60-64	\$376.24	\$752.98	\$465.07	\$833.17	60-64	\$418.04	\$836.64	\$516.74	\$925.74	60-64	\$459.84	\$920.30	\$568.41	\$1,018.31
65+	\$456.35	\$1,040.54	\$541.59	\$1,091.55	65+	\$507.06	\$1,156.15	\$601.77	\$1,212.83	65+	\$557.77	\$1,271.77	\$661.95	\$1,334.11

RATE AREA 6

Orange County

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HDHP \$0/\$1900					HDHP \$0/\$1900					HDHP \$0/\$1900				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$140.95	\$386.02	\$319.06	\$465.13	<30	\$156.61	\$428.91	\$354.51	\$516.81	<30	\$172.27	\$471.80	\$389.96	\$568.49
30-39	\$166.50	\$445.01	\$336.11	\$520.97	30-39	\$185.00	\$494.45	\$373.45	\$578.85	30-39	\$203.50	\$543.90	\$410.80	\$636.74
40-49	\$225.16	\$459.52	\$352.19	\$583.83	40-49	\$250.18	\$510.58	\$391.32	\$648.70	40-49	\$275.20	\$561.64	\$430.45	\$713.57
50-54	\$300.72	\$624.34	\$411.83	\$691.16	50-54	\$334.13	\$693.71	\$457.59	\$767.96	50-54	\$367.54	\$763.08	\$503.35	\$844.76
55-59	\$373.36	\$776.38	\$484.04	\$851.04	55-59	\$414.84	\$862.64	\$537.82	\$945.60	55-59	\$456.32	\$948.90	\$591.60	\$1,040.16
60-64	\$478.47	\$957.57	\$591.44	\$1,059.54	60-64	\$531.63	\$1,063.97	\$657.15	\$1,177.27	60-64	\$584.79	\$1,170.37	\$722.87	\$1,295.00
65+	\$580.35	\$1,323.26	\$688.74	\$1,388.14	65+	\$644.83	\$1,470.29	\$765.27	\$1,542.38	65+	\$709.31	\$1,617.32	\$841.80	\$1,696.62

HDHP \$30/\$2700					HDHP \$30/\$2700					HDHP \$30/\$2700				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$105.00	\$287.57	\$237.69	\$346.50	<30	\$116.67	\$319.52	\$264.10	\$385.00	<30	\$128.34	\$351.47	\$290.51	\$423.50
30-39	\$124.04	\$331.52	\$250.38	\$388.10	30-39	\$137.82	\$368.35	\$278.20	\$431.22	30-39	\$151.60	\$405.19	\$306.02	\$474.34
40-49	\$167.74	\$342.32	\$262.36	\$434.93	40-49	\$186.38	\$380.36	\$291.51	\$483.25	40-49	\$205.02	\$418.40	\$320.66	\$531.58
50-54	\$224.02	\$465.10	\$306.79	\$514.88	50-54	\$248.91	\$516.78	\$340.88	\$572.09	50-54	\$273.80	\$568.46	\$374.97	\$629.30
55-59	\$278.14	\$578.36	\$360.59	\$633.99	55-59	\$309.04	\$642.62	\$400.65	\$704.43	55-59	\$339.94	\$706.88	\$440.72	\$774.87
60-64	\$356.44	\$713.35	\$440.60	\$789.31	60-64	\$396.04	\$792.61	\$489.55	\$877.01	60-64	\$435.64	\$871.87	\$538.51	\$964.71
65+	\$432.33	\$985.77	\$513.08	\$1,034.10	65+	\$480.37	\$1,095.30	\$570.09	\$1,149.00	65+	\$528.41	\$1,204.83	\$627.10	\$1,263.90

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES HDHP PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 7

Portions of the following counties are within Rate Area 7: Kern, Los Angeles, Tulare, and Ventura

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HDHP \$0/\$1900					HDHP \$0/\$1900					HDHP \$0/\$1900				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$156.61	\$428.91	\$354.51	\$516.81	<30	\$174.01	\$476.57	\$393.90	\$574.23	<30	\$191.41	\$524.23	\$433.29	\$631.65
30-39	\$185.00	\$494.45	\$373.45	\$578.85	30-39	\$205.56	\$549.39	\$414.94	\$643.17	30-39	\$226.12	\$604.33	\$456.43	\$707.49
40-49	\$250.18	\$510.59	\$391.32	\$648.69	40-49	\$277.98	\$567.32	\$434.80	\$720.77	40-49	\$305.78	\$624.05	\$478.28	\$792.85
50-54	\$334.13	\$693.71	\$457.59	\$767.95	50-54	\$371.26	\$770.79	\$508.43	\$853.28	50-54	\$408.39	\$847.87	\$559.27	\$938.61
55-59	\$414.85	\$862.63	\$537.82	\$945.59	55-59	\$460.94	\$958.48	\$597.58	\$1,050.66	55-59	\$507.03	\$1,054.33	\$657.34	\$1,155.73
60-64	\$531.63	\$1,063.97	\$657.15	\$1,177.27	60-64	\$590.70	\$1,182.19	\$730.17	\$1,308.08	60-64	\$649.77	\$1,300.41	\$803.19	\$1,438.89
65+	\$644.83	\$1,470.29	\$765.27	\$1,542.38	65+	\$716.48	\$1,633.66	\$850.30	\$1,713.75	65+	\$788.13	\$1,797.03	\$935.33	\$1,885.13

HDHP \$30/\$2700					HDHP \$30/\$2700					HDHP \$30/\$2700				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$116.67	\$319.52	\$264.10	\$384.99	<30	\$129.63	\$355.02	\$293.44	\$427.77	<30	\$142.59	\$390.52	\$322.78	\$470.55
30-39	\$137.82	\$368.34	\$278.20	\$431.22	30-39	\$153.13	\$409.27	\$309.11	\$479.13	30-39	\$168.44	\$450.20	\$340.02	\$527.04
40-49	\$186.37	\$380.36	\$291.51	\$483.25	40-49	\$207.08	\$422.62	\$323.90	\$536.94	40-49	\$227.79	\$464.88	\$356.29	\$590.63
50-54	\$248.91	\$516.78	\$340.88	\$572.09	50-54	\$276.57	\$574.20	\$378.76	\$635.66	50-54	\$304.23	\$631.62	\$416.64	\$699.23
55-59	\$309.04	\$642.63	\$400.65	\$704.43	55-59	\$343.38	\$714.03	\$445.17	\$782.70	55-59	\$377.72	\$785.43	\$489.69	\$860.97
60-64	\$396.04	\$792.61	\$489.55	\$877.01	60-64	\$440.04	\$880.68	\$543.94	\$974.46	60-64	\$484.04	\$968.75	\$598.33	\$1,071.91
65+	\$480.37	\$1,095.30	\$570.10	\$1,149.00	65+	\$533.74	\$1,217.00	\$633.44	\$1,276.67	65+	\$587.11	\$1,338.70	\$696.78	\$1,404.34

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES POS PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 1

Alameda, San Francisco, San Joaquin, San Mateo, and Santa Clara
Portions of Contra Costa are also within Rate Area 1

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
POS \$20					POS \$20					POS \$20				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$483.14	\$1,368.52	\$1,245.53	\$1,781.30	<30	\$536.82	\$1,520.58	\$1,383.92	\$1,979.22	<30	\$590.50	\$1,672.64	\$1,522.31	\$2,177.14
30-39	\$554.06	\$1,519.79	\$1,297.60	\$1,996.83	30-39	\$615.62	\$1,688.65	\$1,441.78	\$2,218.70	30-39	\$677.18	\$1,857.52	\$1,585.96	\$2,440.57
40-49	\$724.16	\$1,610.09	\$1,269.35	\$2,071.63	40-49	\$804.62	\$1,788.99	\$1,410.39	\$2,301.81	40-49	\$885.08	\$1,967.89	\$1,551.43	\$2,531.99
50-54	\$954.09	\$1,989.07	\$1,487.65	\$2,422.34	50-54	\$1,060.10	\$2,210.08	\$1,652.94	\$2,691.49	50-54	\$1,166.11	\$2,431.09	\$1,818.23	\$2,960.64
55-59	\$1,194.55	\$2,508.78	\$1,720.91	\$2,857.83	55-59	\$1,327.28	\$2,787.53	\$1,912.12	\$3,175.37	55-59	\$1,460.01	\$3,066.28	\$2,103.33	\$3,492.91
60-64	\$1,503.16	\$2,911.58	\$1,937.55	\$3,296.65	60-64	\$1,670.18	\$3,235.09	\$2,152.83	\$3,662.94	60-64	\$1,837.20	\$3,558.60	\$2,368.11	\$4,029.23
65+	\$1,817.87	\$4,008.06	\$2,414.58	\$4,184.25	65+	\$2,019.85	\$4,453.40	\$2,682.87	\$4,649.17	65+	\$2,221.84	\$4,898.74	\$2,951.16	\$5,114.09

POS \$30					POS \$30					POS \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$451.55	\$1,279.04	\$1,164.09	\$1,664.83	<30	\$501.72	\$1,421.16	\$1,293.43	\$1,849.81	<30	\$551.89	\$1,563.28	\$1,422.77	\$2,034.79
30-39	\$517.83	\$1,420.42	\$1,212.76	\$1,866.27	30-39	\$575.37	\$1,578.24	\$1,347.51	\$2,073.63	30-39	\$632.91	\$1,736.06	\$1,482.26	\$2,280.99
40-49	\$676.81	\$1,504.82	\$1,186.35	\$1,936.18	40-49	\$752.01	\$1,672.02	\$1,318.17	\$2,151.31	40-49	\$827.21	\$1,839.22	\$1,449.99	\$2,366.44
50-54	\$891.71	\$1,859.02	\$1,390.38	\$2,263.96	50-54	\$990.79	\$2,065.58	\$1,544.87	\$2,515.51	50-54	\$1,089.87	\$2,272.14	\$1,699.36	\$2,767.06
55-59	\$1,116.45	\$2,344.74	\$1,608.39	\$2,670.98	55-59	\$1,240.50	\$2,605.27	\$1,787.10	\$2,967.75	55-59	\$1,364.55	\$2,865.80	\$1,965.81	\$3,264.53
60-64	\$1,404.88	\$2,721.21	\$1,810.86	\$3,081.11	60-64	\$1,560.98	\$3,023.57	\$2,012.07	\$3,423.45	60-64	\$1,717.08	\$3,325.93	\$2,213.28	\$3,765.80
65+	\$1,699.01	\$3,746.00	\$2,256.71	\$3,910.67	65+	\$1,887.79	\$4,162.22	\$2,507.46	\$4,345.19	65+	\$2,076.57	\$4,578.44	\$2,758.21	\$4,779.71

RATE AREA 2

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 2: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
POS \$20					POS \$20					POS \$20				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$508.56	\$1,440.55	\$1,311.08	\$1,875.05	<30	\$565.07	\$1,600.61	\$1,456.75	\$2,083.39	<30	\$621.58	\$1,760.67	\$1,602.43	\$2,291.73
30-39	\$583.22	\$1,599.77	\$1,365.90	\$2,101.92	30-39	\$648.02	\$1,777.52	\$1,517.67	\$2,335.47	30-39	\$712.82	\$1,955.27	\$1,669.44	\$2,569.02
40-49	\$762.26	\$1,694.84	\$1,336.16	\$2,180.66	40-49	\$846.96	\$1,883.15	\$1,484.62	\$2,422.95	40-49	\$931.66	\$2,071.47	\$1,633.08	\$2,665.25
50-54	\$1,004.30	\$2,093.76	\$1,565.95	\$2,549.84	50-54	\$1,115.89	\$2,326.40	\$1,739.94	\$2,833.15	50-54	\$1,227.48	\$2,559.04	\$1,913.93	\$3,116.47
55-59	\$1,257.42	\$2,640.82	\$1,811.48	\$3,008.25	55-59	\$1,397.13	\$2,934.24	\$2,012.76	\$3,342.50	55-59	\$1,536.84	\$3,227.66	\$2,214.04	\$3,676.75
60-64	\$1,582.27	\$3,064.82	\$2,039.52	\$3,470.16	60-64	\$1,758.08	\$3,405.35	\$2,266.13	\$3,855.73	60-64	\$1,933.89	\$3,745.89	\$2,492.74	\$4,241.30
65+	\$1,913.54	\$4,219.01	\$2,541.67	\$4,404.47	65+	\$2,126.16	\$4,687.79	\$2,824.08	\$4,893.86	65+	\$2,338.78	\$5,156.57	\$3,106.49	\$5,383.25

POS \$30					POS \$30					POS \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$475.32	\$1,346.36	\$1,225.36	\$1,752.45	<30	\$528.13	\$1,495.96	\$1,361.51	\$1,947.17	<30	\$580.94	\$1,645.56	\$1,497.66	\$2,141.89
30-39	\$545.09	\$1,495.17	\$1,276.60	\$1,964.49	30-39	\$605.65	\$1,661.30	\$1,418.44	\$2,182.77	30-39	\$666.22	\$1,827.43	\$1,560.28	\$2,401.05
40-49	\$712.43	\$1,584.02	\$1,248.80	\$2,038.08	40-49	\$791.59	\$1,760.02	\$1,387.55	\$2,264.53	40-49	\$870.75	\$1,936.02	\$1,526.31	\$2,490.98
50-54	\$938.64	\$1,956.86	\$1,463.56	\$2,383.12	50-54	\$1,042.93	\$2,174.29	\$1,626.18	\$2,647.91	50-54	\$1,147.22	\$2,391.72	\$1,788.80	\$2,912.70
55-59	\$1,175.21	\$2,468.15	\$1,693.04	\$2,811.56	55-59	\$1,305.79	\$2,742.39	\$1,881.15	\$3,123.95	55-59	\$1,436.37	\$3,016.63	\$2,069.27	\$3,436.35
60-64	\$1,478.82	\$2,864.43	\$1,906.16	\$3,243.27	60-64	\$1,643.13	\$3,182.70	\$2,117.96	\$3,603.63	60-64	\$1,807.44	\$3,500.97	\$2,329.76	\$3,963.99
65+	\$1,788.43	\$3,943.16	\$2,375.49	\$4,116.49	65+	\$1,987.14	\$4,381.29	\$2,639.43	\$4,573.88	65+	\$2,185.85	\$4,819.42	\$2,903.37	\$5,031.27

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES POS PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 3

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 3: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
POS \$20					POS \$20					POS \$20				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$508.56	\$1,440.55	\$1,311.08	\$1,875.05	<30	\$565.07	\$1,600.61	\$1,456.75	\$2,083.39	<30	\$621.58	\$1,760.67	\$1,602.43	\$2,291.73
30-39	\$583.22	\$1,599.77	\$1,365.90	\$2,101.92	30-39	\$648.02	\$1,777.52	\$1,517.67	\$2,335.47	30-39	\$712.82	\$1,955.27	\$1,669.44	\$2,569.02
40-49	\$762.26	\$1,694.84	\$1,336.16	\$2,180.66	40-49	\$846.96	\$1,883.15	\$1,484.62	\$2,422.95	40-49	\$931.66	\$2,071.47	\$1,633.08	\$2,665.25
50-54	\$1,004.30	\$2,093.76	\$1,565.95	\$2,549.84	50-54	\$1,115.89	\$2,326.40	\$1,739.94	\$2,833.15	50-54	\$1,227.48	\$2,559.04	\$1,913.93	\$3,116.47
55-59	\$1,257.42	\$2,640.82	\$1,811.48	\$3,008.25	55-59	\$1,397.13	\$2,934.24	\$2,012.76	\$3,342.50	55-59	\$1,536.84	\$3,227.66	\$2,214.04	\$3,676.75
60-64	\$1,582.27	\$3,064.82	\$2,039.52	\$3,470.16	60-64	\$1,758.08	\$3,405.35	\$2,266.13	\$3,855.73	60-64	\$1,933.89	\$3,745.89	\$2,492.74	\$4,241.30
65+	\$1,913.54	\$4,219.01	\$2,541.67	\$4,404.47	65+	\$2,126.16	\$4,687.79	\$2,824.08	\$4,893.86	65+	\$2,338.78	\$5,156.57	\$3,106.49	\$5,383.25

POS \$30					POS \$30					POS \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$475.32	\$1,346.36	\$1,225.36	\$1,752.45	<30	\$528.13	\$1,495.96	\$1,361.51	\$1,947.17	<30	\$580.94	\$1,645.56	\$1,497.66	\$2,141.89
30-39	\$545.09	\$1,495.17	\$1,276.60	\$1,964.49	30-39	\$605.65	\$1,661.30	\$1,418.44	\$2,182.77	30-39	\$666.22	\$1,827.43	\$1,560.28	\$2,401.05
40-49	\$712.43	\$1,584.02	\$1,248.80	\$2,038.08	40-49	\$791.59	\$1,760.02	\$1,387.55	\$2,264.53	40-49	\$870.75	\$1,936.02	\$1,526.31	\$2,490.98
50-54	\$938.64	\$1,956.86	\$1,463.56	\$2,383.12	50-54	\$1,042.93	\$2,174.29	\$1,626.18	\$2,647.91	50-54	\$1,147.22	\$2,391.72	\$1,788.80	\$2,912.70
55-59	\$1,175.21	\$2,468.15	\$1,693.04	\$2,811.56	55-59	\$1,305.79	\$2,742.39	\$1,881.15	\$3,123.95	55-59	\$1,436.37	\$3,016.63	\$2,069.27	\$3,436.35
60-64	\$1,478.82	\$2,864.43	\$1,906.16	\$3,243.27	60-64	\$1,643.13	\$3,182.70	\$2,117.96	\$3,603.63	60-64	\$1,807.44	\$3,500.97	\$2,329.76	\$3,963.99
65+	\$1,788.43	\$3,943.16	\$2,375.49	\$4,116.49	65+	\$1,987.14	\$4,381.29	\$2,639.43	\$4,573.88	65+	\$2,185.85	\$4,819.42	\$2,903.37	\$5,031.27

RATE AREA 4

Portions of the following counties are within Rate Area 4: Imperial, Riverside, and San Bernardino

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
POS \$20					POS \$20					POS \$20				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$422.59	\$1,197.01	\$1,089.42	\$1,558.04	<30	\$469.54	\$1,330.01	\$1,210.47	\$1,731.16	<30	\$516.49	\$1,463.01	\$1,331.52	\$1,904.28
30-39	\$484.61	\$1,329.31	\$1,134.97	\$1,746.57	30-39	\$538.46	\$1,477.01	\$1,261.08	\$1,940.63	30-39	\$592.31	\$1,624.71	\$1,387.19	\$2,134.69
40-49	\$633.39	\$1,408.30	\$1,110.26	\$1,811.99	40-49	\$703.77	\$1,564.78	\$1,233.62	\$2,013.32	40-49	\$774.15	\$1,721.26	\$1,356.98	\$2,214.65
50-54	\$834.52	\$1,739.78	\$1,301.20	\$2,118.75	50-54	\$927.24	\$1,933.09	\$1,445.78	\$2,354.17	50-54	\$1,019.96	\$2,126.40	\$1,590.36	\$2,589.59
55-59	\$1,044.84	\$2,194.35	\$1,505.22	\$2,499.66	55-59	\$1,160.93	\$2,438.17	\$1,672.47	\$2,777.40	55-59	\$1,277.02	\$2,681.99	\$1,839.72	\$3,055.14
60-64	\$1,314.77	\$2,546.67	\$1,694.71	\$2,883.48	60-64	\$1,460.86	\$2,829.63	\$1,883.01	\$3,203.87	60-64	\$1,606.95	\$3,112.59	\$2,071.31	\$3,524.26
65+	\$1,590.03	\$3,505.73	\$2,111.97	\$3,659.84	65+	\$1,766.70	\$3,895.26	\$2,346.63	\$4,066.49	65+	\$1,943.37	\$4,284.79	\$2,581.29	\$4,473.14

POS \$30					POS \$30					POS \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$394.69	\$1,117.97	\$1,017.49	\$1,455.17	<30	\$438.54	\$1,242.19	\$1,130.54	\$1,616.85	<30	\$482.39	\$1,366.41	\$1,243.59	\$1,778.54
30-39	\$452.62	\$1,241.53	\$1,060.03	\$1,631.24	30-39	\$502.91	\$1,379.48	\$1,177.81	\$1,812.49	30-39	\$553.20	\$1,517.43	\$1,295.59	\$1,993.74
40-49	\$591.57	\$1,315.31	\$1,036.95	\$1,692.34	40-49	\$657.30	\$1,461.46	\$1,152.17	\$1,880.38	40-49	\$723.03	\$1,607.61	\$1,267.39	\$2,068.42
50-54	\$779.41	\$1,624.91	\$1,215.28	\$1,978.85	50-54	\$866.01	\$1,805.45	\$1,350.31	\$2,198.72	50-54	\$952.61	\$1,986.00	\$1,485.34	\$2,418.59
55-59	\$975.84	\$2,049.46	\$1,405.84	\$2,334.61	55-59	\$1,084.27	\$2,277.18	\$1,562.04	\$2,594.01	55-59	\$1,192.70	\$2,504.90	\$1,718.24	\$2,853.41
60-64	\$1,227.95	\$2,378.51	\$1,582.81	\$2,693.08	60-64	\$1,364.39	\$2,642.79	\$1,758.68	\$2,992.31	60-64	\$1,500.83	\$2,907.07	\$1,934.55	\$3,291.54
65+	\$1,485.05	\$3,274.25	\$1,972.51	\$3,418.17	65+	\$1,650.05	\$3,638.05	\$2,191.68	\$3,797.97	65+	\$1,815.06	\$4,001.86	\$2,410.85	\$4,177.77

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES POS PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 5

Portions of the following counties are within Rate Area 5: Los Angeles and San Diego

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
POS \$20					POS \$20					POS \$20				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$382.34	\$1,083.01	\$985.67	\$1,409.66	<30	\$424.82	\$1,203.34	\$1,095.19	\$1,566.29	<30	\$467.30	\$1,323.67	\$1,204.71	\$1,722.92
30-39	\$438.46	\$1,202.71	\$1,026.88	\$1,580.23	30-39	\$487.18	\$1,336.34	\$1,140.98	\$1,755.81	30-39	\$535.90	\$1,469.97	\$1,255.08	\$1,931.39
40-49	\$573.08	\$1,274.18	\$1,004.53	\$1,639.42	40-49	\$636.75	\$1,415.75	\$1,116.14	\$1,821.58	40-49	\$700.43	\$1,557.33	\$1,227.75	\$2,003.74
50-54	\$755.04	\$1,574.09	\$1,177.28	\$1,916.96	50-54	\$838.93	\$1,748.99	\$1,308.09	\$2,129.96	50-54	\$922.82	\$1,923.89	\$1,438.90	\$2,342.96
55-59	\$945.33	\$1,985.36	\$1,361.87	\$2,261.60	55-59	\$1,050.37	\$2,205.96	\$1,513.19	\$2,512.89	55-59	\$1,155.41	\$2,426.56	\$1,664.51	\$2,764.18
60-64	\$1,189.56	\$2,304.13	\$1,533.31	\$2,608.87	60-64	\$1,321.73	\$2,560.14	\$1,703.68	\$2,898.74	60-64	\$1,453.90	\$2,816.15	\$1,874.05	\$3,188.61
65+	\$1,438.61	\$3,171.85	\$1,910.83	\$3,311.28	65+	\$1,598.45	\$3,524.28	\$2,123.14	\$3,679.20	65+	\$1,758.30	\$3,876.71	\$2,335.45	\$4,047.12

POS \$30					POS \$30					POS \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$357.09	\$1,011.49	\$920.58	\$1,316.58	<30	\$396.77	\$1,123.88	\$1,022.87	\$1,462.87	<30	\$436.45	\$1,236.27	\$1,125.16	\$1,609.16
30-39	\$409.51	\$1,123.29	\$959.08	\$1,475.88	30-39	\$455.01	\$1,248.10	\$1,065.64	\$1,639.87	30-39	\$500.51	\$1,372.91	\$1,172.20	\$1,803.86
40-49	\$535.23	\$1,190.04	\$938.20	\$1,531.17	40-49	\$594.70	\$1,322.27	\$1,042.44	\$1,701.30	40-49	\$654.17	\$1,454.50	\$1,146.68	\$1,871.43
50-54	\$705.18	\$1,470.15	\$1,099.54	\$1,790.39	50-54	\$783.53	\$1,633.50	\$1,221.71	\$1,989.32	50-54	\$861.88	\$1,796.85	\$1,343.88	\$2,188.25
55-59	\$882.91	\$1,854.27	\$1,271.94	\$2,112.26	55-59	\$981.01	\$2,060.30	\$1,413.27	\$2,346.96	55-59	\$1,079.11	\$2,266.33	\$1,554.60	\$2,581.66
60-64	\$1,111.01	\$2,151.99	\$1,432.06	\$2,436.60	60-64	\$1,234.45	\$2,391.10	\$1,591.18	\$2,707.33	60-64	\$1,357.90	\$2,630.21	\$1,750.30	\$2,978.06
65+	\$1,343.61	\$2,962.41	\$1,784.66	\$3,092.63	65+	\$1,492.90	\$3,291.57	\$1,982.95	\$3,436.26	65+	\$1,642.19	\$3,620.73	\$2,181.25	\$3,779.89

RATE AREA 6

Orange County

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
POS \$20					POS \$20					POS \$20				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$362.21	\$1,026.01	\$933.80	\$1,335.47	<30	\$402.46	\$1,140.01	\$1,037.55	\$1,483.86	<30	\$442.71	\$1,254.01	\$1,141.31	\$1,632.25
30-39	\$415.39	\$1,139.41	\$972.84	\$1,497.06	30-39	\$461.54	\$1,266.01	\$1,080.93	\$1,663.40	30-39	\$507.69	\$1,392.61	\$1,189.02	\$1,829.74
40-49	\$542.91	\$1,207.12	\$951.65	\$1,553.13	40-49	\$603.23	\$1,341.24	\$1,057.39	\$1,725.70	40-49	\$663.55	\$1,475.36	\$1,163.13	\$1,898.27
50-54	\$715.29	\$1,491.24	\$1,115.32	\$1,816.07	50-54	\$794.77	\$1,656.93	\$1,239.24	\$2,017.86	50-54	\$874.25	\$1,822.62	\$1,363.16	\$2,219.65
55-59	\$895.57	\$1,880.87	\$1,290.20	\$2,142.57	55-59	\$995.08	\$2,089.86	\$1,433.55	\$2,380.63	55-59	\$1,094.59	\$2,298.85	\$1,576.91	\$2,618.69
60-64	\$1,126.94	\$2,182.86	\$1,452.61	\$2,471.55	60-64	\$1,252.16	\$2,425.40	\$1,614.01	\$2,746.17	60-64	\$1,377.38	\$2,667.94	\$1,775.41	\$3,020.79
65+	\$1,362.89	\$3,004.91	\$1,810.26	\$3,137.00	65+	\$1,514.32	\$3,338.79	\$2,011.40	\$3,485.56	65+	\$1,665.75	\$3,672.67	\$2,212.54	\$3,834.12

POS \$30					POS \$30					POS \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$338.30	\$958.26	\$872.14	\$1,247.29	<30	\$375.89	\$1,064.73	\$969.04	\$1,385.88	<30	\$413.48	\$1,171.20	\$1,065.94	\$1,524.47
30-39	\$387.96	\$1,064.17	\$908.60	\$1,398.20	30-39	\$431.07	\$1,182.41	\$1,009.56	\$1,553.56	30-39	\$474.18	\$1,300.65	\$1,110.52	\$1,708.92
40-49	\$507.06	\$1,127.41	\$888.81	\$1,450.58	40-49	\$563.40	\$1,252.68	\$987.57	\$1,611.75	40-49	\$619.74	\$1,377.95	\$1,086.33	\$1,772.93
50-54	\$668.06	\$1,392.78	\$1,041.67	\$1,696.16	50-54	\$742.29	\$1,547.53	\$1,157.41	\$1,884.62	50-54	\$816.52	\$1,702.28	\$1,273.15	\$2,073.08
55-59	\$836.44	\$1,756.67	\$1,205.00	\$2,001.10	55-59	\$929.38	\$1,951.86	\$1,338.89	\$2,223.44	55-59	\$1,022.32	\$2,147.05	\$1,472.78	\$2,445.78
60-64	\$1,052.53	\$2,038.73	\$1,356.70	\$2,308.36	60-64	\$1,169.48	\$2,265.25	\$1,507.44	\$2,564.84	60-64	\$1,286.43	\$2,491.78	\$1,658.18	\$2,821.32
65+	\$1,272.90	\$2,806.50	\$1,690.72	\$2,929.87	65+	\$1,414.33	\$3,118.33	\$1,878.58	\$3,255.41	65+	\$1,555.76	\$3,430.16	\$2,066.44	\$3,580.95

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES POS PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 7

Portions of the following counties are within Rate Area 7: Kern, Los Angeles, Tulare, and Ventura

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
POS \$20					POS \$20					POS \$20				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$402.46	\$1,140.00	\$1,037.55	\$1,483.86	<30	\$447.18	\$1,266.67	\$1,152.83	\$1,648.73	<30	\$491.90	\$1,393.34	\$1,268.11	\$1,813.60
30-39	\$461.54	\$1,266.01	\$1,080.93	\$1,663.40	30-39	\$512.82	\$1,406.68	\$1,201.03	\$1,848.22	30-39	\$564.10	\$1,547.35	\$1,321.13	\$2,033.04
40-49	\$603.23	\$1,341.24	\$1,057.39	\$1,725.71	40-49	\$670.26	\$1,490.27	\$1,174.88	\$1,917.45	40-49	\$737.29	\$1,639.30	\$1,292.37	\$2,109.20
50-54	\$794.77	\$1,656.94	\$1,239.24	\$2,017.86	50-54	\$883.08	\$1,841.04	\$1,376.93	\$2,242.07	50-54	\$971.39	\$2,025.14	\$1,514.62	\$2,466.28
55-59	\$995.09	\$2,089.86	\$1,433.55	\$2,380.64	55-59	\$1,105.65	\$2,322.07	\$1,592.83	\$2,645.15	55-59	\$1,216.22	\$2,554.28	\$1,752.11	\$2,909.67
60-64	\$1,252.16	\$2,425.40	\$1,614.01	\$2,746.17	60-64	\$1,391.29	\$2,694.89	\$1,793.34	\$3,051.30	60-64	\$1,530.42	\$2,964.38	\$1,972.67	\$3,356.43
65+	\$1,514.31	\$3,338.79	\$2,011.40	\$3,485.57	65+	\$1,682.57	\$3,709.77	\$2,234.89	\$3,872.85	65+	\$1,850.83	\$4,080.75	\$2,458.38	\$4,260.14
POS \$30					POS \$30					POS \$30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$375.89	\$1,064.74	\$969.04	\$1,385.87	<30	\$417.65	\$1,183.04	\$1,076.71	\$1,539.86	<30	\$459.42	\$1,301.34	\$1,184.38	\$1,693.85
30-39	\$431.06	\$1,182.41	\$1,009.56	\$1,553.56	30-39	\$478.96	\$1,313.79	\$1,121.73	\$1,726.18	30-39	\$526.86	\$1,445.17	\$1,233.90	\$1,898.80
40-49	\$563.40	\$1,252.67	\$987.57	\$1,611.76	40-49	\$626.00	\$1,391.86	\$1,097.30	\$1,790.84	40-49	\$688.60	\$1,531.05	\$1,207.03	\$1,969.92
50-54	\$742.29	\$1,547.52	\$1,157.41	\$1,884.62	50-54	\$824.77	\$1,719.47	\$1,286.01	\$2,094.02	50-54	\$907.25	\$1,891.42	\$1,414.61	\$2,303.42
55-59	\$929.38	\$1,951.87	\$1,338.89	\$2,223.43	55-59	\$1,032.64	\$2,168.74	\$1,487.66	\$2,470.48	55-59	\$1,135.90	\$2,385.61	\$1,636.43	\$2,717.53
60-64	\$1,169.48	\$2,265.25	\$1,507.44	\$2,564.84	60-64	\$1,299.42	\$2,516.94	\$1,674.93	\$2,849.82	60-64	\$1,429.36	\$2,768.63	\$1,842.42	\$3,134.80
65+	\$1,414.32	\$3,118.33	\$1,878.59	\$3,255.41	65+	\$1,571.47	\$3,464.81	\$2,087.32	\$3,617.12	65+	\$1,728.62	\$3,811.29	\$2,296.05	\$3,978.83

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES

PPO WITH HSA, PPO, AND INDEMNITY PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 1

Alameda, San Francisco, San Joaquin, San Mateo, and Santa Clara
Portions of Contra Costa are also within Rate Area 1

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$360.16	\$1,049.40	\$779.83	\$1,177.75	<30	\$400.18	\$1,166.00	\$866.48	\$1,308.61	<30	\$440.20	\$1,282.60	\$953.13	\$1,439.47
30-39	\$444.10	\$1,239.48	\$863.78	\$1,365.60	30-39	\$493.44	\$1,377.20	\$959.75	\$1,517.33	30-39	\$542.78	\$1,514.92	\$1,055.73	\$1,669.06
40-49	\$594.21	\$1,310.09	\$910.40	\$1,513.49	40-49	\$660.23	\$1,455.65	\$1,011.56	\$1,681.65	40-49	\$726.25	\$1,601.22	\$1,112.72	\$1,849.82
50-54	\$799.82	\$1,676.92	\$1,047.19	\$1,789.71	50-54	\$888.69	\$1,863.24	\$1,163.54	\$1,988.57	50-54	\$977.56	\$2,049.56	\$1,279.89	\$2,187.43
55-59	\$985.46	\$2,070.39	\$1,230.60	\$2,178.34	55-59	\$1,094.95	\$2,300.43	\$1,367.33	\$2,420.38	55-59	\$1,204.45	\$2,530.47	\$1,504.06	\$2,662.42
60-64	\$1,283.89	\$2,567.33	\$1,527.97	\$2,672.86	60-64	\$1,426.54	\$2,852.59	\$1,697.74	\$2,969.84	60-64	\$1,569.19	\$3,137.85	\$1,867.51	\$3,266.82
65+	\$1,597.42	\$3,725.09	\$1,839.98	\$3,823.79	65+	\$1,774.91	\$4,138.99	\$2,044.42	\$4,248.66	65+	\$1,952.40	\$4,552.89	\$2,248.86	\$4,673.53
\$30/\$500 PPO					\$30/\$500 PPO					\$30/\$500 PPO				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$422.73	\$1,231.70	\$915.30	\$1,382.34	<30	\$469.70	\$1,368.55	\$1,017.00	\$1,535.93	<30	\$516.67	\$1,505.41	\$1,118.70	\$1,689.52
30-39	\$521.24	\$1,454.79	\$1,013.81	\$1,602.82	30-39	\$579.16	\$1,616.43	\$1,126.46	\$1,780.91	30-39	\$637.08	\$1,778.07	\$1,239.11	\$1,959.00
40-49	\$697.42	\$1,537.66	\$1,068.54	\$1,776.39	40-49	\$774.91	\$1,708.51	\$1,187.27	\$1,973.77	40-49	\$852.40	\$1,879.36	\$1,306.00	\$2,171.15
50-54	\$938.75	\$1,968.21	\$1,229.09	\$2,100.61	50-54	\$1,043.06	\$2,186.90	\$1,365.65	\$2,334.01	50-54	\$1,147.37	\$2,405.59	\$1,502.22	\$2,567.41
55-59	\$1,156.64	\$2,430.03	\$1,444.37	\$2,556.74	55-59	\$1,285.15	\$2,700.03	\$1,604.85	\$2,840.82	55-59	\$1,413.67	\$2,970.03	\$1,765.34	\$3,124.90
60-64	\$1,506.91	\$3,013.30	\$1,793.39	\$3,137.15	60-64	\$1,674.34	\$3,348.11	\$1,992.65	\$3,485.72	60-64	\$1,841.77	\$3,682.92	\$2,191.92	\$3,834.29
65+	\$1,874.91	\$4,372.17	\$2,159.60	\$4,488.02	65+	\$2,083.23	\$4,857.97	\$2,399.55	\$4,986.69	65+	\$2,291.55	\$5,343.77	\$2,639.51	\$5,485.36
Indemnity					Indemnity					Indemnity				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$633.27	\$1,845.14	\$1,371.17	\$2,070.80	<30	\$703.63	\$2,050.15	\$1,523.52	\$2,300.89	<30	\$773.99	\$2,255.17	\$1,675.87	\$2,530.98
30-39	\$780.85	\$2,179.34	\$1,518.74	\$2,401.10	30-39	\$867.61	\$2,421.49	\$1,687.49	\$2,667.89	30-39	\$954.37	\$2,663.64	\$1,856.24	\$2,934.68
40-49	\$1,044.77	\$2,303.50	\$1,600.73	\$2,661.12	40-49	\$1,160.86	\$2,559.44	\$1,778.59	\$2,956.80	40-49	\$1,276.95	\$2,815.38	\$1,956.45	\$3,252.48
50-54	\$1,406.30	\$2,948.47	\$1,841.24	\$3,146.81	50-54	\$1,562.56	\$3,276.08	\$2,045.82	\$3,496.45	50-54	\$1,718.82	\$3,603.69	\$2,250.40	\$3,846.10
55-59	\$1,732.70	\$3,640.30	\$2,163.73	\$3,830.12	55-59	\$1,925.22	\$4,044.78	\$2,404.14	\$4,255.69	55-59	\$2,117.74	\$4,449.26	\$2,644.55	\$4,681.26
60-64	\$2,257.43	\$4,514.07	\$2,686.58	\$4,699.60	60-64	\$2,508.25	\$5,015.63	\$2,985.09	\$5,221.78	60-64	\$2,759.08	\$5,517.19	\$3,283.60	\$5,743.96
65+	\$2,808.70	\$6,549.73	\$3,235.19	\$6,723.27	65+	\$3,120.78	\$7,277.48	\$3,594.65	\$7,470.30	65+	\$3,432.86	\$8,005.23	\$3,954.12	\$8,217.33

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES

PPO WITH HSA, PPO, AND INDEMNITY PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 2

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 2: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$360.16	\$1,049.40	\$779.83	\$1,177.75	<30	\$400.18	\$1,166.00	\$866.48	\$1,308.61	<30	\$440.20	\$1,282.60	\$953.13	\$1,439.47
30-39	\$444.10	\$1,239.48	\$863.78	\$1,365.60	30-39	\$493.44	\$1,377.20	\$959.75	\$1,517.33	30-39	\$542.78	\$1,514.92	\$1,055.73	\$1,669.06
40-49	\$594.21	\$1,310.09	\$910.40	\$1,513.49	40-49	\$660.23	\$1,455.65	\$1,011.56	\$1,681.65	40-49	\$726.25	\$1,601.22	\$1,112.72	\$1,849.82
50-54	\$799.82	\$1,676.92	\$1,047.19	\$1,789.71	50-54	\$888.69	\$1,863.24	\$1,163.54	\$1,988.57	50-54	\$977.56	\$2,049.56	\$1,279.89	\$2,187.43
55-59	\$985.46	\$2,070.39	\$1,230.60	\$2,178.34	55-59	\$1,094.95	\$2,300.43	\$1,367.33	\$2,420.38	55-59	\$1,204.45	\$2,530.47	\$1,504.06	\$2,662.42
60-64	\$1,283.89	\$2,567.33	\$1,527.97	\$2,672.86	60-64	\$1,426.54	\$2,852.59	\$1,697.74	\$2,969.84	60-64	\$1,569.19	\$3,137.85	\$1,867.51	\$3,266.82
65+	\$1,597.42	\$3,725.09	\$1,839.98	\$3,823.79	65+	\$1,774.91	\$4,138.99	\$2,044.42	\$4,248.66	65+	\$1,952.40	\$4,552.89	\$2,248.86	\$4,673.53
\$30/\$500 PPO					\$30/\$500 PPO					\$30/\$500 PPO				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$422.73	\$1,231.70	\$915.30	\$1,382.34	<30	\$469.70	\$1,368.55	\$1,017.00	\$1,535.93	<30	\$516.67	\$1,505.41	\$1,118.70	\$1,689.52
30-39	\$521.24	\$1,454.79	\$1,013.81	\$1,602.82	30-39	\$579.16	\$1,616.43	\$1,126.46	\$1,780.91	30-39	\$637.08	\$1,778.07	\$1,239.11	\$1,959.00
40-49	\$697.42	\$1,537.66	\$1,068.54	\$1,776.39	40-49	\$774.91	\$1,708.51	\$1,187.27	\$1,973.77	40-49	\$852.40	\$1,879.36	\$1,306.00	\$2,171.15
50-54	\$938.75	\$1,968.21	\$1,229.09	\$2,100.61	50-54	\$1,043.06	\$2,186.90	\$1,365.65	\$2,334.01	50-54	\$1,147.37	\$2,405.59	\$1,502.22	\$2,567.41
55-59	\$1,156.64	\$2,430.03	\$1,444.37	\$2,556.74	55-59	\$1,285.15	\$2,700.03	\$1,604.85	\$2,840.82	55-59	\$1,413.67	\$2,970.03	\$1,765.34	\$3,124.90
60-64	\$1,506.91	\$3,013.30	\$1,793.39	\$3,137.15	60-64	\$1,674.34	\$3,348.11	\$1,992.65	\$3,485.72	60-64	\$1,841.77	\$3,682.92	\$2,191.92	\$3,834.29
65+	\$1,874.91	\$4,372.17	\$2,159.60	\$4,488.02	65+	\$2,083.23	\$4,857.97	\$2,399.55	\$4,986.69	65+	\$2,291.55	\$5,343.77	\$2,639.51	\$5,485.36
Indemnity					Indemnity					Indemnity				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$633.27	\$1,845.14	\$1,371.17	\$2,070.80	<30	\$703.63	\$2,050.15	\$1,523.52	\$2,300.89	<30	\$773.99	\$2,255.17	\$1,675.87	\$2,530.98
30-39	\$780.85	\$2,179.34	\$1,518.74	\$2,401.10	30-39	\$867.61	\$2,421.49	\$1,687.49	\$2,667.89	30-39	\$954.37	\$2,663.64	\$1,856.24	\$2,934.68
40-49	\$1,044.77	\$2,303.50	\$1,600.73	\$2,661.12	40-49	\$1,160.86	\$2,559.44	\$1,778.59	\$2,956.80	40-49	\$1,276.95	\$2,815.38	\$1,956.45	\$3,252.48
50-54	\$1,406.30	\$2,948.47	\$1,841.24	\$3,146.81	50-54	\$1,562.56	\$3,276.08	\$2,045.82	\$3,496.45	50-54	\$1,718.82	\$3,603.69	\$2,250.40	\$3,846.10
55-59	\$1,732.70	\$3,640.30	\$2,163.73	\$3,830.12	55-59	\$1,925.22	\$4,044.78	\$2,404.14	\$4,255.69	55-59	\$2,117.74	\$4,449.26	\$2,644.55	\$4,681.26
60-64	\$2,257.43	\$4,514.07	\$2,686.58	\$4,699.60	60-64	\$2,508.25	\$5,015.63	\$2,985.09	\$5,221.78	60-64	\$2,759.08	\$5,517.19	\$3,283.60	\$5,743.96
65+	\$2,808.70	\$6,549.73	\$3,235.19	\$6,723.27	65+	\$3,120.78	\$7,277.48	\$3,594.65	\$7,470.30	65+	\$3,432.86	\$8,005.23	\$3,954.12	\$8,217.33

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES

PPO WITH HSA, PPO, AND INDEMNITY PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 3

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 3: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$360.16	\$1,049.40	\$779.83	\$1,177.75	<30	\$400.18	\$1,166.00	\$866.48	\$1,308.61	<30	\$440.20	\$1,282.60	\$953.13	\$1,439.47
30-39	\$444.10	\$1,239.48	\$863.78	\$1,365.60	30-39	\$493.44	\$1,377.20	\$959.75	\$1,517.33	30-39	\$542.78	\$1,514.92	\$1,055.73	\$1,669.06
40-49	\$594.21	\$1,310.09	\$910.40	\$1,513.49	40-49	\$660.23	\$1,455.65	\$1,011.56	\$1,681.65	40-49	\$726.25	\$1,601.22	\$1,112.72	\$1,849.82
50-54	\$799.82	\$1,676.92	\$1,047.19	\$1,789.71	50-54	\$888.69	\$1,863.24	\$1,163.54	\$1,988.57	50-54	\$977.56	\$2,049.56	\$1,279.89	\$2,187.43
55-59	\$985.46	\$2,070.39	\$1,230.60	\$2,178.34	55-59	\$1,094.95	\$2,300.43	\$1,367.33	\$2,420.38	55-59	\$1,204.45	\$2,530.47	\$1,504.06	\$2,662.42
60-64	\$1,283.89	\$2,567.33	\$1,527.97	\$2,672.86	60-64	\$1,426.54	\$2,852.59	\$1,697.74	\$2,969.84	60-64	\$1,569.19	\$3,137.85	\$1,867.51	\$3,266.82
65+	\$1,597.42	\$3,725.09	\$1,839.98	\$3,823.79	65+	\$1,774.91	\$4,138.99	\$2,044.42	\$4,248.66	65+	\$1,952.40	\$4,552.89	\$2,248.86	\$4,673.53
\$30/\$500 PPO					\$30/\$500 PPO					\$30/\$500 PPO				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$422.73	\$1,231.70	\$915.30	\$1,382.34	<30	\$469.70	\$1,368.55	\$1,017.00	\$1,535.93	<30	\$516.67	\$1,505.41	\$1,118.70	\$1,689.52
30-39	\$521.24	\$1,454.79	\$1,013.81	\$1,602.82	30-39	\$579.16	\$1,616.43	\$1,126.46	\$1,780.91	30-39	\$637.08	\$1,778.07	\$1,239.11	\$1,959.00
40-49	\$697.42	\$1,537.66	\$1,068.54	\$1,776.39	40-49	\$774.91	\$1,708.51	\$1,187.27	\$1,973.77	40-49	\$852.40	\$1,879.36	\$1,306.00	\$2,171.15
50-54	\$938.75	\$1,968.21	\$1,229.09	\$2,100.61	50-54	\$1,043.06	\$2,186.90	\$1,365.65	\$2,334.01	50-54	\$1,147.37	\$2,405.59	\$1,502.22	\$2,567.41
55-59	\$1,156.64	\$2,430.03	\$1,444.37	\$2,556.74	55-59	\$1,285.15	\$2,700.03	\$1,604.85	\$2,840.82	55-59	\$1,413.67	\$2,970.03	\$1,765.34	\$3,124.90
60-64	\$1,506.91	\$3,013.30	\$1,793.39	\$3,137.15	60-64	\$1,674.34	\$3,348.11	\$1,992.65	\$3,485.72	60-64	\$1,841.77	\$3,682.92	\$2,191.92	\$3,834.29
65+	\$1,874.91	\$4,372.17	\$2,159.60	\$4,488.02	65+	\$2,083.23	\$4,857.97	\$2,399.55	\$4,986.69	65+	\$2,291.55	\$5,343.77	\$2,639.51	\$5,485.36
Indemnity					Indemnity					Indemnity				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$633.27	\$1,845.14	\$1,371.17	\$2,070.80	<30	\$703.63	\$2,050.15	\$1,523.52	\$2,300.89	<30	\$773.99	\$2,255.17	\$1,675.87	\$2,530.98
30-39	\$780.85	\$2,179.34	\$1,518.74	\$2,401.10	30-39	\$867.61	\$2,421.49	\$1,687.49	\$2,667.89	30-39	\$954.37	\$2,663.64	\$1,856.24	\$2,934.68
40-49	\$1,044.77	\$2,303.50	\$1,600.73	\$2,661.12	40-49	\$1,160.86	\$2,559.44	\$1,778.59	\$2,956.80	40-49	\$1,276.95	\$2,815.38	\$1,956.45	\$3,252.48
50-54	\$1,406.30	\$2,948.47	\$1,841.24	\$3,146.81	50-54	\$1,562.56	\$3,276.08	\$2,045.82	\$3,496.45	50-54	\$1,718.82	\$3,603.69	\$2,250.40	\$3,846.10
55-59	\$1,732.70	\$3,640.30	\$2,163.73	\$3,830.12	55-59	\$1,925.22	\$4,044.78	\$2,404.14	\$4,255.69	55-59	\$2,117.74	\$4,449.26	\$2,644.55	\$4,681.26
60-64	\$2,257.43	\$4,514.07	\$2,686.58	\$4,699.60	60-64	\$2,508.25	\$5,015.63	\$2,985.09	\$5,221.78	60-64	\$2,759.08	\$5,517.19	\$3,283.60	\$5,743.96
65+	\$2,808.70	\$6,549.73	\$3,235.19	\$6,723.27	65+	\$3,120.78	\$7,277.48	\$3,594.65	\$7,470.30	65+	\$3,432.86	\$8,005.23	\$3,954.12	\$8,217.33

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES

PPO WITH HSA, PPO, AND INDEMNITY PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 4

Portions of the following counties are within Rate Area 4: Imperial, Riverside, and San Bernardino

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$339.99	\$990.63	\$736.16	\$1,111.79	<30	\$377.77	\$1,100.70	\$817.96	\$1,235.32	<30	\$415.55	\$1,210.77	\$899.76	\$1,358.85
30-39	\$419.23	\$1,170.06	\$815.40	\$1,289.12	30-39	\$465.81	\$1,300.07	\$906.00	\$1,432.36	30-39	\$512.39	\$1,430.08	\$996.60	\$1,575.60
40-49	\$560.93	\$1,236.72	\$859.42	\$1,428.72	40-49	\$623.25	\$1,374.13	\$954.91	\$1,587.47	40-49	\$685.58	\$1,511.54	\$1,050.40	\$1,746.22
50-54	\$755.03	\$1,583.00	\$988.53	\$1,689.48	50-54	\$838.92	\$1,758.89	\$1,098.37	\$1,877.20	50-54	\$922.81	\$1,934.78	\$1,208.21	\$2,064.92
55-59	\$930.27	\$1,954.43	\$1,161.68	\$2,056.35	55-59	\$1,033.63	\$2,171.59	\$1,290.75	\$2,284.83	55-59	\$1,136.99	\$2,388.75	\$1,419.83	\$2,513.31
60-64	\$1,211.99	\$2,423.55	\$1,442.39	\$2,523.16	60-64	\$1,346.65	\$2,692.83	\$1,602.66	\$2,803.51	60-64	\$1,481.32	\$2,962.11	\$1,762.93	\$3,083.86
65+	\$1,507.96	\$3,516.47	\$1,736.93	\$3,609.65	65+	\$1,675.51	\$3,907.19	\$1,929.92	\$4,010.72	65+	\$1,843.06	\$4,297.91	\$2,122.91	\$4,411.79
\$30/\$500 PPO					\$30/\$500 PPO					\$30/\$500 PPO				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$399.05	\$1,162.72	\$864.04	\$1,304.92	<30	\$443.39	\$1,291.91	\$960.04	\$1,449.91	<30	\$487.73	\$1,421.10	\$1,056.04	\$1,594.90
30-39	\$492.05	\$1,373.31	\$957.04	\$1,513.05	30-39	\$546.72	\$1,525.90	\$1,063.38	\$1,681.17	30-39	\$601.39	\$1,678.49	\$1,169.72	\$1,849.29
40-49	\$658.36	\$1,451.55	\$1,008.70	\$1,676.91	40-49	\$731.51	\$1,612.83	\$1,120.78	\$1,863.23	40-49	\$804.66	\$1,774.11	\$1,232.86	\$2,049.55
50-54	\$886.19	\$1,857.98	\$1,160.25	\$1,982.96	50-54	\$984.65	\$2,064.42	\$1,289.17	\$2,203.29	50-54	\$1,083.12	\$2,270.86	\$1,418.09	\$2,423.62
55-59	\$1,091.86	\$2,293.94	\$1,363.47	\$2,413.56	55-59	\$1,213.18	\$2,548.82	\$1,514.97	\$2,681.73	55-59	\$1,334.50	\$2,803.70	\$1,666.47	\$2,949.90
60-64	\$1,422.51	\$2,844.54	\$1,692.95	\$2,961.46	60-64	\$1,580.57	\$3,160.60	\$1,881.06	\$3,290.51	60-64	\$1,738.63	\$3,476.66	\$2,069.17	\$3,619.56
65+	\$1,769.90	\$4,127.32	\$2,038.65	\$4,236.67	65+	\$1,966.56	\$4,585.91	\$2,265.17	\$4,707.41	65+	\$2,163.22	\$5,044.50	\$2,491.69	\$5,178.15
Indemnity					Indemnity					Indemnity				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$595.31	\$1,734.53	\$1,288.97	\$1,946.67	<30	\$661.45	\$1,927.26	\$1,432.19	\$2,162.97	<30	\$727.60	\$2,119.99	\$1,575.41	\$2,379.27
30-39	\$734.04	\$2,048.70	\$1,427.71	\$2,257.16	30-39	\$815.60	\$2,276.33	\$1,586.34	\$2,507.96	30-39	\$897.16	\$2,503.96	\$1,744.97	\$2,758.76
40-49	\$982.14	\$2,165.41	\$1,504.78	\$2,501.60	40-49	\$1,091.27	\$2,406.01	\$1,671.98	\$2,779.56	40-49	\$1,200.40	\$2,646.61	\$1,839.18	\$3,057.52
50-54	\$1,322.00	\$2,771.73	\$1,730.86	\$2,958.17	50-54	\$1,468.89	\$3,079.70	\$1,923.18	\$3,286.86	50-54	\$1,615.78	\$3,387.67	\$2,115.50	\$3,615.55
55-59	\$1,628.83	\$3,422.09	\$2,034.02	\$3,600.53	55-59	\$1,809.81	\$3,802.32	\$2,260.02	\$4,000.59	55-59	\$1,990.79	\$4,182.55	\$2,486.02	\$4,400.65
60-64	\$2,122.10	\$4,243.47	\$2,525.54	\$4,417.89	60-64	\$2,357.89	\$4,714.97	\$2,806.15	\$4,908.77	60-64	\$2,593.68	\$5,186.47	\$3,086.77	\$5,399.65
65+	\$2,640.34	\$6,157.12	\$3,041.25	\$6,320.25	65+	\$2,933.71	\$6,841.24	\$3,379.17	\$7,022.50	65+	\$3,227.08	\$7,525.36	\$3,717.09	\$7,724.75

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES

PPO WITH HSA, PPO, AND INDEMNITY PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 5

Portions of the following counties are within Rate Area 5: Los Angeles and San Diego

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$339.99	\$990.63	\$736.16	\$1,111.79	<30	\$377.77	\$1,100.70	\$817.96	\$1,235.32	<30	\$415.55	\$1,210.77	\$899.76	\$1,358.85
30-39	\$419.23	\$1,170.06	\$815.40	\$1,289.12	30-39	\$465.81	\$1,300.07	\$906.00	\$1,432.36	30-39	\$512.39	\$1,430.08	\$996.60	\$1,575.60
40-49	\$560.93	\$1,236.72	\$859.42	\$1,428.72	40-49	\$623.25	\$1,374.13	\$954.91	\$1,587.47	40-49	\$685.58	\$1,511.54	\$1,050.40	\$1,746.22
50-54	\$755.03	\$1,583.00	\$988.53	\$1,689.48	50-54	\$838.92	\$1,758.89	\$1,098.37	\$1,877.20	50-54	\$922.81	\$1,934.78	\$1,208.21	\$2,064.92
55-59	\$930.27	\$1,954.43	\$1,161.68	\$2,056.35	55-59	\$1,033.63	\$2,171.59	\$1,290.75	\$2,284.83	55-59	\$1,136.99	\$2,388.75	\$1,419.83	\$2,513.31
60-64	\$1,211.99	\$2,423.55	\$1,442.39	\$2,523.16	60-64	\$1,346.65	\$2,692.83	\$1,602.66	\$2,803.51	60-64	\$1,481.32	\$2,962.11	\$1,762.93	\$3,083.86
65+	\$1,507.96	\$3,516.47	\$1,736.93	\$3,609.65	65+	\$1,675.51	\$3,907.19	\$1,929.92	\$4,010.72	65+	\$1,843.06	\$4,297.91	\$2,122.91	\$4,411.79
\$30/\$500 PPO					\$30/\$500 PPO					\$30/\$500 PPO				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$399.05	\$1,162.72	\$864.04	\$1,304.92	<30	\$443.39	\$1,291.91	\$960.04	\$1,449.91	<30	\$487.73	\$1,421.10	\$1,056.04	\$1,594.90
30-39	\$492.05	\$1,373.31	\$957.04	\$1,513.05	30-39	\$546.72	\$1,525.90	\$1,063.38	\$1,681.17	30-39	\$601.39	\$1,678.49	\$1,169.72	\$1,849.29
40-49	\$658.36	\$1,451.55	\$1,008.70	\$1,676.91	40-49	\$731.51	\$1,612.83	\$1,120.78	\$1,863.23	40-49	\$804.66	\$1,774.11	\$1,232.86	\$2,049.55
50-54	\$886.19	\$1,857.98	\$1,160.25	\$1,982.96	50-54	\$984.65	\$2,064.42	\$1,289.17	\$2,203.29	50-54	\$1,083.12	\$2,270.86	\$1,418.09	\$2,423.62
55-59	\$1,091.86	\$2,293.94	\$1,363.47	\$2,413.56	55-59	\$1,213.18	\$2,548.82	\$1,514.97	\$2,681.73	55-59	\$1,334.50	\$2,803.70	\$1,666.47	\$2,949.90
60-64	\$1,422.51	\$2,844.54	\$1,692.95	\$2,961.46	60-64	\$1,580.57	\$3,160.60	\$1,881.06	\$3,290.51	60-64	\$1,738.63	\$3,476.66	\$2,069.17	\$3,619.56
65+	\$1,769.90	\$4,127.32	\$2,038.65	\$4,236.67	65+	\$1,966.56	\$4,585.91	\$2,265.17	\$4,707.41	65+	\$2,163.22	\$5,044.50	\$2,491.69	\$5,178.15
Indemnity					Indemnity					Indemnity				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$595.31	\$1,734.53	\$1,288.97	\$1,946.67	<30	\$661.45	\$1,927.26	\$1,432.19	\$2,162.97	<30	\$727.60	\$2,119.99	\$1,575.41	\$2,379.27
30-39	\$734.04	\$2,048.70	\$1,427.71	\$2,257.16	30-39	\$815.60	\$2,276.33	\$1,586.34	\$2,507.96	30-39	\$897.16	\$2,503.96	\$1,744.97	\$2,758.76
40-49	\$982.14	\$2,165.41	\$1,504.78	\$2,501.60	40-49	\$1,091.27	\$2,406.01	\$1,671.98	\$2,779.56	40-49	\$1,200.40	\$2,646.61	\$1,839.18	\$3,057.52
50-54	\$1,322.00	\$2,771.73	\$1,730.86	\$2,958.17	50-54	\$1,468.89	\$3,079.70	\$1,923.18	\$3,286.86	50-54	\$1,615.78	\$3,387.67	\$2,115.50	\$3,615.55
55-59	\$1,628.83	\$3,422.09	\$2,034.02	\$3,600.53	55-59	\$1,809.81	\$3,802.32	\$2,260.02	\$4,000.59	55-59	\$1,990.79	\$4,182.55	\$2,486.02	\$4,400.65
60-64	\$2,122.10	\$4,243.47	\$2,525.54	\$4,417.89	60-64	\$2,357.89	\$4,714.97	\$2,806.15	\$4,908.77	60-64	\$2,593.68	\$5,186.47	\$3,086.77	\$5,399.65
65+	\$2,640.34	\$6,157.12	\$3,041.25	\$6,320.25	65+	\$2,933.71	\$6,841.24	\$3,379.17	\$7,022.50	65+	\$3,227.08	\$7,525.36	\$3,717.09	\$7,724.75

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES

PPO WITH HSA, PPO, AND INDEMNITY PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 6

Orange County

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$339.99	\$990.63	\$736.16	\$1,111.79	<30	\$377.77	\$1,100.70	\$817.96	\$1,235.32	<30	\$415.55	\$1,210.77	\$899.76	\$1,358.85
30-39	\$419.23	\$1,170.06	\$815.40	\$1,289.12	30-39	\$465.81	\$1,300.07	\$906.00	\$1,432.36	30-39	\$512.39	\$1,430.08	\$996.60	\$1,575.60
40-49	\$560.93	\$1,236.72	\$859.42	\$1,428.72	40-49	\$623.25	\$1,374.13	\$954.91	\$1,587.47	40-49	\$685.58	\$1,511.54	\$1,050.40	\$1,746.22
50-54	\$755.03	\$1,583.00	\$988.53	\$1,689.48	50-54	\$838.92	\$1,758.89	\$1,098.37	\$1,877.20	50-54	\$922.81	\$1,934.78	\$1,208.21	\$2,064.92
55-59	\$930.27	\$1,954.43	\$1,161.68	\$2,056.35	55-59	\$1,033.63	\$2,171.59	\$1,290.75	\$2,284.83	55-59	\$1,136.99	\$2,388.75	\$1,419.83	\$2,513.31
60-64	\$1,211.99	\$2,423.55	\$1,442.39	\$2,523.16	60-64	\$1,346.65	\$2,692.83	\$1,602.66	\$2,803.51	60-64	\$1,481.32	\$2,962.11	\$1,762.93	\$3,083.86
65+	\$1,507.96	\$3,516.47	\$1,736.93	\$3,609.65	65+	\$1,675.51	\$3,907.19	\$1,929.92	\$4,010.72	65+	\$1,843.06	\$4,297.91	\$2,122.91	\$4,411.79
\$30/\$500 PPO					\$30/\$500 PPO					\$30/\$500 PPO				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$399.05	\$1,162.72	\$864.04	\$1,304.92	<30	\$443.39	\$1,291.91	\$960.04	\$1,449.91	<30	\$487.73	\$1,421.10	\$1,056.04	\$1,594.90
30-39	\$492.05	\$1,373.31	\$957.04	\$1,513.05	30-39	\$546.72	\$1,525.90	\$1,063.38	\$1,681.17	30-39	\$601.39	\$1,678.49	\$1,169.72	\$1,849.29
40-49	\$658.36	\$1,451.55	\$1,008.70	\$1,676.91	40-49	\$731.51	\$1,612.83	\$1,120.78	\$1,863.23	40-49	\$804.66	\$1,774.11	\$1,232.86	\$2,049.55
50-54	\$886.19	\$1,857.98	\$1,160.25	\$1,982.96	50-54	\$984.65	\$2,064.42	\$1,289.17	\$2,203.29	50-54	\$1,083.12	\$2,270.86	\$1,418.09	\$2,423.62
55-59	\$1,091.86	\$2,293.94	\$1,363.47	\$2,413.56	55-59	\$1,213.18	\$2,548.82	\$1,514.97	\$2,681.73	55-59	\$1,334.50	\$2,803.70	\$1,666.47	\$2,949.90
60-64	\$1,422.51	\$2,844.54	\$1,692.95	\$2,961.46	60-64	\$1,580.57	\$3,160.60	\$1,881.06	\$3,290.51	60-64	\$1,738.63	\$3,476.66	\$2,069.17	\$3,619.56
65+	\$1,769.90	\$4,127.32	\$2,038.65	\$4,236.67	65+	\$1,966.56	\$4,585.91	\$2,265.17	\$4,707.41	65+	\$2,163.22	\$5,044.50	\$2,491.69	\$5,178.15
Indemnity					Indemnity					Indemnity				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$595.31	\$1,734.53	\$1,288.97	\$1,946.67	<30	\$661.45	\$1,927.26	\$1,432.19	\$2,162.97	<30	\$727.60	\$2,119.99	\$1,575.41	\$2,379.27
30-39	\$734.04	\$2,048.70	\$1,427.71	\$2,257.16	30-39	\$815.60	\$2,276.33	\$1,586.34	\$2,507.96	30-39	\$897.16	\$2,503.96	\$1,744.97	\$2,758.76
40-49	\$982.14	\$2,165.41	\$1,504.78	\$2,501.60	40-49	\$1,091.27	\$2,406.01	\$1,671.98	\$2,779.56	40-49	\$1,200.40	\$2,646.61	\$1,839.18	\$3,057.52
50-54	\$1,322.00	\$2,771.73	\$1,730.86	\$2,958.17	50-54	\$1,468.89	\$3,079.70	\$1,923.18	\$3,286.86	50-54	\$1,615.78	\$3,387.67	\$2,115.50	\$3,615.55
55-59	\$1,628.83	\$3,422.09	\$2,034.02	\$3,600.53	55-59	\$1,809.81	\$3,802.32	\$2,260.02	\$4,000.59	55-59	\$1,990.79	\$4,182.55	\$2,486.02	\$4,400.65
60-64	\$2,122.10	\$4,243.47	\$2,525.54	\$4,417.89	60-64	\$2,357.89	\$4,714.97	\$2,806.15	\$4,908.77	60-64	\$2,593.68	\$5,186.47	\$3,086.77	\$5,399.65
65+	\$2,640.34	\$6,157.12	\$3,041.25	\$6,320.25	65+	\$2,933.71	\$6,841.24	\$3,379.17	\$7,022.50	65+	\$3,227.08	\$7,525.36	\$3,717.09	\$7,724.75

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CHOICE SOLUTION RATES

PPO WITH HSA, PPO, AND INDEMNITY PLANS

EFFECTIVE 1/1/10-6/1/10

RATE AREA 7

Portions of the following counties are within Rate Area 7: Kern, Los Angeles, Tulare, and Ventura

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA					\$40/\$2200 PPO HSA				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$339.99	\$990.63	\$736.16	\$1,111.79	<30	\$377.77	\$1,100.70	\$817.96	\$1,235.32	<30	\$415.55	\$1,210.77	\$899.76	\$1,358.85
30-39	\$419.23	\$1,170.06	\$815.40	\$1,289.12	30-39	\$465.81	\$1,300.07	\$906.00	\$1,432.36	30-39	\$512.39	\$1,430.08	\$996.60	\$1,575.60
40-49	\$560.93	\$1,236.72	\$859.42	\$1,428.72	40-49	\$623.25	\$1,374.13	\$954.91	\$1,587.47	40-49	\$685.58	\$1,511.54	\$1,050.40	\$1,746.22
50-54	\$755.03	\$1,583.00	\$988.53	\$1,689.48	50-54	\$838.92	\$1,758.89	\$1,098.37	\$1,877.20	50-54	\$922.81	\$1,934.78	\$1,208.21	\$2,064.92
55-59	\$930.27	\$1,954.43	\$1,161.68	\$2,056.35	55-59	\$1,033.63	\$2,171.59	\$1,290.75	\$2,284.83	55-59	\$1,136.99	\$2,388.75	\$1,419.83	\$2,513.31
60-64	\$1,211.99	\$2,423.55	\$1,442.39	\$2,523.16	60-64	\$1,346.65	\$2,692.83	\$1,602.66	\$2,803.51	60-64	\$1,481.32	\$2,962.11	\$1,762.93	\$3,083.86
65+	\$1,507.96	\$3,516.47	\$1,736.93	\$3,609.65	65+	\$1,675.51	\$3,907.19	\$1,929.92	\$4,010.72	65+	\$1,843.06	\$4,297.91	\$2,122.91	\$4,411.79
\$30/\$500 PPO					\$30/\$500 PPO					\$30/\$500 PPO				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$399.05	\$1,162.72	\$864.04	\$1,304.92	<30	\$443.39	\$1,291.91	\$960.04	\$1,449.91	<30	\$487.73	\$1,421.10	\$1,056.04	\$1,594.90
30-39	\$492.05	\$1,373.31	\$957.04	\$1,513.05	30-39	\$546.72	\$1,525.90	\$1,063.38	\$1,681.17	30-39	\$601.39	\$1,678.49	\$1,169.72	\$1,849.29
40-49	\$658.36	\$1,451.55	\$1,008.70	\$1,676.91	40-49	\$731.51	\$1,612.83	\$1,120.78	\$1,863.23	40-49	\$804.66	\$1,774.11	\$1,232.86	\$2,049.55
50-54	\$886.19	\$1,857.98	\$1,160.25	\$1,982.96	50-54	\$984.65	\$2,064.42	\$1,289.17	\$2,203.29	50-54	\$1,083.12	\$2,270.86	\$1,418.09	\$2,423.62
55-59	\$1,091.86	\$2,293.94	\$1,363.47	\$2,413.56	55-59	\$1,213.18	\$2,548.82	\$1,514.97	\$2,681.73	55-59	\$1,334.50	\$2,803.70	\$1,666.47	\$2,949.90
60-64	\$1,422.51	\$2,844.54	\$1,692.95	\$2,961.46	60-64	\$1,580.57	\$3,160.60	\$1,881.06	\$3,290.51	60-64	\$1,738.63	\$3,476.66	\$2,069.17	\$3,619.56
65+	\$1,769.90	\$4,127.32	\$2,038.65	\$4,236.67	65+	\$1,966.56	\$4,585.91	\$2,265.17	\$4,707.41	65+	\$2,163.22	\$5,044.50	\$2,491.69	\$5,178.15
Indemnity					Indemnity					Indemnity				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$595.31	\$1,734.53	\$1,288.97	\$1,946.67	<30	\$661.45	\$1,927.26	\$1,432.19	\$2,162.97	<30	\$727.60	\$2,119.99	\$1,575.41	\$2,379.27
30-39	\$734.04	\$2,048.70	\$1,427.71	\$2,257.16	30-39	\$815.60	\$2,276.33	\$1,586.34	\$2,507.96	30-39	\$897.16	\$2,503.96	\$1,744.97	\$2,758.76
40-49	\$982.14	\$2,165.41	\$1,504.78	\$2,501.60	40-49	\$1,091.27	\$2,406.01	\$1,671.98	\$2,779.56	40-49	\$1,200.40	\$2,646.61	\$1,839.18	\$3,057.52
50-54	\$1,322.00	\$2,771.73	\$1,730.86	\$2,958.17	50-54	\$1,468.89	\$3,079.70	\$1,923.18	\$3,286.86	50-54	\$1,615.78	\$3,387.67	\$2,115.50	\$3,615.55
55-59	\$1,628.83	\$3,422.09	\$2,034.02	\$3,600.53	55-59	\$1,809.81	\$3,802.32	\$2,260.02	\$4,000.59	55-59	\$1,990.79	\$4,182.55	\$2,486.02	\$4,400.65
60-64	\$2,122.10	\$4,243.47	\$2,525.54	\$4,417.89	60-64	\$2,357.89	\$4,714.97	\$2,806.15	\$4,908.77	60-64	\$2,593.68	\$5,186.47	\$3,086.77	\$5,399.65
65+	\$2,640.34	\$6,157.12	\$3,041.25	\$6,320.25	65+	\$2,933.71	\$6,841.24	\$3,379.17	\$7,022.50	65+	\$3,227.08	\$7,525.36	\$3,717.09	\$7,724.75

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CALIFORNIA CHOICE RATES

EFFECTIVE 1/1/10-6/1/10

RATE AREA 1

Alameda, San Francisco, San Joaquin, San Mateo, and Santa Clara
Portions of Contra Costa are also within Rate Area 1

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
CalChoice 15					CalChoice 15					CalChoice 15				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$361.93	\$1,010.99	\$994.19	\$1,406.91	<30	\$402.14	\$1,123.32	\$1,104.66	\$1,563.23	<30	\$442.35	\$1,235.65	\$1,215.13	\$1,719.55
30-39	\$399.92	\$1,086.58	\$1,022.18	\$1,555.28	30-39	\$444.35	\$1,207.31	\$1,135.76	\$1,728.09	30-39	\$488.79	\$1,328.04	\$1,249.34	\$1,900.90
40-49	\$515.89	\$1,186.96	\$980.20	\$1,566.48	40-49	\$573.21	\$1,318.84	\$1,089.11	\$1,740.53	40-49	\$630.53	\$1,450.72	\$1,198.02	\$1,914.58
50-54	\$671.46	\$1,395.71	\$1,107.37	\$1,784.03	50-54	\$746.07	\$1,550.79	\$1,230.41	\$1,982.26	50-54	\$820.68	\$1,705.87	\$1,353.45	\$2,180.49
55-59	\$848.63	\$1,782.03	\$1,268.54	\$2,049.58	55-59	\$942.92	\$1,980.03	\$1,409.49	\$2,277.31	55-59	\$1,037.21	\$2,178.03	\$1,550.44	\$2,505.04
60-64	\$1,046.58	\$1,987.99	\$1,399.71	\$2,320.72	60-64	\$1,162.87	\$2,208.88	\$1,555.23	\$2,578.58	60-64	\$1,279.16	\$2,429.77	\$1,710.75	\$2,836.44
65+	\$1,186.96	\$2,565.07	\$1,784.43	\$2,819.82	65+	\$1,318.84	\$2,850.08	\$1,982.70	\$3,133.13	65+	\$1,450.72	\$3,135.09	\$2,180.97	\$3,446.44
CalChoice 25					CalChoice 25					CalChoice 25				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$243.44	\$680.01	\$668.72	\$946.31	<30	\$270.49	\$755.57	\$743.02	\$1,051.46	<30	\$297.54	\$831.13	\$817.32	\$1,156.61
30-39	\$268.99	\$730.85	\$687.55	\$1,046.11	30-39	\$298.88	\$812.06	\$763.94	\$1,162.34	30-39	\$328.77	\$893.27	\$840.33	\$1,278.57
40-49	\$347.00	\$798.37	\$659.30	\$1,053.64	40-49	\$385.56	\$887.08	\$732.55	\$1,170.71	40-49	\$424.12	\$975.79	\$805.81	\$1,287.78
50-54	\$451.64	\$938.78	\$744.84	\$1,199.97	50-54	\$501.82	\$1,043.09	\$827.60	\$1,333.30	50-54	\$552.00	\$1,147.40	\$910.36	\$1,466.63
55-59	\$570.80	\$1,198.63	\$853.25	\$1,378.58	55-59	\$634.22	\$1,331.81	\$948.05	\$1,531.76	55-59	\$697.64	\$1,464.99	\$1,042.86	\$1,684.94
60-64	\$703.95	\$1,337.16	\$941.47	\$1,560.96	60-64	\$782.17	\$1,485.73	\$1,046.08	\$1,734.40	60-64	\$860.39	\$1,634.30	\$1,150.69	\$1,907.84
65+	\$798.37	\$1,725.32	\$1,200.24	\$1,896.66	65+	\$887.08	\$1,917.02	\$1,333.60	\$2,107.40	65+	\$975.79	\$2,108.72	\$1,466.96	\$2,318.14
CalChoice 30					CalChoice 30					CalChoice 30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$234.58	\$655.26	\$644.38	\$911.88	<30	\$260.64	\$728.07	\$715.98	\$1,013.20	<30	\$286.70	\$800.88	\$787.58	\$1,114.52
30-39	\$259.20	\$704.26	\$662.53	\$1,008.05	30-39	\$288.00	\$782.51	\$736.14	\$1,120.05	30-39	\$316.80	\$860.76	\$809.75	\$1,232.06
40-49	\$334.38	\$769.32	\$635.31	\$1,015.30	40-49	\$371.53	\$854.80	\$705.90	\$1,128.11	40-49	\$408.68	\$940.28	\$776.49	\$1,240.92
50-54	\$435.20	\$904.62	\$717.73	\$1,156.31	50-54	\$483.56	\$1,005.13	\$797.48	\$1,284.79	50-54	\$531.92	\$1,105.64	\$877.23	\$1,413.27
55-59	\$550.03	\$1,155.02	\$822.20	\$1,328.42	55-59	\$611.14	\$1,283.35	\$913.55	\$1,476.02	55-59	\$672.25	\$1,411.69	\$1,004.91	\$1,623.62
60-64	\$678.34	\$1,288.50	\$907.21	\$1,504.16	60-64	\$753.71	\$1,431.67	\$1,008.01	\$1,671.29	60-64	\$829.08	\$1,574.84	\$1,108.81	\$1,838.42
65+	\$769.32	\$1,662.53	\$1,156.56	\$1,827.65	65+	\$854.80	\$1,847.26	\$1,285.07	\$2,030.72	65+	\$940.28	\$2,031.99	\$1,413.58	\$2,233.79
CalChoice 40					CalChoice 40					CalChoice 40				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$222.70	\$622.08	\$611.75	\$865.69	<30	\$247.44	\$691.20	\$679.72	\$961.88	<30	\$272.18	\$760.32	\$747.69	\$1,058.07
30-39	\$246.08	\$668.59	\$628.97	\$956.99	30-39	\$273.42	\$742.88	\$698.86	\$1,063.32	30-39	\$300.76	\$817.17	\$768.75	\$1,169.65
40-49	\$317.44	\$730.35	\$603.14	\$963.88	40-49	\$352.71	\$811.50	\$670.15	\$1,070.98	40-49	\$387.98	\$892.65	\$737.17	\$1,178.08
50-54	\$413.16	\$858.81	\$681.38	\$1,097.75	50-54	\$459.07	\$954.23	\$757.09	\$1,219.72	50-54	\$504.98	\$1,049.65	\$832.80	\$1,341.69
55-59	\$522.17	\$1,096.52	\$780.55	\$1,261.14	55-59	\$580.19	\$1,218.35	\$867.28	\$1,401.27	55-59	\$638.21	\$1,340.19	\$954.01	\$1,541.40
60-64	\$643.98	\$1,223.24	\$861.26	\$1,427.98	60-64	\$715.53	\$1,359.16	\$956.96	\$1,586.64	60-64	\$787.08	\$1,495.08	\$1,052.66	\$1,745.30
65+	\$730.35	\$1,578.33	\$1,097.99	\$1,735.08	65+	\$811.50	\$1,753.70	\$1,219.99	\$1,927.87	65+	\$892.65	\$1,929.07	\$1,341.99	\$2,120.66

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CALIFORNIA CHOICE RATES

EFFECTIVE 1/1/10-6/1/10

RATE AREA 2

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 2: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
CalChoice 15					CalChoice 15					CalChoice 15				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$380.97	\$1,064.21	\$1,046.52	\$1,480.96	<30	\$423.30	\$1,182.45	\$1,162.80	\$1,645.51	<30	\$465.63	\$1,300.70	\$1,279.08	\$1,810.06
30-39	\$420.97	\$1,143.77	\$1,075.99	\$1,637.14	30-39	\$467.74	\$1,270.85	\$1,195.54	\$1,819.04	30-39	\$514.51	\$1,397.94	\$1,315.09	\$2,000.94
40-49	\$543.04	\$1,249.43	\$1,031.79	\$1,648.92	40-49	\$603.38	\$1,388.25	\$1,146.43	\$1,832.13	40-49	\$663.72	\$1,527.08	\$1,261.07	\$2,015.34
50-54	\$706.80	\$1,469.17	\$1,165.65	\$1,877.93	50-54	\$785.33	\$1,632.41	\$1,295.17	\$2,086.59	50-54	\$863.86	\$1,795.65	\$1,424.69	\$2,295.25
55-59	\$893.29	\$1,875.83	\$1,335.30	\$2,157.44	55-59	\$992.54	\$2,084.25	\$1,483.67	\$2,397.16	55-59	\$1,091.79	\$2,292.68	\$1,632.04	\$2,636.88
60-64	\$1,101.66	\$2,092.62	\$1,473.38	\$2,442.86	60-64	\$1,224.07	\$2,325.13	\$1,637.09	\$2,714.29	60-64	\$1,346.48	\$2,557.64	\$1,800.80	\$2,985.72
65+	\$1,249.43	\$2,700.07	\$1,878.35	\$2,968.23	65+	\$1,388.25	\$3,000.08	\$2,087.05	\$3,298.03	65+	\$1,527.08	\$3,300.09	\$2,295.76	\$3,627.83
CalChoice 25					CalChoice 25					CalChoice 25				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$256.25	\$715.81	\$703.91	\$996.12	<30	\$284.72	\$795.34	\$782.12	\$1,106.80	<30	\$313.19	\$874.87	\$860.33	\$1,217.48
30-39	\$283.15	\$769.32	\$723.73	\$1,101.17	30-39	\$314.61	\$854.80	\$804.14	\$1,223.52	30-39	\$346.07	\$940.28	\$884.55	\$1,345.87
40-49	\$365.27	\$840.38	\$694.00	\$1,109.10	40-49	\$405.85	\$933.76	\$771.11	\$1,232.33	40-49	\$446.44	\$1,027.14	\$848.22	\$1,355.56
50-54	\$475.41	\$988.19	\$784.04	\$1,263.13	50-54	\$528.23	\$1,097.99	\$871.16	\$1,403.48	50-54	\$581.05	\$1,207.79	\$958.28	\$1,543.83
55-59	\$600.84	\$1,261.71	\$898.15	\$1,451.14	55-59	\$667.60	\$1,401.90	\$997.94	\$1,612.38	55-59	\$734.36	\$1,542.09	\$1,097.73	\$1,773.62
60-64	\$741.01	\$1,407.54	\$991.03	\$1,643.11	60-64	\$823.34	\$1,563.93	\$1,101.14	\$1,825.68	60-64	\$905.67	\$1,720.32	\$1,211.25	\$2,008.25
65+	\$840.38	\$1,816.12	\$1,263.41	\$1,996.49	65+	\$933.76	\$2,017.91	\$1,403.79	\$2,218.32	65+	\$1,027.14	\$2,219.70	\$1,544.17	\$2,440.15
CalChoice 30					CalChoice 30					CalChoice 30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$246.92	\$689.75	\$678.29	\$959.87	<30	\$274.36	\$766.39	\$753.66	\$1,066.52	<30	\$301.80	\$843.03	\$829.03	\$1,173.17
30-39	\$272.84	\$741.32	\$697.39	\$1,061.10	30-39	\$303.16	\$823.69	\$774.88	\$1,179.00	30-39	\$333.48	\$906.06	\$852.37	\$1,296.90
40-49	\$351.97	\$809.80	\$668.75	\$1,068.74	40-49	\$391.08	\$899.78	\$743.05	\$1,187.49	40-49	\$430.19	\$989.76	\$817.36	\$1,306.24
50-54	\$458.11	\$952.24	\$755.51	\$1,217.17	50-54	\$509.01	\$1,058.04	\$839.46	\$1,352.41	50-54	\$559.91	\$1,163.84	\$923.41	\$1,487.65
55-59	\$578.98	\$1,215.80	\$865.47	\$1,398.34	55-59	\$643.31	\$1,350.89	\$961.63	\$1,553.71	55-59	\$707.64	\$1,485.98	\$1,057.79	\$1,709.08
60-64	\$714.04	\$1,356.32	\$954.96	\$1,583.33	60-64	\$793.38	\$1,507.02	\$1,061.07	\$1,759.25	60-64	\$872.72	\$1,657.72	\$1,167.18	\$1,935.18
65+	\$809.80	\$1,750.03	\$1,217.44	\$1,923.84	65+	\$899.78	\$1,944.48	\$1,352.71	\$2,137.60	65+	\$989.76	\$2,138.93	\$1,487.98	\$2,351.36
CalChoice 40					CalChoice 40					CalChoice 40				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$234.42	\$654.82	\$643.94	\$911.26	<30	\$260.47	\$727.58	\$715.49	\$1,012.51	<30	\$286.52	\$800.34	\$787.04	\$1,113.76
30-39	\$259.03	\$703.77	\$662.08	\$1,007.36	30-39	\$287.81	\$781.97	\$735.64	\$1,119.29	30-39	\$316.59	\$860.17	\$809.20	\$1,231.22
40-49	\$334.14	\$768.79	\$634.88	\$1,014.61	40-49	\$371.27	\$854.21	\$705.42	\$1,127.34	40-49	\$408.40	\$939.63	\$775.96	\$1,240.07
50-54	\$434.91	\$904.01	\$717.25	\$1,155.52	50-54	\$483.23	\$1,004.45	\$796.94	\$1,283.91	50-54	\$531.55	\$1,104.90	\$876.63	\$1,412.30
55-59	\$549.66	\$1,154.22	\$821.64	\$1,327.52	55-59	\$610.73	\$1,282.47	\$912.93	\$1,475.02	55-59	\$671.80	\$1,410.72	\$1,004.22	\$1,622.52
60-64	\$677.87	\$1,287.62	\$906.60	\$1,503.14	60-64	\$753.19	\$1,430.69	\$1,007.33	\$1,670.15	60-64	\$828.51	\$1,573.76	\$1,108.06	\$1,837.17
65+	\$768.79	\$1,661.40	\$1,155.78	\$1,826.40	65+	\$854.21	\$1,846.00	\$1,284.20	\$2,029.33	65+	\$939.63	\$2,030.60	\$1,412.62	\$2,232.26

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CALIFORNIA CHOICE RATES

EFFECTIVE 1/1/10-6/1/10

RATE AREA 3

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 3: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
CalChoice 15					CalChoice 15					CalChoice 15				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$380.97	\$1,064.21	\$1,046.52	\$1,480.96	<30	\$423.30	\$1,182.45	\$1,162.80	\$1,645.51	<30	\$465.63	\$1,300.70	\$1,279.08	\$1,810.06
30-39	\$420.97	\$1,143.77	\$1,075.99	\$1,637.14	30-39	\$467.74	\$1,270.85	\$1,195.54	\$1,819.04	30-39	\$514.51	\$1,397.94	\$1,315.09	\$2,000.94
40-49	\$543.04	\$1,249.43	\$1,031.79	\$1,648.92	40-49	\$603.38	\$1,388.25	\$1,146.43	\$1,832.13	40-49	\$663.72	\$1,527.08	\$1,261.07	\$2,015.34
50-54	\$706.80	\$1,469.17	\$1,165.65	\$1,877.93	50-54	\$785.33	\$1,632.41	\$1,295.17	\$2,086.59	50-54	\$863.86	\$1,795.65	\$1,424.69	\$2,295.25
55-59	\$893.29	\$1,875.83	\$1,335.30	\$2,157.44	55-59	\$992.54	\$2,084.25	\$1,483.67	\$2,397.16	55-59	\$1,091.79	\$2,292.68	\$1,632.04	\$2,636.88
60-64	\$1,101.66	\$2,092.62	\$1,473.38	\$2,442.86	60-64	\$1,224.07	\$2,325.13	\$1,637.09	\$2,714.29	60-64	\$1,346.48	\$2,557.64	\$1,800.80	\$2,985.72
65+	\$1,249.43	\$2,700.07	\$1,878.35	\$2,968.23	65+	\$1,388.25	\$3,000.08	\$2,087.05	\$3,298.03	65+	\$1,527.08	\$3,300.09	\$2,295.76	\$3,627.83
CalChoice 25					CalChoice 25					CalChoice 25				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$256.25	\$715.81	\$703.91	\$996.12	<30	\$284.72	\$795.34	\$782.12	\$1,106.80	<30	\$313.19	\$874.87	\$860.33	\$1,217.48
30-39	\$283.15	\$769.32	\$723.73	\$1,101.17	30-39	\$314.61	\$854.80	\$804.14	\$1,223.52	30-39	\$346.07	\$940.28	\$884.55	\$1,345.87
40-49	\$365.27	\$840.38	\$694.00	\$1,109.10	40-49	\$405.85	\$933.76	\$771.11	\$1,232.33	40-49	\$446.44	\$1,027.14	\$848.22	\$1,355.56
50-54	\$475.41	\$988.19	\$784.04	\$1,263.13	50-54	\$528.23	\$1,097.99	\$871.16	\$1,403.48	50-54	\$581.05	\$1,207.79	\$958.28	\$1,543.83
55-59	\$600.84	\$1,261.71	\$898.15	\$1,451.14	55-59	\$667.60	\$1,401.90	\$997.94	\$1,612.38	55-59	\$734.36	\$1,542.09	\$1,097.73	\$1,773.62
60-64	\$741.01	\$1,407.54	\$991.03	\$1,643.11	60-64	\$823.34	\$1,563.93	\$1,101.14	\$1,825.68	60-64	\$905.67	\$1,720.32	\$1,211.25	\$2,008.25
65+	\$840.38	\$1,816.12	\$1,263.41	\$1,996.49	65+	\$933.76	\$2,017.91	\$1,403.79	\$2,218.32	65+	\$1,027.14	\$2,219.70	\$1,544.17	\$2,440.15
CalChoice 30					CalChoice 30					CalChoice 30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$246.92	\$689.75	\$678.29	\$959.87	<30	\$274.36	\$766.39	\$753.66	\$1,066.52	<30	\$301.80	\$843.03	\$829.03	\$1,173.17
30-39	\$272.84	\$741.32	\$697.39	\$1,061.10	30-39	\$303.16	\$823.69	\$774.88	\$1,179.00	30-39	\$333.48	\$906.06	\$852.37	\$1,296.90
40-49	\$351.97	\$809.80	\$668.75	\$1,068.74	40-49	\$391.08	\$899.78	\$743.05	\$1,187.49	40-49	\$430.19	\$989.76	\$817.36	\$1,306.24
50-54	\$458.11	\$952.24	\$755.51	\$1,217.17	50-54	\$509.01	\$1,058.04	\$839.46	\$1,352.41	50-54	\$559.91	\$1,163.84	\$923.41	\$1,487.65
55-59	\$578.98	\$1,215.80	\$865.47	\$1,398.34	55-59	\$643.31	\$1,350.89	\$961.63	\$1,553.71	55-59	\$707.64	\$1,485.98	\$1,057.79	\$1,709.08
60-64	\$714.04	\$1,356.32	\$954.96	\$1,583.33	60-64	\$793.38	\$1,507.02	\$1,061.07	\$1,759.25	60-64	\$872.72	\$1,657.72	\$1,167.18	\$1,935.18
65+	\$809.80	\$1,750.03	\$1,217.44	\$1,923.84	65+	\$899.78	\$1,944.48	\$1,352.71	\$2,137.60	65+	\$989.76	\$2,138.93	\$1,487.98	\$2,351.36
CalChoice 40					CalChoice 40					CalChoice 40				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$234.42	\$654.82	\$643.94	\$911.26	<30	\$260.47	\$727.58	\$715.49	\$1,012.51	<30	\$286.52	\$800.34	\$787.04	\$1,113.76
30-39	\$259.03	\$703.77	\$662.08	\$1,007.36	30-39	\$287.81	\$781.97	\$735.64	\$1,119.29	30-39	\$316.59	\$860.17	\$809.20	\$1,231.22
40-49	\$334.14	\$768.79	\$634.88	\$1,014.61	40-49	\$371.27	\$854.21	\$705.42	\$1,127.34	40-49	\$408.40	\$939.63	\$775.96	\$1,240.07
50-54	\$434.91	\$904.01	\$717.25	\$1,155.52	50-54	\$483.23	\$1,004.45	\$796.94	\$1,283.91	50-54	\$531.55	\$1,104.90	\$876.63	\$1,412.30
55-59	\$549.66	\$1,154.22	\$821.64	\$1,327.52	55-59	\$610.73	\$1,282.47	\$912.93	\$1,475.02	55-59	\$671.80	\$1,410.72	\$1,004.22	\$1,622.52
60-64	\$677.87	\$1,287.62	\$906.60	\$1,503.14	60-64	\$753.19	\$1,430.69	\$1,007.33	\$1,670.15	60-64	\$828.51	\$1,573.76	\$1,108.06	\$1,837.17
65+	\$768.79	\$1,661.40	\$1,155.78	\$1,826.40	65+	\$854.21	\$1,846.00	\$1,284.20	\$2,029.33	65+	\$939.63	\$2,030.60	\$1,412.62	\$2,232.26

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CALIFORNIA CHOICE RATES

EFFECTIVE 1/1/10-6/1/10

RATE AREA 4

Portions of the following counties are within Rate Area 4: Imperial, Riverside, and San Bernardino

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
CalChoice 15					CalChoice 15					CalChoice 15				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$333.78	\$932.36	\$916.88	\$1,297.49	<30	\$370.87	\$1,035.96	\$1,018.75	\$1,441.66	<30	\$407.96	\$1,139.56	\$1,120.63	\$1,585.83
30-39	\$368.82	\$1,002.08	\$942.70	\$1,434.33	30-39	\$409.80	\$1,113.42	\$1,047.44	\$1,593.70	30-39	\$450.78	\$1,224.76	\$1,152.18	\$1,753.07
40-49	\$475.78	\$1,094.64	\$903.97	\$1,444.65	40-49	\$528.64	\$1,216.27	\$1,004.41	\$1,605.17	40-49	\$581.50	\$1,337.90	\$1,104.85	\$1,765.69
50-54	\$619.25	\$1,287.17	\$1,021.26	\$1,645.29	50-54	\$688.05	\$1,430.19	\$1,134.73	\$1,828.10	50-54	\$756.86	\$1,573.21	\$1,248.20	\$2,010.91
55-59	\$782.63	\$1,643.45	\$1,169.88	\$1,890.19	55-59	\$869.59	\$1,826.05	\$1,299.87	\$2,100.21	55-59	\$956.55	\$2,008.66	\$1,429.86	\$2,310.23
60-64	\$965.20	\$1,833.39	\$1,290.86	\$2,140.25	60-64	\$1,072.44	\$2,037.10	\$1,434.29	\$2,378.05	60-64	\$1,179.68	\$2,240.81	\$1,577.72	\$2,615.86
65+	\$1,094.64	\$2,365.59	\$1,645.66	\$2,600.52	65+	\$1,216.27	\$2,628.43	\$1,828.51	\$2,889.47	65+	\$1,337.90	\$2,891.27	\$2,011.36	\$3,178.42
CalChoice 25					CalChoice 25					CalChoice 25				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$226.10	\$631.58	\$621.10	\$878.92	<30	\$251.22	\$701.76	\$690.11	\$976.58	<30	\$276.34	\$771.94	\$759.12	\$1,074.24
30-39	\$249.84	\$678.81	\$638.59	\$971.61	30-39	\$277.60	\$754.23	\$709.54	\$1,079.57	30-39	\$305.36	\$829.65	\$780.49	\$1,187.53
40-49	\$322.29	\$741.52	\$612.35	\$978.62	40-49	\$358.10	\$823.91	\$680.39	\$1,087.35	40-49	\$393.91	\$906.30	\$748.43	\$1,196.09
50-54	\$419.47	\$871.93	\$691.79	\$1,114.52	50-54	\$466.08	\$968.81	\$768.66	\$1,238.36	50-54	\$512.69	\$1,065.69	\$845.53	\$1,362.20
55-59	\$530.15	\$1,113.27	\$792.49	\$1,280.41	55-59	\$589.06	\$1,236.97	\$880.54	\$1,422.68	55-59	\$647.97	\$1,360.67	\$968.59	\$1,564.95
60-64	\$653.82	\$1,241.94	\$874.43	\$1,449.80	60-64	\$726.47	\$1,379.93	\$971.59	\$1,610.89	60-64	\$799.12	\$1,517.92	\$1,068.75	\$1,771.98
65+	\$741.52	\$1,602.45	\$1,114.78	\$1,761.60	65+	\$823.91	\$1,780.50	\$1,238.64	\$1,957.33	65+	\$906.30	\$1,958.55	\$1,362.50	\$2,153.06
CalChoice 30					CalChoice 30					CalChoice 30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$216.83	\$605.69	\$595.63	\$842.89	<30	\$240.92	\$672.99	\$661.81	\$936.54	<30	\$265.01	\$740.29	\$727.99	\$1,030.19
30-39	\$239.60	\$650.98	\$612.41	\$931.78	30-39	\$266.22	\$723.31	\$680.45	\$1,035.31	30-39	\$292.84	\$795.64	\$748.50	\$1,138.84
40-49	\$309.08	\$711.12	\$587.24	\$938.48	40-49	\$343.42	\$790.13	\$652.49	\$1,042.76	40-49	\$377.76	\$869.14	\$717.74	\$1,147.04
50-54	\$402.28	\$836.18	\$663.44	\$1,068.83	50-54	\$446.98	\$929.09	\$737.15	\$1,187.59	50-54	\$491.68	\$1,022.00	\$810.87	\$1,306.35
55-59	\$508.42	\$1,067.63	\$759.99	\$1,227.92	55-59	\$564.91	\$1,186.25	\$844.43	\$1,364.35	55-59	\$621.40	\$1,304.88	\$928.87	\$1,500.79
60-64	\$627.01	\$1,191.02	\$838.58	\$1,390.37	60-64	\$696.68	\$1,323.36	\$931.75	\$1,544.85	60-64	\$766.35	\$1,455.70	\$1,024.93	\$1,699.34
65+	\$711.12	\$1,536.75	\$1,069.07	\$1,689.37	65+	\$790.13	\$1,707.50	\$1,187.85	\$1,877.08	65+	\$869.14	\$1,878.25	\$1,306.64	\$2,064.79
CalChoice 40					CalChoice 40					CalChoice 40				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$205.25	\$573.34	\$563.81	\$797.87	<30	\$228.06	\$637.04	\$626.46	\$886.52	<30	\$250.87	\$700.74	\$689.11	\$975.17
30-39	\$226.80	\$616.20	\$579.69	\$882.01	30-39	\$252.00	\$684.67	\$644.10	\$980.01	30-39	\$277.20	\$753.14	\$708.51	\$1,078.01
40-49	\$292.56	\$673.13	\$555.88	\$888.36	40-49	\$325.07	\$747.92	\$617.64	\$987.07	40-49	\$357.58	\$822.71	\$679.40	\$1,085.78
50-54	\$380.79	\$791.51	\$627.99	\$1,011.74	50-54	\$423.10	\$879.46	\$697.77	\$1,124.15	50-54	\$465.41	\$967.41	\$767.55	\$1,236.57
55-59	\$481.26	\$1,010.60	\$719.40	\$1,162.33	55-59	\$534.73	\$1,122.89	\$799.33	\$1,291.48	55-59	\$588.20	\$1,235.18	\$879.26	\$1,420.63
60-64	\$593.52	\$1,127.40	\$793.78	\$1,316.10	60-64	\$659.47	\$1,252.67	\$881.98	\$1,462.33	60-64	\$725.42	\$1,377.94	\$970.18	\$1,608.56
65+	\$673.13	\$1,454.67	\$1,011.96	\$1,599.14	65+	\$747.92	\$1,616.30	\$1,124.40	\$1,776.82	65+	\$822.71	\$1,777.93	\$1,236.84	\$1,954.50

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CALIFORNIA CHOICE RATES

EFFECTIVE 1/1/10-6/1/10

RATE AREA 5

Portions of the following counties are within Rate Area 5: Los Angeles and San Diego

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
CalChoice 15					CalChoice 15					CalChoice 15				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$301.99	\$843.57	\$829.56	\$1,173.92	<30	\$335.54	\$937.30	\$921.73	\$1,304.36	<30	\$369.09	\$1,031.03	\$1,013.90	\$1,434.80
30-39	\$333.69	\$906.64	\$852.91	\$1,297.73	30-39	\$370.77	\$1,007.38	\$947.68	\$1,441.92	30-39	\$407.85	\$1,108.12	\$1,042.45	\$1,586.11
40-49	\$430.46	\$990.40	\$817.88	\$1,307.07	40-49	\$478.29	\$1,100.44	\$908.75	\$1,452.30	40-49	\$526.12	\$1,210.48	\$999.63	\$1,597.53
50-54	\$560.27	\$1,164.58	\$923.99	\$1,488.60	50-54	\$622.52	\$1,293.98	\$1,026.66	\$1,654.00	50-54	\$684.77	\$1,423.38	\$1,129.33	\$1,819.40
55-59	\$708.09	\$1,486.93	\$1,058.47	\$1,710.17	55-59	\$786.77	\$1,652.14	\$1,176.08	\$1,900.19	55-59	\$865.45	\$1,817.35	\$1,293.69	\$2,090.21
60-64	\$873.27	\$1,658.78	\$1,167.92	\$1,936.41	60-64	\$970.30	\$1,843.09	\$1,297.69	\$2,151.57	60-64	\$1,067.33	\$2,027.40	\$1,427.46	\$2,366.73
65+	\$990.40	\$2,140.30	\$1,488.93	\$2,352.85	65+	\$1,100.44	\$2,378.11	\$1,654.37	\$2,614.28	65+	\$1,210.48	\$2,615.92	\$1,819.81	\$2,875.71
CalChoice 25					CalChoice 25					CalChoice 25				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$204.57	\$571.44	\$561.94	\$795.22	<30	\$227.30	\$634.93	\$624.38	\$883.58	<30	\$250.03	\$698.42	\$686.82	\$971.94
30-39	\$226.04	\$614.16	\$577.76	\$879.08	30-39	\$251.16	\$682.40	\$641.96	\$976.76	30-39	\$276.28	\$750.64	\$706.16	\$1,074.44
40-49	\$291.59	\$670.90	\$554.03	\$885.41	40-49	\$323.99	\$745.44	\$615.59	\$983.79	40-49	\$356.39	\$819.98	\$677.15	\$1,082.17
50-54	\$379.53	\$788.89	\$625.91	\$1,008.38	50-54	\$421.70	\$876.54	\$695.46	\$1,120.42	50-54	\$463.87	\$964.19	\$765.01	\$1,232.46
55-59	\$479.66	\$1,007.24	\$717.01	\$1,158.47	55-59	\$532.96	\$1,119.16	\$796.68	\$1,287.19	55-59	\$586.26	\$1,231.08	\$876.35	\$1,415.91
60-64	\$591.55	\$1,123.66	\$791.15	\$1,311.72	60-64	\$657.28	\$1,248.51	\$879.06	\$1,457.47	60-64	\$723.01	\$1,373.36	\$966.97	\$1,603.22
65+	\$670.90	\$1,449.84	\$1,008.60	\$1,593.83	65+	\$745.44	\$1,610.93	\$1,120.67	\$1,770.92	65+	\$819.98	\$1,772.02	\$1,232.74	\$1,948.01
CalChoice 30					CalChoice 30					CalChoice 30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$196.18	\$548.01	\$538.90	\$762.62	<30	\$217.98	\$608.90	\$598.78	\$847.35	<30	\$239.78	\$669.79	\$658.66	\$932.09
30-39	\$216.77	\$588.98	\$554.08	\$843.04	30-39	\$240.86	\$654.42	\$615.64	\$936.71	30-39	\$264.95	\$719.86	\$677.20	\$1,030.38
40-49	\$279.64	\$643.39	\$531.32	\$849.11	40-49	\$310.71	\$714.88	\$590.35	\$943.45	40-49	\$341.78	\$786.37	\$649.39	\$1,037.80
50-54	\$363.97	\$756.55	\$600.25	\$967.03	50-54	\$404.41	\$840.61	\$666.94	\$1,074.48	50-54	\$444.85	\$924.67	\$733.63	\$1,181.93
55-59	\$460.00	\$965.95	\$687.61	\$1,110.97	55-59	\$511.11	\$1,073.28	\$764.01	\$1,234.41	55-59	\$562.22	\$1,180.61	\$840.41	\$1,357.85
60-64	\$567.30	\$1,077.59	\$758.71	\$1,257.95	60-64	\$630.33	\$1,197.32	\$843.01	\$1,397.72	60-64	\$693.36	\$1,317.05	\$927.31	\$1,537.49
65+	\$643.39	\$1,390.39	\$967.25	\$1,528.48	65+	\$714.88	\$1,544.88	\$1,074.72	\$1,698.31	65+	\$786.37	\$1,699.37	\$1,182.19	\$1,868.14
CalChoice 40					CalChoice 40					CalChoice 40				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$185.71	\$518.73	\$510.12	\$721.88	<30	\$206.34	\$576.37	\$566.80	\$802.09	<30	\$226.97	\$634.01	\$623.48	\$882.30
30-39	\$205.20	\$557.51	\$524.48	\$798.01	30-39	\$228.00	\$619.46	\$582.76	\$886.68	30-39	\$250.80	\$681.41	\$641.04	\$975.35
40-49	\$264.70	\$609.02	\$502.94	\$803.75	40-49	\$294.11	\$676.69	\$558.82	\$893.06	40-49	\$323.52	\$744.36	\$614.70	\$982.37
50-54	\$344.52	\$716.14	\$568.19	\$915.38	50-54	\$382.80	\$795.71	\$631.32	\$1,017.09	50-54	\$421.08	\$875.28	\$694.45	\$1,118.80
55-59	\$435.43	\$914.36	\$650.88	\$1,051.63	55-59	\$483.81	\$1,015.95	\$723.20	\$1,168.48	55-59	\$532.19	\$1,117.55	\$795.52	\$1,285.33
60-64	\$536.99	\$1,020.03	\$718.19	\$1,190.75	60-64	\$596.66	\$1,133.37	\$797.99	\$1,323.06	60-64	\$656.33	\$1,246.71	\$877.79	\$1,455.37
65+	\$609.02	\$1,316.12	\$915.59	\$1,446.84	65+	\$676.69	\$1,462.36	\$1,017.32	\$1,607.60	65+	\$744.36	\$1,608.60	\$1,119.05	\$1,768.36

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CALIFORNIA CHOICE RATES

EFFECTIVE 1/1/10-6/1/10

RATE AREA 6

Orange County

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
CalChoice 15					CalChoice 15					CalChoice 15				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$286.09	\$799.17	\$785.90	\$1,112.14	<30	\$317.88	\$887.97	\$873.22	\$1,235.71	<30	\$349.67	\$976.77	\$960.54	\$1,359.28
30-39	\$316.13	\$858.92	\$808.02	\$1,229.43	30-39	\$351.25	\$954.36	\$897.80	\$1,366.03	30-39	\$386.38	\$1,049.80	\$987.58	\$1,502.63
40-49	\$407.81	\$938.27	\$774.83	\$1,238.27	40-49	\$453.12	\$1,042.52	\$860.92	\$1,375.86	40-49	\$498.43	\$1,146.77	\$947.01	\$1,513.45
50-54	\$530.78	\$1,103.29	\$875.36	\$1,410.25	50-54	\$589.76	\$1,225.88	\$972.62	\$1,566.94	50-54	\$648.74	\$1,348.47	\$1,069.88	\$1,723.63
55-59	\$670.82	\$1,408.67	\$1,002.76	\$1,620.16	55-59	\$745.36	\$1,565.19	\$1,114.18	\$1,800.18	55-59	\$819.90	\$1,721.71	\$1,225.60	\$1,980.20
60-64	\$827.31	\$1,571.47	\$1,106.45	\$1,834.50	60-64	\$919.23	\$1,746.08	\$1,229.39	\$2,038.33	60-64	\$1,011.15	\$1,920.69	\$1,352.33	\$2,242.16
65+	\$938.27	\$2,027.65	\$1,410.56	\$2,229.02	65+	\$1,042.52	\$2,252.94	\$1,567.29	\$2,476.69	65+	\$1,146.77	\$2,478.23	\$1,724.02	\$2,724.36
CalChoice 25					CalChoice 25					CalChoice 25				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$193.81	\$541.36	\$532.37	\$753.36	<30	\$215.34	\$601.51	\$591.52	\$837.07	<30	\$236.87	\$661.66	\$650.67	\$920.78
30-39	\$214.15	\$581.83	\$547.35	\$832.82	30-39	\$237.94	\$646.48	\$608.17	\$925.35	30-39	\$261.73	\$711.13	\$668.99	\$1,017.89
40-49	\$276.25	\$635.59	\$524.87	\$838.81	40-49	\$306.94	\$706.21	\$583.19	\$932.01	40-49	\$337.63	\$776.83	\$641.51	\$1,025.21
50-54	\$359.55	\$747.37	\$592.97	\$955.31	50-54	\$399.50	\$830.41	\$658.86	\$1,061.45	50-54	\$439.45	\$913.45	\$724.75	\$1,167.60
55-59	\$454.42	\$954.23	\$679.28	\$1,097.50	55-59	\$504.91	\$1,060.26	\$754.75	\$1,219.44	55-59	\$555.40	\$1,166.29	\$830.23	\$1,341.38
60-64	\$560.42	\$1,064.52	\$749.51	\$1,242.69	60-64	\$622.69	\$1,182.80	\$832.79	\$1,380.77	60-64	\$684.96	\$1,301.08	\$916.07	\$1,518.85
65+	\$635.59	\$1,373.54	\$955.52	\$1,509.94	65+	\$706.21	\$1,526.15	\$1,061.69	\$1,677.71	65+	\$776.83	\$1,678.77	\$1,167.86	\$1,845.48
CalChoice 30					CalChoice 30					CalChoice 30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$185.86	\$519.17	\$510.54	\$722.48	<30	\$206.51	\$576.85	\$567.27	\$802.75	<30	\$227.16	\$634.54	\$624.00	\$883.03
30-39	\$205.36	\$557.98	\$524.92	\$798.67	30-39	\$228.18	\$619.98	\$583.24	\$887.41	30-39	\$251.00	\$681.98	\$641.56	\$976.15
40-49	\$264.92	\$609.53	\$503.35	\$804.42	40-49	\$294.36	\$677.25	\$559.28	\$893.80	40-49	\$323.80	\$744.98	\$615.21	\$983.18
50-54	\$344.81	\$716.72	\$568.66	\$916.14	50-54	\$383.12	\$796.36	\$631.84	\$1,017.93	50-54	\$421.43	\$876.00	\$695.02	\$1,119.72
55-59	\$435.79	\$915.11	\$651.42	\$1,052.50	55-59	\$484.21	\$1,016.79	\$723.80	\$1,169.44	55-59	\$532.63	\$1,118.47	\$796.18	\$1,286.38
60-64	\$537.44	\$1,020.87	\$718.79	\$1,191.74	60-64	\$597.16	\$1,134.30	\$798.65	\$1,324.15	60-64	\$656.88	\$1,247.73	\$878.52	\$1,456.57
65+	\$609.53	\$1,317.21	\$916.34	\$1,448.04	65+	\$677.25	\$1,463.57	\$1,018.16	\$1,608.93	65+	\$744.98	\$1,609.93	\$1,119.98	\$1,769.82
CalChoice 40					CalChoice 40					CalChoice 40				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$175.93	\$491.44	\$483.27	\$683.88	<30	\$195.48	\$546.04	\$536.97	\$759.87	<30	\$215.03	\$600.64	\$590.67	\$835.86
30-39	\$194.40	\$528.17	\$496.88	\$756.01	30-39	\$216.00	\$586.86	\$552.09	\$840.01	30-39	\$237.60	\$645.55	\$607.30	\$924.01
40-49	\$250.77	\$576.97	\$476.47	\$761.45	40-49	\$278.63	\$641.08	\$529.41	\$846.06	40-49	\$306.49	\$705.19	\$582.35	\$930.67
50-54	\$326.39	\$678.45	\$538.28	\$867.20	50-54	\$362.66	\$753.83	\$598.09	\$963.56	50-54	\$398.93	\$829.21	\$657.90	\$1,059.92
55-59	\$412.51	\$866.23	\$616.63	\$996.28	55-59	\$458.34	\$962.48	\$685.14	\$1,106.98	55-59	\$504.17	\$1,058.73	\$753.65	\$1,217.68
60-64	\$508.73	\$966.35	\$680.39	\$1,128.08	60-64	\$565.26	\$1,073.72	\$755.99	\$1,253.42	60-64	\$621.79	\$1,181.09	\$831.59	\$1,378.76
65+	\$576.97	\$1,246.86	\$867.39	\$1,370.69	65+	\$641.08	\$1,385.40	\$963.77	\$1,522.99	65+	\$705.19	\$1,523.94	\$1,060.15	\$1,675.29

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

CALIFORNIA CHOICE RATES

EFFECTIVE 1/1/10-6/1/10

RATE AREA 7

Portions of the following counties are within Rate Area 7: Kern, Los Angeles, Tulare, and Ventura

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
CalChoice 15					CalChoice 15					CalChoice 15				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$317.89	\$887.97	\$873.22	\$1,235.71	<30	\$353.21	\$986.63	\$970.24	\$1,373.01	<30	\$388.53	\$1,085.29	\$1,067.26	\$1,510.31
30-39	\$351.25	\$954.36	\$897.80	\$1,366.03	30-39	\$390.28	\$1,060.40	\$997.56	\$1,517.81	30-39	\$429.31	\$1,166.44	\$1,097.32	\$1,669.59
40-49	\$453.11	\$1,042.52	\$860.92	\$1,375.86	40-49	\$503.46	\$1,158.36	\$956.58	\$1,528.73	40-49	\$553.81	\$1,274.20	\$1,052.24	\$1,681.60
50-54	\$589.75	\$1,225.87	\$972.62	\$1,566.95	50-54	\$655.28	\$1,362.08	\$1,080.69	\$1,741.05	50-54	\$720.81	\$1,498.29	\$1,188.76	\$1,915.16
55-59	\$745.36	\$1,565.19	\$1,114.17	\$1,800.18	55-59	\$828.18	\$1,739.10	\$1,237.97	\$2,000.20	55-59	\$911.00	\$1,913.01	\$1,361.77	\$2,200.22
60-64	\$919.23	\$1,746.08	\$1,229.39	\$2,038.33	60-64	\$1,021.37	\$1,940.09	\$1,365.99	\$2,264.81	60-64	\$1,123.51	\$2,134.10	\$1,502.59	\$2,491.29
65+	\$1,042.52	\$2,252.94	\$1,567.30	\$2,476.69	65+	\$1,158.36	\$2,503.27	\$1,741.44	\$2,751.88	65+	\$1,274.20	\$2,753.60	\$1,915.58	\$3,027.07
CalChoice 25					CalChoice 25					CalChoice 25				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$215.33	\$601.52	\$591.52	\$837.07	<30	\$239.26	\$668.35	\$657.24	\$930.08	<30	\$263.19	\$735.19	\$722.96	\$1,023.09
30-39	\$237.94	\$646.48	\$608.18	\$925.34	30-39	\$264.38	\$718.31	\$675.75	\$1,028.16	30-39	\$290.82	\$790.14	\$743.33	\$1,130.98
40-49	\$306.95	\$706.20	\$583.19	\$932.01	40-49	\$341.05	\$784.67	\$647.99	\$1,035.57	40-49	\$375.16	\$863.14	\$712.79	\$1,139.13
50-54	\$399.50	\$830.41	\$658.85	\$1,061.45	50-54	\$443.89	\$922.68	\$732.06	\$1,179.39	50-54	\$488.28	\$1,014.95	\$805.27	\$1,297.33
55-59	\$504.91	\$1,060.26	\$754.75	\$1,219.45	55-59	\$561.01	\$1,178.07	\$838.61	\$1,354.94	55-59	\$617.11	\$1,295.88	\$922.47	\$1,490.43
60-64	\$622.69	\$1,182.80	\$832.79	\$1,380.76	60-64	\$691.88	\$1,314.22	\$925.32	\$1,534.18	60-64	\$761.07	\$1,445.64	\$1,017.85	\$1,687.60
65+	\$706.20	\$1,526.15	\$1,061.69	\$1,677.72	65+	\$784.67	\$1,695.72	\$1,179.65	\$1,864.13	65+	\$863.14	\$1,865.29	\$1,297.62	\$2,050.54
CalChoice 30					CalChoice 30					CalChoice 30				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$206.51	\$576.85	\$567.27	\$802.76	<30	\$229.45	\$640.94	\$630.30	\$891.95	<30	\$252.40	\$705.03	\$693.33	\$981.15
30-39	\$228.19	\$619.97	\$583.24	\$887.41	30-39	\$253.54	\$688.86	\$648.04	\$986.01	30-39	\$278.89	\$757.75	\$712.84	\$1,084.61
40-49	\$294.35	\$677.25	\$559.28	\$893.80	40-49	\$327.06	\$752.50	\$621.42	\$993.11	40-49	\$359.77	\$827.75	\$683.56	\$1,092.42
50-54	\$383.12	\$796.37	\$631.85	\$1,017.93	50-54	\$425.69	\$884.85	\$702.05	\$1,131.03	50-54	\$468.26	\$973.34	\$772.26	\$1,244.13
55-59	\$484.21	\$1,016.79	\$723.80	\$1,169.44	55-59	\$538.01	\$1,129.77	\$804.22	\$1,299.38	55-59	\$591.81	\$1,242.75	\$884.64	\$1,429.32
60-64	\$597.16	\$1,134.31	\$798.64	\$1,324.15	60-64	\$663.51	\$1,260.34	\$887.38	\$1,471.28	60-64	\$729.86	\$1,386.37	\$976.12	\$1,618.41
65+	\$677.25	\$1,463.57	\$1,018.16	\$1,608.93	65+	\$752.50	\$1,626.19	\$1,131.29	\$1,787.70	65+	\$827.75	\$1,788.81	\$1,244.42	\$1,966.47
CalChoice 40					CalChoice 40					CalChoice 40				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$195.48	\$546.04	\$536.97	\$759.87	<30	\$217.20	\$606.71	\$596.63	\$844.30	<30	\$238.92	\$667.38	\$656.29	\$928.73
30-39	\$216.00	\$586.86	\$552.09	\$840.01	30-39	\$240.00	\$652.07	\$613.43	\$933.34	30-39	\$264.00	\$717.28	\$674.77	\$1,026.67
40-49	\$278.63	\$641.08	\$529.41	\$846.05	40-49	\$309.59	\$712.31	\$588.23	\$940.06	40-49	\$340.55	\$783.54	\$647.05	\$1,034.07
50-54	\$362.66	\$753.82	\$598.10	\$963.56	50-54	\$402.95	\$837.58	\$664.55	\$1,070.62	50-54	\$443.25	\$921.34	\$731.01	\$1,177.68
55-59	\$458.34	\$962.48	\$685.14	\$1,106.98	55-59	\$509.27	\$1,069.42	\$761.27	\$1,229.98	55-59	\$560.20	\$1,176.36	\$837.40	\$1,352.98
60-64	\$565.26	\$1,073.72	\$755.98	\$1,253.42	60-64	\$628.07	\$1,193.02	\$839.98	\$1,392.69	60-64	\$690.88	\$1,312.32	\$923.98	\$1,531.96
65+	\$641.08	\$1,385.40	\$963.77	\$1,522.99	65+	\$712.31	\$1,539.33	\$1,070.86	\$1,692.21	65+	\$783.54	\$1,693.26	\$1,177.95	\$1,861.43

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

HSA CALIFORNIA

EFFECTIVE 1/1/10-6/1/10

RATE AREA 1

Alameda, San Francisco, San Joaquin, San Mateo, and Santa Clara
Portions of Contra Costa are also within Rate Area 1

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HSA \$20/\$2200					HSA \$20/\$2200					HSA \$20/\$2200				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$124.01	\$339.62	\$280.71	\$409.22	<30	\$137.79	\$377.36	\$311.90	\$454.69	<30	\$151.57	\$415.10	\$343.09	\$500.16
30-39	\$146.49	\$391.52	\$295.70	\$458.35	30-39	\$162.77	\$435.02	\$328.56	\$509.28	30-39	\$179.05	\$478.52	\$361.42	\$560.21
40-49	\$198.10	\$404.30	\$309.85	\$513.66	40-49	\$220.11	\$449.22	\$344.28	\$570.73	40-49	\$242.12	\$494.14	\$378.71	\$627.80
50-54	\$264.57	\$549.30	\$362.33	\$608.09	50-54	\$293.97	\$610.33	\$402.59	\$675.65	50-54	\$323.37	\$671.36	\$442.85	\$743.22
55-59	\$328.48	\$683.06	\$425.86	\$748.75	55-59	\$364.98	\$758.95	\$473.18	\$831.94	55-59	\$401.48	\$834.85	\$520.50	\$915.13
60-64	\$420.96	\$842.48	\$520.35	\$932.19	60-64	\$467.73	\$936.09	\$578.17	\$1,035.77	60-64	\$514.50	\$1,029.70	\$635.99	\$1,139.35
65+	\$510.60	\$1,164.21	\$605.96	\$1,221.29	65+	\$567.33	\$1,293.57	\$673.29	\$1,356.99	65+	\$624.06	\$1,422.93	\$740.62	\$1,492.69

HSA \$30/\$2600					HSA \$30/\$2600					HSA \$30/\$2600				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$120.61	\$330.30	\$273.01	\$397.99	<30	\$134.01	\$367.00	\$303.34	\$442.21	<30	\$147.41	\$403.70	\$333.67	\$486.43
30-39	\$142.47	\$380.78	\$287.60	\$445.78	30-39	\$158.30	\$423.09	\$319.55	\$495.31	30-39	\$174.13	\$465.40	\$351.51	\$544.84
40-49	\$192.66	\$393.20	\$301.36	\$499.56	40-49	\$214.07	\$436.89	\$334.84	\$555.07	40-49	\$235.48	\$480.58	\$368.32	\$610.58
50-54	\$257.32	\$534.22	\$352.39	\$591.40	50-54	\$285.91	\$593.58	\$391.54	\$657.11	50-54	\$314.50	\$652.94	\$430.69	\$722.82
55-59	\$319.47	\$664.32	\$414.17	\$728.20	55-59	\$354.97	\$738.13	\$460.19	\$809.11	55-59	\$390.47	\$811.94	\$506.21	\$890.02
60-64	\$409.41	\$819.36	\$506.07	\$906.62	60-64	\$454.90	\$910.40	\$562.30	\$1,007.35	60-64	\$500.39	\$1,001.44	\$618.53	\$1,108.09
65+	\$496.58	\$1,132.27	\$589.34	\$1,187.78	65+	\$551.76	\$1,258.08	\$654.82	\$1,319.76	65+	\$606.94	\$1,383.89	\$720.30	\$1,451.74

RATE AREA 2

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 2: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HSA \$20/\$2200					HSA \$20/\$2200					HSA \$20/\$2200				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$130.54	\$357.50	\$295.49	\$430.76	<30	\$145.04	\$397.22	\$328.32	\$478.62	<30	\$159.54	\$436.94	\$361.15	\$526.48
30-39	\$154.21	\$412.13	\$311.27	\$482.47	30-39	\$171.34	\$457.92	\$345.86	\$536.08	30-39	\$188.47	\$503.71	\$380.45	\$589.69
40-49	\$208.53	\$425.57	\$326.16	\$540.69	40-49	\$231.70	\$472.86	\$362.40	\$600.77	40-49	\$254.87	\$520.15	\$398.64	\$660.85
50-54	\$278.50	\$578.21	\$381.40	\$640.09	50-54	\$309.44	\$642.45	\$423.78	\$711.21	50-54	\$340.38	\$706.70	\$466.16	\$782.33
55-59	\$345.77	\$719.01	\$448.27	\$788.16	55-59	\$384.19	\$798.90	\$498.08	\$875.73	55-59	\$422.61	\$878.79	\$547.89	\$963.30
60-64	\$443.12	\$886.82	\$547.74	\$981.25	60-64	\$492.35	\$985.35	\$608.60	\$1,090.28	60-64	\$541.59	\$1,083.89	\$669.46	\$1,199.31
65+	\$537.47	\$1,225.49	\$637.86	\$1,285.57	65+	\$597.19	\$1,361.66	\$708.73	\$1,428.41	65+	\$656.91	\$1,497.83	\$779.60	\$1,571.25

HSA \$30/\$2600					HSA \$30/\$2600					HSA \$30/\$2600				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$126.95	\$347.69	\$287.38	\$418.94	<30	\$141.06	\$386.32	\$319.31	\$465.49	<30	\$155.17	\$424.95	\$351.24	\$512.04
30-39	\$149.97	\$400.82	\$302.73	\$469.23	30-39	\$166.63	\$445.36	\$336.37	\$521.37	30-39	\$183.29	\$489.90	\$370.01	\$573.51
40-49	\$202.81	\$413.89	\$317.21	\$525.85	40-49	\$225.34	\$459.88	\$352.46	\$584.28	40-49	\$247.87	\$505.87	\$387.71	\$642.71
50-54	\$270.86	\$562.34	\$370.94	\$622.53	50-54	\$300.95	\$624.82	\$412.15	\$691.70	50-54	\$331.05	\$687.30	\$453.37	\$760.87
55-59	\$336.29	\$699.28	\$435.97	\$766.53	55-59	\$373.65	\$776.98	\$484.41	\$851.70	55-59	\$411.02	\$854.68	\$532.85	\$936.87
60-64	\$430.96	\$862.49	\$532.71	\$954.33	60-64	\$478.84	\$958.32	\$591.90	\$1,060.37	60-64	\$526.72	\$1,054.15	\$651.09	\$1,166.41
65+	\$522.72	\$1,191.86	\$620.35	\$1,250.30	65+	\$580.80	\$1,324.29	\$689.28	\$1,389.22	65+	\$638.88	\$1,456.72	\$758.21	\$1,528.14

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

HSA CALIFORNIA

EFFECTIVE 1/1/10-6/1/10

RATE AREA 3

Madera, Marin, Napa, Sacramento, Solano, and Stanislaus/Portions of the following counties are also within Rate Area 3: Amador, Contra Costa, El Dorado, Fresno, Kings, Mariposa, Placer, Sonoma, Sutter, Tulare, Yolo, and Yuba

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HSA \$20/\$2200					HSA \$20/\$2200					HSA \$20/\$2200				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$130.54	\$357.50	\$295.49	\$430.76	<30	\$145.04	\$397.22	\$328.32	\$478.62	<30	\$159.54	\$436.94	\$361.15	\$526.48
30-39	\$154.21	\$412.13	\$311.27	\$482.47	30-39	\$171.34	\$457.92	\$345.86	\$536.08	30-39	\$188.47	\$503.71	\$380.45	\$589.69
40-49	\$208.53	\$425.57	\$326.16	\$540.69	40-49	\$231.70	\$472.86	\$362.40	\$600.77	40-49	\$254.87	\$520.15	\$398.64	\$660.85
50-54	\$278.50	\$578.21	\$381.40	\$640.09	50-54	\$309.44	\$642.45	\$423.78	\$711.21	50-54	\$340.38	\$706.70	\$466.16	\$782.33
55-59	\$345.77	\$719.01	\$448.27	\$788.16	55-59	\$384.19	\$798.90	\$498.08	\$875.73	55-59	\$422.61	\$878.79	\$547.89	\$963.30
60-64	\$443.12	\$886.82	\$547.74	\$981.25	60-64	\$492.35	\$985.35	\$608.60	\$1,090.28	60-64	\$541.59	\$1,083.89	\$669.46	\$1,199.31
65+	\$537.47	\$1,225.49	\$637.86	\$1,285.57	65+	\$597.19	\$1,361.66	\$708.73	\$1,428.41	65+	\$656.91	\$1,497.83	\$779.60	\$1,571.25

HSA \$30/\$2600					HSA \$30/\$2600					HSA \$30/\$2600				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$126.95	\$347.69	\$287.38	\$418.94	<30	\$141.06	\$386.32	\$319.31	\$465.49	<30	\$155.17	\$424.95	\$351.24	\$512.04
30-39	\$149.97	\$400.82	\$302.73	\$469.23	30-39	\$166.63	\$445.36	\$336.37	\$521.37	30-39	\$183.29	\$489.90	\$370.01	\$573.51
40-49	\$202.81	\$413.89	\$317.21	\$525.85	40-49	\$225.34	\$459.88	\$352.46	\$584.28	40-49	\$247.87	\$505.87	\$387.71	\$642.71
50-54	\$270.86	\$562.34	\$370.94	\$622.53	50-54	\$300.95	\$624.82	\$412.15	\$691.70	50-54	\$331.05	\$687.30	\$453.37	\$760.87
55-59	\$336.29	\$699.28	\$435.97	\$766.53	55-59	\$373.65	\$776.98	\$484.41	\$851.70	55-59	\$411.02	\$854.68	\$532.85	\$936.87
60-64	\$430.96	\$862.49	\$532.71	\$954.33	60-64	\$478.84	\$958.32	\$591.90	\$1,060.37	60-64	\$526.72	\$1,054.15	\$651.09	\$1,166.41
65+	\$522.72	\$1,191.86	\$620.35	\$1,250.30	65+	\$580.80	\$1,324.29	\$689.28	\$1,389.22	65+	\$638.88	\$1,456.72	\$758.21	\$1,528.14

RATE AREA 4

Portions of the following counties are within Rate Area 4: Imperial, Riverside, and San Bernardino

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HSA \$20/\$2200					HSA \$20/\$2200					HSA \$20/\$2200				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$116.17	\$318.15	\$262.97	\$383.36	<30	\$129.08	\$353.50	\$292.19	\$425.95	<30	\$141.99	\$388.85	\$321.41	\$468.55
30-39	\$137.23	\$366.78	\$277.01	\$429.38	30-39	\$152.48	\$407.53	\$307.79	\$477.09	30-39	\$167.73	\$448.28	\$338.57	\$524.80
40-49	\$185.58	\$378.74	\$290.27	\$481.19	40-49	\$206.20	\$420.82	\$322.52	\$534.65	40-49	\$226.82	\$462.90	\$354.77	\$588.12
50-54	\$247.85	\$514.58	\$339.43	\$569.65	50-54	\$275.39	\$571.75	\$377.14	\$632.94	50-54	\$302.93	\$628.93	\$414.85	\$696.23
55-59	\$307.72	\$639.88	\$398.94	\$701.42	55-59	\$341.91	\$710.98	\$443.27	\$779.35	55-59	\$376.10	\$782.08	\$487.60	\$857.29
60-64	\$394.34	\$789.22	\$487.46	\$873.27	60-64	\$438.16	\$876.91	\$541.62	\$970.30	60-64	\$481.98	\$964.60	\$595.78	\$1,067.33
65+	\$478.31	\$1,090.62	\$567.66	\$1,144.09	65+	\$531.46	\$1,211.80	\$630.73	\$1,271.21	65+	\$584.61	\$1,332.98	\$693.80	\$1,398.33

HSA \$30/\$2600					HSA \$30/\$2600					HSA \$30/\$2600				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$112.98	\$309.42	\$255.75	\$372.83	<30	\$125.53	\$343.80	\$284.17	\$414.26	<30	\$138.08	\$378.18	\$312.59	\$455.69
30-39	\$133.47	\$356.71	\$269.42	\$417.60	30-39	\$148.30	\$396.34	\$299.35	\$464.00	30-39	\$163.13	\$435.97	\$329.29	\$510.40
40-49	\$180.49	\$368.34	\$282.30	\$467.98	40-49	\$200.54	\$409.27	\$313.67	\$519.98	40-49	\$220.59	\$450.20	\$345.04	\$571.98
50-54	\$241.05	\$500.45	\$330.11	\$554.02	50-54	\$267.83	\$556.06	\$366.79	\$615.58	50-54	\$294.61	\$611.67	\$403.47	\$677.14
55-59	\$299.28	\$622.32	\$387.99	\$682.17	55-59	\$332.53	\$691.47	\$431.10	\$757.97	55-59	\$365.78	\$760.62	\$474.21	\$833.77
60-64	\$383.53	\$767.57	\$474.08	\$849.30	60-64	\$426.14	\$852.85	\$526.76	\$943.67	60-64	\$468.75	\$938.14	\$579.44	\$1,038.04
65+	\$465.19	\$1,060.70	\$552.09	\$1,112.70	65+	\$516.88	\$1,178.55	\$613.43	\$1,236.33	65+	\$568.57	\$1,296.41	\$674.77	\$1,359.96

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

HSA CALIFORNIA

EFFECTIVE 1/1/10-6/1/10

RATE AREA 5

Portions of the following counties are within Rate Area 5: Los Angeles and San Diego

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HSA \$20/\$2200					HSA \$20/\$2200					HSA \$20/\$2200				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$105.10	\$287.86	\$237.92	\$346.84	<30	\$116.78	\$319.84	\$264.36	\$385.38	<30	\$128.46	\$351.82	\$290.80	\$423.92
30-39	\$124.16	\$331.84	\$250.63	\$388.49	30-39	\$137.96	\$368.71	\$278.48	\$431.65	30-39	\$151.76	\$405.58	\$306.33	\$474.82
40-49	\$167.90	\$342.67	\$262.62	\$435.36	40-49	\$186.56	\$380.74	\$291.80	\$483.73	40-49	\$205.22	\$418.81	\$320.98	\$532.10
50-54	\$224.24	\$465.57	\$307.10	\$515.39	50-54	\$249.16	\$517.30	\$341.22	\$572.66	50-54	\$274.08	\$569.03	\$375.34	\$629.93
55-59	\$278.42	\$578.93	\$360.95	\$634.62	55-59	\$309.35	\$643.26	\$401.05	\$705.13	55-59	\$340.29	\$707.59	\$441.16	\$775.64
60-64	\$356.79	\$714.06	\$441.04	\$790.10	60-64	\$396.43	\$793.40	\$490.04	\$877.89	60-64	\$436.07	\$872.74	\$539.04	\$965.68
65+	\$432.77	\$986.75	\$513.59	\$1,035.14	65+	\$480.85	\$1,096.39	\$570.66	\$1,150.15	65+	\$528.94	\$1,206.03	\$627.73	\$1,265.17

HSA \$30/\$2600					HSA \$30/\$2600					HSA \$30/\$2600				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$102.22	\$279.95	\$231.39	\$337.33	<30	\$113.58	\$311.06	\$257.10	\$374.81	<30	\$124.94	\$342.17	\$282.81	\$412.29
30-39	\$120.75	\$322.74	\$243.76	\$377.83	30-39	\$134.17	\$358.60	\$270.84	\$419.81	30-39	\$147.59	\$394.46	\$297.92	\$461.79
40-49	\$163.30	\$333.26	\$255.42	\$423.41	40-49	\$181.44	\$370.29	\$283.80	\$470.46	40-49	\$199.58	\$407.32	\$312.18	\$517.51
50-54	\$218.09	\$452.79	\$298.67	\$501.26	50-54	\$242.32	\$503.10	\$331.86	\$556.95	50-54	\$266.55	\$553.41	\$365.05	\$612.65
55-59	\$270.77	\$563.05	\$351.05	\$617.20	55-59	\$300.86	\$625.61	\$390.05	\$685.78	55-59	\$330.95	\$688.17	\$429.06	\$754.36
60-64	\$347.00	\$694.47	\$428.93	\$768.42	60-64	\$385.56	\$771.63	\$476.59	\$853.80	60-64	\$424.12	\$848.79	\$524.25	\$939.18
65+	\$420.89	\$959.68	\$499.50	\$1,006.73	65+	\$467.65	\$1,066.31	\$555.00	\$1,118.59	65+	\$514.42	\$1,172.94	\$610.50	\$1,230.45

RATE AREA 6

Orange County

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HSA \$20/\$2200					HSA \$20/\$2200					HSA \$20/\$2200				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$99.58	\$272.70	\$225.40	\$328.59	<30	\$110.64	\$303.00	\$250.44	\$365.10	<30	\$121.70	\$333.30	\$275.48	\$401.61
30-39	\$117.63	\$314.38	\$237.44	\$368.04	30-39	\$130.70	\$349.31	\$263.82	\$408.93	30-39	\$143.77	\$384.24	\$290.20	\$449.82
40-49	\$159.07	\$324.63	\$248.81	\$412.44	40-49	\$176.74	\$360.70	\$276.45	\$458.27	40-49	\$194.41	\$396.77	\$304.10	\$504.10
50-54	\$212.45	\$441.06	\$290.93	\$488.27	50-54	\$236.05	\$490.07	\$323.26	\$542.52	50-54	\$259.66	\$539.08	\$355.59	\$596.77
55-59	\$263.76	\$548.47	\$341.95	\$601.22	55-59	\$293.07	\$609.41	\$379.94	\$668.02	55-59	\$322.38	\$670.35	\$417.93	\$734.82
60-64	\$338.01	\$676.48	\$417.82	\$748.51	60-64	\$375.57	\$751.64	\$464.24	\$831.68	60-64	\$413.13	\$826.80	\$510.66	\$914.85
65+	\$409.99	\$934.82	\$486.57	\$980.65	65+	\$455.54	\$1,038.69	\$540.63	\$1,089.61	65+	\$501.09	\$1,142.56	\$594.69	\$1,198.57

HSA \$30/\$2600					HSA \$30/\$2600					HSA \$30/\$2600				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$96.84	\$265.22	\$219.21	\$319.57	<30	\$107.60	\$294.69	\$243.57	\$355.08	<30	\$118.36	\$324.16	\$267.93	\$390.59
30-39	\$114.40	\$305.75	\$230.92	\$357.94	30-39	\$127.11	\$339.72	\$256.58	\$397.71	30-39	\$139.82	\$373.69	\$282.24	\$437.48
40-49	\$154.70	\$315.72	\$241.97	\$401.13	40-49	\$171.89	\$350.80	\$268.86	\$445.70	40-49	\$189.08	\$385.88	\$295.75	\$490.27
50-54	\$206.61	\$428.96	\$282.95	\$474.88	50-54	\$229.57	\$476.62	\$314.39	\$527.64	50-54	\$252.53	\$524.28	\$345.83	\$580.40
55-59	\$256.52	\$533.42	\$332.57	\$584.72	55-59	\$285.02	\$592.69	\$369.52	\$649.69	55-59	\$313.52	\$651.96	\$406.47	\$714.66
60-64	\$328.73	\$657.92	\$406.36	\$727.97	60-64	\$365.26	\$731.02	\$451.51	\$808.86	60-64	\$401.79	\$804.12	\$496.66	\$889.75
65+	\$398.74	\$909.17	\$473.21	\$953.74	65+	\$443.04	\$1,010.19	\$525.79	\$1,059.71	65+	\$487.34	\$1,111.21	\$578.37	\$1,165.68

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

HSA CALIFORNIA

EFFECTIVE 1/1/10-6/1/10

RATE AREA 7

Portions of the following counties are within Rate Area 7: Kern, Los Angeles, Tulare, and Ventura

RAF ¹ .90					RAF ¹ 1.00					RAF ¹ 1.10				
HSA \$20/\$2200					HSA \$20/\$2200					HSA \$20/\$2200				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$110.64	\$303.00	\$250.44	\$365.09	<30	\$122.93	\$336.67	\$278.27	\$405.66	<30	\$135.22	\$370.34	\$306.10	\$446.23
30-39	\$130.70	\$349.31	\$263.83	\$408.93	30-39	\$145.22	\$388.12	\$293.14	\$454.37	30-39	\$159.74	\$426.93	\$322.45	\$499.81
40-49	\$176.74	\$360.70	\$276.44	\$458.27	40-49	\$196.38	\$400.78	\$307.16	\$509.19	40-49	\$216.02	\$440.86	\$337.88	\$560.11
50-54	\$236.05	\$490.07	\$323.26	\$542.52	50-54	\$262.28	\$544.52	\$359.18	\$602.80	50-54	\$288.51	\$598.97	\$395.10	\$663.08
55-59	\$293.07	\$609.41	\$379.94	\$668.02	55-59	\$325.63	\$677.12	\$422.16	\$742.24	55-59	\$358.19	\$744.83	\$464.38	\$816.46
60-64	\$375.57	\$751.64	\$464.25	\$831.68	60-64	\$417.30	\$835.16	\$515.83	\$924.09	60-64	\$459.03	\$918.68	\$567.41	\$1,016.50
65+	\$455.54	\$1,038.69	\$540.63	\$1,089.61	65+	\$506.16	\$1,154.10	\$600.70	\$1,210.68	65+	\$556.78	\$1,269.51	\$660.77	\$1,331.75

HSA \$30/\$2600					HSA \$30/\$2600					HSA \$30/\$2600				
Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM	Age	SUB	SUB+SP	SUB+CH	FAM
<30	\$107.60	\$294.69	\$243.58	\$355.08	<30	\$119.56	\$327.43	\$270.64	\$394.53	<30	\$131.52	\$360.17	\$297.70	\$433.98
30-39	\$127.11	\$339.72	\$256.58	\$397.71	30-39	\$141.23	\$377.47	\$285.09	\$441.90	30-39	\$155.35	\$415.22	\$313.60	\$486.09
40-49	\$171.89	\$350.80	\$268.86	\$445.70	40-49	\$190.99	\$389.78	\$298.73	\$495.22	40-49	\$210.09	\$428.76	\$328.60	\$544.74
50-54	\$229.57	\$476.62	\$314.40	\$527.63	50-54	\$255.08	\$529.58	\$349.33	\$586.26	50-54	\$280.59	\$582.54	\$384.26	\$644.89
55-59	\$285.02	\$592.69	\$369.51	\$649.68	55-59	\$316.69	\$658.54	\$410.57	\$721.87	55-59	\$348.36	\$724.39	\$451.63	\$794.06
60-64	\$365.27	\$731.02	\$451.50	\$808.87	60-64	\$405.85	\$812.24	\$501.67	\$898.74	60-64	\$446.44	\$893.46	\$551.84	\$988.61
65+	\$443.04	\$1,010.19	\$525.79	\$1,059.71	65+	\$492.27	\$1,122.43	\$584.21	\$1,177.46	65+	\$541.50	\$1,234.67	\$642.63	\$1,295.21

Subscriber/Dependent codes

SUB = subscriber only
SUB+SP = subscriber plus spouse

SUB+CH = subscriber plus child or children
FAM = subscriber plus spouse and child or children

¹Risk adjustment factor

