

Standard Rate Summary

NOTE: New Business 2-5 Life Group Sizes Will Receive a 1.10 Risk Adjustment Factor

FOR 7/1/09 – 12/1/09 COVERAGE EFFECTIVE DATES



THE INFORMATION PROVIDED HEREIN, INCLUDING THE RATING INFORMATION IS PROVIDED ON TO YOU ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WE FURTHER DISCLAIM ALL LIABILITY RELATED TO THE INFORMATION, INCLUDING THOSE CAUSED BY RATING DISCREPANCIES. FINAL RATES AND RATING AREAS ARE BASED UPON ACTUAL ENROLLMENT AND UNDERWRITING AND MUST BE APPROVED BY THE APPLICABLE INSURANCE CARRIER.

**Kaiser Permanente Choice Solution Multiple Rating Area Key
For Effective Dates 7/01/09 through 12/01/09**

Area 1:

94002, 94005, 94010-94011, 94013-94028, 94030, 94035, 94037-94044, 94060-94066, 94070, 94074, 94080, 94083, 94085-94089, 94101-94105, 94107-94112, 94114-94134, 94137, 94139-94147, 94151, 94156, 94158-94164, 94172, 94177, 94188, 94199, 94301-94306, 94309, 94401-94404, 94497, 94501-94502, 94536-94546, 94550-94552, 94555, 94557, 94560, 94566, 94568, 94577-94580, 94586-94588, 94601-94615, 94617-94624, 94649, 94659-94662, 94666, 94701-94710, 94712, 94720, 94801-94808, 94820, 94850, 95002, 95008-95009, 95011, 95013-95015, 95020-95021, 95026, 95030-95033, 95035-95038, 95042, 95044, 95046, 95050-95056, 95070-95071, 95101, 95103, 95106, 95108-95113, 95115-95136, 95138-95141, 95148, 95150-95161, 95164, 95170, 95172-95173, 95190-95194, 95196

Area 2:

94203-94209, 94211, 94229-94230, 94232, 94234-94237, 94239-94240, 94244-94250, 94252, 94254, 94256-94259, 94261-94263, 94267-94269, 94271, 94273-94274, 94277-94280, 94282-94291, 94293-94298, 94503, 94505-94531, 94533-94535, 94547-94549, 94553, 94556, 94558-94559, 94561-94565, 94567, 94569-94576, 94581-94583, 94585, 94589-94592, 94595-94599, 94901, 94903-94904, 94912-94915, 94920, 94922-94925, 94927-94931, 94933, 94937-94942, 94945-94957, 94960, 94963-94966, 94970-94979, 94999, 95201-95213, 95215, 95219-95220, 95227, 95230-95231, 95234, 95236-95237, 95240-95242, 95253, 95258, 95267, 95269, 95296-95297, 95304, 95320, 95330, 95336-95337, 95366, 95376-95378, 95385, 95391, 95401-95407, 95409, 95416, 95419, 95421, 95425, 95430-95431, 95433, 95436, 95439, 95441-95442, 95444, 95446, 95448, 95450, 95452, 95462, 95465, 95471-95473, 95476, 95486-95487, 95492, 95602-95605, 95607-95621, 95623-95626, 95628, 95630, 95632-95635, 95638-95641, 95645, 95648, 95650-95652, 95655, 95658-95664, 95667-95674, 95676-95678, 95680-95683, 95686-95688, 95690-95698, 95703, 95722, 95736, 95741-95742, 95746-95747, 95757-95759, 95762-95763, 95765, 95776, 95798-95799, 95811-95838, 95840-95843, 95851-95853, 95860, 95864-95867, 95894, 95899, 95903, 95961

Area 3:

93230, 93232, 93242, 93601-93602, 93604, 93606-93607, 93609, 93611-93614, 93616, 93618-93619, 93623-93627, 93630-93631, 93636-93639, 93643-93646, 93648-93654, 93656, 93657, 93660, 93662, 93666-93669, 93673, 93675, 93701-93712, 93714-93718, 93720-93730, 93741, 93744-93745, 93747, 93750, 93755, 93760-93761, 93764-93765, 93771-93780, 93784, 93786, 93790-93794, 93844, 93888, 95307, 95313, 95316, 95319, 95323, 95326, 95328-95329, 95350-95358, 95360-95361, 95363, 95367-95368, 95380-95382, 95386-95387, 95397

Area 4:

91701, 91708-91710, 91729-91730, 91737, 91739, 91743, 91752, 91758, 91761-91764, 91784-91786, 92201-92203, 92210-92211, 92220, 92223, 92230, 92234-92236, 92240-92241, 92247-92248, 92252-92256, 92258, 92260-92264, 92268, 92270, 92274-92278, 92282, 92284-92286, 92292, 92305, 92307-92308, 92313-92318, 92320-92322, 92324-92326, 92329, 92331, 92333-92337, 92339-92341, 92344-92346, 92350, 92352, 92354, 92357-92359, 92369, 92371-92378, 92382, 92385-92386, 92391-92395, 92397, 92399, 92401-92408, 92410-92415, 92418, 92423-92424, 92427, 92501-92509, 92513-92519, 92521-92522, 92530-92532, 92543-92546, 92548, 92551-92557, 92562-92564, 92567, 92570-92572, 92581-92587, 92589-92593, 92595-92596, 92599, 92860, 92877-92883

Area 5:

90001-90084, 90086-90089, 90091, 90093-90096, 90101, 90103, 90189, 90201-90202, 90209-90213, 90220-90224, 90230-90232, 90239-90242, 90245, 90247-90251, 90254-90255, 90260-90267, 90270, 90272, 90274-90275, 90277-90278, 90280, 90290-90296, 90301-90312, 90401-90411, 90501-90510, 90601-90610, 90637-90640, 90650-90652, 90660-90662, 90670-90671, 90701-90703, 90706-90707, 90710-90717, 90723, 90731-90734, 90744-90749, 90755, 90801-90810, 90813-90815, 90822, 90831-90835, 90840, 90842, 90844, 90846-90848, 90853, 90895, 91001, 91003, 91006-91012, 91016-91017, 91020-91021, 91023-91025, 91030-91031, 91040-91043, 91046, 91066, 91077, 91101-91110, 91114-91118, 91121, 91123-91126, 91129, 91182, 91184-91185, 91188-91189, 91199, 91201-91210, 91214, 91221-91222, 91224-91226, 91501-91508, 91510, 91521-91523, 91702, 91706, 91714-91716, 91722-91724, 91731-91735, 91740-91741, 91744-91750, 91754-91756, 91765, 91770-91773, 91775-91776, 91778, 91780, 91788-91793, 91795, 91801-91804, 91896, 91901-91903, 91908-91917, 91921, 91931-91933, 91935, 91941-91947, 91950-91951, 91962-91963, 91976-91980, 91987, 92007-92011, 92013, 92014, 92018-92027, 92029-92030, 92033, 92037-92040, 92046, 92049, 92051-92052, 92054-92058, 92064-92065, 92067-92069, 92071-92072, 92074-92075, 92078-92079, 92081-92085, 92090-92093, 92096, 92101-92124, 92126-92132, 92134-92140, 92142-92143, 92145, 92147, 92149-92150, 92152-92155, 92158-92179, 92182, 92184, 92186-92187, 92190-92199

Area 6:

90620-90624, 90630-90633, 90680, 90720-90721, 90740, 90742-90743, 92602-92607, 92609-92610, 92612, 92614-92620, 92623-92630, 92637, 92646-92663, 92672-92679, 92683-92685, 92688, 92690-92694, 92697-92698, 92701-92708, 92711-92712, 92728, 92735, 92780-92782, 92799, 92801-92809, 92811-92812, 92814-92817, 92821-92823, 92825, 92831-92838, 92840-92846, 92850, 92856-92857, 92859, 92861-92871, 92885-92887, 92899

Area 7

91301-91311, 91313, 91316, 91319-91322, 91324-91331, 91333-91335, 91337, 91340-91346, 91350-91362, 91364-91365, 91367, 91371-91372, 91376-91377, 91380-91381, 91383-91388, 91390, 91392-91396, 91401-91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495-91496, 91499, 91601-91612, 91614-91618, 91711, 91759, 91766-91769, 93001-93007, 93009-93012, 93015-93016, 93020-93022, 93030-93036, 93040-93044, 93060-93066, 93093-93094, 93099, 93203, 93205-93206, 93215-93216, 93220, 93222, 93224-93226, 93238, 93240-93241, 93243, 93250-93252, 93261, 93263, 93276, 93280, 93285, 93287, 93301-93309, 93311-93314, 93380-93390, 93501-93502, 93504-93505, 93510, 93518-93519, 93531-93532, 93534-93536, 93539, 93543-93544, 93550-93553, 93560-93561, 93563, 93581, 93584, 93586, 93590-93591, 93599

Area 8 (These zip codes plus zip codes Out Of State):

93202, 93204, 93210, 93212, 93221, 93223, 93227, 93234-93235, 93237, 93239, 93244-93247, 93262, 93266-93267, 93271, 93274-93275, 93277-93279, 93282, 93286, 93290-93292, 93426, 93450, 93512, 93517, 93529, 93541, 93546, 93603, 93605, 93608, 96310, 96315, 96320, 96322, 96328, 96333-96335, 96340-96342, 96347, 96361, 96364-96365, 96370, 93740, 93901-93902, 93905-93908, 93912, 93915, 93920-93928, 93930, 93932-93933, 93940, 93942-93944, 93950, 93953-93955, 93960, 93962, 94153-94154, 94171, 94299, 94498, 95001, 95003-95007, 95010, 95012, 95017-95019, 95023-95024, 95039, 95041, 95043, 95045, 95060-95067, 95073, 95075-95077, 95221-95226, 95228-95229, 95232-95233, 95245-95252, 95254-95255, 95257, 95301, 95303, 95305, 95306, 95309-95312, 95314-95315, 95317-95318, 95321-95322, 95324-95325, 95327, 95333-95335, 95338, 95340-95341, 95343-95348, 95364-95365, 95369-95370, 95372-95375, 95379, 95383, 95388-95389, 95410, 95412, 95415, 95417-95418, 95420, 95422-95424, 95426-95429, 95432, 95435, 95437, 95443, 95445, 95449, 95453-95454, 95456-95461, 95463-95464, 95466-95470, 95480-95482, 95485, 95488, 95490, 95493, 95494, 95497, 95501-95503, 95511, 95514, 95518-95519, 95521, 95524-95528, 95531-95532, 95534, 95536-95538, 95540, 95542-95543, 95545-95556, 95558-95560, 95562-95565, 95567-95571, 95573, 95585, 95587, 95589, 95595, 95601, 95606, 95627, 95629, 95631, 95636-95637, 95642, 95644, 95646, 95653-95654, 95656, 95665-95666, 95675, 95679, 95684-95685, 95689, 95699, 95701, 95709, 95712-95715, 95717, 95720-95721, 95724, 95726, 95728, 95735, 95887, 95901, 95910, 95912-95920, 95922-95930, 95932, 95934-95951, 95953-95960, 95962-95963, 95965-95984, 95986-95988, 95991-95993, 96001-96003, 96006-96011, 96013-96017, 96019-96025, 96027-96029, 96031-96035, 96037-96041, 96044, 96046-96052, 96054, 96055-96059, 96061-96065, 96067-96071, 96073-96076, 96078-96080, 96084-96097, 96099, 96101, 96103-96130, 96132-96137, 96140-96143, 96145-96146, 96148, 96150-96152, 96154-96158, 96160-96162

Area 9:

90099, 90704, 90899, 91382, 91526, 91797, 91905, 91906, 91934, 91948, 92003-92004, 92028, 92036, 92059-92061, 92066, 92070, 92086, 92088, 92222, 92225-92227, 92231-92233, 92239, 92242-92244, 92249, 92250-92251, 92257, 92259, 92266-92267, 92273, 92280-92281, 92283, 92301, 92304, 92309-92312, 92323, 92327-92328, 92332, 92338, 92342, 92347, 92356, 92363-92366, 92368, 92384, 92389, 92398, 92536, 92539, 92549, 92561, 92725, 93013-93014, 93023-93024, 93067, 93101-93103, 93105-93111, 93116-93118, 93120-93121, 93130, 93140, 93150, 93160, 93190, 93199, 93201, 93207-93208, 93218-93219, 93249, 93254-93258, 93260, 93265, 93270, 93272, 93283, 93401-93403, 93405-93410, 93412, 93420-93424, 93427-93430, 93432-93438, 93440-93449, 93451-93458, 93460-93461, 93463-93465, 93475, 93483, 93513-93516, 93522-93524, 93526-93528, 93530, 93542, 93545, 93549, 93554-93556, 93558, 93562, 93592, 93596

THE INFORMATION PROVIDED HEREIN, INCLUDING THE RATING INFORMATION IS PROVIDED ON TO YOU ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WE FURTHER DISCLAIM ALL LIABILITY RELATED TO THE INFORMATION, INCLUDING THOSE CAUSED BY RATING DISCREPANCIES. FINAL RATES AND RATING AREAS ARE BASED UPON ACTUAL ENROLLMENT AND UNDERWRITING AND MUST BE APPROVED BY THE APPLICABLE INSURANCE CARRIER.

AREA 1

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

HMO PLANS	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
HMO 10	335.30	370.50	477.94	622.06	786.19	969.59	1099.63	936.62	1006.64	1099.63	1293.03	1650.93	1841.74	2376.37	921.05	946.99	908.09	1025.91	1175.22	1296.74	1653.16	1303.41	1440.86	1451.24	1652.79	1898.80	2149.99	2612.37
HMO 30	246.19	272.03	350.92	456.74	577.25	711.91	807.39	687.70	739.11	807.39	949.39	1212.18	1352.27	1744.82	676.27	695.31	666.75	753.26	862.89	952.11	1213.81	957.01	1057.93	1065.55	1213.54	1394.17	1578.60	1918.10
HDHP 1400	171.97	203.15	274.72	366.91	455.53	583.77	708.08	470.98	542.95	560.66	761.75	947.25	1168.33	1614.51	389.28	410.08	429.70	502.47	590.57	721.61	840.34	567.50	635.63	712.33	843.28	1038.34	1292.74	1693.66
HDHP 2400	132.50	156.52	211.66	282.69	350.97	449.78	545.55	362.87	418.33	431.97	586.90	729.82	900.16	1243.92	299.93	315.95	331.07	387.14	455.02	555.97	647.45	437.24	489.73	548.82	649.72	800.01	996.01	1304.91
HMO 20 / \$1,000	194.50	229.77	310.71	414.97	515.21	660.25	800.84	532.68	614.08	634.12	861.55	1071.34	1321.39	1826.02	440.28	463.80	485.99	568.30	667.94	816.14	950.43	641.84	718.90	805.65	953.76	1174.38	1462.10	1915.55

POS PLANS	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
POS 20 / \$1,000	495.93	568.73	743.32	979.35	1226.17	1542.95	1865.99	1404.75	1560.01	1652.72	2041.73	2575.19	2988.65	4114.16	1278.50	1331.96	1302.95	1527.03	1766.46	1988.83	2478.51	1828.45	2049.69	2126.47	2486.47	2933.49	3383.92	4295.02
POS 30 / \$1,500	463.50	531.54	694.72	915.31	1146.00	1442.07	1743.98	1312.91	1458.02	1544.66	1908.23	2406.82	2793.25	3845.16	1194.90	1244.87	1217.76	1427.19	1650.97	1858.80	2316.45	1708.90	1915.67	1987.43	2323.90	2741.69	3162.67	4014.19

PPO PLANS	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
PPO 30 / \$500	452.94	558.49	747.26	1005.85	1239.30	1614.60	2008.90	1319.72	1558.75	1647.56	2108.87	2603.70	3228.65	4684.64	980.71	1086.27	1144.91	1316.93	1547.59	1921.56	2313.94	1481.12	1717.37	1903.35	2250.73	2739.46	3361.35	4808.76
PPO HSA 2200	385.90	475.84	636.67	856.98	1055.88	1375.64	1711.58	1124.40	1328.06	1403.72	1796.76	2218.35	2750.81	3991.32	835.57	925.50	975.46	1122.02	1318.54	1637.16	1971.48	1261.92	1463.20	1621.65	1917.62	2334.02	2863.87	4097.07

INDEMNITY	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
INDEMNITY	678.52	836.65	1119.44	1506.81	1856.53	2418.76	3009.43	1977.00	2335.09	2468.12	3159.19	3900.46	4836.67	7017.82	1469.16	1627.28	1715.13	1972.82	2318.36	2878.58	3466.39	2218.80	2572.70	2851.30	3371.70	4103.85	5035.47	7203.76

Health Care Service Plan rate areas will vary by Zip code
All Rates Shown are 1.00 Risk Adjustment Factor

THE INFORMATION PROVIDED HEREIN, INCLUDING THE RATING INFORMATION IS PROVIDED ON TO YOU ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WE FURTHER DISCLAIM ALL LIABILITY RELATED TO THE INFORMATION, INCLUDING THOSE CAUSED BY RATING DISCREPANCIES. FINAL RATES AND RATING AREAS ARE BASED UPON ACTUAL ENROLLMENT AND UNDERWRITING AND MUST BE APPROVED BY THE APPLICABLE INSURANCE CARRIER.

AREA 2

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

HMO PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
HMO 10	352.95	390.00	503.10	654.80	827.57	1020.62	1157.51	985.91	1059.62	1157.51	1361.09	1737.82	1938.67	2501.44	969.53	996.83	955.88	1079.90	1237.07	1364.99	1740.16	1372.01	1516.70	1527.62	1739.77	1998.73	2263.15	2749.87				
HMO 30	259.15	286.35	369.39	480.78	607.63	749.38	849.89	723.89	778.01	849.89	999.36	1275.98	1423.45	1836.65	711.87	731.91	701.84	792.90	908.30	1002.22	1277.69	1007.38	1113.61	1121.63	1277.41	1467.54	1661.69	2019.05				
HDHP 1400	181.02	213.84	289.18	386.22	479.51	614.50	745.35	495.77	571.53	590.17	801.84	997.10	1229.82	1699.48	409.77	431.66	452.31	528.92	621.65	759.59	884.56	597.37	669.09	749.82	887.67	1092.99	1360.78	1782.80				
HDHP 2400	139.47	164.76	222.81	297.57	369.45	473.45	574.26	381.97	440.34	454.71	617.79	768.23	947.53	1309.39	315.72	332.58	348.49	407.51	478.96	585.24	681.53	460.25	515.51	577.71	683.92	842.11	1048.44	1373.59				
HMO 20 / \$1,000	204.74	241.86	327.07	436.81	542.33	695.00	842.99	560.72	646.40	667.49	906.89	1127.73	1390.94	1922.13	463.46	488.21	511.57	598.21	703.10	859.10	1000.45	675.63	756.74	848.05	1003.96	1236.19	1539.06	2016.36				

POS PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
POS 20 / \$1,000	522.03	598.66	782.45	1030.89	1290.71	1624.16	1964.20	1478.69	1642.12	1739.70	2149.18	2710.73	3145.95	4330.70	1345.78	1402.06	1371.53	1607.40	1859.43	2093.51	2608.95	1924.69	2157.57	2238.38	2617.34	3087.88	3562.02	4521.07				
POS 30 / \$1,500	487.90	559.52	731.29	963.49	1206.32	1517.97	1835.77	1382.01	1534.75	1625.95	2008.66	2533.49	2940.26	4047.54	1257.79	1310.39	1281.85	1502.30	1737.86	1956.63	2438.37	1798.85	2016.50	2092.03	2446.21	2885.99	3329.12	4225.47				

PPO PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
PPO 30 / \$500	452.94	558.49	747.26	1005.85	1239.30	1614.60	2008.90	1319.72	1558.75	1647.56	2108.87	2603.70	3228.65	4684.64	980.71	1086.27	1144.91	1316.93	1547.59	1921.56	2313.94	1481.12	1717.37	1903.35	2250.73	2739.46	3361.35	4808.76				
PPO HSA 2200	385.90	475.84	636.67	856.98	1055.88	1375.64	1711.58	1124.40	1328.06	1403.72	1796.76	2218.35	2750.81	3991.32	835.57	925.50	975.46	1122.02	1318.54	1637.16	1971.48	1261.92	1463.20	1621.65	1917.62	2334.02	2863.87	4097.07				

INDEMNITY	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
INDEMNITY	678.52	836.65	1119.44	1506.81	1856.53	2418.76	3009.43	1977.00	2335.09	2468.12	3159.19	3900.46	4836.67	7017.82	1469.16	1627.28	1715.13	1972.82	2318.36	2878.58	3466.39	2218.80	2572.70	2851.30	3371.70	4103.85	5035.47	7203.76				

Health Care Service Plan rate areas will vary by Zip code
All Rates Shown are 1.00 Risk Adjustment Factor

THE INFORMATION PROVIDED HEREIN, INCLUDING THE RATING INFORMATION IS PROVIDED ON TO YOU ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WE FURTHER DISCLAIM ALL LIABILITY RELATED TO THE INFORMATION, INCLUDING THOSE CAUSED BY RATING DISCREPANCIES. FINAL RATES AND RATING AREAS ARE BASED UPON ACTUAL ENROLLMENT AND UNDERWRITING AND MUST BE APPROVED BY THE APPLICABLE INSURANCE CARRIER.

AREA 3

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

HMO PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
HMO 10	370.59	409.50	528.25	687.54	868.95	1071.65	1215.38	1035.21	1112.60	1215.38	1429.14	1824.72	2035.61	2626.51	1018.01	1046.67	1003.68	1133.90	1298.92	1433.24	1827.17	1440.61	1592.53	1604.00	1826.76	2098.67	2376.31	2887.36				
HMO 30	272.10	300.67	387.86	504.82	638.02	786.85	892.38	760.09	816.91	892.38	1049.33	1339.77	1494.62	1928.48	747.46	768.51	736.94	832.55	953.72	1052.34	1341.58	1057.75	1169.30	1177.71	1341.28	1540.92	1744.77	2120.01				
HDHP 1400	190.07	224.54	303.64	405.53	503.48	645.22	782.61	520.56	600.11	619.68	841.93	1046.96	1291.31	1784.46	430.26	453.25	474.93	555.36	652.74	797.57	928.79	627.23	702.54	787.31	932.05	1147.64	1428.82	1871.94				
HDHP 2400	146.44	173.00	233.95	312.44	387.92	497.12	602.98	401.07	462.36	477.44	648.68	806.64	994.91	1374.86	331.50	349.21	365.92	427.89	502.91	614.50	715.60	483.26	541.28	606.59	718.11	884.22	1100.86	1442.27				
HMO 20 / \$1,000	214.97	253.95	343.42	458.65	569.45	729.75	885.14	588.75	678.73	700.87	952.23	1184.12	1460.48	2018.23	486.63	512.62	537.15	628.12	738.25	902.05	1050.47	709.41	794.58	890.45	1054.15	1298.00	1616.01	2117.18				

POS PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
POS 20 / \$1,000	548.13	628.59	821.57	1082.43	1355.24	1705.37	2062.41	1552.62	1724.23	1826.69	2256.64	2846.26	3303.25	4547.23	1413.07	1472.16	1440.10	1687.77	1952.41	2198.18	2739.40	2020.92	2265.44	2350.30	2748.20	3242.28	3740.12	4747.12				
POS 30 / \$1,500	512.29	587.49	767.85	1011.66	1266.63	1593.87	1927.56	1451.11	1611.49	1707.25	2109.10	2660.16	3087.27	4249.92	1320.68	1375.91	1345.94	1577.42	1824.75	2054.46	2560.29	1888.79	2117.32	2196.63	2568.52	3030.28	3495.58	4436.74				

PPO PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
PPO 30 / \$500	452.94	558.49	747.26	1005.85	1239.30	1614.60	2008.90	1319.72	1558.75	1647.56	2108.87	2603.70	3228.65	4684.64	980.71	1086.27	1144.91	1316.93	1547.59	1921.56	2313.94	1481.12	1717.37	1903.35	2250.73	2739.46	3361.35	4808.76				
PPO HSA 2200	385.90	475.84	636.67	856.98	1055.88	1375.64	1711.58	1124.40	1328.06	1403.72	1796.76	2218.35	2750.81	3991.32	835.57	925.50	975.46	1122.02	1318.54	1637.16	1971.48	1261.92	1463.20	1621.65	1917.62	2334.02	2863.87	4097.07				

INDEMNITY	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
INDEMNITY	678.52	836.65	1119.44	1506.81	1856.53	2418.76	3009.43	1977.00	2335.09	2468.12	3159.19	3900.46	4836.67	7017.82	1469.16	1627.28	1715.13	1972.82	2318.36	2878.58	3466.39	2218.80	2572.70	2851.30	3371.70	4103.85	5035.47	7203.76				

Health Care Service Plan rate areas will vary by Zip code
All Rates Shown are 1.00 Risk Adjustment Factor

THE INFORMATION PROVIDED HEREIN, INCLUDING THE RATING INFORMATION IS PROVIDED ON TO YOU ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WE FURTHER DISCLAIM ALL LIABILITY RELATED TO THE INFORMATION, INCLUDING THOSE CAUSED BY RATING DISCREPANCIES. FINAL RATES AND RATING AREAS ARE BASED UPON ACTUAL ENROLLMENT AND UNDERWRITING AND MUST BE APPROVED BY THE APPLICABLE INSURANCE CARRIER.

AREA 4

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

HMO PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
HMO 10	328.45	362.93	468.18	609.36	770.14	949.79	1077.18	917.49	986.08	1077.18	1266.63	1617.22	1804.13	2327.84	902.25	927.65	889.54	1004.96	1151.22	1270.26	1619.40	1276.79	1411.44	1421.60	1619.04	1860.02	2106.09	2559.03				
HMO 30	242.47	267.92	345.62	449.84	568.53	701.16	795.20	677.31	727.95	795.20	935.05	1193.87	1331.85	1718.46	666.06	684.81	656.68	741.88	849.85	937.73	1195.47	942.55	1041.95	1049.46	1195.21	1373.11	1554.76	1889.13				
HDHP 1400	179.66	212.23	287.00	383.30	475.89	609.87	739.73	492.03	567.22	585.72	795.80	989.58	1220.55	1686.67	406.68	428.41	448.90	524.93	616.97	753.86	877.89	592.86	664.04	744.16	880.97	1084.75	1350.52	1769.36				
HDHP 2400	131.26	155.05	209.68	280.04	347.68	445.56	540.44	359.47	414.40	427.92	581.40	722.98	891.72	1232.26	297.12	312.99	327.96	383.51	450.75	550.76	641.38	433.14	485.14	543.68	643.63	792.51	986.68	1292.67				
HMO 20 / \$1,000	188.75	222.97	301.53	402.71	499.98	640.74	777.17	516.94	595.93	615.37	836.08	1039.68	1282.33	1772.05	427.27	450.09	471.63	551.50	648.20	792.02	922.34	622.87	697.66	781.83	925.57	1139.67	1418.89	1858.93				

POS PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
POS 20 / \$1,000	447.18	512.82	670.26	883.08	1105.65	1391.29	1682.57	1266.67	1406.68	1490.27	1841.04	2322.07	2694.89	3709.77	1152.83	1201.03	1174.88	1376.93	1592.83	1793.34	2234.89	1648.73	1848.22	1917.45	2242.07	2645.15	3051.30	3872.85				
POS 30 / \$1,500	417.65	478.96	626.00	824.77	1032.64	1299.42	1571.47	1183.04	1313.79	1391.86	1719.47	2168.74	2516.94	3464.81	1076.71	1121.73	1097.30	1286.01	1487.66	1674.93	2087.32	1539.86	1726.18	1790.84	2094.02	2470.48	2849.82	3617.12				

PPO PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
PPO 30 / \$500	420.28	518.22	693.38	933.31	1149.93	1498.17	1864.04	1224.55	1446.35	1528.75	1956.80	2415.94	2995.83	4346.83	909.99	1007.94	1062.35	1221.96	1435.99	1782.99	2147.08	1374.32	1593.53	1766.09	2088.43	2541.92	3118.97	4462.00				
PPO HSA 2200	358.08	441.52	590.76	795.18	979.74	1276.45	1588.16	1043.32	1232.29	1302.49	1667.19	2058.38	2552.45	3703.50	775.32	858.76	905.12	1041.11	1223.46	1519.11	1829.31	1170.92	1357.69	1504.71	1779.34	2165.72	2657.36	3801.63				

INDEMNITY	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
INDEMNITY	626.97	773.08	1034.38	1392.31	1715.46	2234.97	2780.76	1826.79	2157.66	2280.58	2919.15	3604.09	4469.17	6484.58	1357.53	1503.64	1584.81	1822.92	2142.20	2659.86	3203.00	2050.20	2377.22	2634.65	3115.51	3792.03	4652.86	6656.40				

Health Care Service Plan rate areas will vary by Zip code
All Rates Shown are 1.00 Risk Adjustment Factor

THE INFORMATION PROVIDED HEREIN, INCLUDING THE RATING INFORMATION IS PROVIDED ON TO YOU ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WE FURTHER DISCLAIM ALL LIABILITY RELATED TO THE INFORMATION, INCLUDING THOSE CAUSED BY RATING DISCREPANCIES. FINAL RATES AND RATING AREAS ARE BASED UPON ACTUAL ENROLLMENT AND UNDERWRITING AND MUST BE APPROVED BY THE APPLICABLE INSURANCE CARRIER.

AREA 5

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

HMO PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
HMO 10	297.17	328.37	423.59	551.33	696.79	859.33	974.59	830.11	892.17	974.59	1146.00	1463.20	1632.31	2106.14	816.32	839.30	804.83	909.25	1041.58	1149.28	1465.17	1155.19	1277.02	1286.21	1464.84	1682.88	1905.51	2315.31				
HMO 30	219.38	242.41	312.71	407.00	514.39	634.38	719.46	612.80	658.62	719.46	846.00	1080.17	1205.01	1554.80	602.62	619.59	594.14	671.22	768.91	848.42	1081.62	852.79	942.72	949.51	1081.38	1242.34	1406.69	1709.21				
HDHP 1400	162.55	192.02	259.67	346.80	430.57	551.78	669.28	445.17	513.20	529.94	720.01	895.34	1104.30	1526.03	367.95	387.61	406.15	474.94	558.21	682.06	794.29	536.40	600.80	673.29	797.07	981.44	1221.90	1600.85				
HDHP 2400	118.75	140.29	189.71	253.37	314.57	403.13	488.97	325.24	374.94	387.17	526.03	654.12	806.79	1114.90	268.82	283.18	296.73	346.98	407.82	498.31	580.30	391.89	438.94	491.90	582.33	717.03	892.71	1169.56				
HMO 20 / \$1,000	170.78	201.74	272.81	364.36	452.37	579.72	703.16	467.71	539.18	556.77	756.46	940.66	1160.21	1603.28	386.58	407.23	426.71	498.98	586.47	716.59	834.49	563.55	631.21	707.37	837.42	1031.13	1283.76	1681.89				

POS PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
POS 20 / \$1,000	404.59	463.98	606.43	798.98	1000.35	1258.79	1522.33	1146.04	1272.71	1348.34	1665.70	2100.92	2438.23	3356.46	1043.03	1086.65	1062.99	1245.80	1441.13	1622.55	2022.04	1491.71	1672.20	1734.83	2028.54	2393.23	2760.70	3504.00				
POS 30 / \$1,500	377.88	433.35	566.38	746.22	934.29	1175.67	1421.81	1070.37	1188.67	1259.30	1555.71	1962.19	2277.23	3134.83	974.16	1014.90	992.80	1163.53	1345.97	1515.41	1888.52	1393.21	1561.78	1620.28	1894.59	2235.20	2578.41	3272.63				

PPO PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
PPO 30 / \$500	420.28	518.22	693.38	933.31	1149.93	1498.17	1864.04	1224.55	1446.35	1528.75	1956.80	2415.94	2995.83	4346.83	909.99	1007.94	1062.35	1221.96	1435.99	1782.99	2147.08	1374.32	1593.53	1766.09	2088.43	2541.92	3118.97	4462.00				
PPO HSA 2200	358.08	441.52	590.76	795.18	979.74	1276.45	1588.16	1043.32	1232.29	1302.49	1667.19	2058.38	2552.45	3703.50	775.32	858.76	905.12	1041.11	1223.46	1519.11	1829.31	1170.92	1357.69	1504.71	1779.34	2165.72	2657.36	3801.63				

INDEMNITY	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
INDEMNITY	626.97	773.08	1034.38	1392.31	1715.46	2234.97	2780.76	1826.79	2157.66	2280.58	2919.15	3604.09	4469.17	6484.58	1357.53	1503.64	1584.81	1822.92	2142.20	2659.86	3203.00	2050.20	2377.22	2634.65	3115.51	3792.03	4652.86	6656.40				

Health Care Service Plan rate areas will vary by Zip code
All Rates Shown are 1.00 Risk Adjustment Factor

THE INFORMATION PROVIDED HEREIN, INCLUDING THE RATING INFORMATION IS PROVIDED ON TO YOU ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WE FURTHER DISCLAIM ALL LIABILITY RELATED TO THE INFORMATION, INCLUDING THOSE CAUSED BY RATING DISCREPANCIES. FINAL RATES AND RATING AREAS ARE BASED UPON ACTUAL ENROLLMENT AND UNDERWRITING AND MUST BE APPROVED BY THE APPLICABLE INSURANCE CARRIER.

AREA 6

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

HMO PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
HMO 10	281.53	311.08	401.30	522.31	660.12	814.11	923.30	786.42	845.21	923.30	1085.68	1386.19	1546.40	1995.29	773.35	795.13	762.47	861.39	986.76	1088.79	1388.06	1094.39	1209.81	1218.52	1387.75	1594.30	1805.22	2193.45				
HMO 30	207.83	229.65	296.25	385.58	487.31	600.99	681.60	580.55	623.96	681.60	801.47	1023.31	1141.58	1472.97	570.91	586.98	562.87	635.90	728.45	803.77	1024.69	807.90	893.10	899.53	1024.46	1176.95	1332.65	1619.25				
HDHP 1400	153.99	181.91	246.00	328.55	407.91	522.74	634.05	421.74	486.19	502.05	682.11	848.22	1046.18	1445.72	348.59	367.21	384.78	449.94	528.83	646.17	752.48	508.17	569.18	637.85	755.12	929.79	1157.59	1516.60				
HDHP 2400	112.50	132.90	179.73	240.03	298.01	381.91	463.23	308.12	355.20	366.79	498.34	619.70	764.33	1056.22	254.67	268.28	281.11	328.72	386.36	472.08	549.75	371.26	415.83	466.01	551.68	679.29	845.72	1108.01				
HMO 20 / \$1,000	161.79	191.12	258.45	345.18	428.56	549.20	666.15	443.09	510.80	527.46	716.64	891.15	1099.14	1518.90	366.23	385.80	404.25	472.72	555.60	678.88	790.57	533.89	597.99	670.14	793.35	976.86	1216.19	1593.37				

POS PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
POS 20 / \$1,000	383.30	439.56	574.51	756.93	947.70	1192.54	1442.21	1085.72	1205.72	1277.37	1578.03	1990.34	2309.90	3179.80	988.14	1029.46	1007.04	1180.23	1365.28	1537.15	1915.62	1413.20	1584.19	1643.53	1921.77	2267.27	2615.40	3319.58				
POS 30 / \$1,500	357.99	410.54	536.57	706.95	885.12	1113.79	1346.98	1014.03	1126.11	1193.03	1473.83	1858.92	2157.38	2969.84	922.89	961.48	940.54	1102.30	1275.13	1435.65	1789.13	1319.88	1479.58	1535.00	1794.87	2117.56	2442.70	3100.39				

PPO PLANS	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
PPO 30 / \$500	420.28	518.22	693.38	933.31	1149.93	1498.17	1864.04	1224.55	1446.35	1528.75	1956.80	2415.94	2995.83	4346.83	909.99	1007.94	1062.35	1221.96	1435.99	1782.99	2147.08	1374.32	1593.53	1766.09	2088.43	2541.92	3118.97	4462.00				
PPO HSA 2200	358.08	441.52	590.76	795.18	979.74	1276.45	1588.16	1043.32	1232.29	1302.49	1667.19	2058.38	2552.45	3703.50	775.32	858.76	905.12	1041.11	1223.46	1519.11	1829.31	1170.92	1357.69	1504.71	1779.34	2165.72	2657.36	3801.63				

INDEMNITY	EMPLOYEE ONLY								EMPLOYEE & SPOUSE								EMPLOYEE & CHILDREN								EMPLOYEE & FAMILY							
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+			
INDEMNITY	626.97	773.08	1034.38	1392.31	1715.46	2234.97	2780.76	1826.79	2157.66	2280.58	2919.15	3604.09	4469.17	6484.58	1357.53	1503.64	1584.81	1822.92	2142.20	2659.86	3203.00	2050.20	2377.22	2634.65	3115.51	3792.03	4652.86	6656.40				

Health Care Service Plan rate areas will vary by Zip code
All Rates Shown are 1.00 Risk Adjustment Factor

THE INFORMATION PROVIDED HEREIN, INCLUDING THE RATING INFORMATION IS PROVIDED ON TO YOU ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WE FURTHER DISCLAIM ALL LIABILITY RELATED TO THE INFORMATION, INCLUDING THOSE CAUSED BY RATING DISCREPANCIES. FINAL RATES AND RATING AREAS ARE BASED UPON ACTUAL ENROLLMENT AND UNDERWRITING AND MUST BE APPROVED BY THE APPLICABLE INSURANCE CARRIER.

AREA 7

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

HMO PLANS	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
HMO 10	312.81	345.65	445.89	580.34	733.47	904.56	1025.89	873.80	939.13	1025.89	1206.31	1540.21	1718.22	2216.99	859.28	883.48	847.19	957.10	1096.40	1209.77	1542.28	1215.99	1344.23	1353.91	1541.94	1771.45	2005.80	2437.17
HMO 30	230.92	255.17	329.16	428.42	541.46	667.77	757.33	645.06	693.28	757.33	890.53	1137.02	1268.43	1636.63	634.34	652.20	625.41	706.55	809.38	893.08	1138.55	897.67	992.34	999.48	1138.29	1307.72	1480.72	1799.17
HDHP 1400	171.10	202.12	273.34	365.05	453.23	580.82	704.50	468.60	540.21	557.83	757.90	942.46	1162.43	1606.35	387.32	408.01	427.53	499.93	587.59	717.96	836.09	564.63	632.42	708.73	839.02	1033.10	1286.21	1685.11
HDHP 2400	125.00	147.67	199.70	266.70	331.13	424.34	514.70	342.35	394.67	407.55	553.71	688.55	849.25	1173.58	282.97	298.09	312.35	365.24	429.28	524.53	610.84	412.51	462.04	517.79	612.98	754.77	939.69	1231.12
HMO 20 / \$1,000	179.76	212.36	287.17	383.53	476.18	610.23	740.17	492.32	567.56	586.07	796.27	990.17	1221.27	1687.67	406.92	428.66	449.17	525.24	617.33	754.31	878.42	593.21	664.43	744.60	881.49	1085.40	1351.32	1770.41

POS PLANS	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
POS 20 / \$1,000	425.89	488.40	638.34	841.03	1053.00	1325.04	1602.45	1206.36	1339.69	1419.30	1753.37	2211.49	2566.56	3533.11	1097.93	1143.84	1118.93	1311.36	1516.98	1707.95	2128.46	1570.22	1760.21	1826.14	2135.30	2519.19	2906.00	3688.42
POS 30 / \$1,500	397.77	456.15	596.19	785.50	983.47	1237.55	1496.64	1126.70	1251.23	1325.58	1637.59	2065.47	2397.09	3299.82	1025.43	1068.31	1045.05	1224.77	1416.81	1595.17	1987.92	1466.54	1643.98	1705.56	1994.31	2352.84	2714.12	3444.88

PPO PLANS	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
PPO 30 / \$500	420.28	518.22	693.38	933.31	1149.93	1498.17	1864.04	1224.55	1446.35	1528.75	1956.80	2415.94	2995.83	4346.83	909.99	1007.94	1062.35	1221.96	1435.99	1782.99	2147.08	1374.32	1593.53	1766.09	2088.43	2541.92	3118.97	4462.00
PPO HSA 2200	358.08	441.52	590.76	795.18	979.74	1276.45	1588.16	1043.32	1232.29	1302.49	1667.19	2058.38	2552.45	3703.50	775.32	858.76	905.12	1041.11	1223.46	1519.11	1829.31	1170.92	1357.69	1504.71	1779.34	2165.72	2657.36	3801.63

INDEMNITY	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
INDEMNITY	626.97	773.08	1034.38	1392.31	1715.46	2234.97	2780.76	1826.79	2157.66	2280.58	2919.15	3604.09	4469.17	6484.58	1357.53	1503.64	1584.81	1822.92	2142.20	2659.86	3203.00	2050.20	2377.22	2634.65	3115.51	3792.03	4652.86	6656.40

Health Care Service Plan rate areas will vary by Zip code
All Rates Shown are 1.00 Risk Adjustment Factor

THE INFORMATION PROVIDED HEREIN, INCLUDING THE RATING INFORMATION IS PROVIDED ON TO YOU ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WE FURTHER DISCLAIM ALL LIABILITY RELATED TO THE INFORMATION, INCLUDING THOSE CAUSED BY RATING DISCREPANCIES. FINAL RATES AND RATING AREAS ARE BASED UPON ACTUAL ENROLLMENT AND UNDERWRITING AND MUST BE APPROVED BY THE APPLICABLE INSURANCE CARRIER.

AREA 8

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

PPO PLANS	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
PPO 30 / \$500	407.65	502.64	672.53	905.27	1115.37	1453.14	1808.01	1187.75	1402.88	1482.80	1897.98	2343.33	2905.79	4216.18	882.64	977.64	1030.42	1185.24	1392.83	1729.40	2082.55	1333.01	1545.63	1713.02	2025.66	2465.51	3025.22	4327.88
PPO HSA 2200	347.31	428.26	573.00	771.28	950.29	1238.08	1540.42	1011.96	1195.25	1263.35	1617.08	1996.52	2475.73	3592.19	752.01	832.95	877.91	1009.82	1186.69	1473.44	1774.33	1135.73	1316.88	1459.49	1725.86	2100.62	2577.48	3687.36

INDEMNITY	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
INDEMNITY	542.82	669.32	895.55	1205.45	1485.22	1935.01	2407.54	1581.60	1868.07	1974.50	2527.35	3120.37	3869.34	5614.26	1175.33	1301.82	1372.10	1578.26	1854.69	2302.86	2773.11	1775.04	2058.16	2281.04	2697.36	3283.08	4028.38	5763.01

Area 9

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

PPO PLANS	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
PPO 30 / \$500	378.25	466.40	624.04	839.98	1034.94	1348.35	1677.64	1102.10	1301.72	1375.88	1761.12	2174.35	2696.25	3912.15	818.99	907.15	956.12	1099.76	1292.39	1604.69	1932.37	1236.89	1434.18	1589.48	1879.59	2287.73	2807.07	4015.80
PPO HSA 2200	322.27	397.37	531.68	715.66	881.77	1148.81	1429.34	938.99	1109.06	1172.24	1500.47	1852.54	2297.21	3333.15	697.79	772.88	814.61	937.00	1101.11	1367.20	1646.38	1053.83	1221.92	1354.24	1601.41	1949.15	2391.62	3421.47

INDEMNITY	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE & CHILDREN							EMPLOYEE & FAMILY						
	EE AGE	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64
INDEMNITY	501.58	618.46	827.50	1113.85	1372.37	1787.98	2224.61	1461.43	1726.13	1824.46	2335.32	2883.27	3575.34	5187.66	1086.02	1202.91	1267.85	1458.34	1713.76	2127.89	2562.40	1640.16	1901.78	2107.72	2492.41	3033.62	3722.29	5325.12

Health Care Service Plan rate areas will vary by Zip code
All Rates Shown are 1.00 Risk Adjustment Factor

THE INFORMATION PROVIDED HEREIN, INCLUDING THE RATING INFORMATION IS PROVIDED ON TO YOU ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WE FURTHER DISCLAIM ALL LIABILITY RELATED TO THE INFORMATION, INCLUDING THOSE CAUSED BY RATING DISCREPANCIES. FINAL RATES AND RATING AREAS ARE BASED UPON ACTUAL ENROLLMENT AND UNDERWRITING AND MUST BE APPROVED BY THE APPLICABLE INSURANCE CARRIER.