



# 2-50 Small Group EmployeeElect Monthly Rates

Updated Rates - Effective January 1, 2010

Complete rates for health, dental, vision and life products, including our newest plans

**Offered by Anthem Blue Cross:**

**Health Plans**

- PPO \$30 Copay
- PPO \$40 Copay
- Premier PPO \$10 Copay
- Premier PPO \$20 Copay
- Premier PPO \$30 Copay
- High Deductible EPO
- Select \$25 HMO
- Select \$35 HMO
- Saver \$20 HMO
- Saver \$30 HMO
- Saver \$40 HMO
- Classic \$20 HMO
- Classic \$30 HMO
- Classic \$40 HMO
- HMO \$10 100%
- HMO \$25 100%

**Dental Plans**

- Dental Net DHMO
- Voluntary Dental Saver Select HMO

**Offered by Anthem Blue Cross Life and Health Insurance Company:**

**Health Plans**

- PPO \$20 Copay
- PPO \$25 Copay GenRx
- PPO \$35 Copay GenRx
- PPO \$45 Copay GenRx
- Lumenos HIA+ 500
- Lumenos HIA+ 750
- Lumenos<sup>®</sup> HSA 2000 (100/70)
- Lumenos<sup>®</sup> HSA 3000 (100/70)
- Lumenos<sup>®</sup> HSA 5000 (100/70)
- Lumenos<sup>®</sup> HSA 1500 (80/50)
- Lumenos<sup>®</sup> HSA 2500 (80/50)
- Lumenos<sup>®</sup> HSA 3500 (80/50)
- Solution 2500 PPO
- Solution 3500 PPO
- Solution 5000 PPO
- Elements Hospital
- Elements Hospital Plus
- Elements Hospital Preferred

**Dental Plans**

- Dental Blue Silver 100-80
- Dental Blue Silver Plus 100-80
- Dental Blue Gold 100-80
- Dental Blue Gold Plus 100-80
- Dental Blue Platinum 100-80
- Dental Blue Platinum Plus 100-80
- Basic Option Dental PPO
- Standard Option Dental PPO
- High Option Dental PPO
- Voluntary Dental PPO

**Vision Options**

- Blue View Plus
- Blue View

**Life Options**

- Basic Term Life and AD&D Coverage
- Optional Dependent Life Coverage
- Supplemental Life

Updated rates for the actively marketed plans listed above are included in this rate guide. Rates for demarketed dental plans can be found on the Small Group Agent website or at [anthem.com/easyrenew](http://anthem.com/easyrenew).

## Health and dental rating area definitions (except for the Select HMO health plan)

The following indicate rating area by county and ZIP code, except for the Select HMO health plan. The employee's home address determines the rating area. If there is a question regarding area availability, please call your local agent or Anthem Blue Cross at 800-627-8797.

<b>AREA 1:</b>	Amador (except 95629), Calaveras (except 95230, 95236), Mono (except 93514), Monterey (except 93451, 95076), San Benito (93930, 95004 only), San Luis Obispo (93426 only)
<b>AREA 2:</b>	Alameda (95304, 95377, 95391 only), Alpine, Calaveras (95230, 95236 only), Del Norte, El Dorado (ZIP codes beginning with 961), Humboldt (95552 only), Inyo (except 93527), Lassen, Marin, Modoc, Mono (93514 only), Napa (94589, 94590 only), Nevada, Placer (except 95626, 95668, 95692), Plumas (except 95981), Sacramento (94571 only), San Benito (except 93210, 93930, 95004), San Joaquin (except 94505, 94514, 95632, 95690), San Mateo, Shasta, Sierra (except 95922), Siskiyou, Solano (except 94503, 95616, 95618, 95690, 95694), Stanislaus (except 95322, 95329), Sutter (95648 only), Tehama (except 95963, 95973), Trinity (except 95526), Tuolumne (95230 only), Yuba (95960, 95977 only)
<b>AREA 3:</b>	Alameda (except 95304, 95377, 95391), Amador (95629 only), Butte, Colusa, Contra Costa, El Dorado (ZIP codes beginning with 956, 957), Glenn, Humboldt (except 95552), Lake, Mariposa (95321, 95329 only), Mendocino, Monterey (95076 only), Napa (except 94589, 94590), Placer (95626, 95668, 95692 only), Plumas (95981 only), Sacramento (except 94571), San Francisco, San Joaquin (94505, 94514, 95632, 95690 only), Santa Clara, Santa Cruz, Sierra (95922 only), Solano (94503, 95616, 95618, 95690, 95694 only), Sonoma, Stanislaus (95329 only), Sutter (except 95648), Tehama (95963, 95973 only), Trinity (95526 only), Tuolumne (except 95230, 95311), Yolo, Yuba (except 95960, 95977)
<b>AREA 4:</b>	Los Angeles (90623, 90630, 90631 only), Orange (except 90638), Riverside (92883 only)
<b>AREA 5:</b>	Los Angeles (except 91709, 93243, 93560 and except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (90265 and ZIP codes beginning with 913 only)
<b>AREA 6:</b>	Imperial, Los Angeles (91709 only), Riverside (except 92883), San Bernardino (except 91766, 91792, 93516, 93555, 93558), San Diego
<b>AREA 7:</b>	Fresno, Inyo (93527 only), Kern (except 93536), Kings, Los Angeles (93243, 93560 only), Madera, Mariposa (except 95321, 95329), Merced, San Benito (93210 only), San Bernadino (93516, 93555, 93558 only), San Luis Obispo (93252 only), Santa Barbara (93252 only), Stanislaus (95322 only), Tulare, Tuolumne (95311 only), Ventura (93252 only)
<b>AREA 8:</b>	Monterey (93451 only), San Luis Obispo (except 93252, 93426), Santa Barbara (except 93252), Ventura (except 90265, 93252 and ZIP codes beginning with 913)
<b>AREA 9:</b>	Kern (93536 only), Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90623, 90630, 90631, 91709, 93560), Orange (90638 only), San Bernardino (91766, 91792 only)

## Select HMO health rating area definition

The following indicate rating area by county and ZIP code for the Select HMO Plan. The employee's home address determines the rating area. If there is a question regarding area availability, please call your local agent or Anthem Blue Cross at 800-627-8797.

AREA 1:	Not available
AREA 2:	Alameda (95304, 95377, 95391 only), Nevada (except 95728, 96111, 96160, 96161, 96162), Placer (except 95626, 95668, 95692, 95715, 95724, 96140, 96141, 96142, 96143, 96145, 96146, 96148, 96161), Sacramento (94571 only), San Joaquin (except 94505, 94514, 95632, 95690), San Mateo, Stanislaus (except 95322, 95329)
AREA 3:	Alameda (except 95304, 95377, 95391), Contra Costa, Placer (95626, 95668, 95692 only), Sacramento (except 94571), San Francisco, San Joaquin (94505, 94514, 95632, 95690 only), Santa Clara, Santa Cruz, Stanislaus (95329 only), Yolo
AREA 4:	Los Angeles (90623, 90630, 90631 only), Orange (except 90638), Riverside (92883 only)
AREA 5:	Los Angeles (except 91709, 93243, 93560 and except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (90265 and ZIP codes beginning with 913 only)
AREA 6:	Imperial, Los Angeles (91709 only), Riverside (except 92883, 92225, 92226, 92239), San Bernardino (except 91766, 91792, 92363, 92364, 92365, 93516, 93555, 93558), San Diego (except 91901, 91905, 91906, 91916, 91917, 91934, 91935, 91948, 91962, 91963, 91980, 92004, 92036, 92059, 92061, 92066, 92086)
AREA 7:	Fresno, Kern (except 93536), Los Angeles (93243, 93560 only), Merced, San Bernardino (93516, 93555, 93558 only), Stanislaus (95322 only), Tulare
AREA 8:	Ventura
AREA 9:	Kern (93536 only), Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90623, 90630, 90631, 91709, 93560), Orange (90638 only), San Bernardino (91766, 91792 only)

## How to convert these 1.0 RAF rates to other RAFs:

This file includes the Standard Employee Risk Rates (SERR) or 1.00 Risk Adjustment Factor (RAF) rates for all rating areas for Small Group Medical plans. The following calculations are provided to assist you in obtaining the monthly rates for RAFs other than 1.00. **TO OBTAIN ANOTHER RAF RATE, MULTIPLY THE 1.00 STANDARD RATE BY THE RAF.**

Take the hassle out of RAF conversions and use our convenient on-line RAF engine:

### Health/dental rates online – All RAFs

- 1) Login to the Small Group Agent Website at [anthem.com/ca](http://anthem.com/ca).
- 2) From the Small Group tab pull down menu, click on “View Materials, Rates, Forms and Tools.”
- 3) Select “Rates” from the main menu or visit [anthem.com/easyrenew](http://anthem.com/easyrenew).

### Examples:

**To obtain 0.90 RAF rates**, multiply the 1.00 Standard Rates by 0.90. If the result is not a whole dollar amount, round up to the next higher whole dollar amount.

**Example: 1.00 Standard Rate is \$206.00.**

**\$206.00 x 0.90 = \$185.40. The 0.90 RAF rate would be \$186.00.**

**To obtain 1.10 RAF rates**, multiply the 1.00 Standard Rates by 1.10. If the result is not a whole dollar amount, round down to the next lower whole dollar amount.

**Example: 1.00 Standard Rate is \$206.00.**

**\$206.00 x 1.10 = \$226.60. The 1.10 RAF rate would be \$226.00.**

**To obtain all other RAF rates**, multiply the 1.00 Standard Rates by the particular RAF. If the result is not a whole dollar amount, round to the nearest whole dollar amount (amounts with 50 cents or more, round up; amounts with 49 cents or less, round down).

**.93 RAF Example:** 1.00 Standard Rate is \$206.00.

**\$206.00 x 0.93 = \$191.58. The 0.93 RAF rate would be \$192.00.**

**1.05 RAF Example:** 1.00 Standard Rate is \$206.00.

**\$206.00 x 1.05 = \$216.30. The 1.05 RAF rate would be \$216.00.**

Small Group 1.0 RAF rates rounded to whole dollars

**AREA 1**  
**1.0 RAF**

		HMO Plans										Premier PPO Plans			PPO Copay Plans		
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$568	\$538	\$497	\$460	\$419	\$473	\$443	\$415	n/a	n/a	\$552	\$501	\$464	\$415	\$375	\$336
	30 - 39	709	672	622	576	525	596	558	523	n/a	n/a	682	614	568	524	473	421
	40 - 49	771	730	677	626	571	650	608	570	n/a	n/a	901	822	761	690	623	563
	50 - 54	974	924	857	794	725	821	769	721	n/a	n/a	1,217	1,105	1,023	924	834	759
	55 - 59	1,236	1,170	1,086	1,006	916	1,042	976	915	n/a	n/a	1,498	1,353	1,251	1,143	1,032	932
	60 - 64	1,644	1,557	1,444	1,339	1,221	1,384	1,297	1,217	n/a	n/a	1,904	1,732	1,602	1,465	1,324	1,193
	65+ PRIMARY	2,108	1,996	1,852	1,717	1,565	1,728	1,618	1,518	n/a	n/a	2,184	2,025	1,873	1,706	1,540	1,397
	65+ SECONDARY	1,449	1,372	1,271	1,178	1,074	1,177	1,102	1,033	n/a	n/a	925	843	779	717	647	585
EMPLOYEE & SPOUSE	AGE - under 30	\$1,489	\$1,410	\$1,306	\$1,211	\$1,104	\$1,255	\$1,176	\$1,103	n/a	n/a	\$1,586	\$1,452	\$1,342	\$1,224	\$1,105	\$1,000
	30 - 39	1,762	1,669	1,548	1,434	1,307	1,480	1,385	1,299	n/a	n/a	1,863	1,708	1,579	1,436	1,297	1,165
	40 - 49	1,932	1,829	1,700	1,574	1,435	1,620	1,516	1,422	n/a	n/a	1,805	1,656	1,532	1,405	1,269	1,145
	50 - 54	1,986	1,881	1,745	1,617	1,475	1,667	1,561	1,465	n/a	n/a	2,504	2,298	2,126	1,942	1,753	1,577
	55 - 59	2,827	2,676	2,482	2,300	2,097	2,383	2,231	2,093	n/a	n/a	3,100	2,846	2,632	2,401	2,168	1,958
	60 - 64	3,045	2,883	2,675	2,477	2,259	2,549	2,387	2,240	n/a	n/a	3,735	3,416	3,159	2,879	2,600	2,346
	65+ PRIMARY	4,364	4,132	3,831	3,550	3,236	3,589	3,360	3,152	n/a	n/a	5,202	4,804	4,443	4,052	3,659	3,302
	65+ SECONDARY	3,492	3,307	3,068	2,842	2,591	2,868	2,686	2,518	n/a	n/a	2,467	2,267	2,097	1,906	1,721	1,547
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,330	\$1,258	\$1,167	\$1,081	\$986	\$1,119	\$1,048	\$983	n/a	n/a	\$1,194	\$1,086	\$1,004	\$904	\$817	\$741
	30 - 39	1,457	1,380	1,278	1,185	1,080	1,237	1,158	1,087	n/a	n/a	1,320	1,190	1,101	1,003	906	819
	40 - 49	1,452	1,375	1,276	1,182	1,077	1,225	1,147	1,076	n/a	n/a	1,325	1,210	1,119	1,015	917	828
	50 - 54	1,447	1,370	1,271	1,178	1,074	1,210	1,133	1,062	n/a	n/a	1,581	1,436	1,328	1,203	1,087	985
	55 - 59	1,712	1,621	1,505	1,393	1,270	1,446	1,353	1,269	n/a	n/a	1,884	1,708	1,579	1,441	1,302	1,171
	60 - 64	2,099	1,986	1,843	1,708	1,557	1,762	1,649	1,547	n/a	n/a	2,308	2,100	1,943	1,769	1,598	1,443
	65+ PRIMARY	2,594	2,455	2,279	2,112	1,925	2,128	1,993	1,869	n/a	n/a	2,543	2,347	2,170	1,984	1,792	1,606
	65+ SECONDARY	1,693	1,604	1,488	1,379	1,257	1,385	1,298	1,217	n/a	n/a	1,014	921	852	787	711	638
FAMILY	AGE - under 30	\$1,880	\$1,780	\$1,655	\$1,533	\$1,398	\$1,587	\$1,486	\$1,394	n/a	n/a	\$1,805	\$1,626	\$1,504	\$1,378	\$1,244	\$1,123
	30 - 39	2,194	2,078	1,926	1,785	1,627	1,848	1,731	1,624	n/a	n/a	2,076	1,878	1,737	1,586	1,432	1,291
	40 - 49	2,331	2,207	2,049	1,897	1,730	1,958	1,834	1,720	n/a	n/a	2,272	2,069	1,914	1,748	1,578	1,424
	50 - 54	2,633	2,493	2,314	2,144	1,955	2,215	2,074	1,945	n/a	n/a	2,712	2,451	2,268	2,070	1,869	1,687
	55 - 59	2,960	2,803	2,599	2,408	2,196	2,492	2,333	2,188	n/a	n/a	3,281	2,977	2,753	2,508	2,266	2,051
	60 - 64	3,502	3,317	3,075	2,850	2,597	2,954	2,764	2,593	n/a	n/a	4,110	3,747	3,465	3,154	2,848	2,576
	65+ PRIMARY	4,944	4,682	4,341	4,021	3,666	4,066	3,807	3,571	n/a	n/a	5,204	4,809	4,447	4,057	3,664	3,308
	65+ SECONDARY	3,833	3,631	3,366	3,119	2,843	3,137	2,937	2,754	n/a	n/a	2,472	2,272	2,101	1,914	1,728	1,559

AREA 1: (except for Select HMO Plan): Amador (except 95629), Calaveras (except 95230, 95236), Mono (except 93514), Monterey (except 93451, 95076), San Benito (93930, 95004 only), San Luis Obispo (93426 only)

\*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.  
\*\*Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans					
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*			
\$292	\$270	\$249	\$210	\$182	\$162	\$307	\$338	\$310	\$242	\$192	\$271	\$231	\$205	\$320	\$123	\$148	\$184	AGE - under 30	EMPLOYEE ONLY	
364	336	311	283	245	219	382	420	415	325	258	363	310	275	425	150	180	225	30 - 39		
487	451	417	411	353	316	515	566	603	471	375	528	450	400	625	205	246	307	40 - 49		
657	609	562	492	424	380	692	761	723	564	449	633	541	480	729	270	325	405	50 - 54		
808	748	692	628	543	487	851	935	921	721	572	806	689	611	946	333	401	500	55 - 59		
1,035	958	887	786	679	607	1,110	1,219	1,156	902	718	1,011	863	767	1,184	434	522	650	60 - 64		
1,212	1,123	1,037	1,021	882	788	1,314	1,444	1,503	1,173	933	1,316	1,122	996	1,484	503	603	753	65+ PRIMARY		
507	470	435	582	503	450	552	607	854	667	530	748	637	566	830	205	246	307	65+ SECONDARY		
\$866	\$802	\$741	\$435	\$375	\$336	\$865	\$950	\$640	\$499	\$398	\$560	\$478	\$424	\$570	\$357	\$428	\$535	AGE - under 30		EMPLOYEE & SPOUSE
1,011	936	865	583	505	452	1,019	1,120	858	671	533	751	641	569	770	415	499	622	30 - 39		
995	921	851	839	725	649	1,016	1,117	1,234	964	767	1,080	922	818	1,097	404	484	604	40 - 49		
1,369	1,268	1,171	1,021	882	788	1,385	1,520	1,503	1,173	933	1,316	1,122	996	1,331	559	671	837	50 - 54		
1,697	1,572	1,452	1,298	1,122	1,004	1,712	1,881	1,908	1,490	1,185	1,671	1,426	1,265	1,703	689	827	1,033	55 - 59		
2,035	1,885	1,741	1,585	1,371	1,225	2,113	2,322	2,330	1,820	1,448	2,039	1,741	1,545	2,097	828	995	1,241	60 - 64		
2,862	2,652	2,450	1,952	1,686	1,507	2,978	3,272	2,868	2,240	1,783	2,511	2,143	1,902	2,494	1,166	1,400	1,748	65+ PRIMARY		
1,342	1,243	1,149	1,161	1,003	897	1,399	1,538	1,707	1,336	1,061	1,494	1,276	1,132	1,467	540	649	810	65+ SECONDARY		
\$643	\$595	\$550	\$382	\$329	\$294	\$676	\$742	\$563	\$441	\$350	\$494	\$421	\$374	\$517	\$270	\$325	\$405	AGE - under 30	EMPLOYEE & CHILD(REN)	
709	656	607	492	424	380	745	819	722	564	449	632	540	479	654	295	354	442	30 - 39		
717	664	613	642	553	495	762	837	941	736	585	823	702	624	851	300	360	450	40 - 49		
854	791	731	704	610	545	907	997	1,035	809	644	906	774	687	928	355	426	532	50 - 54		
1,015	940	868	805	694	621	1,071	1,177	1,183	924	735	1,035	884	784	1,064	421	506	631	55 - 59		
1,252	1,159	1,072	936	809	723	1,340	1,473	1,376	1,076	855	1,204	1,028	912	1,229	516	620	774	60 - 64		
1,391	1,289	1,189	1,176	1,018	909	1,529	1,680	1,730	1,350	1,075	1,514	1,293	1,147	1,504	579	694	867	65+ PRIMARY		
553	512	475	806	695	621	605	666	1,187	927	737	1,038	887	786	977	228	273	342	65+ SECONDARY		
\$975	\$904	\$834	\$597	\$513	\$459	\$993	\$1,091	\$877	\$685	\$545	\$768	\$655	\$582	\$784	\$403	\$483	\$603	AGE - under 30		FAMILY
1,119	1,037	958	795	686	613	1,154	1,268	1,164	911	723	1,020	869	772	1,043	468	562	702	30 - 39		
1,231	1,141	1,055	1,018	881	786	1,280	1,407	1,496	1,168	930	1,310	1,118	992	1,331	505	607	758	40 - 49		
1,462	1,354	1,249	1,065	920	823	1,516	1,666	1,565	1,223	972	1,370	1,170	1,037	1,409	607	729	909	50 - 54		
1,775	1,645	1,520	1,351	1,166	1,042	1,832	2,012	1,986	1,551	1,234	1,738	1,484	1,317	1,787	742	891	1,113	55 - 59		
2,232	2,068	1,912	1,595	1,377	1,231	2,339	2,569	2,342	1,830	1,455	2,051	1,750	1,553	2,100	926	1,112	1,388	60 - 64		
2,867	2,656	2,455	2,018	1,744	1,560	3,051	3,351	2,968	2,320	1,845	2,599	2,218	1,968	2,499	1,180	1,417	1,768	65+ PRIMARY		
1,351	1,251	1,156	1,189	1,028	919	1,439	1,579	1,750	1,367	1,088	1,532	1,307	1,160	1,528	548	658	821	65+ SECONDARY		

Small Group 1.0 RAF rates rounded to whole dollars

**AREA 2  
1.0 RAF**

		HMO Plans										Premier PPO Plans			PPO Copay Plans		
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$473	\$448	\$415	\$384	\$351	\$383	\$358	\$335	\$318	\$294	\$456	\$393	\$363	\$342	\$309	\$269
	30 - 39	602	570	528	489	446	490	459	431	407	376	574	498	461	424	383	338
	40 - 49	652	618	573	531	484	523	489	458	434	401	759	661	611	572	516	460
	50 - 54	822	779	723	669	610	666	624	585	556	515	1,025	888	821	766	692	613
	55 - 59	1,040	985	915	848	773	847	792	743	704	651	1,257	1,086	1,004	945	854	748
	60 - 64	1,373	1,300	1,204	1,115	1,017	1,109	1,038	974	919	850	1,615	1,406	1,301	1,216	1,098	968
	65+ PRIMARY	1,687	1,597	1,485	1,376	1,254	1,337	1,254	1,176	1,111	1,026	1,953	1,801	1,666	1,560	1,409	1,238
	65+ SECONDARY	1,156	1,096	1,014	939	856	944	885	829	783	724	814	751	694	651	588	517
EMPLOYEE & SPOUSE	AGE - under 30	\$1,206	\$1,142	\$1,061	\$983	\$896	\$960	\$898	\$843	\$797	\$737	\$1,320	\$1,162	\$1,075	\$1,009	\$911	\$799
	30 - 39	1,430	1,354	1,256	1,163	1,061	1,133	1,061	995	939	868	1,553	1,365	1,263	1,181	1,067	943
	40 - 49	1,540	1,458	1,354	1,255	1,144	1,223	1,146	1,075	1,015	938	1,531	1,362	1,260	1,175	1,061	937
	50 - 54	1,620	1,534	1,421	1,316	1,200	1,281	1,200	1,125	1,064	983	2,107	1,858	1,719	1,605	1,449	1,269
	55 - 59	2,287	2,165	2,011	1,863	1,698	1,820	1,704	1,598	1,510	1,394	2,608	2,297	2,125	1,985	1,793	1,574
	60 - 64	2,430	2,303	2,134	1,976	1,802	1,942	1,818	1,706	1,611	1,489	3,161	2,805	2,595	2,432	2,196	1,934
	65+ PRIMARY	3,428	3,247	3,009	2,788	2,542	2,708	2,536	2,379	2,247	2,076	4,566	4,212	3,896	3,656	3,302	2,894
	65+ SECONDARY	2,732	2,588	2,400	2,224	2,027	2,242	2,099	1,969	1,862	1,721	2,155	1,973	1,825	1,709	1,543	1,362
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,104	\$1,045	\$971	\$900	\$820	\$896	\$839	\$787	\$744	\$688	\$1,009	\$868	\$803	\$752	\$679	\$595
	30 - 39	1,232	1,167	1,083	1,002	914	990	928	870	824	762	1,112	954	883	825	745	657
	40 - 49	1,219	1,154	1,070	991	904	978	915	859	810	749	1,120	978	905	843	762	673
	50 - 54	1,211	1,146	1,062	983	896	984	920	863	815	752	1,344	1,155	1,068	1,004	907	790
	55 - 59	1,430	1,354	1,256	1,163	1,061	1,153	1,080	1,014	958	886	1,596	1,369	1,266	1,184	1,069	939
	60 - 64	1,763	1,669	1,549	1,435	1,308	1,421	1,330	1,247	1,180	1,091	1,952	1,695	1,568	1,470	1,327	1,164
	65+ PRIMARY	2,070	1,959	1,816	1,682	1,533	1,634	1,530	1,435	1,357	1,255	2,274	2,096	1,939	1,813	1,637	1,435
	65+ SECONDARY	1,353	1,280	1,189	1,102	1,005	1,110	1,039	975	920	851	905	829	766	710	642	572
FAMILY	AGE - under 30	\$1,569	\$1,486	\$1,377	\$1,276	\$1,163	\$1,277	\$1,195	\$1,121	\$1,061	\$981	\$1,513	\$1,308	\$1,210	\$1,130	\$1,021	\$902
	30 - 39	1,843	1,745	1,617	1,499	1,366	1,488	1,393	1,307	1,233	1,139	1,757	1,512	1,398	1,306	1,180	1,042
	40 - 49	1,957	1,854	1,717	1,591	1,450	1,565	1,466	1,375	1,300	1,201	1,926	1,672	1,546	1,447	1,306	1,145
	50 - 54	2,194	2,079	1,927	1,786	1,628	1,789	1,675	1,571	1,485	1,371	2,294	1,978	1,829	1,710	1,544	1,362
	55 - 59	2,448	2,318	2,150	1,993	1,816	1,981	1,855	1,740	1,644	1,519	2,773	2,395	2,216	2,080	1,879	1,648
	60 - 64	2,936	2,780	2,579	2,390	2,179	2,373	2,222	2,085	1,969	1,820	3,482	3,025	2,798	2,623	2,369	2,085
	65+ PRIMARY	3,942	3,733	3,460	3,206	2,923	3,114	2,915	2,735	2,585	2,388	4,607	4,257	3,937	3,682	3,324	2,925
	65+ SECONDARY	3,063	2,900	2,687	2,490	2,269	2,503	2,343	2,198	2,078	1,920	2,182	2,001	1,851	1,728	1,561	1,371

AREA 2: (except for Select HMO Plan): Alameda (95304, 95377, 95391 only), Alpine, Calaveras (95230, 95236 only), Del Norte, El Dorado (ZIP codes beginning with 961), Humboldt (95552 only), Inyo (except 93527), Lassen, Marin, Modoc (94505, 94514, 95632, 95690), San Mateo, Shasta, Sierra (except 95922), Siskiyou, Solano (except 94503, 95616, 95618, 95690, 95694), Stanislaus (except 95322, 95329), Sutter (95648 only), Tehama (except 95963, 95973), Tri

\*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

\*\*Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$232	\$215	\$198	\$173	\$144	\$130	\$248	\$273	\$250	\$195	\$155	\$219	\$187	\$166	\$279	\$113	\$136	\$170	AGE - under 30
292	270	250	227	198	176	308	338	335	262	209	294	251	223	375	142	171	213	30 - 39
398	368	340	333	284	254	415	456	486	378	302	425	363	322	547	193	231	289	40 - 49
532	493	454	399	345	308	558	613	583	457	362	510	436	386	661	255	306	382	50 - 54
648	600	555	506	437	391	685	752	744	583	462	651	555	494	838	312	375	468	55 - 59
839	777	718	634	547	489	894	982	932	728	580	816	696	617	1,049	404	484	604	60 - 64
1,072	994	917	826	715	639	1,122	1,233	1,210	947	752	1,059	904	802	1,392	512	616	768	65+ PRIMARY
447	414	381	470	405	362	490	538	688	538	427	603	515	456	785	209	250	313	65+ SECONDARY
\$693	\$642	\$592	\$352	\$304	\$270	\$698	\$767	\$515	\$403	\$320	\$450	\$384	\$341	\$512	\$329	\$395	\$494	AGE - under 30
816	756	697	473	408	364	821	903	691	540	429	605	517	458	686	383	461	574	30 - 39
813	753	695	680	587	525	820	900	993	777	617	869	742	658	991	387	465	580	40 - 49
1,098	1,017	940	826	715	639	1,116	1,226	1,210	947	752	1,059	904	802	1,204	526	632	789	50 - 54
1,365	1,264	1,167	1,049	907	811	1,382	1,517	1,538	1,201	956	1,347	1,150	1,020	1,517	645	774	966	55 - 59
1,676	1,553	1,435	1,280	1,108	990	1,705	1,873	1,878	1,467	1,168	1,644	1,403	1,245	1,855	790	949	1,184	60 - 64
2,510	2,325	2,147	1,577	1,363	1,220	2,516	2,763	2,312	1,805	1,437	2,024	1,728	1,533	2,320	1,188	1,427	1,780	65+ PRIMARY
1,180	1,093	1,011	938	811	725	1,246	1,368	1,377	1,075	856	1,205	1,029	912	1,381	554	664	829	65+ SECONDARY
\$515	\$477	\$441	\$310	\$269	\$241	\$544	\$598	\$455	\$356	\$282	\$398	\$340	\$301	\$449	\$241	\$290	\$362	AGE - under 30
568	527	488	398	343	306	601	660	583	454	362	510	436	386	575	273	328	409	30 - 39
583	540	499	517	447	399	616	677	759	592	471	665	567	503	743	273	328	409	40 - 49
683	633	584	570	492	440	732	803	833	653	518	730	623	552	823	322	387	482	50 - 54
814	755	696	650	562	503	864	950	951	746	591	833	711	631	945	383	461	574	55 - 59
1,005	932	861	755	653	583	1,081	1,187	1,109	866	690	971	828	735	1,094	477	573	715	60 - 64
1,244	1,152	1,065	951	821	734	1,321	1,450	1,393	1,088	866	1,220	1,041	924	1,419	589	707	882	65+ PRIMARY
495	459	423	653	563	504	544	598	956	747	594	837	714	633	923	229	274	343	65+ SECONDARY
\$781	\$723	\$668	\$482	\$417	\$372	\$800	\$880	\$705	\$552	\$438	\$617	\$527	\$467	\$704	\$368	\$442	\$552	AGE - under 30
904	837	774	641	554	495	930	1,022	940	735	584	822	702	623	935	430	515	644	30 - 39
991	918	849	824	710	634	1,032	1,133	1,206	941	750	1,056	901	800	1,194	472	567	707	40 - 49
1,180	1,093	1,011	861	746	666	1,222	1,343	1,262	986	784	1,105	943	837	1,244	554	664	829	50 - 54
1,430	1,324	1,223	1,091	942	843	1,476	1,621	1,601	1,250	994	1,402	1,196	1,062	1,577	672	807	1,007	55 - 59
1,807	1,674	1,547	1,288	1,112	996	1,886	2,071	1,888	1,475	1,173	1,653	1,410	1,252	1,864	849	1,019	1,272	60 - 64
2,536	2,349	2,171	1,631	1,408	1,259	2,584	2,839	2,391	1,868	1,486	2,093	1,786	1,586	2,337	1,197	1,438	1,794	65+ PRIMARY
1,187	1,099	1,016	960	830	743	1,295	1,422	1,410	1,101	877	1,235	1,054	936	1,426	557	669	834	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

oc, Mono (93514 only), Napa (94589, 94590 only), Nevada, Placer (except 95626, 95668, 95692), Plumas (except 95981), Sacramento (94571 only), San Benito (except 93210, 93930, 95004), San Joaquin (except 95004 only), Stanislaus (except 95204, 95205, 95206, 95207, 95208, 95209, 95210, 95211, 95212, 95213, 95214, 95215, 95216, 95217, 95218, 95219, 95220, 95221, 95222, 95223, 95224, 95225, 95226, 95227, 95228, 95229, 95230, 95231, 95232, 95233, 95234, 95235, 95236, 95237, 95238, 95239, 95240, 95241, 95242, 95243, 95244, 95245, 95246, 95247, 95248, 95249, 95250, 95251, 95252, 95253, 95254, 95255, 95256, 95257, 95258, 95259, 95260, 95261, 95262, 95263, 95264, 95265, 95266, 95267, 95268, 95269, 95270, 95271, 95272, 95273, 95274, 95275, 95276, 95277, 95278, 95279, 95280, 95281, 95282, 95283, 95284, 95285, 95286, 95287, 95288, 95289, 95290, 95291, 95292, 95293, 95294, 95295, 95296, 95297, 95298, 95299, 95300), Tuolumne (95230 only), Yuba (95960, 95977 only)

Small Group 1.0 RAF rates rounded to whole dollars

**AREA 3**  
**1.0 RAF**

		HMO Plans										Premier PPO Plans			PPO Copay Plans		
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$443	\$419	\$388	\$360	\$328	\$354	\$331	\$311	\$286	\$264	\$391	\$359	\$332	\$305	\$274	\$241
	30 - 39	553	525	488	452	412	438	410	384	356	328	487	440	407	372	336	295
	40 - 49	604	572	529	491	448	480	450	422	391	361	646	590	545	500	452	405
	50 - 54	755	714	662	614	560	601	563	528	488	450	881	793	734	673	608	534
	55 - 59	962	911	841	779	710	764	715	671	621	574	1,082	977	904	827	747	657
	60 - 64	1,273	1,205	1,115	1,033	942	1,026	961	902	831	769	1,397	1,272	1,177	1,080	975	856
	65+ PRIMARY	1,720	1,629	1,511	1,400	1,276	1,323	1,239	1,162	1,074	992	1,653	1,580	1,461	1,342	1,212	1,061
	65+ SECONDARY	1,173	1,111	1,029	953	869	962	900	845	779	720	750	716	661	599	541	478
EMPLOYEE & SPOUSE	AGE - under 30	\$1,142	\$1,082	\$1,000	\$928	\$846	\$900	\$842	\$789	\$730	\$674	\$1,125	\$1,042	\$964	\$883	\$797	\$701
	30 - 39	1,360	1,289	1,196	1,108	1,011	1,072	1,005	942	869	803	1,328	1,223	1,131	1,043	942	826
	40 - 49	1,481	1,402	1,302	1,206	1,100	1,176	1,102	1,033	953	880	1,312	1,222	1,130	1,043	942	825
	50 - 54	1,524	1,442	1,337	1,239	1,130	1,216	1,138	1,067	984	909	1,803	1,664	1,539	1,409	1,273	1,119
	55 - 59	2,170	2,055	1,907	1,767	1,611	1,717	1,608	1,509	1,392	1,286	2,220	2,050	1,896	1,741	1,572	1,382
	60 - 64	2,346	2,221	2,061	1,910	1,740	1,877	1,758	1,649	1,522	1,405	2,738	2,547	2,356	2,158	1,950	1,713
	65+ PRIMARY	3,517	3,331	3,087	2,861	2,608	2,706	2,534	2,377	2,194	2,027	3,851	3,693	3,416	3,131	2,828	2,487
	65+ SECONDARY	2,806	2,657	2,463	2,282	2,080	2,303	2,156	2,022	1,867	1,725	1,979	1,871	1,731	1,588	1,435	1,263
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,023	\$968	\$896	\$830	\$756	\$810	\$759	\$711	\$656	\$606	\$860	\$770	\$713	\$655	\$592	\$516
	30 - 39	1,149	1,088	1,009	935	852	906	849	796	736	680	951	859	794	727	656	577
	40 - 49	1,139	1,078	998	925	843	904	847	794	733	677	961	873	807	745	672	591
	50 - 54	1,128	1,068	992	919	838	895	838	786	727	672	1,144	1,036	958	881	796	694
	55 - 59	1,320	1,249	1,159	1,073	979	1,039	973	912	842	778	1,354	1,228	1,135	1,035	935	826
	60 - 64	1,636	1,549	1,439	1,333	1,215	1,306	1,224	1,148	1,057	976	1,687	1,536	1,420	1,302	1,177	1,035
	65+ PRIMARY	2,118	2,006	1,861	1,723	1,571	1,629	1,525	1,431	1,319	1,219	1,916	1,837	1,698	1,553	1,402	1,233
	65+ SECONDARY	1,380	1,307	1,213	1,123	1,024	1,132	1,060	994	917	848	824	783	725	662	599	525
FAMILY	AGE - under 30	\$1,453	\$1,375	\$1,275	\$1,181	\$1,076	\$1,156	\$1,083	\$1,016	\$935	\$865	\$1,294	\$1,171	\$1,083	\$991	\$894	\$788
	30 - 39	1,713	1,621	1,504	1,393	1,270	1,348	1,262	1,184	1,094	1,011	1,501	1,355	1,253	1,147	1,037	905
	40 - 49	1,815	1,719	1,596	1,479	1,349	1,436	1,345	1,262	1,163	1,074	1,649	1,502	1,389	1,273	1,149	1,010
	50 - 54	2,054	1,945	1,800	1,669	1,521	1,631	1,526	1,432	1,322	1,222	1,967	1,775	1,642	1,504	1,358	1,194
	55 - 59	2,283	2,161	2,005	1,858	1,694	1,800	1,686	1,582	1,460	1,349	2,369	2,140	1,980	1,818	1,643	1,441
	60 - 64	2,732	2,588	2,398	2,222	2,026	2,187	2,047	1,920	1,771	1,637	3,010	2,744	2,538	2,323	2,099	1,847
	65+ PRIMARY	4,041	3,828	3,551	3,290	2,999	3,106	2,909	2,729	2,518	2,327	3,894	3,737	3,457	3,168	2,861	2,520
	65+ SECONDARY	3,139	2,972	2,757	2,554	2,329	2,577	2,414	2,264	2,089	1,931	1,994	1,893	1,750	1,614	1,457	1,269

AREA 3: (except for Select HMO Plan): Alameda (except 95304, 95377, 95391), Amador (95629 only), Butte, Colusa, Contra Costa, El Dorado (ZIP codes beginning with 956, 957), Glenn, Humboldt (except 95552), Lake, Mariposa (95329, 95350, 95351, 95352, 95353, 95354, 95355, 95356, 95357, 95358, 95359, 95360, 95361, 95362, 95363, 95364, 95365, 95366, 95367, 95368, 95369, 95370, 95371, 95372, 95373, 95374, 95375, 95376, 95378, 95379, 95380, 95381, 95382, 95383, 95384, 95385, 95386, 95387, 95388, 95389, 95390, 95392, 95393, 95394, 95395, 95396, 95397, 95398, 95399), Santa Clara, Santa Cruz, Sierra (95922 only), Solano (94503, 95616, 95618, 95690, 95694 only), Sonoma, Stanislaus (95329 only), Sutter (except 95648), Tehama (95963, 95973 only), Trinit

\*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

\*\*Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans				
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*		
\$210	\$195	\$179	\$152	\$129	\$116	\$223	\$244	\$227	\$176	\$141	\$198	\$169	\$150	\$258	\$104	\$125	\$156	AGE - under 30	EMPLOYEE ONLY
256	237	218	202	174	157	278	305	303	236	188	266	227	201	349	125	151	188	30 - 39	
350	324	300	291	252	225	375	411	438	343	272	383	327	290	491	172	206	258	40 - 49	
461	426	395	353	304	271	504	554	525	410	326	459	392	348	597	230	275	345	50 - 54	
571	529	489	448	386	345	618	679	670	524	416	586	501	444	751	282	337	421	55 - 59	
744	689	637	558	484	432	806	885	837	655	521	733	626	555	936	368	442	552	60 - 64	
921	853	788	728	629	563	1,010	1,110	1,092	852	678	957	816	725	1,232	453	544	679	65+ PRIMARY	
414	383	354	413	357	319	442	485	620	485	385	543	463	412	706	202	242	302	65+ SECONDARY	
\$607	\$562	\$520	\$310	\$269	\$242	\$629	\$691	\$464	\$362	\$289	\$406	\$347	\$308	\$460	\$303	\$363	\$454	AGE - under 30	EMPLOYEE & SPOUSE
716	663	613	414	359	321	741	815	622	487	386	545	465	413	620	348	418	522	30 - 39	
714	661	612	598	516	461	740	812	897	701	558	784	670	594	880	350	420	525	40 - 49	
968	896	829	728	629	563	1,006	1,104	1,092	852	678	957	816	725	1,071	474	569	710	50 - 54	
1,195	1,107	1,024	925	797	714	1,244	1,367	1,386	1,083	861	1,213	1,035	919	1,371	580	697	868	55 - 59	
1,483	1,373	1,268	1,132	977	874	1,535	1,686	1,692	1,322	1,051	1,482	1,264	1,121	1,662	730	877	1,093	60 - 64	
2,153	1,994	1,843	1,392	1,201	1,073	2,266	2,489	2,083	1,627	1,295	1,824	1,557	1,381	2,062	1,056	1,268	1,583	65+ PRIMARY	
1,094	1,013	936	829	716	642	1,123	1,233	1,241	970	771	1,086	927	822	1,214	526	632	789	65+ SECONDARY	
\$447	\$414	\$383	\$275	\$236	\$212	\$492	\$539	\$409	\$320	\$254	\$358	\$306	\$271	\$403	\$225	\$269	\$336	AGE - under 30	EMPLOYEE & CHILD(REN)
500	462	427	353	304	271	542	596	525	410	326	459	392	348	524	244	293	365	30 - 39	
512	475	439	458	393	352	554	609	684	534	425	599	511	454	676	248	299	373	40 - 49	
604	559	517	501	434	388	658	723	753	588	467	658	563	499	742	292	351	438	50 - 54	
716	663	613	573	495	443	777	854	860	672	534	753	643	570	846	350	420	525	55 - 59	
897	830	768	668	577	515	975	1,071	1,000	781	622	876	747	663	993	440	529	660	60 - 64	
1,065	987	911	838	724	646	1,189	1,306	1,256	980	780	1,099	939	833	1,255	528	634	792	65+ PRIMARY	
457	422	391	576	497	446	492	539	862	673	536	755	645	571	813	225	269	336	65+ SECONDARY	
\$681	\$631	\$584	\$424	\$367	\$328	\$721	\$792	\$636	\$497	\$396	\$558	\$476	\$422	\$626	\$333	\$401	\$500	AGE - under 30	FAMILY
787	729	673	565	490	439	838	921	846	661	526	740	632	561	829	389	468	584	30 - 39	
875	810	749	727	628	560	930	1,022	1,087	850	675	951	812	720	1,065	427	513	641	40 - 49	
1,034	957	886	759	655	587	1,101	1,210	1,136	888	707	994	849	753	1,118	503	603	753	50 - 54	
1,247	1,155	1,068	962	832	743	1,331	1,461	1,442	1,126	896	1,262	1,077	956	1,420	614	737	920	55 - 59	
1,599	1,481	1,368	1,135	982	878	1,698	1,866	1,700	1,328	1,056	1,488	1,269	1,127	1,667	781	938	1,171	60 - 64	
2,182	2,021	1,868	1,438	1,242	1,112	2,329	2,559	2,155	1,684	1,340	1,887	1,611	1,429	2,064	1,066	1,280	1,597	65+ PRIMARY	
1,099	1,018	941	848	733	655	1,167	1,282	1,272	993	791	1,113	950	843	1,264	528	634	792	65+ SECONDARY	

\* (9521, 95329 only), Mendocino, Monterey (95076 only), Napa (except 94589, 94590), Placer (95626, 95668, 95692 only), Plumas (95981 only), Sacramento (except 94571), San Francisco, San Joaquin (except 95526 only), Tuolumne (except 95230, 95311), Yolo, Yuba (except 95960, 95977)

Small Group 1.0 RAF rates rounded to whole dollars

**AREA 4  
1.0 RAF**

		HMO Plans									Premier PPO Plans			PPO Copay Plans			
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$341	\$322	\$292	\$257	\$235	\$284	\$252	\$237	\$196	\$181	\$469	\$392	\$362	\$333	\$301	\$264
	30 - 39	437	413	375	330	301	355	315	295	240	222	590	496	459	414	374	328
	40 - 49	480	454	413	364	332	393	350	328	269	248	781	664	614	561	507	442
	50 - 54	605	573	518	456	416	492	438	410	336	311	1,068	896	829	754	681	599
	55 - 59	758	719	650	573	522	626	556	522	426	395	1,306	1,093	1,011	929	839	740
	60 - 64	1,028	973	880	775	707	838	746	699	573	528	1,700	1,437	1,329	1,219	1,100	965
	65+ PRIMARY	1,397	1,323	1,197	1,055	961	1,110	986	926	759	701	2,068	1,888	1,746	1,600	1,445	1,275
	65+ SECONDARY	1,031	977	884	778	709	824	732	687	562	519	927	840	777	714	646	565
EMPLOYEE & SPOUSE	AGE - under 30	\$900	\$851	\$771	\$679	\$618	\$730	\$650	\$610	\$498	\$461	\$1,372	\$1,173	\$1,085	\$994	\$897	\$792
	30 - 39	1,074	1,018	918	809	737	869	773	726	595	550	1,618	1,381	1,277	1,169	1,056	931
	40 - 49	1,177	1,115	1,007	887	809	960	854	802	654	605	1,594	1,380	1,276	1,174	1,060	933
	50 - 54	1,216	1,150	1,040	915	834	994	886	830	679	627	2,190	1,883	1,742	1,595	1,441	1,267
	55 - 59	1,712	1,621	1,465	1,289	1,176	1,399	1,243	1,166	957	885	2,709	2,322	2,148	1,970	1,779	1,568
	60 - 64	1,884	1,785	1,614	1,421	1,296	1,534	1,364	1,279	1,048	969	3,344	2,890	2,673	2,450	2,213	1,945
	65+ PRIMARY	2,846	2,696	2,438	2,145	1,956	2,261	2,012	1,887	1,546	1,428	4,851	4,444	4,110	3,771	3,405	2,990
	65+ SECONDARY	2,452	2,322	2,099	1,847	1,684	1,949	1,734	1,627	1,331	1,230	2,477	2,249	2,080	1,915	1,728	1,516
EMPLOYEE & CHILD(REN)	AGE - under 30	\$802	\$759	\$688	\$606	\$552	\$656	\$583	\$547	\$448	\$413	\$1,034	\$866	\$801	\$733	\$661	\$584
	30 - 39	908	860	779	686	625	738	657	616	506	467	1,150	957	885	814	736	647
	40 - 49	904	856	773	680	619	737	655	614	505	466	1,164	979	906	834	752	667
	50 - 54	892	846	765	673	614	733	652	612	503	464	1,396	1,164	1,076	988	892	782
	55 - 59	1,039	984	890	784	714	849	755	709	581	537	1,646	1,379	1,275	1,169	1,056	929
	60 - 64	1,314	1,245	1,125	990	903	1,066	947	889	730	673	2,057	1,739	1,608	1,478	1,334	1,172
	65+ PRIMARY	1,718	1,627	1,468	1,294	1,179	1,366	1,215	1,140	934	863	2,407	2,203	2,037	1,866	1,684	1,482
	65+ SECONDARY	1,214	1,148	1,037	912	831	961	855	803	655	606	1,020	925	856	785	709	627
FAMILY	AGE - under 30	\$1,155	\$1,094	\$989	\$870	\$793	\$940	\$836	\$785	\$644	\$595	\$1,572	\$1,314	\$1,215	\$1,114	\$1,006	\$886
	30 - 39	1,350	1,278	1,156	1,018	928	1,103	983	921	752	695	1,826	1,529	1,414	1,294	1,169	1,029
	40 - 49	1,445	1,368	1,238	1,090	993	1,178	1,048	983	807	745	1,999	1,690	1,563	1,434	1,296	1,144
	50 - 54	1,632	1,546	1,395	1,227	1,119	1,324	1,178	1,104	906	837	2,393	2,005	1,854	1,704	1,538	1,349
	55 - 59	1,802	1,707	1,543	1,358	1,238	1,461	1,300	1,219	999	923	2,890	2,421	2,240	2,051	1,853	1,627
	60 - 64	2,189	2,074	1,873	1,648	1,503	1,783	1,586	1,487	1,218	1,125	3,680	3,107	2,873	2,637	2,382	2,094
	65+ PRIMARY	3,272	3,099	2,802	2,466	2,249	2,595	2,308	2,166	1,774	1,639	4,903	4,486	4,149	3,806	3,437	3,021
	65+ SECONDARY	2,745	2,600	2,355	2,074	1,890	2,181	1,938	1,818	1,491	1,379	2,497	2,268	2,098	1,928	1,742	1,525

AREA 4: (except for Select HMO Plan): Los Angeles (90623, 90630, 90631 only), Orange (except 90638), Riverside (92883 only)

\*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

\*\*Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$226	\$210	\$195	\$168	\$145	\$131	\$250	\$274	\$252	\$196	\$156	\$221	\$188	\$167	\$198	\$107	\$128	\$159	AGE - under 30
283	263	243	225	195	173	309	339	338	263	210	295	252	224	270	138	165	206	30 - 39
382	355	328	324	282	252	417	459	488	381	303	427	364	323	390	184	221	276	40 - 49
518	480	444	389	339	303	562	617	586	458	364	512	438	389	470	254	304	380	50 - 54
642	594	548	499	432	386	688	756	747	584	464	654	559	496	595	304	365	455	55 - 59
837	775	716	625	540	482	899	987	935	731	582	819	699	621	751	398	479	597	60 - 64
1,104	1,023	945	811	701	627	1,126	1,238	1,216	951	756	1,065	908	806	1,013	530	637	794	65+ PRIMARY
487	451	417	463	401	357	493	541	692	541	431	606	518	459	571	237	285	355	65+ SECONDARY
\$686	\$635	\$588	\$346	\$299	\$266	\$701	\$770	\$518	\$404	\$322	\$454	\$387	\$343	\$356	\$325	\$390	\$486	AGE - under 30
807	748	692	464	402	358	825	907	694	542	432	608	519	460	491	380	456	569	30 - 39
808	748	693	668	576	515	824	905	1,000	782	622	876	747	663	705	383	460	573	40 - 49
1,096	1,016	938	811	701	627	1,122	1,233	1,216	951	756	1,065	908	806	846	519	623	777	50 - 54
1,354	1,254	1,159	1,034	891	798	1,387	1,524	1,545	1,208	960	1,352	1,154	1,024	1,084	638	766	955	55 - 59
1,685	1,561	1,442	1,260	1,089	973	1,712	1,881	1,887	1,474	1,173	1,652	1,410	1,251	1,322	799	959	1,197	60 - 64
2,591	2,399	2,218	1,553	1,342	1,201	2,527	2,776	2,322	1,816	1,443	2,033	1,735	1,539	1,687	1,230	1,477	1,842	65+ PRIMARY
1,311	1,215	1,123	925	796	713	1,251	1,374	1,384	1,081	860	1,211	1,034	918	1,002	618	743	926	65+ SECONDARY
\$507	\$469	\$434	\$305	\$264	\$236	\$546	\$600	\$457	\$357	\$284	\$400	\$341	\$302	\$315	\$241	\$290	\$362	AGE - under 30
559	518	478	389	338	303	604	663	586	458	364	512	438	389	410	265	318	397	30 - 39
576	534	493	510	440	394	619	679	762	595	474	667	569	505	533	269	324	404	40 - 49
678	628	580	561	485	435	734	806	839	655	521	734	627	555	585	321	385	481	50 - 54
804	745	690	640	552	494	867	953	959	749	596	839	716	635	668	378	454	566	55 - 59
1,015	941	869	745	644	575	1,086	1,192	1,115	871	693	975	833	739	784	478	574	717	60 - 64
1,282	1,187	1,098	935	808	721	1,326	1,456	1,400	1,094	869	1,225	1,046	928	1,028	611	733	915	65+ PRIMARY
544	505	465	642	554	496	546	600	962	750	597	842	719	637	671	259	311	387	65+ SECONDARY
\$765	\$709	\$655	\$473	\$411	\$367	\$804	\$884	\$711	\$554	\$442	\$622	\$531	\$471	\$491	\$363	\$437	\$544	AGE - under 30
891	826	765	629	545	488	935	1,027	944	737	587	826	706	626	653	419	504	628	30 - 39
992	918	849	808	700	626	1,037	1,139	1,212	946	753	1,061	905	803	846	468	561	701	40 - 49
1,167	1,082	998	847	732	654	1,229	1,350	1,267	992	788	1,110	947	840	878	554	664	829	50 - 54
1,412	1,308	1,210	1,075	927	828	1,484	1,630	1,607	1,255	999	1,407	1,201	1,066	1,121	669	802	1,001	55 - 59
1,815	1,681	1,553	1,267	1,095	978	1,895	2,081	1,896	1,480	1,178	1,660	1,416	1,257	1,324	856	1,029	1,283	60 - 64
2,617	2,424	2,239	1,606	1,388	1,241	2,598	2,853	2,404	1,878	1,494	2,104	1,797	1,594	1,689	1,243	1,494	1,863	65+ PRIMARY
1,323	1,225	1,132	947	818	730	1,301	1,429	1,417	1,107	881	1,240	1,058	940	1,036	633	761	950	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Small Group 1.0 RAF rates rounded to whole dollars

**AREA 5**  
**1.0 RAF**

		HMO Plans									Premier PPO Plans			PPO Copay Plans			
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$317	\$300	\$279	\$244	\$223	\$264	\$235	\$219	\$209	\$193	\$524	\$437	\$404	\$370	\$334	\$296
	30 - 39	401	380	340	300	274	322	286	269	258	238	658	549	507	466	421	371
	40 - 49	440	416	378	332	302	358	318	298	283	262	872	739	684	626	565	495
	50 - 54	545	515	471	415	378	446	396	371	354	327	1,187	1,001	925	849	766	670
	55 - 59	690	654	595	524	478	564	501	469	448	414	1,458	1,227	1,134	1,033	933	822
	60 - 64	929	880	801	704	642	760	674	632	602	556	1,897	1,610	1,489	1,362	1,231	1,082
	65+ PRIMARY	1,203	1,139	1,031	906	827	958	849	796	761	702	2,210	1,935	1,790	1,645	1,485	1,303
	65+ SECONDARY	899	851	770	678	618	722	640	600	571	528	978	853	790	720	651	575
EMPLOYEE & SPOUSE	AGE - under 30	\$808	\$765	\$703	\$619	\$565	\$667	\$592	\$556	\$530	\$490	\$1,529	\$1,308	\$1,210	\$1,103	\$997	\$880
	30 - 39	967	916	832	732	668	789	700	657	625	577	1,808	1,543	1,427	1,307	1,181	1,033
	40 - 49	1,064	1,008	916	807	735	868	771	723	691	638	1,784	1,543	1,427	1,311	1,184	1,037
	50 - 54	1,098	1,039	943	830	757	895	794	745	711	657	2,453	2,104	1,946	1,783	1,610	1,418
	55 - 59	1,545	1,463	1,329	1,170	1,066	1,262	1,119	1,050	999	923	3,026	2,588	2,394	2,191	1,979	1,748
	60 - 64	1,698	1,608	1,465	1,290	1,177	1,392	1,234	1,158	1,102	1,019	3,735	3,228	2,986	2,731	2,466	2,171
	65+ PRIMARY	2,438	2,308	2,088	1,838	1,675	1,946	1,725	1,618	1,545	1,428	5,189	4,547	4,205	3,854	3,481	3,060
	65+ SECONDARY	2,122	2,009	1,815	1,597	1,456	1,694	1,503	1,409	1,344	1,241	2,638	2,296	2,124	1,951	1,762	1,551
EMPLOYEE & CHILD(REN)	AGE - under 30	\$734	\$695	\$633	\$557	\$507	\$601	\$533	\$500	\$477	\$440	\$1,166	\$970	\$896	\$821	\$741	\$652
	30 - 39	814	771	699	615	561	662	587	550	526	486	1,285	1,073	993	912	824	718
	40 - 49	814	771	700	616	562	664	589	552	529	489	1,303	1,100	1,017	931	840	742
	50 - 54	806	763	695	612	558	659	584	548	522	481	1,559	1,304	1,206	1,110	1,002	882
	55 - 59	946	896	808	711	649	763	678	634	606	560	1,842	1,546	1,430	1,306	1,180	1,037
	60 - 64	1,191	1,127	1,020	899	819	967	858	805	770	711	2,310	1,941	1,796	1,646	1,486	1,309
	65+ PRIMARY	1,477	1,399	1,265	1,114	1,016	1,179	1,047	982	935	865	2,574	2,252	2,083	1,906	1,721	1,517
	65+ SECONDARY	1,050	995	901	792	723	840	745	699	666	615	1,091	948	877	803	726	637
FAMILY	AGE - under 30	\$1,048	\$993	\$902	\$793	\$724	\$856	\$760	\$712	\$679	\$627	\$1,763	\$1,476	\$1,365	\$1,244	\$1,124	\$986
	30 - 39	1,220	1,155	1,047	921	839	994	882	827	789	729	2,046	1,712	1,584	1,448	1,307	1,151
	40 - 49	1,301	1,232	1,123	988	901	1,066	945	886	848	783	2,247	1,901	1,758	1,613	1,456	1,276
	50 - 54	1,470	1,392	1,269	1,117	1,019	1,203	1,068	1,001	955	883	2,681	2,251	2,082	1,909	1,723	1,512
	55 - 59	1,629	1,542	1,398	1,231	1,121	1,327	1,177	1,104	1,054	973	3,226	2,708	2,505	2,296	2,073	1,825
	60 - 64	1,982	1,877	1,702	1,498	1,365	1,616	1,435	1,346	1,282	1,185	4,122	3,483	3,222	2,950	2,665	2,344
	65+ PRIMARY	2,815	2,667	2,411	2,122	1,935	2,241	1,987	1,863	1,778	1,643	5,232	4,592	4,247	3,893	3,515	3,091
	65+ SECONDARY	2,383	2,256	2,038	1,795	1,636	1,898	1,683	1,579	1,507	1,393	2,666	2,319	2,145	1,965	1,774	1,567

AREA 5: (except for Select HMO Plan): Los Angeles (except 91709, 93243, 93560 and except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (90265 and ZIP codes beginning with 913 only)

\*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

\*\*Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$256	\$237	\$218	\$186	\$163	\$145	\$278	\$306	\$282	\$219	\$175	\$247	\$210	\$187	\$227	\$123	\$148	\$184	AGE - under 30
321	298	275	251	217	195	346	380	376	293	234	330	281	250	306	156	188	234	30 - 39
427	396	367	364	315	283	467	512	544	426	338	477	406	360	445	207	248	311	40 - 49
579	536	495	437	378	339	626	687	655	511	406	573	489	434	540	278	334	417	50 - 54
712	659	609	557	482	430	770	846	834	653	519	730	624	553	684	346	415	518	55 - 59
939	870	804	699	602	540	1,003	1,102	1,045	816	649	915	781	693	855	455	548	683	60 - 64
1,129	1,045	967	909	786	701	1,258	1,382	1,358	1,061	844	1,189	1,014	900	1,093	554	664	829	65+ PRIMARY
500	462	427	516	446	399	551	604	774	605	481	677	579	513	618	246	296	369	65+ SECONDARY
\$763	\$707	\$653	\$388	\$336	\$301	\$782	\$860	\$579	\$453	\$360	\$507	\$433	\$384	\$407	\$366	\$440	\$549	AGE - under 30
900	833	769	518	448	401	921	1,012	776	606	482	679	580	515	557	437	525	654	30 - 39
900	833	769	747	646	577	920	1,011	1,117	872	694	978	835	740	806	437	525	654	40 - 49
1,226	1,134	1,050	909	786	701	1,253	1,377	1,358	1,061	844	1,189	1,014	900	971	594	713	890	50 - 54
1,513	1,401	1,297	1,153	996	891	1,550	1,703	1,725	1,349	1,072	1,510	1,289	1,143	1,232	722	867	1,083	55 - 59
1,876	1,738	1,606	1,408	1,217	1,088	1,913	2,101	2,108	1,646	1,310	1,846	1,575	1,398	1,504	908	1,090	1,360	60 - 64
2,651	2,455	2,269	1,734	1,498	1,338	2,823	3,102	2,595	2,028	1,613	2,272	1,939	1,721	1,835	1,276	1,533	1,913	65+ PRIMARY
1,342	1,243	1,148	1,035	891	798	1,397	1,535	1,546	1,208	961	1,353	1,155	1,025	1,077	647	777	970	65+ SECONDARY
\$565	\$524	\$484	\$342	\$296	\$263	\$612	\$672	\$511	\$397	\$317	\$447	\$381	\$338	\$354	\$274	\$329	\$411	AGE - under 30
621	575	532	437	375	336	675	741	653	511	405	571	487	433	462	303	363	454	30 - 39
643	595	549	569	491	439	690	758	851	666	529	746	636	565	605	311	374	466	40 - 49
765	709	655	626	541	483	821	901	936	731	582	820	699	621	667	369	444	554	50 - 54
900	833	769	714	619	553	970	1,065	1,070	837	665	937	799	709	762	433	520	648	55 - 59
1,135	1,051	972	831	718	643	1,214	1,333	1,244	971	773	1,089	929	824	884	546	657	820	60 - 64
1,314	1,217	1,123	1,044	902	806	1,481	1,627	1,565	1,222	972	1,370	1,170	1,037	1,109	635	764	952	65+ PRIMARY
550	508	470	717	620	554	612	672	1,073	838	667	939	801	711	723	263	316	394	65+ SECONDARY
\$856	\$794	\$732	\$529	\$457	\$409	\$898	\$986	\$792	\$619	\$492	\$694	\$592	\$525	\$551	\$414	\$498	\$621	AGE - under 30
996	922	852	704	609	545	1,043	1,146	1,054	823	655	922	788	698	743	482	580	723	30 - 39
1,106	1,025	947	906	783	700	1,158	1,272	1,353	1,058	841	1,184	1,011	898	971	535	643	802	40 - 49
1,310	1,214	1,122	946	819	731	1,371	1,507	1,417	1,107	881	1,240	1,058	940	1,013	627	753	941	50 - 54
1,583	1,467	1,355	1,201	1,035	926	1,657	1,821	1,796	1,404	1,116	1,573	1,342	1,191	1,280	761	913	1,140	55 - 59
2,030	1,881	1,738	1,416	1,224	1,093	2,116	2,325	2,118	1,655	1,316	1,854	1,582	1,404	1,506	979	1,176	1,468	60 - 64
2,679	2,482	2,294	1,794	1,549	1,384	2,901	3,187	2,685	2,097	1,668	2,351	2,007	1,781	1,836	1,293	1,553	1,938	65+ PRIMARY
1,357	1,258	1,161	1,058	914	816	1,453	1,597	1,582	1,238	984	1,385	1,182	1,049	1,129	654	786	980	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Small Group 1.0 RAF rates rounded to whole dollars

**AREA 6**  
**1.0 RAF**

		HMO Plans									Premier PPO Plans			PPO Copay Plans			
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$365	\$346	\$319	\$281	\$256	\$304	\$270	\$253	\$238	\$220	\$438	\$348	\$322	\$296	\$267	\$236
	30 - 39	465	440	409	360	327	389	345	324	303	281	547	438	405	371	335	293
	40 - 49	514	487	449	396	361	418	371	347	327	302	725	588	543	508	459	396
	50 - 54	647	613	566	497	454	539	479	449	420	388	993	801	740	681	615	533
	55 - 59	811	770	714	629	574	674	600	563	526	486	1,213	978	905	837	756	659
	60 - 64	1,080	1,022	950	835	762	900	801	750	705	653	1,578	1,273	1,178	1,089	983	861
	65+ PRIMARY	1,383	1,309	1,214	1,068	974	1,117	993	932	876	809	1,921	1,679	1,553	1,439	1,300	1,137
	65+ SECONDARY	1,025	970	904	795	726	832	740	694	653	604	854	741	686	640	578	501
EMPLOYEE & SPOUSE	AGE - under 30	\$952	\$902	\$835	\$735	\$670	\$786	\$699	\$655	\$617	\$571	\$1,274	\$1,041	\$963	\$891	\$804	\$697
	30 - 39	1,132	1,071	995	876	800	950	846	792	742	686	1,501	1,229	1,136	1,045	944	823
	40 - 49	1,244	1,177	1,092	961	876	1,025	912	856	802	741	1,487	1,230	1,137	1,045	944	827
	50 - 54	1,288	1,219	1,129	993	906	1,068	949	891	835	771	2,042	1,673	1,547	1,430	1,292	1,129
	55 - 59	1,811	1,714	1,590	1,399	1,276	1,502	1,335	1,253	1,174	1,083	2,514	2,065	1,910	1,770	1,599	1,398
	60 - 64	1,986	1,880	1,744	1,535	1,400	1,644	1,464	1,374	1,284	1,187	3,102	2,566	2,373	2,195	1,982	1,732
	65+ PRIMARY	2,804	2,655	2,462	2,167	1,975	2,272	2,021	1,896	1,775	1,641	4,502	3,942	3,645	3,372	3,045	2,657
	65+ SECONDARY	2,420	2,291	2,127	1,873	1,707	1,959	1,744	1,635	1,533	1,417	2,293	1,994	1,844	1,708	1,542	1,347
EMPLOYEE & CHILD(REN)	AGE - under 30	\$864	\$818	\$756	\$666	\$608	\$719	\$640	\$600	\$563	\$520	\$969	\$775	\$716	\$668	\$603	\$531
	30 - 39	957	907	841	741	675	795	708	664	621	575	1,070	850	787	732	660	575
	40 - 49	953	903	836	736	671	792	705	661	619	573	1,082	873	807	748	675	591
	50 - 54	952	902	835	735	670	786	699	655	617	571	1,293	1,036	958	883	797	701
	55 - 59	1,109	1,050	976	859	783	918	817	767	716	662	1,536	1,232	1,140	1,052	950	827
	60 - 64	1,388	1,315	1,220	1,074	980	1,148	1,023	959	897	828	1,913	1,543	1,427	1,322	1,193	1,039
	65+ PRIMARY	1,701	1,611	1,493	1,315	1,198	1,375	1,223	1,147	1,075	993	2,233	1,951	1,804	1,673	1,512	1,319
	65+ SECONDARY	1,205	1,142	1,057	930	848	963	856	803	753	696	950	830	767	708	641	555
FAMILY	AGE - under 30	\$1,218	\$1,153	\$1,071	\$944	\$860	\$1,011	\$900	\$845	\$790	\$731	\$1,465	\$1,170	\$1,082	\$1,003	\$906	\$791
	30 - 39	1,429	1,352	1,253	1,102	1,005	1,185	1,054	988	927	856	1,696	1,353	1,251	1,164	1,051	912
	40 - 49	1,538	1,456	1,352	1,191	1,085	1,277	1,137	1,066	999	924	1,864	1,509	1,395	1,290	1,165	1,023
	50 - 54	1,723	1,631	1,510	1,329	1,212	1,426	1,268	1,189	1,115	1,030	2,226	1,781	1,647	1,527	1,378	1,204
	55 - 59	1,908	1,808	1,678	1,476	1,346	1,584	1,409	1,321	1,239	1,146	2,684	2,150	1,988	1,835	1,657	1,453
	60 - 64	2,312	2,190	2,030	1,786	1,628	1,918	1,705	1,599	1,499	1,385	3,410	2,756	2,549	2,361	2,132	1,857
	65+ PRIMARY	3,238	3,066	2,840	2,500	2,279	2,617	2,328	2,183	2,045	1,890	4,552	3,983	3,684	3,408	3,077	2,689
	65+ SECONDARY	2,705	2,562	2,373	2,089	1,904	2,185	1,943	1,822	1,711	1,581	2,311	2,012	1,861	1,716	1,549	1,351

AREA 6: (except for Select HMO Plan): Imperial, Los Angeles (91709 only), Riverside (except 92883), San Bernardino (except 91766, 91792, 93516, 93555, 93558), San Diego

\*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

\*\*Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$206	\$190	\$175	\$149	\$127	\$114	\$223	\$244	\$226	\$175	\$141	\$197	\$169	\$150	\$198	\$108	\$129	\$161	AGE - under 30
252	233	215	203	173	155	277	304	300	234	187	263	224	198	273	132	159	199	30 - 39
343	317	294	292	251	224	374	410	436	341	271	382	327	290	391	185	223	277	40 - 49
460	425	394	348	301	268	501	550	524	410	326	458	392	348	480	247	297	372	50 - 54
571	529	489	446	383	343	616	676	667	521	414	584	498	442	607	304	366	456	55 - 59
745	690	638	556	482	430	802	881	835	652	519	731	624	553	757	405	486	607	60 - 64
986	914	845	725	627	561	1,006	1,104	1,086	848	675	950	812	720	1,019	536	644	803	65+ PRIMARY
432	401	370	412	357	318	439	482	617	482	383	540	461	410	577	232	279	348	65+ SECONDARY
\$604	\$559	\$517	\$311	\$266	\$238	\$626	\$687	\$461	\$362	\$287	\$403	\$344	\$306	\$368	\$331	\$397	\$496	AGE - under 30
713	660	610	414	358	320	736	809	620	484	385	543	463	412	493	384	462	575	30 - 39
717	664	613	596	514	459	736	808	892	698	554	781	667	591	712	380	456	569	40 - 49
977	905	836	725	627	561	1,001	1,099	1,086	848	675	950	812	720	867	526	631	788	50 - 54
1,212	1,123	1,037	921	796	712	1,238	1,360	1,379	1,078	857	1,208	1,030	915	1,096	648	778	972	55 - 59
1,502	1,391	1,284	1,125	971	868	1,527	1,678	1,683	1,314	1,046	1,474	1,258	1,116	1,337	804	966	1,205	60 - 64
2,302	2,132	1,971	1,384	1,195	1,068	2,255	2,478	2,073	1,619	1,288	1,814	1,549	1,374	1,709	1,234	1,481	1,849	65+ PRIMARY
1,165	1,080	997	825	712	636	1,117	1,226	1,234	965	767	1,080	922	818	1,006	599	720	898	65+ SECONDARY
\$459	\$424	\$393	\$270	\$234	\$210	\$489	\$537	\$407	\$317	\$253	\$357	\$305	\$270	\$311	\$243	\$292	\$364	AGE - under 30
500	462	427	348	300	267	538	591	524	407	326	458	392	348	416	272	327	408	30 - 39
511	473	439	454	391	351	552	607	679	531	422	594	507	450	536	270	325	405	40 - 49
605	560	518	499	433	387	655	720	748	584	465	655	559	496	597	323	388	483	50 - 54
717	664	613	571	492	440	775	851	855	669	531	749	638	567	671	382	459	571	55 - 59
901	835	771	665	573	512	969	1,064	993	776	617	869	742	658	787	481	578	720	60 - 64
1,141	1,057	978	835	720	644	1,183	1,300	1,249	977	776	1,093	933	828	1,029	612	735	917	65+ PRIMARY
485	449	415	572	495	443	489	537	857	670	532	750	641	568	677	252	302	377	65+ SECONDARY
\$682	\$632	\$584	\$422	\$365	\$325	\$718	\$789	\$634	\$494	\$394	\$555	\$474	\$420	\$493	\$367	\$441	\$551	AGE - under 30
789	731	675	563	488	437	834	916	843	658	524	738	630	559	659	425	510	637	30 - 39
884	819	755	722	624	558	925	1,016	1,081	846	672	947	809	717	851	475	571	713	40 - 49
1,045	968	894	756	652	584	1,096	1,204	1,132	884	704	991	846	751	900	562	676	842	50 - 54
1,256	1,163	1,075	956	828	740	1,324	1,454	1,435	1,121	891	1,256	1,072	951	1,134	677	814	1,015	55 - 59
1,609	1,490	1,378	1,132	976	874	1,690	1,856	1,692	1,323	1,051	1,482	1,264	1,121	1,341	861	1,034	1,290	60 - 64
2,327	2,156	1,992	1,432	1,236	1,106	2,318	2,547	2,146	1,676	1,334	1,878	1,603	1,423	1,710	1,251	1,503	1,875	65+ PRIMARY
1,170	1,085	1,001	846	729	652	1,161	1,275	1,265	988	786	1,108	945	839	1,048	604	727	907	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Small Group 1.0 RAF rates rounded to whole dollars

**AREA 7**  
**1.0 RAF**

		HMO Plans									Premier PPO Plans			PPO Copay Plans			
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$412	\$391	\$361	\$334	\$304	\$335	\$314	\$294	\$287	\$267	\$384	\$329	\$304	\$279	\$253	\$222
	30 - 39	525	498	460	426	388	424	398	373	365	337	484	422	390	352	317	278
	40 - 49	571	540	500	463	422	456	426	400	388	359	639	557	515	470	424	376
	50 - 54	717	679	630	583	532	582	544	510	496	458	863	740	685	630	569	503
	55 - 59	908	860	799	740	674	739	693	650	629	581	1,057	914	845	774	700	618
	60 - 64	1,196	1,132	1,047	971	885	973	911	855	832	770	1,352	1,180	1,092	1,002	905	795
	65+ PRIMARY	1,473	1,394	1,293	1,197	1,092	1,165	1,091	1,023	996	921	1,640	1,515	1,401	1,283	1,158	1,022
	65+ SECONDARY	1,010	957	886	820	747	830	778	730	709	655	685	627	581	537	484	426
EMPLOYEE & SPOUSE	AGE - under 30	\$1,051	\$995	\$922	\$854	\$778	\$839	\$786	\$737	\$718	\$662	\$1,113	\$980	\$907	\$832	\$750	\$656
	30 - 39	1,248	1,182	1,095	1,015	926	992	929	871	847	782	1,305	1,148	1,062	971	878	774
	40 - 49	1,344	1,272	1,182	1,096	999	1,071	1,003	941	916	847	1,286	1,145	1,059	970	877	771
	50 - 54	1,409	1,333	1,236	1,145	1,043	1,115	1,043	979	953	879	1,767	1,560	1,443	1,319	1,190	1,045
	55 - 59	1,992	1,886	1,749	1,621	1,477	1,584	1,482	1,390	1,354	1,251	2,189	1,926	1,781	1,637	1,478	1,297
	60 - 64	2,113	2,002	1,854	1,717	1,565	1,695	1,588	1,489	1,448	1,338	2,652	2,357	2,180	1,998	1,804	1,588
	65+ PRIMARY	2,985	2,827	2,621	2,427	2,213	2,364	2,213	2,076	2,023	1,870	3,831	3,540	3,275	3,010	2,718	2,380
	65+ SECONDARY	2,377	2,252	2,088	1,935	1,764	1,959	1,835	1,721	1,676	1,549	1,811	1,658	1,534	1,412	1,276	1,121
EMPLOYEE & CHILD(REN)	AGE - under 30	\$968	\$916	\$850	\$787	\$718	\$787	\$736	\$690	\$673	\$622	\$848	\$728	\$674	\$618	\$558	\$490
	30 - 39	1,081	1,023	948	878	801	865	811	761	739	683	931	803	742	674	609	536
	40 - 49	1,060	1,005	934	865	788	854	801	751	729	673	942	824	763	694	626	552
	50 - 54	1,058	1,003	928	860	784	859	804	753	736	681	1,125	972	898	826	746	653
	55 - 59	1,248	1,182	1,095	1,015	926	1,012	948	890	865	800	1,342	1,152	1,066	976	881	774
	60 - 64	1,541	1,459	1,353	1,254	1,143	1,243	1,162	1,091	1,062	981	1,641	1,426	1,319	1,213	1,095	956
	65+ PRIMARY	1,808	1,712	1,584	1,468	1,339	1,434	1,343	1,260	1,227	1,134	1,912	1,759	1,627	1,496	1,351	1,180
	65+ SECONDARY	1,185	1,122	1,038	960	875	972	910	854	831	769	759	696	644	582	526	471
FAMILY	AGE - under 30	\$1,375	\$1,302	\$1,205	\$1,117	\$1,019	\$1,119	\$1,049	\$984	\$956	\$884	\$1,272	\$1,101	\$1,018	\$929	\$839	\$743
	30 - 39	1,608	1,523	1,409	1,305	1,190	1,303	1,220	1,144	1,114	1,030	1,476	1,268	1,173	1,077	973	854
	40 - 49	1,707	1,617	1,496	1,385	1,263	1,370	1,283	1,203	1,171	1,082	1,618	1,403	1,298	1,190	1,075	936
	50 - 54	1,916	1,814	1,685	1,560	1,423	1,563	1,464	1,372	1,336	1,235	1,923	1,659	1,535	1,412	1,276	1,120
	55 - 59	2,135	2,023	1,875	1,737	1,584	1,734	1,623	1,522	1,482	1,370	2,329	2,012	1,861	1,710	1,544	1,355
	60 - 64	2,556	2,421	2,246	2,082	1,898	2,076	1,944	1,823	1,774	1,640	2,920	2,540	2,348	2,157	1,948	1,713
	65+ PRIMARY	3,441	3,259	3,023	2,801	2,554	2,725	2,551	2,393	2,329	2,151	3,869	3,576	3,307	3,027	2,733	2,409
	65+ SECONDARY	2,669	2,527	2,344	2,172	1,980	2,186	2,047	1,920	1,870	1,727	1,830	1,685	1,559	1,422	1,283	1,130

AREA 7: (except for Select HMO Plan): Fresno, Inyo (93527 only), Kern (except 93536), Kings, Los Angeles (93243, 93560 only), Madera, Mariposa (except 95321, 95329), Merced, San Benito (93210 only), San Bernadino (93516, 93555, 93558 only), San Luis Obispo (93252 only), Santa Barbara (93252 only), Stanislaus (95322 only), Tulare, Tuolumne (95311 only), Ventura (93252 only)

\*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

\*\*Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$194	\$180	\$166	\$141	\$121	\$106	\$208	\$229	\$210	\$165	\$130	\$184	\$156	\$139	\$236	\$95	\$114	\$142	AGE - under 30
238	220	204	186	163	145	260	286	282	219	175	247	210	187	318	121	146	181	30 - 39
328	304	281	272	235	211	349	383	409	320	254	358	306	271	463	160	194	241	40 - 49
434	403	371	327	283	253	469	514	489	381	303	428	365	324	552	215	259	323	50 - 54
536	497	457	415	362	324	576	633	625	488	389	547	466	414	700	262	315	393	55 - 59
689	638	590	522	450	403	750	825	780	609	485	684	583	518	879	334	402	501	60 - 64
883	818	755	681	587	524	941	1,033	1,018	794	633	891	760	675	1,165	433	521	649	65+ PRIMARY
369	343	316	387	333	299	411	451	577	453	359	505	432	382	659	175	211	263	65+ SECONDARY
\$570	\$528	\$488	\$289	\$251	\$224	\$586	\$644	\$432	\$339	\$269	\$378	\$323	\$287	\$431	\$279	\$335	\$419	AGE - under 30
670	621	574	390	337	302	690	759	581	454	361	508	434	385	573	322	387	482	30 - 39
664	615	569	556	482	430	688	756	834	652	519	730	624	553	831	323	388	483	40 - 49
905	839	776	681	587	524	937	1,029	1,018	794	633	891	760	675	1,015	438	526	656	50 - 54
1,122	1,039	961	862	745	666	1,159	1,274	1,292	1,009	803	1,131	966	857	1,281	542	652	812	55 - 59
1,378	1,277	1,180	1,054	911	814	1,431	1,572	1,576	1,232	980	1,380	1,177	1,045	1,558	664	798	996	60 - 64
2,065	1,912	1,766	1,298	1,120	1,001	2,111	2,319	1,941	1,517	1,206	1,700	1,451	1,287	1,957	998	1,199	1,496	65+ PRIMARY
971	899	831	771	668	597	1,045	1,149	1,156	904	718	1,011	863	767	1,157	463	556	693	65+ SECONDARY
\$424	\$393	\$363	\$256	\$220	\$198	\$459	\$503	\$382	\$298	\$237	\$334	\$286	\$253	\$376	\$205	\$246	\$307	AGE - under 30
463	430	398	327	283	253	505	555	489	381	303	428	365	324	479	230	275	345	30 - 39
477	442	408	424	368	329	516	567	637	498	396	558	477	422	630	232	278	347	40 - 49
566	525	485	466	404	361	614	674	701	547	436	613	524	465	690	270	325	405	50 - 54
670	621	574	534	461	413	726	797	802	625	499	702	600	531	788	322	387	482	55 - 59
828	767	708	621	539	481	908	997	930	727	578	814	695	616	921	402	482	601	60 - 64
1,021	945	873	782	677	605	1,107	1,216	1,170	914	727	1,024	874	775	1,194	492	591	737	65+ PRIMARY
408	377	350	538	464	415	459	503	802	627	499	702	600	531	775	189	227	284	65+ SECONDARY
\$644	\$596	\$550	\$396	\$341	\$305	\$672	\$738	\$592	\$463	\$369	\$519	\$443	\$393	\$586	\$308	\$371	\$462	AGE - under 30
740	685	633	526	456	407	781	858	789	616	490	691	590	523	791	359	432	538	30 - 39
812	752	696	676	585	522	867	952	1,013	791	629	886	757	671	1,004	396	476	593	40 - 49
971	899	831	708	612	547	1,026	1,126	1,060	828	658	928	792	702	1,045	466	559	698	50 - 54
1,171	1,086	1,002	896	776	694	1,240	1,362	1,344	1,050	835	1,176	1,004	890	1,325	564	678	846	55 - 59
1,485	1,376	1,270	1,061	916	818	1,583	1,739	1,585	1,239	985	1,387	1,184	1,050	1,570	711	855	1,066	60 - 64
2,085	1,931	1,786	1,343	1,159	1,035	2,170	2,385	2,009	1,569	1,248	1,759	1,502	1,332	1,959	1,005	1,208	1,507	65+ PRIMARY
978	906	836	792	684	611	1,087	1,194	1,184	924	736	1,036	884	784	1,211	471	566	706	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Small Group 1.0 RAF rates rounded to whole dollars

**AREA 8**  
**1.0 RAF**

		HMO Plans										Premier PPO Plans			PPO Copay Plans		
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$386	\$365	\$342	\$317	\$289	\$323	\$303	\$285	\$255	\$236	\$394	\$342	\$317	\$294	\$265	\$233
	30 - 39	498	471	436	404	368	413	387	364	326	300	495	438	405	364	329	288
	40 - 49	543	515	474	439	400	446	417	392	351	323	658	581	537	492	444	389
	50 - 54	686	650	602	558	508	573	536	503	450	416	891	773	714	654	591	526
	55 - 59	862	816	756	700	639	714	669	627	562	519	1,092	949	878	806	729	641
	60 - 64	1,149	1,089	1,008	934	852	956	895	839	751	694	1,394	1,229	1,136	1,042	941	827
	65+ PRIMARY	1,471	1,393	1,292	1,196	1,091	1,188	1,112	1,043	936	865	1,692	1,575	1,457	1,333	1,205	1,060
	65+ SECONDARY	1,090	1,032	960	889	810	883	826	775	694	641	705	651	602	557	504	443
EMPLOYEE & SPOUSE	AGE - under 30	\$1,011	\$958	\$888	\$823	\$750	\$837	\$783	\$735	\$658	\$607	\$1,147	\$1,017	\$941	\$862	\$779	\$687
	30 - 39	1,210	1,146	1,063	984	897	1,005	941	883	791	731	1,345	1,197	1,106	1,012	914	806
	40 - 49	1,324	1,254	1,162	1,076	981	1,093	1,024	960	859	793	1,327	1,192	1,102	1,011	913	802
	50 - 54	1,368	1,295	1,201	1,113	1,015	1,138	1,065	999	895	826	1,824	1,620	1,498	1,373	1,239	1,089
	55 - 59	1,927	1,824	1,693	1,569	1,431	1,595	1,493	1,401	1,255	1,159	2,258	2,005	1,854	1,704	1,538	1,350
	60 - 64	2,114	2,003	1,857	1,721	1,569	1,751	1,640	1,539	1,378	1,273	2,737	2,453	2,269	2,078	1,876	1,656
	65+ PRIMARY	2,988	2,830	2,624	2,431	2,216	2,417	2,263	2,123	1,900	1,756	3,954	3,685	3,408	3,132	2,829	2,480
	65+ SECONDARY	2,578	2,442	2,264	2,098	1,913	2,085	1,952	1,831	1,639	1,514	1,867	1,727	1,597	1,467	1,326	1,169
EMPLOYEE & CHILD(REN)	AGE - under 30	\$916	\$867	\$805	\$746	\$681	\$766	\$718	\$673	\$601	\$555	\$875	\$760	\$703	\$646	\$583	\$510
	30 - 39	1,019	966	896	830	756	843	790	741	664	614	961	838	775	704	637	560
	40 - 49	1,011	958	888	823	750	838	784	736	659	608	973	854	791	719	650	574
	50 - 54	1,005	951	884	818	746	837	783	735	658	607	1,159	1,010	935	860	777	679
	55 - 59	1,181	1,118	1,036	959	874	974	912	856	767	708	1,382	1,197	1,106	1,019	920	805
	60 - 64	1,479	1,401	1,299	1,204	1,098	1,221	1,143	1,072	959	887	1,695	1,483	1,371	1,262	1,139	997
	65+ PRIMARY	1,806	1,711	1,587	1,470	1,340	1,460	1,367	1,282	1,146	1,059	1,974	1,834	1,696	1,556	1,406	1,229
	65+ SECONDARY	1,281	1,213	1,124	1,041	949	1,022	957	898	804	743	784	723	669	606	548	488
FAMILY	AGE - under 30	\$1,296	\$1,227	\$1,139	\$1,055	\$961	\$1,074	\$1,006	\$943	\$843	\$779	\$1,315	\$1,146	\$1,060	\$969	\$876	\$771
	30 - 39	1,522	1,440	1,334	1,237	1,128	1,262	1,182	1,108	991	916	1,519	1,322	1,223	1,122	1,013	892
	40 - 49	1,635	1,549	1,436	1,330	1,213	1,354	1,268	1,189	1,064	983	1,664	1,459	1,350	1,240	1,120	980
	50 - 54	1,832	1,736	1,609	1,490	1,359	1,511	1,416	1,327	1,191	1,100	1,981	1,727	1,597	1,465	1,324	1,168
	55 - 59	2,030	1,923	1,785	1,653	1,508	1,685	1,576	1,479	1,324	1,224	2,400	2,092	1,934	1,775	1,604	1,405
	60 - 64	2,460	2,330	2,161	2,002	1,826	2,037	1,909	1,790	1,600	1,479	3,016	2,642	2,444	2,245	2,028	1,784
	65+ PRIMARY	3,443	3,261	3,025	2,803	2,555	2,779	2,601	2,441	2,185	2,019	3,992	3,719	3,439	3,154	2,848	2,508
	65+ SECONDARY	2,879	2,726	2,528	2,342	2,135	2,322	2,174	2,039	1,827	1,687	1,891	1,754	1,622	1,483	1,339	1,175

AREA 8: (except for Select HMO Plan): Monterey (93451 only), San Luis Obispo (except 93252, 93426), Santa Barbara (except 93252), Ventura (except 90265, 93252 and ZIP codes beginning with 913)

\*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

\*\*Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$201	\$185	\$171	\$146	\$127	\$113	\$217	\$238	\$219	\$170	\$137	\$192	\$164	\$145	\$178	\$96	\$115	\$144	AGE - under 30
252	233	215	197	170	152	271	297	295	230	183	258	221	195	239	123	148	184	30 - 39
338	314	289	285	246	219	363	398	425	332	264	372	317	281	351	162	196	244	40 - 49
454	419	388	342	294	262	490	538	510	399	317	446	381	338	422	218	262	327	50 - 54
556	514	476	436	376	337	601	660	651	509	405	570	487	432	531	266	319	398	55 - 59
716	663	614	546	470	420	783	861	814	638	506	712	608	540	668	339	407	508	60 - 64
918	850	786	708	611	547	981	1,078	1,061	828	659	929	793	704	882	439	527	657	65+ PRIMARY
381	354	327	404	348	310	430	472	603	472	375	528	450	400	500	178	214	267	65+ SECONDARY
\$597	\$553	\$509	\$301	\$261	\$233	\$612	\$672	\$452	\$355	\$280	\$395	\$337	\$299	\$326	\$283	\$339	\$424	AGE - under 30
701	650	600	407	349	311	720	791	606	473	377	530	453	402	433	325	391	487	30 - 39
693	642	592	582	503	450	718	790	873	681	543	764	652	579	631	326	392	490	40 - 49
945	875	809	708	611	547	977	1,073	1,060	828	658	928	792	702	772	444	533	666	50 - 54
1,169	1,084	1,001	899	778	695	1,209	1,328	1,347	1,053	837	1,179	1,007	893	973	550	660	824	55 - 59
1,437	1,330	1,229	1,100	950	848	1,492	1,639	1,646	1,285	1,023	1,441	1,230	1,091	1,185	674	809	1,009	60 - 64
2,151	1,992	1,840	1,352	1,170	1,046	2,205	2,421	2,025	1,583	1,259	1,773	1,513	1,343	1,486	1,011	1,214	1,515	65+ PRIMARY
1,012	938	866	804	696	622	1,091	1,199	1,205	943	749	1,055	901	799	881	468	562	702	65+ SECONDARY
\$442	\$410	\$378	\$266	\$229	\$205	\$477	\$525	\$399	\$312	\$248	\$350	\$298	\$265	\$283	\$208	\$249	\$312	AGE - under 30
485	449	414	342	294	262	527	580	510	399	317	446	381	338	361	232	279	348	30 - 39
495	459	424	443	383	344	539	592	665	519	414	583	498	441	480	235	283	352	40 - 49
586	543	501	489	420	375	641	703	731	572	455	639	546	485	526	274	329	411	50 - 54
698	647	598	557	481	430	758	832	835	653	519	731	624	553	603	325	391	487	55 - 59
863	799	740	650	561	502	947	1,040	970	759	603	848	725	643	699	407	489	610	60 - 64
1,063	985	911	814	703	629	1,156	1,270	1,221	954	759	1,069	912	810	908	498	598	746	65+ PRIMARY
423	392	362	560	484	432	477	525	839	654	521	734	627	555	583	191	230	288	65+ SECONDARY
\$666	\$617	\$570	\$414	\$358	\$319	\$701	\$770	\$620	\$484	\$385	\$543	\$463	\$412	\$443	\$313	\$376	\$469	AGE - under 30
774	717	663	550	476	425	815	895	822	642	511	720	614	545	595	363	437	544	30 - 39
851	788	727	705	610	547	906	995	1,057	825	656	925	790	700	766	402	482	601	40 - 49
1,011	937	865	738	638	570	1,071	1,177	1,106	863	688	968	826	733	798	472	567	707	50 - 54
1,217	1,128	1,041	935	809	722	1,293	1,421	1,402	1,095	872	1,227	1,048	929	1,011	571	686	856	55 - 59
1,545	1,430	1,321	1,104	955	854	1,651	1,814	1,653	1,292	1,028	1,447	1,236	1,096	1,192	721	866	1,082	60 - 64
2,173	2,012	1,858	1,401	1,210	1,080	2,265	2,488	2,095	1,638	1,302	1,834	1,566	1,389	1,491	1,018	1,223	1,527	65+ PRIMARY
1,017	942	870	824	713	638	1,133	1,245	1,236	966	769	1,083	924	820	918	477	573	715	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Small Group 1.0 RAF rates rounded to whole dollars

**AREA 9**  
**1.0 RAF**

		HMO Plans									Premier PPO Plans			PPO Copay Plans			
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$318	\$302	\$271	\$239	\$217	\$261	\$232	\$217	\$197	\$182	\$399	\$334	\$308	\$283	\$256	\$229
	30 - 39	397	376	342	301	275	321	285	268	243	224	500	422	390	359	323	286
	40 - 49	437	414	373	329	300	357	318	298	269	248	669	571	529	484	437	379
	50 - 54	541	513	466	410	374	446	398	373	337	312	908	764	707	651	588	513
	55 - 59	687	651	590	519	474	560	498	467	421	390	1,117	943	871	796	718	632
	60 - 64	924	876	791	696	634	755	672	630	570	526	1,451	1,239	1,146	1,047	946	834
	65+ PRIMARY	1,198	1,134	1,028	905	825	954	848	795	719	663	1,686	1,487	1,376	1,266	1,143	1,001
	65+ SECONDARY	894	847	766	673	614	717	638	598	537	497	754	661	611	565	510	446
EMPLOYEE & SPOUSE	AGE - under 30	\$807	\$764	\$690	\$608	\$555	\$666	\$592	\$556	\$500	\$461	\$1,165	\$1,000	\$924	\$847	\$764	\$672
	30 - 39	963	912	825	726	661	786	699	655	592	547	1,376	1,186	1,097	1,006	909	793
	40 - 49	1,062	1,006	910	802	731	863	769	721	651	601	1,360	1,186	1,097	1,006	909	794
	50 - 54	1,094	1,036	936	824	750	894	795	746	672	622	1,875	1,619	1,498	1,372	1,238	1,087
	55 - 59	1,543	1,461	1,322	1,162	1,061	1,258	1,120	1,051	949	877	2,307	1,988	1,838	1,683	1,520	1,339
	60 - 64	1,693	1,604	1,452	1,277	1,164	1,384	1,231	1,155	1,042	964	2,851	2,483	2,296	2,100	1,896	1,668
	65+ PRIMARY	2,432	2,303	2,082	1,833	1,671	1,939	1,724	1,617	1,461	1,350	3,962	3,494	3,231	2,961	2,674	2,348
	65+ SECONDARY	2,115	2,003	1,811	1,594	1,452	1,687	1,501	1,407	1,272	1,176	2,037	1,788	1,654	1,518	1,371	1,204
EMPLOYEE & CHILD(REN)	AGE - under 30	\$730	\$691	\$627	\$552	\$503	\$598	\$533	\$499	\$451	\$417	\$888	\$747	\$690	\$636	\$574	\$508
	30 - 39	813	771	697	613	558	659	586	550	498	459	981	825	764	701	632	551
	40 - 49	813	771	697	613	558	660	587	551	499	460	994	846	782	712	644	567
	50 - 54	801	758	684	603	549	653	581	545	493	456	1,188	1,004	928	851	769	679
	55 - 59	939	890	805	708	646	768	683	641	577	535	1,406	1,187	1,098	1,004	907	794
	60 - 64	1,185	1,121	1,013	892	813	964	857	804	728	672	1,761	1,491	1,380	1,266	1,143	1,004
	65+ PRIMARY	1,474	1,396	1,262	1,110	1,012	1,174	1,044	980	886	818	1,960	1,730	1,600	1,463	1,322	1,163
	65+ SECONDARY	1,046	991	895	788	719	839	746	699	629	582	840	736	681	617	557	499
FAMILY	AGE - under 30	\$1,044	\$989	\$894	\$787	\$718	\$851	\$756	\$710	\$641	\$592	\$1,344	\$1,130	\$1,045	\$956	\$863	\$756
	30 - 39	1,213	1,148	1,039	914	833	987	877	823	744	688	1,556	1,313	1,214	1,109	1,001	882
	40 - 49	1,296	1,227	1,111	978	891	1,060	943	885	800	738	1,713	1,462	1,353	1,239	1,119	982
	50 - 54	1,462	1,385	1,251	1,101	1,003	1,197	1,064	998	903	834	2,046	1,727	1,597	1,466	1,325	1,162
	55 - 59	1,619	1,533	1,385	1,220	1,112	1,321	1,175	1,101	995	920	2,463	2,080	1,924	1,764	1,593	1,403
	60 - 64	1,975	1,870	1,690	1,487	1,355	1,611	1,432	1,344	1,215	1,122	3,143	2,678	2,477	2,264	2,045	1,801
	65+ PRIMARY	2,805	2,656	2,402	2,114	1,927	2,226	1,979	1,857	1,678	1,550	3,994	3,528	3,263	2,988	2,698	2,371
	65+ SECONDARY	2,375	2,250	2,032	1,789	1,631	1,890	1,681	1,576	1,426	1,316	2,060	1,803	1,667	1,532	1,384	1,215

AREA 9: (except for Select HMO Plan): Kern (93536 only), Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90623, 90630, 90631, 91709, 93560), Orange (90638 only), San Bernardino (91766, 91792 only)

\*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

\*\*Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$199	\$183	\$169	\$145	\$123	\$110	\$214	\$235	\$216	\$169	\$134	\$189	\$162	\$143	\$176	\$95	\$114	\$142	AGE - under 30
248	229	213	194	167	149	266	292	290	227	181	254	217	192	241	122	147	183	30 - 39
329	305	282	281	243	217	358	393	419	328	260	368	313	278	349	164	197	245	40 - 49
444	411	381	335	293	261	482	530	505	393	314	442	378	335	427	218	262	327	50 - 54
551	509	469	431	370	330	593	651	643	502	399	563	480	426	538	270	325	405	55 - 59
723	670	619	536	466	416	773	850	804	628	500	704	601	533	677	350	420	525	60 - 64
867	803	741	700	603	540	969	1,064	1,047	818	651	917	782	694	867	425	511	639	65+ PRIMARY
388	359	331	398	343	308	424	466	596	465	370	522	445	395	497	195	234	291	65+ SECONDARY
\$584	\$541	\$500	\$298	\$258	\$228	\$602	\$661	\$446	\$348	\$277	\$391	\$333	\$296	\$324	\$285	\$342	\$426	AGE - under 30
689	638	589	399	346	309	710	779	597	466	371	522	446	396	437	337	405	505	30 - 39
690	639	590	574	497	445	709	779	859	671	533	752	642	569	636	337	405	505	40 - 49
944	874	807	700	603	540	964	1,059	1,047	817	651	917	782	694	765	461	553	689	50 - 54
1,163	1,077	994	889	766	686	1,193	1,310	1,329	1,037	825	1,163	993	881	972	561	675	841	55 - 59
1,443	1,337	1,235	1,086	937	837	1,473	1,618	1,623	1,267	1,009	1,421	1,213	1,076	1,186	703	844	1,053	60 - 64
2,035	1,885	1,743	1,333	1,154	1,030	2,174	2,388	1,997	1,561	1,241	1,748	1,492	1,324	1,449	989	1,188	1,482	65+ PRIMARY
1,043	966	892	795	687	614	1,076	1,182	1,191	930	740	1,043	890	790	864	510	613	764	65+ SECONDARY
\$441	\$409	\$377	\$261	\$228	\$204	\$470	\$516	\$393	\$306	\$245	\$344	\$294	\$260	\$280	\$211	\$255	\$317	AGE - under 30
478	443	409	334	291	260	521	572	503	393	313	440	376	334	365	234	282	351	30 - 39
491	455	420	437	378	339	531	584	656	512	407	574	490	435	479	239	288	359	40 - 49
585	542	501	480	415	371	631	693	720	564	447	630	539	478	527	288	346	431	50 - 54
690	639	590	550	477	425	746	820	823	643	511	721	615	546	605	335	403	503	55 - 59
869	805	744	641	553	495	935	1,027	958	749	595	839	716	635	701	424	509	635	60 - 64
1,006	933	862	802	695	622	1,141	1,252	1,204	940	749	1,054	900	798	877	492	591	737	65+ PRIMARY
429	398	367	551	478	427	470	516	827	646	513	723	617	548	584	204	244	305	65+ SECONDARY
\$655	\$607	\$562	\$409	\$352	\$314	\$691	\$760	\$610	\$477	\$379	\$533	\$456	\$404	\$437	\$324	\$389	\$485	AGE - under 30
764	708	654	543	469	419	803	883	812	635	504	711	607	538	588	375	449	561	30 - 39
849	786	725	698	602	539	892	979	1,043	814	648	912	779	691	765	412	495	618	40 - 49
1,005	932	861	730	630	564	1,056	1,160	1,091	852	678	956	815	723	797	489	587	732	50 - 54
1,215	1,126	1,039	924	799	714	1,276	1,402	1,384	1,081	860	1,211	1,034	918	1,007	589	707	882	55 - 59
1,559	1,444	1,334	1,091	940	840	1,630	1,791	1,631	1,275	1,013	1,428	1,219	1,082	1,189	762	914	1,141	60 - 64
2,054	1,903	1,758	1,381	1,191	1,066	2,235	2,455	2,068	1,617	1,285	1,810	1,546	1,371	1,453	1,002	1,203	1,502	65+ PRIMARY
1,053	976	902	813	701	627	1,119	1,230	1,218	952	757	1,066	910	807	905	512	616	768	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

# Dental Blue<sup>®</sup> PPO plan rates

Monthly rates effective January 1, 2010

Out-of-network (OON) reimbursement for Dental Blue plans is at the 80th percentile.

Rating Areas are the same as all other Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company Small Group products.

		Dental Blue Silver 100 - 80			Dental Blue Silver Plus 100 - 80			Dental Blue Gold 100 - 80		
Areas:		1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9
Employee Only	Group Size 2-9	\$47	\$54	\$59	\$52	\$62	\$69	\$49	\$58	\$65
	10-24	42	48	53	48	57	62	44	52	58
	25-50	39	44	49	43	51	56	41	48	53
Employee & Spouse	Group Size 2-9	92	105	115	103	121	136	98	114	129
	10-24	83	94	103	94	110	124	88	103	116
	25-50	76	86	94	85	100	112	81	94	106
Employee & Child	Group Size 2-9	87	99	109	88	105	116	91	108	119
	10-24	78	88	98	81	95	106	82	97	107
	25-50	72	81	89	73	86	95	75	89	99
Employee & Children	Group Size 2-9	130	146	163	132	155	174	136	160	180
	10-24	117	131	146	120	141	158	123	144	162
	25-50	107	120	134	108	127	143	112	132	148
Employee & Family	Group Size 2-9	157	178	198	160	189	211	165	195	218
	10-24	141	160	178	146	173	192	148	176	196
	25-50	129	146	163	132	156	173	136	161	180

		Dental Blue Gold Plus 100 - 80			Dental Blue Platinum 100 - 80			Dental Blue Platinum Plus 100 - 80		
Areas:		1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9
Employee Only	Group Size 2-9	\$53	\$63	\$69	\$63	\$69	\$76	\$73	\$81	\$89
	10-24	48	57	63	56	61	67	65	72	79
	25-50	43	52	57	54	59	65	61	68	74
Employee & Spouse	Group Size 2-9	104	122	138	126	136	152	145	161	176
	10-24	95	111	125	112	121	135	129	143	156
	25-50	86	101	113	107	116	129	122	135	148
Employee & Child	Group Size 2-9	97	115	127	117	130	142	135	150	164
	10-24	89	105	116	104	115	126	119	133	145
	25-50	80	95	105	100	111	121	113	126	137
Employee & Children	Group Size 2-9	145	170	191	174	193	211	203	224	245
	10-24	132	155	174	154	171	188	180	199	217
	25-50	119	140	157	148	164	180	170	188	205
Employee & Family	Group Size 2-9	176	208	231	213	235	257	245	271	297
	10-24	161	190	211	189	209	228	217	240	264
	25-50	145	171	190	181	201	219	205	227	249

# Dental PPO and Dental HMO plan rates Monthly rates effective January 1, 2010

Areas:	Basic Option Dental PPO			Standard Option PPO			High Option Dental PPO		
	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9
Employee Only	\$33	\$35	\$39	\$44	\$51	\$56	\$65	\$70	\$74
Employee & Spouse	62	70	75	91	98	108	127	137	149
Employee & Child	50	55	58	74	84	91	121	130	137
Employee & Children	72	80	86	116	124	137	179	193	206
Employee & Family	101	110	121	144	160	175	217	233	251

Areas:	Dental Net		
	1, 2, 3, 7	4, 5, 6, 9	8
Employee Only	\$23	\$18	\$21
Employee & Spouse	35	27	32
Employee & Child	35	27	32
Employee & Children	53	41	48
Employee & Family	53	41	48

Areas:	Voluntary Dental PPO
All Areas	
Employee Only	\$35
Employee & Spouse	72
Employee & Child	54
Employee & Children	76
Employee & Family	106

Areas:	Voluntary Dental Saver SelectDHMO Plan
All Areas	
Single	\$12
Two-party	22
Three-party*	32

\*employee, spouse and child(ren), or employee and child(ren)

## Blue View Vision<sup>SM</sup> plan rates

Blue View Plus	EMPLOYEE	EMPLOYEE AND SPOUSE	EMPLOYEE AND CHILD(REN)	FAMILY
RATE	\$13	\$23	\$24	\$36

Blue View	EMPLOYEE	EMPLOYEE AND SPOUSE	EMPLOYEE AND CHILD(REN)	FAMILY
RATE	\$7	\$11	\$12	\$18

*Rates listed above are based on current enrollment information. Any enrollment activity, including but not limited to additions, cancellations or benefit plan changes, may result in a change to these rates.*

# Basic Term Life and Accidental Death & Dismemberment (AD&D) plan rates

For groups with 11-50 eligible employees, the employee Basic Term Life rate is based on the group's composite rate. The composite rate is determined by the characteristics of the group and is calculated by rating systems.

### Rates for less than \$25,000 for groups with 2-10 eligible employees

Age	Rate per \$1,000 of coverage
Under 30	\$0.20
30 - 39	0.25
40 - 44	0.41
45 - 49	0.58
50 - 54	0.86
55 - 59	1.53
60 - 64	2.27
65 - 69	3.77
70 - 74	5.36
75 - 79	8.44
80 - 84	12.12
85 - 89	18.14

### Rates for \$25,000 or more for groups with 2-10 eligible employees

for groups offering at least \$25,000 of Basic Term Life coverage to all enrolled employees

Age	Rate per \$1,000 of coverage
Under 30	\$0.16
30 - 39	0.20
40 - 44	0.33
45 - 49	0.46
50 - 54	0.69
55 - 59	1.22
60 - 64	1.82
65 - 69	3.02
70 - 74	4.29
75 - 79	6.75
80 - 84	9.70
85 - 89	14.51

### Rates for Optional Dependent Life coverage

\$5,000 spouse, \$5,000 children 6 months to 19 years (age 24 if full-time student); \$500 children under 6 months	\$2 per family
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*This option only available if employee life benefit is \$20,000 or more:*

\$10,000 spouse, \$10,000 children 6 months to 19 years (age 24 if full-time student); \$1,000 children under 6 months	\$4 per family
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### Supplemental Life rates per:

Age	\$15,000	\$25,000	\$50,000	\$100,000
Under 30	\$3	\$5.00	\$10.00	\$20.00
30-39	\$3.75	\$6.25	\$12.50	\$25.00
40-44	\$6.15	\$10.25	\$20.50	\$41.00
45-49	\$8.70	\$14.50	\$29.00	\$58.00
50-54	\$12.90	\$21.50	\$43.00	\$86.00
55-59	\$22.95	\$38.25	\$76.50	\$153.00
60-64	\$34.05	\$56.75	\$113.50	\$227.00
65-69	\$56.55	\$94.25	\$188.50	\$377.00

*Please Note: Life and AD&D benefits are reduced by 35 percent at age 65 and further reduced by 50 percent of the original benefit amount at age 70. Benefits terminate upon retirement. Availability of Group Life Insurance is subject to underwriting.*



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