

Small Business Rate Tables

Includes rates for standard plans



Rate Book 4

Rating region 10: San Joaquin, Stanislaus, Merced,
Mariposa, Tulare

Rating region 11: Madera, Fresno, Kings

Blue Shield of California county grouping for Rate Book 4

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 July 2023

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	●	●

Rating Region	County	Access+ HMO® network availability	Dental HMO availability
5	Contra Costa	●	●
6	Alameda	●	●
7	Santa Clara	●	●
8	San Mateo	●	●
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 Region 15	●	●
17	Riverside	●	●
	San Bernardino	●	●
18	Orange	●	●
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, 91121, 91123-91126, 91129, 91131, 91175, 91182, 91184-91189, 91191, 91199-91210, 91214, 91221-91222, 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, 93539, 93543-93544, 93550-93553, 93563, 93584, 93586, 93590-93591 and 93599.

Small Business Off Exchange Access+ HMO® Network

Rating region definitions and availability

Effective July 2023

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, 93383, 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

Small Business Off Exchange Local Access+ HMO[®] Network

Rating region definitions and availability
Effective July 2023

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, 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, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91801, 91802, 91803, 91804, 91896, 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, 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, 91333, 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, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 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, 91604, 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 July 2023

Rating Region	County
17	<p>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.</p> <p>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.</p>
18	Orange County
19	<p>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, 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.</p>

Small Business Off Exchange and Mirror ACO HMO Network

Rating region definitions and availability
Effective July 2023

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, 94947, 94948, 94949, 94950, 94956, 94957, 94960, 94963, 94964, 94965, 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, 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, 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, 95380, 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, 93263, 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, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91801, 91802, 91803, 91804, 91896, 91899, 93510, and 93563.

Small Business Off Exchange and Mirror ACO HMO Network

Rating region definitions and availability

Effective July 2023

Rating Region	County
16	<p>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, 90210, 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, 91333, 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, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 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, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, and 91618.</p>
17	<p>Riverside County in the following ZIP codes: 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92230, 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, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 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.</p> <p>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, 92284, 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.</p>
18	<p>Orange County</p>
19	<p>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, 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, 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.</p>

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.

Rating Region 10

Off-Exchange Tandem PPO (cont'd)

Age	Silver Tandem PPO 2350/65 OffEx	Silver Tandem PPO 2550/70 OffEx	Bronze Tandem PPO 5500/65 OffEx	Bronze Tandem PPO 6500/70 OffEx	Bronze Tandem PPO 6850/55 OffEx	Bronze Tandem PPO 6250/65 OffEx	Bronze Tandem PPO 7500/65 OffEx	Virtual Blue Bronze Tandem PPO 7500/75 OffEx
0 to 14	\$308.32	\$303.59	\$273.44	\$284.41	\$274.05	\$268.66	\$263.62	\$282.59
15	\$335.72	\$330.58	\$297.75	\$309.69	\$298.41	\$292.55	\$287.06	\$307.71
16	\$346.20	\$340.90	\$307.04	\$319.36	\$307.72	\$301.68	\$296.02	\$317.32
17	\$356.68	\$351.22	\$316.33	\$329.03	\$317.04	\$310.81	\$304.98	\$326.92
18	\$367.97	\$362.33	\$326.34	\$339.44	\$327.07	\$320.64	\$314.63	\$337.26
19	\$379.25	\$373.44	\$336.35	\$349.85	\$337.10	\$330.47	\$324.28	\$347.61
20	\$390.94	\$384.95	\$346.72	\$360.63	\$347.49	\$340.66	\$334.27	\$358.32
21	\$403.03	\$396.85	\$357.44	\$371.78	\$358.23	\$351.19	\$344.61	\$369.40
22	\$403.03	\$396.85	\$357.44	\$371.78	\$358.23	\$351.19	\$344.61	\$369.40
23	\$403.03	\$396.85	\$357.44	\$371.78	\$358.23	\$351.19	\$344.61	\$369.40
24	\$403.03	\$396.85	\$357.44	\$371.78	\$358.23	\$351.19	\$344.61	\$369.40
25	\$404.64	\$398.44	\$358.87	\$373.27	\$359.67	\$352.60	\$345.99	\$370.88
26	\$412.70	\$406.38	\$366.02	\$380.70	\$366.83	\$359.62	\$352.88	\$378.27
27	\$422.37	\$415.90	\$374.60	\$389.63	\$375.43	\$368.05	\$361.15	\$387.13
28	\$438.09	\$431.38	\$388.54	\$404.13	\$389.40	\$381.75	\$374.59	\$401.54
29	\$450.99	\$444.08	\$399.98	\$416.02	\$400.86	\$392.99	\$385.62	\$413.36
30	\$457.44	\$450.43	\$405.69	\$421.97	\$406.59	\$398.61	\$391.13	\$419.27
31	\$467.11	\$459.95	\$414.27	\$430.89	\$415.19	\$407.03	\$399.40	\$428.14
32	\$476.78	\$469.48	\$422.85	\$439.82	\$423.79	\$415.46	\$407.67	\$437.00
33	\$482.83	\$475.43	\$428.21	\$445.39	\$429.16	\$420.73	\$412.84	\$442.54
34	\$489.28	\$481.78	\$433.93	\$451.34	\$434.89	\$426.35	\$418.35	\$448.45
35	\$492.50	\$484.96	\$436.79	\$454.32	\$437.76	\$429.16	\$421.11	\$451.41
36	\$495.73	\$488.13	\$439.65	\$457.29	\$440.63	\$431.97	\$423.87	\$454.36
37	\$498.95	\$491.31	\$442.51	\$460.26	\$443.49	\$434.78	\$426.62	\$457.32
38	\$502.17	\$494.48	\$445.37	\$463.24	\$446.36	\$437.59	\$429.38	\$460.27
39	\$508.62	\$500.83	\$451.09	\$469.19	\$452.09	\$443.21	\$434.89	\$466.18
40	\$515.07	\$507.18	\$456.81	\$475.14	\$457.82	\$448.83	\$440.41	\$472.10
41	\$524.74	\$516.70	\$465.39	\$484.06	\$466.42	\$457.26	\$448.68	\$480.96
42	\$534.01	\$525.83	\$473.61	\$492.61	\$474.66	\$465.33	\$456.60	\$489.46
43	\$546.91	\$538.53	\$485.05	\$504.51	\$486.12	\$476.57	\$467.63	\$501.28
44	\$563.03	\$554.41	\$499.34	\$519.38	\$500.45	\$490.62	\$481.42	\$516.05
45	\$581.97	\$573.06	\$516.14	\$536.85	\$517.29	\$507.12	\$497.61	\$533.42
46	\$604.54	\$595.28	\$536.16	\$557.67	\$537.35	\$526.79	\$516.91	\$554.10
47	\$629.93	\$620.28	\$558.68	\$581.09	\$559.92	\$548.92	\$538.62	\$577.37
48	\$658.95	\$648.86	\$584.41	\$607.86	\$585.71	\$574.20	\$563.43	\$603.97
49	\$687.57	\$677.03	\$609.79	\$634.26	\$611.15	\$599.14	\$587.90	\$630.20
50	\$719.81	\$708.78	\$638.39	\$664.00	\$639.80	\$627.23	\$615.47	\$659.75
51	\$751.65	\$740.13	\$666.63	\$693.37	\$668.10	\$654.98	\$642.69	\$688.93
52	\$786.71	\$774.66	\$697.72	\$725.72	\$699.27	\$685.53	\$672.67	\$721.07
53	\$822.18	\$809.58	\$729.18	\$758.43	\$730.79	\$716.44	\$703.00	\$753.58
54	\$860.47	\$847.28	\$763.13	\$793.75	\$764.83	\$749.80	\$735.74	\$788.67
55	\$898.75	\$884.99	\$797.09	\$829.07	\$798.86	\$783.16	\$768.47	\$823.77
56	\$940.27	\$925.86	\$833.91	\$867.37	\$835.76	\$819.34	\$803.97	\$861.81
57	\$982.18	\$967.13	\$871.08	\$906.03	\$873.01	\$855.86	\$839.81	\$900.23
58	\$1,026.92	\$1,011.19	\$910.76	\$947.30	\$912.78	\$894.84	\$878.06	\$941.24
59	\$1,049.08	\$1,033.01	\$930.42	\$967.75	\$932.48	\$914.16	\$897.01	\$961.55
60	\$1,093.82	\$1,077.06	\$970.09	\$1,009.01	\$972.24	\$953.14	\$935.26	\$1,002.56
61	\$1,132.51	\$1,115.16	\$1,004.41	\$1,044.70	\$1,006.63	\$986.86	\$968.35	\$1,038.02
62	\$1,157.90	\$1,140.16	\$1,026.93	\$1,068.13	\$1,029.20	\$1,008.98	\$990.06	\$1,061.29
63	\$1,189.74	\$1,171.51	\$1,055.16	\$1,097.50	\$1,057.50	\$1,036.73	\$1,017.28	\$1,090.47
64+	\$1,209.09	\$1,190.56	\$1,072.32	\$1,115.34	\$1,074.70	\$1,053.58	\$1,033.82	\$1,108.20

Pending regulatory approval.

Effective July 2023

Rating Region 10

Off-Exchange Tandem PPO Savings

Age	Gold Tandem PPO Savings 1750/15% HDHP PrevRx OffEx	Silver Tandem PPO Savings 2300/25% OffEx	Silver Tandem PPO Savings 2600/35% HDHP PrevRx OffEx	Bronze Tandem PPO Savings 5700/40% OffEx	Bronze Tandem PPO Savings 7000 OffEx
0to14	\$359.46	\$309.25	\$296.05	\$277.47	\$275.71
15	\$391.42	\$336.74	\$322.37	\$302.13	\$300.21
16	\$403.63	\$347.25	\$332.43	\$311.56	\$309.58
17	\$415.85	\$357.76	\$342.49	\$320.99	\$318.95
18	\$429.01	\$369.08	\$353.33	\$331.15	\$329.05
19	\$442.16	\$380.40	\$364.16	\$341.30	\$339.14
20	\$455.79	\$392.12	\$375.38	\$351.82	\$349.59
21	\$469.89	\$404.25	\$386.99	\$362.70	\$360.40
22	\$469.89	\$404.25	\$386.99	\$362.70	\$360.40
23	\$469.89	\$404.25	\$386.99	\$362.70	\$360.40
24	\$469.89	\$404.25	\$386.99	\$362.70	\$360.40
25	\$471.77	\$405.87	\$388.54	\$364.16	\$361.84
26	\$481.16	\$413.95	\$396.28	\$371.41	\$369.05
27	\$492.44	\$423.66	\$405.57	\$380.11	\$377.70
28	\$510.77	\$439.42	\$420.66	\$394.26	\$391.75
29	\$525.80	\$452.36	\$433.05	\$405.87	\$403.29
30	\$533.32	\$458.83	\$439.24	\$411.67	\$409.05
31	\$544.60	\$468.53	\$448.53	\$420.37	\$417.70
32	\$555.88	\$478.23	\$457.81	\$429.08	\$426.35
33	\$562.92	\$484.29	\$463.62	\$434.52	\$431.76
34	\$570.44	\$490.76	\$469.81	\$440.32	\$437.53
35	\$574.20	\$494.00	\$472.91	\$443.22	\$440.41
36	\$577.96	\$497.23	\$476.00	\$446.13	\$443.29
37	\$581.72	\$500.46	\$479.10	\$449.03	\$446.18
38	\$585.48	\$503.70	\$482.19	\$451.93	\$449.06
39	\$593.00	\$510.17	\$488.39	\$457.73	\$454.82
40	\$600.51	\$516.63	\$494.58	\$463.54	\$460.59
41	\$611.79	\$526.34	\$503.87	\$472.24	\$469.24
42	\$622.60	\$535.63	\$512.77	\$480.58	\$477.53
43	\$637.64	\$548.57	\$525.15	\$492.19	\$489.06
44	\$656.43	\$564.74	\$540.63	\$506.70	\$503.48
45	\$678.52	\$583.74	\$558.82	\$523.74	\$520.42
46	\$704.83	\$606.38	\$580.49	\$544.06	\$540.60
47	\$734.43	\$631.85	\$604.87	\$566.91	\$563.31
48	\$768.26	\$660.95	\$632.73	\$593.02	\$589.25
49	\$801.63	\$689.65	\$660.21	\$618.77	\$614.84
50	\$839.22	\$721.99	\$691.17	\$647.79	\$643.67
51	\$876.34	\$753.93	\$721.74	\$676.44	\$672.15
52	\$917.22	\$789.10	\$755.41	\$708.00	\$703.50
53	\$958.57	\$824.68	\$789.47	\$739.92	\$735.22
54	\$1,003.21	\$863.08	\$826.23	\$774.37	\$769.45
55	\$1,047.85	\$901.48	\$863.00	\$808.83	\$803.69
56	\$1,096.24	\$943.12	\$902.86	\$846.19	\$840.81
57	\$1,145.11	\$985.16	\$943.10	\$883.91	\$878.30
58	\$1,197.27	\$1,030.04	\$986.06	\$924.17	\$918.30
59	\$1,223.11	\$1,052.27	\$1,007.34	\$944.12	\$938.12
60	\$1,275.27	\$1,097.14	\$1,050.30	\$984.38	\$978.13
61	\$1,320.38	\$1,135.95	\$1,087.45	\$1,019.20	\$1,012.72
62	\$1,349.98	\$1,161.42	\$1,111.83	\$1,042.05	\$1,035.43
63	\$1,387.10	\$1,193.35	\$1,142.41	\$1,070.70	\$1,063.90
64+	\$1,409.66	\$1,212.76	\$1,160.98	\$1,088.11	\$1,081.20

Pending regulatory approval.

Rating Region 10

Off-Exchange 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 0/25 OffEx	Gold Full PPO 500/30 OffEx	Gold Full PPO 750/30 OffEx
0 to 14	\$464.90	\$459.41	\$456.34	\$446.65	\$396.26	\$393.76	\$389.57
15	\$506.23	\$500.25	\$496.90	\$486.35	\$431.48	\$428.76	\$424.20
16	\$522.03	\$515.87	\$512.41	\$501.53	\$444.95	\$442.14	\$437.44
17	\$537.83	\$531.48	\$527.92	\$516.71	\$458.41	\$455.53	\$450.68
18	\$554.84	\$548.29	\$544.63	\$533.06	\$472.92	\$469.94	\$464.94
19	\$571.86	\$565.11	\$561.33	\$549.41	\$487.42	\$484.35	\$479.20
20	\$589.48	\$582.53	\$578.63	\$566.34	\$502.44	\$499.28	\$493.97
21	\$607.71	\$600.54	\$596.52	\$583.86	\$517.98	\$514.72	\$509.24
22	\$607.71	\$600.54	\$596.52	\$583.86	\$517.98	\$514.72	\$509.24
23	\$607.71	\$600.54	\$596.52	\$583.86	\$517.98	\$514.72	\$509.24
24	\$607.71	\$600.54	\$596.52	\$583.86	\$517.98	\$514.72	\$509.24
25	\$610.14	\$602.94	\$598.91	\$586.19	\$520.05	\$516.78	\$511.28
26	\$622.30	\$614.95	\$610.84	\$597.87	\$530.41	\$527.07	\$521.47
27	\$636.88	\$629.37	\$625.16	\$611.88	\$542.84	\$539.43	\$533.69
28	\$660.58	\$652.79	\$648.42	\$634.65	\$563.05	\$559.50	\$553.55
29	\$680.03	\$672.01	\$667.51	\$653.34	\$579.62	\$575.97	\$569.84
30	\$689.76	\$681.61	\$677.06	\$662.68	\$587.91	\$584.21	\$577.99
31	\$704.34	\$696.03	\$691.37	\$676.69	\$600.34	\$596.56	\$590.21
32	\$718.93	\$710.44	\$705.69	\$690.70	\$612.77	\$608.91	\$602.44
33	\$728.04	\$719.45	\$714.64	\$699.46	\$620.54	\$616.63	\$610.07
34	\$737.76	\$729.06	\$724.18	\$708.80	\$628.83	\$624.87	\$618.22
35	\$742.63	\$733.86	\$728.95	\$713.47	\$632.97	\$628.99	\$622.30
36	\$747.49	\$738.67	\$733.73	\$718.15	\$637.12	\$633.10	\$626.37
37	\$752.35	\$743.47	\$738.50	\$722.82	\$641.26	\$637.22	\$630.44
38	\$757.21	\$748.27	\$743.27	\$727.49	\$645.40	\$641.34	\$634.52
39	\$766.93	\$757.88	\$752.81	\$736.83	\$653.69	\$649.58	\$642.67
40	\$776.66	\$767.49	\$762.36	\$746.17	\$661.98	\$657.81	\$650.81
41	\$791.24	\$781.91	\$776.67	\$760.18	\$674.41	\$670.16	\$663.04
42	\$805.22	\$795.72	\$790.39	\$773.61	\$686.32	\$682.00	\$674.75
43	\$824.67	\$814.93	\$809.48	\$792.30	\$702.90	\$698.47	\$691.04
44	\$848.98	\$838.96	\$833.34	\$815.65	\$723.62	\$719.06	\$711.41
45	\$877.54	\$867.18	\$861.38	\$843.09	\$747.96	\$743.25	\$735.35
46	\$911.57	\$900.81	\$894.79	\$875.79	\$776.97	\$772.08	\$763.87
47	\$949.86	\$938.65	\$932.37	\$912.57	\$809.60	\$804.51	\$795.95
48	\$993.61	\$981.89	\$975.32	\$954.61	\$846.90	\$841.57	\$832.61
49	\$1,036.76	\$1,024.52	\$1,017.67	\$996.06	\$883.68	\$878.11	\$868.77
50	\$1,085.38	\$1,072.57	\$1,065.39	\$1,042.77	\$925.11	\$919.29	\$909.51
51	\$1,133.39	\$1,120.01	\$1,112.52	\$1,088.90	\$966.03	\$959.95	\$949.74
52	\$1,186.26	\$1,172.26	\$1,164.42	\$1,139.69	\$1,011.10	\$1,004.73	\$994.04
53	\$1,239.74	\$1,225.10	\$1,216.91	\$1,191.07	\$1,056.68	\$1,050.03	\$1,038.86
54	\$1,297.47	\$1,282.16	\$1,273.58	\$1,246.54	\$1,105.89	\$1,098.93	\$1,087.24
55	\$1,355.20	\$1,339.21	\$1,330.25	\$1,302.00	\$1,155.10	\$1,147.82	\$1,135.61
56	\$1,417.80	\$1,401.06	\$1,391.69	\$1,362.14	\$1,208.45	\$1,200.84	\$1,188.07
57	\$1,481.00	\$1,463.52	\$1,453.73	\$1,422.86	\$1,262.32	\$1,254.37	\$1,241.03
58	\$1,548.45	\$1,530.18	\$1,519.94	\$1,487.67	\$1,319.81	\$1,311.51	\$1,297.55
59	\$1,581.88	\$1,563.21	\$1,552.75	\$1,519.78	\$1,348.30	\$1,339.81	\$1,325.56
60	\$1,649.34	\$1,629.87	\$1,618.97	\$1,584.59	\$1,405.80	\$1,396.95	\$1,382.09
61	\$1,707.68	\$1,687.52	\$1,676.23	\$1,640.64	\$1,455.53	\$1,446.36	\$1,430.97
62	\$1,745.96	\$1,725.36	\$1,713.81	\$1,677.43	\$1,488.16	\$1,478.79	\$1,463.06
63	\$1,793.97	\$1,772.80	\$1,760.94	\$1,723.55	\$1,529.08	\$1,519.45	\$1,503.29
64+	\$1,823.14	\$1,801.62	\$1,789.57	\$1,751.58	\$1,553.94	\$1,544.16	\$1,527.73

Pending regulatory approval.

Effective July 2023

Rating Region 10 – Rates are for groups with 1-100 eligible employees

Infertility 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	Local Access+ HMO	Off Exchange Trio HMO, Mirror Trio HMO
0 to 14	\$5.53	\$5.61	\$7.16	\$7.22	\$7.54
15	\$6.02	\$6.11	\$7.79	\$7.86	\$8.21
16	\$6.21	\$6.30	\$8.04	\$8.10	\$8.47
17	\$6.40	\$6.49	\$8.28	\$8.35	\$8.73
18	\$6.60	\$6.69	\$8.54	\$8.61	\$9.00
19	\$6.80	\$6.90	\$8.80	\$8.88	\$9.28
20	\$7.01	\$7.11	\$9.08	\$9.15	\$9.56
21	\$7.23	\$7.33	\$9.36	\$9.43	\$9.86
22	\$7.23	\$7.33	\$9.36	\$9.43	\$9.86
23	\$7.23	\$7.33	\$9.36	\$9.43	\$9.86
24	\$7.23	\$7.33	\$9.36	\$9.43	\$9.86
25	\$7.26	\$7.36	\$9.40	\$9.47	\$9.90
26	\$7.40	\$7.50	\$9.58	\$9.66	\$10.10
27	\$7.58	\$7.68	\$9.80	\$9.89	\$10.33
28	\$7.86	\$7.97	\$10.17	\$10.25	\$10.72
29	\$8.09	\$8.20	\$10.47	\$10.55	\$11.03
30	\$8.20	\$8.32	\$10.62	\$10.70	\$11.19
31	\$8.38	\$8.49	\$10.84	\$10.93	\$11.43
32	\$8.55	\$8.67	\$11.07	\$11.16	\$11.66
33	\$8.66	\$8.78	\$11.21	\$11.30	\$11.81
34	\$8.78	\$8.90	\$11.36	\$11.45	\$11.97
35	\$8.83	\$8.95	\$11.43	\$11.53	\$12.05
36	\$8.89	\$9.01	\$11.51	\$11.60	\$12.13
37	\$8.95	\$9.07	\$11.58	\$11.68	\$12.21
38	\$9.01	\$9.13	\$11.66	\$11.75	\$12.29
39	\$9.12	\$9.25	\$11.81	\$11.90	\$12.44
40	\$9.24	\$9.36	\$11.96	\$12.05	\$12.60
41	\$9.41	\$9.54	\$12.18	\$12.28	\$12.84
42	\$9.58	\$9.71	\$12.40	\$12.50	\$13.06
43	\$9.81	\$9.94	\$12.70	\$12.80	\$13.38
44	\$10.10	\$10.24	\$13.07	\$13.18	\$13.77
45	\$10.44	\$10.58	\$13.51	\$13.62	\$14.23
46	\$10.84	\$10.99	\$14.03	\$14.14	\$14.79
47	\$11.30	\$11.45	\$14.62	\$14.74	\$15.41
48	\$11.82	\$11.98	\$15.30	\$15.42	\$16.12
49	\$12.33	\$12.50	\$15.96	\$16.09	\$16.82
50	\$12.91	\$13.09	\$16.71	\$16.84	\$17.61
51	\$13.48	\$13.66	\$17.45	\$17.59	\$18.39
52	\$14.11	\$14.30	\$18.26	\$18.41	\$19.24
53	\$14.74	\$14.95	\$19.08	\$19.24	\$20.11
54	\$15.43	\$15.64	\$19.97	\$20.13	\$21.05
55	\$16.12	\$16.34	\$20.86	\$21.03	\$21.98
56	\$16.86	\$17.09	\$21.82	\$22.00	\$23.00
57	\$17.61	\$17.85	\$22.80	\$22.98	\$24.02
58	\$18.41	\$18.67	\$23.84	\$24.03	\$25.12
59	\$18.81	\$19.07	\$24.35	\$24.55	\$25.66
60	\$19.61	\$19.88	\$25.39	\$25.59	\$26.76
61	\$20.31	\$20.59	\$26.29	\$26.50	\$27.70
62	\$20.76	\$21.05	\$26.88	\$27.09	\$28.32
63	\$21.33	\$21.62	\$27.61	\$27.84	\$29.10
64+	\$21.68	\$21.98	\$28.06	\$28.29	\$29.57

Pending regulatory approval.

* Additional infertility 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.

Rating Region 11

Off-Exchange Tandem PPO Savings

Age	Gold Tandem PPO Savings 1750/15% HDHP PrevRx OffEx	Silver Tandem PPO Savings 2300/25% OffEx	Silver Tandem PPO Savings 2600/35% HDHP PrevRx OffEx	Bronze Tandem PPO Savings 5700/40% OffEx	Bronze Tandem PPO Savings 7000 OffEx
0 to 14	\$313.30	\$269.54	\$258.03	\$241.84	\$240.30
15	\$341.15	\$293.50	\$280.97	\$263.33	\$261.66
16	\$351.80	\$302.66	\$289.74	\$271.55	\$269.83
17	\$362.45	\$311.82	\$298.51	\$279.77	\$278.00
18	\$373.92	\$321.69	\$307.95	\$288.62	\$286.79
19	\$385.38	\$331.55	\$317.40	\$297.48	\$295.59
20	\$397.26	\$341.77	\$327.18	\$306.64	\$304.70
21	\$409.55	\$352.34	\$337.30	\$316.13	\$314.12
22	\$409.55	\$352.34	\$337.30	\$316.13	\$314.12
23	\$409.55	\$352.34	\$337.30	\$316.13	\$314.12
24	\$409.55	\$352.34	\$337.30	\$316.13	\$314.12
25	\$411.18	\$353.75	\$338.65	\$317.39	\$315.38
26	\$419.38	\$360.80	\$345.39	\$323.71	\$321.66
27	\$429.20	\$369.25	\$353.49	\$331.30	\$329.20
28	\$445.18	\$382.99	\$366.64	\$343.63	\$341.45
29	\$458.28	\$394.27	\$377.44	\$353.75	\$351.50
30	\$464.83	\$399.91	\$382.83	\$358.80	\$356.53
31	\$474.66	\$408.36	\$390.93	\$366.39	\$364.06
32	\$484.49	\$416.82	\$399.02	\$373.98	\$371.60
33	\$490.64	\$422.10	\$404.08	\$378.72	\$376.32
34	\$497.19	\$427.74	\$409.48	\$383.78	\$381.34
35	\$500.47	\$430.56	\$412.18	\$386.31	\$383.85
36	\$503.74	\$433.38	\$414.88	\$388.84	\$386.37
37	\$507.02	\$436.20	\$417.57	\$391.37	\$388.88
38	\$510.29	\$439.02	\$420.27	\$393.90	\$391.39
39	\$516.85	\$444.65	\$425.67	\$398.95	\$396.42
40	\$523.40	\$450.29	\$431.07	\$404.01	\$401.44
41	\$533.23	\$458.75	\$439.16	\$411.60	\$408.98
42	\$542.65	\$466.85	\$446.92	\$418.87	\$416.21
43	\$555.75	\$478.13	\$457.71	\$428.99	\$426.26
44	\$572.14	\$492.22	\$471.21	\$441.63	\$438.83
45	\$591.38	\$508.78	\$487.06	\$456.49	\$453.59
46	\$614.32	\$528.51	\$505.95	\$474.19	\$471.18
47	\$640.12	\$550.71	\$527.20	\$494.11	\$490.97
48	\$669.61	\$576.08	\$551.48	\$516.87	\$513.59
49	\$698.69	\$601.09	\$575.43	\$539.31	\$535.89
50	\$731.45	\$629.28	\$602.41	\$564.60	\$561.02
51	\$763.80	\$657.12	\$629.06	\$589.58	\$585.83
52	\$799.43	\$687.77	\$658.41	\$617.08	\$613.16
53	\$835.47	\$718.77	\$688.09	\$644.90	\$640.80
54	\$874.38	\$752.25	\$720.13	\$674.93	\$670.65
55	\$913.29	\$785.72	\$752.17	\$704.96	\$700.49
56	\$955.47	\$822.01	\$786.92	\$737.53	\$732.84
57	\$998.06	\$858.65	\$822.00	\$770.40	\$765.51
58	\$1,043.52	\$897.76	\$859.44	\$805.49	\$800.38
59	\$1,066.05	\$917.14	\$877.99	\$822.88	\$817.65
60	\$1,111.51	\$956.25	\$915.43	\$857.97	\$852.52
61	\$1,150.82	\$990.08	\$947.81	\$888.32	\$882.68
62	\$1,176.63	\$1,012.27	\$969.06	\$908.23	\$902.47
63	\$1,208.98	\$1,040.11	\$995.70	\$933.21	\$927.28
64+	\$1,228.64	\$1,057.02	\$1,011.89	\$948.38	\$942.36

Pending regulatory approval.

Effective July 2023

Rating Region 11

Off-Exchange 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 0/25 OffEx	Gold Full PPO 500/30 OffEx	Gold Full PPO 750/30 OffEx
0 to 14	\$393.03	\$388.39	\$385.79	\$377.60	\$334.99	\$332.88	\$329.34
15	\$427.96	\$422.91	\$420.08	\$411.16	\$364.77	\$362.47	\$358.62
16	\$441.32	\$436.11	\$433.19	\$424.00	\$376.16	\$373.79	\$369.81
17	\$454.68	\$449.31	\$446.31	\$436.83	\$387.54	\$385.10	\$381.00
18	\$469.06	\$463.53	\$460.43	\$450.65	\$399.80	\$397.29	\$393.06
19	\$483.45	\$477.74	\$474.55	\$464.47	\$412.06	\$409.47	\$405.11
20	\$498.35	\$492.47	\$489.17	\$478.78	\$424.76	\$422.09	\$417.60
21	\$513.76	\$507.70	\$504.30	\$493.59	\$437.90	\$435.14	\$430.51
22	\$513.76	\$507.70	\$504.30	\$493.59	\$437.90	\$435.14	\$430.51
23	\$513.76	\$507.70	\$504.30	\$493.59	\$437.90	\$435.14	\$430.51
24	\$513.76	\$507.70	\$504.30	\$493.59	\$437.90	\$435.14	\$430.51
25	\$515.82	\$509.73	\$506.32	\$495.57	\$439.65	\$436.88	\$432.24
26	\$526.09	\$519.88	\$516.40	\$505.44	\$448.41	\$445.59	\$440.85
27	\$538.42	\$532.07	\$528.51	\$517.29	\$458.92	\$456.03	\$451.18
28	\$558.46	\$551.87	\$548.17	\$536.54	\$476.00	\$473.00	\$467.97
29	\$574.90	\$568.11	\$564.31	\$552.33	\$490.01	\$486.92	\$481.74
30	\$583.12	\$576.24	\$572.38	\$560.23	\$497.02	\$493.89	\$488.63
31	\$595.45	\$588.42	\$584.48	\$572.07	\$507.53	\$504.33	\$498.97
32	\$607.78	\$600.61	\$596.59	\$583.92	\$518.04	\$514.77	\$509.30
33	\$615.48	\$608.22	\$604.15	\$591.32	\$524.60	\$521.30	\$515.76
34	\$623.70	\$616.34	\$612.22	\$599.22	\$531.61	\$528.26	\$522.64
35	\$627.81	\$620.41	\$616.26	\$603.17	\$535.11	\$531.74	\$526.09
36	\$631.92	\$624.47	\$620.29	\$607.12	\$538.62	\$535.23	\$529.53
37	\$636.03	\$628.53	\$624.32	\$611.07	\$542.12	\$538.71	\$532.98
38	\$640.15	\$632.59	\$628.36	\$615.02	\$545.62	\$542.19	\$536.42
39	\$648.37	\$640.71	\$636.43	\$622.91	\$552.63	\$549.15	\$543.31
40	\$656.59	\$648.84	\$644.50	\$630.81	\$559.64	\$556.11	\$550.20
41	\$668.92	\$661.02	\$656.60	\$642.66	\$570.15	\$566.56	\$560.53
42	\$680.73	\$672.70	\$668.20	\$654.01	\$580.22	\$576.56	\$570.43
43	\$697.17	\$688.94	\$684.34	\$669.81	\$594.23	\$590.49	\$584.21
44	\$717.72	\$709.25	\$704.51	\$689.55	\$611.75	\$607.89	\$601.43
45	\$741.87	\$733.11	\$728.21	\$712.75	\$632.33	\$628.35	\$621.66
46	\$770.64	\$761.54	\$756.45	\$740.39	\$656.85	\$652.71	\$645.77
47	\$803.01	\$793.53	\$788.22	\$771.49	\$684.44	\$680.13	\$672.89
48	\$840.00	\$830.08	\$824.53	\$807.02	\$715.97	\$711.46	\$703.89
49	\$876.47	\$866.13	\$860.34	\$842.07	\$747.06	\$742.35	\$734.46
50	\$917.58	\$906.75	\$900.68	\$881.56	\$782.09	\$777.16	\$768.90
51	\$958.16	\$946.85	\$940.52	\$920.55	\$816.68	\$811.54	\$802.91
52	\$1,002.86	\$991.02	\$984.39	\$963.49	\$854.78	\$849.40	\$840.36
53	\$1,048.07	\$1,035.70	\$1,028.77	\$1,006.93	\$893.32	\$887.69	\$878.25
54	\$1,096.88	\$1,083.93	\$1,076.68	\$1,053.82	\$934.92	\$929.03	\$919.15
55	\$1,145.68	\$1,132.16	\$1,124.59	\$1,100.71	\$976.52	\$970.37	\$960.05
56	\$1,198.60	\$1,184.46	\$1,176.53	\$1,151.55	\$1,021.62	\$1,015.19	\$1,004.39
57	\$1,252.03	\$1,237.26	\$1,228.98	\$1,202.89	\$1,067.16	\$1,060.44	\$1,049.16
58	\$1,309.06	\$1,293.61	\$1,284.96	\$1,257.67	\$1,115.77	\$1,108.74	\$1,096.95
59	\$1,337.32	\$1,321.53	\$1,312.69	\$1,284.82	\$1,139.85	\$1,132.68	\$1,120.63
60	\$1,394.34	\$1,377.89	\$1,368.67	\$1,339.61	\$1,188.46	\$1,180.98	\$1,168.41
61	\$1,443.67	\$1,426.63	\$1,417.08	\$1,387.00	\$1,230.50	\$1,222.75	\$1,209.74
62	\$1,476.03	\$1,458.61	\$1,448.86	\$1,418.09	\$1,258.09	\$1,250.17	\$1,236.87
63	\$1,516.62	\$1,498.72	\$1,488.70	\$1,457.09	\$1,292.68	\$1,284.54	\$1,270.88
64+	\$1,541.28	\$1,523.09	\$1,512.90	\$1,480.78	\$1,313.70	\$1,305.43	\$1,291.54

Pending regulatory approval.

Rating Region 11

Off-Exchange 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	\$323.55	\$286.22	\$284.21	\$279.78	\$251.29	\$261.91	\$252.27	\$246.93	\$242.16
15	\$352.31	\$311.66	\$309.47	\$304.64	\$273.63	\$285.19	\$274.69	\$268.88	\$263.68
16	\$363.30	\$321.39	\$319.13	\$314.15	\$282.17	\$294.09	\$283.26	\$277.28	\$271.91
17	\$374.30	\$331.11	\$328.79	\$323.66	\$290.71	\$302.99	\$291.84	\$285.67	\$280.14
18	\$386.14	\$341.59	\$339.20	\$333.90	\$299.91	\$312.57	\$301.07	\$294.71	\$289.00
19	\$397.98	\$352.07	\$349.60	\$344.14	\$309.10	\$322.16	\$310.30	\$303.75	\$297.87
20	\$410.25	\$362.92	\$360.37	\$354.75	\$318.63	\$332.09	\$319.87	\$313.11	\$307.05
21	\$422.94	\$374.14	\$371.52	\$365.72	\$328.48	\$342.36	\$329.76	\$322.79	\$316.54
22	\$422.94	\$374.14	\$371.52	\$365.72	\$328.48	\$342.36	\$329.76	\$322.79	\$316.54
23	\$422.94	\$374.14	\$371.52	\$365.72	\$328.48	\$342.36	\$329.76	\$322.79	\$316.54
24	\$422.94	\$374.14	\$371.52	\$365.72	\$328.48	\$342.36	\$329.76	\$322.79	\$316.54
25	\$424.63	\$375.64	\$373.00	\$367.18	\$329.80	\$343.73	\$331.08	\$324.08	\$317.81
26	\$433.09	\$383.12	\$380.43	\$374.50	\$336.37	\$350.58	\$337.68	\$330.54	\$324.14
27	\$443.24	\$392.10	\$389.35	\$383.27	\$344.25	\$358.79	\$345.59	\$338.28	\$331.74
28	\$459.73	\$406.69	\$403.84	\$397.54	\$357.06	\$372.15	\$358.45	\$350.87	\$344.08
29	\$473.27	\$418.66	\$415.73	\$409.24	\$367.57	\$383.10	\$369.00	\$361.20	\$354.21
30	\$480.03	\$424.65	\$421.67	\$415.09	\$372.83	\$388.58	\$374.28	\$366.37	\$359.28
31	\$490.19	\$433.63	\$430.59	\$423.87	\$380.71	\$396.79	\$382.19	\$374.11	\$366.87
32	\$500.34	\$442.61	\$439.51	\$432.65	\$388.60	\$405.01	\$390.11	\$381.86	\$374.47
33	\$506.68	\$448.22	\$445.08	\$438.13	\$393.53	\$410.15	\$395.05	\$386.70	\$379.22
34	\$513.45	\$454.21	\$451.02	\$443.98	\$398.78	\$415.62	\$400.33	\$391.87	\$384.28
35	\$516.83	\$457.20	\$453.99	\$446.91	\$401.41	\$418.36	\$402.97	\$394.45	\$386.82
36	\$520.21	\$460.19	\$456.97	\$449.84	\$404.04	\$421.10	\$405.61	\$397.03	\$389.35
37	\$523.60	\$463.18	\$459.94	\$452.76	\$406.66	\$423.84	\$408.24	\$399.61	\$391.88
38	\$526.98	\$466.18	\$462.91	\$455.69	\$409.29	\$426.58	\$410.88	\$402.20	\$394.41
39	\$533.75	\$472.16	\$468.86	\$461.54	\$414.55	\$432.06	\$416.16	\$407.36	\$399.48
40	\$540.51	\$478.15	\$474.80	\$467.39	\$419.80	\$437.54	\$421.43	\$412.53	\$404.54
41	\$550.67	\$487.13	\$483.72	\$476.17	\$427.69	\$445.75	\$429.35	\$420.27	\$412.14
42	\$560.39	\$495.73	\$492.26	\$484.58	\$435.24	\$453.63	\$436.93	\$427.70	\$419.42
43	\$573.93	\$507.71	\$504.15	\$496.28	\$445.75	\$464.58	\$447.49	\$438.03	\$429.55
44	\$590.84	\$522.67	\$519.01	\$510.91	\$458.89	\$478.28	\$460.68	\$450.94	\$442.21
45	\$610.72	\$540.26	\$536.47	\$528.10	\$474.33	\$494.37	\$476.17	\$466.11	\$457.09
46	\$634.41	\$561.21	\$557.28	\$548.58	\$492.73	\$513.54	\$494.64	\$484.19	\$474.82
47	\$661.05	\$584.78	\$580.68	\$571.62	\$513.42	\$535.11	\$515.42	\$504.52	\$494.76
48	\$691.50	\$611.72	\$607.43	\$597.95	\$537.07	\$559.76	\$539.16	\$527.76	\$517.55
49	\$721.53	\$638.28	\$633.81	\$623.92	\$560.40	\$584.07	\$562.57	\$550.68	\$540.02
50	\$755.37	\$668.21	\$663.53	\$653.18	\$586.67	\$611.45	\$588.95	\$576.50	\$565.35
51	\$788.78	\$697.77	\$692.88	\$682.07	\$612.62	\$638.50	\$615.00	\$602.00	\$590.35
52	\$825.58	\$730.32	\$725.20	\$713.88	\$641.20	\$668.29	\$643.69	\$630.09	\$617.89
53	\$862.79	\$763.24	\$757.90	\$746.07	\$670.11	\$698.41	\$672.71	\$658.49	\$645.75
54	\$902.97	\$798.79	\$793.19	\$780.81	\$701.32	\$730.94	\$704.04	\$689.16	\$675.82
55	\$943.15	\$834.33	\$828.48	\$815.55	\$732.52	\$763.46	\$735.37	\$719.82	\$705.89
56	\$986.71	\$872.87	\$866.75	\$853.22	\$766.36	\$798.73	\$769.33	\$753.07	\$738.50
57	\$1,030.70	\$911.78	\$905.39	\$891.26	\$800.52	\$834.33	\$803.63	\$786.64	\$771.42
58	\$1,077.65	\$953.31	\$946.63	\$931.85	\$836.98	\$872.33	\$840.23	\$822.47	\$806.55
59	\$1,100.91	\$973.89	\$967.06	\$951.97	\$855.05	\$891.16	\$858.37	\$840.22	\$823.96
60	\$1,147.85	\$1,015.41	\$1,008.30	\$992.56	\$891.51	\$929.16	\$894.97	\$876.05	\$859.10
61	\$1,188.46	\$1,051.33	\$1,043.97	\$1,027.67	\$923.04	\$962.03	\$926.63	\$907.04	\$889.49
62	\$1,215.10	\$1,074.90	\$1,067.37	\$1,050.71	\$943.74	\$983.60	\$947.40	\$927.38	\$909.43
63	\$1,248.51	\$1,104.46	\$1,096.72	\$1,079.60	\$969.69	\$1,010.65	\$973.45	\$952.88	\$934.44
64+	\$1,268.81	\$1,122.42	\$1,114.55	\$1,097.16	\$985.45	\$1,027.08	\$989.28	\$968.37	\$949.63

Pending regulatory approval.

Effective July 2023

Rating Region 11

Off-Exchange Full PPO Savings						Mirror Full PPO					
Age	Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx	Silver Full PPO Savings 2300/25% OffEx	Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx	Bronze Full PPO Savings 5700/40% OffEx	Bronze Full PPO Savings 7000 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 6300/65 + Child Dental	Blue Shield Silver Full PPO Savings 2300/25% + Child Dental	Blue Shield Bronze Full PPO Savings 7000 + Child Dental
0 to 14	\$331.38	\$284.90	\$275.78	\$254.92	\$253.28	\$385.78	\$345.97	\$302.23	\$263.63	\$284.90	\$253.28
15	\$360.83	\$310.23	\$300.30	\$277.58	\$275.80	\$420.07	\$376.72	\$329.10	\$287.06	\$310.23	\$275.80
16	\$372.09	\$319.91	\$309.67	\$286.24	\$284.40	\$433.18	\$388.48	\$339.37	\$296.02	\$319.91	\$284.40
17	\$383.36	\$329.59	\$319.04	\$294.91	\$293.01	\$446.29	\$400.24	\$349.64	\$304.98	\$329.59	\$293.01
18	\$395.49	\$340.02	\$329.14	\$304.24	\$302.28	\$460.41	\$412.90	\$360.70	\$314.63	\$340.02	\$302.28
19	\$407.61	\$350.45	\$339.23	\$313.57	\$311.55	\$474.53	\$425.57	\$371.77	\$324.28	\$350.45	\$311.55
20	\$420.18	\$361.25	\$349.68	\$323.23	\$321.15	\$489.16	\$438.68	\$383.22	\$334.27	\$361.25	\$321.15
21	\$433.17	\$372.42	\$360.50	\$333.23	\$331.09	\$504.28	\$452.25	\$395.08	\$344.61	\$372.42	\$331.09
22	\$433.17	\$372.42	\$360.50	\$333.23	\$331.09	\$504.28	\$452.25	\$395.08	\$344.61	\$372.42	\$331.09
23	\$433.17	\$372.42	\$360.50	\$333.23	\$331.09	\$504.28	\$452.25	\$395.08	\$344.61	\$372.42	\$331.09
24	\$433.17	\$372.42	\$360.50	\$333.23	\$331.09	\$504.28	\$452.25	\$395.08	\$344.61	\$372.42	\$331.09
25	\$434.90	\$373.91	\$361.94	\$334.56	\$332.41	\$506.30	\$454.06	\$396.66	\$345.99	\$373.91	\$332.41
26	\$443.57	\$381.36	\$369.15	\$341.23	\$339.03	\$516.39	\$463.10	\$404.56	\$352.88	\$381.36	\$339.03
27	\$453.96	\$390.30	\$377.80	\$349.22	\$346.98	\$528.49	\$473.96	\$414.04	\$361.15	\$390.30	\$346.98
28	\$470.86	\$404.82	\$391.86	\$362.22	\$359.89	\$548.16	\$491.59	\$429.45	\$374.59	\$404.82	\$359.89
29	\$484.72	\$416.74	\$403.40	\$372.88	\$370.49	\$564.29	\$506.07	\$442.09	\$385.62	\$416.74	\$370.49
30	\$491.65	\$422.70	\$409.17	\$378.21	\$375.78	\$572.36	\$513.30	\$448.41	\$391.13	\$422.70	\$375.78
31	\$502.05	\$431.64	\$417.82	\$386.21	\$383.73	\$584.47	\$524.16	\$457.89	\$399.40	\$431.64	\$383.73
32	\$512.44	\$440.57	\$426.47	\$394.21	\$391.68	\$596.57	\$535.01	\$467.38	\$407.67	\$440.57	\$391.68
33	\$518.94	\$446.16	\$431.88	\$399.21	\$396.64	\$604.13	\$541.79	\$473.30	\$412.84	\$446.16	\$396.64
34	\$525.87	\$452.12	\$437.65	\$404.54	\$401.94	\$612.20	\$549.03	\$479.62	\$418.35	\$452.12	\$401.94
35	\$529.34	\$455.10	\$440.53	\$407.20	\$404.59	\$616.24	\$552.65	\$482.78	\$421.11	\$455.10	\$404.59
36	\$532.80	\$458.08	\$443.41	\$409.87	\$407.24	\$620.27	\$556.26	\$485.94	\$423.87	\$458.08	\$407.24
37	\$536.27	\$461.06	\$446.30	\$412.54	\$409.89	\$624.30	\$559.88	\$489.10	\$426.63	\$461.06	\$409.89
38	\$539.73	\$464.04	\$449.18	\$415.20	\$412.53	\$628.34	\$563.50	\$492.27	\$429.38	\$464.04	\$412.53
39	\$546.66	\$470.00	\$454.95	\$420.53	\$417.83	\$636.41	\$570.74	\$498.59	\$434.90	\$470.00	\$417.83
40	\$553.59	\$475.95	\$460.72	\$425.87	\$423.13	\$644.48	\$577.97	\$504.91	\$440.41	\$475.95	\$423.13
41	\$563.99	\$484.89	\$469.37	\$433.86	\$431.07	\$656.58	\$588.83	\$514.39	\$448.68	\$484.89	\$431.07
42	\$573.95	\$493.46	\$477.66	\$441.53	\$438.69	\$668.18	\$599.23	\$523.48	\$456.61	\$493.46	\$438.69
43	\$587.81	\$505.38	\$489.20	\$452.19	\$449.28	\$684.31	\$613.70	\$536.12	\$467.63	\$505.38	\$449.28
44	\$605.14	\$520.27	\$503.62	\$465.52	\$462.53	\$704.49	\$631.79	\$551.92	\$481.42	\$520.27	\$462.53
45	\$625.50	\$537.78	\$520.56	\$481.18	\$478.09	\$728.19	\$653.05	\$570.49	\$497.61	\$537.78	\$478.09
46	\$649.76	\$558.63	\$540.75	\$499.84	\$496.63	\$756.43	\$678.37	\$592.61	\$516.91	\$558.63	\$496.63
47	\$677.05	\$582.10	\$563.46	\$520.83	\$517.49	\$788.20	\$706.86	\$617.50	\$538.62	\$582.10	\$517.49
48	\$708.23	\$608.91	\$589.42	\$544.83	\$541.33	\$824.50	\$739.43	\$645.95	\$563.43	\$608.91	\$541.33
49	\$738.99	\$635.35	\$615.01	\$568.49	\$564.83	\$860.31	\$771.53	\$674.00	\$587.90	\$635.35	\$564.83
50	\$773.64	\$665.15	\$643.85	\$595.14	\$591.32	\$900.65	\$807.71	\$705.61	\$615.47	\$665.15	\$591.32
51	\$807.86	\$694.57	\$672.33	\$621.47	\$617.48	\$940.49	\$843.44	\$736.82	\$642.69	\$694.57	\$617.48
52	\$845.55	\$726.97	\$703.70	\$650.46	\$646.28	\$984.36	\$882.79	\$771.19	\$672.68	\$726.97	\$646.28
53	\$883.67	\$759.74	\$735.42	\$679.78	\$675.42	\$1,028.74	\$922.59	\$805.96	\$703.00	\$759.74	\$675.42
54	\$924.82	\$795.12	\$769.67	\$711.44	\$706.87	\$1,076.65	\$965.55	\$843.49	\$735.74	\$795.12	\$706.87
55	\$965.97	\$830.50	\$803.91	\$743.10	\$738.32	\$1,124.55	\$1,008.51	\$881.02	\$768.48	\$830.50	\$738.32
56	\$1,010.59	\$868.86	\$841.05	\$777.42	\$772.42	\$1,176.50	\$1,055.09	\$921.71	\$803.97	\$868.86	\$772.42
57	\$1,055.64	\$907.59	\$878.54	\$812.08	\$806.86	\$1,228.94	\$1,102.13	\$962.80	\$839.81	\$907.59	\$806.86
58	\$1,103.72	\$948.93	\$918.55	\$849.06	\$843.61	\$1,284.92	\$1,152.33	\$1,006.65	\$878.06	\$948.93	\$843.61
59	\$1,127.54	\$969.41	\$938.38	\$867.39	\$861.82	\$1,312.65	\$1,177.20	\$1,028.38	\$897.02	\$969.41	\$861.82
60	\$1,175.63	\$1,010.75	\$978.40	\$904.38	\$898.57	\$1,368.63	\$1,227.40	\$1,072.24	\$935.27	\$1,010.75	\$898.57
61	\$1,217.21	\$1,046.51	\$1,013.00	\$936.37	\$930.35	\$1,417.04	\$1,270.82	\$1,110.16	\$968.35	\$1,046.51	\$930.35
62	\$1,244.50	\$1,069.97	\$1,035.72	\$957.36	\$951.21	\$1,448.81	\$1,299.31	\$1,135.05	\$990.06	\$1,069.97	\$951.21
63	\$1,278.72	\$1,099.39	\$1,064.20	\$983.69	\$977.37	\$1,488.65	\$1,335.04	\$1,166.27	\$1,017.28	\$1,099.39	\$977.37
64+	\$1,299.51	\$1,117.27	\$1,081.50	\$999.68	\$993.26	\$1,512.85	\$1,356.74	\$1,185.23	\$1,033.83	\$1,117.27	\$993.26

Pending regulatory approval.

* Additional infertility 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.

Rating Region 11 – Rates are for groups with 1-100 eligible employees

Infertility 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	Off Exchange Trio HMO, Mirror Trio HMO
0to14	\$4.68	\$4.89	\$6.06	\$7.00
15	\$5.09	\$5.32	\$6.60	\$7.62
16	\$5.25	\$5.49	\$6.80	\$7.86
17	\$5.41	\$5.65	\$7.01	\$8.10
18	\$5.58	\$5.83	\$7.23	\$8.35
19	\$5.75	\$6.01	\$7.45	\$8.61
20	\$5.93	\$6.20	\$7.68	\$8.87
21	\$6.11	\$6.39	\$7.92	\$9.15
22	\$6.11	\$6.39	\$7.92	\$9.15
23	\$6.11	\$6.39	\$7.92	\$9.15
24	\$6.11	\$6.39	\$7.92	\$9.15
25	\$6.14	\$6.41	\$7.95	\$9.18
26	\$6.26	\$6.54	\$8.11	\$9.37
27	\$6.41	\$6.69	\$8.30	\$9.59
28	\$6.64	\$6.94	\$8.61	\$9.94
29	\$6.84	\$7.15	\$8.86	\$10.23
30	\$6.94	\$7.25	\$8.99	\$10.38
31	\$7.08	\$7.40	\$9.18	\$10.60
32	\$7.23	\$7.56	\$9.37	\$10.82
33	\$7.32	\$7.65	\$9.49	\$10.96
34	\$7.42	\$7.75	\$9.61	\$11.10
35	\$7.47	\$7.81	\$9.68	\$11.18
36	\$7.52	\$7.86	\$9.74	\$11.25
37	\$7.57	\$7.91	\$9.80	\$11.32
38	\$7.61	\$7.96	\$9.87	\$11.40
39	\$7.71	\$8.06	\$9.99	\$11.54
40	\$7.81	\$8.16	\$10.12	\$11.69
41	\$7.96	\$8.32	\$10.31	\$11.91
42	\$8.10	\$8.46	\$10.49	\$12.12
43	\$8.29	\$8.67	\$10.74	\$12.41
44	\$8.54	\$8.92	\$11.06	\$12.78
45	\$8.82	\$9.22	\$11.43	\$13.21
46	\$9.17	\$9.58	\$11.88	\$13.72
47	\$9.55	\$9.98	\$12.37	\$14.29
48	\$9.99	\$10.44	\$12.94	\$14.95
49	\$10.42	\$10.89	\$13.51	\$15.60
50	\$10.91	\$11.41	\$14.14	\$16.33
51	\$11.40	\$11.91	\$14.76	\$17.06
52	\$11.93	\$12.47	\$15.45	\$17.85
53	\$12.46	\$13.03	\$16.15	\$18.66
54	\$13.04	\$13.63	\$16.90	\$19.52
55	\$13.63	\$14.24	\$17.65	\$20.39
56	\$14.25	\$14.90	\$18.47	\$21.33
57	\$14.89	\$15.56	\$19.29	\$22.28
58	\$15.57	\$16.27	\$20.17	\$23.30
59	\$15.90	\$16.62	\$20.60	\$23.80
60	\$16.58	\$17.33	\$21.48	\$24.82
61	\$17.17	\$17.94	\$22.24	\$25.69
62	\$17.55	\$18.34	\$22.74	\$26.27
63	\$18.03	\$18.85	\$23.37	\$26.99
64+	\$18.33	\$19.16	\$23.75	\$27.43

Pending regulatory approval.

Effective July 2023

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

Regions 10 and 11

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

Regions 10 and 11

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

Regions 10 and 11

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

Regions 10 and 11

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

Enrolled employees and their dependents must live or work in the zip code/service areas where DHMO is eligible for coverage.

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.

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

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 [‡]	12.05
85+ [‡]	18.04

Dependent life insurance rates for 2-9 eligible employees

All ages	\$.45/\$1,000
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* Includes \$.05 Accidental Death & Dismemberment insurance.

[†] Benefit amount is reduced to 65% of the original amount at age 65.

[‡] Benefit amount is reduced to 50% of the original amount at age 70.

Basic group term life and AD&D insurance is 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.

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 (Regions 10 and 11)*

Rates are for groups with 1-50 eligible employees

ID	Dental In-Network Only 1-50 (Regions 10 and 11)*	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
D319	Smile SM In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho	\$47.00	\$94.10	\$119.40	\$142.40
D321	Smile SM In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho	\$47.00	\$94.10	\$119.40	\$142.40

Dental In-Network Only (Regions 10 and 11)*

Rates are for groups with 51-100 eligible employees

ID	Dental In-Network Only 51-100 (Regions 10 and 11)*	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
D389	Smile SM In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho	\$35.40	\$70.50	\$89.60	\$106.80
D391	Smile SM In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho	\$35.40	\$70.50	\$89.60	\$106.80

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

Dental PPO (Regions 10 and 11)

Rates are for groups with 1-50 eligible employees

ID	Dental PPO (Regions 10 and 11)	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
D274	Smile SM 50/1500/No Ortho/Mac	\$48.90	\$96.60	\$122.70	\$145.40
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
D505	Smile SM Deluxe 2000 50/2000/No Ortho/MAC/NR	\$55.50	\$111.80	\$139.30	\$189.30
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
D511	Smile SM Deluxe Plus 2000 50/2000/Ortho/MAC/NR	\$58.80	\$117.90	\$148.40	\$199.40
D513	Smile SM Plus 50/1500/Ortho/Mac/NR	\$47.60	\$95.10	\$120.00	\$140.00
D515	Smile SM Plus Gold 50/1500/Ortho/U85/NR	\$59.20	\$119.20	\$150.00	\$195.00
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
D521	Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR	\$50.70	\$102.30	\$127.20	\$173.00
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
D533	Smile SM Basic 50/1000/Ortho/U85	\$57.20	\$113.80	\$143.10	\$192.70
D535	Smile SM Plus 50/1500/No Ortho/MAC	\$44.30	\$88.60	\$111.80	\$130.50
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
D541	Smile SM Plus Gold 50/1500/No Ortho/U80	\$61.60	\$122.50	\$154.20	\$207.60
D543	Smile SM Plus Gold 50/1500/Ortho/U80/ADV	\$65.70	\$130.80	\$164.50	\$221.50
D545	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80	\$66.30	\$131.90	\$165.90	\$223.50
D572	Smile SM Plus Gold 50/1500/Ortho/U90/ADV	\$76.10	\$151.40	\$190.40	\$256.50
D574	Smile SM Plus Gold 50/1500/No Ortho/U90/ADV	\$68.60	\$136.50	\$171.80	\$231.20
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
D580	Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90	\$84.20	\$167.30	\$210.40	\$283.40
D582	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90	\$75.90	\$151.00	\$189.80	\$255.60

Dental PPO (Regions 10 and 11)

Rates are for groups with 51-100 eligible employees

ID	Dental PPO (Regions 10 and 11)	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
D366	Smile SM 50/1500/No Ortho/Mac	\$36.70	\$72.50	\$92.00	\$109.20
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
D506	Smile SM Deluxe 2000 50/2000/No Ortho/MAC/NR	\$41.60	\$83.80	\$104.40	\$142.00
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
D512	Smile SM Deluxe Plus 2000 50/2000/Ortho/MAC/NR	\$44.20	\$88.40	\$111.30	\$149.50
D514	Smile SM Plus 50/1500/Ortho/Mac/NR	\$35.70	\$71.30	\$90.00	\$105.10
D516	Smile SM Plus Gold 50/1500/Ortho/U85/NR	\$44.40	\$89.40	\$112.50	\$146.30
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
D522	Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR	\$38.00	\$76.70	\$95.40	\$129.70
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 SM Basic 50/1000/No Ortho/MAC	\$24.60	\$49.40	\$62.20	\$84.40
D534	Smile SM Basic 50/1000/Ortho/U85	\$42.80	\$85.30	\$107.30	\$144.50
D536	Smile SM Plus 50/1500/No Ortho/MAC	\$33.20	\$66.40	\$83.80	\$97.90
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
D542	Smile SM Plus Gold 50/1500/No Ortho/U80	\$46.20	\$91.80	\$115.60	\$155.70
D544	Smile SM Plus Gold 50/1500/Ortho/U80/ADV	\$49.30	\$98.10	\$123.40	\$166.20
D546	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80	\$49.70	\$98.90	\$124.40	\$167.60
D573	Smile SM Plus Gold 50/1500/Ortho/U90/ADV	\$57.10	\$113.60	\$142.90	\$192.40
D575	Smile SM Plus Gold 50/1500/No Ortho/U90/ADV	\$51.50	\$102.40	\$128.80	\$173.40
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
D581	Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90	\$63.00	\$125.50	\$157.90	\$212.60
D583	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90	\$56.90	\$113.20	\$142.40	\$191.80

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

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

Blue Shield of California
601 12th Street, Oakland, CA 94607-3613

Blue Shield of California is an independent member of the Blue Shield Association A46124-R4_0723

