Small Business Rate Tables

Includes rates for standard plans



Rate Book 6

Rating region 13: Mono, Inyo, Imperial



Blue Shield of California county grouping for Rate Book 6

Blue Shield bases the rating on the employer location by ZIP code for all plans, including medical, dental, and vision plans.



¹ Counties where Full network HMO is available.

² Counties where Dental HMO is available.

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Small Business Off-Exchange

Rating region definitions and Access+ HMO® and Dental HMO availability Effective January 2024

Rating Region	County	Access+ HMO® network availability	Dental HMO availability
1	Alpine		
	Amador		
	Butte	•	•
	Calaveras		
	Colusa		
	Del Norte		
	Glenn		
	Humboldt		
	Lake		
	Lassen		
	Mendocino		
	Modoc		
	Nevada	•	
	Plumas		
	Shasta		•
	Sierra		
	Siskiyou		
	Sutter		
	Tehama		
	Trinity		
	Tuolumne		
	Yuba		
2	Marin	•	•
	Napa		
	Solano	•	•
	Sonoma	•	•
3	El Dorado	•	•
	Placer	•	
	Sacramento	•	•
	Yolo	•	•
4	San Francisco	•	•

5	Rating Region	County	Access+ HMO [®] network availability	Dental HMO availability
7	5	Contra Costa	•	•
8	6	Alameda		
9 Monterey San Benito Santa Cruz 10 Mariposa Merced San Joaquin Stanislaus Tulare 11 Fresno Kings Madera 12 San Luis Obispo Santa Barbara Ventura 13 Imperial Inyo Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in	7	Santa Clara	•	•
San Benito Santa Cruz 10 Mariposa Merced San Joaquin Stanislaus Tulare 11 Fresno Kings Madera 12 San Luis Obispo Santa Barbara Ventura 13 Imperial Inyo Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in	8	San Mateo	•	•
Santa Cruz Mariposa Merced San Joaquin Stanislaus Tulare 11 Fresno Kings Madera 12 San Luis Obispo Santa Barbara Ventura 13 Imperial Inyo Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in	9	Monterey		
Mariposa Merced		San Benito		
Merced San Joaquin Stanislaus Tulare 11 Fresno Kings Madera 12 San Luis Obispo Santa Barbara Ventura 13 Imperial Inyo Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in		Santa Cruz		
San Joaquin Stanislaus Tulare 11 Fresno Kings Madera 12 San Luis Obispo Santa Barbara Ventura 13 Imperial Inyo Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in	10	Mariposa		
Stanislaus Tulare 11 Fresno Kings Madera 12 San Luis Obispo Santa Barbara Ventura 13 Imperial Inyo Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in		Merced	•	•
Tulare Tulare Fresno Kings Madera 12 San Luis Obispo Santa Barbara Ventura 13 Imperial Inyo Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in		San Joaquin		
II Fresno Kings Madera 12 San Luis Obispo Santa Barbara Ventura 13 Imperial Inyo Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in		Stanislaus	•	•
Kings Madera 12 San Luis Obispo Santa Barbara Ventura 13 Imperial Inyo Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in		Tulare		
Madera 12 San Luis Obispo Santa Barbara Ventura 13 Imperial Inyo Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in	11	Fresno	•	•
San Luis Obispo Santa Barbara Ventura Imperial Inyo Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in		Kings		
Santa Barbara Ventura Imperial Inyo Mono Kern Los Angeles ZIP codes* Los Angeles – except ZIP codes in		Madera	•	•
Ventura Imperial Inyo Mono Kern Los Angeles ZIP codes* Los Angeles – except ZIP codes in	12	San Luis Obispo	•	
Imperial Inyo Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in		Santa Barbara	•	•
Inyo Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in		Ventura	•	•
Mono 14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in	13	Imperial	•	•
14 Kern 15 Los Angeles ZIP codes* 16 Los Angeles – except ZIP codes in		Inyo		
Los Angeles ZIP codes* Los Angeles – except ZIP codes in		Mono		
ZIP codes* Los Angeles – except ZIP codes in	14	Kern	•	•
except ZIP codes in	15	_	•	•
	16	except ZIP codes in	•	•
17 Riverside	17	Riverside		
San Bernardino		San Bernardino		
18 Orange	18	Orange	•	
19 San Diego	19	San Diego	•	•

^{*} Los Angeles Region 15 ZIP codes: 90601-90610, 90612, 90637-90639, 90640, 90650-90652, 90659-90662, 90665, 90670-90671, 90701-90704, 90706-90707, 90710-90717, 90723, 90731-90734, 90744-90749, 90755, 90800-90810, 90813-90815, 90822, 90831-90835, 90840, 90842, 90844-90848, 90853, 90888, 90895, 90899, 91001-91003, 91006-91012, 91016-91017, 91020-91021, 91023-91025, 91030-91031, 91040-91043, 91046, 91050-91051, 91066, 91077, 91100-91110, 91114-91118, 91123, 91125, 91125, 91124, 91125, 91125, 91124, 91224-91226, 91500-91508, 91510, 91521-91523, 91526, 91702, 91706, 91711, 91714-91716, 91722-91724, 91731-91735, 91740-91741, 91744-91750, 91754-91756, 91765-91773, 91775-91776, 91778, 91780, 91788-91793, 91795, 91797, 91799-91804, 91841, 91896, 91899, 93510, 93532, 93534-93536, 93534, 93543-93534, 93554-93553, 93563, 93584, 93586, 93590-93591 and 93599.

Small Business Off-Exchange Access+ HMO® Network

Rating region definitions and availability

Effective January 2024

Rating	
Region	County
1	Butte County
	Nevada County in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.
2	Marin County
	Solano County
	Sonoma County
3	Sacramento County
	Yolo County
	Placer County in the following ZIP codes: 95602, 95603, 95604, 95631, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95681, 95701, 95703, 95713, 95714, 95715, 95717, 95722, 95736, 95746, 95747, and 95765.
	El Dorado County in the following ZIP codes: 95613, 95614, 95634, 95635, 95664, 95672, 95682, and 95762.
4	San Francisco County
5	Contra Costa County
6	Alameda County
7	Santa Clara County
8	San Mateo County
9	Santa Cruz County
10	Merced County
	San Joaquin County
	Stanislaus County
	Tulare County
11	Fresno County
	Kings County
	Madera County
12	San Luis Obispo County
	Santa Barbara County
	Ventura County
13	Imperial County in the following ZIP codes: 92004, 92225, 92227, 92231, 92232, 92233, 92243, 92244, 92249, 92250, 92251, 92257, 92259, 92266, 92273, 92274, 92275, and 92281.
14	Kern County in the following ZIP codes: 93203, 93205, 93206, 93215, 93216, 93220, 93222, 93224, 93225, 93226, 93238, 93240, 93241, 93243, 93249, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93519, 93523, 93524, 93531, 93558, 93560, 93561, 93581, and 93596.
15	Los Angeles County
16	Los Angeles County
17	Riverside County
	San Bernardino County
18	Orange County
19	San Diego County

Effective January 2024 5

Small Business Off-Exchange Local Access+ HMO® Network

Rating region definitions and availability

Effective January 2024

Dating	
Rating Region	County
1	None
2	Marin County
	Sonoma County
3	Sacramento County in the following ZIP codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 95611, 95615, 95621, 95624, 95626, 95628, 95630, 95652, 95655, 95660, 95662, 95670, 95673, 95741, 95742, 95757, 95758, 95759, 95763, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95894, and 95899. Yolo County
,	•
4	San Francisco County
5	Contra Costa County in the following ZIP codes: 994505, 94506, 94507, 94509, 94511, 94513, 94514, 94516, 94517, 94518, 94519, 94520, 94521, 94522, 94523, 94524, 94526, 94527, 94528, 94529, 94531, 94548, 94549, 94553, 94556, 94561, 94563, 94565, 94570, 94575, 94582, 94583, 94595, 94596, 94597, and 94598.
6	None
7	Santa Clara County
8	San Mateo County in the following ZIP codes: 94002, 94005, 94010, 94011, 94014, 94015, 94016, 94017, 94025, 94026, 94027, 94030, 94044, 94061, 94062, 94063, 94064, 94065, 94066, 94070, 94080, 94083, 94401, 94402, 94403, 94404, and 94497.
9	Santa Cruz County
10	Stanislaus County
- 11	None
12	San Luis Obispo County
	Ventura County in the following ZIP codes: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, and 93099.
13	None
14	Kern County including ZIP codes: 93203, 93215, 93216, 93241, 93250, 93252, 93263, 93276, 93280, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93531, 93561, and 93581.
15	Los Angeles County in the following ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 9107, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91212, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91512, 91522, 91523, 91526, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91750, 91755, 91756, 91766, 91899, and 93563.
16	Los Angeles County in the following ZIP codes: 90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90090, 90091, 90093, 90094, 90095, 90096, 90099, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90234, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 91301, 91302, 91303, 91304, 91302, 91304, 91302, 91324, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91332, 91334, 91332, 91354, 91352, 91354, 91355, 91356, 91357, 91368, 91357, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91395, 91396, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91499, 91601, 91602, 91603, 916004, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, and 91618.

Small Business Off-Exchange Local Access+ HMO® Network

Rating region definitions and availability Effective January 2024

Rating Region	County
17	Riverside County in the following ZIP codes: 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92230, 92234, 92235, 92236, 92240, 92241, 92247, 92248, 92253, 92254, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92274, 92276, 92282, 92320, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92536, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, and 92883.
	San Bernardino County in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92301, 92307, 92308, 92311, 92312, 92313, 92316, 92318, 92324, 92329, 92331, 92334, 92335, 92336, 92337, 92339, 92340, 92344, 92345, 92346, 92350, 92354, 92357, 92359, 92369, 92371, 92373, 92374, 92375, 92376, 92377, 92392, 92393, 92394, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92408, 92410, 92411, 92413, 92415, 92418, 92423, and 92427.
18	Orange County
19	San Diego County in the following ZIP codes: 91901, 91902, 91903, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91962, 91976, 91977, 91978, 91979, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92070, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92163, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92186, 92187, 92191, 92192, 92193, 92195, 92196, 92197, 92198, and 92199.

Small Business Off-Exchange and Mirror ACO HMO Network

Rating region definitions and availability

Effective January 2024

Rating Region	County
1	Nevada County in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.
2	Marin County in the following ZIP codes: 94901, 94903, 94904, 94912, 94913, 94914, 94915, 94920, 94924, 94925, 94930, 94933, 94937, 94938, 94939, 94940, 94941, 94942, 94945, 94946, 94946, 94946, 94946, 94946, 94946, 94946, 94946, 94966, 94970, 94971, 94973, 94974, 94976, 94977, 94978, 94979, and 94998.
	Solano County in the following ZIP codes: 94503, 94510, 94589, 94592, and 95620.
3	El Dorado County in the following ZIP codes: 95664, 95672, 95682, and 95762.
	Placer County in the following ZIP codes: 95602, 95603, 95604, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95713, 95746, 95747, 95765.
	Sacramento County in the following ZIP codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94289, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 95611, 95615, 95621, 95624, 95626, 95628, 95630, 95632, 95638, 95639, 95652, 95655, 95660, 95662, 95670, 95671, 95673, 95683, 95693, 95741, 95742, 95757, 95758, 95759, 95763, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95894, and 95899.
	Yolo County in the following ZIP codes: 95605, 95606, 95607, 95612, 95616, 95617, 95618, 95627, 95637, 95645, 95653, 95691, 95694, 95695, 95697, 95698, 95776, 95798, 95799, and 95937.
4	San Francisco County
5	Contra Costa County
6	Alameda County
7	Santa Clara County
8	San Mateo County
9	Santa Cruz County
10	San Joaquin County
	Stanislaus County in the following ZIP codes: 95307, 95313, 95316, 95319, 95323, 95326, 95328, 95329, 95350, 95351, 95352, 95353, 95354, 95355, 95356, 95357, 95358, 95361, 95363, 95367, 95368, 95381, 95382, 95386, 95387, and 95397.
	Tulare County in the following ZIP codes: 93212, 93218, 93219, 93221, 93223, 93227, 93235, 93237, 93244, 93247, 93256, 93257, 93260, 93267, 93270, 93271, 93272, 93274, 93277, 93282, 93286, 93291, 93292, 93603, 93615, 93618, 93631, 93647, 93670, and 93673.
11	Fresno County in the following Zip codes: 93245, 93618, and 93631.
	Kings County in the following Zip codes: 93202, 93212, 93230, 93245, and 93631.
12	San Luis Obispo County in the following ZIP codes: 93401, 93402, 93403, 93405, 93406, 93407, 93408, 93409, 93410, 93412, 93420, 93421, 93422, 93423, 93424, 93426, 93428, 93430, 93432, 93433, 93435, 93442, 93443, 93444, 93445, 93446, 93447, 93448, 93449, 93451, 93453, 93461, 93465, 93475, and 93483.
	Ventura County in the following ZIP codes: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, and 93099.
13	None
14	Kern County in the following ZIP codes: 93203, 93205, 93206, 93215, 93216, 93220, 93224, 93225, 93226, 93240, 93241, 93250, 93251, 93252, 93255, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93531, 93560, 93561, and 93596.
15	Los Angeles County in the following ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91774, 91773, 91773, 91775, 91776, 91778, 91780, 91781, 91780, 91781, 91790, 91791, 91792, 91793, 91801, 91802, 91803, 91804, 91899, 93510, and 93563.

Small Business Off-Exchange and Mirror ACO HMO Network

Rating region definitions and availability Effective January 2024

Rating Region	County
16	Los Angeles County in the following ZIP codes: 990001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90090, 90091, 90093, 90094, 90095, 90096, 90099, 90189, 90201, 90202, 90209, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91332, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91300, 91310, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91499, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, and 91618.
17	Riverside County in the following ZIP codes: 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92234, 92235, 92236, 92240, 92241, 92247, 92248, 92253, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92276, 92282, 92320, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92543, 92544, 92545, 92548, 92549, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, and 92883.
	San Bernardino County in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91759, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92256, 92268, 92286, 92286, 92301, 92305, 92307, 92308, 92313, 92314, 92315, 92316, 92317, 92318, 92321, 92322, 92324, 92325, 92329, 92331, 92333, 92334, 92335, 92336, 92337, 92339, 92340, 92341, 92342, 92344, 92345, 92346, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395, 92397, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92413, 92415, 92418, 92423, and 92427.
18	Orange County
19	San Diego County in the following ZIP codes: 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92100, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92163, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92186, 92187, 92191, 92192, 92193, 92195, 92196, 92197, 92198, and 92199.

Effective January 2024 9

Medical Benefits product rates

Please note the following about each of our provider networks

The Small Business Off-Exchange rating region definitions chart located before this section identifies the applicable counties within each region. Regions may vary by product.

Trio HMO

Enrolled employees and their dependents must live or work in the Trio HMO plan service area to be eligible for coverage.

Access+ HMO

The employer must be located in, and all enrolled employees and family members must live or work in, the Blue Shield of California Access+ HMO service area in order to be eligible to purchase coverage.

Local Access+ HMO

Local Access+ HMO plans are only available to employers that are located in a Local Access+ HMO service area. Employees and their dependents must live or work in the service area to be eligible for coverage. Local Access+ HMO products are only available in designated counties: portions of Contra Costa, Kern, Los Angeles, Riverside, Sacramento, San Bernardino, San Diego, San Mateo, and Ventura counties, as well as in all of Marin, Orange, San Francisco, San Luis Obispo, Santa Clara, Santa Cruz, Sonoma, Stanislaus, and Yolo counties. The Benefit Summary Guide is no longer used.

Tandem PPO and Tandem PPO Savings

A high-performing subset of our Small Business Full PPO Network. The Small Business Off-Exchange rating region definitions chart located before this section identifies the applicable counties within each region. Regions may vary by product.

Full PPO and Full PPO Savings

The Small Business Off-Exchange rating region definitions chart located before this section identifies the applicable counties within each region. Regions may vary by product.

Off	-Excha	nge Ac	cess+ F	MO							Mirror	Access+	- HMO
Age	Platinum Access+ HM0® 0/20 OffEx	Platinum Access+ HMO® 0/25 OffEx	Platinum Access+ HMO® 0/30 OffEx	Gold Access+ HMO® 0/35 OffEx	Gold Access+ HM0® 500/35 OffEx	Gold Access+ HMO® 1000/35 OffEx	Gold Access+ HM0® 1500/35 OffEx	Silver Access+ HM0® 2300/70 OffEx	Silver Access+ HM0® 2750/70 OffEx	Bronze Access+ HMO 7000/70 OffEx	Blue Shield Access+ Platinum 90 HMO® 0/20 + Child Dental	Blue Shield Access+ Gold 80 HMO® 250/35 + Child Dental	Blue Shield Access+ Silver 70 HM0® 2500/55 + Child Dental
0 to 14	\$425.57	\$421.63	\$418.00	\$398.37	\$385.53	\$376.99	\$371.27	\$330.74	\$325.29	\$285.20	\$421.75	\$393.43	\$327.05
15	\$463.40	\$459.11	\$455.16	\$433.78	\$419.80	\$410.51	\$404.27	\$360.14	\$354.20	\$310.55	\$459.24	\$428.40	\$356.12
16	\$477.87	\$473.44	\$469.37	\$447.32	\$432.90	\$423.32	\$416.89	\$371.38	\$365.26	\$320.24	\$473.58	\$441.77	\$367.24
17	\$492.33	\$487.77	\$483.57	\$460.86	\$446.00	\$436.13	\$429.51	\$382.62	\$376.31	\$329.94	\$487.91	\$455.14	\$378.35
18	\$507.91	\$503.21	\$498.87	\$475.44	\$460.11	\$449.93	\$443.10	\$394.73	\$388.22	\$340.38	\$503.35	\$469.54	\$390.32
19	\$523.48	\$518.64	\$514.17	\$490.02	\$474.22	\$463.73	\$456.69	\$406.84	\$400.13	\$350.82	\$518.79	\$483.94	\$402.29
20	\$539.62	\$534.62	\$530.02	\$505.12	\$488.84	\$478.02	\$470.76	\$419.37	\$412.46	\$361.63	\$534.77	\$498.86	\$414.69
21	\$556.31	\$551.16	\$546.41	\$520.75	\$503.96	\$492.80	\$485.32	\$432.34	\$425.21	\$372.81	\$551.31	\$514.29	\$427.52
22	\$556.31	\$551.16	\$546.41	\$520.75	\$503.96	\$492.80	\$485.32	\$432.34	\$425.21	\$372.81	\$551.31	\$514.29	\$427.52
23	\$556.31	\$551.16	\$546.41	\$520.75	\$503.96	\$492.80	\$485.32	\$432.34	\$425.21	\$372.81	\$551.31	\$514.29	\$427.52
24	\$556.31	\$551.16	\$546.41	\$520.75	\$503.96	\$492.80	\$485.32	\$432.34	\$425.21	\$372.81	\$551.31	\$514.29	\$427.52
25	\$558.53	\$553.36	\$548.60	\$522.83	\$505.97	\$494.77	\$487.26	\$434.07	\$426.91	\$374.30	\$553.52	\$516.34	\$429.23
26	\$569.66	\$564.38	\$559.52	\$533.24	\$516.05	\$504.63	\$496.97	\$442.72	\$435.42	\$381.76	\$564.54	\$526.63	\$437.78
27	\$583.01	\$577.61	\$572.64	\$545.74	\$528.15	\$516.46	\$508.62	\$453.10	\$445.62	\$390.71	\$577.78	\$538.97	\$448.04
28	\$604.70	\$599.11	\$593.95	\$566.05	\$547.80	\$535.68	\$527.54	\$469.96	\$462.21	\$405.25	\$599.28	\$559.03	\$464.71
29	\$622.51	\$616.74	\$611.43	\$582.71	\$563.93	\$551.45	\$543.07	\$483.79	\$475.81	\$417.18	\$616.92	\$575.49	\$478.39
30	\$631.41	\$625.56	\$620.18	\$591.05	\$571.99	\$559.33	\$550.84	\$490.71	\$482.62	\$423.14	\$625.74	\$583.71	\$485.23
31	\$644.76	\$638.79	\$633.29	\$603.54	\$584.09	\$571.16	\$562.49	\$501.09	\$492.82	\$432.09	\$638.97	\$596.06	\$495.49
32	\$658.11	\$652.02	\$646.40	\$616.04	\$596.18	\$582.99	\$574.14	\$511.46	\$503.03	\$441.04	\$652.20	\$608.40	\$505.75
33	\$666.45	\$660.29	\$654.60	\$623.85	\$603.74	\$590.38	\$581.42	\$517.95	\$509.40	\$446.63	\$660.47	\$616.11	\$512.17
34	\$675.35	\$669.10	\$663.34	\$632.19	\$611.81	\$598.26	\$589.18	\$524.87	\$516.21	\$452.59	\$669.29	\$624.34	\$519.01
35	\$679.80	\$673.51	\$667.71	\$636.35	\$615.84	\$602.21	\$593.06	\$528.32	\$519.61	\$455.57	\$673.70	\$628.46	\$522.43
36	\$684.26	\$677.92	\$672.08	\$640.52	\$619.87	\$606.15	\$596.95	\$531.78	\$523.01	\$458.56	\$678.12	\$632.57	\$525.85
37	\$688.71	\$682.33	\$676.46	\$644.68	\$623.90	\$610.09	\$600.83	\$535.24	\$526.41	\$461.54	\$682.53	\$636.69	\$529.27
38	\$693.16	\$686.74	\$680.83	\$648.85	\$627.93	\$614.03	\$604.71	\$538.70	\$529.82	\$464.52	\$686.94	\$640.80	\$532.69
39	\$702.06	\$695.56	\$689.57	\$657.18	\$636.00	\$621.92	\$612.48	\$545.62	\$536.62	\$470.49	\$695.76	\$649.03	\$539.53
40	\$710.96	\$704.38	\$698.31	\$665.51	\$644.06	\$629.80	\$620.24	\$552.54	\$543.42	\$476.45	\$704.58	\$657.26	\$546.37
41	\$724.31	\$717.61	\$711.43	\$678.01	\$656.15	\$641.63	\$631.89	\$562.91	\$553.63	\$485.40	\$717.81	\$669.60	\$556.63
42	\$737.10	\$730.28	\$723.99	\$689.99	\$667.74	\$652.96	\$643.05	\$572.86	\$563.41	\$493.97	\$730.49	\$681.43	\$566.46
	\$754.91 \$777.16	\$747.92 \$769.97	\$741.48 \$763.33	\$706.65 \$727.48	\$683.87 \$704.03	\$668.73 \$688.45	\$658.58 \$677.99	\$586.69 \$603.98	\$577.01 \$594.02	\$505.90 \$520.82	\$748.13 \$770.18	\$697.89 \$718.46	\$580.14 \$597.24
44					\$704.03								\$617.34
45 46	\$803.30 \$834.46	\$795.87 \$826.74	\$789.02 \$819.61	\$751.96 \$781.12	\$755.94	\$711.61 \$739.21	\$700.80 \$727.98	\$624.30 \$648.52	\$614.01 \$637.82	\$538.34 \$559.22	\$796.10 \$826.97	\$742.63 \$771.43	\$641.28
47	\$869.50	\$861.46	\$854.04	\$813.93	\$787.69	\$770.25	\$758.56	\$675.75	\$664.61	\$582.70	\$861.70	\$803.83	\$668.21
48	\$909.56	\$901.14	\$893.38	\$851.42	\$823.97	\$805.73	\$793.50	\$706.88	\$695.22	\$609.55	\$901.40	\$840.86	\$698.99
49	\$949.06	\$940.27	\$932.18	\$888.39	\$859.75	\$840.72	\$827.96	\$737.58	\$725.41	\$636.02	\$940.54	\$877.37	\$729.34
50	\$993.56	\$984.37	\$975.89	\$930.05	\$900.07	\$880.15	\$866.78	\$737.38	\$759.43	\$665.84	\$984.65	\$918.51	\$763.55
51	\$1,037.51	\$1,027.91	\$1,019.05	\$971.19	\$939.88	\$919.08	\$905.12	\$806.32	\$793.02	\$695.29	\$1,028.20	\$959.14	\$797.32
52	\$1,037.31	\$1,075.86	\$1,066.59	\$1,016.50	\$983.73	\$961.95	\$947.35	\$843.94	\$830.02	\$727.73	\$1,026.26	\$1,003.89	\$834.51
53	\$1,134.86	\$1,124.36	\$1,114.68	\$1,062.32	\$1,028.08	\$1,005.32	\$990.06	\$881.98	\$867.43	\$760.53	\$1,124.68	\$1,049.14	\$872.14
54	\$1,187.71	\$1,176.72	\$1,166.58	\$1,111.79	\$1,075.95	\$1,052.14	\$1,036.16	\$923.05	\$907.83	\$795.95	\$1,177.05	\$1,098.00	\$912.75
55	\$1,240.56	\$1,170.72	\$1,100.38	\$1,161.26	\$1,073.93	\$1,098.95	\$1,030.10	\$964.13	\$948.22	\$831.37	\$1,177.03	\$1,146.86	\$953.36
56	\$1,297.86	\$1,285.85	\$1,274.77	\$1,214.90	\$1,175.74	\$1,149.71	\$1,132.26	\$1,008.66	\$992.02	\$869.77	\$1,286.21	\$1,199.83	\$997.40
57	\$1,355.72	\$1,343.17	\$1,331.60	\$1,269.06	\$1,228.15	\$1,200.96	\$1,182.73	\$1,053.62	\$1,036.24	\$908.54	\$1,343.55	\$1,155.05	\$1,041.86
58	\$1,417.47	\$1,404.35	\$1,392.25	\$1,326.86	\$1,284.09	\$1,255.66	\$1,236.60	\$1,101.61	\$1,083.44	\$949.92	\$1,404.75	\$1,310.40	\$1,041.00
59	\$1,448.06	\$1,434.66	\$1,422.30	\$1,355.50	\$1,311.80	\$1,282.77	\$1,263.29	\$1,125.39	\$1,106.83	\$970.43	\$1,435.07	\$1,338.69	\$1,112.83
60	\$1,509.81	\$1,495.84	\$1,482.96	\$1,413.30	\$1,367.74	\$1,232.77	\$1,317.16	\$1,173.38	\$1,154.03	\$1,011.81	\$1,496.26	\$1,395.77	\$1,160.28
61	\$1,563.22	\$1,548.75	\$1,535.41	\$1,463.30	\$1,416.12	\$1,384.78	\$1,363.75	\$1,175.50	\$1,194.85	\$1,047.60	\$1,549.19	\$1,445.14	\$1,201.32
62	\$1,598.26	\$1,583.47	\$1,569.84	\$1,496.10	\$1,447.87	\$1,415.82	\$1,394.33	\$1,242.12	\$1,221.64	\$1,071.09	\$1,583.92	\$1,477.54	\$1,228.26
63	\$1,642.21	\$1,627.01	\$1,613.00	\$1,537.24	\$1,447.67	\$1,454.76	\$1,432.67	\$1,276.28	\$1,255.23	\$1,100.54	\$1,627.48	\$1,518.17	\$1,262.03
64+	\$1,668.92	\$1,653.47	\$1,639.23	\$1,562.24	\$1,511.88	\$1,478.41	\$1,455.96	\$1,297.03	\$1,275.64	\$1,118.43	\$1,653.94	\$1,542.86	\$1,282.55
U-T	71,000.32	71,000.77	71,000.20	71,502.24	71,511.00	71,770.71	₹1, 1 33.30	71,237.03	71,273.04	71,110.73	71,000.04	Ÿ1,J-₹Z.UU	71,202.33

Off-	-Exchar	nge Tand	lem PPC)							
Age	Platinum Tandem PPO 250/10 OffEx	Platinum Tandem PPO 0/0 OffEx	Platinum Tandem PPO 0/10 OffEx	Platinum Tandem PPO 250/15 OffEx	Virtual Blue Platinum Tandem PPO 250/20 OffEx	Gold Tandem PPO 0/35 OffEx	Gold Tandem PPO 500/30 OffEx	Gold Tandem PPO 750/30 OffEx	Gold Tandem PPO 1000/35 OffEx	Virtual Blue Gold Tandem PPO 1500/45 OffEx	Silver Tandem PPO 2000/60 OffEx
0 to 14	\$439.35	\$437.44	\$433.27	\$428.13	\$458.76	\$386.34	\$387.49	\$384.91	\$379.96	\$402.52	\$347.29
15	\$478.40	\$476.32	\$471.78	\$466.18	\$499.54	\$420.68	\$421.94	\$419.12	\$413.74	\$438.30	\$378.16
16	\$493.33	\$491.19	\$486.50	\$480.73	\$515.13	\$433.81	\$435.11	\$432.20	\$426.65	\$451.98	\$389.96
17	\$508.26	\$506.05	\$501.23	\$495.28	\$530.72	\$446.94	\$448.28	\$445.28	\$439.57	\$465.66	\$401.76
18	\$524.34	\$522.06	\$517.09	\$510.95	\$547.51	\$461.08	\$462.46	\$459.37	\$453.47	\$480.39	\$414.47
19	\$540.42	\$538.08	\$532.94	\$526.62	\$564.31	\$475.22	\$476.64	\$473.46	\$467.38	\$495.13	\$427.18
20	\$557.08	\$554.66	\$549.37	\$542.85	\$581.70	\$489.87	\$491.33	\$488.05	\$481.79	\$510.39	\$440.35
21	\$574.31	\$571.81	\$566.36	\$559.64	\$599.69	\$505.02	\$506.53	\$503.14	\$496.69	\$526.17	\$453.97
22	\$574.31	\$571.81	\$566.36	\$559.64	\$599.69	\$505.02	\$506.53	\$503.14	\$496.69	\$526.17	\$453.97
23	\$574.31	\$571.81	\$566.36	\$559.64	\$599.69	\$505.02	\$506.53	\$503.14	\$496.69	\$526.17	\$453.97
24	\$574.31	\$571.81	\$566.36	\$559.64	\$599.69	\$505.02	\$506.53	\$503.14	\$496.69	\$526.17	\$453.97
25	\$576.61	\$574.10	\$568.63	\$561.88	\$602.09	\$507.04	\$508.55	\$505.16	\$498.67	\$528.27	\$455.78
26	\$588.09	\$585.54	\$579.95	\$573.08	\$614.08	\$517.14	\$518.68	\$515.22	\$508.61	\$538.80	\$464.86
27	\$601.88	\$599.26	\$593.55	\$586.51	\$628.47	\$529.26	\$530.84	\$527.30	\$520.53	\$551.43	\$475.76
28	\$624.27	\$621.56	\$615.63	\$608.33	\$651.86	\$548.96	\$550.60	\$546.92	\$539.90	\$571.95	\$493.46
29	\$642.65	\$639.86	\$633.76	\$626.24	\$671.05	\$565.12	\$566.81	\$563.02	\$555.79	\$588.78	\$507.99
30	\$651.84	\$649.01	\$642.82	\$635.20	\$680.65	\$573.20	\$574.91	\$571.07	\$563.74	\$597.20	\$515.25
31	\$665.62	\$662.73	\$656.41	\$648.63	\$695.04	\$585.32	\$587.07	\$583.14	\$575.66	\$609.83	\$526.15
32	\$679.41	\$676.45	\$670.00	\$662.06	\$709.43	\$597.44	\$599.22	\$595.22	\$587.58	\$622.46	\$537.04
33	\$688.02	\$685.03	\$678.50	\$670.45	\$718.43	\$605.01	\$606.82	\$602.77	\$595.03	\$630.35	\$543.85
34	\$697.21	\$694.18	\$687.56	\$679.41	\$728.02	\$613.09	\$614.93	\$610.82	\$602.98	\$638.77	\$551.12
35	\$701.81	\$698.75	\$692.09	\$683.88	\$732.82	\$617.13	\$618.98	\$614.84	\$606.95	\$642.98	\$554.75
36	\$706.40	\$703.33	\$696.62	\$688.36	\$737.62	\$621.17	\$623.03	\$618.87	\$610.92	\$647.19	\$558.38
37	\$710.99	\$707.90	\$701.15	\$692.84	\$742.41	\$625.21	\$627.08	\$622.89	\$614.90	\$651.40	\$562.01
38	\$715.59	\$712.48	\$705.68	\$697.32	\$747.21	\$629.25	\$631.13	\$626.92	\$618.87	\$655.61	\$565.64
39	\$724.78	\$721.63	\$714.75	\$706.27	\$756.81	\$637.33	\$639.24	\$634.97	\$626.82	\$664.03	\$572.91
40	\$733.97	\$730.78	\$723.81	\$715.22	\$766.40	\$645.41	\$647.34	\$643.02	\$634.76	\$672.45	\$580.17
41	\$747.75	\$744.50	\$737.40	\$728.66	\$780.79	\$657.53	\$659.50	\$655.09	\$646.68	\$685.07	\$591.07
42	\$760.96	\$757.65	\$750.43	\$741.53	\$794.59	\$669.15	\$671.15	\$666.67	\$658.11	\$697.18	\$601.51
43	\$779.34	\$775.95 \$798.82	\$768.55	\$759.44	\$813.78	\$685.31	\$687.36	\$682.77	\$674.00	\$714.01	\$616.04
44	\$802.31 \$829.30	\$825.70	\$791.20 \$817.82	\$781.82 \$808.13	\$837.76 \$865.95	\$705.51 \$729.25	\$707.62 \$731.43	\$702.89	\$693.87 \$717.21	\$735.06 \$759.79	\$634.19 \$655.53
45 46	\$861.46	\$857.72	\$849.54	\$839.47	\$899.53	\$757.53	\$751.45	\$726.54 \$754.72	\$717.21	\$789.26	\$680.95
47	\$897.65	\$893.74	\$885.22	\$874.72	\$937.31	\$789.34	\$791.70	\$786.42	\$776.32	\$822.40	\$709.55
48	\$939.00	\$934.91	\$926.00	\$915.02	\$980.49	\$825.71	\$828.17	\$822.64	\$812.08	\$860.29	\$742.24
49	\$979.77	\$975.51	\$966.21	\$954.75	\$1,023.07	\$861.56	\$864.14	\$858.36	\$847.35	\$897.65	\$774.47
50	\$1,025.72	\$1,021.26	\$1,011.52	\$999.52	\$1,023.07	\$901.96	\$904.66	\$898.62	\$887.08	\$939.74	\$810.79
51	\$1,023.72	\$1,066.43	\$1,056.26	\$1,043.74	\$1,071.04	\$941.86	\$944.68	\$938.36	\$926.32	\$939.74	\$846.65
52	\$1,121.05	\$1,116.18	\$1,105.53	\$1,043.74	\$1,170.59	\$985.80	\$988.74	\$982.14	\$969.53	\$1,027.08	\$886.15
53	\$1,171.59	\$1,166.50	\$1,155.37	\$1,141.67	\$1,170.33	\$1,030.24	\$1,033.32	\$1,026.42	\$1,013.24	\$1,027.00	\$926.10
54	\$1,226.15	\$1,220.82	\$1,209.18	\$1,194.84	\$1,280.33	\$1,078.21	\$1,081.44	\$1,074.21	\$1,060.42	\$1,123.37	\$969.22
55	\$1,280.71	\$1,275.14	\$1,262.98	\$1,248.01	\$1,337.30	\$1,126.19	\$1,129.56	\$1,122.01	\$1,107.61	\$1,173.36	\$1,012.35
56	\$1,339.86	\$1,334.04	\$1,321.32	\$1,305.65	\$1,399.07	\$1,178.21	\$1,181.73	\$1,173.84	\$1,158.77	\$1,227.56	\$1,059.11
57	\$1,399.59	\$1,393.51	\$1,380.22	\$1,363.85	\$1,461.44	\$1,230.73	\$1,234.41	\$1,226.16	\$1,210.42	\$1,282.28	\$1,106.32
58	\$1,463.34	\$1,456.98	\$1,443.08	\$1,425.97	\$1,528.00	\$1,286.79	\$1,290.63	\$1,282.01	\$1,265.55	\$1,340.68	\$1,156.71
59	\$1,494.93	\$1,488.43	\$1,474.23	\$1,456.75	\$1,560.99	\$1,314.56	\$1,318.49	\$1,309.69	\$1,292.87	\$1,369.62	\$1,181.68
60	\$1,558.67	\$1,551.90	\$1,537.10	\$1,518.87	\$1,627.55	\$1,370.62	\$1,374.72	\$1,365.53	\$1,348.00	\$1,428.03	\$1,232.07
61	\$1,613.81	\$1,606.79	\$1,591.47	\$1,572.60	\$1,685.12	\$1,419.10	\$1,423.34	\$1,413.84	\$1,395.69	\$1,478.54	\$1,275.65
62	\$1,649.99	\$1,642.82	\$1,627.15	\$1,607.86	\$1,722.90	\$1,450.92	\$1,455.26	\$1,445.53	\$1,426.98	\$1,511.69	\$1,304.25
63	\$1,695.36	\$1,687.99	\$1,671.89	\$1,652.07	\$1,770.28	\$1,490.81	\$1,495.27	\$1,485.28	\$1,466.22	\$1,553.25	\$1,340.12
64+	\$1,722.93	\$1,715.44	\$1,699.08	\$1,678.93	\$1,799.06	\$1,515.06	\$1,519.58	\$1,509.43	\$1,490.06	\$1,578.51	\$1,361.91

Off	-Exchang	e Tandem	PPO (con	t'd)					
	Silver Tandem	Silver Tandem	Virtual Blue Silver Tandem	Bronze Tandem	Bronze Tandem	Bronze Tandem	Bronze Tandem	Bronze Tandem	Virtual Blue Bronze Tandem
Age	PPO 2350/65 OffEx	PPO 2550/70 OffEx	PPO 2700/75 OffEx	PPO 5500/65 OffEx	PPO 6500/70 OffEx	PPO 6850/55 OffEx	PPO 6250/65 OffEx	PPO 7500/65 OffEx	PPO 7500/75 OffEx
0 to 14	\$345.33	\$341.89	\$371.25	\$303.85	\$310.27	\$305.01	\$300.70	\$296.57	\$320.50
15	\$376.03	\$372.28	\$404.25	\$330.86	\$337.85	\$332.12	\$327.43	\$322.93	\$348.99
16	\$387.76	\$383.90	\$416.87	\$341.19	\$348.40	\$342.49	\$337.65	\$333.01	\$359.88
17	\$399.50	\$395.52	\$429.49	\$351.52	\$358.94	\$352.86	\$347.87	\$343.09	\$370.78
18	\$412.14	\$408.03	\$443.07	\$362.64	\$370.30	\$364.02	\$358.87	\$353.94	\$382.51
19	\$424.78	\$420.54	\$456.66	\$373.76	\$381.65	\$375.18	\$369.88	\$364.80	\$394.24
20	\$437.87	\$433.51	\$470.74	\$385.28	\$393.42	\$386.75	\$381.28	\$376.04	\$406.39
21	\$451.41	\$446.91	\$485.30	\$397.19	\$405.58	\$398.71	\$393.07	\$387.67	\$418.96
22	\$451.41	\$446.91	\$485.30	\$397.19	\$405.58	\$398.71	\$393.07	\$387.67	\$418.96
23	\$451.41	\$446.91	\$485.30	\$397.19	\$405.58	\$398.71	\$393.07	\$387.67	\$418.96
24	\$451.41	\$446.91	\$485.30	\$397.19	\$405.58	\$398.71	\$393.07	\$387.67	\$418.96
25	\$453.22	\$448.70	\$487.24	\$398.78	\$407.21	\$400.30	\$394.64	\$389.22	\$420.63
26	\$462.24	\$457.64	\$496.94	\$406.73	\$415.32	\$408.28	\$402.51	\$396.97	\$429.01
27	\$473.08	\$468.36	\$508.59	\$416.26	\$425.05	\$417.85	\$411.94	\$406.28	\$439.07
28	\$490.68	\$485.79	\$527.52	\$431.75	\$440.87	\$433.39	\$427.27	\$421.40	\$455.40
29	\$505.13	\$500.10	\$543.05	\$444.46	\$453.85	\$446.15	\$439.85	\$433.80	\$468.81
30	\$512.35	\$507.25	\$550.81	\$450.82	\$460.34	\$452.53	\$446.14	\$440.00	\$475.51
31	\$523.19	\$517.97	\$562.46	\$460.35	\$470.07	\$462.10	\$455.57	\$449.31	\$485.57
32	\$534.02	\$528.70	\$574.10	\$469.88	\$479.81	\$471.67	\$465.00	\$458.61	\$495.62
33	\$540.79	\$535.40	\$581.38	\$475.84	\$485.89	\$477.65	\$470.90	\$464.43	\$501.91
34	\$548.01	\$542.55	\$589.15	\$482.19	\$492.38	\$484.03	\$477.19	\$470.63	\$508.61
35	\$551.62	\$546.13	\$593.03	\$485.37	\$495.62	\$487.22	\$480.33	\$473.73	\$511.96
36	\$555.24	\$549.70	\$596.91	\$488.55	\$498.87	\$490.41	\$483.48	\$476.83	\$515.32
37	\$558.85	\$553.28	\$600.80	\$491.73	\$502.11	\$493.60	\$486.62	\$479.93	\$518.67
38	\$562.46	\$556.85	\$604.68	\$494.90	\$505.36	\$496.79	\$489.77	\$483.03	\$522.02
39	\$569.68	\$564.00	\$612.44	\$501.26	\$511.85	\$503.17	\$496.06	\$489.24	\$528.72
40	\$576.90	\$571.15	\$620.21	\$507.62	\$518.34	\$509.55	\$502.35	\$495.44	\$535.42
41	\$587.74	\$581.88	\$631.85	\$517.15	\$528.07	\$519.12	\$511.78	\$504.74	\$545.48
42	\$598.12	\$592.16	\$643.02	\$526.28	\$537.40	\$528.29	\$520.82	\$513.66	\$555.12
43	\$612.56	\$606.46	\$658.55	\$538.99	\$550.38	\$541.05	\$533.40	\$526.07	\$568.52
44	\$630.62	\$624.34	\$677.96	\$554.88	\$566.60	\$556.99	\$549.12	\$541.57	\$585.28
45	\$651.84	\$645.34	\$700.77	\$573.55	\$585.66	\$575.73	\$567.60	\$559.79	\$604.97
46	\$677.12	\$670.37	\$727.94	\$595.79	\$608.38	\$598.06	\$589.61	\$581.50	\$628.43
47	\$705.56	\$698.52	\$758.52	\$620.82	\$633.93	\$623.18	\$614.37	\$605.93	\$654.83
48	\$738.06	\$730.70	\$793.46	\$649.41	\$663.13	\$651.89	\$642.67	\$633.84	\$684.99
49	\$770.11	\$762.43	\$827.91	\$677.61	\$691.93	\$680.19	\$670.58	\$661.36	\$714.74
50	\$806.22	\$798.19	\$866.74	\$709.39	\$724.37	\$712.09	\$702.03	\$692.38	\$748.25
51	\$841.88	\$833.49	\$905.08	\$740.77	\$756.41	\$743.59	\$733.08	\$723.00	\$781.35
52	\$881.15	\$872.37	\$947.30	\$775.32	\$791.70	\$778.28	\$767.28	\$756.73	\$817.80
53	\$920.88	\$911.70	\$990.00	\$810.28	\$827.39	\$813.36	\$801.87	\$790.84	\$854.67
54	\$963.76	\$954.16	\$1,036.11	\$848.01	\$865.92	\$851.24	\$839.21	\$827.67	\$894.47
55	\$1,006.65	\$996.61	\$1,082.21	\$885.74	\$904.45	\$889.12	\$876.55	\$864.50	\$934.27
56	\$1,053.14	\$1,042.65	\$1,132.19	\$926.66	\$946.23	\$930.18	\$917.04	\$904.43	\$977.42
57	\$1,100.09	\$1,089.13	\$1,182.66	\$967.96	\$988.41	\$971.65	\$957.92	\$944.75	\$1,020.99
58	\$1,150.19	\$1,138.73	\$1,236.53	\$1,012.05	\$1,033.43	\$1,015.91	\$1,001.55	\$987.78	\$1,067.50
59	\$1,175.02	\$1,163.31	\$1,263.22	\$1,033.90	\$1,055.74	\$1,037.84	\$1,023.17	\$1,009.10	\$1,090.54
60	\$1,225.13	\$1,212.92	\$1,317.09	\$1,077.99	\$1,100.75	\$1,082.09	\$1,066.80	\$1,052.13	\$1,137.04
61	\$1,268.46	\$1,255.82	\$1,363.68	\$1,116.12	\$1,139.69	\$1,120.37	\$1,104.53	\$1,089.35	\$1,177.26
62	\$1,296.90	\$1,283.98	\$1,394.25	\$1,141.14	\$1,165.24	\$1,145.49	\$1,129.29	\$1,113.77	\$1,203.66
63	\$1,332.56	\$1,319.29	\$1,432.59	\$1,172.52	\$1,197.28	\$1,176.98	\$1,160.35	\$1,144.40	\$1,236.76
64+	\$1,354.23	\$1,340.74	\$1,455.89	\$1,191.58	\$1,216.75	\$1,196.12	\$1,179.21	\$1,163.00	\$1,256.87

Off-	-Exchange Tander	n PPO Savings			
Ago	Gold Tandem PPO Savings 1750/15% HDHP PrevRx OffEx	Silver Tandem PPO Savings 2300/30% OffEx	Silver Tandem PPO Savings 2600/35% HDHP PrevRx OffEx	Bronze Tandem PPO Savings 5700/40% OffEx	Bronze Tandem PPO Savings 7500 OffEx
Age Oto14	\$371.87	\$339.24	\$316.43	\$313.71	\$311.15
	\$404.93	\$369.40	\$344.55	\$313.71	\$338.81
15					\$349.39
16	\$417.57	\$380.93	\$355.31	\$352.26	
17	\$430.20	\$392.46	\$366.06	\$362.92	\$359.96
18	\$443.82	\$404.87	\$377.64	\$374.40	\$371.35
19	\$457.43	\$417.29	\$389.23	\$385.88	\$382.74
20	\$471.52	\$430.15	\$401.22	\$397.77	\$394.53
21	\$486.11	\$443.45	\$413.63	\$410.08	\$406.73
22	\$486.11	\$443.45	\$413.63	\$410.08	\$406.73
23	\$486.11	\$443.45	\$413.63	\$410.08	\$406.73
24	\$486.11	\$443.45	\$413.63	\$410.08	\$406.73
25	\$488.05	\$445.23	\$415.28	\$411.72	\$408.36
26	\$497.77	\$454.10	\$423.56	\$419.92	\$416.50
27	\$509.44	\$464.74	\$433.48	\$429.76	\$426.26
28	\$528.40	\$482.04	\$449.62	\$445.75	\$442.12
29	\$543.95	\$496.23	\$462.85	\$458.88	\$455.14
30	\$551.73	\$503.32	\$469.47	\$465.44	\$461.64
31	\$563.40	\$513.96	\$479.40	\$475.28	\$471.41
32	\$575.06	\$524.61	\$489.32	\$485.12	\$481.17
33	\$582.36	\$531.26	\$495.53	\$491.27	\$487.27
34	\$590.13	\$538.35	\$502.15	\$497.83	\$493.78
35	\$594.02	\$541.90	\$505.45	\$501.11	\$497.03
36	\$597.91	\$545.45	\$508.76	\$504.39	\$500.28
37	\$601.80	\$549.00	\$512.07	\$507.67	\$503.54
38	\$605.69	\$552.54	\$515.38	\$510.95	\$506.79
39	\$613.47	\$559.64	\$522.00	\$517.52	\$513.30
40	\$621.25	\$566.74	\$528.62	\$524.08	\$519.81
41	\$632.91	\$577.38	\$538.55	\$533.92	\$529.57
42	\$644.09	\$587.58	\$548.06	\$543.35	\$538.92
43	\$659.65	\$601.77	\$561.29	\$556.47	\$551.94
44	\$679.09	\$619.51	\$577.84	\$572.88	\$568.21
45	\$701.94	\$640.35	\$597.28	\$592.15	\$587.32
46	\$729.16	\$665.18	\$620.44	\$615.11	\$610.10
47	\$759.79	\$693.12	\$646.50	\$640.95	\$635.73
48	\$794.79	\$725.05	\$676.28	\$670.47	\$665.01
49	\$829.30	\$756.53	\$705.65	\$699.59	\$693.89
50	\$868.19	\$792.01	\$738.74	\$732.40	\$726.43
51	\$906.59	\$827.04	\$771.42	\$764.79	\$758.56
52	\$948.88	\$865.62	\$807.40	\$800.47	\$793.95
53	\$991.66	\$904.65	\$843.80	\$836.55	\$829.74
54	\$1,037.84	\$946.78	\$883.10	\$875.51	\$868.38
55	\$1,084.02	\$988.90	\$922.39	\$914.47	\$907.02
56	\$1,134.09	\$1,034.58	\$965.00	\$956.71	\$948.91
57	\$1,184.64	\$1,080.70	\$1,008.01	\$999.36	\$991.21
58	\$1,238.60	\$1,129.92	\$1,053.93	\$1,044.87	\$1,036.36
59	\$1,265.34	\$1,154.31	\$1,076.68	\$1,067.43	\$1,058.73
60	\$1,319.29	\$1,203.54	\$1,122.59	\$1,112.95	\$1,103.88
61	\$1,365.96	\$1,246.11	\$1,162.30	\$1,152.31	\$1,142.92
62	\$1,396.59	\$1,274.05	\$1,188.36	\$1,178.15	\$1,168.55
63	\$1,434.99	\$1,274.03	\$1,221.03	\$1,210.54	\$1,200.68
	\$1,458.32	\$1,330.36	\$1,240.89	\$1,230.23	\$1,200.08
64+	20.52مراد	٠٠٠٠٠٠	71,270.03	71,230.23	71,220.20

Off	-Exchange F	full PPO					
Age	Platinum Full PPO 250/10 OffEx	Platinum Full PPO 0/0 OffEx	Platinum Full PPO 0/10 OffEx	Platinum Full PPO 250/15 OffEx	Gold Full PPO 0/35 OffEx	Gold Full PPO 500/30 OffEx	Gold Full PPO 750/30 OffEx
0 to 14	\$459.52	\$457.29	\$453.19	\$447.74	\$403.36	\$405.04	\$402.38
15	\$500.37	\$497.93	\$493.47	\$487.54	\$439.21	\$441.04	\$438.15
16	\$515.99	\$513.47	\$508.88	\$502.76	\$452.92	\$454.81	\$451.83
17	\$531.61	\$529.02	\$524.28	\$517.98	\$466.63	\$468.57	\$465.50
18	\$548.43	\$545.75	\$540.87	\$534.37	\$481.39	\$483.40	\$480.23
19	\$565.24	\$562.49	\$557.45	\$550.75	\$496.16	\$498.22	\$494.96
20	\$582.66	\$579.83	\$574.63	\$567.73	\$511.45	\$513.58	\$510.21
21	\$600.68	\$597.76	\$592.41	\$585.29	\$527.26	\$529.46	\$525.99
22	\$600.68	\$597.76	\$592.41	\$585.29	\$527.26	\$529.46	\$525.99
23	\$600.68	\$597.76	\$592.41	\$585.29	\$527.26	\$529.46	\$525.99
24	\$600.68	\$597.76	\$592.41	\$585.29	\$527.26	\$529.46	\$525.99
25	\$603.09	\$600.15	\$594.78	\$587.63	\$529.37	\$531.58	\$528.09
26	\$615.10	\$612.10	\$606.62	\$599.33	\$539.92	\$542.17	\$538.61
27	\$629.52	\$626.45	\$620.84	\$613.38	\$552.57	\$554.87	\$551.24
28	\$652.94	\$649.76	\$643.95	\$636.21	\$573.14	\$575.52	\$571.75
29	\$672.17	\$668.89	\$662.90	\$654.93	\$590.01	\$592.46	\$588.58
30	\$681.78	\$678.46	\$672.38	\$664.30	\$598.44	\$600.94	\$597.00
31	\$696.19	\$692.80	\$686.60	\$678.35	\$611.10	\$613.64	\$609.62
32	\$710.61	\$707.15	\$700.82	\$692.39	\$623.75	\$626.35	\$622.25
33	\$719.62	\$716.11	\$709.70	\$701.17	\$631.66	\$634.29	\$630.14
34	\$729.23	\$725.68	\$719.18	\$710.54	\$640.10	\$642.76	\$638.55
35	\$734.04	\$730.46	\$723.92	\$715.22	\$644.32	\$647.00	\$642.76
36	\$738.84	\$735.24	\$728.66	\$719.90	\$648.53	\$651.23	\$646.97
37	\$743.65	\$740.02	\$733.40	\$724.58	\$652.75	\$655.47	\$651.18
38	\$748.45	\$744.81	\$738.14	\$729.27	\$656.97	\$659.71	\$655.38
39	\$758.06	\$754.37	\$747.62	\$738.63	\$665.41	\$668.18	\$663.80
40	\$767.68	\$763.93	\$757.10	\$747.99	\$673.84	\$676.65	\$672.22
41	\$782.09	\$778.28	\$771.31	\$762.04	\$686.50	\$689.36	\$684.84
42	\$795.91	\$792.03	\$784.94	\$775.50	\$698.62	\$701.53	\$696.94
43	\$815.13	\$811.16	\$803.90	\$794.23	\$715.50	\$718.48	\$713.77
44	\$839.16	\$835.07	\$827.59	\$817.64	\$736.59	\$739.65	\$734.81
45	\$867.39	\$863.16	\$855.43	\$845.15	\$761.37	\$764.54	\$759.53
46	\$901.03	\$896.64	\$888.61	\$877.93	\$790.90	\$794.19	\$788.99
47	\$938.87	\$934.30	\$925.93	\$914.80	\$824.11	\$827.54	\$822.12
48	\$982.12	\$977.33	\$968.58	\$956.94	\$862.08	\$865.67	\$859.99
49	\$1,024.77	\$1,019.78	\$1,010.64	\$998.50	\$899.51	\$903.26	\$897.34
50	\$1,072.82	\$1,067.60	\$1,058.04	\$1,045.32	\$941.69	\$945.61	\$939.42
51	\$1,120.28	\$1,114.82	\$1,104.84	\$1,091.56	\$983.35	\$987.44	\$980.97
52	\$1,172.54	\$1,166.82	\$1,156.38	\$1,142.48	\$1,029.22	\$1,033.50	\$1,026.73
53	\$1,225.40	\$1,219.43	\$1,208.51	\$1,193.98	\$1,075.62	\$1,080.10	\$1,073.02
54	\$1,282.46	\$1,276.21	\$1,264.79	\$1,249.58	\$1,125.71	\$1,130.39	\$1,122.99
55	\$1,339.53	\$1,333.00	\$1,321.07	\$1,305.19	\$1,175.80	\$1,180.69	\$1,172.96
56	\$1,401.40	\$1,394.57	\$1,382.08	\$1,365.47	\$1,230.11	\$1,235.23	\$1,227.14
57	\$1,463.87	\$1,456.74	\$1,443.69	\$1,426.34	\$1,284.94	\$1,290.29	\$1,281.84
58	\$1,530.54	\$1,523.09	\$1,509.45	\$1,491.31	\$1,343.47	\$1,349.06	\$1,340.22
59	\$1,563.58	\$1,555.96	\$1,542.03	\$1,523.50	\$1,372.47	\$1,378.18	\$1,369.15
60	\$1,630.26	\$1,622.32	\$1,607.79	\$1,588.46	\$1,430.99	\$1,436.95	\$1,427.54
61	\$1,687.92	\$1,679.70	\$1,664.66	\$1,644.65	\$1,481.61	\$1,487.78	\$1,478.03
62	\$1,725.77	\$1,717.36	\$1,701.98	\$1,681.52	\$1,514.83	\$1,521.14	\$1,511.17
63	\$1,773.22	\$1,764.58	\$1,748.78	\$1,727.76	\$1,556.48	\$1,562.96	\$1,552.72
64+	\$1,802.05	\$1,793.27	\$1,777.22	\$1,755.86	\$1,581.79	\$1,588.38	\$1,577.97

Off	-Exchang	e Full PPO	(cont'd)						
Age	Gold Full PPO 1000/35 OffEx	Silver Full PPO 2000/60 OffEx	Silver Full PPO 2350/65 OffEx	Silver Full PPO 2550/70 OffEx	Bronze Full PPO 5500/65 OffEx	Bronze Full PPO 6500/70 OffEx	Bronze Full PPO 6850/55 OffEx	Bronze Full PPO 6250/65 OffEx	Bronze Full PPO 7500/65 OffEx
0 to 14	\$397.16	\$362.60	\$360.56	\$356.90	\$316.51	\$323.55	\$318.02	\$313.18	\$308.63
15	\$432.46	\$394.83	\$392.60	\$388.62	\$344.65	\$352.31	\$346.28	\$341.01	\$336.07
16	\$445.96	\$407.15	\$404.86	\$400.75	\$355.40	\$363.31	\$357.09	\$351.66	\$346.56
17	\$459.46	\$419.47	\$417.11	\$412.88	\$366.16	\$374.30	\$367.90	\$362.30	\$357.05
18	\$474.00	\$432.75	\$430.31	\$425.94	\$377.75	\$386.14	\$379.54	\$373.76	\$368.34
19	\$488.53	\$446.02	\$443.51	\$439.01	\$389.33	\$397.99	\$391.18	\$385.23	\$379.64
20	\$503.59	\$459.76	\$457.17	\$452.54	\$401.33	\$410.25	\$403.24	\$397.10	\$391.34
21	\$519.16	\$473.98	\$471.31	\$466.53	\$413.74	\$422.94	\$415.71	\$409.38	\$403.44
22	\$519.16	\$473.98	\$471.31	\$466.53	\$413.74	\$422.94	\$415.71	\$409.38	\$403.44
23	\$519.16	\$473.98	\$471.31	\$466.53	\$413.74	\$422.94	\$415.71	\$409.38	\$403.44
24	\$519.16	\$473.98	\$471.31	\$466.53	\$413.74	\$422.94	\$415.71	\$409.38	\$403.44
25	\$521.24	\$475.88	\$473.20	\$468.40	\$415.40	\$424.63	\$417.37	\$411.02	\$405.06
26	\$531.62	\$485.36	\$482.63	\$477.73	\$423.67	\$433.09	\$425.68	\$419.20	\$413.13
27	\$544.08	\$496.73	\$493.94	\$488.92	\$433.60	\$443.24	\$435.66	\$429.03	\$422.81
28	\$564.33	\$515.22	\$512.32	\$507.12	\$449.74	\$459.74	\$451.87	\$445.00	\$438.54
29	\$580.94	\$530.39	\$527.40	\$522.05	\$462.98	\$473.27	\$465.18	\$458.10	\$451.45
30	\$589.25	\$537.97	\$534.94	\$529.51	\$469.60	\$480.04	\$471.83	\$464.65	\$457.91
31	\$601.71	\$549.35	\$546.25	\$540.71	\$479.53	\$490.19	\$481.80	\$474.47	\$467.59
32	\$614.17	\$560.72	\$557.56	\$551.91	\$489.46	\$500.34	\$491.78	\$484.30	\$477.27
33	\$621.96	\$567.83	\$564.63	\$558.90	\$495.66	\$506.68	\$498.02	\$490.44	\$483.32
34	\$630.26	\$575.41	\$572.18	\$566.37	\$502.28	\$513.45	\$504.67	\$496.99	\$489.78
35	\$634.42	\$579.21	\$575.95	\$570.10	\$505.59	\$516.83	\$507.99	\$500.26	\$493.01
36	\$638.57	\$583.00	\$579.72	\$573.83	\$508.90	\$520.22	\$511.32	\$503.54	\$496.23
37	\$642.72	\$586.79	\$583.49	\$577.57	\$512.21	\$523.60	\$514.65	\$506.81	\$499.46
38	\$646.88	\$590.58	\$587.26	\$581.30	\$515.52	\$526.98	\$517.97	\$510.09	\$502.69
39	\$655.18	\$598.17	\$594.80	\$588.76	\$522.14	\$533.75	\$524.62	\$516.64	\$509.14
40	\$663.49	\$605.75	\$602.34	\$596.23	\$528.76	\$540.52	\$531.27	\$523.19	\$515.60
41	\$675.95	\$617.12	\$613.65	\$607.42	\$538.69	\$550.67	\$541.25	\$533.01	\$525.28
42	\$687.89	\$628.03	\$624.49	\$618.15	\$548.21	\$560.40	\$550.81	\$542.43	\$534.56
43	\$704.50	\$643.19	\$639.57	\$633.08	\$561.45	\$573.93	\$564.11	\$555.53	\$547.47
44	\$725.27	\$662.15	\$658.43	\$651.74	\$578.00	\$590.85	\$580.74	\$571.90	\$563.61
45	\$749.67	\$684.43	\$680.58	\$673.67	\$597.44	\$610.73	\$600.28	\$591.14	\$582.57
46	\$778.75	\$710.97	\$706.97	\$699.80	\$620.61	\$634.41	\$623.56	\$614.07	\$605.16
47	\$811.45	\$740.83	\$736.66	\$729.19	\$646.68	\$661.06	\$649.75	\$639.86	\$630.58
48	\$848.83	\$774.96	\$770.60	\$762.78	\$676.47	\$691.51	\$679.68	\$669.34	\$659.63
49	\$885.69	\$808.61	\$804.06	\$795.90	\$705.84	\$721.54	\$709.20	\$698.40	\$688.27
50	\$927.23	\$846.53	\$841.77	\$833.22	\$738.94	\$755.37	\$742.45	\$731.15	\$720.55
51	\$968.24	\$883.98	\$879.00	\$870.08	\$771.63	\$788.78	\$775.29	\$763.49	\$752.42
52	\$1,013.41	\$925.21	\$920.01	\$910.67	\$807.62	\$825.58	\$811.46	\$799.11	\$787.52
53	\$1,059.09	\$966.92	\$961.48	\$951.72	\$844.03	\$862.80	\$848.04	\$835.13	\$823.02
54	\$1,108.41	\$1,011.95	\$1,006.26	\$996.04	\$883.34	\$902.98	\$887.53	\$874.03	\$861.35
55	\$1,157.73	\$1,056.98	\$1,051.03	\$1,040.36	\$922.65	\$943.16	\$927.03	\$912.92	\$899.68
56	\$1,211.21	\$1,105.80	\$1,099.58	\$1,088.42	\$965.26	\$986.72	\$969.84	\$955.08	\$941.23
57	\$1,265.20	\$1,155.09	\$1,148.59	\$1,136.94	\$1,008.29	\$1,030.71	\$1,013.08	\$997.66	\$983.19
58	\$1,322.83	\$1,207.71	\$1,200.91	\$1,188.72	\$1,054.22	\$1,077.65	\$1,059.22	\$1,043.10	\$1,027.97
59	\$1,351.38	\$1,233.78	\$1,226.83	\$1,214.38	\$1,076.97	\$1,100.91	\$1,082.09	\$1,065.62	\$1,050.16
60	\$1,409.01	\$1,286.39	\$1,279.15	\$1,266.17	\$1,122.90	\$1,147.86	\$1,128.23	\$1,111.06	\$1,094.94
61	\$1,458.85	\$1,331.89	\$1,324.39	\$1,310.95	\$1,162.62	\$1,188.46	\$1,168.14	\$1,150.36	\$1,133.67 \$1,159.09
62	\$1,491.56 \$1,532.57	\$1,361.75 \$1,399.20	\$1,354.09 \$1,391.32	\$1,340.34 \$1,377.20	\$1,188.68 \$1,221.37	\$1,215.11 \$1,248.52	\$1,194.33 \$1,227.17	\$1,176.15 \$1,208.49	\$1,159.09
63 64+	\$1,552.57	\$1,599.20	\$1,413.94	\$1,377.20	\$1,241.23	\$1,248.52	\$1,247.17	\$1,208.49	\$1,190.96
UTT	71,557.45	71,741.33	71,713.34	כנ.כני,ור	۷۱,∠+۱.∠ی	٧١,٧٥٥.٥٧	γ1,∠ 4 7.1∠	₹1,220.1 4	رد.۱۷.۵۶

Off	-Exchan	ge Full F	PPO Savi	ngs		Mirror F	ull PPO				
Age	Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx	Silver Full PPO Savings 2300/30% OffEx	Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx	Bronze Full PPO Savings 5700/40% OffEx	Bronze Full PPO Savings 7500 OffEx	Blue Shield Platinum 90 PPO 0/15 + Child Dental	Blue Shield Gold 80 PPO 350/25 + Child Dental	Blue Shield Silver 70 PPO 2500/55 + Child Dental	Blue Shield Bronze 60 PPO 6300/60 + Child Dental	Blue Shield Silver 70 HDHP PPO 2300/30% + Child Dental Alt	Blue Shield Bronze 60 HDHP PPO 7500/0% + Child Dental Alt
0 to 14	\$388.33	\$337.66	\$329.60	\$326.56	\$323.87	\$458.27	\$420.28	\$378.40	\$325.17	\$337.66	\$323.87
15	\$422.85	\$367.68	\$358.89	\$355.59	\$352.66	\$499.01	\$457.64	\$412.03	\$354.08	\$367.68	\$352.66
16	\$436.05	\$379.15	\$370.09	\$366.69	\$363.67	\$514.59	\$471.93	\$424.89	\$365.13	\$379.15	\$363.67
17	\$449.25	\$390.63	\$381.30	\$377.79	\$374.67	\$530.16	\$486.21	\$437.75	\$376.18	\$390.63	\$374.67
18	\$463.46	\$402.99	\$393.36	\$389.74	\$386.53	\$546.93	\$501.59	\$451.60	\$388.08	\$402.99	\$386.53
19	\$477.68	\$415.35	\$405.42	\$401.69	\$398.38	\$563.71	\$516.98	\$465.45	\$399.98	\$415.35	\$398.38
20	\$492.40	\$428.15	\$417.92	\$414.07	\$410.66	\$581.08	\$532.91	\$479.80	\$412.31	\$428.15	\$410.66
21	\$507.63	\$441.39	\$430.84	\$426.88	\$423.36	\$599.05	\$549.39	\$494.64	\$425.06	\$441.39	\$423.36
22	\$507.63	\$441.39	\$430.84	\$426.88	\$423.36	\$599.05	\$549.39	\$494.64	\$425.06	\$441.39	\$423.36
23	\$507.63	\$441.39	\$430.84	\$426.88	\$423.36	\$599.05	\$549.39	\$494.64	\$425.06	\$441.39	\$423.36
24	\$507.63	\$441.39	\$430.84	\$426.88	\$423.36	\$599.05	\$549.39	\$494.64	\$425.06	\$441.39	\$423.36
25	\$509.66	\$443.16	\$432.57	\$428.58	\$425.05	\$601.45	\$551.59	\$496.61	\$426.76	\$443.16	\$425.05
26	\$519.81	\$451.98	\$441.18	\$437.12	\$433.52	\$613.43	\$562.58	\$506.51	\$435.26	\$451.98	\$433.52
27	\$531.99	\$462.58	\$451.52	\$447.37	\$443.68	\$627.81	\$575.76	\$518.38	\$445.47	\$462.58	\$443.68
28	\$551.79	\$479.79	\$468.33	\$464.01	\$460.19	\$651.17	\$597.19	\$537.67	\$462.04	\$479.79	\$460.19
29	\$568.03	\$493.92	\$482.11	\$477.67	\$473.74	\$670.34	\$614.77	\$553.50	\$475.65	\$493.92	\$473.74
30	\$576.16	\$500.98	\$489.01	\$484.50	\$480.51	\$679.92	\$623.56	\$561.41	\$482.45	\$500.98	\$480.51
31	\$588.34	\$511.57	\$499.35	\$494.75	\$490.67	\$694.30	\$636.74	\$573.28	\$492.65	\$511.57	\$490.67
32	\$600.52	\$522.17	\$509.69	\$504.99	\$500.84	\$708.68	\$649.93	\$585.15	\$502.85	\$522.17	\$500.84
33	\$608.14	\$528.79	\$516.15	\$511.40	\$507.19	\$717.66	\$658.17	\$592.57	\$509.23	\$528.79	\$507.19
34	\$616.26	\$535.85	\$523.04	\$518.23	\$513.96	\$727.25	\$666.96	\$600.49	\$516.03	\$535.85	\$513.96
35	\$620.32	\$539.38	\$526.49	\$521.64	\$517.35	\$732.04	\$671.36	\$604.44	\$519.43	\$539.38	\$517.35
36	\$624.38	\$542.91	\$529.94	\$525.06	\$520.73	\$736.83	\$675.75	\$608.40	\$522.83	\$542.91	\$520.73
37	\$628.44	\$546.44	\$533.38	\$528.47	\$524.12	\$741.63	\$680.15	\$612.36	\$526.23	\$546.44	\$524.12
38	\$632.50	\$549.97	\$536.83	\$531.89	\$527.51	\$746.42	\$684.54	\$616.32	\$529.63	\$549.97	\$527.51
39	\$640.62	\$557.04	\$543.72	\$538.72	\$534.28	\$756.00	\$693.33	\$624.23	\$536.43	\$557.04	\$534.28
40	\$648.75	\$564.10	\$550.62	\$545.55	\$541.05	\$765.59	\$702.12	\$632.14	\$543.23	\$564.10	\$541.05
41	\$660.93	\$574.69	\$560.96	\$555.79	\$551.21	\$779.97	\$715.31	\$644.02	\$553.43	\$574.69	\$551.21
42	\$672.60	\$584.84	\$570.87	\$565.61	\$560.95	\$793.74	\$727.94	\$655.39	\$563.21	\$584.84	\$560.95
43	\$688.85	\$598.97	\$584.65	\$579.27	\$574.50	\$812.91	\$745.52	\$671.22	\$576.81	\$598.97	\$574.50
44	\$709.15	\$616.62	\$601.89	\$596.35	\$591.43	\$836.88	\$767.50	\$691.01	\$593.81	\$616.62	\$591.43
45	\$733.01	\$637.37	\$622.14	\$616.41	\$611.33	\$865.03	\$793.32	\$714.25	\$613.79	\$637.37	\$611.33
46	\$761.44	\$662.09	\$646.26	\$640.31	\$635.04	\$898.58	\$824.09	\$741.95	\$637.59	\$662.09	\$635.04
47	\$793.42	\$689.89	\$673.41	\$667.21	\$661.71	\$936.32	\$858.70	\$773.12	\$664.37	\$689.89	\$661.71
48	\$829.97	\$721.67	\$704.43	\$697.94	\$692.19	\$979.45	\$898.25	\$808.73	\$694.98	\$721.67	\$692.19
49	\$866.01	\$753.01	\$735.02	\$728.25	\$722.25	\$1,021.98	\$937.26	\$843.85	\$725.16	\$753.01	\$722.25
50	\$906.62	\$788.32	\$769.49	\$762.40	\$756.12	\$1,069.91	\$981.21	\$883.42	\$759.16	\$788.32	\$756.12
51	\$946.72	\$823.19	\$803.52	\$796.12	\$789.57	\$1,117.23	\$1,024.61	\$922.50	\$792.74	\$823.19	\$789.57
52	\$990.89	\$861.60	\$841.01	\$833.26	\$826.40	\$1,169.35	\$1,072.41	\$965.53	\$829.72	\$861.60	\$826.40
53	\$1,035.56	\$900.44	\$878.92	\$870.83	\$863.65	\$1,222.07	\$1,120.76	\$1,009.06	\$867.13	\$900.44	\$863.65
54	\$1,083.78	\$942.37	\$919.85	\$911.38	\$903.87	\$1,278.98	\$1,172.95	\$1,056.05	\$907.51	\$942.37	\$903.87
55	\$1,132.01	\$984.30	\$960.78	\$951.93	\$944.09	\$1,335.89	\$1,225.14	\$1,103.04	\$947.89	\$984.30	\$944.09
56	\$1,184.29	\$1,029.76	\$1,005.16	\$995.90	\$987.70	\$1,397.59	\$1,281.73	\$1,153.98	\$991.67	\$1,029.76	\$987.70
57	\$1,237.08	\$1,075.67	\$1,049.96	\$1,040.30	\$1,031.73	\$1,459.89	\$1,338.87	\$1,205.43	\$1,035.88	\$1,075.67	\$1,031.73
58	\$1,293.43	\$1,124.66	\$1,097.79	\$1,087.68	\$1,078.72	\$1,526.38	\$1,399.85	\$1,260.33	\$1,083.06	\$1,124.66	\$1,078.72
59	\$1,321.35	\$1,148.94	\$1,121.48	\$1,111.16	\$1,102.01	\$1,559.33	\$1,430.07	\$1,287.54	\$1,106.44	\$1,148.94	\$1,102.01
60	\$1,377.70	\$1,197.93	\$1,169.31	\$1,158.54	\$1,149.00	\$1,625.83	\$1,491.05	\$1,342.44	\$1,153.62	\$1,197.93	\$1,149.00
61	\$1,426.43	\$1,240.31	\$1,210.67	\$1,199.52	\$1,189.64	\$1,683.34	\$1,543.79	\$1,389.93	\$1,194.43	\$1,240.31	\$1,189.64
62	\$1,458.41	\$1,268.12	\$1,237.81	\$1,226.42	\$1,216.31	\$1,721.08	\$1,578.40	\$1,421.09	\$1,221.21	\$1,268.12	\$1,216.31
63	\$1,498.51	\$1,302.99	\$1,271.85	\$1,260.14	\$1,249.76	\$1,768.40	\$1,621.80	\$1,460.16	\$1,254.79	\$1,302.99	\$1,249.76
64+	\$1,522.88	\$1,324.17	\$1,292.53	\$1,280.63	\$1,270.08	\$1,797.16	\$1,648.17	\$1,483.91	\$1,275.19	\$1,324.17	\$1,270.08

Rating Region 13 – Rates are for groups with 1-100 eligible employees

Assiste_	d Reproductive Technology	y Rates*	
Age	Off-Exchange Full PPO, Off-Exchange Full PPO Savings, Mirror Full PPO, Mirror Full PPO Savings	Off-Exchange Tandem PPO, Off-Exchange Tandem PPO Savings	Access+ HMO, Mirror Access+ HMO
0 to 14	\$5.44	\$5.77	\$6.09
5	\$5.92	\$6.29	\$6.63
6	\$6.10	\$6.48	\$6.84
7	\$6.29	\$6.68	\$7.04
8	\$6.49	\$6.89	\$7.27
9	\$6.69	\$7.10	\$7.49
.O	\$6.89	\$7.32	\$7.72
21	\$7.11	\$7.55	\$7.96
2	\$7.11	\$7.55	\$7.96
23	\$7.11	\$7.55	\$7.96
.5	\$7.11	\$7.55	\$7.96
5	\$7.13	\$7.58	\$7.99
6	\$7.28	\$7.73	\$8.15
7	\$7.45	\$7.91	\$8.34
8	\$7.72	\$8.20	\$8.65
9	\$7.95	\$8.44	\$8.91
0	\$8.06	\$8.56	\$9.03
1	\$8.23	\$8.75	\$9.22
2	\$8.41	\$8.93	\$9.41
3	\$8.51	\$9.04	\$9.53
4	\$8.63	\$9.16	\$9.66
5	\$8.68	\$9.22	\$9.72
6	\$8.74	\$9.28	\$9.79
7	\$8.80	\$9.34	\$9.85
8	\$8.85	\$9.40	\$9.91
9	\$8.97	\$9.52	\$10.04
0	\$9.08	\$9.64	\$10.17
1	\$9.25	\$9.82	\$10.36
2	\$9.41	\$10.00	\$10.54
3	\$9.64	\$10.24	\$10.80
4	\$9.92	\$10.54	\$11.12
5	\$10.26	\$10.90	\$11.49
6	\$10.66	\$11.32	\$11.94
7	\$11.10	\$11.79	\$12.44
8	\$11.62	\$12.34	\$13.01
9	\$12.12	\$12.87	\$13.57
0	\$12.69	\$13.47	\$14.21
1	\$13.25	\$14.07	\$14.84
2	\$13.87	\$14.73	\$15.53
3	\$14.49	\$15.39	\$16.23
4	\$15.17	\$16.11	\$16.99
5	\$15.84	\$16.82	\$17.74
6	\$16.57	\$17.60	\$18.56
7	\$17.31	\$18.38	\$19.39
8	\$18.10	\$19.22	\$20.27
9	\$18.49	\$19.64	\$20.71
0	\$19.28	\$20.47	\$21.59
51	\$19.96	\$21.20	\$22.35
52	\$20.41	\$21.67	\$22.86
53	\$20.97	\$22.27	\$23.48
54+	\$21.31	\$22.63	\$23.87

^{*} Additional assisted reproductive technology treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP, and HMO plans listed in the Blue Shield of California Off-Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

Specialty Benefits product rates

For businesses of 1-100 eligible employees

Please note the following concerning specialty plans

Dental, vision, and life insurance plans are available alongside medical coverage or on a standalone basis.

This rate manual does not reflect any discount a group may obtain through the Bundled Discount Savings program.

Specialty Benefits Dental PPO Region 13

Rates are for groups with 1-50 eligible employees

Plan ID	Dental PPO plans	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D694	Bronze DPPO/\$1000/MAC	\$34.90	\$69.50	\$86.90	\$118.20
D696	Bronze DPPO/\$1000/MAC/Child Only Ortho	\$44.40	\$88.60	\$110.80	\$150.70
D857	Bronze DPPO/\$1500/MAC	\$44.00	\$88.00	\$110.00	\$149.60
D858	Bronze DPPO/\$1500/MAC/Child Only Ortho	\$45.10	\$90.10	\$112.70	\$153.20
D706	Silver DPPO/\$1500/MAC	\$47.90	\$95.60	\$119.60	\$162.60
D708	Silver DPPO/\$1500/MAC/Adult+Child Ortho	\$49.70	\$99.50	\$124.30	\$169.00
D710	Silver DPPO/\$1500/U90	\$65.50	\$130.90	\$163.60	\$222.50
D712	Silver DPPO/\$1500/U90/Adult+Child Ortho	\$71.70	\$143.40	\$179.30	\$243.90
D863	Gold DPPO/\$1500/MAC	\$49.00	\$97.90	\$122.40	\$166.50
D864	Gold DPPO/\$1500/MAC/Adult+Child Ortho	\$54.50	\$109.00	\$136.20	\$185.30
D865	Gold DPPO/\$2000/MAC	\$57.50	\$114.90	\$143.60	\$195.40
D866	Gold DPPO/\$2000/MAC/Adult+Child Ortho	\$63.50	\$127.00	\$158.80	\$215.90
D714	Gold DPPO/\$1500/U90	\$66.40	\$132.90	\$166.20	\$226.00
D716	Gold DPPO/\$1500/U90/Adult+Child Ortho	\$73.20	\$146.50	\$183.00	\$248.90
D718	Gold DPPO/\$2000/U90	\$68.40	\$136.70	\$170.90	\$232.50
D720	Gold DPPO/\$2000/U90/Adult+Child Ortho	\$74.80	\$149.60	\$187.00	\$254.30
D722	Platinum DPPO/\$2500/U90	\$104.90	\$209.80	\$262.20	\$356.70
D724	Platinum DPPO/\$2500/U90/Adult+Child Ortho	\$108.80	\$217.50	\$271.80	\$369.70
D726	Platinum DPPO/\$3000/U90	\$109.40	\$218.80	\$273.50	\$372.00
D728	Platinum DPPO/\$3000/U90/Adult+Child Ortho	\$112.90	\$225.90	\$282.40	\$384.00
D730	Platinum DPPO/\$5000/U90	\$112.50	\$224.80	\$281.10	\$382.20
D732	Platinum DPPO/\$5000/U90/Adult+Child Ortho	\$115.80	\$231.60	\$289.50	\$393.70
D734	Diamond DPPO/\$3000/U95	\$122.90	\$245.80	\$307.30	\$417.90
D736	Diamond DPPO/\$3000/U95/Adult+Child Ortho	\$125.80	\$251.60	\$314.60	\$427.80
D738	Diamond DPPO/\$5000/U95	\$126.40	\$252.70	\$315.90	\$429.50
D740	Diamond DPPO/\$5000/U95/Adult+Child Ortho	\$129.00	\$258.10	\$322.70	\$438.70
Plan ID	Voluntary DPPO plans*	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D698	Bronze Voluntary DPPO/\$1000/MAC	\$34.20	\$68.50	\$85.60	\$116.40
D702	Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho	\$41.40	\$82.80	\$103.60	\$140.80
D859	Bronze Voluntary DPPO/\$1500/MAC	\$43.20	\$86.50	\$108.10	\$147.00
D861	Bronze Voluntary DPPO/\$1500/MAC/Child Only Ortho	\$47.40	\$94.80	\$118.50	\$161.10

^{*} Has a 12-month waiting period for major services. Dental plans also have a 12-month waiting period for orthodontia. For new groups with prior Blue Shield of California coverage, including "major" benefits for 12 months or more, the 12-month waiting period will be waived.

Specialty Benefits Dental PPO Region 13

Rates are for groups with 51-100 eligible employees

Plan ID	Dental PPO plans	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D695	Bronze DPPO/\$1000/MAC	\$32.50	\$65.00	\$81.30	\$110.50
D697	Bronze DPPO/\$1000/MAC/Child Only Ortho	\$35.90	\$71.70	\$89.60	\$121.90
D867	Bronze DPPO/\$1500/MAC	\$34.60	\$69.10	\$86.40	\$117.40
D868	Bronze DPPO/\$1500/MAC/Child Only Ortho	\$37.70	\$75.50	\$94.30	\$128.30
D707	Silver DPPO/\$1500/MAC	\$38.70	\$77.30	\$96.70	\$131.50
D709	Silver DPPO/\$1500/MAC/Adult+Child Ortho	\$42.90	\$85.70	\$107.20	\$145.70
D711	Silver DPPO/\$1500/U90	\$53.00	\$105.90	\$132.40	\$180.00
D713	Silver DPPO/\$1500/U90/Adult+Child Ortho	\$58.00	\$116.10	\$145.10	\$197.30
D873	Gold DPPO/\$1500/MAC	\$38.40	\$76.70	\$95.90	\$130.50
D874	Gold DPPO/\$1500/MAC/Adult+Child Ortho	\$42.70	\$85.40	\$106.80	\$145.20
D875	Gold DPPO/\$2000/MAC	\$45.20	\$90.30	\$112.90	\$153.50
D876	Gold DPPO/\$2000/MAC/Adult+Child Ortho	\$49.80	\$99.60	\$124.60	\$169.40
D715	Gold DPPO/\$1500/U90	\$53.70	\$107.50	\$134.50	\$182.80
D717	Gold DPPO/\$1500/U90/Adult+Child Ortho	\$59.20	\$118.50	\$148.10	\$201.40
D719	Gold DPPO/\$2000/U90	\$64.00	\$127.90	\$159.80	\$217.50
D721	Gold DPPO/\$2000/U90/Adult+Child Ortho	\$70.00	\$139.90	\$174.90	\$237.80
D723	Platinum DPPO/\$2500/U90	\$84.90	\$169.70	\$212.20	\$288.50
D725	Platinum DPPO/\$2500/U90/Adult+Child Ortho	\$93.80	\$187.50	\$234.40	\$318.80
D727	Platinum DPPO/\$3000/U90	\$88.50	\$177.00	\$221.20	\$300.80
D729	Platinum DPPO/\$3000/U90/Adult+Child Ortho	\$91.30	\$182.70	\$228.40	\$310.60
D731	Platinum DPPO/\$5000/U90	\$91.00	\$181.90	\$227.40	\$309.30
D733	Platinum DPPO/\$5000/U90/Adult+Child Ortho	\$93.60	\$187.30	\$234.10	\$318.50
D735	Diamond DPPO/\$3000/U95	\$99.40	\$198.90	\$248.60	\$338.10
D737	Diamond DPPO/\$3000/U95/Adult+Child Ortho	\$101.90	\$203.50	\$254.50	\$346.10
D739	Diamond DPPO/\$5000/U95	\$102.20	\$204.40	\$255.40	\$347.50
D741	Diamond DPPO/\$5000/U95/Adult+Child Ortho	\$104.40	\$208.90	\$261.00	\$355.00
Plan ID	Voluntary DPPO plans*	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D700	Bronze Voluntary DPPO/\$1000/MAC	\$32.10	\$64.10	\$80.10	\$109.00
D704	Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho	\$33.40	\$67.10	\$83.70	\$113.90
D869	Bronze Voluntary DPPO/\$1500/MAC	\$33.90	\$67.80	\$84.80	\$115.30
D871	Bronze Voluntary DPPO/\$1500/MAC/Child Only Ortho	\$37.20	\$74.40	\$93.10	\$126.50

^{*} Has a 12-month waiting period for major services. Dental plans also have a 12-month waiting period for orthodontia. For new groups with prior Blue Shield of California coverage, including "major" benefits for 12 months or more, the 12-month waiting period will be waived.

Specialty Benefits Dental HMO Region 13

Rates are for groups with 1-50 eligible employees

Plan ID	Dental HMO plans	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D251	Dental HMO Basic	\$17.10	\$36.50	\$45.10	\$57.10
D252	Dental HMO Plus	\$27.80	\$55.60	\$64.20	\$83.30
D253	Dental HMO Deluxe	\$29.20	\$58.30	\$69.30	\$87.50
D254	Dental HMO Voluntary	\$26.00	\$51.90	\$61.00	\$78.00
D523	Dental HMO Standard	\$22.20	\$47.50	\$58.60	\$74.30

Specialty Benefits Dental HMO Region 13

Rates are for groups with 51-100 eligible employees

Plan ID	Dental HMO plans	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D377	Dental HMO Basic	\$14.70	\$31.30	\$38.60	\$48.90
D378	Dental HMO Plus	\$23.80	\$47.70	\$55.00	\$71.40
D379	Dental HMO Deluxe	\$25.00	\$49.90	\$59.30	\$75.00
D380	Dental HMO Voluntary	\$22.20	\$44.40	\$52.30	\$66.70
D524	Dental HMO Standard	\$19.10	\$40.80	\$50.20	\$63.80

Specialty Benefits Vision – all regions

Rates are for groups with 1-50 eligible employees

Plan ID	Basic Vision for Small Business 12/24/24	Employee	Employee + spouse	Employee + child(ren)	Employee + family
V517	Basic Vision for Small Business 0/0/120	\$9.40	\$17.90	\$16.60	\$23.50
V518	Basic Vision for Small Business 0/0/150	\$11.10	\$20.80	\$19.20	\$27.10
V547	Basic Vision for Small Business 10/25/120	\$6.80	\$12.80	\$11.80	\$16.70
V548	Basic Vision for Small Business 10/25/150	\$7.90	\$14.90	\$13.60	\$19.50
V521	Basic Vision Plus for Small Business 0/0/150/150	\$13.60	\$25.90	\$23.90	\$33.80
V549	Basic Vision Plus for Small Business 10/25/150/150	\$10.50	\$19.70	\$18.00	\$25.50
V550	Basic Vision Voluntary for Small Business 10/25/120	\$9.60	\$18.20	\$16.80	\$23.80
Plan ID	Preferred Vision for Small Business 12/12/24				
V269	Preferred Vision for Small Business 0/0/120	\$10.60	\$20.00	\$18.30	\$26.00
V270	Preferred Vision for Small Business 0/0/150	\$12.30	\$23.20	\$21.30	\$30.10
V531	Preferred Vision for Small Business 10/25/120	\$7.30	\$13.80	\$12.70	\$17.90
V532	Preferred Vision for Small Business 10/25/150	\$8.50	\$16.20	\$14.90	\$21.10
V273	Preferred Vision Plus for Small Business 0/0/150/150	\$15.10	\$28.50	\$26.20	\$37.10
V533	Preferred Vision Plus for Small Business 10/25/150/150	\$11.20	\$21.10	\$19.40	\$27.50
V534	Preferred Vision Voluntary for Small Business 10/25/120	\$10.40	\$19.80	\$18.10	\$25.70
Plan ID	Ultimate Vision for Small Business 12/12/12				
V276	Ultimate Vision for Small Business 0/0/120	\$14.90	\$28.10	\$25.70	\$36.50
V277	Ultimate Vision for Small Business 0/0/150	\$17.20	\$32.60	\$29.90	\$42.30
V539	Ultimate Vision for Small Business 10/25/120	\$10.40	\$19.80	\$18.00	\$25.60
V542	Ultimate Vision for Small Business 10/25/150	\$12.10	\$22.90	\$21.10	\$29.90
V279	Ultimate Vision Plus for Small Business 0/0/150/150	\$21.70	\$41.10	\$37.70	\$53.40
V540	Ultimate Vision Plus for Small Business 10/25/150/150	\$16.20	\$30.80	\$28.30	\$40.10
V541	Ultimate Vision Voluntary for Small Business 10/25/150	\$17.30	\$32.60	\$30.10	\$42.60

Underwritten by Blue Shield of California Life & Health Insurance Company. Voluntary vision plans require a minimum of one enrolled employee.

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Specialty Benefits Vision – all regions

Rates are for groups with 51-100 eligible employees

Plan ID	Basic Vision for Small Business 12/24/24	Employee	Employee + spouse	Employee + child(ren)	Employee + family
V524	Basic Vision for Small Business 0/0/120	\$7.60	\$14.40	\$13.20	\$18.80
V525	Basic Vision for Small Business 0/0/150	\$8.80	\$16.70	\$15.40	\$21.70
V551	Basic Vision for Small Business 10/25/120	\$5.40	\$10.30	\$9.40	\$13.30
V552	Basic Vision for Small Business 10/25/150	\$6.30	\$11.90	\$10.90	\$15.50
V528	Basic Vision Plus for Small Business 0/0/150/150	\$11.00	\$20.80	\$19.20	\$27.00
V553	Basic Vision Plus for Small Business 10/25/150/150	\$8.20	\$15.70	\$14.50	\$20.40
V554	Basic Vision Voluntary for Small Business 10/25/120	\$7.80	\$14.70	\$13.40	\$19.10
Plan ID	Preferred Vision for Small Business 12/12/24				
V392	Preferred Vision for Small Business 0/0/120	\$8.50	\$16.00	\$14.80	\$20.90
V393	Preferred Vision for Small Business 0/0/150	\$9.70	\$18.50	\$17.00	\$24.10
V535	Preferred Vision for Small Business 10/25/120	\$5.80	\$11.10	\$10.10	\$14.50
V536	Preferred Vision for Small Business 10/25/150	\$6.90	\$12.90	\$12.00	\$16.80
V396	Preferred Vision Plus for Small Business 0/0/150/150	\$12.00	\$22.80	\$21.00	\$29.70
V537	Preferred Vision Plus for Small Business 10/25/150/150	\$8.90	\$16.80	\$15.50	\$21.90
V538	Preferred Vision Voluntary for Small Business 10/25/120	\$8.30	\$15.80	\$14.60	\$20.60
Plan ID	Ultimate Vision for Small Business 12/12/12				
V399	Ultimate Vision for Small Business 0/0/120	\$11.80	\$22.40	\$20.50	\$29.10
V400	Ultimate Vision for Small Business 0/0/150	\$13.70	\$26.10	\$24.00	\$33.90
V543	Ultimate Vision for Small Business 10/25/120	\$8.30	\$15.70	\$14.50	\$20.50
V546	Ultimate Vision for Small Business 10/25/150	\$9.60	\$18.30	\$16.90	\$23.90
V402	Ultimate Vision Plus for Small Business 0/0/150/150	\$17.30	\$32.80	\$30.20	\$42.60
V544	Ultimate Vision Plus for Small Business 10/25/150/150	\$13.00	\$24.60	\$22.70	\$32.10
V545	Ultimate Vision Voluntary for Small Business 10/25/150	\$13.70	\$26.10	\$24.00	\$34.10

 $\label{thm:condition} Underwritten \ by \ Blue \ Shield \ of \ California \ Life \ \& \ Health \ Insurance \ Company.$ Voluntary vision plans require a minimum of one enrolled employee.

Life insurance rates – all regions

Rates are for groups with 2-100 eligible employees

Group Plans 2-9 Eligible Employee Rate Table

Life Insurance Rates*	
Age	Rate/\$1,000
0-29	\$.19
30-34	.20
35-39	.21
40-44	.33
45-49	.46
50-54	.74
55-59	1.15
60-64	2.25
65-69 [†]	3.75
70-74 [‡]	5.33
75-79 [‡]	8.39
80-84 ^t	12.05
85+ [‡]	18.04
Dependent life insurance rates for 2-9 eligible emplo	yees
All ages	\$.45/\$1,000

^{*} Includes \$.05 Accidental Death & Dismemberment insurance.

 $Basic\ group\ term\ life\ and\ AD\&D\ insurance\ are\ underwritten\ by\ Blue\ Shield\ of\ California\ Life\ \&\ Health\ Insurance\ Company.$

Groups with 10-100 eligible employees will be composite rated. Contact your Blue Shield sales representative for a quote. Benefits allowed for new groups of 2-100 eligible employees: Flat, graded, or salaried plans.

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 $^{^\}dagger$ $\;$ Benefit amount is reduced to 65% of the original amount at age 65.

 $^{^{\}ddagger}$ Benefit amount is reduced to 50% of the original amount at age 70.

Closed Specialty Benefits product rates

For businesses of 1-100 eligible employees

Please note the following concerning closed specialty plans

Closed plans are not available to new groups; closed plan rates only apply to groups renewing into a closed plan.

This rate manual does not reflect any discount a group may obtain through the Bundled Discount Savings program.

Dental In-Network Only (Region 13)*

Rates are for groups with 1-50 eligible employees

ID	Dental In-Network Only 1-50 (Region 13)*	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D317	Smile SM In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho	\$43.70	\$87.00	\$110.40	\$131.70
D318	Smile sM In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho	\$40.30	\$80.60	\$102.20	\$121.90

Dental In-Network Only (Region 13)*

Rates are for groups with 51-100 eligible employees

ID	Dental In-Network Only 1-50 (Region 13)*	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D387	Smile SM In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho	\$32.70	\$65.30	\$82.80	\$98.80
D388	Smile SM In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho	\$30.20	\$60.50	\$76.70	\$91.40

 $^{^{\}star} \quad \text{Underwritten by Blue Shield of California Life \& Health Insurance Company}.$

Dental PPO (Region 13)

Rates are for groups with 1-50 eligible employees

ID	Dental PPO (Region 13)	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D067	Smile SM Basic Voluntary 75/1000/No Ortho/MAC	\$32.50	\$63.40	\$80.60	\$96.00
D272	Smile SM Basic 75/1000/No Ortho/Mac	\$28.60	\$58.20	\$72.40	\$86.60
D273	Smile SM Value 50/1500/No Ortho/MAC	\$41.00	\$81.70	\$103.70	\$123.50
D275	Smile SM Plus 50/1500/Ortho/Mac	\$57.70	\$115.50	\$145.30	\$173.20
D278	Smile SM Deluxe 50/1500/Ortho/MAC	\$59.70	\$120.40	\$151.20	\$203.50
D280	Smile SM Deluxe Gold 50/1500/Ortho/U85	\$86.30	\$171.40	\$215.10	\$290.10
D497	Smile SM 50/1500/No Ortho/Mac/NR	\$40.40	\$79.70	\$98.70	\$118.50
D499	Smile SM Basic 75/1000/No Ortho/Mac/NR	\$27.00	\$54.10	\$68.20	\$92.40
D501	Smile SM Basic Voluntary 75/1000/No Ortho/MAC/NR	\$29.00	\$57.80	\$72.70	\$96.90
D507	Smile SM Deluxe 50/1500/Ortho/MAC/NR	\$49.00	\$98.20	\$124.30	\$165.80
D509	Smile SM Deluxe Gold 50/1500/Ortho/U85/NR	\$70.90	\$141.00	\$177.40	\$238.90
D513	Smile sM Plus 50/1500/Ortho/Mac/NR	\$47.60	\$95.10	\$120.00	\$140.00
D517	Smile SM Value 50/1500/No Ortho/MAC/NR	\$36.20	\$73.00	\$90.60	\$108.90
D519	Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR	\$57.20	\$114.60	\$144.30	\$193.90
D525	Smile SM Basic Voluntary 50/1000/No Ortho/MAC	\$34.50	\$68.70	\$86.40	\$115.10
D527	Smile SM Basic Voluntary 50/1500/Ortho/U80	\$74.30	\$149.70	\$188.30	\$244.80
D529	Smile SM Basic Voluntary 50/1000/No Ortho/U80	\$59.20	\$119.30	\$150.20	\$195.20
D531	Smile SM Basic 50/1000/No Ortho/MAC	\$32.80	\$65.90	\$83.00	\$112.40
D537	Smile SM Plus 50/1500/No Ortho/MAC/WP	\$43.50	\$87.00	\$109.70	\$128.00
D539	Smile sM Plus Gold 50/1500/Ortho/U80	\$66.60	\$132.50	\$166.70	\$224.50
D576	Smile sM Plus Gold 50/2500/Ortho/U90/ADV	\$89.00	\$177.20	\$222.90	\$300.10
D578	Smile sM Plus Gold 50/2500/No Ortho/U90/ADV	\$80.80	\$160.80	\$202.20	\$272.30
D582	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90	\$75.90	\$151.00	\$189.80	\$255.60

Dental PPO (Region 13)

Rates are for groups with 51-100 eligible employees

ID	Dental PPO (Region 13)	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D364	Smile SM Basic 75/1000/No Ortho/Mac	\$21.40	\$43.70	\$54.30	\$65.10
D365	Smile SM Value 50/1500/No Ortho/MAC	\$30.80	\$61.30	\$77.80	\$92.70
D367	Smile SM Plus 50/1500/Ortho/Mac	\$43.40	\$86.50	\$109.10	\$129.90
D370	Smile SM Deluxe 50/1500/Ortho/MAC	\$44.70	\$90.30	\$113.40	\$152.60
D372	Smile SM Deluxe Gold 50/1500/Ortho/U85	\$64.70	\$128.50	\$161.40	\$217.60
D373	Smile SM Basic Voluntary 75/1000/No Ortho/MAC	\$24.40	\$47.70	\$60.50	\$72.10
D498	Smile SM 50/1500/No Ortho/Mac/NR	\$30.20	\$59.90	\$74.00	\$88.90
D500	Smile SM Basic 75/1000/No Ortho/Mac/NR	\$20.20	\$40.60	\$51.10	\$69.30
D503	Smile SM Basic Voluntary 75/1000/No Ortho/MAC/NR	\$21.80	\$43.40	\$54.50	\$72.60
D508	Smile SM Deluxe 50/1500/Ortho/MAC/NR	\$36.70	\$73.60	\$93.20	\$124.40
D510	Smile SM Deluxe Gold 50/1500/Ortho/U85/NR	\$53.20	\$105.80	\$133.10	\$179.30
D514	Smile SM Plus 50/1500/Ortho/Mac/NR	\$35.70	\$71.30	\$90.00	\$105.10
D518	Smile SM Value 50/1500/No Ortho/MAC/NR	\$27.20	\$54.70	\$68.00	\$81.70
D520	Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR	\$42.80	\$85.90	\$108.20	\$145.40
D526	Smile SM Basic Voluntary 50/1000/No Ortho/MAC	\$25.90	\$51.50	\$64.80	\$86.30
D528	Smile SM Basic Voluntary 50/1500/Ortho/U80	\$55.70	\$112.20	\$141.20	\$183.60
D530	Smile SM Basic Voluntary 50/1000/No Ortho/U80	\$44.40	\$89.50	\$112.60	\$146.50
D532	Smile [™] Basic 50/1000/No Ortho/MAC	\$24.60	\$49.40	\$62.20	\$84.40
D538	Smile SM Plus 50/1500/No Ortho/MAC/WP	\$32.60	\$65.30	\$82.30	\$96.00
D540	Smile SM Plus Gold 50/1500/Ortho/U80	\$49.90	\$99.30	\$125.10	\$168.40
D577	Smile SM Plus Gold 50/2500/Ortho/U90/ADV	\$66.80	\$132.90	\$167.20	\$225.10
D579	Smile SM Plus Gold 50/2500/No Ortho/U90/ADV	\$60.60	\$120.60	\$151.70	\$204.30
D583	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90	\$56.90	\$113.20	\$142.40	\$191.80

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Vision 1-50

Rates are for groups with 1-50 eligible employees

ID	Vision 1-50	Employee	Employee + spouse	Employee + child(ren)	Employee + family
V519	Basic Vision for Small Business 15/25/120	\$7.40	\$13.90	\$12.90	\$18.20
V520	Basic Vision for Small Business 15/25/150	\$8.60	\$16.20	\$15.00	\$21.30
V522	Basic Vision Plus for Small Business 15/25/150/150	\$11.40	\$21.50	\$19.80	\$28.00
V523	Basic Vision Voluntary for Small Business 15/25/120	\$10.60	\$20.00	\$18.30	\$26.00
V271	Preferred Vision for Small Business 15/25/120	\$8.00	\$15.20	\$13.90	\$19.70
V272	Preferred Vision for Small Business 15/25/150	\$9.30	\$17.70	\$16.30	\$23.20
V274	Preferred Vision Plus for Small Business 15/25/150/150	\$12.30	\$23.20	\$21.30	\$30.10
V275	Preferred Vision Voluntary for Small Business 15/25/120	\$11.40	\$21.70	\$19.90	\$28.20
V278	Ultimate Vision for Small Business 15/25/120	\$11.40	\$21.70	\$19.90	\$28.20
V282	Ultimate Vision for Small Business 15/25/150	\$13.30	\$25.10	\$23.30	\$32.90
V280	Ultimate Vision Plus for Small Business 15/25/150/150	\$17.80	\$33.80	\$31.20	\$44.10
V281	Ultimate Vision Voluntary for Small Business 15/25/150	\$19.10	\$35.90	\$33.10	\$46.80

Underwritten by Blue Shield of California Life & Health Insurance Company.

Vision 51-100

Rates are for groups with 51-100 eligible employees

ID	Vision 51-100	Employee	Employee + spouse	Employee + child(ren)	Employee + family
V526	Basic Vision for Small Business 15/25/120	\$5.90	\$11.20	\$10.40	\$14.70
V527	Basic Vision for Small Business 15/25/150	\$6.90	\$13.00	\$11.90	\$17.00
V529	Basic Vision Plus for Small Business 15/25/150/150	\$9.00	\$17.20	\$15.80	\$22.30
V530	Basic Vision Voluntary for Small Business 15/25/120	\$8.50	\$16.00	\$14.80	\$20.90
V394	Preferred Vision for Small Business 15/25/120	\$6.50	\$12.20	\$11.20	\$15.80
V395	Preferred Vision for Small Business 15/25/150	\$7.50	\$14.10	\$13.10	\$18.50
V397	Preferred Vision Plus for Small Business 15/25/150/150	\$9.70	\$18.50	\$17.00	\$24.10
V398	Preferred Vision Voluntary for Small Business 15/25/120	\$9.10	\$17.30	\$15.90	\$22.60
V401	Ultimate Vision for Small Business 15/25/120	\$9.10	\$17.30	\$15.90	\$22.60
V405	Ultimate Vision for Small Business 15/25/150	\$10.70	\$20.20	\$18.60	\$26.20
V403	Ultimate Vision Plus for Small Business 15/25/150/150	\$14.40	\$27.10	\$24.90	\$35.30
V404	Ultimate Vision Voluntary for Small Business 15/25/150	\$15.20	\$28.80	\$26.40	\$37.50

 ${\bf Underwritten}\ {\bf by}\ {\bf Blue}\ {\bf Shield}\ {\bf of}\ {\bf California}\ {\bf Life}\ \&\ {\bf Health}\ {\bf Insurance}\ {\bf Company}.$

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