

# Small Business Rate Tables

Includes rates for standard plans

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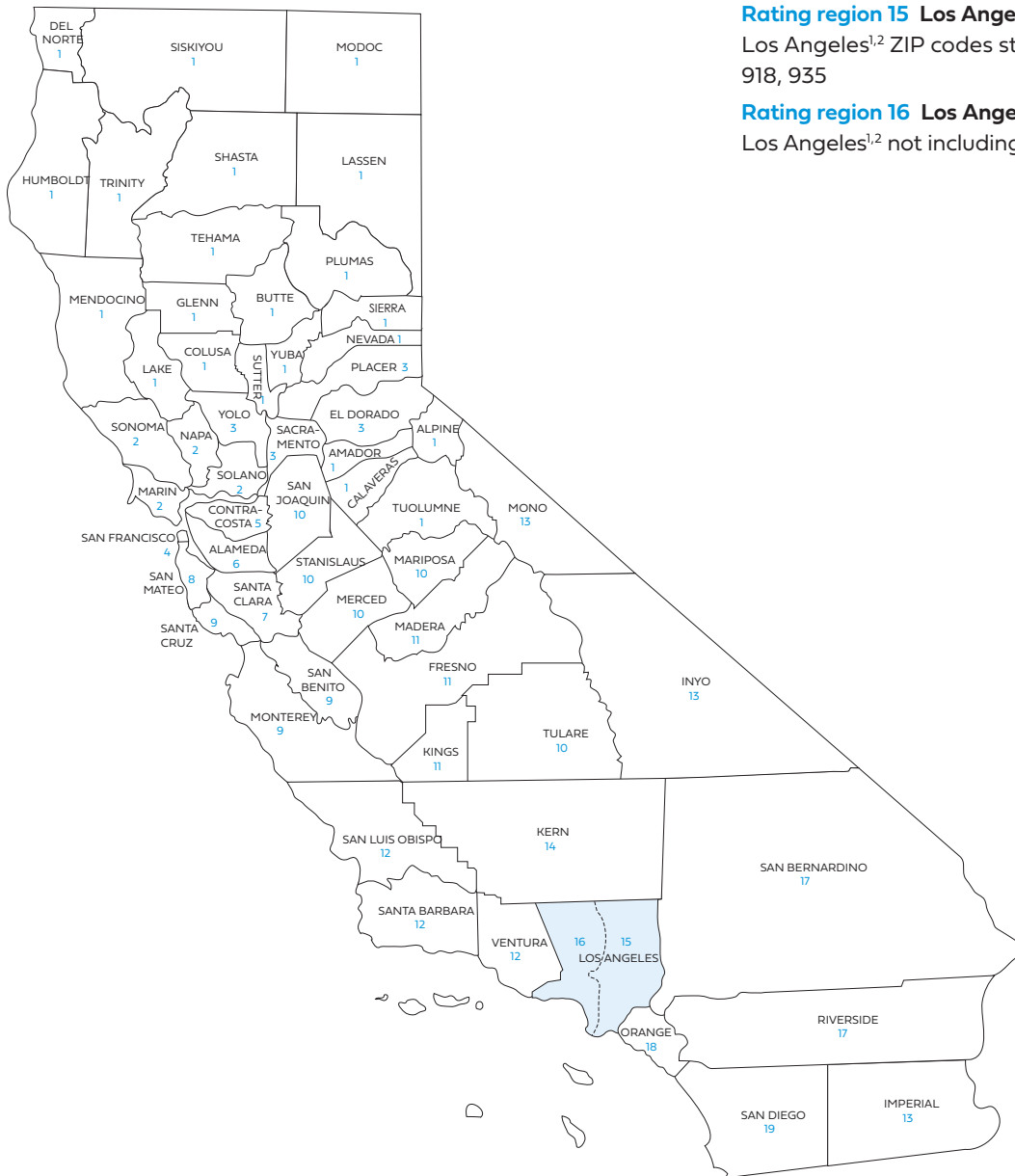
## Rate Book 8

**Rating region 15:** Los Angeles: zip codes starting with 906-, 907-, 908-, 909-, 910-, 911-, 912-, 915-, 917-, 918-, 935-

**Rating region 16:** Los Angeles West: all other zip codes

# Blue Shield of California county grouping for Rate Book 8

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



## Rating region 15 Los Angeles East

Los Angeles<sup>1,2</sup> ZIP codes starting with 906-912, 915, 917, 918, 935

## Rating region 16 Los Angeles West

Los Angeles<sup>1,2</sup> not including ZIP codes above

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             | <b>Butte County</b><br><b>Nevada County</b> in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.  |
| 2             | <b>Marin County</b><br><b>Solano County</b><br><b>Sonoma County</b>   |
| 3             | <b>Sacramento County</b><br><b>Yolo County</b><br><b>Placer County</b> 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.<br><b>El Dorado County</b> in the following ZIP codes: 95613, 95614, 95634, 95635, 95664, 95672, 95682, and 95762.  |
| 4             | <b>San Francisco County</b>   |
| 5             | <b>Contra Costa County</b>  |
| 6             | <b>Alameda County</b>   |
| 7             | <b>Santa Clara County</b>   |
| 8             | <b>San Mateo County</b>   |
| 9             | <b>Santa Cruz County</b>  |
| 10            | <b>Merced County</b><br><b>San Joaquin County</b><br><b>Stanislaus County</b><br><b>Tulare County</b>   |
| 11            | <b>Fresno County</b><br><b>Kings County</b><br><b>Madera County</b>   |
| 12            | <b>San Luis Obispo County</b><br><b>Santa Barbara County</b><br><b>Ventura County</b>   |
| 13            | <b>Imperial County</b> 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            | <b>Kern County</b> 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            | <b>Los Angeles County</b>   |
| 16            | <b>Los Angeles County</b>   |
| 17            | <b>Riverside County</b><br><b>San Bernardino County</b>   |
| 18            | <b>Orange County</b>  |
| 19            | <b>San Diego County</b>   |

# Small Business Off Exchange Local Access+ HMO® Network

Rating region definitions and availability

Effective July 2023

| Rating Region | County   |
|---------------|--|
| 1             | None   |
| 2             | Marin County<br>Sonoma County  |
| 3             | <b>Sacramento County</b> 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.<br><b>Yolo County</b>   |
| 4             | <b>San Francisco County</b>  |
| 5             | <b>Contra Costa County</b> 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             | <b>Santa Clara County</b>  |
| 8             | <b>San Mateo County</b> 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             | <b>Santa Cruz County</b>   |
| 10            | <b>Stanislaus County</b>   |
| 11            | None   |
| 12            | <b>San Luis Obispo County</b><br><b>Ventura County</b> 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            | <b>Kern County</b> 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            | <b>Los Angeles County</b> 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            | <b>Los Angeles County</b> 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><b>Riverside County</b> 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><b>San Bernardino County</b> 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            | <b>Orange County</b>  |
| 19            | <p><b>San Diego County</b> 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             | <b>Nevada County</b> in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.  |
| 2             | <b>Marin County</b> 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.<br><b>Solano County</b> in the following ZIP codes: 94503, 94510, 94589, 94592, and 95620.   |
| 3             | <b>El Dorado County</b> in the following ZIP codes: 95664, 95672, 95682, and 95762.<br><b>Placer County</b> in the following ZIP codes: 95602, 95603, 95604, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95713, 95746, 95747, 95765.<br><b>Sacramento County</b> 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.<br><b>Yolo County</b> 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             | <b>San Francisco County</b>  |
| 5             | <b>Contra Costa County</b>   |
| 6             | <b>Alameda County</b>  |
| 7             | <b>Santa Clara County</b>  |
| 8             | <b>San Mateo County</b>  |
| 9             | <b>Santa Cruz County</b>   |
| 10            | <b>San Joaquin County</b><br><b>Stanislaus County</b> 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.<br><b>Tulare County</b> 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            | <b>Fresno County</b> in the following Zip codes: 93245, 93618, and 93631.<br><b>Kings County</b> in the following Zip codes: 93202, 93212, 93230, 93245, and 93631.  |
| 12            | <b>San Luis Obispo County</b> 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.<br><b>Ventura County</b> 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            | <b>None</b>  |
| 14            | <b>Kern County</b> 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            | <b>Los Angeles County</b> 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><b>Los Angeles County</b> 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><b>Riverside County</b> 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><b>San Bernardino County</b> 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><b>Orange County</b></p>  |
| 19            | <p><b>San Diego County</b> 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 15

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Bronze Trio HMO 7000/70 + Child Dental |
| 0to14                 | \$294.04                     | \$289.17                     | \$285.87                     | \$273.22                 | \$264.21                   | \$257.45                    | \$252.08                    | \$221.84                      | \$218.23                      | \$197.24                      | \$288.48   | \$266.09   | \$218.66  | \$197.24   |
| 15                    | \$320.18                     | \$314.88                     | \$311.28                     | \$297.50                 | \$287.69                   | \$280.34                    | \$274.49                    | \$241.56                      | \$237.63                      | \$214.78                      | \$314.12   | \$289.74   | \$238.10  | \$214.78   |
| 16                    | \$330.17                     | \$324.71                     | \$321.00                     | \$306.79                 | \$296.67                   | \$289.09                    | \$283.06                    | \$249.10                      | \$245.04                      | \$221.48                      | \$323.93   | \$298.79   | \$245.53  | \$221.48   |
| 17                    | \$340.16                     | \$334.54                     | \$330.71                     | \$316.08                 | \$305.65                   | \$297.84                    | \$291.63                    | \$256.64                      | \$252.46                      | \$228.18                      | \$333.73   | \$307.83   | \$252.96  | \$228.18   |
| 18                    | \$350.92                     | \$345.12                     | \$341.17                     | \$326.08                 | \$315.32                   | \$307.26                    | \$300.85                    | \$264.76                      | \$260.45                      | \$235.40                      | \$344.29   | \$317.57   | \$260.96  | \$235.40   |
| 19                    | \$361.69                     | \$355.70                     | \$351.64                     | \$336.08                 | \$324.99                   | \$316.68                    | \$310.08                    | \$272.88                      | \$268.43                      | \$242.62                      | \$354.85   | \$327.31   | \$268.96  | \$242.62   |
| 20                    | \$372.83                     | \$366.67                     | \$362.47                     | \$346.43                 | \$335.01                   | \$326.44                    | \$319.64                    | \$281.29                      | \$276.71                      | \$250.10                      | \$365.79   | \$337.40   | \$277.25  | \$250.10   |
| 21                    | \$384.36                     | \$378.01                     | \$373.68                     | \$357.15                 | \$345.37                   | \$336.54                    | \$329.52                    | \$289.99                      | \$285.26                      | \$257.83                      | \$377.10   | \$347.83   | \$285.83  | \$257.83   |
| 22                    | \$384.36                     | \$378.01                     | \$373.68                     | \$357.15                 | \$345.37                   | \$336.54                    | \$329.52                    | \$289.99                      | \$285.26                      | \$257.83                      | \$377.10   | \$347.83   | \$285.83  | \$257.83   |
| 23                    | \$384.36                     | \$378.01                     | \$373.68                     | \$357.15                 | \$345.37                   | \$336.54                    | \$329.52                    | \$289.99                      | \$285.26                      | \$257.83                      | \$377.10   | \$347.83   | \$285.83  | \$257.83   |
| 24                    | \$384.36                     | \$378.01                     | \$373.68                     | \$357.15                 | \$345.37                   | \$336.54                    | \$329.52                    | \$289.99                      | \$285.26                      | \$257.83                      | \$377.10   | \$347.83   | \$285.83  | \$257.83   |
| 25                    | \$385.90                     | \$379.52                     | \$375.18                     | \$358.58                 | \$346.75                   | \$337.88                    | \$330.84                    | \$291.15                      | \$286.41                      | \$258.86                      | \$378.61   | \$349.22   | \$286.97  | \$258.86   |
| 26                    | \$393.59                     | \$387.08                     | \$382.65                     | \$365.72                 | \$353.66                   | \$344.61                    | \$337.43                    | \$296.95                      | \$292.11                      | \$264.02                      | \$386.15   | \$356.18   | \$292.69  | \$264.02   |
| 27                    | \$402.81                     | \$396.15                     | \$391.62                     | \$374.29                 | \$361.95                   | \$352.69                    | \$345.34                    | \$303.91                      | \$298.96                      | \$270.21                      | \$395.20   | \$364.53   | \$299.55  | \$270.21   |
| 28                    | \$417.80                     | \$410.89                     | \$406.20                     | \$388.22                 | \$375.42                   | \$365.82                    | \$358.19                    | \$315.22                      | \$310.08                      | \$280.27                      | \$409.91   | \$378.09   | \$310.70  | \$280.27   |
| 29                    | \$430.10                     | \$422.99                     | \$418.15                     | \$399.65                 | \$386.47                   | \$376.58                    | \$368.73                    | \$324.50                      | \$319.21                      | \$288.52                      | \$421.97   | \$389.22   | \$319.84  | \$288.52   |
| 30                    | \$436.25                     | \$429.04                     | \$424.13                     | \$405.36                 | \$392.00                   | \$381.97                    | \$374.01                    | \$329.14                      | \$323.78                      | \$292.64                      | \$428.01   | \$394.79   | \$324.42  | \$292.64   |
| 31                    | \$445.48                     | \$438.11                     | \$433.10                     | \$413.93                 | \$400.28                   | \$390.05                    | \$381.91                    | \$336.10                      | \$330.62                      | \$298.83                      | \$437.06   | \$403.13   | \$331.28  | \$298.83   |
| 32                    | \$454.70                     | \$447.18                     | \$442.07                     | \$422.50                 | \$408.57                   | \$398.12                    | \$389.82                    | \$343.06                      | \$337.47                      | \$305.02                      | \$446.11   | \$411.48   | \$338.14  | \$305.02   |
| 33                    | \$460.47                     | \$452.85                     | \$447.67                     | \$427.86                 | \$413.75                   | \$403.17                    | \$394.77                    | \$347.41                      | \$341.75                      | \$308.88                      | \$451.76   | \$416.70   | \$342.42  | \$308.88   |
| 34                    | \$466.62                     | \$458.90                     | \$453.65                     | \$433.58                 | \$419.28                   | \$408.56                    | \$400.04                    | \$352.05                      | \$346.31                      | \$313.01                      | \$457.80   | \$422.27   | \$347.00  | \$313.01   |
| 35                    | \$469.69                     | \$461.92                     | \$456.64                     | \$436.43                 | \$422.04                   | \$411.25                    | \$402.67                    | \$354.37                      | \$348.59                      | \$315.07                      | \$460.81   | \$425.05   | \$349.28  | \$315.07   |
| 36                    | \$472.77                     | \$464.95                     | \$459.63                     | \$439.29                 | \$424.81                   | \$413.94                    | \$405.31                    | \$356.69                      | \$350.88                      | \$317.14                      | \$463.83   | \$427.83   | \$351.57  | \$317.14   |
| 37                    | \$475.84                     | \$467.97                     | \$462.62                     | \$442.15                 | \$427.57                   | \$416.63                    | \$407.95                    | \$359.01                      | \$353.16                      | \$319.20                      | \$466.85   | \$430.61   | \$353.86  | \$319.20   |
| 38                    | \$478.92                     | \$471.00                     | \$465.61                     | \$445.01                 | \$430.33                   | \$419.33                    | \$410.58                    | \$361.33                      | \$355.44                      | \$321.26                      | \$469.86   | \$433.40   | \$356.14  | \$321.26   |
| 39                    | \$485.07                     | \$477.04                     | \$471.59                     | \$450.72                 | \$435.86                   | \$424.71                    | \$415.86                    | \$365.97                      | \$360.00                      | \$325.39                      | \$475.90   | \$438.96   | \$360.72  | \$325.39   |
| 40                    | \$491.22                     | \$483.09                     | \$477.57                     | \$456.43                 | \$441.38                   | \$430.09                    | \$421.13                    | \$370.61                      | \$364.57                      | \$329.51                      | \$481.93   | \$444.53   | \$365.29  | \$329.51   |
| 41                    | \$500.44                     | \$492.16                     | \$486.54                     | \$465.01                 | \$449.67                   | \$438.17                    | \$429.04                    | \$377.56                      | \$371.41                      | \$335.70                      | \$490.98   | \$452.87   | \$372.15  | \$335.70   |
| 42                    | \$509.28                     | \$500.86                     | \$495.13                     | \$473.22                 | \$457.62                   | \$445.91                    | \$436.61                    | \$384.23                      | \$377.98                      | \$341.63                      | \$499.66   | \$460.87   | \$378.72  | \$341.63   |
| 43                    | \$521.58                     | \$512.95                     | \$507.09                     | \$484.65                 | \$468.67                   | \$456.68                    | \$447.16                    | \$393.51                      | \$387.10                      | \$349.88                      | \$511.72   | \$472.01   | \$387.87  | \$349.88   |
| 44                    | \$536.96                     | \$528.08                     | \$522.04                     | \$498.93                 | \$482.48                   | \$470.14                    | \$460.34                    | \$405.11                      | \$398.51                      | \$360.19                      | \$526.81   | \$485.92   | \$399.30  | \$360.19   |
| 45                    | \$555.02                     | \$545.84                     | \$539.60                     | \$515.72                 | \$498.71                   | \$485.96                    | \$475.83                    | \$418.74                      | \$411.92                      | \$372.31                      | \$544.53   | \$502.27   | \$412.74  | \$372.31   |
| 46                    | \$576.55                     | \$567.01                     | \$560.53                     | \$535.72                 | \$518.06                   | \$504.81                    | \$494.28                    | \$434.98                      | \$427.90                      | \$386.75                      | \$565.65   | \$521.75   | \$428.74  | \$386.75   |
| 47                    | \$600.76                     | \$590.82                     | \$584.07                     | \$558.22                 | \$539.81                   | \$526.01                    | \$515.04                    | \$453.25                      | \$445.87                      | \$402.99                      | \$589.40   | \$543.66   | \$446.75  | \$402.99   |
| 48                    | \$628.44                     | \$618.04                     | \$610.97                     | \$583.94                 | \$564.68                   | \$550.24                    | \$538.77                    | \$474.13                      | \$466.41                      | \$421.56                      | \$616.56   | \$568.70   | \$467.33  | \$421.56   |
| 49                    | \$655.73                     | \$644.88                     | \$637.51                     | \$609.29                 | \$589.20                   | \$574.13                    | \$562.16                    | \$494.72                      | \$486.66                      | \$439.86                      | \$643.33   | \$593.40   | \$487.62  | \$439.86   |
| 50                    | \$686.48                     | \$675.12                     | \$667.40                     | \$637.86                 | \$616.83                   | \$601.06                    | \$588.52                    | \$517.92                      | \$509.48                      | \$460.49                      | \$673.50   | \$621.22   | \$510.49  | \$460.49   |
| 51                    | \$716.84                     | \$704.98                     | \$696.92                     | \$666.08                 | \$644.12                   | \$627.64                    | \$614.56                    | \$540.83                      | \$532.02                      | \$480.86                      | \$703.29   | \$648.70   | \$533.07  | \$480.86   |
| 52                    | \$750.28                     | \$737.87                     | \$729.43                     | \$697.15                 | \$674.16                   | \$656.92                    | \$643.22                    | \$566.06                      | \$556.84                      | \$503.29                      | \$736.10   | \$678.96   | \$557.94  | \$503.29   |
| 53                    | \$784.10                     | \$771.13                     | \$762.32                     | \$728.58                 | \$704.56                   | \$686.54                    | \$672.22                    | \$591.58                      | \$581.94                      | \$525.98                      | \$769.28   | \$709.57   | \$583.09  | \$525.98   |
| 54                    | \$820.62                     | \$807.04                     | \$797.82                     | \$762.51                 | \$737.37                   | \$718.51                    | \$703.53                    | \$619.12                      | \$609.04                      | \$550.47                      | \$805.11   | \$742.62   | \$610.24  | \$550.47   |
| 55                    | \$857.13                     | \$842.95                     | \$833.32                     | \$796.44                 | \$770.18                   | \$750.48                    | \$734.83                    | \$646.67                      | \$636.14                      | \$574.97                      | \$840.93   | \$775.66   | \$637.40  | \$574.97   |
| 56                    | \$896.72                     | \$881.89                     | \$871.81                     | \$833.22                 | \$805.75                   | \$785.14                    | \$768.77                    | \$676.54                      | \$665.52                      | \$601.53                      | \$879.77   | \$811.49   | \$666.84  | \$601.53   |
| 57                    | \$936.70                     | \$921.20                     | \$910.67                     | \$870.37                 | \$841.67                   | \$820.14                    | \$803.04                    | \$706.70                      | \$695.19                      | \$628.34                      | \$918.99   | \$847.66   | \$696.56  | \$628.34   |
| 58                    | \$979.36                     | \$963.16                     | \$952.15                     | \$910.01                 | \$880.00                   | \$857.50                    | \$839.62                    | \$738.89                      | \$726.85                      | \$656.96                      | \$960.85   | \$886.27   | \$728.29  | \$656.96   |
| 59                    | \$1,000.50                   | \$983.95                     | \$972.70                     | \$929.65                 | \$899.00                   | \$876.01                    | \$857.74                    | \$754.84                      | \$742.54                      | \$671.14                      | \$981.59   | \$905.40   | \$744.01  | \$671.14   |
| 60                    | \$1,043.17                   | \$1,025.91                   | \$1,014.18                   | \$969.30                 | \$937.34                   | \$913.36                    | \$894.32                    | \$787.03                      | \$774.21                      | \$699.76                      | \$1,023.45   | \$944.01   | \$775.74  | \$699.76   |
| 61                    | \$1,080.06                   | \$1,062.20                   | \$1,050.05                   | \$1,003.58               | \$970.49                   | \$945.67                    | \$925.95                    | \$814.87                      | \$801.59                      | \$724.51                      | \$1,059.65   | \$977.40   | \$803.18  | \$724.51   |
| 62                    | \$1,104.28                   | \$1,086.01                   | \$1,073.60                   | \$1,026.08               | \$992.25                   | \$966.87                    | \$946.71                    | \$833.14                      | \$819.57                      | \$740.76                      | \$1,083.40   | \$999.32   | \$821.19  | \$740.76   |
| 63                    | \$1,134.64                   | \$1,115.88                   | \$1,103.12                   | \$1,054.30               | \$1,019.53                 | \$993.46                    | \$972.75                    | \$856.05                      | \$842.10                      | \$761.12                      | \$1,113.19   | \$1,026.79   | \$843.77  | \$761.12   |
| 64+                   | \$1,153.09                   | \$1,134.02                   | \$1,121.05                   | \$1,071.44               | \$1,036.11                 | \$1,009.61                  | \$988.56                    | \$869.96                      | \$855.79                      | \$773.50                      | \$1,131.30   | \$1,043.49   | \$857.49  | \$773.50   |

Pending regulatory approval.

Effective July 2023

## Rating Region 15

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 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 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$340.59                         | \$334.86                         | \$330.98                         | \$316.06                     | \$305.45                       | \$297.42                        | \$291.09                        | \$255.28                          | \$250.94                          | \$225.81                         | \$333.23   | \$306.84   | \$250.95  |
| 15                       | \$370.86                         | \$364.63                         | \$360.40                         | \$344.16                     | \$332.60                       | \$323.85                        | \$316.96                        | \$277.97                          | \$273.24                          | \$245.88                         | \$362.85   | \$334.12   | \$273.26  |
| 16                       | \$382.44                         | \$376.01                         | \$371.65                         | \$354.90                     | \$342.98                       | \$333.96                        | \$326.85                        | \$286.64                          | \$281.77                          | \$253.56                         | \$374.17   | \$344.55   | \$281.79  |
| 17                       | \$394.01                         | \$387.39                         | \$382.90                         | \$365.64                     | \$353.36                       | \$344.07                        | \$336.75                        | \$295.32                          | \$290.30                          | \$261.23                         | \$385.50   | \$354.98   | \$290.32  |
| 18                       | \$406.48                         | \$399.65                         | \$395.02                         | \$377.21                     | \$364.54                       | \$354.95                        | \$347.40                        | \$304.66                          | \$299.49                          | \$269.50                         | \$397.70   | \$366.21   | \$299.50  |
| 19                       | \$418.95                         | \$411.90                         | \$407.13                         | \$388.78                     | \$375.72                       | \$365.84                        | \$358.05                        | \$314.01                          | \$308.67                          | \$277.76                         | \$409.89   | \$377.44   | \$308.69  |
| 20                       | \$431.86                         | \$424.60                         | \$419.68                         | \$400.76                     | \$387.30                       | \$377.11                        | \$369.09                        | \$323.68                          | \$318.18                          | \$286.32                         | \$422.53   | \$389.07   | \$318.20  |
| 21                       | \$445.21                         | \$437.73                         | \$432.66                         | \$413.15                     | \$399.28                       | \$388.78                        | \$380.50                        | \$333.69                          | \$328.02                          | \$295.18                         | \$435.59   | \$401.10   | \$328.04  |
| 22                       | \$445.21                         | \$437.73                         | \$432.66                         | \$413.15                     | \$399.28                       | \$388.78                        | \$380.50                        | \$333.69                          | \$328.02                          | \$295.18                         | \$435.59   | \$401.10   | \$328.04  |
| 23                       | \$445.21                         | \$437.73                         | \$432.66                         | \$413.15                     | \$399.28                       | \$388.78                        | \$380.50                        | \$333.69                          | \$328.02                          | \$295.18                         | \$435.59   | \$401.10   | \$328.04  |
| 24                       | \$445.21                         | \$437.73                         | \$432.66                         | \$413.15                     | \$399.28                       | \$388.78                        | \$380.50                        | \$333.69                          | \$328.02                          | \$295.18                         | \$435.59   | \$401.10   | \$328.04  |
| 25                       | \$446.99                         | \$439.48                         | \$434.39                         | \$414.81                     | \$400.88                       | \$390.33                        | \$382.03                        | \$335.03                          | \$329.34                          | \$296.36                         | \$437.34   | \$402.71   | \$329.36  |
| 26                       | \$455.90                         | \$448.24                         | \$443.04                         | \$423.07                     | \$408.86                       | \$398.11                        | \$389.64                        | \$341.70                          | \$335.90                          | \$302.26                         | \$446.05   | \$410.73   | \$335.92  |
| 27                       | \$466.58                         | \$458.74                         | \$453.42                         | \$432.98                     | \$418.44                       | \$407.44                        | \$398.77                        | \$349.71                          | \$343.77                          | \$309.35                         | \$456.50   | \$420.36   | \$343.79  |
| 28                       | \$483.95                         | \$475.81                         | \$470.30                         | \$449.10                     | \$434.02                       | \$422.60                        | \$413.61                        | \$362.72                          | \$356.56                          | \$320.86                         | \$473.49   | \$436.00   | \$356.58  |
| 29                       | \$498.19                         | \$489.82                         | \$484.14                         | \$462.32                     | \$446.79                       | \$435.04                        | \$425.78                        | \$373.40                          | \$367.06                          | \$330.30                         | \$487.43   | \$448.84   | \$367.08  |
| 30                       | \$505.32                         | \$496.82                         | \$491.07                         | \$468.93                     | \$453.18                       | \$441.26                        | \$431.87                        | \$378.74                          | \$372.31                          | \$335.03                         | \$494.40   | \$455.25   | \$372.33  |
| 31                       | \$516.00                         | \$507.33                         | \$501.45                         | \$478.84                     | \$462.76                       | \$450.59                        | \$441.00                        | \$386.75                          | \$380.18                          | \$342.11                         | \$504.85   | \$464.88   | \$380.20  |
| 32                       | \$526.69                         | \$517.84                         | \$511.83                         | \$488.76                     | \$472.35                       | \$459.92                        | \$450.14                        | \$394.76                          | \$388.05                          | \$349.20                         | \$515.31   | \$474.51   | \$388.07  |
| 33                       | \$533.36                         | \$524.40                         | \$518.32                         | \$494.96                     | \$478.34                       | \$465.76                        | \$455.84                        | \$399.76                          | \$392.97                          | \$353.62                         | \$521.84   | \$480.52   | \$393.00  |
| 34                       | \$540.49                         | \$531.41                         | \$525.25                         | \$501.57                     | \$484.72                       | \$471.98                        | \$461.93                        | \$405.10                          | \$398.22                          | \$358.35                         | \$528.81   | \$486.94   | \$398.24  |
| 35                       | \$544.05                         | \$534.91                         | \$528.71                         | \$504.87                     | \$487.92                       | \$475.09                        | \$464.98                        | \$407.77                          | \$400.85                          | \$360.71                         | \$532.30   | \$490.15   | \$400.87  |
| 36                       | \$547.61                         | \$538.41                         | \$532.17                         | \$508.18                     | \$491.11                       | \$478.20                        | \$468.02                        | \$410.44                          | \$403.47                          | \$363.07                         | \$535.78   | \$493.36   | \$403.49  |
| 37                       | \$551.17                         | \$541.91                         | \$535.63                         | \$511.48                     | \$494.31                       | \$481.31                        | \$471.06                        | \$413.11                          | \$406.09                          | \$365.43                         | \$539.26   | \$496.57   | \$406.12  |
| 38                       | \$554.74                         | \$545.41                         | \$539.09                         | \$514.79                     | \$497.50                       | \$484.42                        | \$474.11                        | \$415.78                          | \$408.72                          | \$367.79                         | \$542.75   | \$499.78   | \$408.74  |
| 39                       | \$561.86                         | \$552.42                         | \$546.01                         | \$521.40                     | \$503.89                       | \$490.64                        | \$480.20                        | \$421.12                          | \$413.97                          | \$372.51                         | \$549.72   | \$506.19   | \$413.99  |
| 40                       | \$568.98                         | \$559.42                         | \$552.94                         | \$528.01                     | \$510.28                       | \$496.86                        | \$486.28                        | \$426.46                          | \$419.22                          | \$377.24                         | \$556.69   | \$512.61   | \$419.24  |
| 41                       | \$579.67                         | \$569.93                         | \$563.32                         | \$537.93                     | \$519.86                       | \$506.19                        | \$495.42                        | \$434.47                          | \$427.09                          | \$384.32                         | \$567.14   | \$522.24   | \$427.11  |
| 42                       | \$589.91                         | \$579.99                         | \$573.27                         | \$547.43                     | \$529.04                       | \$515.13                        | \$504.17                        | \$442.14                          | \$434.63                          | \$391.11                         | \$577.16   | \$531.46   | \$434.66  |
| 43                       | \$604.15                         | \$594.00                         | \$587.12                         | \$560.65                     | \$541.82                       | \$527.57                        | \$516.34                        | \$452.82                          | \$445.13                          | \$400.56                         | \$591.10   | \$544.30   | \$445.15  |
| 44                       | \$621.96                         | \$611.51                         | \$604.42                         | \$577.18                     | \$557.79                       | \$543.12                        | \$531.56                        | \$466.17                          | \$458.25                          | \$412.36                         | \$608.52   | \$560.34   | \$458.28  |
| 45                       | \$642.89                         | \$632.08                         | \$624.76                         | \$596.59                     | \$576.56                       | \$561.40                        | \$549.45                        | \$481.85                          | \$473.67                          | \$426.24                         | \$629.00   | \$579.19   | \$473.69  |
| 46                       | \$667.82                         | \$656.60                         | \$648.99                         | \$619.73                     | \$598.92                       | \$583.17                        | \$570.76                        | \$500.54                          | \$492.04                          | \$442.77                         | \$653.39   | \$601.66   | \$492.06  |
| 47                       | \$695.87                         | \$684.17                         | \$676.24                         | \$645.76                     | \$624.07                       | \$607.66                        | \$594.73                        | \$521.56                          | \$512.70                          | \$461.36                         | \$680.83   | \$626.93   | \$512.73  |
| 48                       | \$727.92                         | \$715.69                         | \$707.39                         | \$675.51                     | \$652.82                       | \$635.65                        | \$622.12                        | \$545.59                          | \$536.32                          | \$482.62                         | \$712.20   | \$655.81   | \$536.35  |
| 49                       | \$759.53                         | \$746.77                         | \$738.11                         | \$704.84                     | \$681.17                       | \$663.26                        | \$649.14                        | \$569.28                          | \$559.61                          | \$503.57                         | \$743.12   | \$684.28   | \$559.64  |
| 50                       | \$795.15                         | \$781.79                         | \$772.73                         | \$737.89                     | \$713.11                       | \$694.36                        | \$679.58                        | \$595.98                          | \$585.85                          | \$527.19                         | \$777.97   | \$716.37   | \$585.88  |
| 51                       | \$830.32                         | \$816.37                         | \$806.91                         | \$770.53                     | \$744.65                       | \$725.07                        | \$709.64                        | \$622.34                          | \$611.77                          | \$550.51                         | \$812.38   | \$748.06   | \$611.80  |
| 52                       | \$869.06                         | \$854.45                         | \$844.55                         | \$806.48                     | \$779.39                       | \$758.89                        | \$742.74                        | \$651.37                          | \$640.30                          | \$576.19                         | \$850.28   | \$782.96   | \$640.34  |
| 53                       | \$908.23                         | \$892.97                         | \$882.62                         | \$842.83                     | \$814.53                       | \$793.11                        | \$776.23                        | \$680.73                          | \$669.17                          | \$602.16                         | \$888.61   | \$818.25   | \$669.21  |
| 54                       | \$950.53                         | \$934.56                         | \$923.72                         | \$882.08                     | \$852.46                       | \$830.04                        | \$812.38                        | \$712.44                          | \$700.33                          | \$630.20                         | \$929.99   | \$856.36   | \$700.37  |
| 55                       | \$992.82                         | \$976.14                         | \$964.83                         | \$921.33                     | \$890.39                       | \$866.98                        | \$848.52                        | \$744.14                          | \$731.49                          | \$658.25                         | \$971.37   | \$894.46   | \$731.54  |
| 56                       | \$1,038.68                       | \$1,021.23                       | \$1,009.39                       | \$963.89                     | \$931.52                       | \$907.02                        | \$887.71                        | \$778.51                          | \$765.28                          | \$688.65                         | \$1,016.24   | \$935.78   | \$765.32  |
| 57                       | \$1,084.98                       | \$1,066.75                       | \$1,054.39                       | \$1,006.86                   | \$973.04                       | \$947.45                        | \$927.29                        | \$813.21                          | \$799.40                          | \$719.35                         | \$1,061.54   | \$977.49   | \$799.44  |
| 58                       | \$1,134.40                       | \$1,115.34                       | \$1,102.41                       | \$1,052.72                   | \$1,017.36                     | \$990.61                        | \$969.52                        | \$850.25                          | \$835.81                          | \$752.11                         | \$1,109.89   | \$1,022.01   | \$835.85  |
| 59                       | \$1,158.89                       | \$1,139.41                       | \$1,126.21                       | \$1,075.44                   | \$1,039.32                     | \$1,011.99                      | \$990.45                        | \$868.60                          | \$853.85                          | \$768.35                         | \$1,133.85   | \$1,044.07   | \$853.90  |
| 60                       | \$1,208.31                       | \$1,188.00                       | \$1,174.23                       | \$1,121.30                   | \$1,083.64                     | \$1,055.14                      | \$1,032.69                      | \$905.64                          | \$890.26                          | \$801.11                         | \$1,182.20   | \$1,088.60   | \$890.31  |
| 61                       | \$1,251.05                       | \$1,230.02                       | \$1,215.77                       | \$1,160.96                   | \$1,121.97                     | \$1,092.47                      | \$1,069.22                      | \$937.68                          | \$921.75                          | \$829.45                         | \$1,224.02   | \$1,127.10   | \$921.80  |
| 62                       | \$1,279.10                       | \$1,257.60                       | \$1,243.02                       | \$1,186.99                   | \$1,147.13                     | \$1,116.96                      | \$1,093.19                      | \$958.70                          | \$942.41                          | \$848.05                         | \$1,251.46   | \$1,152.37   | \$942.47  |
| 63                       | \$1,314.27                       | \$1,292.18                       | \$1,277.20                       | \$1,219.63                   | \$1,178.67                     | \$1,147.67                      | \$1,123.25                      | \$985.06                          | \$968.33                          | \$871.36                         | \$1,285.87   | \$1,184.06   | \$968.38  |
| 64+                      | \$1,335.64                       | \$1,313.19                       | \$1,297.97                       | \$1,239.46                   | \$1,197.84                     | \$1,166.33                      | \$1,141.51                      | \$1,001.08                        | \$984.07                          | \$885.53                         | \$1,306.78   | \$1,203.31   | \$984.13  |

Pending regulatory approval.

## Rating Region 15

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO® 0/20 OffEx | Platinum Local Access+ HMO® 0/25 OffEx | Platinum Local Access+ HMO® 0/30 OffEx | Gold Local Access+ HMO® 0/30 OffEx | Gold Local Access+ HMO® 500/35 OffEx | Gold Local Access+ HMO® 1000/35 OffEx | Gold Local Access+ HMO® 1500/35 OffEx | Silver Local Access+ HMO® 2300/70 OffEx | Silver Local Access+ HMO® 2750/70 OffEx | Bronze Local Access+ HMO® 7000/70 OffEx |
|---------|--|--|--|------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|---|---|---|
| 0 to 14 | \$329.33                               | \$323.81                               | \$320.07                               | \$305.68                           | \$295.45                             | \$287.70                              | \$281.60                              | \$247.07                                | \$242.88                                | \$218.65                                |
| 15      | \$358.61                               | \$352.60                               | \$348.52                               | \$332.86                           | \$321.71                             | \$313.27                              | \$306.63                              | \$269.03                                | \$264.47                                | \$238.09                                |
| 16      | \$369.80                               | \$363.60                               | \$359.40                               | \$343.24                           | \$331.75                             | \$323.05                              | \$316.20                              | \$277.42                                | \$272.73                                | \$245.52                                |
| 17      | \$380.99                               | \$374.61                               | \$370.28                               | \$353.63                           | \$341.79                             | \$332.83                              | \$325.77                              | \$285.82                                | \$280.98                                | \$252.95                                |
| 18      | \$393.05                               | \$386.46                               | \$381.99                               | \$364.82                           | \$352.61                             | \$343.36                              | \$336.08                              | \$294.86                                | \$289.87                                | \$260.95                                |
| 19      | \$405.10                               | \$398.31                               | \$393.71                               | \$376.01                           | \$363.42                             | \$353.89                              | \$346.38                              | \$303.91                                | \$298.76                                | \$268.96                                |
| 20      | \$417.59                               | \$410.59                               | \$405.84                               | \$387.60                           | \$374.62                             | \$364.80                              | \$357.06                              | \$313.27                                | \$307.97                                | \$277.25                                |
| 21      | \$430.50                               | \$423.29                               | \$418.39                               | \$399.59                           | \$386.21                             | \$376.08                              | \$368.10                              | \$322.96                                | \$317.49                                | \$285.82                                |
| 22      | \$430.50                               | \$423.29                               | \$418.39                               | \$399.59                           | \$386.21                             | \$376.08                              | \$368.10                              | \$322.96                                | \$317.49                                | \$285.82                                |
| 23      | \$430.50                               | \$423.29                               | \$418.39                               | \$399.59                           | \$386.21                             | \$376.08                              | \$368.10                              | \$322.96                                | \$317.49                                | \$285.82                                |
| 24      | \$430.50                               | \$423.29                               | \$418.39                               | \$399.59                           | \$386.21                             | \$376.08                              | \$368.10                              | \$322.96                                | \$317.49                                | \$285.82                                |
| 25      | \$432.22                               | \$424.98                               | \$420.07                               | \$401.18                           | \$387.75                             | \$377.58                              | \$369.57                              | \$324.25                                | \$318.76                                | \$286.96                                |
| 26      | \$440.83                               | \$433.45                               | \$428.44                               | \$409.18                           | \$395.48                             | \$385.11                              | \$376.94                              | \$330.71                                | \$325.11                                | \$292.68                                |
| 27      | \$451.17                               | \$443.60                               | \$438.48                               | \$418.77                           | \$404.74                             | \$394.13                              | \$385.77                              | \$338.46                                | \$332.73                                | \$299.54                                |
| 28      | \$467.95                               | \$460.11                               | \$454.79                               | \$434.35                           | \$419.81                             | \$408.80                              | \$400.13                              | \$351.06                                | \$345.12                                | \$310.69                                |
| 29      | \$481.73                               | \$473.66                               | \$468.18                               | \$447.14                           | \$432.16                             | \$420.83                              | \$411.91                              | \$361.39                                | \$355.28                                | \$319.83                                |
| 30      | \$488.62                               | \$480.43                               | \$474.88                               | \$453.53                           | \$438.34                             | \$426.85                              | \$417.79                              | \$366.56                                | \$360.36                                | \$324.41                                |
| 31      | \$498.95                               | \$490.59                               | \$484.92                               | \$463.12                           | \$447.61                             | \$435.88                              | \$426.63                              | \$374.31                                | \$367.98                                | \$331.27                                |
| 32      | \$509.28                               | \$500.75                               | \$494.96                               | \$472.71                           | \$456.88                             | \$444.90                              | \$435.46                              | \$382.06                                | \$375.60                                | \$338.13                                |
| 33      | \$515.74                               | \$507.10                               | \$501.24                               | \$478.70                           | \$462.67                             | \$450.54                              | \$440.99                              | \$386.91                                | \$380.36                                | \$342.41                                |
| 34      | \$522.63                               | \$513.87                               | \$507.93                               | \$485.10                           | \$468.85                             | \$456.56                              | \$446.87                              | \$392.07                                | \$385.44                                | \$346.99                                |
| 35      | \$526.07                               | \$517.26                               | \$511.28                               | \$488.29                           | \$471.94                             | \$459.57                              | \$449.82                              | \$394.66                                | \$387.98                                | \$349.27                                |
| 36      | \$529.52                               | \$520.64                               | \$514.62                               | \$491.49                           | \$475.03                             | \$462.58                              | \$452.76                              | \$397.24                                | \$390.52                                | \$351.56                                |
| 37      | \$532.96                               | \$524.03                               | \$517.97                               | \$494.69                           | \$478.12                             | \$465.59                              | \$455.71                              | \$399.83                                | \$393.06                                | \$353.85                                |
| 38      | \$536.40                               | \$527.41                               | \$521.32                               | \$497.88                           | \$481.21                             | \$468.60                              | \$458.65                              | \$402.41                                | \$395.60                                | \$356.13                                |
| 39      | \$543.29                               | \$534.19                               | \$528.01                               | \$504.28                           | \$487.39                             | \$474.61                              | \$464.54                              | \$407.58                                | \$400.68                                | \$360.70                                |
| 40      | \$550.18                               | \$540.96                               | \$534.71                               | \$510.67                           | \$493.57                             | \$480.63                              | \$470.43                              | \$412.74                                | \$405.76                                | \$365.28                                |
| 41      | \$560.51                               | \$551.12                               | \$544.75                               | \$520.26                           | \$502.84                             | \$489.66                              | \$479.27                              | \$420.50                                | \$413.38                                | \$372.14                                |
| 42      | \$570.41                               | \$560.85                               | \$554.37                               | \$529.45                           | \$511.72                             | \$498.31                              | \$487.73                              | \$427.92                                | \$420.68                                | \$378.71                                |
| 43      | \$584.19                               | \$574.40                               | \$567.76                               | \$542.24                           | \$524.08                             | \$510.34                              | \$499.51                              | \$438.26                                | \$430.84                                | \$387.86                                |
| 44      | \$601.41                               | \$591.33                               | \$584.50                               | \$558.22                           | \$539.53                             | \$525.38                              | \$514.24                              | \$451.18                                | \$443.54                                | \$399.29                                |
| 45      | \$621.64                               | \$611.23                               | \$604.16                               | \$577.00                           | \$557.68                             | \$543.06                              | \$531.54                              | \$466.36                                | \$458.46                                | \$412.72                                |
| 46      | \$645.75                               | \$634.93                               | \$627.59                               | \$599.38                           | \$579.31                             | \$564.12                              | \$552.15                              | \$484.44                                | \$476.24                                | \$428.73                                |
| 47      | \$672.87                               | \$661.60                               | \$653.95                               | \$624.55                           | \$603.64                             | \$587.81                              | \$575.34                              | \$504.79                                | \$496.24                                | \$446.74                                |
| 48      | \$703.87                               | \$692.07                               | \$684.07                               | \$653.32                           | \$631.45                             | \$614.89                              | \$601.85                              | \$528.04                                | \$519.10                                | \$467.32                                |
| 49      | \$734.44                               | \$722.13                               | \$713.78                               | \$681.69                           | \$658.87                             | \$641.59                              | \$627.98                              | \$550.97                                | \$541.65                                | \$487.61                                |
| 50      | \$768.88                               | \$755.99                               | \$747.25                               | \$713.66                           | \$689.76                             | \$671.68                              | \$657.43                              | \$576.81                                | \$567.05                                | \$510.47                                |
| 51      | \$802.88                               | \$789.43                               | \$780.30                               | \$745.23                           | \$720.27                             | \$701.39                              | \$686.51                              | \$602.32                                | \$592.13                                | \$533.05                                |
| 52      | \$840.34                               | \$826.26                               | \$816.70                               | \$779.99                           | \$753.87                             | \$734.11                              | \$718.53                              | \$630.42                                | \$619.75                                | \$557.92                                |
| 53      | \$878.22                               | \$863.50                               | \$853.52                               | \$815.16                           | \$787.86                             | \$767.20                              | \$750.93                              | \$658.84                                | \$647.69                                | \$583.07                                |
| 54      | \$919.12                               | \$903.72                               | \$893.27                               | \$853.12                           | \$824.55                             | \$802.93                              | \$785.90                              | \$689.52                                | \$677.85                                | \$610.23                                |
| 55      | \$960.02                               | \$943.93                               | \$933.02                               | \$891.08                           | \$861.24                             | \$838.66                              | \$820.87                              | \$720.20                                | \$708.01                                | \$637.38                                |
| 56      | \$1,004.36                             | \$987.53                               | \$976.11                               | \$932.23                           | \$901.02                             | \$877.40                              | \$858.78                              | \$753.47                                | \$740.72                                | \$666.82                                |
| 57      | \$1,049.13                             | \$1,031.55                             | \$1,019.63                             | \$973.79                           | \$941.18                             | \$916.51                              | \$897.06                              | \$787.06                                | \$773.73                                | \$696.54                                |
| 58      | \$1,096.92                             | \$1,078.53                             | \$1,066.07                             | \$1,018.15                         | \$984.05                             | \$958.25                              | \$937.92                              | \$822.91                                | \$808.98                                | \$728.27                                |
| 59      | \$1,120.59                             | \$1,101.81                             | \$1,089.08                             | \$1,040.12                         | \$1,005.29                           | \$978.94                              | \$958.17                              | \$840.67                                | \$826.44                                | \$743.99                                |
| 60      | \$1,168.38                             | \$1,148.80                             | \$1,135.52                             | \$1,084.48                         | \$1,048.16                           | \$1,020.68                            | \$999.03                              | \$876.52                                | \$861.68                                | \$775.72                                |
| 61      | \$1,209.71                             | \$1,189.43                             | \$1,175.69                             | \$1,122.84                         | \$1,085.24                           | \$1,056.79                            | \$1,034.36                            | \$907.52                                | \$892.16                                | \$803.15                                |
| 62      | \$1,236.83                             | \$1,216.10                             | \$1,202.05                             | \$1,148.01                         | \$1,109.57                           | \$1,080.48                            | \$1,057.55                            | \$927.87                                | \$912.16                                | \$821.16                                |
| 63      | \$1,270.84                             | \$1,249.54                             | \$1,235.10                             | \$1,179.58                         | \$1,140.08                           | \$1,110.19                            | \$1,086.63                            | \$953.38                                | \$937.24                                | \$843.74                                |
| 64+     | \$1,291.50                             | \$1,269.86                             | \$1,255.18                             | \$1,198.76                         | \$1,158.62                           | \$1,128.24                            | \$1,104.30                            | \$968.88                                | \$952.48                                | \$857.46                                |

Pending regulatory approval.

Effective July 2023

## Rating Region 15

### Off-Exchange Tandem PPO

| 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 | Gold Tandem PPO 0/25 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 | \$370.75                         | \$366.59                      | \$363.77                       | \$356.12                         | \$316.29                   | \$314.35                     | \$310.98                     | \$305.57                      | \$319.61                                   | \$270.70                        |
| 15      | \$403.71                         | \$399.18                      | \$396.10                       | \$387.78                         | \$344.40                   | \$342.29                     | \$338.63                     | \$332.73                      | \$348.02                                   | \$294.76                        |
| 16      | \$416.31                         | \$411.64                      | \$408.46                       | \$399.88                         | \$355.15                   | \$352.97                     | \$349.20                     | \$343.12                      | \$358.88                                   | \$303.96                        |
| 17      | \$428.91                         | \$424.10                      | \$420.83                       | \$411.98                         | \$365.90                   | \$363.66                     | \$359.77                     | \$353.50                      | \$369.74                                   | \$313.17                        |
| 18      | \$442.48                         | \$437.51                      | \$434.14                       | \$425.02                         | \$377.48                   | \$375.16                     | \$371.15                     | \$364.69                      | \$381.44                                   | \$323.07                        |
| 19      | \$456.05                         | \$450.93                      | \$447.46                       | \$438.05                         | \$389.05                   | \$386.67                     | \$382.53                     | \$375.87                      | \$393.14                                   | \$332.98                        |
| 20      | \$470.10                         | \$464.83                      | \$461.25                       | \$451.55                         | \$401.04                   | \$398.58                     | \$394.32                     | \$387.46                      | \$405.25                                   | \$343.24                        |
| 21      | \$484.64                         | \$479.20                      | \$475.51                       | \$465.52                         | \$413.45                   | \$410.91                     | \$406.52                     | \$399.44                      | \$417.79                                   | \$353.86                        |
| 22      | \$484.64                         | \$479.20                      | \$475.51                       | \$465.52                         | \$413.45                   | \$410.91                     | \$406.52                     | \$399.44                      | \$417.79                                   | \$353.86                        |
| 23      | \$484.64                         | \$479.20                      | \$475.51                       | \$465.52                         | \$413.45                   | \$410.91                     | \$406.52                     | \$399.44                      | \$417.79                                   | \$353.86                        |
| 24      | \$484.64                         | \$479.20                      | \$475.51                       | \$465.52                         | \$413.45                   | \$410.91                     | \$406.52                     | \$399.44                      | \$417.79                                   | \$353.86                        |
| 25      | \$486.58                         | \$481.12                      | \$477.41                       | \$467.38                         | \$415.10                   | \$412.56                     | \$408.14                     | \$401.04                      | \$419.46                                   | \$355.27                        |
| 26      | \$496.27                         | \$490.71                      | \$486.92                       | \$476.69                         | \$423.37                   | \$420.77                     | \$416.27                     | \$409.02                      | \$427.81                                   | \$362.35                        |
| 27      | \$507.91                         | \$502.21                      | \$498.34                       | \$487.86                         | \$433.29                   | \$430.64                     | \$426.03                     | \$418.61                      | \$437.84                                   | \$370.84                        |
| 28      | \$526.81                         | \$520.90                      | \$516.88                       | \$506.02                         | \$449.41                   | \$446.66                     | \$441.88                     | \$434.19                      | \$454.13                                   | \$384.64                        |
| 29      | \$542.32                         | \$536.23                      | \$532.10                       | \$520.92                         | \$462.65                   | \$459.81                     | \$454.89                     | \$446.97                      | \$467.50                                   | \$395.97                        |
| 30      | \$550.07                         | \$543.90                      | \$539.71                       | \$528.36                         | \$469.26                   | \$466.39                     | \$461.40                     | \$453.36                      | \$474.19                                   | \$401.63                        |
| 31      | \$561.70                         | \$555.40                      | \$551.12                       | \$539.54                         | \$479.18                   | \$476.25                     | \$471.15                     | \$462.95                      | \$484.22                                   | \$410.12                        |
| 32      | \$573.33                         | \$566.90                      | \$562.53                       | \$550.71                         | \$489.11                   | \$486.11                     | \$480.91                     | \$472.54                      | \$494.24                                   | \$418.62                        |
| 33      | \$580.60                         | \$574.09                      | \$569.66                       | \$557.69                         | \$495.31                   | \$492.27                     | \$487.01                     | \$478.53                      | \$500.51                                   | \$423.92                        |
| 34      | \$588.36                         | \$581.75                      | \$577.27                       | \$565.14                         | \$501.92                   | \$498.85                     | \$493.51                     | \$484.92                      | \$507.19                                   | \$429.58                        |
| 35      | \$592.23                         | \$585.59                      | \$581.07                       | \$568.86                         | \$505.23                   | \$502.13                     | \$496.76                     | \$488.11                      | \$510.54                                   | \$432.42                        |
| 36      | \$596.11                         | \$589.42                      | \$584.88                       | \$572.59                         | \$508.54                   | \$505.42                     | \$500.01                     | \$491.31                      | \$513.88                                   | \$435.25                        |
| 37      | \$599.99                         | \$593.26                      | \$588.68                       | \$576.31                         | \$511.85                   | \$508.71                     | \$503.27                     | \$494.50                      | \$517.22                                   | \$438.08                        |
| 38      | \$603.87                         | \$597.09                      | \$592.49                       | \$580.04                         | \$515.15                   | \$512.00                     | \$506.52                     | \$497.70                      | \$520.56                                   | \$440.91                        |
| 39      | \$611.62                         | \$604.76                      | \$600.10                       | \$587.48                         | \$521.77                   | \$518.57                     | \$513.02                     | \$504.09                      | \$527.25                                   | \$446.57                        |
| 40      | \$619.37                         | \$612.42                      | \$607.70                       | \$594.93                         | \$528.38                   | \$525.15                     | \$519.53                     | \$510.48                      | \$533.93                                   | \$452.23                        |
| 41      | \$631.01                         | \$623.92                      | \$619.12                       | \$606.11                         | \$538.31                   | \$535.01                     | \$529.28                     | \$520.07                      | \$543.96                                   | \$460.72                        |
| 42      | \$642.15                         | \$634.95                      | \$630.05                       | \$616.81                         | \$547.81                   | \$544.46                     | \$538.63                     | \$529.26                      | \$553.57                                   | \$468.86                        |
| 43      | \$657.66                         | \$650.28                      | \$645.27                       | \$631.71                         | \$561.05                   | \$557.61                     | \$551.64                     | \$542.04                      | \$566.94                                   | \$480.19                        |
| 44      | \$677.05                         | \$669.45                      | \$664.29                       | \$650.33                         | \$577.58                   | \$574.04                     | \$567.90                     | \$558.02                      | \$583.65                                   | \$494.34                        |
| 45      | \$699.83                         | \$691.97                      | \$686.64                       | \$672.21                         | \$597.01                   | \$593.36                     | \$587.01                     | \$576.79                      | \$603.28                                   | \$510.97                        |
| 46      | \$726.97                         | \$718.81                      | \$713.27                       | \$698.28                         | \$620.17                   | \$616.37                     | \$609.77                     | \$599.16                      | \$626.68                                   | \$530.79                        |
| 47      | \$757.50                         | \$749.00                      | \$743.22                       | \$727.61                         | \$646.21                   | \$642.26                     | \$635.38                     | \$624.32                      | \$653.00                                   | \$553.08                        |
| 48      | \$792.39                         | \$783.50                      | \$777.46                       | \$761.12                         | \$675.98                   | \$671.84                     | \$664.65                     | \$653.08                      | \$683.08                                   | \$578.56                        |
| 49      | \$826.80                         | \$817.52                      | \$811.22                       | \$794.18                         | \$705.34                   | \$701.02                     | \$693.52                     | \$681.44                      | \$712.74                                   | \$603.68                        |
| 50      | \$865.57                         | \$855.86                      | \$849.26                       | \$831.42                         | \$738.41                   | \$733.89                     | \$726.04                     | \$713.40                      | \$746.17                                   | \$631.99                        |
| 51      | \$903.86                         | \$893.72                      | \$886.83                       | \$868.19                         | \$771.08                   | \$766.35                     | \$758.15                     | \$744.95                      | \$779.17                                   | \$659.95                        |
| 52      | \$946.02                         | \$935.41                      | \$928.20                       | \$908.69                         | \$807.05                   | \$802.10                     | \$793.52                     | \$779.70                      | \$815.52                                   | \$690.73                        |
| 53      | \$988.67                         | \$977.58                      | \$970.04                       | \$949.66                         | \$843.43                   | \$838.26                     | \$829.29                     | \$814.85                      | \$852.29                                   | \$721.87                        |
| 54      | \$1,034.71                       | \$1,023.10                    | \$1,015.22                     | \$993.88                         | \$882.71                   | \$877.30                     | \$867.91                     | \$852.80                      | \$891.98                                   | \$755.49                        |
| 55      | \$1,080.76                       | \$1,068.63                    | \$1,060.39                     | \$1,038.11                       | \$921.98                   | \$916.33                     | \$906.53                     | \$890.75                      | \$931.67                                   | \$789.11                        |
| 56      | \$1,130.67                       | \$1,117.99                    | \$1,109.37                     | \$1,086.06                       | \$964.57                   | \$958.66                     | \$948.40                     | \$931.89                      | \$974.70                                   | \$825.55                        |
| 57      | \$1,181.08                       | \$1,167.82                    | \$1,158.82                     | \$1,134.47                       | \$1,007.57                 | \$1,001.39                   | \$990.68                     | \$973.43                      | \$1,018.15                                 | \$862.35                        |
| 58      | \$1,234.87                       | \$1,221.01                    | \$1,211.60                     | \$1,186.14                       | \$1,053.46                 | \$1,047.00                   | \$1,035.80                   | \$1,017.77                    | \$1,064.52                                 | \$901.63                        |
| 59      | \$1,261.53                       | \$1,247.37                    | \$1,237.76                     | \$1,211.75                       | \$1,076.20                 | \$1,069.60                   | \$1,058.16                   | \$1,039.74                    | \$1,087.50                                 | \$921.10                        |
| 60      | \$1,315.32                       | \$1,300.56                    | \$1,290.54                     | \$1,263.42                       | \$1,122.09                 | \$1,115.22                   | \$1,103.28                   | \$1,084.08                    | \$1,133.87                                 | \$960.37                        |
| 61      | \$1,361.85                       | \$1,346.57                    | \$1,336.19                     | \$1,308.11                       | \$1,161.78                 | \$1,154.66                   | \$1,142.31                   | \$1,122.42                    | \$1,173.98                                 | \$994.34                        |
| 62      | \$1,392.38                       | \$1,376.76                    | \$1,366.14                     | \$1,337.44                       | \$1,187.83                 | \$1,180.55                   | \$1,167.92                   | \$1,147.59                    | \$1,200.30                                 | \$1,016.64                      |
| 63      | \$1,430.67                       | \$1,414.61                    | \$1,403.71                     | \$1,374.21                       | \$1,220.49                 | \$1,213.01                   | \$1,200.04                   | \$1,179.14                    | \$1,233.31                                 | \$1,044.59                      |
| 64+     | \$1,453.93                       | \$1,437.61                    | \$1,426.53                     | \$1,396.56                       | \$1,240.34                 | \$1,232.74                   | \$1,219.55                   | \$1,198.31                    | \$1,253.36                                 | \$1,061.58                      |

Pending regulatory approval.

## Rating Region 15

### Off-Exchange Tandem PPO (cont'd)

| Age     | Silver Tandem PPO<br>2350/65 OffEx | Silver Tandem PPO<br>2550/70 OffEx | Bronze Tandem PPO<br>5500/65 OffEx | Bronze Tandem PPO<br>6500/70 OffEx | Bronze Tandem PPO<br>6850/55 OffEx | Bronze Tandem PPO<br>6250/65 OffEx | Bronze Tandem PPO<br>7500/65 OffEx | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$268.81                           | \$264.69                           | \$238.40                           | \$247.97                           | \$238.93                           | \$234.24                           | \$229.84                           | \$246.38   |
| 15      | \$292.70                           | \$288.22                           | \$259.59                           | \$270.01                           | \$260.17                           | \$255.06                           | \$250.27                           | \$268.28   |
| 16      | \$301.84                           | \$297.21                           | \$267.70                           | \$278.44                           | \$268.29                           | \$263.02                           | \$258.08                           | \$276.65   |
| 17      | \$310.97                           | \$306.21                           | \$275.80                           | \$286.86                           | \$276.41                           | \$270.98                           | \$265.90                           | \$285.03   |
| 18      | \$320.81                           | \$315.90                           | \$284.52                           | \$295.94                           | \$285.15                           | \$279.55                           | \$274.31                           | \$294.05   |
| 19      | \$330.65                           | \$325.59                           | \$293.25                           | \$305.02                           | \$293.90                           | \$288.13                           | \$282.72                           | \$303.06   |
| 20      | \$340.84                           | \$335.62                           | \$302.29                           | \$314.42                           | \$302.96                           | \$297.01                           | \$291.43                           | \$312.40   |
| 21      | \$351.38                           | \$346.00                           | \$311.64                           | \$324.14                           | \$312.33                           | \$306.19                           | \$300.45                           | \$322.07   |
| 22      | \$351.38                           | \$346.00                           | \$311.64                           | \$324.14                           | \$312.33                           | \$306.19                           | \$300.45                           | \$322.07   |
| 23      | \$351.38                           | \$346.00                           | \$311.64                           | \$324.14                           | \$312.33                           | \$306.19                           | \$300.45                           | \$322.07   |
| 24      | \$351.38                           | \$346.00                           | \$311.64                           | \$324.14                           | \$312.33                           | \$306.19                           | \$300.45                           | \$322.07   |
| 25      | \$352.79                           | \$347.38                           | \$312.88                           | \$325.44                           | \$313.58                           | \$307.42                           | \$301.65                           | \$323.35   |
| 26      | \$359.82                           | \$354.30                           | \$319.12                           | \$331.92                           | \$319.82                           | \$313.54                           | \$307.66                           | \$329.79   |
| 27      | \$368.25                           | \$362.61                           | \$326.59                           | \$339.70                           | \$327.32                           | \$320.89                           | \$314.87                           | \$337.52   |
| 28      | \$381.95                           | \$376.10                           | \$338.75                           | \$352.34                           | \$339.50                           | \$332.83                           | \$326.59                           | \$350.08   |
| 29      | \$393.20                           | \$387.17                           | \$348.72                           | \$362.71                           | \$349.49                           | \$342.63                           | \$336.20                           | \$360.39   |
| 30      | \$398.82                           | \$392.71                           | \$353.71                           | \$367.90                           | \$354.49                           | \$347.53                           | \$341.01                           | \$365.54   |
| 31      | \$407.25                           | \$401.01                           | \$361.19                           | \$375.68                           | \$361.99                           | \$354.88                           | \$348.22                           | \$373.27   |
| 32      | \$415.69                           | \$409.32                           | \$368.67                           | \$383.46                           | \$369.48                           | \$362.22                           | \$355.43                           | \$381.00   |
| 33      | \$420.96                           | \$414.51                           | \$373.34                           | \$388.32                           | \$374.17                           | \$366.82                           | \$359.94                           | \$385.83   |
| 34      | \$426.58                           | \$420.04                           | \$378.33                           | \$393.51                           | \$379.17                           | \$371.72                           | \$364.74                           | \$390.99   |
| 35      | \$429.39                           | \$422.81                           | \$380.82                           | \$396.10                           | \$381.66                           | \$374.17                           | \$367.15                           | \$393.56   |
| 36      | \$432.20                           | \$425.58                           | \$383.31                           | \$398.69                           | \$384.16                           | \$376.62                           | \$369.55                           | \$396.14   |
| 37      | \$435.01                           | \$428.35                           | \$385.81                           | \$401.28                           | \$386.66                           | \$379.06                           | \$371.95                           | \$398.72   |
| 38      | \$437.82                           | \$431.12                           | \$388.30                           | \$403.88                           | \$389.16                           | \$381.51                           | \$374.36                           | \$401.29   |
| 39      | \$443.45                           | \$436.65                           | \$393.29                           | \$409.06                           | \$394.16                           | \$386.41                           | \$379.17                           | \$406.45   |
| 40      | \$449.07                           | \$442.19                           | \$398.27                           | \$414.25                           | \$399.15                           | \$391.31                           | \$383.97                           | \$411.60   |
| 41      | \$457.50                           | \$450.49                           | \$405.75                           | \$422.03                           | \$406.65                           | \$398.66                           | \$391.18                           | \$419.33   |
| 42      | \$465.58                           | \$458.45                           | \$412.92                           | \$429.49                           | \$413.83                           | \$405.70                           | \$398.09                           | \$426.74   |
| 43      | \$476.83                           | \$469.52                           | \$422.89                           | \$439.86                           | \$423.83                           | \$415.50                           | \$407.71                           | \$437.04   |
| 44      | \$490.88                           | \$483.36                           | \$435.36                           | \$452.82                           | \$436.32                           | \$427.75                           | \$419.73                           | \$449.92   |
| 45      | \$507.40                           | \$499.62                           | \$450.00                           | \$468.06                           | \$451.00                           | \$442.14                           | \$433.85                           | \$465.06   |
| 46      | \$527.08                           | \$519.00                           | \$467.45                           | \$486.21                           | \$468.49                           | \$459.29                           | \$450.67                           | \$483.10   |
| 47      | \$549.21                           | \$540.80                           | \$487.09                           | \$506.63                           | \$488.17                           | \$478.58                           | \$469.60                           | \$503.39   |
| 48      | \$574.51                           | \$565.71                           | \$509.53                           | \$529.97                           | \$510.66                           | \$500.62                           | \$491.23                           | \$526.58   |
| 49      | \$599.46                           | \$590.28                           | \$531.65                           | \$552.98                           | \$532.83                           | \$522.36                           | \$512.56                           | \$549.44   |
| 50      | \$627.57                           | \$617.96                           | \$556.58                           | \$578.91                           | \$557.82                           | \$546.86                           | \$536.60                           | \$575.21   |
| 51      | \$655.33                           | \$645.29                           | \$581.20                           | \$604.52                           | \$582.49                           | \$571.05                           | \$560.34                           | \$600.65   |
| 52      | \$685.90                           | \$675.39                           | \$608.31                           | \$632.72                           | \$609.66                           | \$597.69                           | \$586.47                           | \$628.67   |
| 53      | \$716.82                           | \$705.84                           | \$635.74                           | \$661.24                           | \$637.15                           | \$624.63                           | \$612.91                           | \$657.01   |
| 54      | \$750.20                           | \$738.71                           | \$665.34                           | \$692.04                           | \$666.82                           | \$653.72                           | \$641.46                           | \$687.61   |
| 55      | \$783.59                           | \$771.58                           | \$694.95                           | \$722.83                           | \$696.49                           | \$682.81                           | \$670.00                           | \$718.21   |
| 56      | \$819.78                           | \$807.22                           | \$727.05                           | \$756.22                           | \$728.66                           | \$714.34                           | \$700.95                           | \$751.38   |
| 57      | \$856.32                           | \$843.20                           | \$759.46                           | \$789.93                           | \$761.14                           | \$746.19                           | \$732.19                           | \$784.87   |
| 58      | \$895.33                           | \$881.61                           | \$794.05                           | \$825.91                           | \$795.81                           | \$780.18                           | \$765.54                           | \$820.62   |
| 59      | \$914.65                           | \$900.64                           | \$811.19                           | \$843.74                           | \$812.99                           | \$797.02                           | \$782.07                           | \$838.34   |
| 60      | \$953.65                           | \$939.04                           | \$845.78                           | \$879.72                           | \$847.66                           | \$831.00                           | \$815.42                           | \$874.08   |
| 61      | \$987.39                           | \$972.26                           | \$875.70                           | \$910.83                           | \$877.64                           | \$860.40                           | \$844.26                           | \$905.00   |
| 62      | \$1,009.52                         | \$994.06                           | \$895.33                           | \$931.25                           | \$897.32                           | \$879.69                           | \$863.19                           | \$925.29   |
| 63      | \$1,037.28                         | \$1,021.39                         | \$919.95                           | \$956.86                           | \$921.99                           | \$903.88                           | \$886.92                           | \$950.74   |
| 64+     | \$1,054.15                         | \$1,038.00                         | \$934.91                           | \$972.42                           | \$936.98                           | \$918.57                           | \$901.34                           | \$966.20   |

Pending regulatory approval.

Effective July 2023



## Rating Region 15

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$313.40  | \$269.62                                    | \$258.11  | \$241.91                                    | \$240.38                                |
| 15      | \$341.26  | \$293.59                                    | \$281.06  | \$263.42                                    | \$261.74                                |
| 16      | \$351.91  | \$302.75                                    | \$289.83  | \$271.64                                    | \$269.91                                |
| 17      | \$362.56  | \$311.92                                    | \$298.60  | \$279.86                                    | \$278.08                                |
| 18      | \$374.03  | \$321.79                                    | \$308.05  | \$288.71                                    | \$286.88                                |
| 19      | \$385.50  | \$331.66                                    | \$317.50  | \$297.57                                    | \$295.68                                |
| 20      | \$397.38  | \$341.88                                    | \$327.28  | \$306.74                                    | \$304.79                                |
| 21      | \$409.67  | \$352.45                                    | \$337.40  | \$316.23                                    | \$314.22                                |
| 22      | \$409.67  | \$352.45                                    | \$337.40  | \$316.23                                    | \$314.22                                |
| 23      | \$409.67  | \$352.45                                    | \$337.40  | \$316.23                                    | \$314.22                                |
| 24      | \$409.67  | \$352.45                                    | \$337.40  | \$316.23                                    | \$314.22                                |
| 25      | \$411.31  | \$353.86                                    | \$338.75  | \$317.49                                    | \$315.47                                |
| 26      | \$419.51  | \$360.91                                    | \$345.50  | \$323.82                                    | \$321.76                                |
| 27      | \$429.34  | \$369.37                                    | \$353.60  | \$331.40                                    | \$329.30                                |
| 28      | \$445.31  | \$383.11                                    | \$366.76  | \$343.74                                    | \$341.55                                |
| 29      | \$458.42  | \$394.39                                    | \$377.55  | \$353.86                                    | \$351.61                                |
| 30      | \$464.98  | \$400.03                                    | \$382.95  | \$358.92                                    | \$356.64                                |
| 31      | \$474.81  | \$408.49                                    | \$391.05  | \$366.51                                    | \$364.18                                |
| 32      | \$484.64  | \$416.95                                    | \$399.15  | \$374.10                                    | \$371.72                                |
| 33      | \$490.79  | \$422.24                                    | \$404.21  | \$378.84                                    | \$376.43                                |
| 34      | \$497.34  | \$427.87                                    | \$409.61  | \$383.90                                    | \$381.46                                |
| 35      | \$500.62  | \$430.69                                    | \$412.31  | \$386.43                                    | \$383.97                                |
| 36      | \$503.90  | \$433.51                                    | \$415.01  | \$388.96                                    | \$386.49                                |
| 37      | \$507.18  | \$436.33                                    | \$417.70  | \$391.49                                    | \$389.00                                |
| 38      | \$510.45  | \$439.15                                    | \$420.40  | \$394.02                                    | \$391.51                                |
| 39      | \$517.01  | \$444.79                                    | \$425.80  | \$399.08                                    | \$396.54                                |
| 40      | \$523.56  | \$450.43                                    | \$431.20  | \$404.14                                    | \$401.57                                |
| 41      | \$533.39  | \$458.89                                    | \$439.30  | \$411.73                                    | \$409.11                                |
| 42      | \$542.82  | \$467.00                                    | \$447.06  | \$419.00                                    | \$416.34                                |
| 43      | \$555.93  | \$478.27                                    | \$457.86  | \$429.12                                    | \$426.39                                |
| 44      | \$572.31  | \$492.37                                    | \$471.35  | \$441.77                                    | \$438.96                                |
| 45      | \$591.57  | \$508.94                                    | \$487.21  | \$456.63                                    | \$453.73                                |
| 46      | \$614.51  | \$528.68                                    | \$506.10  | \$474.34                                    | \$471.33                                |
| 47      | \$640.32  | \$550.88                                    | \$527.36  | \$494.26                                    | \$491.12                                |
| 48      | \$669.82  | \$576.26                                    | \$551.65  | \$517.03                                    | \$513.75                                |
| 49      | \$698.90  | \$601.28                                    | \$575.61  | \$539.48                                    | \$536.05                                |
| 50      | \$731.68  | \$629.48                                    | \$602.60  | \$564.78                                    | \$561.19                                |
| 51      | \$764.04  | \$657.32                                    | \$629.26  | \$589.76                                    | \$586.01                                |
| 52      | \$799.68  | \$687.98                                    | \$658.61  | \$617.27                                    | \$613.35                                |
| 53      | \$835.73  | \$719.00                                    | \$688.30  | \$645.10                                    | \$641.00                                |
| 54      | \$874.65  | \$752.48                                    | \$720.35  | \$675.14                                    | \$670.85                                |
| 55      | \$913.57  | \$785.96                                    | \$752.41  | \$705.18                                    | \$700.70                                |
| 56      | \$955.77  | \$822.27                                    | \$787.16  | \$737.76                                    | \$733.07                                |
| 57      | \$998.37  | \$858.92                                    | \$822.25  | \$770.64                                    | \$765.75                                |
| 58      | \$1,043.85  | \$898.04                                    | \$859.70  | \$805.74                                    | \$800.63                                |
| 59      | \$1,066.38  | \$917.43                                    | \$878.26  | \$823.14                                    | \$817.91                                |
| 60      | \$1,111.85  | \$956.55                                    | \$915.71  | \$858.24                                    | \$852.79                                |
| 61      | \$1,151.18  | \$990.38                                    | \$948.10  | \$888.59                                    | \$882.95                                |
| 62      | \$1,176.99  | \$1,012.59                                  | \$969.36  | \$908.52                                    | \$902.75                                |
| 63      | \$1,209.36  | \$1,040.43                                  | \$996.01  | \$933.50                                    | \$927.57                                |
| 64+     | \$1,229.02  | \$1,057.35                                  | \$1,012.21  | \$948.68                                    | \$942.65                                |

Pending regulatory approval.



## Rating Region 15

### Off-Exchange Full PPO

| Age     | Platinum Full PPO<br>250/10 OffEx | Platinum Full PPO<br>0/0 OffEx | Platinum Full PPO<br>0/10 OffEx | Platinum Full PPO<br>250/15 OffEx | Gold Full PPO<br>0/25 OffEx | Gold Full PPO<br>500/30 OffEx | Gold Full PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$413.31                          | \$408.43                       | \$405.70                        | \$397.08                          | \$352.28                    | \$350.06                      | \$346.34                      |
| 15      | \$450.04                          | \$444.73                       | \$441.76                        | \$432.38                          | \$383.59                    | \$381.18                      | \$377.12                      |
| 16      | \$464.09                          | \$458.61                       | \$455.55                        | \$445.87                          | \$395.57                    | \$393.07                      | \$388.89                      |
| 17      | \$478.14                          | \$472.50                       | \$469.33                        | \$459.37                          | \$407.54                    | \$404.97                      | \$400.66                      |
| 18      | \$493.27                          | \$487.44                       | \$484.18                        | \$473.90                          | \$420.43                    | \$417.78                      | \$413.34                      |
| 19      | \$508.39                          | \$502.39                       | \$499.03                        | \$488.44                          | \$433.33                    | \$430.60                      | \$426.02                      |
| 20      | \$524.06                          | \$517.88                       | \$514.41                        | \$503.49                          | \$446.68                    | \$443.87                      | \$439.15                      |
| 21      | \$540.27                          | \$533.89                       | \$530.32                        | \$519.06                          | \$460.49                    | \$457.60                      | \$452.73                      |
| 22      | \$540.27                          | \$533.89                       | \$530.32                        | \$519.06                          | \$460.49                    | \$457.60                      | \$452.73                      |
| 23      | \$540.27                          | \$533.89                       | \$530.32                        | \$519.06                          | \$460.49                    | \$457.60                      | \$452.73                      |
| 24      | \$540.27                          | \$533.89                       | \$530.32                        | \$519.06                          | \$460.49                    | \$457.60                      | \$452.73                      |
| 25      | \$542.43                          | \$536.03                       | \$532.44                        | \$521.14                          | \$462.34                    | \$459.43                      | \$454.54                      |
| 26      | \$553.24                          | \$546.71                       | \$543.05                        | \$531.52                          | \$471.55                    | \$468.58                      | \$463.59                      |
| 27      | \$566.20                          | \$559.52                       | \$555.78                        | \$543.98                          | \$482.60                    | \$479.56                      | \$474.46                      |
| 28      | \$587.27                          | \$580.34                       | \$576.46                        | \$564.22                          | \$500.56                    | \$497.41                      | \$492.11                      |
| 29      | \$604.56                          | \$597.43                       | \$593.43                        | \$580.83                          | \$515.29                    | \$512.05                      | \$506.60                      |
| 30      | \$613.21                          | \$605.97                       | \$601.92                        | \$589.13                          | \$522.66                    | \$519.37                      | \$513.85                      |
| 31      | \$626.17                          | \$618.78                       | \$614.64                        | \$601.59                          | \$533.71                    | \$530.35                      | \$524.71                      |
| 32      | \$639.14                          | \$631.60                       | \$627.37                        | \$614.05                          | \$544.77                    | \$541.34                      | \$535.58                      |
| 33      | \$647.24                          | \$639.60                       | \$635.33                        | \$621.84                          | \$551.67                    | \$548.20                      | \$542.37                      |
| 34      | \$655.89                          | \$648.15                       | \$643.81                        | \$630.14                          | \$559.04                    | \$555.52                      | \$549.61                      |
| 35      | \$660.21                          | \$652.42                       | \$648.05                        | \$634.29                          | \$562.72                    | \$559.18                      | \$553.23                      |
| 36      | \$664.53                          | \$656.69                       | \$652.30                        | \$638.45                          | \$566.41                    | \$562.84                      | \$556.85                      |
| 37      | \$668.85                          | \$660.96                       | \$656.54                        | \$642.60                          | \$570.09                    | \$566.50                      | \$560.48                      |
| 38      | \$673.18                          | \$665.23                       | \$660.78                        | \$646.75                          | \$573.78                    | \$570.16                      | \$564.10                      |
| 39      | \$681.82                          | \$673.77                       | \$669.27                        | \$655.06                          | \$581.14                    | \$577.49                      | \$571.34                      |
| 40      | \$690.46                          | \$682.32                       | \$677.75                        | \$663.36                          | \$588.51                    | \$584.81                      | \$578.59                      |
| 41      | \$703.43                          | \$695.13                       | \$690.48                        | \$675.82                          | \$599.56                    | \$595.79                      | \$589.45                      |
| 42      | \$715.86                          | \$707.41                       | \$702.68                        | \$687.76                          | \$610.16                    | \$606.31                      | \$599.86                      |
| 43      | \$733.15                          | \$724.49                       | \$719.65                        | \$704.37                          | \$624.89                    | \$620.96                      | \$614.35                      |
| 44      | \$754.76                          | \$745.85                       | \$740.86                        | \$725.13                          | \$643.31                    | \$639.26                      | \$632.46                      |
| 45      | \$780.15                          | \$770.94                       | \$765.78                        | \$749.52                          | \$664.95                    | \$660.77                      | \$653.74                      |
| 46      | \$810.40                          | \$800.84                       | \$795.48                        | \$778.59                          | \$690.74                    | \$686.39                      | \$679.09                      |
| 47      | \$844.44                          | \$834.47                       | \$828.89                        | \$811.29                          | \$719.75                    | \$715.22                      | \$707.61                      |
| 48      | \$883.34                          | \$872.92                       | \$867.08                        | \$848.67                          | \$752.91                    | \$748.17                      | \$740.21                      |
| 49      | \$921.70                          | \$910.82                       | \$904.73                        | \$885.52                          | \$785.60                    | \$780.66                      | \$772.35                      |
| 50      | \$964.92                          | \$953.53                       | \$947.15                        | \$927.04                          | \$822.44                    | \$817.27                      | \$808.57                      |
| 51      | \$1,007.60                        | \$995.71                       | \$989.05                        | \$968.05                          | \$858.82                    | \$853.42                      | \$844.34                      |
| 52      | \$1,054.61                        | \$1,042.16                     | \$1,035.19                      | \$1,013.21                        | \$898.89                    | \$893.23                      | \$883.72                      |
| 53      | \$1,102.15                        | \$1,089.14                     | \$1,081.86                      | \$1,058.89                        | \$939.41                    | \$933.49                      | \$923.56                      |
| 54      | \$1,153.47                        | \$1,139.86                     | \$1,132.24                      | \$1,108.20                        | \$983.16                    | \$976.97                      | \$966.57                      |
| 55      | \$1,204.80                        | \$1,190.58                     | \$1,182.62                      | \$1,157.51                        | \$1,026.90                  | \$1,020.44                    | \$1,009.58                    |
| 56      | \$1,260.45                        | \$1,245.57                     | \$1,237.24                      | \$1,210.97                        | \$1,074.33                  | \$1,067.57                    | \$1,056.21                    |
| 57      | \$1,316.64                        | \$1,301.10                     | \$1,292.39                      | \$1,264.95                        | \$1,122.23                  | \$1,115.16                    | \$1,103.30                    |
| 58      | \$1,376.61                        | \$1,360.36                     | \$1,351.26                      | \$1,322.57                        | \$1,173.34                  | \$1,165.95                    | \$1,153.55                    |
| 59      | \$1,406.32                        | \$1,389.72                     | \$1,380.43                      | \$1,351.12                        | \$1,198.67                  | \$1,191.12                    | \$1,178.45                    |
| 60      | \$1,466.29                        | \$1,448.99                     | \$1,439.29                      | \$1,408.73                        | \$1,249.78                  | \$1,241.91                    | \$1,228.70                    |
| 61      | \$1,518.16                        | \$1,500.24                     | \$1,490.20                      | \$1,458.56                        | \$1,293.99                  | \$1,285.84                    | \$1,272.16                    |
| 62      | \$1,552.19                        | \$1,533.87                     | \$1,523.61                      | \$1,491.26                        | \$1,323.00                  | \$1,314.67                    | \$1,300.69                    |
| 63      | \$1,594.87                        | \$1,576.05                     | \$1,565.51                      | \$1,532.27                        | \$1,359.38                  | \$1,350.82                    | \$1,336.45                    |
| 64+     | \$1,620.81                        | \$1,601.68                     | \$1,590.96                      | \$1,557.18                        | \$1,381.48                  | \$1,372.79                    | \$1,358.18                    |

Pending regulatory approval.

Effective July 2023

## Rating Region 15

### Off-Exchange Full PPO (cont'd)

| Age     | Gold Full PPO<br>1000/35 OffEx | Silver Full PPO<br>2000/60 OffEx | Silver Full PPO<br>2350/65 OffEx | Silver Full PPO<br>2550/70 OffEx | Bronze Full PPO<br>5500/65 OffEx | Bronze Full PPO<br>6500/70 OffEx | Bronze Full PPO<br>6850/55 OffEx | Bronze Full PPO<br>6250/65 OffEx | Bronze Full PPO<br>7500/65 OffEx |
|---------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| 0 to 14 | \$340.24                       | \$300.99                         | \$298.88                         | \$294.21                         | \$264.26                         | \$275.42                         | \$265.28                         | \$259.68                         | \$254.65                         |
| 15      | \$370.49                       | \$327.74                         | \$325.44                         | \$320.36                         | \$287.75                         | \$299.90                         | \$288.86                         | \$282.76                         | \$277.29                         |
| 16      | \$382.05                       | \$337.97                         | \$335.60                         | \$330.36                         | \$296.73                         | \$309.26                         | \$297.88                         | \$291.58                         | \$285.94                         |
| 17      | \$393.61                       | \$348.20                         | \$345.76                         | \$340.36                         | \$305.71                         | \$318.62                         | \$306.90                         | \$300.41                         | \$294.60                         |
| 18      | \$406.07                       | \$359.21                         | \$356.70                         | \$351.13                         | \$315.38                         | \$328.70                         | \$316.61                         | \$309.91                         | \$303.92                         |
| 19      | \$418.52                       | \$370.23                         | \$367.64                         | \$361.90                         | \$325.05                         | \$338.78                         | \$326.32                         | \$319.42                         | \$313.24                         |
| 20      | \$431.42                       | \$381.64                         | \$378.97                         | \$373.05                         | \$335.07                         | \$349.22                         | \$336.37                         | \$329.26                         | \$322.89                         |
| 21      | \$444.76                       | \$393.44                         | \$390.69                         | \$384.59                         | \$345.43                         | \$360.03                         | \$346.78                         | \$339.45                         | \$332.88                         |
| 22      | \$444.76                       | \$393.44                         | \$390.69                         | \$384.59                         | \$345.43                         | \$360.03                         | \$346.78                         | \$339.45                         | \$332.88                         |
| 23      | \$444.76                       | \$393.44                         | \$390.69                         | \$384.59                         | \$345.43                         | \$360.03                         | \$346.78                         | \$339.45                         | \$332.88                         |
| 24      | \$444.76                       | \$393.44                         | \$390.69                         | \$384.59                         | \$345.43                         | \$360.03                         | \$346.78                         | \$339.45                         | \$332.88                         |
| 25      | \$446.54                       | \$395.02                         | \$392.25                         | \$386.13                         | \$346.82                         | \$361.47                         | \$348.16                         | \$340.80                         | \$334.21                         |
| 26      | \$455.44                       | \$402.89                         | \$400.06                         | \$393.82                         | \$353.72                         | \$368.67                         | \$355.10                         | \$347.59                         | \$340.87                         |
| 27      | \$466.11                       | \$412.33                         | \$409.44                         | \$403.05                         | \$362.02                         | \$377.31                         | \$363.42                         | \$355.74                         | \$348.85                         |
| 28      | \$483.46                       | \$427.67                         | \$424.68                         | \$418.05                         | \$375.49                         | \$391.35                         | \$376.95                         | \$368.98                         | \$361.84                         |
| 29      | \$497.69                       | \$440.26                         | \$437.18                         | \$430.36                         | \$386.54                         | \$402.87                         | \$388.04                         | \$379.84                         | \$372.49                         |
| 30      | \$504.80                       | \$446.56                         | \$443.43                         | \$436.51                         | \$392.07                         | \$408.63                         | \$393.59                         | \$385.27                         | \$377.82                         |
| 31      | \$515.48                       | \$456.00                         | \$452.81                         | \$445.74                         | \$400.36                         | \$417.27                         | \$401.91                         | \$393.42                         | \$385.80                         |
| 32      | \$526.15                       | \$465.44                         | \$462.18                         | \$454.97                         | \$408.65                         | \$425.91                         | \$410.24                         | \$401.56                         | \$393.79                         |
| 33      | \$532.82                       | \$471.35                         | \$468.04                         | \$460.74                         | \$413.83                         | \$431.31                         | \$415.44                         | \$406.66                         | \$398.79                         |
| 34      | \$539.94                       | \$477.64                         | \$474.29                         | \$466.89                         | \$419.36                         | \$437.07                         | \$420.99                         | \$412.09                         | \$404.11                         |
| 35      | \$543.50                       | \$480.79                         | \$477.42                         | \$469.97                         | \$422.12                         | \$439.95                         | \$423.76                         | \$414.80                         | \$406.78                         |
| 36      | \$547.06                       | \$483.94                         | \$480.55                         | \$473.05                         | \$424.88                         | \$442.83                         | \$426.53                         | \$417.52                         | \$409.44                         |
| 37      | \$550.61                       | \$487.08                         | \$483.67                         | \$476.12                         | \$427.65                         | \$445.71                         | \$429.31                         | \$420.23                         | \$412.10                         |
| 38      | \$554.17                       | \$490.23                         | \$486.80                         | \$479.20                         | \$430.41                         | \$448.59                         | \$432.08                         | \$422.95                         | \$414.76                         |
| 39      | \$561.29                       | \$496.53                         | \$493.05                         | \$485.35                         | \$435.94                         | \$454.35                         | \$437.63                         | \$428.38                         | \$420.09                         |
| 40      | \$568.40                       | \$502.82                         | \$499.30                         | \$491.51                         | \$441.47                         | \$460.11                         | \$443.18                         | \$433.81                         | \$425.42                         |
| 41      | \$579.08                       | \$512.26                         | \$508.68                         | \$500.74                         | \$449.76                         | \$468.75                         | \$451.50                         | \$441.96                         | \$433.41                         |
| 42      | \$589.31                       | \$521.31                         | \$517.66                         | \$509.58                         | \$457.70                         | \$477.03                         | \$459.48                         | \$449.77                         | \$441.06                         |
| 43      | \$603.54                       | \$533.90                         | \$530.16                         | \$521.89                         | \$468.75                         | \$488.55                         | \$470.57                         | \$460.63                         | \$451.71                         |
| 44      | \$621.33                       | \$549.64                         | \$545.79                         | \$537.27                         | \$482.57                         | \$502.95                         | \$484.45                         | \$474.21                         | \$465.03                         |
| 45      | \$642.23                       | \$568.13                         | \$564.15                         | \$555.35                         | \$498.81                         | \$519.88                         | \$500.74                         | \$490.16                         | \$480.67                         |
| 46      | \$667.14                       | \$590.17                         | \$586.03                         | \$576.89                         | \$518.15                         | \$540.04                         | \$520.16                         | \$509.17                         | \$499.32                         |
| 47      | \$695.16                       | \$614.95                         | \$610.64                         | \$601.11                         | \$539.91                         | \$562.72                         | \$542.01                         | \$530.55                         | \$520.29                         |
| 48      | \$727.18                       | \$643.28                         | \$638.77                         | \$628.81                         | \$564.79                         | \$588.64                         | \$566.98                         | \$554.99                         | \$544.25                         |
| 49      | \$758.76                       | \$671.22                         | \$666.51                         | \$656.11                         | \$589.31                         | \$614.20                         | \$591.60                         | \$579.10                         | \$567.89                         |
| 50      | \$794.34                       | \$702.69                         | \$697.77                         | \$686.88                         | \$616.95                         | \$643.00                         | \$619.34                         | \$606.25                         | \$594.52                         |
| 51      | \$829.48                       | \$733.77                         | \$728.63                         | \$717.26                         | \$644.24                         | \$671.45                         | \$646.74                         | \$633.07                         | \$620.82                         |
| 52      | \$868.17                       | \$768.00                         | \$762.62                         | \$750.72                         | \$674.29                         | \$702.77                         | \$676.91                         | \$662.60                         | \$649.78                         |
| 53      | \$907.31                       | \$802.63                         | \$797.00                         | \$784.56                         | \$704.69                         | \$734.45                         | \$707.42                         | \$692.47                         | \$679.07                         |
| 54      | \$949.56                       | \$840.00                         | \$834.12                         | \$821.10                         | \$737.50                         | \$768.65                         | \$740.37                         | \$724.72                         | \$710.69                         |
| 55      | \$991.82                       | \$877.38                         | \$871.23                         | \$857.64                         | \$770.32                         | \$802.86                         | \$773.31                         | \$756.96                         | \$742.32                         |
| 56      | \$1,037.63                     | \$917.91                         | \$911.47                         | \$897.25                         | \$805.90                         | \$839.94                         | \$809.03                         | \$791.93                         | \$776.60                         |
| 57      | \$1,083.88                     | \$958.82                         | \$952.11                         | \$937.25                         | \$841.82                         | \$877.38                         | \$845.09                         | \$827.23                         | \$811.22                         |
| 58      | \$1,133.25                     | \$1,002.50                       | \$995.47                         | \$979.94                         | \$880.17                         | \$917.34                         | \$883.59                         | \$864.91                         | \$848.17                         |
| 59      | \$1,157.71                     | \$1,024.14                       | \$1,016.96                       | \$1,001.09                       | \$899.17                         | \$937.15                         | \$902.66                         | \$883.58                         | \$866.48                         |
| 60      | \$1,207.08                     | \$1,067.81                       | \$1,060.33                       | \$1,043.78                       | \$937.51                         | \$977.11                         | \$941.15                         | \$921.26                         | \$903.43                         |
| 61      | \$1,249.78                     | \$1,105.58                       | \$1,097.83                       | \$1,080.70                       | \$970.67                         | \$1,011.67                       | \$974.44                         | \$953.84                         | \$935.38                         |
| 62      | \$1,277.80                     | \$1,130.37                       | \$1,122.45                       | \$1,104.93                       | \$992.43                         | \$1,034.35                       | \$996.29                         | \$975.23                         | \$956.36                         |
| 63      | \$1,312.93                     | \$1,161.45                       | \$1,153.31                       | \$1,135.31                       | \$1,019.72                       | \$1,062.79                       | \$1,023.68                       | \$1,002.04                       | \$982.65                         |
| 64+     | \$1,334.28                     | \$1,180.33                       | \$1,172.06                       | \$1,153.77                       | \$1,036.30                       | \$1,080.08                       | \$1,040.33                       | \$1,018.34                       | \$998.63                         |

Pending regulatory approval.

# Rating Region 15

| 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                       | \$348.47   | \$299.60                               | \$290.01   | \$268.07                               | \$266.35                           | \$405.68  | \$363.82                                      | \$317.83   | \$277.23   | \$299.60  | \$266.35  |
| 15                            | \$379.45   | \$326.23                               | \$315.79   | \$291.90                               | \$290.03                           | \$441.74  | \$396.16                                      | \$346.08   | \$301.87   | \$326.23  | \$290.03  |
| 16                            | \$391.29   | \$336.42                               | \$325.65   | \$301.01                               | \$299.08                           | \$455.53  | \$408.53                                      | \$356.88   | \$311.29   | \$336.42  | \$299.08  |
| 17                            | \$403.14   | \$346.60                               | \$335.50   | \$310.12                               | \$308.13                           | \$469.32  | \$420.89                                      | \$367.68   | \$320.72   | \$346.60  | \$308.13  |
| 18                            | \$415.89   | \$357.57                               | \$346.12   | \$319.94                               | \$317.88                           | \$484.17  | \$434.21                                      | \$379.32   | \$330.86   | \$357.57  | \$317.88  |
| 19                            | \$428.65   | \$368.53                               | \$356.73   | \$329.75                               | \$327.63                           | \$499.02  | \$447.52                                      | \$390.95   | \$341.01   | \$368.53  | \$327.63  |
| 20                            | \$441.86   | \$379.89                               | \$367.73   | \$339.91                               | \$337.72                           | \$514.40  | \$461.32                                      | \$403.00   | \$351.52   | \$379.89  | \$337.72  |
| 21                            | \$455.52   | \$391.64                               | \$379.10   | \$350.42                               | \$348.17                           | \$530.30  | \$475.58                                      | \$415.46   | \$362.39   | \$391.64  | \$348.17  |
| 22                            | \$455.52   | \$391.64                               | \$379.10   | \$350.42                               | \$348.17                           | \$530.30  | \$475.58                                      | \$415.46   | \$362.39   | \$391.64  | \$348.17  |
| 23                            | \$455.52   | \$391.64                               | \$379.10   | \$350.42                               | \$348.17                           | \$530.30  | \$475.58                                      | \$415.46   | \$362.39   | \$391.64  | \$348.17  |
| 24                            | \$455.52   | \$391.64                               | \$379.10   | \$350.42                               | \$348.17                           | \$530.30  | \$475.58                                      | \$415.46   | \$362.39   | \$391.64  | \$348.17  |
| 25                            | \$457.34   | \$393.20                               | \$380.62   | \$351.82                               | \$349.56                           | \$532.43  | \$477.49                                      | \$417.12   | \$363.84   | \$393.20  | \$349.56  |
| 26                            | \$466.45   | \$401.04                               | \$388.20   | \$358.83                               | \$356.53                           | \$543.03  | \$487.00                                      | \$425.43   | \$371.09   | \$401.04  | \$356.53  |
| 27                            | \$477.39   | \$410.44                               | \$397.30   | \$367.24                               | \$364.88                           | \$555.76  | \$498.41                                      | \$435.40   | \$379.78   | \$410.44  | \$364.88  |
| 28                            | \$495.15   | \$425.71                               | \$412.08   | \$380.91                               | \$378.46                           | \$576.44  | \$516.96                                      | \$451.61   | \$393.92   | \$425.71  | \$378.46  |
| 29                            | \$509.73   | \$438.24                               | \$424.21   | \$392.12                               | \$389.60                           | \$593.41  | \$532.18                                      | \$464.90   | \$405.51   | \$438.24  | \$389.60  |
| 30                            | \$517.02   | \$444.51                               | \$430.28   | \$397.73                               | \$395.17                           | \$601.90  | \$539.79                                      | \$471.55   | \$411.31   | \$444.51  | \$395.17  |
| 31                            | \$527.95   | \$453.91                               | \$439.38   | \$406.14                               | \$403.53                           | \$614.62  | \$551.20                                      | \$481.52   | \$420.01   | \$453.91  | \$403.53  |
| 32                            | \$538.88   | \$463.31                               | \$448.48   | \$414.55                               | \$411.89                           | \$627.35  | \$562.61                                      | \$491.49   | \$428.71   | \$463.31  | \$411.89  |
| 33                            | \$545.72   | \$469.18                               | \$454.16   | \$419.81                               | \$417.11                           | \$635.30  | \$569.75                                      | \$497.72   | \$434.14   | \$469.18  | \$417.11  |
| 34                            | \$553.00   | \$475.45                               | \$460.23   | \$425.41                               | \$422.68                           | \$643.79  | \$577.36                                      | \$504.37   | \$439.94   | \$475.45  | \$422.68  |
| 35                            | \$556.65   | \$478.58                               | \$463.26   | \$428.22                               | \$425.46                           | \$648.03  | \$581.16                                      | \$507.69   | \$442.84   | \$478.58  | \$425.46  |
| 36                            | \$560.29   | \$481.71                               | \$466.29   | \$431.02                               | \$428.25                           | \$652.27  | \$584.97                                      | \$511.02   | \$445.74   | \$481.71  | \$428.25  |
| 37                            | \$563.94   | \$484.85                               | \$469.33   | \$433.82                               | \$431.03                           | \$656.52  | \$588.77                                      | \$514.34   | \$448.64   | \$484.85  | \$431.03  |
| 38                            | \$567.58   | \$487.98                               | \$472.36   | \$436.63                               | \$433.82                           | \$660.76  | \$592.58                                      | \$517.67   | \$451.54   | \$487.98  | \$433.82  |
| 39                            | \$574.87   | \$494.25                               | \$478.43   | \$442.23                               | \$439.39                           | \$669.24  | \$600.19                                      | \$524.31   | \$457.34   | \$494.25  | \$439.39  |
| 40                            | \$582.16   | \$500.51                               | \$484.49   | \$447.84                               | \$444.96                           | \$677.73  | \$607.80                                      | \$530.96   | \$463.13   | \$500.51  | \$444.96  |
| 41                            | \$593.09   | \$509.91                               | \$493.59   | \$456.25                               | \$453.32                           | \$690.46  | \$619.21                                      | \$540.93   | \$471.83   | \$509.91  | \$453.32  |
| 42                            | \$603.57   | \$518.92                               | \$502.31   | \$464.31                               | \$461.33                           | \$702.65  | \$630.15                                      | \$550.49   | \$480.17   | \$518.92  | \$461.33  |
| 43                            | \$618.14   | \$531.45                               | \$514.44   | \$475.52                               | \$472.47                           | \$719.62  | \$645.37                                      | \$563.78   | \$491.76   | \$531.45  | \$472.47  |
| 44                            | \$636.36   | \$547.12                               | \$529.60   | \$489.54                               | \$486.39                           | \$740.84  | \$664.39                                      | \$580.40   | \$506.26   | \$547.12  | \$486.39  |
| 45                            | \$657.77   | \$565.53                               | \$547.42   | \$506.01                               | \$502.76                           | \$765.76  | \$686.74                                      | \$599.93   | \$523.29   | \$565.53  | \$502.76  |
| 46                            | \$683.28   | \$587.46                               | \$568.65   | \$525.63                               | \$522.26                           | \$795.46  | \$713.37                                      | \$623.19   | \$543.58   | \$587.46  | \$522.26  |
| 47                            | \$711.98   | \$612.13                               | \$592.54   | \$547.71                               | \$544.19                           | \$828.87  | \$743.34                                      | \$649.37   | \$566.42   | \$612.13  | \$544.19  |
| 48                            | \$744.78   | \$640.33                               | \$619.83   | \$572.94                               | \$569.26                           | \$867.05  | \$777.58                                      | \$679.28   | \$592.51   | \$640.33  | \$569.26  |
| 49                            | \$777.12   | \$668.13                               | \$646.75   | \$597.82                               | \$593.98                           | \$904.70  | \$811.34                                      | \$708.78   | \$618.24   | \$668.13  | \$593.98  |
| 50                            | \$813.56   | \$699.47                               | \$677.07   | \$625.85                               | \$621.83                           | \$947.12  | \$849.39                                      | \$742.01   | \$647.23   | \$699.47  | \$621.83  |
| 51                            | \$849.55   | \$730.41                               | \$707.02   | \$653.54                               | \$649.34                           | \$989.02  | \$886.96                                      | \$774.84   | \$675.86   | \$730.41  | \$649.34  |
| 52                            | \$889.18   | \$764.48                               | \$740.01   | \$684.02                               | \$679.63                           | \$1,035.15                                      | \$928.34                                      | \$810.98   | \$707.38   | \$764.48  | \$679.63  |
| 53                            | \$929.27   | \$798.94                               | \$773.37   | \$714.86                               | \$710.27                           | \$1,081.82                                      | \$970.19                                      | \$847.54   | \$739.28   | \$798.94  | \$710.27  |
| 54                            | \$972.54   | \$836.15                               | \$809.38   | \$748.15                               | \$743.34                           | \$1,132.20                                      | \$1,015.37                                    | \$887.01   | \$773.70   | \$836.15  | \$743.34  |
| 55                            | \$1,015.81                                       | \$873.35                               | \$845.40   | \$781.44                               | \$776.42                           | \$1,182.58                                      | \$1,060.55                                    | \$926.48   | \$808.13   | \$873.35  | \$776.42  |
| 56                            | \$1,062.73                                       | \$913.69                               | \$884.44   | \$817.53                               | \$812.28                           | \$1,237.20                                      | \$1,109.54                                    | \$969.27   | \$845.46   | \$913.69  | \$812.28  |
| 57                            | \$1,110.11                                       | \$954.42                               | \$923.87   | \$853.98                               | \$848.49                           | \$1,292.35                                      | \$1,159.00                                    | \$1,012.48                                       | \$883.14   | \$954.42  | \$848.49  |
| 58                            | \$1,160.67                                       | \$997.89                               | \$965.95   | \$892.87                               | \$887.14                           | \$1,351.22                                      | \$1,211.79                                    | \$1,058.60                                       | \$923.37   | \$997.89  | \$887.14  |
| 59                            | \$1,185.72                                       | \$1,019.43                             | \$986.80   | \$912.15                               | \$906.29                           | \$1,380.38                                      | \$1,237.94                                    | \$1,081.45                                       | \$943.30   | \$1,019.43  | \$906.29  |
| 60                            | \$1,236.29                                       | \$1,062.91                             | \$1,028.88   | \$951.04                               | \$944.93                           | \$1,439.25                                      | \$1,290.73                                    | \$1,127.56                                       | \$983.53   | \$1,062.91  | \$944.93  |
| 61                            | \$1,280.02                                       | \$1,100.50                             | \$1,065.27   | \$984.69                               | \$978.36                           | \$1,490.16                                      | \$1,336.39                                    | \$1,167.45                                       | \$1,018.32                                       | \$1,100.50  | \$978.36  |
| 62                            | \$1,308.72                                       | \$1,125.18                             | \$1,089.16   | \$1,006.76                             | \$1,000.29                         | \$1,523.56                                      | \$1,366.35                                    | \$1,193.62                                       | \$1,041.15                                       | \$1,125.18  | \$1,000.29  |
| 63                            | \$1,344.70                                       | \$1,156.12                             | \$1,119.11   | \$1,034.45                             | \$1,027.80                         | \$1,565.46                                      | \$1,403.92                                    | \$1,226.44                                       | \$1,069.77                                       | \$1,156.12  | \$1,027.80  |
| 64+                           | \$1,366.57                                       | \$1,174.91                             | \$1,137.30   | \$1,051.27                             | \$1,044.51                         | \$1,590.91                                      | \$1,426.75                                    | \$1,246.39                                       | \$1,087.17                                       | \$1,174.91  | \$1,044.51  |

Pending regulatory approval.

Effective July 2023

## Rating Region 15 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off Exchange Full PPO,<br>Off Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off Exchange Tandem PPO,<br>Off Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$4.92  | \$4.89  | \$5.01                             | \$4.99            | \$5.30                                    |
| 15      | \$5.35  | \$5.32  | \$5.45                             | \$5.44            | \$5.76                                    |
| 16      | \$5.52  | \$5.49  | \$5.62                             | \$5.61            | \$5.94                                    |
| 17      | \$5.69  | \$5.66  | \$5.79                             | \$5.77            | \$6.12                                    |
| 18      | \$5.87  | \$5.83  | \$5.98                             | \$5.96            | \$6.32                                    |
| 19      | \$6.05  | \$6.01  | \$6.16                             | \$6.14            | \$6.51                                    |
| 20      | \$6.24  | \$6.20  | \$6.35                             | \$6.33            | \$6.71                                    |
| 21      | \$6.43  | \$6.39  | \$6.55                             | \$6.53            | \$6.92                                    |
| 22      | \$6.43  | \$6.39  | \$6.55                             | \$6.53            | \$6.92                                    |
| 23      | \$6.43  | \$6.39  | \$6.55                             | \$6.53            | \$6.92                                    |
| 24      | \$6.43  | \$6.39  | \$6.55                             | \$6.53            | \$6.92                                    |
| 25      | \$6.45  | \$6.42  | \$6.57                             | \$6.55            | \$6.95                                    |
| 26      | \$6.58  | \$6.54  | \$6.70                             | \$6.68            | \$7.09                                    |
| 27      | \$6.74  | \$6.70  | \$6.86                             | \$6.84            | \$7.25                                    |
| 28      | \$6.99  | \$6.95  | \$7.12                             | \$7.09            | \$7.52                                    |
| 29      | \$7.19  | \$7.15  | \$7.32                             | \$7.30            | \$7.74                                    |
| 30      | \$7.29  | \$7.25  | \$7.43                             | \$7.41            | \$7.85                                    |
| 31      | \$7.45  | \$7.40  | \$7.59                             | \$7.56            | \$8.02                                    |
| 32      | \$7.60  | \$7.56  | \$7.74                             | \$7.72            | \$8.19                                    |
| 33      | \$7.70  | \$7.65  | \$7.84                             | \$7.82            | \$8.29                                    |
| 34      | \$7.80  | \$7.76  | \$7.95                             | \$7.92            | \$8.40                                    |
| 35      | \$7.85  | \$7.81  | \$8.00                             | \$7.97            | \$8.46                                    |
| 36      | \$7.91  | \$7.86  | \$8.05                             | \$8.02            | \$8.51                                    |
| 37      | \$7.96  | \$7.91  | \$8.10                             | \$8.08            | \$8.57                                    |
| 38      | \$8.01  | \$7.96  | \$8.15                             | \$8.13            | \$8.62                                    |
| 39      | \$8.11  | \$8.06  | \$8.26                             | \$8.23            | \$8.73                                    |
| 40      | \$8.21  | \$8.17  | \$8.36                             | \$8.34            | \$8.84                                    |
| 41      | \$8.37  | \$8.32  | \$8.52                             | \$8.49            | \$9.01                                    |
| 42      | \$8.51  | \$8.47  | \$8.67                             | \$8.64            | \$9.17                                    |
| 43      | \$8.72  | \$8.67  | \$8.88                             | \$8.85            | \$9.39                                    |
| 44      | \$8.98  | \$8.93  | \$9.14                             | \$9.11            | \$9.67                                    |
| 45      | \$9.28  | \$9.23  | \$9.45                             | \$9.42            | \$9.99                                    |
| 46      | \$9.64  | \$9.58  | \$9.82                             | \$9.78            | \$10.38                                   |
| 47      | \$10.04   | \$9.99  | \$10.23                            | \$10.20           | \$10.81                                   |
| 48      | \$10.51   | \$10.44   | \$10.70                            | \$10.67           | \$11.31                                   |
| 49      | \$10.96   | \$10.90   | \$11.16                            | \$11.13           | \$11.80                                   |
| 50      | \$11.48   | \$11.41   | \$11.69                            | \$11.65           | \$12.36                                   |
| 51      | \$11.98   | \$11.91   | \$12.20                            | \$12.17           | \$12.90                                   |
| 52      | \$12.54   | \$12.47   | \$12.77                            | \$12.73           | \$13.50                                   |
| 53      | \$13.11   | \$13.03   | \$13.35                            | \$13.31           | \$14.11                                   |
| 54      | \$13.72   | \$13.64   | \$13.97                            | \$13.92           | \$14.77                                   |
| 55      | \$14.33   | \$14.24   | \$14.59                            | \$14.54           | \$15.43                                   |
| 56      | \$14.99   | \$14.90   | \$15.27                            | \$15.22           | \$16.14                                   |
| 57      | \$15.66   | \$15.57   | \$15.95                            | \$15.90           | \$16.86                                   |
| 58      | \$16.37   | \$16.27   | \$16.67                            | \$16.62           | \$17.63                                   |
| 59      | \$16.72   | \$16.63   | \$17.03                            | \$16.98           | \$18.01                                   |
| 60      | \$17.44   | \$17.34   | \$17.76                            | \$17.70           | \$18.77                                   |
| 61      | \$18.05   | \$17.95   | \$18.39                            | \$18.33           | \$19.44                                   |
| 62      | \$18.46   | \$18.35   | \$18.80                            | \$18.74           | \$19.87                                   |
| 63      | \$18.97   | \$18.85   | \$19.32                            | \$19.25           | \$20.42                                   |
| 64+     | \$19.27   | \$19.16   | \$19.63                            | \$19.57           | \$20.75                                   |

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 16

| Off-Exchange Trio HMO |                              |                              |                              |                          |                            |                             |                             |                               |                               |                               | Mirror Trio HMO                                      |  |   |  |
|-----------------------|------------------------------|------------------------------|------------------------------|--------------------------|----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|--|--|---|--|
| Age                   | Platinum Trio HMO 0/20 OffEx | Platinum Trio HMO 0/25 OffEx | Platinum Trio HMO 0/30 OffEx | Gold Trio HMO 0/30 OffEx | Gold Trio HMO 500/35 OffEx | Gold Trio HMO 1000/35 OffEx | Gold Trio HMO 1500/35 OffEx | Silver Trio HMO 2300/70 OffEx | Silver Trio HMO 2750/70 OffEx | Bronze Trio HMO 7000/70 OffEx | Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental | Blue Shield Trio Gold 80 HMO 250/35 + Child Dental | Blue Shield Trio Silver 70 HMO 2500/55 + Child Dental | Blue Shield Trio Bronze HMO 7000/70 + Child Dental |
| 0 to 14               | \$302.99                     | \$297.98                     | \$294.57                     | \$281.54                 | \$272.25                   | \$265.29                    | \$259.76                    | \$228.60                      | \$224.87                      | \$203.25                      | \$297.26   | \$274.19   | \$225.32  | \$203.25   |
| 15                    | \$329.92                     | \$324.47                     | \$320.76                     | \$306.56                 | \$296.45                   | \$288.87                    | \$282.85                    | \$248.91                      | \$244.86                      | \$221.31                      | \$323.69   | \$298.56   | \$245.34  | \$221.31   |
| 16                    | \$340.22                     | \$334.59                     | \$330.77                     | \$316.13                 | \$305.71                   | \$297.89                    | \$291.68                    | \$256.68                      | \$252.50                      | \$228.22                      | \$333.79   | \$307.88   | \$253.00  | \$228.22   |
| 17                    | \$350.52                     | \$344.72                     | \$340.78                     | \$325.70                 | \$314.96                   | \$306.90                    | \$300.50                    | \$264.45                      | \$260.15                      | \$235.13                      | \$343.89   | \$317.20   | \$260.66  | \$235.13   |
| 18                    | \$361.61                     | \$355.63                     | \$351.56                     | \$336.00                 | \$324.92                   | \$316.61                    | \$310.01                    | \$272.82                      | \$268.38                      | \$242.57                      | \$354.77   | \$327.24   | \$268.91  | \$242.57   |
| 19                    | \$372.70                     | \$366.53                     | \$362.34                     | \$346.31                 | \$334.89                   | \$326.32                    | \$319.52                    | \$281.19                      | \$276.61                      | \$250.01                      | \$365.65   | \$337.27   | \$277.15  | \$250.01   |
| 20                    | \$384.18                     | \$377.83                     | \$373.51                     | \$356.98                 | \$345.21                   | \$336.38                    | \$329.37                    | \$289.85                      | \$285.13                      | \$257.71                      | \$376.92   | \$347.67   | \$285.69  | \$257.71   |
| 21                    | \$396.07                     | \$389.52                     | \$385.06                     | \$368.02                 | \$355.89                   | \$346.78                    | \$339.55                    | \$298.82                      | \$293.95                      | \$265.68                      | \$388.58   | \$358.42   | \$294.53  | \$265.68   |
| 22                    | \$396.07                     | \$389.52                     | \$385.06                     | \$368.02                 | \$355.89                   | \$346.78                    | \$339.55                    | \$298.82                      | \$293.95                      | \$265.68                      | \$388.58   | \$358.42   | \$294.53  | \$265.68   |
| 23                    | \$396.07                     | \$389.52                     | \$385.06                     | \$368.02                 | \$355.89                   | \$346.78                    | \$339.55                    | \$298.82                      | \$293.95                      | \$265.68                      | \$388.58   | \$358.42   | \$294.53  | \$265.68   |
| 24                    | \$396.07                     | \$389.52                     | \$385.06                     | \$368.02                 | \$355.89                   | \$346.78                    | \$339.55                    | \$298.82                      | \$293.95                      | \$265.68                      | \$388.58   | \$358.42   | \$294.53  | \$265.68   |
| 25                    | \$397.65                     | \$391.07                     | \$386.60                     | \$369.49                 | \$357.31                   | \$348.17                    | \$340.91                    | \$300.01                      | \$295.13                      | \$266.75                      | \$390.13   | \$359.85   | \$295.71  | \$266.75   |
| 26                    | \$405.57                     | \$398.86                     | \$394.30                     | \$376.85                 | \$364.43                   | \$355.11                    | \$347.70                    | \$305.99                      | \$301.00                      | \$272.06                      | \$397.91   | \$367.02   | \$301.60  | \$272.06   |
| 27                    | \$415.08                     | \$408.21                     | \$403.54                     | \$385.69                 | \$372.97                   | \$363.43                    | \$355.85                    | \$313.16                      | \$308.06                      | \$278.44                      | \$407.23   | \$375.62   | \$308.67  | \$278.44   |
| 28                    | \$430.52                     | \$423.40                     | \$418.56                     | \$400.04                 | \$386.85                   | \$376.95                    | \$369.09                    | \$324.81                      | \$319.52                      | \$288.80                      | \$422.39   | \$389.60   | \$320.15  | \$288.80   |
| 29                    | \$443.20                     | \$435.87                     | \$430.88                     | \$411.81                 | \$398.24                   | \$388.05                    | \$379.96                    | \$334.38                      | \$328.93                      | \$297.30                      | \$434.82   | \$401.07   | \$329.58  | \$297.30   |
| 30                    | \$449.54                     | \$442.10                     | \$437.05                     | \$417.70                 | \$403.93                   | \$393.60                    | \$385.39                    | \$339.16                      | \$333.63                      | \$301.55                      | \$441.04   | \$406.81   | \$334.29  | \$301.55   |
| 31                    | \$459.04                     | \$451.45                     | \$446.29                     | \$426.54                 | \$412.47                   | \$401.92                    | \$393.54                    | \$346.33                      | \$340.69                      | \$307.93                      | \$450.36   | \$415.41   | \$341.36  | \$307.93   |
| 32                    | \$468.55                     | \$460.80                     | \$455.53                     | \$435.37                 | \$421.01                   | \$410.24                    | \$401.69                    | \$353.50                      | \$347.74                      | \$314.30                      | \$459.69   | \$424.01   | \$348.43  | \$314.30   |
| 33                    | \$474.49                     | \$466.64                     | \$461.30                     | \$440.89                 | \$426.35                   | \$415.45                    | \$406.78                    | \$357.98                      | \$352.15                      | \$318.29                      | \$465.52   | \$429.39   | \$352.85  | \$318.29   |
| 34                    | \$480.83                     | \$472.87                     | \$467.46                     | \$446.78                 | \$432.04                   | \$420.99                    | \$412.22                    | \$362.76                      | \$356.85                      | \$322.54                      | \$471.74   | \$435.12   | \$357.56  | \$322.54   |
| 35                    | \$483.99                     | \$475.99                     | \$470.55                     | \$449.72                 | \$434.89                   | \$423.77                    | \$414.93                    | \$365.15                      | \$359.21                      | \$324.67                      | \$474.84   | \$437.99   | \$359.92  | \$324.67   |
| 36                    | \$487.16                     | \$479.10                     | \$473.63                     | \$452.67                 | \$437.74                   | \$426.54                    | \$417.65                    | \$367.55                      | \$361.56                      | \$326.79                      | \$477.95   | \$440.86   | \$362.27  | \$326.79   |
| 37                    | \$490.33                     | \$482.22                     | \$476.71                     | \$455.61                 | \$440.59                   | \$429.32                    | \$420.37                    | \$369.94                      | \$363.91                      | \$328.92                      | \$481.06   | \$443.72   | \$364.63  | \$328.92   |
| 38                    | \$493.50                     | \$485.34                     | \$479.79                     | \$458.55                 | \$443.43                   | \$432.09                    | \$423.08                    | \$372.33                      | \$366.26                      | \$331.04                      | \$484.17   | \$446.59   | \$366.99  | \$331.04   |
| 39                    | \$499.84                     | \$491.57                     | \$485.95                     | \$464.44                 | \$449.13                   | \$437.64                    | \$428.52                    | \$377.11                      | \$370.96                      | \$335.29                      | \$490.39   | \$452.33   | \$371.70  | \$335.29   |
| 40                    | \$506.17                     | \$497.80                     | \$492.11                     | \$470.33                 | \$454.82                   | \$443.19                    | \$433.95                    | \$381.89                      | \$375.67                      | \$339.54                      | \$496.60   | \$458.06   | \$376.41  | \$339.54   |
| 41                    | \$515.68                     | \$507.15                     | \$501.35                     | \$479.16                 | \$463.36                   | \$451.51                    | \$442.10                    | \$389.06                      | \$382.72                      | \$345.92                      | \$505.93   | \$466.66   | \$383.48  | \$345.92   |
| 42                    | \$524.79                     | \$516.11                     | \$510.21                     | \$487.63                 | \$471.55                   | \$459.49                    | \$449.91                    | \$395.93                      | \$389.48                      | \$352.03                      | \$514.87   | \$474.91   | \$390.25  | \$352.03   |
| 43                    | \$537.46                     | \$528.57                     | \$522.53                     | \$499.40                 | \$482.94                   | \$470.58                    | \$460.77                    | \$405.49                      | \$398.89                      | \$360.53                      | \$527.30   | \$486.38   | \$399.68  | \$360.53   |
| 44                    | \$553.31                     | \$544.15                     | \$537.93                     | \$514.12                 | \$497.17                   | \$484.46                    | \$474.36                    | \$417.45                      | \$410.65                      | \$371.16                      | \$542.85   | \$500.71   | \$411.46  | \$371.16   |
| 45                    | \$571.92                     | \$562.46                     | \$556.03                     | \$531.42                 | \$513.90                   | \$500.75                    | \$490.31                    | \$431.49                      | \$424.46                      | \$383.65                      | \$561.11   | \$517.56   | \$425.30  | \$383.65   |
| 46                    | \$594.10                     | \$584.27                     | \$577.59                     | \$552.03                 | \$533.83                   | \$520.17                    | \$509.33                    | \$448.23                      | \$440.92                      | \$398.53                      | \$582.87   | \$537.63   | \$441.80  | \$398.53   |
| 47                    | \$619.05                     | \$608.81                     | \$601.85                     | \$575.22                 | \$556.25                   | \$542.02                    | \$530.72                    | \$467.05                      | \$459.44                      | \$415.26                      | \$607.35   | \$560.21   | \$460.35  | \$415.26   |
| 48                    | \$647.57                     | \$636.86                     | \$629.58                     | \$601.71                 | \$581.87                   | \$566.99                    | \$555.17                    | \$488.57                      | \$480.61                      | \$434.39                      | \$635.33   | \$586.02   | \$481.56  | \$434.39   |
| 49                    | \$675.69                     | \$664.51                     | \$656.92                     | \$627.84                 | \$607.14                   | \$591.61                    | \$579.28                    | \$509.78                      | \$501.48                      | \$453.26                      | \$662.92   | \$611.46   | \$502.47  | \$453.26   |
| 50                    | \$707.38                     | \$695.67                     | \$687.72                     | \$657.28                 | \$635.61                   | \$619.35                    | \$606.44                    | \$533.69                      | \$524.99                      | \$474.51                      | \$694.00   | \$640.14   | \$526.03  | \$474.51   |
| 51                    | \$738.66                     | \$726.45                     | \$718.14                     | \$686.36                 | \$663.73                   | \$646.75                    | \$633.27                    | \$557.29                      | \$548.22                      | \$495.50                      | \$724.70   | \$668.45   | \$549.30  | \$495.50   |
| 52                    | \$773.12                     | \$760.33                     | \$751.64                     | \$718.38                 | \$694.69                   | \$676.92                    | \$662.81                    | \$583.29                      | \$573.79                      | \$518.61                      | \$758.51   | \$699.64   | \$574.92  | \$518.61   |
| 53                    | \$807.98                     | \$794.61                     | \$785.53                     | \$750.76                 | \$726.01                   | \$707.44                    | \$692.69                    | \$609.59                      | \$599.66                      | \$541.99                      | \$792.70   | \$731.18   | \$600.84  | \$541.99   |
| 54                    | \$845.60                     | \$831.61                     | \$822.11                     | \$785.72                 | \$759.82                   | \$740.38                    | \$724.95                    | \$637.97                      | \$627.58                      | \$567.23                      | \$829.62   | \$765.23   | \$628.82  | \$567.23   |
| 55                    | \$883.23                     | \$868.62                     | \$858.69                     | \$820.69                 | \$793.62                   | \$773.33                    | \$757.20                    | \$666.36                      | \$655.51                      | \$592.47                      | \$866.53   | \$799.28   | \$656.80  | \$592.47   |
| 56                    | \$924.02                     | \$908.74                     | \$898.35                     | \$858.59                 | \$830.28                   | \$809.04                    | \$792.18                    | \$697.14                      | \$685.78                      | \$619.84                      | \$906.56   | \$836.19   | \$687.14  | \$619.84   |
| 57                    | \$965.21                     | \$949.25                     | \$938.40                     | \$896.87                 | \$867.29                   | \$845.11                    | \$827.49                    | \$728.22                      | \$716.36                      | \$647.47                      | \$946.97   | \$873.47   | \$717.77  | \$647.47   |
| 58                    | \$1,009.18                   | \$992.48                     | \$981.14                     | \$937.72                 | \$906.80                   | \$883.60                    | \$865.18                    | \$761.39                      | \$748.98                      | \$676.96                      | \$990.10   | \$913.25   | \$750.46  | \$676.96   |
| 59                    | \$1,030.96                   | \$1,013.91                   | \$1,002.32                   | \$957.96                 | \$926.37                   | \$902.68                    | \$883.86                    | \$777.82                      | \$765.15                      | \$691.57                      | \$1,011.47   | \$932.97   | \$766.66  | \$691.57   |
| 60                    | \$1,074.93                   | \$1,057.14                   | \$1,045.06                   | \$998.81                 | \$965.87                   | \$941.17                    | \$921.55                    | \$810.99                      | \$797.78                      | \$721.06                      | \$1,054.60   | \$972.75   | \$799.36  | \$721.06   |
| 61                    | \$1,112.95                   | \$1,094.54                   | \$1,082.02                   | \$1,034.14               | \$1,000.04                 | \$974.46                    | \$954.14                    | \$839.68                      | \$826.00                      | \$746.57                      | \$1,091.91   | \$1,007.16   | \$827.63  | \$746.57   |
| 62                    | \$1,137.90                   | \$1,119.08                   | \$1,106.28                   | \$1,057.32               | \$1,022.46                 | \$996.31                    | \$975.54                    | \$858.50                      | \$844.52                      | \$763.31                      | \$1,116.39   | \$1,029.74   | \$846.19  | \$763.31   |
| 63                    | \$1,169.19                   | \$1,149.85                   | \$1,136.70                   | \$1,086.40               | \$1,050.57                 | \$1,023.70                  | \$1,002.36                  | \$882.11                      | \$867.74                      | \$784.30                      | \$1,147.09   | \$1,058.06   | \$869.45  | \$784.30   |
| 64+                   | \$1,188.20                   | \$1,168.55                   | \$1,155.19                   | \$1,104.06               | \$1,067.66                 | \$1,040.35                  | \$1,018.66                  | \$896.45                      | \$881.85                      | \$797.05                      | \$1,165.74   | \$1,075.26   | \$883.59  | \$797.05   |

Pending regulatory approval.

Effective July 2023

# Rating Region 16

| Off-Exchange Access+ HMO |                                  |                                  |                                  |                              |                                |                                 |                                 |                                   |                                   |                                  | Mirror Access+ HMO                                       |  |   |
|--------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------------|-----------------------------------|----------------------------------|--|--|---|
| Age                      | Platinum Access+ HMO® 0/20 OffEx | Platinum Access+ HMO® 0/25 OffEx | Platinum Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 0/30 OffEx | Gold Access+ HMO® 500/35 OffEx | Gold Access+ HMO® 1000/35 OffEx | Gold Access+ HMO® 1500/35 OffEx | Silver Access+ HMO® 2300/70 OffEx | Silver Access+ HMO® 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 HMO® 2500/55 + Child Dental |
| 0 to 14                  | \$370.33                         | \$364.10                         | \$359.88                         | \$343.66                     | \$332.12                       | \$323.38                        | \$316.50                        | \$277.56                          | \$272.85                          | \$245.53                         | \$362.32   | \$333.64   | \$272.86  |
| 15                       | \$403.24                         | \$396.47                         | \$391.87                         | \$374.21                     | \$361.64                       | \$352.13                        | \$344.63                        | \$302.24                          | \$297.10                          | \$267.35                         | \$394.53   | \$363.29   | \$297.12  |
| 16                       | \$415.83                         | \$408.84                         | \$404.10                         | \$385.89                     | \$372.93                       | \$363.12                        | \$355.39                        | \$311.67                          | \$306.38                          | \$275.70                         | \$406.84   | \$374.63   | \$306.39  |
| 17                       | \$428.42                         | \$421.22                         | \$416.33                         | \$397.57                     | \$384.21                       | \$374.11                        | \$366.15                        | \$321.10                          | \$315.65                          | \$284.04                         | \$419.16   | \$385.97   | \$315.67  |
| 18                       | \$441.97                         | \$434.54                         | \$429.51                         | \$410.14                     | \$396.37                       | \$385.95                        | \$377.73                        | \$331.26                          | \$325.64                          | \$293.03                         | \$432.42   | \$398.18   | \$325.65  |
| 19                       | \$455.52                         | \$447.87                         | \$442.68                         | \$422.72                     | \$408.53                       | \$397.78                        | \$389.32                        | \$341.42                          | \$335.62                          | \$302.01                         | \$445.68   | \$410.39   | \$335.64  |
| 20                       | \$469.56                         | \$461.67                         | \$456.32                         | \$435.75                     | \$421.12                       | \$410.04                        | \$401.31                        | \$351.94                          | \$345.97                          | \$311.32                         | \$459.42   | \$423.04   | \$345.98  |
| 21                       | \$484.09                         | \$475.95                         | \$470.43                         | \$449.23                     | \$434.14                       | \$422.72                        | \$413.73                        | \$362.83                          | \$356.67                          | \$320.95                         | \$473.63   | \$436.13   | \$356.69  |
| 22                       | \$484.09                         | \$475.95                         | \$470.43                         | \$449.23                     | \$434.14                       | \$422.72                        | \$413.73                        | \$362.83                          | \$356.67                          | \$320.95                         | \$473.63   | \$436.13   | \$356.69  |
| 23                       | \$484.09                         | \$475.95                         | \$470.43                         | \$449.23                     | \$434.14                       | \$422.72                        | \$413.73                        | \$362.83                          | \$356.67                          | \$320.95                         | \$473.63   | \$436.13   | \$356.69  |
| 24                       | \$484.09                         | \$475.95                         | \$470.43                         | \$449.23                     | \$434.14                       | \$422.72                        | \$413.73                        | \$362.83                          | \$356.67                          | \$320.95                         | \$473.63   | \$436.13   | \$356.69  |
| 25                       | \$486.02                         | \$477.85                         | \$472.32                         | \$451.02                     | \$435.88                       | \$424.41                        | \$415.38                        | \$364.28                          | \$358.09                          | \$322.23                         | \$475.52   | \$437.87   | \$358.11  |
| 26                       | \$495.70                         | \$487.37                         | \$481.72                         | \$460.01                     | \$444.56                       | \$432.87                        | \$423.66                        | \$371.54                          | \$365.23                          | \$328.65                         | \$484.99   | \$446.59   | \$365.25  |
| 27                       | \$507.32                         | \$498.80                         | \$493.01                         | \$470.79                     | \$454.98                       | \$443.01                        | \$433.59                        | \$380.24                          | \$373.79                          | \$336.36                         | \$496.36   | \$457.06   | \$373.81  |
| 28                       | \$526.20                         | \$517.36                         | \$511.36                         | \$488.31                     | \$471.91                       | \$459.50                        | \$449.72                        | \$394.40                          | \$387.70                          | \$348.87                         | \$514.83   | \$474.07   | \$387.72  |
| 29                       | \$541.69                         | \$532.59                         | \$526.42                         | \$502.69                     | \$485.80                       | \$473.03                        | \$462.96                        | \$406.01                          | \$399.11                          | \$359.14                         | \$529.99   | \$488.02   | \$399.13  |
| 30                       | \$549.44                         | \$540.20                         | \$533.94                         | \$509.87                     | \$492.75                       | \$479.79                        | \$469.58                        | \$411.81                          | \$404.81                          | \$364.28                         | \$537.57   | \$495.00   | \$404.84  |
| 31                       | \$561.06                         | \$551.63                         | \$545.23                         | \$520.65                     | \$503.17                       | \$489.94                        | \$479.51                        | \$420.52                          | \$413.37                          | \$371.98                         | \$548.93   | \$505.47   | \$413.40  |
| 32                       | \$572.67                         | \$563.05                         | \$556.52                         | \$531.44                     | \$513.59                       | \$500.08                        | \$489.44                        | \$429.23                          | \$421.93                          | \$379.68                         | \$560.30   | \$515.94   | \$421.96  |
| 33                       | \$579.93                         | \$570.19                         | \$563.58                         | \$538.17                     | \$520.10                       | \$506.42                        | \$495.64                        | \$434.67                          | \$427.28                          | \$384.50                         | \$567.40   | \$522.48   | \$427.31  |
| 34                       | \$587.68                         | \$577.80                         | \$571.11                         | \$545.36                     | \$527.05                       | \$513.19                        | \$502.26                        | \$440.47                          | \$432.99                          | \$389.63                         | \$574.98   | \$529.46   | \$433.02  |
| 35                       | \$591.55                         | \$581.61                         | \$574.87                         | \$548.96                     | \$530.52                       | \$516.57                        | \$505.57                        | \$443.38                          | \$435.84                          | \$392.20                         | \$578.77   | \$532.95   | \$435.87  |
| 36                       | \$595.43                         | \$585.42                         | \$578.63                         | \$552.55                     | \$533.99                       | \$519.95                        | \$508.88                        | \$446.28                          | \$438.70                          | \$394.77                         | \$582.56   | \$536.43   | \$438.72  |
| 37                       | \$599.30                         | \$589.23                         | \$582.40                         | \$556.14                     | \$537.47                       | \$523.33                        | \$512.19                        | \$449.18                          | \$441.55                          | \$397.34                         | \$586.35   | \$539.92   | \$441.58  |
| 38                       | \$603.17                         | \$593.03                         | \$586.16                         | \$559.74                     | \$540.94                       | \$526.71                        | \$515.50                        | \$452.08                          | \$444.40                          | \$399.90                         | \$590.14   | \$543.41   | \$444.43  |
| 39                       | \$610.92                         | \$600.65                         | \$593.69                         | \$566.92                     | \$547.89                       | \$533.48                        | \$522.12                        | \$457.89                          | \$450.11                          | \$405.04                         | \$597.72   | \$550.39   | \$450.14  |
| 40                       | \$618.66                         | \$608.26                         | \$601.21                         | \$574.11                     | \$554.83                       | \$540.24                        | \$528.74                        | \$463.70                          | \$455.82                          | \$410.17                         | \$605.29   | \$557.37   | \$455.84  |
| 41                       | \$630.28                         | \$619.69                         | \$612.51                         | \$584.89                     | \$565.25                       | \$550.39                        | \$538.67                        | \$472.40                          | \$464.38                          | \$417.88                         | \$616.66   | \$567.84   | \$464.40  |
| 42                       | \$641.41                         | \$630.63                         | \$623.33                         | \$595.23                     | \$575.24                       | \$560.11                        | \$548.19                        | \$480.75                          | \$472.58                          | \$425.26                         | \$627.55   | \$577.87   | \$472.61  |
| 43                       | \$656.90                         | \$645.86                         | \$638.38                         | \$609.60                     | \$589.13                       | \$573.64                        | \$561.43                        | \$492.36                          | \$483.99                          | \$435.53                         | \$642.71   | \$591.82   | \$484.02  |
| 44                       | \$676.27                         | \$664.90                         | \$657.20                         | \$627.57                     | \$606.49                       | \$590.54                        | \$577.98                        | \$506.87                          | \$498.26                          | \$448.37                         | \$661.66   | \$609.27   | \$498.29  |
| 45                       | \$699.02                         | \$687.27                         | \$679.31                         | \$648.68                     | \$626.90                       | \$610.41                        | \$597.42                        | \$523.93                          | \$515.02                          | \$463.45                         | \$683.92   | \$629.77   | \$515.05  |
| 46                       | \$726.13                         | \$713.93                         | \$705.65                         | \$673.84                     | \$651.21                       | \$634.09                        | \$620.59                        | \$544.24                          | \$535.00                          | \$481.43                         | \$710.44   | \$654.19   | \$535.03  |
| 47                       | \$756.63                         | \$743.91                         | \$735.29                         | \$702.14                     | \$678.56                       | \$660.72                        | \$646.65                        | \$567.10                          | \$557.47                          | \$501.65                         | \$740.28   | \$681.66   | \$557.50  |
| 48                       | \$791.48                         | \$778.18                         | \$769.16                         | \$734.49                     | \$709.82                       | \$691.15                        | \$676.44                        | \$593.23                          | \$583.15                          | \$524.75                         | \$774.38   | \$713.07   | \$583.18  |
| 49                       | \$825.85                         | \$811.97                         | \$802.56                         | \$766.38                     | \$740.64                       | \$721.17                        | \$705.82                        | \$618.99                          | \$608.47                          | \$547.54                         | \$808.01   | \$744.03   | \$608.51  |
| 50                       | \$864.58                         | \$850.05                         | \$840.20                         | \$802.32                     | \$775.38                       | \$754.98                        | \$738.92                        | \$648.01                          | \$637.00                          | \$573.22                         | \$845.90   | \$778.92   | \$637.04  |
| 51                       | \$902.82                         | \$887.65                         | \$877.36                         | \$837.81                     | \$809.67                       | \$788.38                        | \$771.60                        | \$676.68                          | \$665.18                          | \$598.57                         | \$883.31   | \$813.37   | \$665.22  |
| 52                       | \$944.94                         | \$929.06                         | \$918.29                         | \$876.89                     | \$847.44                       | \$825.16                        | \$807.59                        | \$708.24                          | \$696.21                          | \$626.50                         | \$924.52   | \$851.32   | \$696.25  |
| 53                       | \$987.53                         | \$970.94                         | \$959.69                         | \$916.42                     | \$885.65                       | \$862.36                        | \$844.00                        | \$740.17                          | \$727.60                          | \$654.74                         | \$966.20   | \$889.70   | \$727.64  |
| 54                       | \$1,033.52                       | \$1,016.15                       | \$1,004.38                       | \$959.10                     | \$926.89                       | \$902.51                        | \$883.31                        | \$774.64                          | \$761.48                          | \$685.23                         | \$1,011.19   | \$931.13   | \$761.52  |
| 55                       | \$1,079.51                       | \$1,061.37                       | \$1,049.07                       | \$1,001.78                   | \$968.13                       | \$942.67                        | \$922.61                        | \$809.11                          | \$795.36                          | \$715.72                         | \$1,056.19   | \$972.56   | \$795.41  |
| 56                       | \$1,129.37                       | \$1,110.39                       | \$1,097.52                       | \$1,048.05                   | \$1,012.85                     | \$986.21                        | \$965.22                        | \$846.48                          | \$832.10                          | \$748.78                         | \$1,104.97   | \$1,017.48   | \$832.15  |
| 57                       | \$1,179.72                       | \$1,159.89                       | \$1,146.45                       | \$1,094.77                   | \$1,058.00                     | \$1,030.18                      | \$1,008.25                      | \$884.21                          | \$869.19                          | \$782.16                         | \$1,154.23   | \$1,062.84   | \$869.24  |
| 58                       | \$1,233.45                       | \$1,212.72                       | \$1,198.67                       | \$1,144.63                   | \$1,106.19                     | \$1,077.10                      | \$1,054.18                      | \$924.49                          | \$908.78                          | \$817.78                         | \$1,206.80   | \$1,111.25   | \$908.83  |
| 59                       | \$1,260.07                       | \$1,238.90                       | \$1,224.54                       | \$1,169.34                   | \$1,130.07                     | \$1,100.35                      | \$1,076.93                      | \$944.44                          | \$928.40                          | \$835.43                         | \$1,232.85   | \$1,135.24   | \$928.45  |
| 60                       | \$1,313.81                       | \$1,291.73                       | \$1,276.76                       | \$1,219.20                   | \$1,178.26                     | \$1,147.27                      | \$1,122.85                      | \$984.72                          | \$967.99                          | \$871.06                         | \$1,285.42   | \$1,183.64   | \$968.04  |
| 61                       | \$1,360.28                       | \$1,337.42                       | \$1,321.92                       | \$1,262.33                   | \$1,219.94                     | \$1,187.85                      | \$1,162.57                      | \$1,019.55                        | \$1,002.23                        | \$901.87                         | \$1,330.89   | \$1,225.51   | \$1,002.29  |
| 62                       | \$1,390.78                       | \$1,367.41                       | \$1,351.56                       | \$1,290.63                   | \$1,247.29                     | \$1,214.48                      | \$1,188.64                      | \$1,042.41                        | \$1,024.70                        | \$922.09                         | \$1,360.73   | \$1,252.99   | \$1,024.76  |
| 63                       | \$1,429.02                       | \$1,405.01                       | \$1,388.72                       | \$1,326.12                   | \$1,281.58                     | \$1,247.88                      | \$1,221.32                      | \$1,071.07                        | \$1,052.88                        | \$947.45                         | \$1,398.14   | \$1,287.44   | \$1,052.94  |
| 64+                      | \$1,452.26                       | \$1,427.85                       | \$1,411.30                       | \$1,347.68                   | \$1,302.42                     | \$1,268.17                      | \$1,241.18                      | \$1,088.49                        | \$1,070.00                        | \$962.85                         | \$1,420.88   | \$1,308.38   | \$1,070.06  |

Pending regulatory approval.



## Rating Region 16

### Off-Exchange Local Access+ HMO

| Age     | Platinum Local Access+ HMO®<br>0/20 OffEx | Platinum Local Access+ HMO®<br>0/25 OffEx | Platinum Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>0/30 OffEx | Gold Local Access+ HMO®<br>500/35 OffEx | Gold Local Access+ HMO®<br>1000/35 OffEx | Gold Local Access+ HMO®<br>1500/35 OffEx | Silver Local Access+ HMO®<br>2300/70 OffEx | Silver Local Access+ HMO®<br>2750/70 OffEx | Bronze Local Access+<br>7000/70 OffEx |
|---------|---|---|---|---------------------------------------|---|--|--|--|--|---------------------------------------|
| 0 to 14 | \$358.08                                  | \$352.08                                  | \$348.01                                  | \$332.37                              | \$321.24                                | \$312.82                                 | \$306.18                                 | \$268.63                                   | \$264.09                                   | \$237.74                              |
| 15      | \$389.91                                  | \$383.38                                  | \$378.95                                  | \$361.91                              | \$349.80                                | \$340.62                                 | \$333.40                                 | \$292.51                                   | \$287.56                                   | \$258.87                              |
| 16      | \$402.08                                  | \$395.35                                  | \$390.78                                  | \$373.21                              | \$360.71                                | \$351.26                                 | \$343.80                                 | \$301.64                                   | \$296.54                                   | \$266.95                              |
| 17      | \$414.26                                  | \$407.31                                  | \$402.60                                  | \$384.51                              | \$371.63                                | \$361.89                                 | \$354.21                                 | \$310.77                                   | \$305.51                                   | \$275.03                              |
| 18      | \$427.36                                  | \$420.20                                  | \$415.34                                  | \$396.67                              | \$383.39                                | \$373.34                                 | \$365.42                                 | \$320.61                                   | \$315.18                                   | \$283.74                              |
| 19      | \$440.47                                  | \$433.09                                  | \$428.08                                  | \$408.84                              | \$395.15                                | \$384.79                                 | \$376.62                                 | \$330.44                                   | \$324.84                                   | \$292.44                              |
| 20      | \$454.04                                  | \$446.43                                  | \$441.27                                  | \$421.44                              | \$407.32                                | \$396.65                                 | \$388.23                                 | \$340.62                                   | \$334.86                                   | \$301.45                              |
| 21      | \$468.08                                  | \$460.24                                  | \$454.92                                  | \$434.47                              | \$419.92                                | \$408.91                                 | \$400.24                                 | \$351.16                                   | \$345.21                                   | \$310.77                              |
| 22      | \$468.08                                  | \$460.24                                  | \$454.92                                  | \$434.47                              | \$419.92                                | \$408.91                                 | \$400.24                                 | \$351.16                                   | \$345.21                                   | \$310.77                              |
| 23      | \$468.08                                  | \$460.24                                  | \$454.92                                  | \$434.47                              | \$419.92                                | \$408.91                                 | \$400.24                                 | \$351.16                                   | \$345.21                                   | \$310.77                              |
| 24      | \$468.08                                  | \$460.24                                  | \$454.92                                  | \$434.47                              | \$419.92                                | \$408.91                                 | \$400.24                                 | \$351.16                                   | \$345.21                                   | \$310.77                              |
| 25      | \$469.96                                  | \$462.08                                  | \$456.74                                  | \$436.21                              | \$421.60                                | \$410.55                                 | \$401.84                                 | \$352.56                                   | \$346.59                                   | \$312.02                              |
| 26      | \$479.32                                  | \$471.29                                  | \$465.84                                  | \$444.90                              | \$430.00                                | \$418.73                                 | \$409.84                                 | \$359.58                                   | \$353.50                                   | \$318.23                              |
| 27      | \$490.55                                  | \$482.33                                  | \$476.76                                  | \$455.33                              | \$440.08                                | \$428.54                                 | \$419.45                                 | \$368.01                                   | \$361.78                                   | \$325.69                              |
| 28      | \$508.81                                  | \$500.28                                  | \$494.50                                  | \$472.27                              | \$456.46                                | \$444.49                                 | \$435.06                                 | \$381.71                                   | \$375.25                                   | \$337.81                              |
| 29      | \$523.79                                  | \$515.01                                  | \$509.06                                  | \$486.17                              | \$469.89                                | \$457.57                                 | \$447.87                                 | \$392.94                                   | \$386.29                                   | \$347.75                              |
| 30      | \$531.28                                  | \$522.37                                  | \$516.33                                  | \$493.12                              | \$476.61                                | \$464.12                                 | \$454.27                                 | \$398.56                                   | \$391.82                                   | \$352.73                              |
| 31      | \$542.51                                  | \$533.42                                  | \$527.25                                  | \$503.55                              | \$486.69                                | \$473.93                                 | \$463.87                                 | \$406.99                                   | \$400.10                                   | \$360.19                              |
| 32      | \$553.74                                  | \$544.46                                  | \$538.17                                  | \$513.98                              | \$496.77                                | \$483.74                                 | \$473.48                                 | \$415.42                                   | \$408.39                                   | \$367.64                              |
| 33      | \$560.77                                  | \$551.37                                  | \$544.99                                  | \$520.50                              | \$503.07                                | \$489.88                                 | \$479.48                                 | \$420.69                                   | \$413.56                                   | \$372.31                              |
| 34      | \$568.25                                  | \$558.73                                  | \$552.27                                  | \$527.45                              | \$509.79                                | \$496.42                                 | \$485.89                                 | \$426.30                                   | \$419.09                                   | \$377.28                              |
| 35      | \$572.00                                  | \$562.41                                  | \$555.91                                  | \$530.92                              | \$513.15                                | \$499.69                                 | \$489.09                                 | \$429.11                                   | \$421.85                                   | \$379.76                              |
| 36      | \$575.74                                  | \$566.10                                  | \$559.55                                  | \$534.40                              | \$516.50                                | \$502.96                                 | \$492.29                                 | \$431.92                                   | \$424.61                                   | \$382.25                              |
| 37      | \$579.49                                  | \$569.78                                  | \$563.19                                  | \$537.87                              | \$519.86                                | \$506.23                                 | \$495.49                                 | \$434.73                                   | \$427.37                                   | \$384.74                              |
| 38      | \$583.23                                  | \$573.46                                  | \$566.83                                  | \$541.35                              | \$523.22                                | \$509.51                                 | \$498.70                                 | \$437.54                                   | \$430.13                                   | \$387.22                              |
| 39      | \$590.72                                  | \$580.82                                  | \$574.11                                  | \$548.30                              | \$529.94                                | \$516.05                                 | \$505.10                                 | \$443.16                                   | \$435.66                                   | \$392.20                              |
| 40      | \$598.21                                  | \$588.19                                  | \$581.39                                  | \$555.25                              | \$536.66                                | \$522.59                                 | \$511.50                                 | \$448.78                                   | \$441.18                                   | \$397.17                              |
| 41      | \$609.45                                  | \$599.23                                  | \$592.31                                  | \$565.68                              | \$546.74                                | \$532.40                                 | \$521.11                                 | \$457.21                                   | \$449.47                                   | \$404.63                              |
| 42      | \$620.21                                  | \$609.82                                  | \$602.77                                  | \$575.67                              | \$556.40                                | \$541.81                                 | \$530.31                                 | \$465.28                                   | \$457.41                                   | \$411.77                              |
| 43      | \$635.19                                  | \$624.55                                  | \$617.33                                  | \$589.58                              | \$569.83                                | \$554.89                                 | \$543.12                                 | \$476.52                                   | \$468.45                                   | \$421.72                              |
| 44      | \$653.91                                  | \$642.96                                  | \$635.52                                  | \$606.96                              | \$586.63                                | \$571.25                                 | \$559.13                                 | \$490.57                                   | \$482.26                                   | \$434.15                              |
| 45      | \$675.91                                  | \$664.59                                  | \$656.91                                  | \$627.38                              | \$606.37                                | \$590.47                                 | \$577.94                                 | \$507.07                                   | \$498.49                                   | \$448.76                              |
| 46      | \$702.13                                  | \$690.36                                  | \$682.38                                  | \$651.71                              | \$629.88                                | \$613.37                                 | \$600.36                                 | \$526.73                                   | \$517.82                                   | \$466.16                              |
| 47      | \$731.62                                  | \$719.36                                  | \$711.04                                  | \$679.08                              | \$656.34                                | \$639.13                                 | \$625.57                                 | \$548.86                                   | \$539.57                                   | \$485.74                              |
| 48      | \$765.32                                  | \$752.49                                  | \$743.79                                  | \$710.36                              | \$686.57                                | \$668.57                                 | \$654.39                                 | \$574.14                                   | \$564.42                                   | \$508.11                              |
| 49      | \$798.55                                  | \$785.17                                  | \$776.09                                  | \$741.21                              | \$716.39                                | \$697.61                                 | \$682.80                                 | \$599.07                                   | \$588.93                                   | \$530.18                              |
| 50      | \$836.00                                  | \$821.99                                  | \$812.49                                  | \$775.96                              | \$749.98                                | \$730.32                                 | \$714.82                                 | \$627.17                                   | \$616.55                                   | \$555.04                              |
| 51      | \$872.98                                  | \$858.35                                  | \$848.43                                  | \$810.29                              | \$783.16                                | \$762.62                                 | \$746.44                                 | \$654.91                                   | \$643.82                                   | \$579.59                              |
| 52      | \$913.70                                  | \$898.39                                  | \$888.00                                  | \$848.09                              | \$819.69                                | \$798.20                                 | \$781.26                                 | \$685.46                                   | \$673.85                                   | \$606.63                              |
| 53      | \$954.89                                  | \$938.89                                  | \$928.04                                  | \$886.32                              | \$856.64                                | \$834.18                                 | \$816.48                                 | \$716.36                                   | \$704.23                                   | \$633.98                              |
| 54      | \$999.36                                  | \$982.61                                  | \$971.26                                  | \$927.59                              | \$896.53                                | \$873.03                                 | \$854.51                                 | \$749.72                                   | \$737.03                                   | \$663.50                              |
| 55      | \$1,043.83                                | \$1,026.34                                | \$1,014.47                                | \$968.87                              | \$936.43                                | \$911.88                                 | \$892.53                                 | \$783.08                                   | \$769.82                                   | \$693.02                              |
| 56      | \$1,092.04                                | \$1,073.74                                | \$1,061.33                                | \$1,013.62                            | \$979.68                                | \$953.99                                 | \$933.75                                 | \$819.25                                   | \$805.38                                   | \$725.03                              |
| 57      | \$1,140.72                                | \$1,121.60                                | \$1,108.64                                | \$1,058.80                            | \$1,023.35                              | \$996.52                                 | \$975.38                                 | \$855.77                                   | \$841.28                                   | \$757.35                              |
| 58      | \$1,192.68                                | \$1,172.69                                | \$1,159.14                                | \$1,107.03                            | \$1,069.96                              | \$1,041.91                               | \$1,019.80                               | \$894.75                                   | \$879.60                                   | \$791.85                              |
| 59      | \$1,218.42                                | \$1,198.00                                | \$1,184.16                                | \$1,130.93                            | \$1,093.06                              | \$1,064.40                               | \$1,041.82                               | \$914.06                                   | \$898.59                                   | \$808.94                              |
| 60      | \$1,270.38                                | \$1,249.09                                | \$1,234.65                                | \$1,179.15                            | \$1,139.67                              | \$1,109.79                               | \$1,086.24                               | \$953.04                                   | \$936.91                                   | \$843.44                              |
| 61      | \$1,315.32                                | \$1,293.27                                | \$1,278.33                                | \$1,220.86                            | \$1,179.98                              | \$1,149.05                               | \$1,124.67                               | \$986.75                                   | \$970.05                                   | \$873.27                              |
| 62      | \$1,344.81                                | \$1,322.27                                | \$1,306.99                                | \$1,248.23                            | \$1,206.44                              | \$1,174.81                               | \$1,149.88                               | \$1,008.87                                 | \$991.80                                   | \$892.85                              |
| 63      | \$1,381.79                                | \$1,358.63                                | \$1,342.93                                | \$1,282.56                            | \$1,239.61                              | \$1,207.11                               | \$1,181.50                               | \$1,036.61                                 | \$1,019.07                                 | \$917.40                              |
| 64+     | \$1,404.25                                | \$1,380.72                                | \$1,364.76                                | \$1,303.41                            | \$1,259.77                              | \$1,226.74                               | \$1,200.71                               | \$1,053.47                                 | \$1,035.64                                 | \$932.32                              |

Pending regulatory approval.

Effective July 2023

## Rating Region 16

### Off-Exchange Tandem PPO

| 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 | Gold Tandem PPO 0/25 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 | \$410.65                         | \$406.05                      | \$402.92                       | \$394.45                         | \$350.33                   | \$348.18                     | \$344.45                     | \$338.46                      | \$354.00                                   | \$299.84                        |
| 15      | \$447.16                         | \$442.14                      | \$438.73                       | \$429.51                         | \$381.47                   | \$379.13                     | \$375.07                     | \$368.54                      | \$385.47                                   | \$326.49                        |
| 16      | \$461.11                         | \$455.94                      | \$452.42                       | \$442.92                         | \$393.37                   | \$390.96                     | \$386.78                     | \$380.04                      | \$397.50                                   | \$336.68                        |
| 17      | \$475.07                         | \$469.74                      | \$466.12                       | \$456.32                         | \$405.28                   | \$402.80                     | \$398.49                     | \$391.55                      | \$409.53                                   | \$346.87                        |
| 18      | \$490.10                         | \$484.60                      | \$480.87                       | \$470.76                         | \$418.10                   | \$415.54                     | \$411.09                     | \$403.94                      | \$422.49                                   | \$357.84                        |
| 19      | \$505.13                         | \$499.46                      | \$495.61                       | \$485.20                         | \$430.92                   | \$428.28                     | \$423.70                     | \$416.32                      | \$435.45                                   | \$368.82                        |
| 20      | \$520.70                         | \$514.86                      | \$510.89                       | \$500.15                         | \$444.20                   | \$441.48                     | \$436.76                     | \$429.15                      | \$448.87                                   | \$380.18                        |
| 21      | \$536.80                         | \$530.78                      | \$526.69                       | \$515.62                         | \$457.94                   | \$455.14                     | \$450.27                     | \$442.43                      | \$462.75                                   | \$391.94                        |
| 22      | \$536.80                         | \$530.78                      | \$526.69                       | \$515.62                         | \$457.94                   | \$455.14                     | \$450.27                     | \$442.43                      | \$462.75                                   | \$391.94                        |
| 23      | \$536.80                         | \$530.78                      | \$526.69                       | \$515.62                         | \$457.94                   | \$455.14                     | \$450.27                     | \$442.43                      | \$462.75                                   | \$391.94                        |
| 24      | \$536.80                         | \$530.78                      | \$526.69                       | \$515.62                         | \$457.94                   | \$455.14                     | \$450.27                     | \$442.43                      | \$462.75                                   | \$391.94                        |
| 25      | \$538.95                         | \$532.90                      | \$528.79                       | \$517.68                         | \$459.77                   | \$456.96                     | \$452.07                     | \$444.20                      | \$464.60                                   | \$393.51                        |
| 26      | \$549.69                         | \$543.52                      | \$539.33                       | \$527.99                         | \$468.93                   | \$466.06                     | \$461.07                     | \$453.05                      | \$473.86                                   | \$401.35                        |
| 27      | \$562.57                         | \$556.26                      | \$551.97                       | \$540.37                         | \$479.92                   | \$476.98                     | \$471.88                     | \$463.66                      | \$484.96                                   | \$410.76                        |
| 28      | \$583.50                         | \$576.96                      | \$572.51                       | \$560.48                         | \$497.78                   | \$494.73                     | \$489.44                     | \$480.92                      | \$503.01                                   | \$426.04                        |
| 29      | \$600.68                         | \$593.94                      | \$589.36                       | \$576.98                         | \$512.44                   | \$509.30                     | \$503.85                     | \$495.08                      | \$517.82                                   | \$438.58                        |
| 30      | \$609.27                         | \$602.43                      | \$597.79                       | \$585.23                         | \$519.76                   | \$516.58                     | \$511.05                     | \$502.15                      | \$525.22                                   | \$444.85                        |
| 31      | \$622.15                         | \$615.17                      | \$610.43                       | \$597.60                         | \$530.75                   | \$527.50                     | \$521.86                     | \$512.77                      | \$536.33                                   | \$454.26                        |
| 32      | \$635.04                         | \$627.91                      | \$623.07                       | \$609.98                         | \$541.74                   | \$538.43                     | \$532.67                     | \$523.39                      | \$547.43                                   | \$463.67                        |
| 33      | \$643.09                         | \$635.87                      | \$630.97                       | \$617.71                         | \$548.61                   | \$545.25                     | \$539.42                     | \$530.03                      | \$554.38                                   | \$469.55                        |
| 34      | \$651.68                         | \$644.37                      | \$639.40                       | \$625.96                         | \$555.94                   | \$552.53                     | \$546.62                     | \$537.11                      | \$561.78                                   | \$475.82                        |
| 35      | \$655.97                         | \$648.61                      | \$643.61                       | \$630.09                         | \$559.60                   | \$556.18                     | \$550.23                     | \$540.65                      | \$565.48                                   | \$478.95                        |
| 36      | \$660.27                         | \$652.86                      | \$647.83                       | \$634.21                         | \$563.27                   | \$559.82                     | \$553.83                     | \$544.19                      | \$569.18                                   | \$482.09                        |
| 37      | \$664.56                         | \$657.10                      | \$652.04                       | \$638.34                         | \$566.93                   | \$563.46                     | \$557.43                     | \$547.72                      | \$572.89                                   | \$485.22                        |
| 38      | \$668.86                         | \$661.35                      | \$656.25                       | \$642.46                         | \$570.60                   | \$567.10                     | \$561.03                     | \$551.26                      | \$576.59                                   | \$488.36                        |
| 39      | \$677.44                         | \$669.84                      | \$664.68                       | \$650.71                         | \$577.92                   | \$574.38                     | \$568.24                     | \$558.34                      | \$583.99                                   | \$494.63                        |
| 40      | \$686.03                         | \$678.33                      | \$673.11                       | \$658.96                         | \$585.25                   | \$581.66                     | \$575.44                     | \$565.42                      | \$591.40                                   | \$500.90                        |
| 41      | \$698.92                         | \$691.07                      | \$685.75                       | \$671.34                         | \$596.24                   | \$592.59                     | \$586.25                     | \$576.04                      | \$602.50                                   | \$510.31                        |
| 42      | \$711.26                         | \$703.28                      | \$697.86                       | \$683.20                         | \$606.77                   | \$603.06                     | \$596.60                     | \$586.22                      | \$613.14                                   | \$519.32                        |
| 43      | \$728.44                         | \$720.27                      | \$714.71                       | \$699.70                         | \$621.43                   | \$617.62                     | \$611.01                     | \$600.37                      | \$627.95                                   | \$531.87                        |
| 44      | \$749.91                         | \$741.50                      | \$735.78                       | \$720.32                         | \$639.74                   | \$635.82                     | \$629.02                     | \$618.07                      | \$646.46                                   | \$547.54                        |
| 45      | \$775.14                         | \$766.44                      | \$760.54                       | \$744.55                         | \$661.27                   | \$657.22                     | \$650.18                     | \$638.86                      | \$668.21                                   | \$565.96                        |
| 46      | \$805.20                         | \$796.17                      | \$790.03                       | \$773.43                         | \$686.91                   | \$682.70                     | \$675.40                     | \$663.64                      | \$694.13                                   | \$587.91                        |
| 47      | \$839.02                         | \$829.61                      | \$823.21                       | \$805.91                         | \$715.76                   | \$711.38                     | \$703.77                     | \$691.51                      | \$723.28                                   | \$612.61                        |
| 48      | \$877.67                         | \$867.82                      | \$861.13                       | \$843.04                         | \$748.73                   | \$744.15                     | \$736.19                     | \$723.37                      | \$756.60                                   | \$640.83                        |
| 49      | \$915.78                         | \$905.51                      | \$898.53                       | \$879.65                         | \$781.25                   | \$776.46                     | \$768.15                     | \$754.78                      | \$789.45                                   | \$668.65                        |
| 50      | \$958.73                         | \$947.97                      | \$940.66                       | \$920.90                         | \$817.88                   | \$812.87                     | \$804.18                     | \$790.17                      | \$826.47                                   | \$700.01                        |
| 51      | \$1,001.14                       | \$989.90                      | \$982.27                       | \$961.63                         | \$854.06                   | \$848.83                     | \$839.75                     | \$825.13                      | \$863.03                                   | \$730.97                        |
| 52      | \$1,047.84                       | \$1,036.08                    | \$1,028.09                     | \$1,006.49                       | \$893.90                   | \$888.43                     | \$878.92                     | \$863.62                      | \$903.29                                   | \$765.07                        |
| 53      | \$1,095.08                       | \$1,082.79                    | \$1,074.44                     | \$1,051.86                       | \$934.20                   | \$928.48                     | \$918.54                     | \$902.55                      | \$944.01                                   | \$799.56                        |
| 54      | \$1,146.07                       | \$1,133.21                    | \$1,124.48                     | \$1,100.85                       | \$977.71                   | \$971.72                     | \$961.32                     | \$944.58                      | \$987.97                                   | \$836.80                        |
| 55      | \$1,197.07                       | \$1,183.64                    | \$1,174.51                     | \$1,149.83                       | \$1,021.21                 | \$1,014.95                   | \$1,004.09                   | \$986.61                      | \$1,031.93                                 | \$874.03                        |
| 56      | \$1,252.36                       | \$1,238.31                    | \$1,228.76                     | \$1,202.94                       | \$1,068.38                 | \$1,061.83                   | \$1,050.47                   | \$1,032.18                    | \$1,079.60                                 | \$914.40                        |
| 57      | \$1,308.19                       | \$1,293.51                    | \$1,283.54                     | \$1,256.56                       | \$1,116.00                 | \$1,109.17                   | \$1,097.30                   | \$1,078.19                    | \$1,127.72                                 | \$955.16                        |
| 58      | \$1,367.77                       | \$1,352.42                    | \$1,342.00                     | \$1,313.80                       | \$1,166.83                 | \$1,159.69                   | \$1,147.28                   | \$1,127.30                    | \$1,179.09                                 | \$998.67                        |
| 59      | \$1,397.30                       | \$1,381.62                    | \$1,370.97                     | \$1,342.16                       | \$1,192.02                 | \$1,184.72                   | \$1,172.04                   | \$1,151.64                    | \$1,204.54                                 | \$1,020.23                      |
| 60      | \$1,456.88                       | \$1,440.53                    | \$1,429.43                     | \$1,399.39                       | \$1,242.85                 | \$1,235.24                   | \$1,222.02                   | \$1,200.75                    | \$1,255.91                                 | \$1,063.73                      |
| 61      | \$1,508.41                       | \$1,491.49                    | \$1,479.99                     | \$1,448.89                       | \$1,286.82                 | \$1,278.93                   | \$1,265.25                   | \$1,243.22                    | \$1,300.33                                 | \$1,101.36                      |
| 62      | \$1,542.23                       | \$1,524.93                    | \$1,513.17                     | \$1,481.37                       | \$1,315.67                 | \$1,307.61                   | \$1,293.62                   | \$1,271.09                    | \$1,329.48                                 | \$1,126.05                      |
| 63      | \$1,584.64                       | \$1,566.86                    | \$1,554.78                     | \$1,522.11                       | \$1,351.84                 | \$1,343.56                   | \$1,329.19                   | \$1,306.04                    | \$1,366.04                                 | \$1,157.01                      |
| 64+     | \$1,610.41                       | \$1,592.34                    | \$1,580.06                     | \$1,546.86                       | \$1,373.82                 | \$1,365.41                   | \$1,350.80                   | \$1,327.28                    | \$1,388.25                                 | \$1,175.83                      |

Pending regulatory approval.



## Rating Region 16

### Off-Exchange Tandem PPO (cont'd)

| Age     | Silver Tandem PPO<br>2350/65 OffEx | Silver Tandem PPO<br>2550/70 OffEx | Bronze Tandem PPO<br>5500/65 OffEx | Bronze Tandem PPO<br>6500/70 OffEx | Bronze Tandem PPO<br>6850/55 OffEx | Bronze Tandem PPO<br>6250/65 OffEx | Bronze Tandem PPO<br>7500/65 OffEx | Virtual Blue Bronze<br>Tandem PPO<br>7500/75 OffEx |
|---------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|
| 0 to 14 | \$297.74                           | \$293.18                           | \$264.06                           | \$274.65                           | \$264.64                           | \$259.45                           | \$254.58                           | \$272.90   |
| 15      | \$324.20                           | \$319.24                           | \$287.53                           | \$299.07                           | \$288.17                           | \$282.51                           | \$277.21                           | \$297.15   |
| 16      | \$334.32                           | \$329.20                           | \$296.51                           | \$308.40                           | \$297.16                           | \$291.33                           | \$285.86                           | \$306.43   |
| 17      | \$344.44                           | \$339.17                           | \$305.48                           | \$317.74                           | \$306.16                           | \$300.14                           | \$294.51                           | \$315.70   |
| 18      | \$355.34                           | \$349.90                           | \$315.15                           | \$327.79                           | \$315.84                           | \$309.64                           | \$303.83                           | \$325.69   |
| 19      | \$366.24                           | \$360.63                           | \$324.81                           | \$337.84                           | \$325.53                           | \$319.13                           | \$313.15                           | \$335.68   |
| 20      | \$377.52                           | \$371.74                           | \$334.82                           | \$348.25                           | \$335.56                           | \$328.97                           | \$322.80                           | \$346.02   |
| 21      | \$389.20                           | \$383.24                           | \$345.18                           | \$359.02                           | \$345.94                           | \$339.14                           | \$332.78                           | \$356.73   |
| 22      | \$389.20                           | \$383.24                           | \$345.18                           | \$359.02                           | \$345.94                           | \$339.14                           | \$332.78                           | \$356.73   |
| 23      | \$389.20                           | \$383.24                           | \$345.18                           | \$359.02                           | \$345.94                           | \$339.14                           | \$332.78                           | \$356.73   |
| 24      | \$389.20                           | \$383.24                           | \$345.18                           | \$359.02                           | \$345.94                           | \$339.14                           | \$332.78                           | \$356.73   |
| 25      | \$390.76                           | \$384.77                           | \$346.56                           | \$360.46                           | \$347.32                           | \$340.50                           | \$334.11                           | \$358.15   |
| 26      | \$398.54                           | \$392.44                           | \$353.46                           | \$367.64                           | \$354.24                           | \$347.28                           | \$340.77                           | \$365.29   |
| 27      | \$407.88                           | \$401.63                           | \$361.74                           | \$376.26                           | \$362.55                           | \$355.42                           | \$348.76                           | \$373.85   |
| 28      | \$423.06                           | \$416.58                           | \$375.21                           | \$390.26                           | \$376.04                           | \$368.65                           | \$361.74                           | \$387.76   |
| 29      | \$435.52                           | \$428.84                           | \$386.25                           | \$401.75                           | \$387.11                           | \$379.50                           | \$372.38                           | \$399.18   |
| 30      | \$441.74                           | \$434.97                           | \$391.77                           | \$407.49                           | \$392.64                           | \$384.93                           | \$377.71                           | \$404.88   |
| 31      | \$451.08                           | \$444.17                           | \$400.06                           | \$416.11                           | \$400.95                           | \$393.07                           | \$385.70                           | \$413.45   |
| 32      | \$460.42                           | \$453.37                           | \$408.34                           | \$424.73                           | \$409.25                           | \$401.21                           | \$393.68                           | \$422.01   |
| 33      | \$466.26                           | \$459.12                           | \$413.52                           | \$430.11                           | \$414.44                           | \$406.29                           | \$398.67                           | \$427.36   |
| 34      | \$472.49                           | \$465.25                           | \$419.04                           | \$435.86                           | \$419.97                           | \$411.72                           | \$404.00                           | \$433.07   |
| 35      | \$475.60                           | \$468.32                           | \$421.80                           | \$438.73                           | \$422.74                           | \$414.43                           | \$406.66                           | \$435.92   |
| 36      | \$478.72                           | \$471.38                           | \$424.57                           | \$441.60                           | \$425.51                           | \$417.15                           | \$409.32                           | \$438.77   |
| 37      | \$481.83                           | \$474.45                           | \$427.33                           | \$444.47                           | \$428.28                           | \$419.86                           | \$411.99                           | \$441.63   |
| 38      | \$484.94                           | \$477.51                           | \$430.09                           | \$447.34                           | \$431.04                           | \$422.57                           | \$414.65                           | \$444.48   |
| 39      | \$491.17                           | \$483.65                           | \$435.61                           | \$453.09                           | \$436.58                           | \$428.00                           | \$419.97                           | \$450.19   |
| 40      | \$497.40                           | \$489.78                           | \$441.13                           | \$458.83                           | \$442.11                           | \$433.43                           | \$425.30                           | \$455.90   |
| 41      | \$506.74                           | \$498.98                           | \$449.42                           | \$467.45                           | \$450.42                           | \$441.57                           | \$433.28                           | \$464.46   |
| 42      | \$515.69                           | \$507.79                           | \$457.36                           | \$475.71                           | \$458.37                           | \$449.37                           | \$440.94                           | \$472.66   |
| 43      | \$528.15                           | \$520.05                           | \$468.40                           | \$487.20                           | \$469.44                           | \$460.22                           | \$451.59                           | \$484.08   |
| 44      | \$543.71                           | \$535.38                           | \$482.21                           | \$501.56                           | \$483.28                           | \$473.78                           | \$464.90                           | \$498.35   |
| 45      | \$562.01                           | \$553.40                           | \$498.43                           | \$518.43                           | \$499.54                           | \$489.72                           | \$480.54                           | \$515.11   |
| 46      | \$583.80                           | \$574.86                           | \$517.76                           | \$538.54                           | \$518.91                           | \$508.72                           | \$499.17                           | \$535.09   |
| 47      | \$608.32                           | \$599.00                           | \$539.51                           | \$561.16                           | \$540.71                           | \$530.08                           | \$520.14                           | \$557.56   |
| 48      | \$636.34                           | \$626.59                           | \$564.36                           | \$587.01                           | \$565.61                           | \$554.50                           | \$544.10                           | \$583.25   |
| 49      | \$663.98                           | \$653.80                           | \$588.87                           | \$612.50                           | \$590.18                           | \$578.58                           | \$567.73                           | \$608.58   |
| 50      | \$695.11                           | \$684.46                           | \$616.48                           | \$641.22                           | \$617.85                           | \$605.71                           | \$594.35                           | \$637.11   |
| 51      | \$725.86                           | \$714.74                           | \$643.75                           | \$669.58                           | \$645.18                           | \$632.50                           | \$620.64                           | \$665.30   |
| 52      | \$759.72                           | \$748.08                           | \$673.78                           | \$700.82                           | \$675.28                           | \$662.01                           | \$649.59                           | \$696.33   |
| 53      | \$793.97                           | \$781.80                           | \$704.16                           | \$732.41                           | \$705.72                           | \$691.85                           | \$678.88                           | \$727.72   |
| 54      | \$830.94                           | \$818.21                           | \$736.95                           | \$766.52                           | \$738.58                           | \$724.07                           | \$710.49                           | \$761.61   |
| 55      | \$867.92                           | \$854.62                           | \$769.74                           | \$800.62                           | \$771.45                           | \$756.29                           | \$742.11                           | \$795.50   |
| 56      | \$908.00                           | \$894.09                           | \$805.30                           | \$837.60                           | \$807.08                           | \$791.22                           | \$776.38                           | \$832.24   |
| 57      | \$948.48                           | \$933.95                           | \$841.19                           | \$874.94                           | \$843.06                           | \$826.49                           | \$810.99                           | \$869.34   |
| 58      | \$991.68                           | \$976.49                           | \$879.51                           | \$914.79                           | \$881.46                           | \$864.14                           | \$847.93                           | \$908.94   |
| 59      | \$1,013.09                         | \$997.57                           | \$898.49                           | \$934.54                           | \$900.48                           | \$882.79                           | \$866.24                           | \$928.56   |
| 60      | \$1,056.29                         | \$1,040.11                         | \$936.81                           | \$974.39                           | \$938.88                           | \$920.44                           | \$903.17                           | \$968.16   |
| 61      | \$1,093.65                         | \$1,076.90                         | \$969.94                           | \$1,008.86                         | \$972.09                           | \$953.00                           | \$935.12                           | \$1,002.40   |
| 62      | \$1,118.17                         | \$1,101.04                         | \$991.69                           | \$1,031.48                         | \$993.89                           | \$974.36                           | \$956.09                           | \$1,024.88   |
| 63      | \$1,148.92                         | \$1,131.32                         | \$1,018.96                         | \$1,059.84                         | \$1,021.22                         | \$1,001.15                         | \$982.38                           | \$1,053.06   |
| 64+     | \$1,167.60                         | \$1,149.71                         | \$1,035.53                         | \$1,077.07                         | \$1,037.82                         | \$1,017.43                         | \$998.35                           | \$1,070.18   |

Pending regulatory approval.

Effective July 2023

## Rating Region 16

### Off-Exchange Tandem PPO Savings

| Age     | Gold Tandem PPO Savings<br>1750/15% HDHP PrevRx OffEx | Silver Tandem PPO Savings<br>2300/25% OffEx | Silver Tandem PPO Savings<br>2600/35% HDHP PrevRx OffEx | Bronze Tandem PPO Savings<br>5700/40% OffEx | Bronze Tandem PPO Savings<br>7000 OffEx |
|---------|---|---|---|---|---|
| 0 to 14 | \$347.13  | \$298.64                                    | \$285.89  | \$267.95                                    | \$266.25                                |
| 15      | \$377.99  | \$325.19                                    | \$311.30  | \$291.77                                    | \$289.91                                |
| 16      | \$389.78  | \$335.34                                    | \$321.02  | \$300.87                                    | \$298.96                                |
| 17      | \$401.58  | \$345.49                                    | \$330.74  | \$309.98                                    | \$308.01                                |
| 18      | \$414.29  | \$356.42                                    | \$341.20  | \$319.79                                    | \$317.76                                |
| 19      | \$426.99  | \$367.35                                    | \$351.67  | \$329.59                                    | \$327.50                                |
| 20      | \$440.15  | \$378.67                                    | \$362.50  | \$339.75                                    | \$337.59                                |
| 21      | \$453.76  | \$390.38                                    | \$373.72  | \$350.26                                    | \$348.03                                |
| 22      | \$453.76  | \$390.38                                    | \$373.72  | \$350.26                                    | \$348.03                                |
| 23      | \$453.76  | \$390.38                                    | \$373.72  | \$350.26                                    | \$348.03                                |
| 24      | \$453.76  | \$390.38                                    | \$373.72  | \$350.26                                    | \$348.03                                |
| 25      | \$455.58  | \$391.94                                    | \$375.21  | \$351.66                                    | \$349.43                                |
| 26      | \$464.65  | \$399.75                                    | \$382.68  | \$358.67                                    | \$356.39                                |
| 27      | \$475.54  | \$409.12                                    | \$391.65  | \$367.07                                    | \$364.74                                |
| 28      | \$493.24  | \$424.35                                    | \$406.23  | \$380.73                                    | \$378.31                                |
| 29      | \$507.76  | \$436.84                                    | \$418.19  | \$391.94                                    | \$389.45                                |
| 30      | \$515.02  | \$443.08                                    | \$424.17  | \$397.54                                    | \$395.02                                |
| 31      | \$525.91  | \$452.45                                    | \$433.14  | \$405.95                                    | \$403.37                                |
| 32      | \$536.80  | \$461.82                                    | \$442.11  | \$414.36                                    | \$411.72                                |
| 33      | \$543.61  | \$467.68                                    | \$447.71  | \$419.61                                    | \$416.94                                |
| 34      | \$550.87  | \$473.92                                    | \$453.69  | \$425.21                                    | \$422.51                                |
| 35      | \$554.50  | \$477.05                                    | \$456.68  | \$428.02                                    | \$425.30                                |
| 36      | \$558.13  | \$480.17                                    | \$459.67  | \$430.82                                    | \$428.08                                |
| 37      | \$561.76  | \$483.29                                    | \$462.66  | \$433.62                                    | \$430.87                                |
| 38      | \$565.39  | \$486.42                                    | \$465.65  | \$436.42                                    | \$433.65                                |
| 39      | \$572.65  | \$492.66                                    | \$471.63  | \$442.03                                    | \$439.22                                |
| 40      | \$579.91  | \$498.91                                    | \$477.61  | \$447.63                                    | \$444.79                                |
| 41      | \$590.80  | \$508.28                                    | \$486.58  | \$456.04                                    | \$453.14                                |
| 42      | \$601.24  | \$517.26                                    | \$495.17  | \$464.09                                    | \$461.15                                |
| 43      | \$615.76  | \$529.75                                    | \$507.13  | \$475.30                                    | \$472.28                                |
| 44      | \$633.91  | \$545.36                                    | \$522.08  | \$489.31                                    | \$486.20                                |
| 45      | \$655.23  | \$563.71                                    | \$539.64  | \$505.77                                    | \$502.56                                |
| 46      | \$680.65  | \$585.57                                    | \$560.57  | \$525.39                                    | \$522.05                                |
| 47      | \$709.23  | \$610.17                                    | \$584.12  | \$547.46                                    | \$543.98                                |
| 48      | \$741.90  | \$638.27                                    | \$611.02  | \$572.67                                    | \$569.04                                |
| 49      | \$774.12  | \$665.99                                    | \$637.56  | \$597.54                                    | \$593.75                                |
| 50      | \$810.42  | \$697.22                                    | \$667.46  | \$625.56                                    | \$621.59                                |
| 51      | \$846.27  | \$728.06                                    | \$696.98  | \$653.23                                    | \$649.08                                |
| 52      | \$885.75  | \$762.03                                    | \$729.49  | \$683.71                                    | \$679.36                                |
| 53      | \$925.68  | \$796.38                                    | \$762.38  | \$714.53                                    | \$709.99                                |
| 54      | \$968.79  | \$833.47                                    | \$797.88  | \$747.80                                    | \$743.05                                |
| 55      | \$1,011.89  | \$870.55                                    | \$833.38  | \$781.08                                    | \$776.12                                |
| 56      | \$1,058.63  | \$910.76                                    | \$871.88  | \$817.15                                    | \$811.96                                |
| 57      | \$1,105.82  | \$951.36                                    | \$910.74  | \$853.58                                    | \$848.16                                |
| 58      | \$1,156.19  | \$994.69                                    | \$952.23  | \$892.46                                    | \$886.79                                |
| 59      | \$1,181.15  | \$1,016.16                                  | \$972.78  | \$911.72                                    | \$905.93                                |
| 60      | \$1,231.51  | \$1,059.50                                  | \$1,014.26  | \$950.60                                    | \$944.56                                |
| 61      | \$1,275.08  | \$1,096.97                                  | \$1,050.14  | \$984.23                                    | \$977.98                                |
| 62      | \$1,303.66  | \$1,121.57                                  | \$1,073.68  | \$1,006.29                                  | \$999.90                                |
| 63      | \$1,339.51  | \$1,152.41                                  | \$1,103.21  | \$1,033.97                                  | \$1,027.40                              |
| 64+     | \$1,361.29  | \$1,171.15                                  | \$1,121.15  | \$1,050.78                                  | \$1,044.10                              |

Pending regulatory approval.

## Rating Region 16

### Off-Exchange Full PPO

| Age     | Platinum Full PPO<br>250/10 OffEx | Platinum Full PPO<br>0/0 OffEx | Platinum Full PPO<br>0/10 OffEx | Platinum Full PPO<br>250/15 OffEx | Gold Full PPO<br>0/25 OffEx | Gold Full PPO<br>500/30 OffEx | Gold Full PPO<br>750/30 OffEx |
|---------|-----------------------------------|--------------------------------|---------------------------------|-----------------------------------|-----------------------------|-------------------------------|-------------------------------|
| 0 to 14 | \$469.93                          | \$464.38                       | \$461.28                        | \$451.48                          | \$400.54                    | \$398.02                      | \$393.78                      |
| 15      | \$511.70                          | \$505.66                       | \$502.28                        | \$491.61                          | \$436.14                    | \$433.40                      | \$428.79                      |
| 16      | \$527.67                          | \$521.44                       | \$517.95                        | \$506.96                          | \$449.76                    | \$446.92                      | \$442.17                      |
| 17      | \$543.64                          | \$537.23                       | \$533.63                        | \$522.30                          | \$463.37                    | \$460.45                      | \$455.55                      |
| 18      | \$560.84                          | \$554.22                       | \$550.52                        | \$538.83                          | \$478.03                    | \$475.02                      | \$469.97                      |
| 19      | \$578.04                          | \$571.22                       | \$567.40                        | \$555.35                          | \$492.69                    | \$489.59                      | \$484.38                      |
| 20      | \$595.86                          | \$588.82                       | \$584.88                        | \$572.47                          | \$507.87                    | \$504.68                      | \$499.31                      |
| 21      | \$614.28                          | \$607.03                       | \$602.97                        | \$590.17                          | \$523.58                    | \$520.28                      | \$514.75                      |
| 22      | \$614.28                          | \$607.03                       | \$602.97                        | \$590.17                          | \$523.58                    | \$520.28                      | \$514.75                      |
| 23      | \$614.28                          | \$607.03                       | \$602.97                        | \$590.17                          | \$523.58                    | \$520.28                      | \$514.75                      |
| 24      | \$614.28                          | \$607.03                       | \$602.97                        | \$590.17                          | \$523.58                    | \$520.28                      | \$514.75                      |
| 25      | \$616.74                          | \$609.46                       | \$605.39                        | \$592.53                          | \$525.68                    | \$522.37                      | \$516.81                      |
| 26      | \$629.03                          | \$621.60                       | \$617.45                        | \$604.34                          | \$536.15                    | \$532.77                      | \$527.10                      |
| 27      | \$643.77                          | \$636.17                       | \$631.92                        | \$618.50                          | \$548.71                    | \$545.26                      | \$539.46                      |
| 28      | \$667.73                          | \$659.85                       | \$655.43                        | \$641.52                          | \$569.13                    | \$565.55                      | \$559.53                      |
| 29      | \$687.38                          | \$679.27                       | \$674.73                        | \$660.40                          | \$585.89                    | \$582.20                      | \$576.00                      |
| 30      | \$697.21                          | \$688.98                       | \$684.38                        | \$669.84                          | \$594.26                    | \$590.52                      | \$584.24                      |
| 31      | \$711.96                          | \$703.55                       | \$698.85                        | \$684.01                          | \$606.83                    | \$603.01                      | \$596.59                      |
| 32      | \$726.70                          | \$718.12                       | \$713.32                        | \$698.17                          | \$619.40                    | \$615.50                      | \$608.95                      |
| 33      | \$735.91                          | \$727.23                       | \$722.36                        | \$707.03                          | \$627.25                    | \$623.30                      | \$616.67                      |
| 34      | \$745.74                          | \$736.94                       | \$732.01                        | \$716.47                          | \$635.63                    | \$631.63                      | \$624.91                      |
| 35      | \$750.66                          | \$741.80                       | \$736.83                        | \$721.19                          | \$639.82                    | \$635.79                      | \$629.02                      |
| 36      | \$755.57                          | \$746.65                       | \$741.66                        | \$725.91                          | \$644.00                    | \$639.95                      | \$633.14                      |
| 37      | \$760.48                          | \$751.51                       | \$746.48                        | \$730.63                          | \$648.19                    | \$644.11                      | \$637.26                      |
| 38      | \$765.40                          | \$756.37                       | \$751.31                        | \$735.35                          | \$652.38                    | \$648.27                      | \$641.38                      |
| 39      | \$775.23                          | \$766.08                       | \$760.95                        | \$744.80                          | \$660.76                    | \$656.60                      | \$649.61                      |
| 40      | \$785.06                          | \$775.79                       | \$770.60                        | \$754.24                          | \$669.14                    | \$664.92                      | \$657.85                      |
| 41      | \$799.80                          | \$790.36                       | \$785.07                        | \$768.40                          | \$681.70                    | \$677.41                      | \$670.20                      |
| 42      | \$813.93                          | \$804.32                       | \$798.94                        | \$781.98                          | \$693.75                    | \$689.38                      | \$682.04                      |
| 43      | \$833.58                          | \$823.75                       | \$818.24                        | \$800.86                          | \$710.50                    | \$706.03                      | \$698.52                      |
| 44      | \$858.16                          | \$848.03                       | \$842.35                        | \$824.47                          | \$731.44                    | \$726.84                      | \$719.11                      |
| 45      | \$887.03                          | \$876.56                       | \$870.69                        | \$852.21                          | \$756.05                    | \$751.29                      | \$743.30                      |
| 46      | \$921.43                          | \$910.55                       | \$904.46                        | \$885.26                          | \$785.37                    | \$780.43                      | \$772.12                      |
| 47      | \$960.13                          | \$948.80                       | \$942.45                        | \$922.44                          | \$818.36                    | \$813.20                      | \$804.55                      |
| 48      | \$1,004.36                        | \$992.50                       | \$985.86                        | \$964.93                          | \$856.06                    | \$850.67                      | \$841.62                      |
| 49      | \$1,047.97                        | \$1,035.60                     | \$1,028.67                      | \$1,006.83                        | \$893.23                    | \$887.61                      | \$878.16                      |
| 50      | \$1,097.11                        | \$1,084.16                     | \$1,076.91                      | \$1,054.05                        | \$935.12                    | \$929.23                      | \$919.34                      |
| 51      | \$1,145.64                        | \$1,132.12                     | \$1,124.55                      | \$1,100.67                        | \$976.48                    | \$970.33                      | \$960.01                      |
| 52      | \$1,199.08                        | \$1,184.93                     | \$1,177.01                      | \$1,152.01                        | \$1,022.03                  | \$1,015.60                    | \$1,004.79                    |
| 53      | \$1,253.14                        | \$1,238.35                     | \$1,230.07                      | \$1,203.95                        | \$1,068.11                  | \$1,061.38                    | \$1,050.09                    |
| 54      | \$1,311.50                        | \$1,296.02                     | \$1,287.35                      | \$1,260.02                        | \$1,117.85                  | \$1,110.81                    | \$1,098.99                    |
| 55      | \$1,369.85                        | \$1,353.69                     | \$1,344.63                      | \$1,316.08                        | \$1,167.59                  | \$1,160.23                    | \$1,147.89                    |
| 56      | \$1,433.13                        | \$1,416.21                     | \$1,406.74                      | \$1,376.87                        | \$1,221.52                  | \$1,213.82                    | \$1,200.91                    |
| 57      | \$1,497.01                        | \$1,479.34                     | \$1,469.45                      | \$1,438.25                        | \$1,275.97                  | \$1,267.93                    | \$1,254.44                    |
| 58      | \$1,565.20                        | \$1,546.72                     | \$1,536.38                      | \$1,503.76                        | \$1,334.09                  | \$1,325.69                    | \$1,311.58                    |
| 59      | \$1,598.98                        | \$1,580.11                     | \$1,569.54                      | \$1,536.22                        | \$1,362.88                  | \$1,354.30                    | \$1,339.89                    |
| 60      | \$1,667.17                        | \$1,647.49                     | \$1,636.47                      | \$1,601.72                        | \$1,421.00                  | \$1,412.05                    | \$1,397.03                    |
| 61      | \$1,726.14                        | \$1,705.77                     | \$1,694.36                      | \$1,658.38                        | \$1,471.26                  | \$1,462.00                    | \$1,446.45                    |
| 62      | \$1,764.84                        | \$1,744.01                     | \$1,732.34                      | \$1,695.56                        | \$1,504.25                  | \$1,494.78                    | \$1,478.88                    |
| 63      | \$1,813.37                        | \$1,791.97                     | \$1,779.98                      | \$1,742.19                        | \$1,545.61                  | \$1,535.88                    | \$1,519.54                    |
| 64+     | \$1,842.85                        | \$1,821.10                     | \$1,808.92                      | \$1,770.51                        | \$1,570.74                  | \$1,560.85                    | \$1,544.25                    |

Pending regulatory approval.

Effective July 2023

## Rating Region 16

### Off-Exchange Full PPO (cont'd)

| Age     | Gold Full PPO<br>1000/35 OffEx | Silver Full PPO<br>2000/60 OffEx | Silver Full PPO<br>2350/65 OffEx | Silver Full PPO<br>2550/70 OffEx | Bronze Full PPO<br>5500/65 OffEx | Bronze Full PPO<br>6500/70 OffEx | Bronze Full PPO<br>6850/55 OffEx | Bronze Full PPO<br>6250/65 OffEx | Bronze Full PPO<br>7500/65 OffEx |
|---------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| 0 to 14 | \$386.85                       | \$342.22                         | \$339.82                         | \$334.52                         | \$300.46                         | \$313.15                         | \$301.63                         | \$295.25                         | \$289.54                         |
| 15      | \$421.24                       | \$372.64                         | \$370.03                         | \$364.25                         | \$327.17                         | \$340.99                         | \$328.44                         | \$321.50                         | \$315.27                         |
| 16      | \$434.39                       | \$384.27                         | \$381.58                         | \$375.62                         | \$337.38                         | \$351.63                         | \$338.69                         | \$331.53                         | \$325.11                         |
| 17      | \$447.54                       | \$395.90                         | \$393.13                         | \$386.99                         | \$347.59                         | \$362.27                         | \$348.94                         | \$341.57                         | \$334.95                         |
| 18      | \$461.70                       | \$408.43                         | \$405.56                         | \$399.23                         | \$358.59                         | \$373.73                         | \$359.98                         | \$352.37                         | \$345.55                         |
| 19      | \$475.86                       | \$420.95                         | \$418.00                         | \$411.48                         | \$369.59                         | \$385.20                         | \$371.02                         | \$363.18                         | \$356.15                         |
| 20      | \$490.52                       | \$433.92                         | \$430.88                         | \$424.16                         | \$380.98                         | \$397.07                         | \$382.45                         | \$374.37                         | \$367.13                         |
| 21      | \$505.69                       | \$447.35                         | \$444.21                         | \$437.28                         | \$392.76                         | \$409.35                         | \$394.28                         | \$385.95                         | \$378.48                         |
| 22      | \$505.69                       | \$447.35                         | \$444.21                         | \$437.28                         | \$392.76                         | \$409.35                         | \$394.28                         | \$385.95                         | \$378.48                         |
| 23      | \$505.69                       | \$447.35                         | \$444.21                         | \$437.28                         | \$392.76                         | \$409.35                         | \$394.28                         | \$385.95                         | \$378.48                         |
| 24      | \$505.69                       | \$447.35                         | \$444.21                         | \$437.28                         | \$392.76                         | \$409.35                         | \$394.28                         | \$385.95                         | \$378.48                         |
| 25      | \$507.71                       | \$449.13                         | \$445.99                         | \$439.03                         | \$394.33                         | \$410.98                         | \$395.86                         | \$387.49                         | \$379.99                         |
| 26      | \$517.83                       | \$458.08                         | \$454.87                         | \$447.77                         | \$402.18                         | \$419.17                         | \$403.75                         | \$395.21                         | \$387.56                         |
| 27      | \$529.97                       | \$468.82                         | \$465.53                         | \$458.27                         | \$411.61                         | \$429.00                         | \$413.21                         | \$404.47                         | \$396.65                         |
| 28      | \$549.69                       | \$486.26                         | \$482.86                         | \$475.32                         | \$426.93                         | \$444.96                         | \$428.59                         | \$419.53                         | \$411.41                         |
| 29      | \$565.87                       | \$500.58                         | \$497.07                         | \$489.31                         | \$439.50                         | \$458.06                         | \$441.20                         | \$431.88                         | \$423.52                         |
| 30      | \$573.96                       | \$507.74                         | \$504.18                         | \$496.31                         | \$445.78                         | \$464.61                         | \$447.51                         | \$438.05                         | \$429.57                         |
| 31      | \$586.10                       | \$518.47                         | \$514.84                         | \$506.81                         | \$455.21                         | \$474.43                         | \$456.97                         | \$447.32                         | \$438.66                         |
| 32      | \$598.23                       | \$529.21                         | \$525.50                         | \$517.30                         | \$464.63                         | \$484.26                         | \$466.44                         | \$456.58                         | \$447.74                         |
| 33      | \$605.82                       | \$535.92                         | \$532.16                         | \$523.86                         | \$470.52                         | \$490.40                         | \$472.35                         | \$462.37                         | \$453.42                         |
| 34      | \$613.91                       | \$543.08                         | \$539.27                         | \$530.86                         | \$476.81                         | \$496.95                         | \$478.66                         | \$468.54                         | \$459.47                         |
| 35      | \$617.96                       | \$546.66                         | \$542.83                         | \$534.35                         | \$479.95                         | \$500.22                         | \$481.81                         | \$471.63                         | \$462.50                         |
| 36      | \$622.00                       | \$550.23                         | \$546.38                         | \$537.85                         | \$483.09                         | \$503.50                         | \$484.97                         | \$474.72                         | \$465.53                         |
| 37      | \$626.05                       | \$553.81                         | \$549.93                         | \$541.35                         | \$486.23                         | \$506.77                         | \$488.12                         | \$477.81                         | \$468.56                         |
| 38      | \$630.09                       | \$557.39                         | \$553.49                         | \$544.85                         | \$489.38                         | \$510.05                         | \$491.28                         | \$480.89                         | \$471.59                         |
| 39      | \$638.18                       | \$564.55                         | \$560.59                         | \$551.84                         | \$495.66                         | \$516.60                         | \$497.59                         | \$487.07                         | \$477.64                         |
| 40      | \$646.27                       | \$571.71                         | \$567.70                         | \$558.84                         | \$501.94                         | \$523.15                         | \$503.89                         | \$493.24                         | \$483.70                         |
| 41      | \$658.41                       | \$582.44                         | \$578.36                         | \$569.34                         | \$511.37                         | \$532.97                         | \$513.36                         | \$502.51                         | \$492.78                         |
| 42      | \$670.04                       | \$592.73                         | \$588.58                         | \$579.39                         | \$520.40                         | \$542.39                         | \$522.43                         | \$511.38                         | \$501.49                         |
| 43      | \$686.22                       | \$607.05                         | \$602.79                         | \$593.39                         | \$532.97                         | \$555.48                         | \$535.04                         | \$523.73                         | \$513.60                         |
| 44      | \$706.45                       | \$624.94                         | \$620.56                         | \$610.88                         | \$548.68                         | \$571.86                         | \$550.81                         | \$539.17                         | \$528.74                         |
| 45      | \$730.22                       | \$645.97                         | \$641.44                         | \$631.43                         | \$567.14                         | \$591.10                         | \$569.34                         | \$557.31                         | \$546.53                         |
| 46      | \$758.54                       | \$671.02                         | \$666.32                         | \$655.92                         | \$589.14                         | \$614.02                         | \$591.42                         | \$578.92                         | \$567.72                         |
| 47      | \$790.40                       | \$699.20                         | \$694.30                         | \$683.47                         | \$613.88                         | \$639.81                         | \$616.26                         | \$603.24                         | \$591.56                         |
| 48      | \$826.81                       | \$731.41                         | \$726.28                         | \$714.95                         | \$642.16                         | \$669.28                         | \$644.65                         | \$631.03                         | \$618.81                         |
| 49      | \$862.71                       | \$763.17                         | \$757.82                         | \$746.00                         | \$670.04                         | \$698.35                         | \$672.65                         | \$658.43                         | \$645.69                         |
| 50      | \$903.17                       | \$798.96                         | \$793.36                         | \$780.98                         | \$701.47                         | \$731.09                         | \$704.19                         | \$689.31                         | \$675.97                         |
| 51      | \$943.12                       | \$834.30                         | \$828.45                         | \$815.52                         | \$732.49                         | \$763.43                         | \$735.34                         | \$719.80                         | \$705.87                         |
| 52      | \$987.11                       | \$873.22                         | \$867.10                         | \$853.57                         | \$766.66                         | \$799.05                         | \$769.64                         | \$753.37                         | \$738.79                         |
| 53      | \$1,031.61                     | \$912.58                         | \$906.19                         | \$892.05                         | \$801.23                         | \$835.07                         | \$804.34                         | \$787.34                         | \$772.10                         |
| 54      | \$1,079.65                     | \$955.08                         | \$948.39                         | \$933.59                         | \$838.54                         | \$873.96                         | \$841.79                         | \$824.00                         | \$808.05                         |
| 55      | \$1,127.69                     | \$997.58                         | \$990.59                         | \$975.13                         | \$875.85                         | \$912.84                         | \$879.25                         | \$860.67                         | \$844.01                         |
| 56      | \$1,179.78                     | \$1,043.66                       | \$1,036.34                       | \$1,020.17                       | \$916.30                         | \$955.01                         | \$919.86                         | \$900.42                         | \$882.99                         |
| 57      | \$1,232.37                     | \$1,090.18                       | \$1,082.54                       | \$1,065.65                       | \$957.15                         | \$997.58                         | \$960.87                         | \$940.56                         | \$922.36                         |
| 58      | \$1,288.50                     | \$1,139.84                       | \$1,131.85                       | \$1,114.18                       | \$1,000.75                       | \$1,043.02                       | \$1,004.63                       | \$983.40                         | \$964.37                         |
| 59      | \$1,316.32                     | \$1,164.44                       | \$1,156.28                       | \$1,138.23                       | \$1,022.35                       | \$1,065.53                       | \$1,026.32                       | \$1,004.63                       | \$985.18                         |
| 60      | \$1,372.45                     | \$1,214.10                       | \$1,205.59                       | \$1,186.77                       | \$1,065.94                       | \$1,110.97                       | \$1,070.08                       | \$1,047.47                       | \$1,027.19                       |
| 61      | \$1,420.99                     | \$1,257.04                       | \$1,248.23                       | \$1,228.75                       | \$1,103.65                       | \$1,150.27                       | \$1,107.94                       | \$1,084.52                       | \$1,063.53                       |
| 62      | \$1,452.85                     | \$1,285.22                       | \$1,276.22                       | \$1,256.30                       | \$1,128.39                       | \$1,176.06                       | \$1,132.78                       | \$1,108.83                       | \$1,087.37                       |
| 63      | \$1,492.80                     | \$1,320.56                       | \$1,311.31                       | \$1,290.84                       | \$1,159.42                       | \$1,208.39                       | \$1,163.92                       | \$1,139.32                       | \$1,117.27                       |
| 64+     | \$1,517.08                     | \$1,342.04                       | \$1,332.63                       | \$1,311.83                       | \$1,178.27                       | \$1,228.04                       | \$1,182.85                       | \$1,157.85                       | \$1,135.44                       |

Pending regulatory approval.

# Rating Region 16

| 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                       | \$396.21   | \$340.65                               | \$329.74   | \$304.80                               | \$302.84                           | \$461.26  | \$413.66                                      | \$361.37   | \$315.21   | \$340.65  | \$302.84  |
| 15                            | \$431.43   | \$370.93                               | \$359.05   | \$331.89                               | \$329.76                           | \$502.26  | \$450.43                                      | \$393.49   | \$343.23   | \$370.93  | \$329.76  |
| 16                            | \$444.90   | \$382.51                               | \$370.26   | \$342.25                               | \$340.05                           | \$517.94  | \$464.49                                      | \$405.77   | \$353.94   | \$382.51  | \$340.05  |
| 17                            | \$458.37   | \$394.08                               | \$381.47   | \$352.61                               | \$350.34                           | \$533.61  | \$478.55                                      | \$418.06   | \$364.65   | \$394.08  | \$350.34  |
| 18                            | \$472.87   | \$406.55                               | \$393.54   | \$363.77                               | \$361.43                           | \$550.50  | \$493.69                                      | \$431.28   | \$376.19   | \$406.55  | \$361.43  |
| 19                            | \$487.37   | \$419.02                               | \$405.61   | \$374.92                               | \$372.51                           | \$567.38  | \$508.83                                      | \$444.51   | \$387.73   | \$419.02  | \$372.51  |
| 20                            | \$502.39   | \$431.93                               | \$418.11   | \$386.48                               | \$383.99                           | \$584.87  | \$524.51                                      | \$458.21   | \$399.68   | \$431.93  | \$383.99  |
| 21                            | \$517.93   | \$445.29                               | \$431.04   | \$398.43                               | \$395.87                           | \$602.95  | \$540.74                                      | \$472.38   | \$412.04   | \$445.29  | \$395.87  |
| 22                            | \$517.93   | \$445.29                               | \$431.04   | \$398.43                               | \$395.87                           | \$602.95  | \$540.74                                      | \$472.38   | \$412.04   | \$445.29  | \$395.87  |
| 23                            | \$517.93   | \$445.29                               | \$431.04   | \$398.43                               | \$395.87                           | \$602.95  | \$540.74                                      | \$472.38   | \$412.04   | \$445.29  | \$395.87  |
| 24                            | \$517.93   | \$445.29                               | \$431.04   | \$398.43                               | \$395.87                           | \$602.95  | \$540.74                                      | \$472.38   | \$412.04   | \$445.29  | \$395.87  |
| 25                            | \$520.00   | \$447.07                               | \$432.76   | \$400.02                               | \$397.45                           | \$605.37  | \$542.90                                      | \$474.27   | \$413.68   | \$447.07  | \$397.45  |
| 26                            | \$530.36   | \$455.98                               | \$441.38   | \$407.99                               | \$405.37                           | \$617.43  | \$553.71                                      | \$483.72   | \$421.93   | \$455.98  | \$405.37  |
| 27                            | \$542.79   | \$466.67                               | \$451.73   | \$417.55                               | \$414.87                           | \$631.90  | \$566.69                                      | \$495.05   | \$431.81   | \$466.67  | \$414.87  |
| 28                            | \$562.99   | \$484.03                               | \$468.54   | \$433.09                               | \$430.31                           | \$655.41  | \$587.78                                      | \$513.48   | \$447.88   | \$484.03  | \$430.31  |
| 29                            | \$579.56   | \$498.28                               | \$482.33   | \$445.84                               | \$442.98                           | \$674.71  | \$605.08                                      | \$528.59   | \$461.07   | \$498.28  | \$442.98  |
| 30                            | \$587.85   | \$505.41                               | \$489.23   | \$452.22                               | \$449.31                           | \$684.35  | \$613.74                                      | \$536.15   | \$467.66   | \$505.41  | \$449.31  |
| 31                            | \$600.28   | \$516.09                               | \$499.57   | \$461.78                               | \$458.81                           | \$698.82  | \$626.71                                      | \$547.49   | \$477.55   | \$516.09  | \$458.81  |
| 32                            | \$612.71   | \$526.78                               | \$509.92   | \$471.34                               | \$468.31                           | \$713.30  | \$639.69                                      | \$558.82   | \$487.44   | \$526.78  | \$468.31  |
| 33                            | \$620.48   | \$533.46                               | \$516.38   | \$477.32                               | \$474.25                           | \$722.34  | \$647.80                                      | \$565.91   | \$493.62   | \$533.46  | \$474.25  |
| 34                            | \$628.76   | \$540.58                               | \$523.28   | \$483.69                               | \$480.58                           | \$731.99  | \$656.45                                      | \$573.47   | \$500.21   | \$540.58  | \$480.58  |
| 35                            | \$632.91   | \$544.15                               | \$526.73   | \$486.88                               | \$483.75                           | \$736.81  | \$660.78                                      | \$577.25   | \$503.51   | \$544.15  | \$483.75  |
| 36                            | \$637.05   | \$547.71                               | \$530.18   | \$490.07                               | \$486.92                           | \$741.63  | \$665.11                                      | \$581.03   | \$506.80   | \$547.71  | \$486.92  |
| 37                            | \$641.19   | \$551.27                               | \$533.62   | \$493.25                               | \$490.09                           | \$746.46  | \$669.43                                      | \$584.81   | \$510.10   | \$551.27  | \$490.09  |
| 38                            | \$645.34   | \$554.83                               | \$537.07   | \$496.44                               | \$493.25                           | \$751.28  | \$673.76                                      | \$588.58   | \$513.40   | \$554.83  | \$493.25  |
| 39                            | \$653.62   | \$561.96                               | \$543.97   | \$502.82                               | \$499.59                           | \$760.93  | \$682.41                                      | \$596.14   | \$519.99   | \$561.96  | \$499.59  |
| 40                            | \$661.91   | \$569.08                               | \$550.87   | \$509.19                               | \$505.92                           | \$770.58  | \$691.06                                      | \$603.70   | \$526.58   | \$569.08  | \$505.92  |
| 41                            | \$674.34   | \$579.77                               | \$561.21   | \$518.75                               | \$515.42                           | \$785.05  | \$704.04                                      | \$615.04   | \$536.47   | \$579.77  | \$515.42  |
| 42                            | \$686.25   | \$590.01                               | \$571.12   | \$527.92                               | \$524.53                           | \$798.92  | \$716.48                                      | \$625.90   | \$545.95   | \$590.01  | \$524.53  |
| 43                            | \$702.83   | \$604.26                               | \$584.92   | \$540.67                               | \$537.19                           | \$818.21  | \$733.78                                      | \$641.02   | \$559.13   | \$604.26  | \$537.19  |
| 44                            | \$723.54   | \$622.07                               | \$602.16   | \$556.60                               | \$553.03                           | \$842.33  | \$755.41                                      | \$659.91   | \$575.61   | \$622.07  | \$553.03  |
| 45                            | \$747.89   | \$643.00                               | \$622.42   | \$575.33                               | \$571.63                           | \$870.67  | \$780.82                                      | \$682.12   | \$594.98   | \$643.00  | \$571.63  |
| 46                            | \$776.89   | \$667.94                               | \$646.56   | \$597.64                               | \$593.80                           | \$904.43  | \$811.10                                      | \$708.57   | \$618.05   | \$667.94  | \$593.80  |
| 47                            | \$809.52   | \$695.99                               | \$673.71   | \$622.74                               | \$618.74                           | \$942.42  | \$845.17                                      | \$738.33   | \$644.01   | \$695.99  | \$618.74  |
| 48                            | \$846.81   | \$728.05                               | \$704.75   | \$651.43                               | \$647.24                           | \$985.83  | \$884.10                                      | \$772.34   | \$673.68   | \$728.05  | \$647.24  |
| 49                            | \$883.58   | \$759.67                               | \$735.35   | \$679.72                               | \$675.35                           | \$1,028.64                                      | \$922.50                                      | \$805.88   | \$702.93   | \$759.67  | \$675.35  |
| 50                            | \$925.02   | \$795.29                               | \$769.83   | \$711.59                               | \$707.02                           | \$1,076.88                                      | \$965.76                                      | \$843.67   | \$735.90   | \$795.29  | \$707.02  |
| 51                            | \$965.93   | \$830.47                               | \$803.88   | \$743.07                               | \$738.29                           | \$1,124.51                                      | \$1,008.47                                    | \$880.99   | \$768.45   | \$830.47  | \$738.29  |
| 52                            | \$1,010.99                                       | \$869.21                               | \$841.38   | \$777.73                               | \$772.74                           | \$1,176.97                                      | \$1,055.52                                    | \$922.08   | \$804.29   | \$869.21  | \$772.74  |
| 53                            | \$1,056.57                                       | \$908.39                               | \$879.32   | \$812.79                               | \$807.57                           | \$1,230.03                                      | \$1,103.10                                    | \$963.65   | \$840.55   | \$908.39  | \$807.57  |
| 54                            | \$1,105.78                                       | \$950.70                               | \$920.26   | \$850.64                               | \$845.18                           | \$1,287.31                                      | \$1,154.47                                    | \$1,008.53                                       | \$879.70   | \$950.70  | \$845.18  |
| 55                            | \$1,154.98                                       | \$993.00                               | \$961.21   | \$888.50                               | \$882.79                           | \$1,344.59                                      | \$1,205.84                                    | \$1,053.40                                       | \$918.84   | \$993.00  | \$882.79  |
| 56                            | \$1,208.32                                       | \$1,038.86                             | \$1,005.61   | \$929.53                               | \$923.56                           | \$1,406.69                                      | \$1,261.54                                    | \$1,102.06                                       | \$961.28   | \$1,038.86  | \$923.56  |
| 57                            | \$1,262.19                                       | \$1,085.18                             | \$1,050.44   | \$970.97                               | \$964.73                           | \$1,469.40                                      | \$1,317.78                                    | \$1,151.19                                       | \$1,004.13                                       | \$1,085.18  | \$964.73  |
| 58                            | \$1,319.68                                       | \$1,134.60                             | \$1,098.28   | \$1,015.20                             | \$1,008.67                         | \$1,536.33                                      | \$1,377.80                                    | \$1,203.62                                       | \$1,049.87                                       | \$1,134.60  | \$1,008.67  |
| 59                            | \$1,348.17                                       | \$1,159.09                             | \$1,121.99   | \$1,037.11                             | \$1,030.45                         | \$1,569.49                                      | \$1,407.54                                    | \$1,229.60                                       | \$1,072.53                                       | \$1,159.09  | \$1,030.45  |
| 60                            | \$1,405.66                                       | \$1,208.52                             | \$1,169.83   | \$1,081.34                             | \$1,074.39                         | \$1,636.42                                      | \$1,467.56                                    | \$1,282.04                                       | \$1,118.27                                       | \$1,208.52  | \$1,074.39  |
| 61                            | \$1,455.38                                       | \$1,251.27                             | \$1,211.21   | \$1,119.58                             | \$1,112.39                         | \$1,694.30                                      | \$1,519.47                                    | \$1,327.38                                       | \$1,157.82                                       | \$1,251.27  | \$1,112.39  |
| 62                            | \$1,488.01                                       | \$1,279.32                             | \$1,238.37   | \$1,144.69                             | \$1,137.33                         | \$1,732.29                                      | \$1,553.54                                    | \$1,357.14                                       | \$1,183.78                                       | \$1,279.32  | \$1,137.33  |
| 63                            | \$1,528.92                                       | \$1,314.50                             | \$1,272.42   | \$1,176.16                             | \$1,168.60                         | \$1,779.92                                      | \$1,596.25                                    | \$1,394.46                                       | \$1,216.33                                       | \$1,314.50  | \$1,168.60  |
| 64+                           | \$1,553.78                                       | \$1,335.87                             | \$1,293.11   | \$1,195.29                             | \$1,187.61                         | \$1,808.86                                      | \$1,622.21                                    | \$1,417.14                                       | \$1,236.11                                       | \$1,335.87  | \$1,187.61  |

Pending regulatory approval.

Effective July 2023

## Rating Region 16 – Rates are for groups with 1-100 eligible employees

### Infertility Rates\*

| Age     | Off Exchange Full PPO,<br>Off Exchange Full PPO Savings,<br>Mirror Full PPO,<br>Mirror Full PPO Savings | Off Exchange Tandem PPO,<br>Off Exchange Tandem PPO Savings | Access+ HMO,<br>Mirror Access+ HMO | Local Access+ HMO | Off Exchange Trio HMO,<br>Mirror Trio HMO |
|---------|---|---|------------------------------------|-------------------|---|
| 0 to 14 | \$5.59  | \$5.42  | \$5.45                             | \$5.43            | \$5.45                                    |
| 15      | \$6.09  | \$5.90  | \$5.93                             | \$5.91            | \$5.94                                    |
| 16      | \$6.28  | \$6.08  | \$6.12                             | \$6.10            | \$6.13                                    |
| 17      | \$6.47  | \$6.26  | \$6.30                             | \$6.28            | \$6.31                                    |
| 18      | \$6.67  | \$6.46  | \$6.50                             | \$6.48            | \$6.51                                    |
| 19      | \$6.88  | \$6.66  | \$6.70                             | \$6.68            | \$6.71                                    |
| 20      | \$7.09  | \$6.87  | \$6.90                             | \$6.88            | \$6.92                                    |
| 21      | \$7.31  | \$7.08  | \$7.12                             | \$7.09            | \$7.13                                    |
| 22      | \$7.31  | \$7.08  | \$7.12                             | \$7.09            | \$7.13                                    |
| 23      | \$7.31  | \$7.08  | \$7.12                             | \$7.09            | \$7.13                                    |
| 24      | \$7.31  | \$7.08  | \$7.12                             | \$7.09            | \$7.13                                    |
| 25      | \$7.34  | \$7.11  | \$7.15                             | \$7.12            | \$7.16                                    |
| 26      | \$7.48  | \$7.25  | \$7.29                             | \$7.26            | \$7.30                                    |
| 27      | \$7.66  | \$7.42  | \$7.46                             | \$7.43            | \$7.47                                    |
| 28      | \$7.94  | \$7.69  | \$7.74                             | \$7.71            | \$7.75                                    |
| 29      | \$8.18  | \$7.92  | \$7.96                             | \$7.94            | \$7.98                                    |
| 30      | \$8.29  | \$8.03  | \$8.08                             | \$8.05            | \$8.09                                    |
| 31      | \$8.47  | \$8.20  | \$8.25                             | \$8.22            | \$8.26                                    |
| 32      | \$8.64  | \$8.37  | \$8.42                             | \$8.39            | \$8.43                                    |
| 33      | \$8.75  | \$8.48  | \$8.53                             | \$8.50            | \$8.54                                    |
| 34      | \$8.87  | \$8.59  | \$8.64                             | \$8.61            | \$8.66                                    |
| 35      | \$8.93  | \$8.65  | \$8.70                             | \$8.67            | \$8.71                                    |
| 36      | \$8.99  | \$8.70  | \$8.75                             | \$8.73            | \$8.77                                    |
| 37      | \$9.05  | \$8.76  | \$8.81                             | \$8.78            | \$8.83                                    |
| 38      | \$9.10  | \$8.82  | \$8.87                             | \$8.84            | \$8.88                                    |
| 39      | \$9.22  | \$8.93  | \$8.98                             | \$8.95            | \$9.00                                    |
| 40      | \$9.34  | \$9.04  | \$9.10                             | \$9.06            | \$9.11                                    |
| 41      | \$9.51  | \$9.21  | \$9.27                             | \$9.24            | \$9.28                                    |
| 42      | \$9.68  | \$9.38  | \$9.43                             | \$9.40            | \$9.45                                    |
| 43      | \$9.91  | \$9.60  | \$9.66                             | \$9.63            | \$9.68                                    |
| 44      | \$10.21   | \$9.89  | \$9.94                             | \$9.91            | \$9.96                                    |
| 45      | \$10.55   | \$10.22   | \$10.28                            | \$10.24           | \$10.30                                   |
| 46      | \$10.96   | \$10.61   | \$10.67                            | \$10.64           | \$10.69                                   |
| 47      | \$11.42   | \$11.06   | \$11.12                            | \$11.08           | \$11.14                                   |
| 48      | \$11.94   | \$11.57   | \$11.63                            | \$11.60           | \$11.66                                   |
| 49      | \$12.46   | \$12.07   | \$12.14                            | \$12.10           | \$12.16                                   |
| 50      | \$13.05   | \$12.64   | \$12.71                            | \$12.67           | \$12.73                                   |
| 51      | \$13.62   | \$13.19   | \$13.27                            | \$13.23           | \$13.30                                   |
| 52      | \$14.26   | \$13.81   | \$13.89                            | \$13.84           | \$13.91                                   |
| 53      | \$14.90   | \$14.43   | \$14.52                            | \$14.47           | \$14.54                                   |
| 54      | \$15.60   | \$15.10   | \$15.19                            | \$15.14           | \$15.22                                   |
| 55      | \$16.29   | \$15.78   | \$15.87                            | \$15.81           | \$15.90                                   |
| 56      | \$17.04   | \$16.51   | \$16.60                            | \$16.54           | \$16.63                                   |
| 57      | \$17.80   | \$17.24   | \$17.34                            | \$17.28           | \$17.37                                   |
| 58      | \$18.61   | \$18.03   | \$18.13                            | \$18.07           | \$18.16                                   |
| 59      | \$19.01   | \$18.42   | \$18.52                            | \$18.46           | \$18.55                                   |
| 60      | \$19.82   | \$19.20   | \$19.31                            | \$19.25           | \$19.35                                   |
| 61      | \$20.53   | \$19.88   | \$19.99                            | \$19.93           | \$20.03                                   |
| 62      | \$20.99   | \$20.32   | \$20.44                            | \$20.37           | \$20.48                                   |
| 63      | \$21.56   | \$20.88   | \$21.00                            | \$20.93           | \$21.04                                   |
| 64+     | \$21.91   | \$21.22   | \$21.34                            | \$21.27           | \$21.38                                   |

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.

# 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 15

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                            | \$36.20  | \$72.20           | \$90.20               | \$122.60          |
| D696    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$46.00  | \$92.00           | \$115.00              | \$156.40          |
| D857    | Bronze DPPO/\$1500/MAC                            | \$45.70  | \$91.30           | \$114.20              | \$155.20          |
| D858    | Bronze DPPO/\$1500/MAC/Child Only Ortho           | \$46.80  | \$93.50           | \$116.90              | \$159.00          |
| D706    | Silver DPPO/\$1500/MAC                            | \$49.70  | \$99.20           | \$124.10              | \$168.70          |
| D708    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$51.50  | \$103.20          | \$129.00              | \$175.40          |
| D710    | Silver DPPO/\$1500/U90                            | \$67.90  | \$135.90          | \$169.80              | \$230.90          |
| D712    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$74.50  | \$148.90          | \$186.00              | \$253.10          |
| D863    | Gold DPPO/\$1500/MAC                              | \$50.80  | \$101.60          | \$127.10              | \$172.80          |
| D864    | Gold DPPO/\$1500/MAC/Adult+Child Ortho            | \$56.50  | \$113.10          | \$141.40              | \$192.30          |
| D865    | Gold DPPO/\$2000/MAC                              | \$59.60  | \$119.20          | \$149.10              | \$202.70          |
| D866    | Gold DPPO/\$2000/MAC/Adult+Child Ortho            | \$65.90  | \$131.80          | \$164.80              | \$224.10          |
| D714    | Gold DPPO/\$1500/U90                              | \$69.00  | \$137.90          | \$172.50              | \$234.60          |
| D716    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$76.00  | \$152.00          | \$189.90              | \$258.30          |
| D718    | Gold DPPO/\$2000/U90                              | \$71.00  | \$141.80          | \$177.30              | \$241.30          |
| D720    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$77.60  | \$155.30          | \$194.00              | \$263.80          |
| D722    | Platinum DPPO/\$2500/U90                          | \$108.90 | \$217.70          | \$272.10              | \$370.20          |
| D724    | Platinum DPPO/\$2500/U90/Adult+Child Ortho        | \$112.90 | \$225.70          | \$282.00              | \$383.70          |
| D726    | Platinum DPPO/\$3000/U90                          | \$113.50 | \$227.00          | \$283.80              | \$386.00          |
| D728    | Platinum DPPO/\$3000/U90/Adult+Child Ortho        | \$117.20 | \$234.40          | \$293.00              | \$398.50          |
| D730    | Platinum DPPO/\$5000/U90                          | \$116.70 | \$233.30          | \$291.70              | \$396.70          |
| D732    | Platinum DPPO/\$5000/U90/Adult+Child Ortho        | \$120.10 | \$240.40          | \$300.40              | \$408.50          |
| D734    | Diamond DPPO/\$3000/U95                           | \$127.50 | \$255.10          | \$318.90              | \$433.60          |
| D736    | Diamond DPPO/\$3000/U95/Adult+Child Ortho         | \$130.60 | \$261.10          | \$326.50              | \$444.00          |
| D738    | Diamond DPPO/\$5000/U95                           | \$131.10 | \$262.20          | \$327.80              | \$445.70          |
| D740    | Diamond DPPO/\$5000/U95/Adult+Child Ortho         | \$133.90 | \$267.90          | \$334.80              | \$455.30          |
| Plan ID | Voluntary DPPO plans*                             | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
| D698    | Bronze Voluntary DPPO/\$1000/MAC                  | \$35.50  | \$71.00           | \$88.80               | \$120.80          |
| D702    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$43.00  | \$86.00           | \$107.50              | \$146.10          |
| D859    | Bronze Voluntary DPPO/\$1500/MAC                  | \$44.90  | \$89.80           | \$112.20              | \$152.60          |
| D861    | Bronze Voluntary DPPO/\$1500/MAC/Child Only Ortho | \$49.20  | \$98.30           | \$123.00              | \$167.20          |

\* 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 15

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                            | \$33.80  | \$67.50           | \$84.40               | \$114.70          |
| D697    | Bronze DPPO/\$1000/MAC/Child Only Ortho           | \$37.20  | \$74.40           | \$93.10               | \$126.40          |
| D867    | Bronze DPPO/\$1500/MAC                            | \$35.90  | \$71.70           | \$89.70               | \$121.90          |
| D868    | Bronze DPPO/\$1500/MAC/Child Only Ortho           | \$39.20  | \$78.30           | \$97.90               | \$133.10          |
| D707    | Silver DPPO/\$1500/MAC                            | \$40.20  | \$80.30           | \$100.40              | \$136.40          |
| D709    | Silver DPPO/\$1500/MAC/Adult+Child Ortho          | \$44.50  | \$89.00           | \$111.20              | \$151.30          |
| D711    | Silver DPPO/\$1500/U90                            | \$55.00  | \$109.90          | \$137.30              | \$186.90          |
| D713    | Silver DPPO/\$1500/U90/Adult+Child Ortho          | \$60.30  | \$120.40          | \$150.50              | \$204.70          |
| D873    | Gold DPPO/\$1500/MAC                              | \$39.80  | \$79.60           | \$99.60               | \$135.40          |
| D874    | Gold DPPO/\$1500/MAC/Adult+Child Ortho            | \$44.30  | \$88.70           | \$110.90              | \$150.70          |
| D875    | Gold DPPO/\$2000/MAC                              | \$46.90  | \$93.70           | \$117.20              | \$159.30          |
| D876    | Gold DPPO/\$2000/MAC/Adult+Child Ortho            | \$51.70  | \$103.40          | \$129.30              | \$175.80          |
| D715    | Gold DPPO/\$1500/U90                              | \$55.80  | \$111.60          | \$139.60              | \$189.70          |
| D717    | Gold DPPO/\$1500/U90/Adult+Child Ortho            | \$61.40  | \$123.00          | \$153.70              | \$208.90          |
| D719    | Gold DPPO/\$2000/U90                              | \$66.40  | \$132.70          | \$165.90              | \$225.70          |
| D721    | Gold DPPO/\$2000/U90/Adult+Child Ortho            | \$72.60  | \$145.20          | \$181.50              | \$246.80          |
| D723    | Platinum DPPO/\$2500/U90                          | \$88.10  | \$176.20          | \$220.10              | \$299.30          |
| D725    | Platinum DPPO/\$2500/U90/Adult+Child Ortho        | \$97.30  | \$194.50          | \$243.30              | \$330.80          |
| D727    | Platinum DPPO/\$3000/U90                          | \$91.80  | \$183.70          | \$229.60              | \$312.20          |
| D729    | Platinum DPPO/\$3000/U90/Adult+Child Ortho        | \$94.80  | \$189.50          | \$237.00              | \$322.30          |
| D731    | Platinum DPPO/\$5000/U90                          | \$94.40  | \$188.80          | \$235.90              | \$320.90          |
| D733    | Platinum DPPO/\$5000/U90/Adult+Child Ortho        | \$97.20  | \$194.30          | \$243.00              | \$330.40          |
| D735    | Diamond DPPO/\$3000/U95                           | \$103.10 | \$206.30          | \$258.00              | \$350.80          |
| D737    | Diamond DPPO/\$3000/U95/Adult+Child Ortho         | \$105.60 | \$211.20          | \$264.00              | \$359.10          |
| D739    | Diamond DPPO/\$5000/U95                           | \$106.10 | \$212.10          | \$265.10              | \$360.50          |
| D741    | Diamond DPPO/\$5000/U95/Adult+Child Ortho         | \$108.20 | \$216.70          | \$270.90              | \$368.40          |
| Plan ID | Voluntary DPPO plans*                             | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
| D700    | Bronze Voluntary DPPO/\$1000/MAC                  | \$33.20  | \$66.60           | \$83.10               | \$113.10          |
| D704    | Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho | \$34.70  | \$69.60           | \$86.90               | \$118.20          |
| D869    | Bronze Voluntary DPPO/\$1500/MAC                  | \$35.20  | \$70.40           | \$88.00               | \$119.70          |
| D871    | Bronze Voluntary DPPO/\$1500/MAC/Child Only Ortho | \$38.60  | \$77.20           | \$96.60               | \$131.20          |

\* 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 16

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 16

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 15 and 16

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     | \$14.60  | \$30.30           | \$39.00               | \$48.70           |
| D252    | Dental HMO Plus      | \$21.90  | \$46.60           | \$55.60               | \$70.10           |
| D253    | Dental HMO Deluxe    | \$25.50  | \$51.00           | \$59.60               | \$76.60           |
| D254    | Dental HMO Voluntary | \$20.30  | \$40.50           | \$47.50               | \$61.00           |
| D523    | Dental HMO Standard  | \$18.90  | \$39.50           | \$50.70               | \$63.40           |

## Specialty Benefits Dental HMO Regions 15 and 16

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     | \$12.50  | \$26.00           | \$33.40               | \$41.70           |
| D378    | Dental HMO Plus      | \$18.90  | \$40.00           | \$47.70               | \$60.10           |
| D379    | Dental HMO Deluxe    | \$21.80  | \$43.80           | \$51.00               | \$65.60           |
| D380    | Dental HMO Voluntary | \$17.40  | \$34.70           | \$40.70               | \$52.30           |
| D524    | Dental HMO Standard  | \$16.20  | \$33.90           | \$43.60               | \$54.30           |

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 <sup>†</sup> | 3.75         |
| 70-74 <sup>‡</sup> | 5.33         |
| 75-79 <sup>‡</sup> | 8.39         |
| 80-84 <sup>‡</sup> | 12.05        |
| 85+ <sup>‡</sup>   | 18.04        |

### Dependent life insurance rates for 2-9 eligible employees

|          |               |
|----------|---------------|
| All ages | \$.45/\$1,000 |
|----------|---------------|

\* 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 15 and 16)\*

Rates are for groups with 1-50 eligible employees

| ID   | Dental In-Network Only (Regions 15 and 16)*  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|--|----------|-------------------|-----------------------|-------------------|
| D317 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho           | \$43.70  | \$87.00           | \$111.70              | \$130.50          |
| D318 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho        | \$40.30  | \$80.60           | \$103.30              | \$120.80          |
| D319 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho | \$47.00  | \$94.10           | \$120.60              | \$141.10          |
| D321 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho | \$47.00  | \$94.10           | \$120.60              | \$141.10          |

## Dental In-Network Only (Regions 15 and 16)\*

Rates are for groups with 51-100 eligible employees

| ID   | Dental In-Network Only (Regions 15 and 16)*  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|--|----------|-------------------|-----------------------|-------------------|
| D387 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/Ortho           | \$32.70  | \$65.30           | \$83.70               | \$98.00           |
| D388 | Smile <sup>SM</sup> In-Network Only Dental Plan 50/1500/Endo-Perio 80%/No Ortho        | \$30.20  | \$60.50           | \$77.50               | \$90.60           |
| D389 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho | \$35.40  | \$70.50           | \$90.50               | \$105.90          |
| D391 | Smile <sup>SM</sup> In-Network Only Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho | \$35.40  | \$70.50           | \$90.50               | \$105.90          |

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

# Dental PPO Region 15

Rates are for groups with 1-50 eligible employees

| ID   | Dental PPO (Region 15)  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D067 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$37.90  | \$76.00           | \$96.00               | \$128.50          |
| D272 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$30.60  | \$61.50           | \$79.00               | \$106.30          |
| D273 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$41.00  | \$81.70           | \$105.00              | \$122.60          |
| D274 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$48.90  | \$96.60           | \$122.70              | \$143.20          |
| D275 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$54.40  | \$108.90          | \$137.70              | \$159.90          |
| D278 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$55.40  | \$110.90          | \$140.50              | \$187.30          |
| D280 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$86.30  | \$171.40          | \$215.10              | \$290.10          |
| D497 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$42.00  | \$82.90           | \$102.70              | \$123.20          |
| D499 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$28.00  | \$56.30           | \$70.90               | \$96.00           |
| D501 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$30.20  | \$60.10           | \$75.60               | \$100.80          |
| D505 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$57.70  | \$116.30          | \$144.80              | \$196.90          |
| D507 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$50.90  | \$102.10          | \$129.40              | \$172.60          |
| D509 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$73.80  | \$146.80          | \$184.60              | \$248.60          |
| D511 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$61.20  | \$122.60          | \$154.40              | \$207.50          |
| D513 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$49.50  | \$98.90           | \$124.80              | \$145.70          |
| D515 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$61.60  | \$124.00          | \$156.00              | \$202.80          |
| D517 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$37.60  | \$75.90           | \$94.30               | \$113.30          |
| D519 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$59.60  | \$119.20          | \$150.20              | \$201.80          |
| D521 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$52.80  | \$106.40          | \$132.30              | \$179.90          |
| D525 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$35.90  | \$71.40           | \$89.90               | \$119.70          |
| D527 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$77.30  | \$155.60          | \$195.90              | \$254.60          |
| D529 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$61.70  | \$124.10          | \$156.20              | \$203.10          |
| D531 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$34.10  | \$68.60           | \$86.40               | \$117.00          |
| D533 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$59.50  | \$118.30          | \$148.80              | \$200.40          |
| D535 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$46.10  | \$92.10           | \$116.30              | \$135.70          |
| D537 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$45.30  | \$90.50           | \$114.10              | \$133.30          |
| D539 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$69.30  | \$137.90          | \$173.40              | \$233.50          |
| D541 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$64.10  | \$127.50          | \$160.30              | \$215.90          |
| D543 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$68.40  | \$136.00          | \$171.20              | \$230.40          |
| D545 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$69.00  | \$137.20          | \$172.60              | \$232.50          |
| D572 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$79.10  | \$157.40          | \$198.20              | \$266.80          |
| D574 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$71.30  | \$142.10          | \$178.80              | \$240.60          |
| D576 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$92.70  | \$184.30          | \$232.00              | \$312.20          |
| D578 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$84.10  | \$167.30          | \$210.40              | \$283.30          |
| D580 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$87.50  | \$174.00          | \$218.90              | \$294.80          |
| D582 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$78.90  | \$157.00          | \$197.50              | \$266.00          |

# Dental PPO Region 15

Rates are for groups with 51-100 eligible employees

| ID   | Dental PPO (Region 15)  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D364 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$23.00  | \$46.10           | \$59.20               | \$79.70           |
| D365 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$30.80  | \$61.30           | \$78.70               | \$91.90           |
| D366 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$36.70  | \$72.50           | \$92.00               | \$107.40          |
| D367 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$40.80  | \$81.60           | \$103.20              | \$119.90          |
| D370 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$41.50  | \$83.10           | \$105.40              | \$140.50          |
| D372 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$64.70  | \$128.50          | \$161.40              | \$217.60          |
| D373 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$28.50  | \$56.90           | \$72.10               | \$96.40           |
| D498 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$31.50  | \$62.20           | \$77.10               | \$92.50           |
| D500 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$21.00  | \$42.20           | \$53.20               | \$72.10           |
| D503 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$22.70  | \$45.10           | \$56.70               | \$75.50           |
| D506 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$43.40  | \$87.20           | \$108.70              | \$147.70          |
| D508 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$38.20  | \$76.60           | \$97.00               | \$129.50          |
| D510 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$55.40  | \$110.10          | \$138.50              | \$186.40          |
| D512 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$45.90  | \$91.80           | \$115.80              | \$155.60          |
| D514 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$37.10  | \$74.20           | \$93.60               | \$109.30          |
| D516 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$46.10  | \$93.00           | \$117.10              | \$152.10          |
| D518 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR                 | \$28.20  | \$56.90           | \$70.70               | \$85.00           |
| D520 | Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR  | \$44.60  | \$89.40           | \$112.50              | \$151.40          |
| D522 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR    | \$39.60  | \$79.70           | \$99.20               | \$134.90          |
| D526 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$27.00  | \$53.60           | \$67.40               | \$89.80           |
| D528 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$57.90  | \$116.70          | \$146.90              | \$191.00          |
| D530 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$46.20  | \$93.20           | \$117.20              | \$152.30          |
| D532 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$25.60  | \$51.40           | \$64.80               | \$87.70           |
| D534 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$44.60  | \$88.80           | \$111.60              | \$150.40          |
| D536 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$34.50  | \$69.10           | \$87.20               | \$101.80          |
| D538 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$33.90  | \$67.90           | \$85.60               | \$99.90           |
| D540 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$52.00  | \$103.30          | \$130.10              | \$175.20          |
| D542 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$48.10  | \$95.60           | \$120.20              | \$162.00          |
| D544 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV               | \$51.30  | \$102.00          | \$128.30              | \$172.90          |
| D546 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80       | \$51.80  | \$102.90          | \$129.50              | \$174.40          |
| D573 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$59.30  | \$118.10          | \$148.60              | \$200.20          |
| D575 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$53.50  | \$106.50          | \$134.00              | \$180.50          |
| D577 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$69.40  | \$138.20          | \$173.80              | \$234.30          |
| D579 | Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV            | \$63.00  | \$125.40          | \$157.70              | \$212.60          |
| D581 | Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90 | \$65.60  | \$130.50          | \$164.20              | \$221.10          |
| D583 | Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90       | \$59.20  | \$117.80          | \$148.10              | \$199.50          |

# Dental PPO Region 16

Rates are for groups with 1-50 eligible employees

| ID   | Dental PPO (Region 16)  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D067 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$37.90  | \$76.00           | \$96.00               | \$128.50          |
| D272 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$30.60  | \$61.50           | \$79.00               | \$106.30          |
| D273 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$41.00  | \$81.70           | \$105.00              | \$122.60          |
| D274 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$48.90  | \$96.60           | \$122.70              | \$143.20          |
| D275 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$54.40  | \$108.90          | \$137.70              | \$159.90          |
| D278 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$55.40  | \$110.90          | \$140.50              | \$187.30          |
| D280 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$86.30  | \$171.40          | \$215.10              | \$290.10          |
| D497 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$40.40  | \$79.70           | \$98.70               | \$118.50          |
| D499 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$27.00  | \$54.10           | \$68.20               | \$92.40           |
| D501 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$29.00  | \$57.80           | \$72.70               | \$96.90           |
| D505 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$55.50  | \$111.80          | \$139.30              | \$189.30          |
| D507 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$49.00  | \$98.20           | \$124.30              | \$165.80          |
| D509 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$70.90  | \$141.00          | \$177.40              | \$238.90          |
| D511 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$58.80  | \$117.90          | \$148.40              | \$199.40          |
| D513 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$47.60  | \$95.10           | \$120.00              | \$140.00          |
| D515 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$59.20  | \$119.20          | \$150.00              | \$195.00          |
| D517 | Smile <sup>SM</sup> 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 <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$34.50  | \$68.70           | \$86.40               | \$115.10          |
| D527 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$74.30  | \$149.70          | \$188.30              | \$244.80          |
| D529 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$59.20  | \$119.30          | \$150.20              | \$195.20          |
| D531 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$32.80  | \$65.90           | \$83.00               | \$112.40          |
| D533 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$57.20  | \$113.80          | \$143.10              | \$192.70          |
| D535 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$44.30  | \$88.60           | \$111.80              | \$130.50          |
| D537 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$43.50  | \$87.00           | \$109.70              | \$128.00          |
| D539 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$66.60  | \$132.50          | \$166.70              | \$224.50          |
| D541 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$61.60  | \$122.50          | \$154.20              | \$207.60          |
| D543 | Smile <sup>SM</sup> 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 <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$76.10  | \$151.40          | \$190.40              | \$256.50          |
| D574 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$68.60  | \$136.50          | \$171.80              | \$231.20          |
| D576 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$89.00  | \$177.20          | \$222.90              | \$300.10          |
| D578 | Smile <sup>SM</sup> 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 Region 16

Rates are for groups with 51-100 eligible employees

| ID   | Dental PPO (Region 16)  | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D364 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac                    | \$23.00  | \$46.10           | \$59.20               | \$79.70           |
| D365 | Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC                    | \$30.80  | \$61.30           | \$78.70               | \$91.90           |
| D366 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac                          | \$36.70  | \$72.50           | \$92.00               | \$107.40          |
| D367 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac                        | \$40.80  | \$81.60           | \$103.20              | \$119.90          |
| D370 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC                      | \$41.50  | \$83.10           | \$105.40              | \$140.50          |
| D372 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85                 | \$64.70  | \$128.50          | \$161.40              | \$217.60          |
| D373 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC          | \$28.50  | \$56.90           | \$72.10               | \$96.40           |
| D498 | Smile <sup>SM</sup> 50/1500/No Ortho/Mac/NR                       | \$30.20  | \$59.90           | \$74.00               | \$88.90           |
| D500 | Smile <sup>SM</sup> Basic 75/1000/No Ortho/Mac/NR                 | \$20.20  | \$40.60           | \$51.10               | \$69.30           |
| D503 | Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR       | \$21.80  | \$43.40           | \$54.50               | \$72.60           |
| D506 | Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR           | \$41.60  | \$83.80           | \$104.40              | \$142.00          |
| D508 | Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR                   | \$36.70  | \$73.60           | \$93.20               | \$124.40          |
| D510 | Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR              | \$53.20  | \$105.80          | \$133.10              | \$179.30          |
| D512 | Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR         | \$44.20  | \$88.40           | \$111.30              | \$149.50          |
| D514 | Smile <sup>SM</sup> Plus 50/1500/Ortho/Mac/NR                     | \$35.70  | \$71.30           | \$90.00               | \$105.10          |
| D516 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR                | \$44.40  | \$89.40           | \$112.50              | \$146.30          |
| D518 | Smile <sup>SM</sup> 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 <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC          | \$25.90  | \$51.50           | \$64.80               | \$86.30           |
| D528 | Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80             | \$55.70  | \$112.20          | \$141.20              | \$183.60          |
| D530 | Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80          | \$44.40  | \$89.50           | \$112.60              | \$146.50          |
| D532 | Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC                    | \$24.60  | \$49.40           | \$62.20               | \$84.40           |
| D534 | Smile <sup>SM</sup> Basic 50/1000/Ortho/U85                       | \$42.80  | \$85.30           | \$107.30              | \$144.50          |
| D536 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC                     | \$33.20  | \$66.40           | \$83.80               | \$97.90           |
| D538 | Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP                  | \$32.60  | \$65.30           | \$82.30               | \$96.00           |
| D540 | Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80                   | \$49.90  | \$99.30           | \$125.10              | \$168.40          |
| D542 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80                | \$46.20  | \$91.80           | \$115.60              | \$155.70          |
| D544 | Smile <sup>SM</sup> 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 <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV               | \$57.10  | \$113.60          | \$142.90              | \$192.40          |
| D575 | Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV            | \$51.50  | \$102.40          | \$128.80              | \$173.40          |
| D577 | Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV               | \$66.80  | \$132.90          | \$167.20              | \$225.10          |
| D579 | Smile <sup>SM</sup> 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           |

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

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