

small group rate tables

Effective January 2010
Includes rates for standard plans

Broker version

Small Group Rate Tables

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Access Baja® HMO Rates

CalChoice Rates

**Life Insurance Rates for
Blue Shield of California Group Plans
2-50 Employee Rate Table
Effective January 2010**

**Region I - IX
Life Insurance Rates***

Age	Rate/\$1,000
0-29	\$.19
30-34	.20
35-39	.21
40-44	.33
45-49	.46
50-54	.74
55-59	1.15
60-64	2.25
65-69	3.75
70-74	5.33
75-79	8.39
80-84	12.05
85+	18.04

*Includes \$.05 Accidental Death & Dismemberment Insurance

The Dependent Life Insurance Rate is \$.45/\$1,000.

Benefits Allowed for new groups:

2-50 lives Flat, Graded, or Salaried Plans

*For groups of 10 or more eligible employees, group term life insurance is underwritten by Blue Shield of California Life & Health Insurance Company. Group term life insurance for groups of two to nine eligible employees is administered and underwritten through a small group employer trust.

**SMALL GROUP RATING REGION DEFINITIONS
AND HMO & POS AVAILABILITY
Effective January 2010**

Rating Region	County	Access+ HMO® & POS Available	Dental HMO Available
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I	Butte	●	●
	Colusa		
	Fresno	●	●
	Glenn		
	Humboldt		
	Imperial	●	
	Kern	●	●
	Kings	●	
	Madera	●	
	Mariposa		
	Mendocino		
	Merced	●	●
	San Luis Obispo	●	
	Sierra		
	Sonoma	●	●
Stanislaus	●	●	
Tulare	●		
Yolo	●	●	

II	Del Norte		
	Inyo		
	Lassen		
	Modoc		
	Mono		
	Nevada	●	
	Plumas		
	Sacramento	●	●
	San Benito		
	Santa Clara	●	●
	Shasta		
	Siskiyou		
	Trinity		
	Tuolumne		

Rating Region	County	Access+ HMO® & POS Available	Dental HMO Available
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III	Alameda	●	●
	Contra Costa	●	●
	Monterey		●
	Napa		●
	Placer	●	●
	San Francisco	●	●
	San Joaquin	●	●
	Santa Cruz	●	●
	Sutter		●
	Tehama		
	Yuba		●

IV	Alpine		
	Amador		
	Calaveras		
	El Dorado	●	●
	Lake		
	Marin	●	●
	San Mateo	●	●
	Solano	●	●

V	San Bernardino	●	●
	Santa Barbara	●	●

VI	Los Angeles ZIP Codes*	●	●
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VII	San Diego	●	●
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VIII	Orange	●	●
	Ventura	●	●

IX	Los Angeles--Except ZIP Codes in Region VI	●	●
	Riverside	●	●

* Los Angeles Region VI ZIP Codes: 90247-90251, 90260-90261, 90265, 90274-90275, 90500-90510, 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, 91759, 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, 93599

LOCAL ACCESS+ HMO RATING REGION DEFINITIONS
Effective January 2010

Rating Region	County
I	San Luis Obispo.
II - IV	Not Applicable.
V	San Bernardino except zip codes: 92242, 92252, 92256, 92267-92268, 92277-92278, 92280, 92284-92286, 92304-92305, 92309-92310, 92314-92315, 92317, 92321-92323, 92325-92327, 92332-92333, 92338, 92341-92342, 92347, 92352, 92356, 92358, 92363-92366, 92368, 92372, 92378, 92382, 92385-92386, 92391, 92395, 92397-92398, 92407, 93558, 93562, 93592.
VI	Los Angeles zip codes: 90247-90251, 90260-90261, 90274-90275, 90501-90510, 90601-90610, 90637-90640, 90650-90652, 90660-90662, 90670-90671, 90701-90703, 90706-90707, 90710-90717, 90723, 90731-90734, 90744-90749, 90755, 90801-90810, 90813-90815, 90822, 90831-90835, 90840, 90842, 90844, 90846-90848, 90853, 90895, 90899, 91001, 91003, 91006-91012, 91016-91017, 91020-91021, 91023-91025, 91030-91031, 91040-91043, 91046, 91066, 91077, 91101-91110, 91114-91118, 91121, 91123-91126, 91129, 91182, 91184-91185, 91188-91189, 91199, 91201-91210, 91214, 91221-91222, 91224-91226, 91501-91508, 91510, 91521-91523, 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, 91801-91804, 91896, 91899, 93563.
VII	San Diego except zip codes: 91905-91906, 91934, 91963, 91980, 91987, 92004, 92036, 92066, 92086.
VIII	Orange except zip codes: 92603, 92607, 92609-92610, 92618-92619, 92624, 92629-92630, 92637, 92651-92654, 92656-92657, 92662, 92672-92679, 92688, 92690-92694, 92698.
IX	Los Angeles except the zip codes in Rating Region VI and except the zip codes: 90263-90265, 90290, 90704, 91301-91302, 91307, 91372, 91376, 91759, 93510, 93532, 93534-93536, 93539, 93543-93544, 93550-93553, 93584, 93586, 93590-93591, 93599. Riverside except the zip codes: 92225-92226, 92239, 92247-92248, 92292, 92530-92532, 92536, 92539, 92543-92546, 92548, 92562-92564, 92567, 92581-92587, 92589-92593, 92595-92596.

Region I

Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	287	690	677	1049	0 to 29	355	847	831	1285
30 to 39	334	733	731	1137	30 to 39	408	899	895	1400
40 to 49	399	902	744	1233	40 to 49	490	1108	913	1513
50 to 54	511	1052	791	1416	50 to 54	627	1287	968	1737
55 to 59	662	1394	940	1617	55 to 59	812	1709	1150	1979
60 to 64	860	1642	1132	1947	60 to 64	1059	2014	1392	2390
65+	1135	2268	1452	2647	65+	1400	2785	1785	3249
65+**	639	1772	956	2151	65+**	786	2171	1171	2635
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	305	729	712	1109	0 to 29	382	918	900	1396
30 to 39	351	774	769	1205	30 to 39	443	976	970	1519
40 to 49	423	955	786	1301	40 to 49	532	1204	994	1642
50 to 54	539	1111	836	1498	50 to 54	680	1403	1053	1887
55 to 59	700	1473	993	1704	55 to 59	881	1859	1251	2151
60 to 64	911	1739	1198	2060	60 to 64	1148	2188	1515	2598
65+	1205	2399	1539	2802	65+	1518	3024	1939	3529
65+**	679	1873	1013	2277	65+**	853	2358	1274	2864
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	325	773	760	1179	0 to 29	412	982	963	1492
30 to 39	372	822	819	1279	30 to 39	475	1042	1038	1625
40 to 49	451	1016	837	1383	40 to 49	568	1289	1060	1757
50 to 54	574	1180	891	1591	50 to 54	728	1497	1127	2021
55 to 59	745	1568	1054	1813	55 to 59	944	1987	1337	2296
60 to 64	967	1847	1275	2191	60 to 64	1225	2340	1620	2775
65+	1279	2550	1638	2977	65+	1624	3232	2072	3777
65+**	723	1994	1081	2421	65+**	912	2520	1360	3065
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	328	784	770	1197	0 to 29	459	1104	1082	1676
30 to 39	378	832	830	1297	30 to 39	533	1171	1164	1824
40 to 49	455	1029	847	1403	40 to 49	639	1449	1191	1971
50 to 54	581	1197	900	1611	50 to 54	817	1679	1263	2270
55 to 59	754	1588	1068	1836	55 to 59	1061	2232	1503	2583
60 to 64	980	1872	1291	2220	60 to 64	1377	2628	1816	3116
65+	1297	2584	1659	3015	65+	1824	3634	2331	4239
65+**	730	2017	1092	2448	65+**	1028	2838	1535	3444

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region I Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	287	679	669	1039
30 to 39	328	724	720	1126
40 to 49	397	894	736	1217
50 to 54	505	1039	783	1400
55 to 59	655	1380	927	1595
60 to 64	852	1626	1122	1928
65+	1126	2244	1441	2619
65+**	636	1754	951	2129
Local Access+ HMO® Plan 20 Value***				
0 to 29	289	690	678	1053
30 to 39	333	732	730	1141
40 to 49	401	906	746	1234
50 to 54	512	1053	792	1418
55 to 59	664	1397	940	1616
60 to 64	862	1647	1136	1953
65+	1141	2274	1459	2653
65+**	643	1776	962	2155
Added Advantage POS(SM) Plan*				
0 to 29	433	1039	1020	1579
30 to 39	502	1102	1098	1720
40 to 49	603	1361	1121	1858
50 to 54	768	1584	1190	2135
55 to 59	999	2104	1416	2436
60 to 64	1297	2474	1711	2938
65+	1720	3424	2196	3996
65+**	965	2669	1441	3240

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region I

Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	90	248	198	306	0 to 29	150	407	323	503
30 to 39	111	274	222	351	30 to 39	181	447	362	577
40 to 49	156	316	240	405	40 to 49	252	514	389	661
50 to 54	210	434	283	477	50 to 54	339	708	464	783
55 to 59	262	539	333	587	55 to 59	427	882	543	958
60 to 64	340	678	410	738	60 to 64	556	1109	675	1208
65+	416	928	489	960	65+	684	1521	800	1568
65+**	200	712	273	744	65+**	326	1163	442	1211
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	103	286	230	352	0 to 29	162	437	349	538
30 to 39	129	315	255	405	30 to 39	194	479	387	619
40 to 49	179	365	277	468	40 to 49	269	558	421	709
50 to 54	243	500	328	549	50 to 54	369	756	496	839
55 to 59	303	621	384	678	55 to 59	457	946	583	1031
60 to 64	393	782	473	851	60 to 64	594	1183	720	1293
65+	479	1071	564	1107	65+	733	1631	857	1680
65+**	232	823	316	860	65+**	353	1251	477	1300
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	133	368	292	453	0 to 29	193	524	418	646
30 to 39	162	404	330	522	30 to 39	231	577	464	743
40 to 49	228	468	353	599	40 to 49	324	665	500	850
50 to 54	310	640	421	708	50 to 54	441	911	596	1008
55 to 59	388	801	493	870	55 to 59	548	1134	700	1235
60 to 64	502	1004	611	1093	60 to 64	713	1424	864	1550
65+	619	1377	725	1420	65+	878	1959	1028	2019
65+**	295	1053	401	1096	65+**	423	1503	573	1564
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	145	397	315	491	0 to 29	203	550	441	680
30 to 39	179	438	357	564	30 to 39	246	606	487	785
40 to 49	248	504	381	647	40 to 49	342	699	526	895
50 to 54	336	693	454	767	50 to 54	466	956	628	1064
55 to 59	418	864	533	940	55 to 59	576	1196	735	1298
60 to 64	543	1083	657	1180	60 to 64	752	1500	908	1634
65+	668	1488	781	1533	65+	924	2061	1080	2124
65+**	320	1140	432	1185	65+**	446	1583	603	1647

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

1The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region I

Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	220	596	476	738	0 to 29	108	297	237	366
30 to 39	269	657	529	849	30 to 39	134	325	263	420
40 to 49	370	760	574	972	40 to 49	185	379	286	483
50 to 54	505	1039	682	1151	50 to 54	250	518	338	572
55 to 59	627	1296	798	1409	55 to 59	311	642	396	703
60 to 64	815	1626	983	1773	60 to 64	404	807	490	878
65+	1005	2237	1177	2302	65+	495	1108	582	1144
65+**	481	1713	653	1778	65+**	240	853	326	889
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	252	688	550	853	0 to 29	116	320	254	395
30 to 39	307	759	614	982	30 to 39	143	351	285	454
40 to 49	428	880	662	1125	40 to 49	199	407	307	519
50 to 54	581	1199	789	1330	50 to 54	268	558	364	616
55 to 59	722	1496	922	1629	55 to 59	333	692	427	754
60 to 64	944	1876	1137	2047	60 to 64	435	867	528	948
65+	1159	2584	1356	2660	65+	537	1194	626	1231
65+**	558	1984	756	2060	65+**	257	914	346	951
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	280	765	609	943	0 to 29	121	332	265	409
30 to 39	338	841	677	1085	30 to 39	149	363	294	469
40 to 49	474	972	732	1242	40 to 49	207	423	319	540
50 to 54	645	1327	873	1472	50 to 54	279	578	378	639
55 to 59	801	1656	1017	1802	55 to 59	347	718	442	786
60 to 64	1043	2078	1257	2267	60 to 64	451	901	548	981
65+	1283	2857	1501	2946	65+	554	1238	650	1278
65+**	617	2191	835	2280	65+**	268	952	364	992
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	333	905	723	1116	0 to 29	125	336	270	415
30 to 39	405	995	804	1287	30 to 39	151	371	300	481
40 to 49	560	1152	869	1472	40 to 49	210	431	325	550
50 to 54	765	1572	1034	1745	50 to 54	283	586	386	649
55 to 59	950	1962	1206	2137	55 to 59	354	730	450	796
60 to 64	1234	2461	1491	2686	60 to 64	460	916	556	1000
65+	1520	3387	1777	3489	65+	568	1260	664	1298
65+**	729	2597	987	2699	65+**	273	965	369	1003

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region I

Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	141	389	309	480	0 to 29	235	646	514	797
30 to 39	173	427	347	553	30 to 39	288	711	574	918
40 to 49	243	495	374	632	40 to 49	402	819	621	1055
50 to 54	326	679	443	750	50 to 54	544	1122	736	1244
55 to 59	406	843	520	918	55 to 59	678	1398	861	1524
60 to 64	530	1056	643	1155	60 to 64	881	1751	1064	1912
65+	654	1454	763	1499	65+	1087	2415	1269	2485
65+**	313	1113	422	1158	65+**	523	1852	706	1922
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	149	405	323	501	0 to 29	163	441	353	548
30 to 39	180	447	360	576	30 to 39	198	488	393	630
40 to 49	252	514	390	663	40 to 49	277	565	426	725
50 to 54	342	705	462	781	50 to 54	376	770	506	855
55 to 59	426	878	540	958	55 to 59	464	963	591	1046
60 to 64	553	1099	668	1200	60 to 64	606	1206	732	1315
65+	683	1516	797	1560	65+	745	1661	871	1710
65+**	328	1161	442	1206	65+**	357	1273	483	1323
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	162	441	351	547	0 to 29	188	509	407	626
30 to 39	198	488	393	628	30 to 39	228	561	452	723
40 to 49	275	561	424	718	40 to 49	317	648	486	830
50 to 54	373	768	505	850	50 to 54	431	886	583	981
55 to 59	463	956	592	1044	55 to 59	532	1103	678	1204
60 to 64	603	1203	728	1312	60 to 64	694	1385	839	1512
65+	743	1656	868	1705	65+	855	1905	1000	1963
65+**	357	1270	482	1319	65+**	411	1461	557	1520
Shield Savings(SM) 2000/4000*									
0 to 29	219	598	477	739					
30 to 39	267	660	531	852					
40 to 49	372	759	576	979					
50 to 54	504	1041	683	1153					
55 to 59	629	1296	798	1414					
60 to 64	817	1623	987	1773					
65+	1008	2239	1177	2304					
65+**	485	1715	653	1781					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region I

Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	302	728	714	1107	0 to 29	374	894	877	1356
30 to 39	352	773	771	1200	30 to 39	430	948	944	1477
40 to 49	421	952	785	1301	40 to 49	517	1169	963	1597
50 to 54	539	1110	834	1494	50 to 54	661	1359	1021	1834
55 to 59	698	1471	992	1706	55 to 59	857	1803	1213	2088
60 to 64	907	1733	1194	2055	60 to 64	1117	2125	1469	2522
65+	1198	2393	1532	2794	65+	1477	2939	1884	3429
65+**	675	1870	1009	2271	65+**	829	2291	1236	2781
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	321	769	751	1170	0 to 29	403	968	950	1473
30 to 39	370	816	811	1271	30 to 39	467	1030	1023	1603
40 to 49	447	1008	829	1373	40 to 49	561	1270	1049	1733
50 to 54	568	1172	882	1581	50 to 54	717	1480	1111	1991
55 to 59	738	1554	1048	1798	55 to 59	929	1962	1321	2271
60 to 64	961	1835	1264	2174	60 to 64	1211	2309	1599	2742
65+	1271	2532	1624	2957	65+	1602	3191	2046	3725
65+**	716	1977	1069	2403	65+**	900	2489	1344	3023
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	343	815	802	1245	0 to 29	434	1036	1016	1574
30 to 39	392	867	865	1350	30 to 39	501	1099	1095	1715
40 to 49	476	1072	883	1459	40 to 49	599	1360	1118	1854
50 to 54	605	1245	940	1679	50 to 54	768	1580	1189	2133
55 to 59	786	1655	1112	1913	55 to 59	996	2097	1411	2423
60 to 64	1020	1949	1345	2312	60 to 64	1293	2470	1710	2929
65+	1350	2691	1728	3142	65+	1714	3411	2187	3986
65+**	763	2104	1141	2555	65+**	962	2660	1435	3235
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	346	827	812	1263	0 to 29	484	1165	1142	1769
30 to 39	398	878	876	1369	30 to 39	562	1236	1228	1925
40 to 49	480	1086	894	1480	40 to 49	674	1529	1257	2081
50 to 54	613	1264	950	1701	50 to 54	862	1772	1333	2396
55 to 59	795	1676	1127	1937	55 to 59	1119	2355	1586	2727
60 to 64	1034	1975	1362	2343	60 to 64	1453	2774	1916	3289
65+	1369	2727	1751	3182	65+	1925	3835	2460	4475
65+**	770	2129	1152	2583	65+**	1085	2995	1620	3635

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Region I Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	302	716	706	1096
30 to 39	346	764	760	1188
40 to 49	419	943	776	1284
50 to 54	533	1096	826	1477
55 to 59	691	1456	979	1683
60 to 64	899	1716	1184	2035
65+	1188	2368	1521	2765
65+**	671	1851	1003	2247
Local Access+ HMO® Plan 20 Value***				
0 to 29	305	728	715	1111
30 to 39	351	772	770	1204
40 to 49	423	956	787	1302
50 to 54	540	1112	836	1496
55 to 59	700	1474	992	1705
60 to 64	909	1738	1199	2062
65+	1204	2400	1540	2800
65+**	678	1874	1015	2274
Added Advantage POS(SM) Plan*				
0 to 29	457	1096	1076	1666
30 to 39	529	1163	1159	1815
40 to 49	636	1436	1183	1961
50 to 54	810	1672	1256	2253
55 to 59	1054	2220	1494	2571
60 to 64	1369	2611	1806	3101
65+	1815	3614	2318	4217
65+**	1018	2817	1521	3420

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

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Region I

Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	94	261	209	322	0 to 29	158	429	340	530
30 to 39	117	289	234	371	30 to 39	191	471	382	609
40 to 49	164	333	253	428	40 to 49	266	542	410	697
50 to 54	221	458	298	504	50 to 54	357	747	489	826
55 to 59	276	568	352	619	55 to 59	450	930	573	1011
60 to 64	358	715	432	778	60 to 64	586	1170	713	1275
65+	439	979	516	1013	65+	721	1605	844	1655
65+**	211	751	288	785	65+**	344	1227	466	1278
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	108	301	242	371	0 to 29	171	461	368	567
30 to 39	136	333	269	428	30 to 39	204	505	409	653
40 to 49	188	385	292	493	40 to 49	283	588	444	748
50 to 54	256	527	346	580	50 to 54	389	798	523	885
55 to 59	319	656	405	715	55 to 59	482	998	615	1088
60 to 64	414	825	499	898	60 to 64	627	1248	759	1364
65+	505	1130	595	1169	65+	773	1721	904	1773
65+**	244	868	333	907	65+**	372	1321	504	1372
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	140	388	308	478	0 to 29	203	553	441	681
30 to 39	171	426	348	551	30 to 39	243	609	489	784
40 to 49	240	493	372	632	40 to 49	342	701	527	897
50 to 54	327	675	444	747	50 to 54	465	961	629	1063
55 to 59	409	845	520	918	55 to 59	578	1197	738	1303
60 to 64	529	1059	644	1153	60 to 64	752	1503	911	1636
65+	653	1453	765	1498	65+	926	2067	1085	2131
65+**	311	1111	423	1156	65+**	446	1587	604	1650
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	153	419	332	518	0 to 29	214	580	465	717
30 to 39	188	462	376	595	30 to 39	259	639	514	828
40 to 49	261	532	402	682	40 to 49	360	737	555	944
50 to 54	354	732	479	809	50 to 54	491	1009	662	1123
55 to 59	441	911	562	992	55 to 59	608	1262	775	1370
60 to 64	573	1143	694	1245	60 to 64	793	1583	958	1724
65+	705	1570	824	1618	65+	975	2175	1140	2242
65+**	337	1203	456	1250	65+**	470	1670	636	1738

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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1The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region I

Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	232	629	502	778	0 to 29	114	313	250	386
30 to 39	283	693	558	896	30 to 39	141	343	277	443
40 to 49	390	802	605	1025	40 to 49	195	400	301	509
50 to 54	533	1096	719	1214	50 to 54	263	546	356	603
55 to 59	661	1367	842	1487	55 to 59	328	677	417	742
60 to 64	860	1716	1037	1871	60 to 64	426	851	517	926
65+	1060	2361	1242	2429	65+	523	1169	614	1207
65+**	507	1808	689	1876	65+**	253	900	344	938
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	266	726	580	900	0 to 29	122	337	268	416
30 to 39	324	801	648	1036	30 to 39	150	370	300	479
40 to 49	451	928	698	1187	40 to 49	210	429	324	547
50 to 54	613	1265	832	1403	50 to 54	282	588	384	650
55 to 59	762	1579	973	1719	55 to 59	352	730	450	795
60 to 64	996	1980	1200	2160	60 to 64	459	915	557	1000
65+	1223	2727	1431	2807	65+	566	1260	660	1299
65+**	589	2094	797	2174	65+**	271	964	365	1003
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	295	807	642	995	0 to 29	127	350	279	431
30 to 39	356	887	714	1145	30 to 39	157	383	310	495
40 to 49	500	1025	772	1310	40 to 49	218	447	336	569
50 to 54	680	1400	921	1553	50 to 54	294	610	398	674
55 to 59	845	1747	1074	1902	55 to 59	366	757	466	829
60 to 64	1100	2193	1326	2392	60 to 64	476	951	578	1035
65+	1354	3015	1584	3109	65+	584	1306	686	1349
65+**	651	2312	881	2406	65+**	282	1004	384	1047
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	351	955	763	1178	0 to 29	131	354	284	438
30 to 39	427	1050	848	1358	30 to 39	159	391	316	507
40 to 49	591	1215	917	1553	40 to 49	221	454	343	580
50 to 54	807	1659	1091	1841	50 to 54	298	618	407	685
55 to 59	1002	2071	1273	2255	55 to 59	373	770	474	840
60 to 64	1302	2597	1573	2835	60 to 64	485	966	586	1055
65+	1604	3575	1875	3682	65+	599	1330	700	1370
65+**	770	2741	1041	2848	65+**	288	1018	389	1058

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Region I

Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* †				
0 to 29	148	410	326	506	0 to 29	248	681	542	841
30 to 39	182	450	366	583	30 to 39	304	751	605	969
40 to 49	256	523	394	667	40 to 49	424	865	655	1113
50 to 54	344	716	467	791	50 to 54	574	1184	776	1313
55 to 59	428	889	548	968	55 to 59	715	1475	908	1608
60 to 64	559	1114	678	1219	60 to 64	929	1848	1123	2018
65+	690	1534	805	1582	65+	1147	2549	1340	2623
65+**	330	1174	445	1222	65+**	552	1954	745	2028
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	157	428	340	528	0 to 29	172	465	372	578
30 to 39	190	471	379	608	30 to 39	209	515	414	665
40 to 49	266	542	411	699	40 to 49	292	596	449	765
50 to 54	360	744	487	824	50 to 54	396	812	534	902
55 to 59	449	926	570	1011	55 to 59	489	1016	623	1104
60 to 64	583	1160	705	1266	60 to 64	639	1272	772	1388
65+	720	1600	841	1646	65+	786	1753	919	1805
65+**	346	1226	466	1272	65+**	376	1343	509	1396
Shield Savings(SM) 2250/4500†					Active Choice(SM) Plan 750 SG*				
0 to 29	170	466	371	577	0 to 29	198	537	429	660
30 to 39	208	515	414	662	30 to 39	240	592	477	763
40 to 49	290	592	447	757	40 to 49	334	684	513	876
50 to 54	393	810	533	897	50 to 54	454	935	615	1035
55 to 59	488	1009	624	1102	55 to 59	561	1164	715	1270
60 to 64	636	1269	768	1384	60 to 64	732	1461	885	1596
65+	784	1748	916	1799	65+	902	2010	1055	2072
65+**	376	1340	508	1392	65+**	433	1542	587	1604
Shield Savings(SM) 2000/4000*									
0 to 29	231	631	503	780					
30 to 39	281	696	561	899					
40 to 49	392	801	607	1033					
50 to 54	532	1098	720	1217					
55 to 59	663	1368	842	1492					
60 to 64	862	1713	1041	1871					
65+	1064	2363	1242	2432					
65+**	511	1810	689	1879					

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Region I

Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	318	766	752	1165	0 to 29	394	941	923	1427
30 to 39	371	814	812	1263	30 to 39	453	998	994	1555
40 to 49	443	1002	826	1369	40 to 49	544	1231	1014	1681
50 to 54	567	1168	878	1573	50 to 54	696	1430	1075	1930
55 to 59	735	1548	1044	1796	55 to 59	902	1898	1277	2198
60 to 64	955	1824	1257	2163	60 to 64	1176	2237	1546	2655
65+	1261	2519	1613	2941	65+	1555	3094	1983	3609
65+**	710	1968	1062	2390	65+**	873	2412	1301	2927
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	338	809	791	1232	0 to 29	424	1019	1000	1551
30 to 39	389	859	854	1338	30 to 39	492	1084	1077	1687
40 to 49	470	1061	873	1445	40 to 49	591	1337	1104	1824
50 to 54	598	1234	928	1664	50 to 54	755	1558	1169	2096
55 to 59	777	1636	1103	1893	55 to 59	978	2065	1390	2390
60 to 64	1012	1932	1331	2288	60 to 64	1275	2431	1683	2886
65+	1338	2665	1709	3113	65+	1686	3359	2154	3921
65+**	754	2081	1125	2529	65+**	947	2620	1415	3182
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	361	858	844	1310	0 to 29	457	1091	1069	1657
30 to 39	413	913	910	1421	30 to 39	527	1157	1153	1805
40 to 49	501	1128	929	1536	40 to 49	631	1432	1177	1952
50 to 54	637	1311	989	1767	50 to 54	808	1663	1252	2245
55 to 59	827	1742	1171	2014	55 to 59	1048	2207	1485	2551
60 to 64	1074	2052	1416	2434	60 to 64	1361	2600	1800	3083
65+	1421	2833	1819	3307	65+	1804	3591	2302	4196
65+**	803	2215	1201	2689	65+**	1013	2800	1511	3405
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	364	871	855	1329	0 to 29	509	1226	1202	1862
30 to 39	419	924	922	1441	30 to 39	592	1301	1293	2026
40 to 49	505	1143	941	1558	40 to 49	709	1609	1323	2190
50 to 54	645	1330	1000	1790	50 to 54	907	1865	1403	2522
55 to 59	837	1764	1186	2039	55 to 59	1178	2479	1669	2870
60 to 64	1088	2079	1434	2466	60 to 64	1529	2920	2017	3462
65+	1441	2871	1843	3349	65+	2026	4037	2589	4710
65+**	811	2241	1213	2719	65+**	1142	3153	1705	3826

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Region I Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	318	754	743	1154
30 to 39	364	804	800	1251
40 to 49	441	993	817	1352
50 to 54	561	1154	869	1555
55 to 59	727	1533	1030	1772
60 to 64	946	1806	1246	2142
65+	1251	2493	1601	2910
65+**	706	1948	1056	2365
Local Access+ HMO® Plan 20 Value***				
0 to 29	321	766	753	1169
30 to 39	369	813	811	1267
40 to 49	445	1006	828	1371
50 to 54	568	1170	880	1575
55 to 59	737	1552	1044	1795
60 to 64	957	1829	1262	2170
65+	1267	2526	1621	2947
65+**	714	1973	1068	2394
Added Advantage POS(SM) Plan*				
0 to 29	481	1154	1133	1754
30 to 39	557	1224	1220	1911
40 to 49	669	1512	1245	2064
50 to 54	853	1760	1322	2372
55 to 59	1109	2337	1573	2706
60 to 64	1441	2748	1901	3264
65+	1911	3804	2440	4439
65+**	1072	2965	1601	3600

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Region I Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	99	275	220	339	0 to 29	166	452	358	558
30 to 39	123	304	246	390	30 to 39	201	496	402	641
40 to 49	173	351	266	450	40 to 49	280	571	432	734
50 to 54	233	482	314	530	50 to 54	376	786	515	869
55 to 59	291	598	370	652	55 to 59	474	979	603	1064
60 to 64	377	753	455	819	60 to 64	617	1232	750	1342
65+	462	1031	543	1066	65+	759	1689	888	1742
65+**	222	791	303	826	65+**	362	1292	491	1345
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	114	317	255	391	0 to 29	180	485	387	597
30 to 39	143	350	283	450	30 to 39	215	532	430	687
40 to 49	198	405	307	519	40 to 49	298	619	467	787
50 to 54	269	555	364	610	50 to 54	409	840	551	932
55 to 59	336	690	426	753	55 to 59	507	1051	647	1145
60 to 64	436	868	525	945	60 to 64	660	1314	799	1436
65+	532	1189	626	1230	65+	814	1812	952	1866
65+**	257	914	351	955	65+**	392	1390	530	1444
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	147	408	324	503	0 to 29	214	582	464	717
30 to 39	180	448	366	580	30 to 39	256	641	515	825
40 to 49	253	519	392	665	40 to 49	360	738	555	944
50 to 54	344	711	467	786	50 to 54	489	1012	662	1119
55 to 59	431	889	547	966	55 to 59	608	1260	777	1372
60 to 64	557	1115	678	1214	60 to 64	792	1582	959	1722
65+	687	1529	805	1577	65+	975	2176	1142	2243
65+**	327	1169	445	1217	65+**	469	1670	636	1737
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	161	441	349	545	0 to 29	225	611	489	755
30 to 39	198	486	396	626	30 to 39	273	673	541	872
40 to 49	275	560	423	718	40 to 49	379	776	584	994
50 to 54	373	770	504	852	50 to 54	517	1062	697	1182
55 to 59	464	959	592	1044	55 to 59	640	1328	816	1442
60 to 64	603	1203	730	1311	60 to 64	835	1666	1008	1815
65+	742	1653	867	1703	65+	1026	2289	1200	2360
65+**	355	1266	480	1316	65+**	495	1758	669	1829

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region I

Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	244	662	528	819	0 to 29	120	329	263	406
30 to 39	298	729	587	943	30 to 39	148	361	292	466
40 to 49	411	844	637	1079	40 to 49	205	421	317	536
50 to 54	561	1154	757	1278	50 to 54	277	575	375	635
55 to 59	696	1439	886	1565	55 to 59	345	713	439	781
60 to 64	905	1806	1092	1969	60 to 64	448	896	544	975
65+	1116	2485	1307	2557	65+	550	1231	646	1271
65+**	534	1903	725	1975	65+**	266	947	362	987
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	280	764	611	947	0 to 29	128	355	282	438
30 to 39	341	843	682	1091	30 to 39	158	389	316	504
40 to 49	475	977	735	1249	40 to 49	221	452	341	576
50 to 54	645	1332	876	1477	50 to 54	297	619	404	684
55 to 59	802	1662	1024	1809	55 to 59	370	768	474	837
60 to 64	1048	2084	1263	2274	60 to 64	483	963	586	1053
65+	1287	2871	1506	2955	65+	596	1326	695	1367
65+**	620	2204	839	2288	65+**	285	1015	384	1056
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	311	849	676	1047	0 to 29	134	368	294	454
30 to 39	375	934	752	1205	30 to 39	165	403	326	521
40 to 49	526	1079	813	1379	40 to 49	229	470	354	599
50 to 54	716	1474	969	1635	50 to 54	309	642	419	709
55 to 59	889	1839	1130	2002	55 to 59	385	797	491	873
60 to 64	1158	2308	1396	2518	60 to 64	501	1001	608	1089
65+	1425	3174	1667	3273	65+	615	1375	722	1420
65+**	685	2434	927	2533	65+**	297	1057	404	1102
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	369	1005	803	1240	0 to 29	138	373	299	461
30 to 39	449	1105	893	1429	30 to 39	167	412	333	534
40 to 49	622	1279	965	1635	40 to 49	233	478	361	611
50 to 54	849	1746	1148	1938	50 to 54	314	651	428	721
55 to 59	1055	2180	1340	2374	55 to 59	393	811	499	884
60 to 64	1371	2734	1656	2984	60 to 64	511	1017	617	1111
65+	1688	3763	1974	3876	65+	631	1400	737	1442
65+**	810	2885	1096	2998	65+**	303	1072	409	1114

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Region I

Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	156	432	343	533	0 to 29	261	717	571	885
30 to 39	192	474	385	614	30 to 39	320	790	637	1020
40 to 49	269	550	415	702	40 to 49	446	910	689	1172
50 to 54	362	754	492	833	50 to 54	604	1246	817	1382
55 to 59	451	936	577	1019	55 to 59	753	1553	956	1693
60 to 64	588	1173	714	1283	60 to 64	978	1945	1182	2124
65+	726	1615	847	1665	65+	1207	2683	1410	2761
65+**	347	1236	468	1286	65+**	581	2057	784	2135
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	165	450	358	556	0 to 29	181	489	392	608
30 to 39	200	496	399	640	30 to 39	220	542	436	700
40 to 49	280	571	433	736	40 to 49	307	627	473	805
50 to 54	379	783	513	867	50 to 54	417	855	562	949
55 to 59	473	975	600	1064	55 to 59	515	1069	656	1162
60 to 64	614	1221	742	1333	60 to 64	673	1339	813	1461
65+	758	1684	885	1733	65+	827	1845	967	1900
65+**	364	1290	491	1339	65+**	396	1414	536	1469
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	179	490	390	607	0 to 29	208	565	452	695
30 to 39	219	542	436	697	30 to 39	253	623	502	803
40 to 49	305	623	471	797	40 to 49	352	720	540	922
50 to 54	414	853	561	944	50 to 54	478	984	647	1089
55 to 59	514	1062	657	1160	55 to 59	591	1225	753	1337
60 to 64	669	1336	808	1457	60 to 64	771	1538	932	1680
65+	825	1840	964	1894	65+	949	2116	1111	2181
65+**	396	1411	535	1465	65+**	456	1623	618	1688
Shield Savings(SM) 2000/4000*									
0 to 29	243	664	529	821					
30 to 39	296	733	590	946					
40 to 49	413	843	639	1087					
50 to 54	560	1156	758	1281					
55 to 59	698	1440	886	1571					
60 to 64	907	1803	1096	1969					
65+	1120	2487	1307	2560					
65+**	538	1905	725	1978					

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Region I

Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	334	804	790	1223	0 to 29	414	988	969	1498
30 to 39	390	855	853	1326	30 to 39	476	1048	1044	1633
40 to 49	465	1052	867	1437	40 to 49	571	1293	1065	1765
50 to 54	595	1226	922	1652	50 to 54	731	1502	1129	2027
55 to 59	772	1625	1096	1886	55 to 59	947	1993	1341	2308
60 to 64	1003	1915	1320	2271	60 to 64	1235	2349	1623	2788
65+	1324	2645	1694	3088	65+	1633	3249	2082	3789
65+**	746	2066	1115	2510	65+**	917	2533	1366	3073
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	355	849	831	1294	0 to 29	445	1070	1050	1629
30 to 39	408	902	897	1405	30 to 39	517	1138	1131	1771
40 to 49	494	1114	917	1517	40 to 49	621	1404	1159	1915
50 to 54	628	1296	974	1747	50 to 54	793	1636	1227	2201
55 to 59	816	1718	1158	1988	55 to 59	1027	2168	1460	2510
60 to 64	1063	2029	1398	2402	60 to 64	1339	2553	1767	3030
65+	1405	2798	1794	3269	65+	1770	3527	2262	4117
65+**	792	2185	1181	2655	65+**	994	2751	1486	3341
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	379	901	886	1376	0 to 29	480	1146	1122	1740
30 to 39	434	959	956	1492	30 to 39	553	1215	1211	1895
40 to 49	526	1184	975	1613	40 to 49	663	1504	1236	2050
50 to 54	669	1377	1038	1855	50 to 54	848	1746	1315	2357
55 to 59	868	1829	1230	2115	55 to 59	1100	2317	1559	2679
60 to 64	1128	2155	1487	2556	60 to 64	1429	2730	1890	3237
65+	1492	2975	1910	3472	65+	1894	3771	2417	4406
65+**	843	2326	1261	2823	65+**	1064	2940	1587	3575
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	382	915	898	1395	0 to 29	534	1287	1262	1955
30 to 39	440	970	968	1513	30 to 39	622	1366	1358	2127
40 to 49	530	1200	988	1636	40 to 49	744	1689	1389	2300
50 to 54	677	1397	1050	1880	50 to 54	952	1958	1473	2648
55 to 59	879	1852	1245	2141	55 to 59	1237	2603	1752	3014
60 to 64	1142	2183	1506	2589	60 to 64	1605	3066	2118	3635
65+	1513	3015	1935	3516	65+	2127	4239	2718	4946
65+**	852	2353	1274	2855	65+**	1199	3311	1790	4017

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Region I Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	334	792	780	1212
30 to 39	382	844	840	1314
40 to 49	463	1043	858	1420
50 to 54	589	1212	912	1633
55 to 59	763	1610	1082	1861
60 to 64	993	1896	1308	2249
65+	1314	2618	1681	3056
65+**	741	2045	1109	2483
Local Access+ HMO® Plan 20 Value***				
0 to 29	337	804	791	1227
30 to 39	387	854	852	1330
40 to 49	467	1056	869	1440
50 to 54	596	1229	924	1654
55 to 59	774	1630	1096	1885
60 to 64	1005	1920	1325	2279
65+	1330	2652	1702	3094
65+**	750	2072	1121	2514
Added Advantage POS(SM) Plan*				
0 to 29	505	1212	1190	1842
30 to 39	585	1285	1281	2007
40 to 49	702	1588	1307	2167
50 to 54	896	1848	1388	2491
55 to 59	1164	2454	1652	2841
60 to 64	1513	2885	1996	3427
65+	2007	3994	2562	4661
65+**	1126	3113	1681	3780

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

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Region I

Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	104	289	231	356	0 to 29	174	475	376	586
30 to 39	129	319	258	410	30 to 39	211	521	422	673
40 to 49	182	369	279	473	40 to 49	294	600	454	771
50 to 54	245	506	330	557	50 to 54	395	825	541	912
55 to 59	306	628	389	685	55 to 59	498	1028	633	1117
60 to 64	396	791	478	860	60 to 64	648	1294	788	1409
65+	485	1083	570	1119	65+	797	1773	932	1829
65+**	233	831	318	867	65+**	380	1357	516	1412
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	120	333	268	411	0 to 29	189	509	406	627
30 to 39	150	368	297	473	30 to 39	226	559	452	721
40 to 49	208	425	322	545	40 to 49	313	650	490	826
50 to 54	282	583	382	641	50 to 54	429	882	579	979
55 to 59	353	725	447	791	55 to 59	532	1104	679	1202
60 to 64	458	911	551	992	60 to 64	693	1380	839	1508
65+	559	1248	657	1292	65+	855	1903	1000	1959
65+**	270	960	369	1003	65+**	412	1460	557	1516
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	154	428	340	528	0 to 29	225	611	487	753
30 to 39	189	470	384	609	30 to 39	269	673	541	866
40 to 49	266	545	412	698	40 to 49	378	775	583	991
50 to 54	361	747	490	825	50 to 54	513	1063	695	1175
55 to 59	453	933	574	1014	55 to 59	638	1323	816	1441
60 to 64	585	1171	712	1275	60 to 64	832	1661	1007	1808
65+	721	1605	845	1656	65+	1024	2285	1199	2355
65+**	343	1227	467	1278	65+**	492	1754	668	1824
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	169	463	366	572	0 to 29	236	642	513	793
30 to 39	208	510	416	657	30 to 39	287	707	568	916
40 to 49	289	588	444	754	40 to 49	398	815	613	1044
50 to 54	392	809	529	895	50 to 54	543	1115	732	1241
55 to 59	487	1007	622	1096	55 to 59	672	1394	857	1514
60 to 64	633	1263	767	1377	60 to 64	877	1749	1058	1906
65+	779	1736	910	1788	65+	1077	2403	1260	2478
65+**	373	1329	504	1382	65+**	520	1846	702	1920

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Region I

Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	256	695	554	860	0 to 29	126	345	276	426
30 to 39	313	765	616	990	30 to 39	155	379	307	489
40 to 49	432	886	669	1133	40 to 49	215	442	333	563
50 to 54	589	1212	795	1342	50 to 54	291	604	394	667
55 to 59	731	1511	930	1643	55 to 59	362	749	461	820
60 to 64	950	1896	1147	2067	60 to 64	470	941	571	1024
65+	1172	2609	1372	2685	65+	578	1293	678	1335
65+**	561	1998	761	2074	65+**	279	994	380	1036
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	294	802	642	994	0 to 29	134	373	296	460
30 to 39	358	885	716	1146	30 to 39	166	408	332	529
40 to 49	499	1026	772	1311	40 to 49	232	475	358	605
50 to 54	677	1399	920	1551	50 to 54	312	650	424	718
55 to 59	842	1745	1075	1899	55 to 59	389	806	498	879
60 to 64	1100	2188	1326	2388	60 to 64	507	1011	615	1106
65+	1351	3015	1581	3103	65+	626	1392	730	1435
65+**	651	2314	881	2402	65+**	299	1066	403	1109
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	327	891	710	1099	0 to 29	141	386	309	477
30 to 39	394	981	790	1265	30 to 39	173	423	342	547
40 to 49	552	1133	854	1448	40 to 49	240	494	372	629
50 to 54	752	1548	1017	1717	50 to 54	324	674	440	744
55 to 59	933	1931	1187	2102	55 to 59	404	837	516	917
60 to 64	1216	2423	1466	2644	60 to 64	526	1051	638	1143
65+	1496	3333	1750	3437	65+	646	1444	758	1491
65+**	719	2556	973	2660	65+**	312	1110	424	1157
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	387	1055	843	1302	0 to 29	145	392	314	484
30 to 39	471	1160	938	1500	30 to 39	175	433	350	561
40 to 49	653	1343	1013	1717	40 to 49	245	502	379	642
50 to 54	891	1833	1205	2035	50 to 54	330	684	449	757
55 to 59	1108	2289	1407	2493	55 to 59	413	852	524	928
60 to 64	1440	2871	1739	3133	60 to 64	537	1068	648	1167
65+	1772	3951	2073	4070	65+	663	1470	774	1514
65+**	851	3029	1151	3148	65+**	318	1126	429	1170

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Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	164	454	360	560	0 to 29	274	753	600	929
30 to 39	202	498	404	645	30 to 39	336	830	669	1071
40 to 49	282	578	436	737	40 to 49	468	956	723	1231
50 to 54	380	792	517	875	50 to 54	634	1308	858	1451
55 to 59	474	983	606	1070	55 to 59	791	1631	1004	1778
60 to 64	617	1232	750	1347	60 to 64	1027	2042	1241	2230
65+	762	1696	889	1748	65+	1267	2817	1481	2899
65+**	364	1298	491	1350	65+**	610	2160	823	2242
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	173	473	376	584	0 to 29	190	513	412	638
30 to 39	210	521	419	672	30 to 39	231	569	458	735
40 to 49	294	600	455	773	40 to 49	322	658	497	845
50 to 54	398	822	539	910	50 to 54	438	898	590	996
55 to 59	497	1024	630	1117	55 to 59	541	1122	689	1220
60 to 64	645	1282	779	1400	60 to 64	707	1406	854	1534
65+	796	1768	929	1820	65+	868	1937	1015	1995
65+**	382	1355	516	1406	65+**	416	1485	563	1542
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	188	515	410	637	0 to 29	218	593	475	730
30 to 39	230	569	458	732	30 to 39	266	654	527	843
40 to 49	320	654	495	837	40 to 49	370	756	567	968
50 to 54	435	896	589	991	50 to 54	502	1033	679	1143
55 to 59	540	1115	690	1218	55 to 59	621	1286	791	1404
60 to 64	702	1403	848	1530	60 to 64	810	1615	979	1764
65+	866	1932	1012	1989	65+	996	2222	1167	2290
65+**	416	1482	562	1538	65+**	479	1704	649	1772
Shield Savings(SM) 2000/4000*									
0 to 29	255	697	555	862					
30 to 39	311	770	620	993					
40 to 49	434	885	671	1141					
50 to 54	588	1214	796	1345					
55 to 59	733	1512	930	1650					
60 to 64	952	1893	1151	2067					
65+	1176	2611	1372	2688					
65+**	565	2000	761	2077					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region I

Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	349	842	827	1281	0 to 29	433	1035	1015	1569
30 to 39	408	895	893	1389	30 to 39	498	1097	1093	1710
40 to 49	487	1102	908	1505	40 to 49	598	1354	1115	1849
50 to 54	623	1284	965	1730	50 to 54	765	1573	1182	2123
55 to 59	808	1702	1148	1975	55 to 59	992	2087	1404	2417
60 to 64	1050	2006	1382	2379	60 to 64	1293	2460	1700	2920
65+	1387	2770	1774	3235	65+	1710	3403	2181	3969
65+**	781	2164	1168	2629	65+**	960	2653	1431	3219
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	371	889	870	1355	0 to 29	466	1120	1100	1706
30 to 39	427	944	939	1471	30 to 39	541	1192	1184	1855
40 to 49	517	1167	960	1589	40 to 49	650	1470	1214	2006
50 to 54	657	1357	1020	1830	50 to 54	830	1713	1285	2305
55 to 59	854	1799	1213	2082	55 to 59	1075	2271	1529	2629
60 to 64	1113	2125	1464	2516	60 to 64	1402	2674	1851	3174
65+	1471	2931	1879	3424	65+	1854	3694	2369	4313
65+**	829	2289	1237	2781	65+**	1041	2882	1556	3500
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	397	943	928	1441	0 to 29	502	1200	1175	1822
30 to 39	454	1004	1001	1563	30 to 39	579	1272	1268	1985
40 to 49	551	1240	1021	1689	40 to 49	694	1575	1294	2147
50 to 54	700	1442	1087	1943	50 to 54	888	1829	1377	2469
55 to 59	909	1916	1288	2215	55 to 59	1152	2427	1633	2806
60 to 64	1181	2257	1557	2677	60 to 64	1497	2860	1980	3391
65+	1563	3116	2000	3637	65+	1984	3950	2532	4615
65+**	883	2436	1321	2957	65+**	1114	3080	1662	3745
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	400	958	940	1461	0 to 29	559	1348	1322	2048
30 to 39	460	1016	1014	1585	30 to 39	651	1431	1422	2228
40 to 49	555	1257	1035	1713	40 to 49	779	1769	1455	2409
50 to 54	709	1463	1100	1969	50 to 54	997	2051	1543	2774
55 to 59	920	1940	1304	2242	55 to 59	1295	2726	1835	3157
60 to 64	1196	2286	1577	2712	60 to 64	1681	3212	2218	3808
65+	1585	3158	2027	3683	65+	2228	4440	2847	5181
65+**	892	2465	1334	2990	65+**	1256	3468	1875	4208

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region I Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	349	829	817	1269
30 to 39	400	884	880	1376
40 to 49	485	1092	898	1487
50 to 54	617	1269	955	1710
55 to 59	799	1686	1133	1949
60 to 64	1040	1986	1370	2356
65+	1376	2742	1761	3201
65+**	776	2142	1161	2601
Local Access+ HMO® Plan 20 Value***				
0 to 29	353	842	828	1285
30 to 39	405	894	892	1393
40 to 49	489	1106	910	1508
50 to 54	624	1287	968	1732
55 to 59	810	1707	1148	1974
60 to 64	1052	2011	1388	2387
65+	1393	2778	1783	3241
65+**	785	2170	1174	2633
Added Advantage POS(SM) Plan*				
0 to 29	529	1269	1246	1929
30 to 39	612	1346	1342	2102
40 to 49	735	1663	1369	2270
50 to 54	938	1936	1454	2609
55 to 59	1219	2570	1730	2976
60 to 64	1585	3022	2091	3590
65+	2102	4184	2684	4882
65+**	1179	3261	1761	3960

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region I Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	108	302	242	372	0 to 29	182	497	393	613
30 to 39	135	334	270	429	30 to 39	221	545	442	705
40 to 49	190	386	292	495	40 to 49	308	628	475	807
50 to 54	256	530	345	583	50 to 54	413	864	566	955
55 to 59	320	657	407	717	55 to 59	521	1076	663	1170
60 to 64	414	828	500	900	60 to 64	678	1355	825	1476
65+	508	1134	597	1172	65+	834	1857	976	1916
65+**	244	870	333	908	65+**	398	1421	540	1479
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	125	348	280	430	0 to 29	198	533	425	656
30 to 39	157	385	311	495	30 to 39	236	585	473	755
40 to 49	217	445	337	570	40 to 49	327	680	513	865
50 to 54	295	610	400	671	50 to 54	449	924	606	1025
55 to 59	369	759	468	828	55 to 59	557	1156	711	1259
60 to 64	479	954	577	1039	60 to 64	726	1445	878	1579
65+	585	1307	688	1353	65+	895	1993	1047	2052
65+**	282	1005	386	1050	65+**	431	1529	583	1588
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	161	448	356	553	0 to 29	235	640	510	788
30 to 39	198	492	402	638	30 to 39	281	705	566	907
40 to 49	278	570	431	731	40 to 49	396	811	610	1038
50 to 54	378	782	513	864	50 to 54	537	1113	728	1230
55 to 59	474	977	601	1062	55 to 59	668	1386	854	1509
60 to 64	612	1226	745	1335	60 to 64	871	1740	1054	1894
65+	755	1681	885	1734	65+	1072	2393	1256	2467
65+**	359	1285	489	1338	65+**	515	1837	699	1910
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	177	485	383	599	0 to 29	247	672	537	830
30 to 39	217	534	435	688	30 to 39	300	740	595	959
40 to 49	302	616	465	789	40 to 49	416	853	642	1093
50 to 54	410	847	554	937	50 to 54	568	1168	766	1300
55 to 59	510	1054	651	1148	55 to 59	704	1460	897	1586
60 to 64	663	1323	803	1442	60 to 64	918	1832	1108	1996
65+	816	1818	953	1873	65+	1128	2517	1320	2596
65+**	390	1392	528	1447	65+**	544	1933	735	2011

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

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1The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region I

Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	268	728	580	900	0 to 29	132	361	289	446
30 to 39	327	801	645	1037	30 to 39	162	397	321	512
40 to 49	452	928	700	1186	40 to 49	225	463	348	589
50 to 54	617	1269	832	1405	50 to 54	304	632	412	698
55 to 59	765	1582	974	1721	55 to 59	379	784	482	859
60 to 64	995	1986	1201	2165	60 to 64	492	985	598	1072
65+	1227	2733	1437	2812	65+	605	1354	710	1398
65+**	587	2093	797	2172	65+**	292	1041	398	1085
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	308	840	672	1041	0 to 29	140	390	310	481
30 to 39	375	927	750	1200	30 to 39	173	427	347	554
40 to 49	522	1074	808	1373	40 to 49	243	497	375	633
50 to 54	709	1465	963	1624	50 to 54	326	680	444	752
55 to 59	882	1828	1126	1989	55 to 59	407	844	521	920
60 to 64	1152	2292	1389	2501	60 to 64	531	1059	644	1158
65+	1415	3158	1656	3250	65+	655	1458	764	1503
65+**	682	2424	922	2516	65+**	313	1116	422	1161
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	342	933	743	1151	0 to 29	147	404	323	499
30 to 39	412	1027	827	1325	30 to 39	181	443	358	573
40 to 49	578	1186	894	1516	40 to 49	251	517	389	658
50 to 54	787	1621	1065	1798	50 to 54	339	706	460	779
55 to 59	977	2022	1243	2202	55 to 59	423	876	540	960
60 to 64	1273	2538	1535	2769	60 to 64	551	1101	668	1197
65+	1567	3491	1833	3600	65+	676	1512	794	1562
65+**	753	2677	1019	2786	65+**	326	1162	444	1212
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	405	1105	883	1364	0 to 29	151	410	328	507
30 to 39	493	1215	982	1571	30 to 39	183	453	366	587
40 to 49	684	1406	1061	1798	40 to 49	256	525	397	672
50 to 54	933	1920	1262	2131	50 to 54	345	716	470	793
55 to 59	1160	2398	1474	2611	55 to 59	432	892	548	972
60 to 64	1508	3007	1821	3282	60 to 64	562	1118	678	1222
65+	1856	4139	2171	4263	65+	694	1540	810	1586
65+**	891	3173	1205	3297	65+**	333	1179	449	1225

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region I

Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	171	475	377	586	0 to 29	287	788	628	973
30 to 39	211	521	423	675	30 to 39	352	869	700	1122
40 to 49	295	605	456	772	40 to 49	490	1001	757	1289
50 to 54	398	829	541	916	50 to 54	664	1370	898	1520
55 to 59	496	1029	634	1120	55 to 59	828	1708	1051	1862
60 to 64	646	1290	785	1411	60 to 64	1075	2139	1300	2336
65+	798	1776	931	1831	65+	1327	2951	1551	3037
65+**	381	1359	514	1414	65+**	639	2262	862	2348
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	181	495	393	611	0 to 29	199	537	431	668
30 to 39	220	545	438	704	30 to 39	242	596	479	770
40 to 49	308	628	476	809	40 to 49	337	689	520	885
50 to 54	416	861	564	953	50 to 54	458	940	618	1043
55 to 59	520	1072	660	1170	55 to 59	566	1175	721	1278
60 to 64	675	1343	816	1466	60 to 64	740	1472	894	1607
65+	833	1852	973	1906	65+	909	2029	1063	2090
65+**	400	1419	540	1472	65+**	435	1555	589	1615
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	196	539	429	667	0 to 29	228	621	497	764
30 to 39	240	596	479	766	30 to 39	278	685	552	883
40 to 49	335	685	518	876	40 to 49	387	792	594	1014
50 to 54	455	938	617	1038	50 to 54	525	1082	711	1197
55 to 59	565	1168	722	1276	55 to 59	650	1347	828	1470
60 to 64	735	1469	888	1602	60 to 64	848	1691	1025	1848
65+	907	2024	1060	2083	65+	1043	2327	1222	2399
65+**	435	1552	588	1611	65+**	501	1785	679	1856
Shield Savings(SM) 2000/4000*									
0 to 29	267	730	581	903					
30 to 39	325	806	649	1040					
40 to 49	454	927	702	1195					
50 to 54	616	1271	833	1409					
55 to 59	767	1584	974	1728					
60 to 64	997	1983	1205	2165					
65+	1232	2735	1437	2816					
65+**	591	2095	797	2175					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region I

Specialty Benefits¹ and Optional Products

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>				
DENTAL PPO PLANS				
Smile(SM) Basic	25.00	51.00	64.00	76.00
Smile(SM) Value	36.00	71.00	90.00	108.00
Smile(SM)	43.00	86.00	109.00	129.00
Smile(SM) Basic Vol.	40.00	79.00	100.00	119.00
Smile(SM) Plus	50.00	100.00	126.00	150.00
Smile(SM) Deluxe	54.00	109.00	137.00	184.00
Smile(SM) Dlx 2000	54.00	109.00	137.00	184.00
Smile(SM) Plus Gold	54.00	109.00	137.00	184.00
Smile(SM) Dlx Pls2000	62.00	123.00	156.00	209.00
Smile(SM) Deluxe Gold	66.00	132.00	166.00	223.00

DENTAL HMO PLANS				
HMO Basic	14.00	29.00	36.00	46.00
HMO Plus	19.00	37.00	43.00	56.00
HMO Voluntary	23.00	45.00	53.00	68.00
HMO Deluxe	24.00	47.00	56.00	71.00

OPTIONAL PRODUCTS

INFERTILITY**

Access+ HMO® & POS	16	28	20	40
All Other plans	21	38	28	53

INPATIENT SUBSTANCE ABUSE**

All Plans	5	7	7	10
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OPTIONAL BENEFITS

Chiropractic*	5	8	8	13
Chiro & Acupuncture*	6	10	12	17

SPECIALTY BENEFITS

VISION PLANS: Blue Shield of California

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40

Sold with Blue Shield of California medical plans.

VISION PLANS: Blue Shield of California Life & Health Insurance Company (Blue Shield Life)

Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40

Sold with Blue Shield Life medical plans.

Vision Standard 0/25/100	9.00	17.00	16.10	22.40
Vision Standard 0/15/120	10.70	20.40	19.30	26.80
Vision Standard 0/25/130	11.10	21.10	20.00	27.80
Vision Standard 0/0/130	12.50	24.10	21.20	30.80
Vision Std Vol. 0/25/120	14.20	27.00	25.60	35.50

Vision Plus 0/25/100	9.70	18.40	17.50	24.20
Vision Plus 0/15/120	11.80	22.40	21.20	29.40
Vision Plus 0/25/130	12.20	23.20	21.90	30.50
Vision Plus 0/0/130	13.90	26.30	23.60	34.70

Vision Deluxe 0/25/100	11.00	20.90	19.80	27.50
Vision Deluxe 0/15/120	13.40	25.50	24.10	33.50
Vision Deluxe 0/25/130	13.90	26.50	25.10	34.90
Vision Deluxe 0/0/130	15.70	29.00	25.90	39.20

LIFE INSURANCE RATES

See page 2.

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

*The Chiropractic and Chiropractic and Acupuncture options are applicable to HMO/POS only. (Chiropractic and Acupuncture are covered benefits in many of the PPO and Shield Savings plans.) Rates/Premium shown are for employees with HMO/POS plans.

**Cannot be purchased without a medical plan. Blue Shield of California Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California. Blue Shield of California Life & Health Insurance Company Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California Life & Health Insurance Company. All dental coverage is underwritten by Blue Shield of California.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹Effective 4/1/09, groups that purchase or add two new specialty products will experience a 5% savings on specialty premium; groups that purchase or add three new specialty products will experience a 10% savings on specialty premium. Rate savings through Blue Shield's Bundle for Savings program are passed on due to increased Blue Shield efficiencies from administering medical and multiple specialty benefits plans on a group's behalf. For complete program information please go to blueshieldca.com.

Region II Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	249	594	584	905	0 to 29	306	732	717	1111
30 to 39	290	633	631	984	30 to 39	351	775	772	1206
40 to 49	345	782	645	1066	40 to 49	423	959	789	1306
50 to 54	442	909	684	1223	50 to 54	539	1112	837	1500
55 to 59	573	1203	811	1394	55 to 59	702	1477	995	1712
60 to 64	745	1418	981	1684	60 to 64	912	1739	1203	2065
65+	984	1962	1255	2289	65+	1206	2405	1539	2808
65+**	555	1532	826	1860	65+**	680	1879	1013	2281
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	262	632	620	959	0 to 29	330	794	779	1205
30 to 39	304	668	663	1044	30 to 39	384	841	837	1310
40 to 49	367	828	683	1128	40 to 49	461	1039	857	1420
50 to 54	468	960	722	1297	50 to 54	585	1206	910	1631
55 to 59	603	1274	858	1476	55 to 59	763	1607	1081	1858
60 to 64	786	1500	1035	1782	60 to 64	992	1891	1306	2243
65+	1044	2075	1330	2423	65+	1310	2611	1676	3053
65+**	587	1619	873	1967	65+**	740	2042	1107	2484
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	279	672	657	1016	0 to 29	354	849	831	1290
30 to 39	323	711	707	1107	30 to 39	407	900	896	1404
40 to 49	391	877	726	1197	40 to 49	489	1113	916	1519
50 to 54	496	1017	767	1379	50 to 54	628	1293	972	1746
55 to 59	641	1352	914	1565	55 to 59	816	1720	1157	1990
60 to 64	836	1594	1101	1891	60 to 64	1062	2023	1397	2400
65+	1107	2205	1410	2574	65+	1404	2797	1792	3267
65+**	623	1720	926	2089	65+**	790	2182	1178	2653
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	284	679	666	1029	0 to 29	398	954	936	1451
30 to 39	327	720	717	1121	30 to 39	460	1013	1008	1578
40 to 49	396	890	732	1215	40 to 49	552	1248	1029	1705
50 to 54	501	1030	776	1396	50 to 54	705	1454	1092	1959
55 to 59	649	1369	924	1584	55 to 59	918	1929	1298	2232
60 to 64	846	1616	1115	1916	60 to 64	1192	2271	1571	2694
65+	1121	2232	1431	2607	65+	1577	3140	2013	3664
65+**	630	1741	939	2115	65+**	886	2448	1322	2973

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Region II

Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	373	900	882	1367
30 to 39	435	954	950	1488
40 to 49	522	1179	967	1604
50 to 54	666	1368	1029	1847
55 to 59	862	1819	1225	2104
60 to 64	1122	2141	1479	2538
65+	1486	2959	1899	3453
65+**	836	2308	1248	2802

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Region II Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	107	290	232	359	0 to 29	175	477	381	585
30 to 39	130	319	260	412	30 to 39	211	525	423	672
40 to 49	180	369	278	471	40 to 49	297	605	453	770
50 to 54	244	504	331	559	50 to 54	398	825	540	915
55 to 59	303	627	387	683	55 to 59	497	1028	631	1118
60 to 64	395	786	477	860	60 to 64	647	1287	779	1405
65+	485	1085	569	1116	65+	796	1772	930	1823
65+**	233	833	317	864	65+**	384	1359	518	1411
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	124	335	268	414	0 to 29	188	510	405	624
30 to 39	148	369	299	475	30 to 39	227	560	450	722
40 to 49	207	425	321	542	40 to 49	315	647	489	825
50 to 54	281	582	380	644	50 to 54	431	883	580	979
55 to 59	350	723	445	787	55 to 59	533	1101	676	1201
60 to 64	455	908	549	990	60 to 64	691	1379	835	1504
65+	561	1251	656	1286	65+	854	1899	997	1954
65+**	269	959	363	993	65+**	411	1457	554	1512
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	160	432	344	530	0 to 29	224	612	487	751
30 to 39	191	474	384	611	30 to 39	271	670	543	866
40 to 49	270	544	412	698	40 to 49	381	777	585	991
50 to 54	360	747	489	828	50 to 54	514	1060	696	1174
55 to 59	450	930	573	1012	55 to 59	639	1323	813	1439
60 to 64	586	1166	704	1272	60 to 64	832	1656	1005	1809
65+	720	1606	844	1650	65+	1022	2278	1200	2351
65+**	345	1232	469	1276	65+**	494	1750	672	1823
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	173	464	370	570	0 to 29	234	639	513	792
30 to 39	205	511	413	659	30 to 39	288	705	568	911
40 to 49	288	592	445	753	40 to 49	398	816	615	1043
50 to 54	391	804	530	892	50 to 54	543	1115	733	1237
55 to 59	486	1005	617	1093	55 to 59	673	1391	857	1515
60 to 64	633	1260	764	1376	60 to 64	873	1745	1055	1903
65+	778	1736	914	1787	65+	1079	2402	1260	2473
65+**	373	1331	509	1382	65+**	521	1844	702	1915

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Region II Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	255	696	556	857	0 to 29	129	347	279	425
30 to 39	310	767	620	991	30 to 39	153	381	309	492
40 to 49	434	885	666	1132	40 to 49	216	440	331	560
50 to 54	590	1209	795	1341	50 to 54	292	601	394	664
55 to 59	729	1510	927	1643	55 to 59	363	747	460	816
60 to 64	949	1893	1147	2063	60 to 64	468	939	571	1025
65+	1169	2607	1368	2684	65+	580	1293	678	1332
65+**	561	1999	761	2077	65+**	280	993	378	1032
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	296	803	642	995	0 to 29	139	372	300	459
30 to 39	360	885	715	1143	30 to 39	165	410	329	529
40 to 49	499	1023	772	1310	40 to 49	233	473	356	603
50 to 54	677	1400	918	1550	50 to 54	314	645	424	715
55 to 59	842	1743	1072	1899	55 to 59	392	807	495	878
60 to 64	1097	2188	1323	2386	60 to 64	504	1010	611	1102
65+	1349	3010	1581	3099	65+	626	1391	730	1433
65+**	648	2310	881	2399	65+**	301	1066	405	1108
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	326	890	708	1097	0 to 29	144	387	311	475
30 to 39	396	980	791	1264	30 to 39	171	426	345	549
40 to 49	553	1130	852	1444	40 to 49	242	491	369	626
50 to 54	752	1547	1015	1713	50 to 54	326	671	440	742
55 to 59	931	1931	1185	2099	55 to 59	405	835	514	911
60 to 64	1212	2419	1466	2639	60 to 64	523	1049	638	1145
65+	1494	3330	1751	3430	65+	648	1445	757	1487
65+**	717	2554	974	2654	65+**	313	1110	423	1152
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	386	1053	841	1300	0 to 29	144	394	311	486
30 to 39	472	1161	937	1501	30 to 39	176	433	350	558
40 to 49	654	1343	1010	1715	40 to 49	243	497	378	638
50 to 54	889	1833	1202	2031	50 to 54	333	683	446	756
55 to 59	1104	2286	1408	2490	55 to 59	410	848	524	926
60 to 64	1440	2867	1734	3125	60 to 64	536	1070	648	1164
65+	1772	3945	2072	4066	65+	660	1469	771	1514
65+**	850	3024	1151	3144	65+**	315	1125	426	1170

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Region II Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	170	453	365	558	0 to 29	274	754	598	929
30 to 39	201	499	401	644	30 to 39	338	828	667	1067
40 to 49	283	576	433	735	40 to 49	468	955	722	1220
50 to 54	382	785	517	871	50 to 54	636	1306	855	1449
55 to 59	477	982	603	1069	55 to 59	787	1623	1003	1775
60 to 64	613	1231	744	1342	60 to 64	1025	2048	1241	2231
65+	763	1694	890	1746	65+	1263	2810	1476	2897
65+**	367	1298	494	1350	65+**	606	2153	819	2240
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	171	473	375	584	0 to 29	188	518	413	637
30 to 39	213	520	419	669	30 to 39	232	569	459	735
40 to 49	293	599	454	765	40 to 49	322	659	496	842
50 to 54	399	820	537	909	50 to 54	436	897	589	995
55 to 59	494	1018	630	1115	55 to 59	541	1121	691	1222
60 to 64	643	1286	779	1400	60 to 64	702	1406	852	1533
65+	792	1764	926	1818	65+	869	1933	1017	1991
65+**	380	1352	513	1405	65+**	420	1484	567	1542
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	190	517	414	635	0 to 29	217	595	474	733
30 to 39	228	567	458	732	30 to 39	263	652	527	844
40 to 49	321	657	495	837	40 to 49	368	754	569	966
50 to 54	438	894	587	996	50 to 54	500	1034	676	1143
55 to 59	539	1117	684	1217	55 to 59	622	1287	792	1402
60 to 64	705	1403	848	1529	60 to 64	810	1613	977	1759
65+	866	1929	1013	1987	65+	998	2219	1167	2287
65+**	416	1479	563	1537	65+**	480	1701	649	1770
Shield Savings(SM) 2000/4000*									
0 to 29	253	699	554	862					
30 to 39	314	767	619	989					
40 to 49	432	885	670	1131					
50 to 54	589	1211	793	1343					
55 to 59	729	1504	929	1647					
60 to 64	950	1899	1150	2068					
65+	1170	2606	1368	2684					
65+**	561	1997	758	2075					

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Region II Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	262	627	616	955	0 to 29	322	772	756	1172
30 to 39	306	668	666	1038	30 to 39	370	818	814	1273
40 to 49	364	825	680	1125	40 to 49	446	1012	832	1378
50 to 54	466	959	722	1290	50 to 54	568	1173	883	1583
55 to 59	604	1269	856	1471	55 to 59	741	1559	1050	1807
60 to 64	786	1496	1036	1777	60 to 64	962	1835	1269	2179
65+	1038	2070	1324	2416	65+	1273	2538	1625	2963
65+**	585	1617	871	1963	65+**	717	1983	1069	2407
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	276	667	654	1012	0 to 29	348	838	822	1271
30 to 39	320	705	699	1101	30 to 39	405	887	884	1382
40 to 49	387	873	720	1190	40 to 49	486	1096	904	1498
50 to 54	493	1013	762	1369	50 to 54	618	1273	960	1721
55 to 59	637	1344	905	1557	55 to 59	805	1696	1141	1961
60 to 64	829	1583	1092	1880	60 to 64	1047	1996	1378	2367
65+	1101	2190	1403	2557	65+	1382	2756	1769	3222
65+**	619	1708	922	2076	65+**	781	2155	1168	2621
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	295	709	694	1072	0 to 29	373	896	877	1361
30 to 39	340	750	746	1169	30 to 39	429	950	945	1482
40 to 49	412	925	766	1264	40 to 49	516	1174	966	1603
50 to 54	523	1073	809	1455	50 to 54	662	1364	1026	1843
55 to 59	676	1427	964	1651	55 to 59	861	1815	1221	2100
60 to 64	882	1682	1162	1996	60 to 64	1120	2135	1474	2533
65+	1169	2327	1488	2716	65+	1482	2952	1891	3449
65+**	657	1815	977	2205	65+**	833	2303	1243	2800
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	299	716	703	1086	0 to 29	420	1006	988	1531
30 to 39	345	759	756	1183	30 to 39	485	1069	1063	1665
40 to 49	418	939	772	1282	40 to 49	582	1317	1086	1799
50 to 54	528	1087	819	1473	50 to 54	744	1534	1152	2067
55 to 59	685	1445	975	1671	55 to 59	968	2036	1370	2356
60 to 64	893	1705	1176	2022	60 to 64	1258	2397	1658	2843
65+	1183	2356	1510	2751	65+	1664	3314	2124	3867
65+**	664	1837	991	2233	65+**	935	2584	1395	3138

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Region II

Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	393	950	930	1442
30 to 39	459	1006	1002	1570
40 to 49	550	1244	1020	1693
50 to 54	703	1444	1086	1949
55 to 59	909	1920	1293	2220
60 to 64	1184	2259	1561	2678
65+	1568	3123	2004	3644
65+**	882	2436	1317	2957

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Region II Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	112	306	244	378	0 to 29	184	503	402	617
30 to 39	137	336	274	434	30 to 39	222	554	446	709
40 to 49	189	390	293	497	40 to 49	313	638	478	812
50 to 54	257	531	349	590	50 to 54	420	870	569	965
55 to 59	319	661	408	720	55 to 59	524	1085	666	1180
60 to 64	416	829	503	907	60 to 64	682	1359	822	1483
65+	511	1145	600	1177	65+	840	1870	981	1924
65+**	245	879	334	911	65+**	405	1435	546	1489
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	130	353	282	436	0 to 29	198	538	427	658
30 to 39	156	389	315	501	30 to 39	239	591	475	762
40 to 49	218	448	338	572	40 to 49	332	682	516	870
50 to 54	296	614	401	679	50 to 54	454	932	612	1033
55 to 59	369	763	469	830	55 to 59	562	1162	713	1267
60 to 64	480	958	579	1045	60 to 64	729	1455	881	1587
65+	592	1321	692	1357	65+	901	2005	1052	2062
65+**	283	1012	383	1048	65+**	433	1537	584	1595
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	168	455	363	559	0 to 29	236	645	514	792
30 to 39	201	500	405	644	30 to 39	286	707	573	914
40 to 49	284	574	434	736	40 to 49	402	820	618	1046
50 to 54	380	789	516	873	50 to 54	542	1118	734	1239
55 to 59	474	981	604	1068	55 to 59	675	1396	858	1518
60 to 64	618	1230	743	1342	60 to 64	878	1747	1060	1909
65+	759	1695	890	1741	65+	1078	2404	1266	2481
65+**	364	1300	495	1346	65+**	521	1847	709	1924
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	182	489	390	601	0 to 29	246	674	541	835
30 to 39	216	539	435	695	30 to 39	303	744	599	961
40 to 49	304	624	469	794	40 to 49	420	861	649	1100
50 to 54	412	848	559	941	50 to 54	573	1176	773	1305
55 to 59	513	1060	651	1153	55 to 59	710	1468	904	1599
60 to 64	668	1329	806	1452	60 to 64	922	1841	1113	2008
65+	821	1832	964	1886	65+	1138	2535	1329	2610
65+**	393	1404	537	1458	65+**	549	1946	740	2021

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Region II Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	269	734	586	904	0 to 29	136	366	294	448
30 to 39	327	809	654	1046	30 to 39	161	402	326	519
40 to 49	458	934	702	1194	40 to 49	228	464	349	591
50 to 54	622	1276	839	1415	50 to 54	308	634	415	700
55 to 59	769	1593	979	1734	55 to 59	383	789	485	861
60 to 64	1001	1998	1210	2177	60 to 64	494	991	602	1081
65+	1233	2751	1444	2833	65+	612	1364	715	1405
65+**	592	2110	803	2192	65+**	295	1048	399	1089
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	312	847	677	1050	0 to 29	146	392	316	484
30 to 39	380	934	754	1207	30 to 39	174	432	347	558
40 to 49	526	1079	814	1382	40 to 49	245	499	375	637
50 to 54	714	1477	968	1636	50 to 54	331	680	447	754
55 to 59	888	1839	1131	2005	55 to 59	413	851	522	926
60 to 64	1157	2309	1396	2518	60 to 64	531	1066	644	1163
65+	1423	3177	1668	3271	65+	660	1468	770	1512
65+**	684	2438	929	2532	65+**	317	1125	428	1169
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	344	939	747	1157	0 to 29	152	409	328	501
30 to 39	417	1034	834	1334	30 to 39	180	449	364	580
40 to 49	583	1192	899	1524	40 to 49	255	518	390	660
50 to 54	793	1632	1071	1808	50 to 54	344	708	464	783
55 to 59	982	2038	1250	2215	55 to 59	428	881	542	961
60 to 64	1279	2553	1547	2785	60 to 64	552	1107	673	1208
65+	1576	3515	1848	3620	65+	683	1525	799	1569
65+**	756	2695	1028	2801	65+**	330	1171	446	1216
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	407	1112	887	1372	0 to 29	152	415	328	512
30 to 39	498	1226	989	1584	30 to 39	185	457	369	589
40 to 49	690	1417	1066	1810	40 to 49	257	524	398	673
50 to 54	938	1934	1268	2143	50 to 54	351	720	470	798
55 to 59	1165	2413	1486	2628	55 to 59	432	895	553	977
60 to 64	1520	3026	1830	3298	60 to 64	565	1129	683	1228
65+	1870	4164	2187	4291	65+	696	1550	813	1598
65+**	897	3191	1214	3318	65+**	333	1187	449	1234

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Region II Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	179	478	385	589	0 to 29	289	795	631	980
30 to 39	212	526	423	679	30 to 39	356	873	704	1126
40 to 49	298	608	457	775	40 to 49	493	1008	762	1287
50 to 54	403	828	545	919	50 to 54	671	1378	903	1529
55 to 59	504	1036	636	1128	55 to 59	830	1713	1058	1873
60 to 64	647	1299	785	1416	60 to 64	1081	2161	1309	2354
65+	805	1788	939	1842	65+	1333	2966	1557	3057
65+**	387	1370	521	1424	65+**	639	2272	864	2364
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	181	499	395	616	0 to 29	198	546	435	672
30 to 39	224	548	442	706	30 to 39	244	600	484	775
40 to 49	309	632	479	808	40 to 49	339	695	523	888
50 to 54	421	865	566	960	50 to 54	460	946	621	1050
55 to 59	521	1074	664	1176	55 to 59	571	1183	729	1289
60 to 64	678	1357	822	1477	60 to 64	741	1484	899	1618
65+	836	1862	977	1918	65+	917	2040	1073	2101
65+**	401	1427	542	1483	65+**	443	1566	599	1627
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	200	545	436	670	0 to 29	229	628	500	773
30 to 39	240	599	483	772	30 to 39	277	688	556	890
40 to 49	338	694	523	884	40 to 49	388	795	600	1019
50 to 54	462	943	619	1051	50 to 54	527	1091	713	1206
55 to 59	568	1179	722	1284	55 to 59	656	1359	835	1479
60 to 64	744	1480	895	1613	60 to 64	854	1702	1031	1856
65+	914	2036	1069	2097	65+	1053	2342	1231	2414
65+**	439	1561	594	1622	65+**	506	1796	685	1868
Shield Savings(SM) 2000/4000*									
0 to 29	267	737	584	909					
30 to 39	331	809	653	1043					
40 to 49	456	934	707	1193					
50 to 54	621	1278	837	1417					
55 to 59	769	1587	980	1738					
60 to 64	1002	2004	1213	2182					
65+	1235	2750	1443	2833					
65+**	592	2107	800	2190					

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Region II Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	276	660	648	1005	0 to 29	339	813	796	1234
30 to 39	322	703	701	1093	30 to 39	389	861	857	1340
40 to 49	383	868	716	1184	40 to 49	469	1065	876	1451
50 to 54	491	1009	760	1358	50 to 54	598	1235	929	1666
55 to 59	636	1336	901	1548	55 to 59	780	1641	1105	1902
60 to 64	827	1575	1090	1871	60 to 64	1013	1932	1336	2294
65+	1093	2179	1394	2543	65+	1340	2672	1710	3119
65+**	616	1702	917	2066	65+**	755	2087	1125	2534
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	291	702	688	1065	0 to 29	366	882	865	1338
30 to 39	337	742	736	1159	30 to 39	426	934	930	1455
40 to 49	407	919	758	1253	40 to 49	512	1154	952	1577
50 to 54	519	1066	802	1441	50 to 54	650	1340	1011	1812
55 to 59	670	1415	953	1639	55 to 59	847	1785	1201	2064
60 to 64	873	1666	1149	1979	60 to 64	1102	2101	1451	2492
65+	1159	2305	1477	2692	65+	1455	2901	1862	3392
65+**	652	1798	970	2185	65+**	822	2268	1229	2759
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	310	746	730	1128	0 to 29	393	943	923	1433
30 to 39	358	789	785	1230	30 to 39	452	1000	995	1560
40 to 49	434	974	806	1330	40 to 49	543	1236	1017	1687
50 to 54	551	1129	852	1532	50 to 54	697	1436	1080	1940
55 to 59	712	1502	1015	1738	55 to 59	906	1911	1285	2211
60 to 64	928	1771	1223	2101	60 to 64	1179	2247	1552	2666
65+	1230	2449	1566	2859	65+	1560	3107	1991	3630
65+**	692	1911	1028	2321	65+**	877	2424	1308	2947
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	315	754	740	1143	0 to 29	442	1059	1040	1612
30 to 39	363	799	796	1245	30 to 39	511	1125	1119	1753
40 to 49	440	988	813	1349	40 to 49	613	1386	1143	1894
50 to 54	556	1144	862	1551	50 to 54	783	1615	1213	2176
55 to 59	721	1521	1026	1759	55 to 59	1019	2143	1442	2480
60 to 64	940	1795	1238	2128	60 to 64	1324	2523	1745	2993
65+	1245	2480	1589	2896	65+	1752	3488	2236	4071
65+**	699	1934	1043	2350	65+**	984	2720	1468	3303

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Region II

Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	414	1000	979	1518
30 to 39	483	1059	1055	1653
40 to 49	579	1309	1074	1782
50 to 54	740	1520	1143	2052
55 to 59	957	2021	1361	2337
60 to 64	1246	2378	1643	2819
65+	1651	3287	2109	3836
65+**	928	2564	1386	3113

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Region II Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	118	322	257	398	0 to 29	194	529	423	649
30 to 39	144	354	288	457	30 to 39	234	583	469	746
40 to 49	199	410	308	523	40 to 49	329	672	503	855
50 to 54	271	559	367	621	50 to 54	442	916	599	1016
55 to 59	336	696	429	758	55 to 59	552	1142	701	1242
60 to 64	438	873	529	955	60 to 64	718	1430	865	1561
65+	538	1205	632	1239	65+	884	1968	1033	2025
65+**	258	925	352	959	65+**	426	1510	575	1567
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	137	372	297	459	0 to 29	208	566	449	693
30 to 39	164	409	332	527	30 to 39	252	622	500	802
40 to 49	229	472	356	602	40 to 49	349	718	543	916
50 to 54	312	646	422	715	50 to 54	478	981	644	1087
55 to 59	388	803	494	874	55 to 59	592	1223	751	1334
60 to 64	505	1008	609	1100	60 to 64	767	1532	927	1671
65+	623	1390	728	1428	65+	948	2110	1107	2171
65+**	298	1065	403	1103	65+**	456	1618	615	1679
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	177	479	382	588	0 to 29	248	679	541	834
30 to 39	212	526	426	678	30 to 39	301	744	603	962
40 to 49	299	604	457	775	40 to 49	423	863	650	1101
50 to 54	400	830	543	919	50 to 54	571	1177	773	1304
55 to 59	499	1033	636	1124	55 to 59	710	1469	903	1598
60 to 64	651	1295	782	1413	60 to 64	924	1839	1116	2009
65+	799	1784	937	1833	65+	1135	2531	1333	2612
65+**	383	1368	521	1417	65+**	548	1944	746	2025
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	192	515	411	633	0 to 29	259	709	569	879
30 to 39	227	567	458	732	30 to 39	319	783	631	1012
40 to 49	320	657	494	836	40 to 49	442	906	683	1158
50 to 54	434	893	588	991	50 to 54	603	1238	814	1374
55 to 59	540	1116	685	1214	55 to 59	747	1545	952	1683
60 to 64	703	1399	848	1528	60 to 64	970	1938	1172	2114
65+	864	1928	1015	1985	65+	1198	2668	1399	2747
65+**	414	1478	565	1535	65+**	578	2048	779	2127

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Region II Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	283	773	617	952	0 to 29	143	385	309	472
30 to 39	344	852	688	1101	30 to 39	169	423	343	546
40 to 49	482	983	739	1257	40 to 49	240	488	367	622
50 to 54	655	1343	883	1489	50 to 54	324	667	437	737
55 to 59	809	1677	1030	1825	55 to 59	403	830	511	906
60 to 64	1054	2103	1274	2292	60 to 64	520	1043	634	1138
65+	1298	2896	1520	2982	65+	644	1436	753	1479
65+**	623	2221	845	2307	65+**	311	1103	420	1146
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	328	892	713	1105	0 to 29	154	413	333	509
30 to 39	400	983	794	1270	30 to 39	183	455	365	587
40 to 49	554	1136	857	1455	40 to 49	258	525	395	670
50 to 54	752	1555	1019	1722	50 to 54	348	716	471	794
55 to 59	935	1936	1191	2110	55 to 59	435	896	549	975
60 to 64	1218	2431	1469	2651	60 to 64	559	1122	678	1224
65+	1498	3344	1756	3443	65+	695	1545	811	1592
65+**	720	2566	978	2665	65+**	334	1184	450	1231
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	362	988	786	1218	0 to 29	160	430	345	527
30 to 39	439	1088	878	1404	30 to 39	189	473	383	610
40 to 49	614	1255	946	1604	40 to 49	268	545	410	695
50 to 54	835	1718	1127	1903	50 to 54	362	745	488	824
55 to 59	1034	2145	1316	2332	55 to 59	450	927	571	1012
60 to 64	1346	2687	1628	2932	60 to 64	581	1165	708	1272
65+	1659	3700	1945	3811	65+	719	1605	841	1652
65+**	796	2837	1082	2948	65+**	347	1233	469	1280
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	428	1170	934	1444	0 to 29	160	437	345	539
30 to 39	524	1290	1041	1667	30 to 39	195	481	388	620
40 to 49	726	1492	1122	1905	40 to 49	270	552	419	708
50 to 54	987	2036	1335	2256	50 to 54	369	758	495	840
55 to 59	1226	2540	1564	2766	55 to 59	455	942	582	1028
60 to 64	1600	3185	1926	3472	60 to 64	595	1188	719	1293
65+	1968	4383	2302	4517	65+	733	1632	856	1682
65+**	944	3359	1278	3493	65+**	350	1249	473	1299

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Region II Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	188	503	405	620	0 to 29	304	837	664	1032
30 to 39	223	554	445	715	30 to 39	375	919	741	1185
40 to 49	314	640	481	816	40 to 49	519	1061	802	1355
50 to 54	424	872	574	967	50 to 54	706	1451	950	1609
55 to 59	530	1091	669	1187	55 to 59	874	1803	1114	1972
60 to 64	681	1367	826	1491	60 to 64	1138	2275	1378	2478
65+	847	1882	988	1939	65+	1403	3122	1639	3218
65+**	407	1442	548	1499	65+**	673	2392	909	2488
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	190	525	416	648	0 to 29	208	575	458	707
30 to 39	236	577	465	743	30 to 39	257	632	509	816
40 to 49	325	665	504	850	40 to 49	357	732	551	935
50 to 54	443	911	596	1010	50 to 54	484	996	654	1105
55 to 59	548	1131	699	1238	55 to 59	601	1245	767	1357
60 to 64	714	1428	865	1555	60 to 64	780	1562	946	1703
65+	880	1960	1028	2019	65+	965	2147	1129	2212
65+**	422	1502	570	1561	65+**	466	1648	630	1713
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	211	574	459	705	0 to 29	241	661	526	814
30 to 39	253	630	508	813	30 to 39	292	724	585	937
40 to 49	356	730	550	930	40 to 49	408	837	632	1073
50 to 54	486	993	652	1106	50 to 54	555	1148	751	1269
55 to 59	598	1241	760	1352	55 to 59	691	1430	879	1557
60 to 64	783	1558	942	1698	60 to 64	899	1792	1085	1954
65+	962	2143	1125	2207	65+	1108	2465	1296	2541
65+**	462	1643	625	1707	65+**	533	1890	721	1966
Shield Savings(SM) 2000/4000*									
0 to 29	281	776	615	957					
30 to 39	348	852	687	1098					
40 to 49	480	983	744	1256					
50 to 54	654	1345	881	1492					
55 to 59	809	1671	1032	1829					
60 to 64	1055	2109	1277	2297					
65+	1300	2895	1519	2982					
65+**	623	2218	842	2305					

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Region II Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	290	693	680	1055	0 to 29	356	854	836	1296
30 to 39	338	738	736	1148	30 to 39	408	904	900	1407
40 to 49	402	911	752	1243	40 to 49	492	1118	920	1524
50 to 54	516	1059	798	1426	50 to 54	628	1297	975	1749
55 to 59	668	1403	946	1625	55 to 59	819	1723	1160	1997
60 to 64	868	1654	1145	1965	60 to 64	1064	2029	1403	2409
65+	1148	2288	1464	2670	65+	1407	2806	1796	3275
65+**	647	1787	963	2169	65+**	793	2191	1181	2661
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	306	737	722	1118	0 to 29	384	926	908	1405
30 to 39	354	779	773	1217	30 to 39	447	981	977	1528
40 to 49	427	965	796	1316	40 to 49	538	1212	1000	1656
50 to 54	545	1119	842	1513	50 to 54	683	1407	1062	1903
55 to 59	704	1486	1001	1721	55 to 59	889	1874	1261	2167
60 to 64	917	1749	1206	2078	60 to 64	1157	2206	1524	2617
65+	1217	2420	1551	2827	65+	1528	3046	1955	3562
65+**	685	1888	1019	2294	65+**	863	2381	1290	2897
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	326	783	767	1184	0 to 29	413	990	969	1505
30 to 39	376	828	824	1292	30 to 39	475	1050	1045	1638
40 to 49	456	1023	846	1397	40 to 49	570	1298	1068	1771
50 to 54	579	1185	895	1609	50 to 54	732	1508	1134	2037
55 to 59	748	1577	1066	1825	55 to 59	951	2007	1349	2322
60 to 64	974	1860	1284	2206	60 to 64	1238	2359	1630	2799
65+	1292	2571	1644	3002	65+	1638	3262	2091	3812
65+**	727	2007	1079	2437	65+**	921	2545	1373	3094
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	331	792	777	1200	0 to 29	464	1112	1092	1693
30 to 39	381	839	836	1307	30 to 39	537	1181	1175	1841
40 to 49	462	1037	854	1416	40 to 49	644	1455	1200	1989
50 to 54	584	1201	905	1629	50 to 54	822	1696	1274	2285
55 to 59	757	1597	1077	1847	55 to 59	1070	2250	1514	2604
60 to 64	987	1885	1300	2234	60 to 64	1390	2649	1832	3143
65+	1307	2604	1668	3041	65+	1840	3662	2348	4275
65+**	734	2031	1095	2468	65+**	1033	2856	1541	3468

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Region II

Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	435	1050	1028	1594
30 to 39	507	1112	1108	1736
40 to 49	608	1374	1128	1871
50 to 54	777	1596	1200	2155
55 to 59	1005	2122	1429	2454
60 to 64	1308	2497	1725	2960
65+	1734	3451	2214	4028
65+**	974	2692	1455	3269

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Region II Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	124	338	270	418	0 to 29	204	555	444	681
30 to 39	151	372	302	480	30 to 39	246	612	492	783
40 to 49	209	431	323	549	40 to 49	345	706	528	898
50 to 54	285	587	385	652	50 to 54	464	962	629	1067
55 to 59	353	731	450	796	55 to 59	580	1199	736	1304
60 to 64	460	917	555	1003	60 to 64	754	1502	908	1639
65+	565	1265	664	1301	65+	928	2066	1085	2126
65+**	271	971	370	1007	65+**	447	1586	604	1645
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	144	391	312	482	0 to 29	218	594	471	728
30 to 39	172	429	349	553	30 to 39	265	653	525	842
40 to 49	240	496	374	632	40 to 49	366	754	570	962
50 to 54	328	678	443	751	50 to 54	502	1030	676	1141
55 to 59	407	843	519	918	55 to 59	622	1284	789	1401
60 to 64	530	1058	639	1155	60 to 64	805	1609	973	1755
65+	654	1460	764	1499	65+	995	2216	1162	2280
65+**	313	1118	423	1158	65+**	479	1699	646	1763
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	186	503	401	617	0 to 29	260	713	568	876
30 to 39	223	552	447	712	30 to 39	316	781	633	1010
40 to 49	314	634	480	814	40 to 49	444	906	683	1156
50 to 54	420	872	570	965	50 to 54	600	1236	812	1369
55 to 59	524	1085	668	1180	55 to 59	746	1542	948	1678
60 to 64	684	1360	821	1484	60 to 64	970	1931	1172	2109
65+	839	1873	984	1925	65+	1192	2658	1400	2743
65+**	402	1436	547	1488	65+**	575	2041	783	2126
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	202	541	432	665	0 to 29	272	744	597	923
30 to 39	238	595	481	769	30 to 39	335	822	663	1063
40 to 49	336	690	519	878	40 to 49	464	951	717	1216
50 to 54	456	938	617	1041	50 to 54	633	1300	855	1443
55 to 59	567	1172	719	1275	55 to 59	784	1622	1000	1767
60 to 64	738	1469	890	1604	60 to 64	1019	2035	1231	2220
65+	907	2024	1066	2084	65+	1258	2801	1469	2884
65+**	435	1552	593	1612	65+**	607	2150	818	2233

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region II Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	297	812	648	1000	0 to 29	150	404	324	496
30 to 39	361	895	722	1156	30 to 39	177	444	360	573
40 to 49	506	1032	776	1320	40 to 49	252	512	385	653
50 to 54	688	1410	927	1563	50 to 54	340	700	459	774
55 to 59	849	1761	1082	1916	55 to 59	423	872	537	951
60 to 64	1107	2208	1338	2407	60 to 64	546	1095	666	1195
65+	1363	3041	1596	3131	65+	676	1508	791	1553
65+**	654	2332	887	2422	65+**	327	1158	441	1203
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	344	937	749	1160	0 to 29	162	434	350	534
30 to 39	420	1032	834	1334	30 to 39	192	478	383	616
40 to 49	582	1193	900	1528	40 to 49	271	551	415	704
50 to 54	790	1633	1070	1808	50 to 54	365	752	495	834
55 to 59	982	2033	1251	2216	55 to 59	457	941	576	1024
60 to 64	1279	2553	1542	2784	60 to 64	587	1178	712	1285
65+	1573	3511	1844	3615	65+	730	1622	852	1672
65+**	756	2694	1027	2798	65+**	351	1243	473	1293
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	380	1037	825	1279	0 to 29	168	452	362	553
30 to 39	461	1142	922	1474	30 to 39	198	497	402	641
40 to 49	645	1318	993	1684	40 to 49	281	572	431	730
50 to 54	877	1804	1183	1998	50 to 54	380	782	512	865
55 to 59	1086	2252	1382	2449	55 to 59	473	973	600	1063
60 to 64	1413	2821	1709	3079	60 to 64	610	1223	743	1336
65+	1742	3885	2042	4002	65+	755	1685	883	1735
65+**	836	2979	1136	3095	65+**	364	1295	492	1344
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	449	1229	981	1516	0 to 29	168	459	362	566
30 to 39	550	1355	1093	1750	30 to 39	205	505	407	651
40 to 49	762	1567	1178	2000	40 to 49	284	580	440	743
50 to 54	1036	2138	1402	2369	50 to 54	387	796	520	882
55 to 59	1287	2667	1642	2904	55 to 59	478	989	611	1079
60 to 64	1680	3344	2022	3646	60 to 64	625	1247	755	1358
65+	2066	4602	2417	4743	65+	770	1714	899	1766
65+**	991	3527	1342	3668	65+**	368	1311	497	1364

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Region II Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	197	528	425	651	0 to 29	319	879	697	1084
30 to 39	234	582	467	751	30 to 39	394	965	778	1244
40 to 49	330	672	505	857	40 to 49	545	1114	842	1423
50 to 54	445	916	603	1015	50 to 54	741	1524	998	1689
55 to 59	557	1146	702	1246	55 to 59	918	1893	1170	2071
60 to 64	715	1435	867	1566	60 to 64	1195	2389	1447	2602
65+	889	1976	1037	2036	65+	1473	3278	1721	3379
65+**	427	1514	575	1574	65+**	707	2512	954	2612
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	200	551	437	680	0 to 29	218	604	481	742
30 to 39	248	606	488	780	30 to 39	270	664	534	857
40 to 49	341	698	529	893	40 to 49	375	769	579	982
50 to 54	465	957	626	1061	50 to 54	508	1046	687	1160
55 to 59	575	1188	734	1300	55 to 59	631	1307	805	1425
60 to 64	750	1499	908	1633	60 to 64	819	1640	993	1788
65+	924	2058	1079	2120	65+	1013	2254	1185	2323
65+**	443	1577	599	1639	65+**	489	1730	662	1799
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	222	603	482	740	0 to 29	253	694	552	855
30 to 39	266	662	533	854	30 to 39	307	760	614	984
40 to 49	374	767	578	977	40 to 49	428	879	664	1127
50 to 54	510	1043	685	1161	50 to 54	583	1205	789	1332
55 to 59	628	1303	798	1420	55 to 59	726	1502	923	1635
60 to 64	822	1636	989	1783	60 to 64	944	1882	1139	2052
65+	1010	2250	1181	2317	65+	1163	2588	1361	2668
65+**	485	1725	656	1792	65+**	560	1985	757	2064
Shield Savings(SM) 2000/4000*									
0 to 29	295	815	646	1005					
30 to 39	365	895	721	1153					
40 to 49	504	1032	781	1319					
50 to 54	687	1412	925	1567					
55 to 59	849	1755	1084	1920					
60 to 64	1108	2214	1341	2412					
65+	1365	3040	1595	3131					
65+**	654	2329	884	2420					

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Region II Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	303	726	712	1105	0 to 29	372	894	875	1357
30 to 39	354	773	771	1202	30 to 39	427	947	942	1474
40 to 49	421	954	787	1302	40 to 49	515	1171	963	1596
50 to 54	540	1109	836	1493	50 to 54	657	1358	1021	1832
55 to 59	699	1469	991	1702	55 to 59	858	1805	1215	2092
60 to 64	909	1732	1199	2058	60 to 64	1114	2125	1469	2523
65+	1202	2396	1533	2797	65+	1474	2939	1881	3430
65+**	677	1872	1008	2272	65+**	830	2295	1237	2787
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	320	772	756	1171	0 to 29	402	970	951	1471
30 to 39	370	816	809	1274	30 to 39	468	1027	1023	1600
40 to 49	447	1010	833	1378	40 to 49	563	1269	1047	1734
50 to 54	570	1172	882	1585	50 to 54	715	1474	1112	1993
55 to 59	737	1556	1048	1802	55 to 59	931	1963	1321	2270
60 to 64	960	1832	1263	2176	60 to 64	1212	2311	1596	2741
65+	1274	2535	1624	2961	65+	1600	3191	2048	3731
65+**	717	1977	1067	2403	65+**	904	2494	1351	3034
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	341	820	803	1240	0 to 29	432	1037	1015	1576
30 to 39	393	867	863	1353	30 to 39	497	1100	1094	1716
40 to 49	477	1071	886	1463	40 to 49	597	1359	1118	1855
50 to 54	606	1241	937	1685	50 to 54	766	1579	1188	2134
55 to 59	783	1652	1116	1911	55 to 59	996	2102	1413	2432
60 to 64	1020	1948	1345	2311	60 to 64	1296	2471	1707	2932
65+	1353	2693	1722	3144	65+	1716	3417	2190	3993
65+**	761	2102	1130	2553	65+**	964	2666	1438	3241
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	346	829	814	1257	0 to 29	486	1164	1144	1773
30 to 39	399	878	875	1369	30 to 39	562	1237	1230	1928
40 to 49	484	1086	894	1483	40 to 49	674	1524	1257	2083
50 to 54	611	1258	948	1706	50 to 54	861	1776	1334	2393
55 to 59	793	1673	1128	1934	55 to 59	1120	2357	1586	2728
60 to 64	1034	1974	1361	2340	60 to 64	1456	2775	1919	3292
65+	1369	2728	1747	3185	65+	1927	3836	2459	4478
65+**	768	2127	1147	2585	65+**	1082	2992	1614	3633

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Region II

Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	455	1100	1076	1669
30 to 39	531	1164	1160	1818
40 to 49	636	1439	1181	1960
50 to 54	814	1672	1257	2257
55 to 59	1052	2223	1497	2570
60 to 64	1370	2615	1807	3100
65+	1816	3615	2319	4219
65+**	1020	2820	1524	3424

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Region II Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	129	354	282	437	0 to 29	213	581	465	713
30 to 39	158	389	316	502	30 to 39	257	641	515	820
40 to 49	218	451	338	575	40 to 49	361	739	553	940
50 to 54	298	614	403	683	50 to 54	486	1007	658	1117
55 to 59	369	765	471	833	55 to 59	607	1256	771	1366
60 to 64	481	960	581	1050	60 to 64	789	1573	951	1717
65+	591	1325	695	1362	65+	972	2164	1136	2227
65+**	283	1017	387	1054	65+**	468	1661	632	1723
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	150	409	326	504	0 to 29	228	622	493	762
30 to 39	180	449	365	579	30 to 39	277	684	550	882
40 to 49	251	519	391	662	40 to 49	383	789	597	1007
50 to 54	343	710	464	786	50 to 54	525	1079	708	1195
55 to 59	426	883	543	961	55 to 59	651	1345	826	1467
60 to 64	555	1108	669	1210	60 to 64	843	1685	1019	1838
65+	685	1529	800	1570	65+	1042	2321	1217	2388
65+**	327	1171	443	1213	65+**	501	1779	676	1846
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	194	526	420	646	0 to 29	272	746	595	917
30 to 39	233	578	468	745	30 to 39	331	818	663	1058
40 to 49	328	664	502	852	40 to 49	465	949	715	1211
50 to 54	440	913	597	1010	50 to 54	628	1294	850	1434
55 to 59	548	1136	699	1236	55 to 59	781	1615	993	1757
60 to 64	716	1424	860	1554	60 to 64	1016	2022	1227	2209
65+	878	1962	1030	2016	65+	1248	2784	1466	2873
65+**	421	1504	573	1558	65+**	602	2138	820	2227
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	211	566	452	696	0 to 29	284	779	625	966
30 to 39	249	623	503	805	30 to 39	350	861	694	1113
40 to 49	352	722	543	919	40 to 49	486	996	751	1273
50 to 54	477	982	646	1090	50 to 54	663	1361	895	1511
55 to 59	594	1227	753	1335	55 to 59	821	1699	1047	1851
60 to 64	773	1538	932	1680	60 to 64	1067	2131	1289	2325
65+	950	2120	1116	2183	65+	1317	2934	1538	3021
65+**	455	1625	621	1688	65+**	635	2252	856	2339

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Region II Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	311	850	678	1047	0 to 29	157	423	339	519
30 to 39	378	937	756	1211	30 to 39	185	465	377	600
40 to 49	530	1081	812	1382	40 to 49	264	536	403	684
50 to 54	720	1477	971	1637	50 to 54	356	733	480	810
55 to 59	889	1844	1133	2007	55 to 59	443	913	562	996
60 to 64	1159	2313	1401	2521	60 to 64	572	1147	697	1251
65+	1427	3185	1672	3280	65+	708	1579	828	1626
65+**	685	2443	929	2537	65+**	342	1213	462	1260
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	360	981	784	1215	0 to 29	169	454	366	559
30 to 39	440	1081	873	1397	30 to 39	201	500	401	645
40 to 49	609	1249	942	1600	40 to 49	283	577	434	737
50 to 54	827	1710	1120	1894	50 to 54	382	787	518	873
55 to 59	1028	2129	1310	2321	55 to 59	478	985	603	1072
60 to 64	1339	2674	1615	2916	60 to 64	614	1234	745	1346
65+	1647	3678	1931	3787	65+	764	1699	892	1751
65+**	792	2822	1075	2931	65+**	367	1302	495	1354
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	398	1086	864	1339	0 to 29	176	473	379	579
30 to 39	482	1196	965	1544	30 to 39	207	520	421	671
40 to 49	675	1380	1040	1764	40 to 49	294	599	451	764
50 to 54	918	1889	1239	2093	50 to 54	398	819	536	906
55 to 59	1137	2359	1447	2565	55 to 59	495	1019	628	1113
60 to 64	1480	2955	1790	3225	60 to 64	639	1281	778	1399
65+	1824	4070	2139	4192	65+	790	1765	925	1817
65+**	875	3120	1190	3242	65+**	381	1356	515	1408
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	470	1287	1027	1588	0 to 29	176	480	379	592
30 to 39	576	1419	1145	1833	30 to 39	214	529	426	682
40 to 49	798	1641	1234	2095	40 to 49	297	607	460	778
50 to 54	1085	2239	1468	2481	50 to 54	405	833	544	924
55 to 59	1348	2794	1720	3042	55 to 59	500	1036	640	1130
60 to 64	1760	3503	2118	3819	60 to 64	654	1306	790	1422
65+	2164	4821	2532	4968	65+	806	1795	941	1850
65+**	1038	3694	1405	3842	65+**	385	1373	520	1428

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region II Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* †				
0 to 29	206	553	445	682	0 to 29	334	920	730	1135
30 to 39	245	609	489	786	30 to 39	412	1010	815	1303
40 to 49	345	704	529	897	40 to 49	570	1167	882	1490
50 to 54	466	959	631	1063	50 to 54	776	1596	1045	1769
55 to 59	583	1200	735	1305	55 to 59	961	1983	1225	2169
60 to 64	749	1503	908	1640	60 to 64	1251	2502	1515	2725
65+	931	2070	1086	2132	65+	1543	3434	1802	3539
65+**	447	1586	602	1648	65+**	740	2631	999	2736
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	209	577	457	712	0 to 29	228	632	503	777
30 to 39	259	634	511	817	30 to 39	282	695	559	897
40 to 49	357	731	554	935	40 to 49	392	805	606	1028
50 to 54	487	1002	655	1111	50 to 54	532	1095	719	1215
55 to 59	602	1244	768	1361	55 to 59	661	1369	843	1492
60 to 64	785	1570	951	1710	60 to 64	858	1718	1040	1873
65+	968	2156	1130	2220	65+	1061	2361	1241	2433
65+**	464	1652	627	1717	65+**	512	1812	693	1884
Shield Savings(SM) 2250/4500†					Active Choice(SM) Plan 750 SG*				
0 to 29	232	631	504	775	0 to 29	265	727	578	895
30 to 39	278	693	558	894	30 to 39	321	796	643	1030
40 to 49	391	803	605	1023	40 to 49	448	920	695	1180
50 to 54	534	1092	717	1216	50 to 54	610	1262	826	1395
55 to 59	657	1365	836	1487	55 to 59	760	1573	966	1712
60 to 64	861	1713	1036	1867	60 to 64	988	1971	1193	2149
65+	1058	2357	1237	2427	65+	1218	2711	1425	2795
65+**	508	1807	687	1877	65+**	586	2079	793	2162
Shield Savings(SM) 2000/4000*									
0 to 29	309	853	676	1052					
30 to 39	382	937	755	1207					
40 to 49	528	1081	818	1381					
50 to 54	719	1479	969	1641					
55 to 59	889	1838	1135	2011					
60 to 64	1160	2319	1404	2526					
65+	1430	3184	1670	3280					
65+**	685	2439	926	2535					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

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†The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region II Specialty Benefits¹ and Optional Products

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>				
DENTAL PPO PLANS				
Smile(SM) Basic	26.00	52.00	63.00	90.00
Smile(SM) Value	33.00	68.00	77.00	100.00
Smile(SM)	41.00	82.00	93.00	121.00
Smile(SM) Basic Vol.	43.00	86.00	106.00	145.00
Smile(SM) Plus	45.00	90.00	114.00	133.00
Smile(SM) Deluxe	50.00	100.00	127.00	169.00
Smile(SM) Dlx 2000	53.00	107.00	129.00	181.00
Smile(SM) Plus Gold	53.00	107.00	135.00	158.00
Smile(SM) Dlx Pls2000	55.00	111.00	140.00	187.00
Smile(SM) Deluxe Gold	64.00	127.00	161.00	216.00
DENTAL HMO PLANS				
HMO Basic	13.00	27.00	31.00	40.00
HMO Plus	18.00	35.00	41.00	53.00
HMO Voluntary	20.00	39.00	45.00	59.00
HMO Deluxe	23.00	45.00	53.00	68.00
<u>OPTIONAL PRODUCTS</u>				
INFERTILITY**				
Access+ HMO® & POS	16	28	20	40
All Other plans	21	38	28	53
INPATIENT SUBSTANCE ABUSE**				
All Plans	5	7	7	10
OPTIONAL BENEFITS				
Chiropractic*	5	8	8	13
Chiro & Acupuncture*	6	10	12	17

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>				
VISION PLANS: Blue Shield of California				
Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40
Sold with Blue Shield of California medical plans.				
VISION PLANS: Blue Shield of California Life & Health Insurance Company (Blue Shield Life)				
Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40
Sold with Blue Shield Life medical plans.				
Vision Standard 0/25/100	9.00	17.00	16.10	22.40
Vision Standard 0/15/120	10.70	20.40	19.30	26.80
Vision Standard 0/25/130	11.10	21.10	20.00	27.80
Vision Standard 0/0/130	12.50	24.10	21.20	30.80
Vision Std Vol. 0/25/120	14.20	27.00	25.60	35.50
Vision Plus 0/25/100	9.70	18.40	17.50	24.20
Vision Plus 0/15/120	11.80	22.40	21.20	29.40
Vision Plus 0/25/130	12.20	23.20	21.90	30.50
Vision Plus 0/0/130	13.90	26.30	23.60	34.70
Vision Deluxe 0/25/100	11.00	20.90	19.80	27.50
Vision Deluxe 0/15/120	13.40	25.50	24.10	33.50
Vision Deluxe 0/25/130	13.90	26.50	25.10	34.90
Vision Deluxe 0/0/130	15.70	29.00	25.90	39.20

LIFE INSURANCE RATES

See page 2.

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

*The Chiropractic and Chiropractic and Acupuncture options are applicable to HMO/POS only. (Chiropractic and Acupuncture are covered benefits in many of the PPO and Shield Savings plans.) Rates/Premium shown are for employees with HMO/POS plans.

**Cannot be purchased without a medical plan. Blue Shield of California Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California. Blue Shield of California Life & Health Insurance Company Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California Life & Health Insurance Company. All dental coverage is underwritten by Blue Shield of California.

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¹Effective 4/1/09, groups that purchase or add two new specialty products will experience a 5% savings on specialty premium; groups that purchase or add three new specialty products will experience a 10% savings on specialty premium. Rate savings through Blue Shield's Bundle for Savings program are passed on due to increased Blue Shield efficiencies from administering medical and multiple specialty benefits plans on a group's behalf. For complete program information please go to blueshieldca.com.

Region III Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	264	632	621	962	0 to 29	323	776	761	1178
30 to 39	305	671	667	1044	30 to 39	373	820	818	1282
40 to 49	367	828	682	1127	40 to 49	449	1017	835	1386
50 to 54	468	963	723	1297	50 to 54	572	1179	886	1591
55 to 59	605	1277	860	1477	55 to 59	745	1564	1053	1813
60 to 64	787	1502	1042	1784	60 to 64	966	1846	1276	2190
65+	1044	2079	1331	2430	65+	1282	2551	1638	2977
65+**	586	1620	873	1971	65+**	718	1987	1073	2412
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	280	668	654	1017	0 to 29	350	842	826	1278
30 to 39	324	709	707	1107	30 to 39	405	893	886	1393
40 to 49	387	875	720	1193	40 to 49	486	1101	909	1502
50 to 54	495	1019	765	1372	50 to 54	622	1281	962	1728
55 to 59	642	1351	912	1564	55 to 59	810	1702	1145	1971
60 to 64	836	1592	1101	1890	60 to 64	1051	2005	1388	2381
65+	1106	2199	1410	2571	65+	1392	2770	1778	3232
65+**	624	1718	928	2089	65+**	784	2162	1170	2625
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	298	708	694	1081	0 to 29	373	901	881	1368
30 to 39	342	753	751	1176	30 to 39	434	953	949	1489
40 to 49	412	931	766	1269	40 to 49	522	1179	969	1608
50 to 54	527	1083	812	1456	50 to 54	667	1371	1032	1848
55 to 59	684	1436	967	1660	55 to 59	867	1822	1225	2110
60 to 64	891	1690	1170	2007	60 to 64	1123	2142	1482	2542
65+	1174	2337	1498	2731	65+	1489	2966	1901	3459
65+**	661	1824	985	2218	65+**	837	2314	1250	2808
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	303	718	704	1095	0 to 29	420	1011	990	1534
30 to 39	347	764	761	1191	30 to 39	488	1073	1069	1672
40 to 49	414	943	775	1286	40 to 49	585	1325	1089	1809
50 to 54	534	1097	824	1475	50 to 54	748	1540	1158	2076
55 to 59	693	1453	980	1682	55 to 59	968	2043	1376	2367
60 to 64	900	1711	1184	2033	60 to 64	1261	2406	1665	2857
65+	1188	2365	1518	2765	65+	1670	3328	2132	3886
65+**	669	1846	999	2247	65+**	941	2599	1403	3157

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Region III Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	397	954	935	1447
30 to 39	462	1008	1005	1572
40 to 49	550	1248	1027	1702
50 to 54	704	1450	1092	1957
55 to 59	914	1925	1297	2231
60 to 64	1188	2268	1566	2691
65+	1572	3135	2009	3661
65+**	884	2448	1322	2973

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Region III Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	109	299	239	369	0 to 29	181	489	389	602
30 to 39	134	327	267	424	30 to 39	218	536	436	689
40 to 49	187	378	285	486	40 to 49	303	622	464	792
50 to 54	251	518	342	575	50 to 54	411	847	558	938
55 to 59	313	645	397	703	55 to 59	511	1056	652	1152
60 to 64	406	808	492	883	60 to 64	662	1323	802	1442
65+	499	1115	585	1150	65+	817	1822	954	1879
65+**	242	857	327	892	65+**	394	1399	531	1456
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	127	344	276	426	0 to 29	193	521	418	641
30 to 39	154	377	306	490	30 to 39	234	575	463	742
40 to 49	214	436	330	562	40 to 49	324	664	502	849
50 to 54	289	596	395	663	50 to 54	443	910	595	1007
55 to 59	360	744	458	811	55 to 59	548	1134	696	1232
60 to 64	469	931	567	1017	60 to 64	711	1418	857	1548
65+	576	1285	674	1324	65+	876	1952	1023	2010
65+**	278	987	376	1026	65+**	422	1497	568	1556
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	163	442	353	543	0 to 29	229	628	502	773
30 to 39	198	486	396	626	30 to 39	280	688	558	891
40 to 49	277	562	421	717	40 to 49	390	799	603	1019
50 to 54	373	769	504	850	50 to 54	527	1089	714	1206
55 to 59	465	958	592	1043	55 to 59	656	1359	837	1480
60 to 64	601	1200	725	1308	60 to 64	855	1704	1035	1859
65+	738	1650	865	1699	65+	1052	2343	1234	2418
65+**	356	1269	484	1317	65+**	507	1799	690	1873
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	177	477	380	588	0 to 29	240	660	526	816
30 to 39	213	522	425	678	30 to 39	294	725	585	938
40 to 49	299	608	456	775	40 to 49	409	838	634	1072
50 to 54	403	828	547	918	50 to 54	557	1145	753	1270
55 to 59	501	1035	637	1126	55 to 59	691	1431	879	1557
60 to 64	649	1296	785	1413	60 to 64	900	1791	1085	1956
65+	800	1784	935	1837	65+	1110	2467	1296	2544
65+**	384	1368	519	1422	65+**	532	1890	718	1966

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Region III Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	261	716	569	882	0 to 29	133	355	285	441
30 to 39	320	788	635	1017	30 to 39	158	391	319	507
40 to 49	444	912	687	1161	40 to 49	220	450	338	580
50 to 54	605	1244	815	1378	50 to 54	302	620	408	683
55 to 59	748	1552	955	1691	55 to 59	374	771	475	840
60 to 64	976	1945	1179	2119	60 to 64	486	966	585	1055
65+	1202	2679	1406	2759	65+	595	1332	698	1370
65+**	576	2053	781	2133	65+**	288	1024	390	1062
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	305	827	662	1022	0 to 29	143	380	307	472
30 to 39	369	910	738	1177	30 to 39	171	423	341	544
40 to 49	514	1051	792	1344	40 to 49	236	486	366	619
50 to 54	698	1438	944	1595	50 to 54	323	667	437	734
55 to 59	867	1795	1102	1953	55 to 59	402	831	510	903
60 to 64	1127	2245	1360	2451	60 to 64	521	1040	630	1134
65+	1386	3094	1624	3186	65+	644	1433	749	1474
65+**	667	2375	905	2466	65+**	312	1101	417	1142
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	336	917	731	1129	0 to 29	148	396	318	492
30 to 39	410	1007	814	1300	30 to 39	177	437	357	567
40 to 49	570	1163	879	1488	40 to 49	246	504	378	648
50 to 54	773	1591	1046	1763	50 to 54	337	693	456	763
55 to 59	959	1987	1221	2159	55 to 59	418	861	531	939
60 to 64	1247	2489	1506	2715	60 to 64	542	1080	653	1179
65+	1539	3424	1800	3529	65+	665	1487	780	1530
65+**	739	2625	1001	2730	65+**	321	1143	436	1187
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	395	1084	864	1338	0 to 29	147	402	319	496
30 to 39	482	1195	963	1543	30 to 39	181	443	359	571
40 to 49	672	1377	1040	1764	40 to 49	250	513	390	655
50 to 54	915	1882	1237	2086	50 to 54	340	702	461	777
55 to 59	1135	2353	1448	2560	55 to 59	423	874	540	953
60 to 64	1481	2949	1785	3216	60 to 64	550	1098	665	1196
65+	1823	4056	2130	4180	65+	676	1512	792	1555
65+**	876	3109	1183	3233	65+**	326	1162	442	1205

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Region III Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	173	463	374	575	0 to 29	280	769	611	950
30 to 39	207	516	414	663	30 to 39	347	850	685	1093
40 to 49	288	593	446	754	40 to 49	479	981	744	1256
50 to 54	393	812	532	894	50 to 54	651	1342	882	1488
55 to 59	489	1012	621	1100	55 to 59	808	1672	1035	1823
60 to 64	634	1267	768	1381	60 to 64	1055	2104	1270	2291
65+	784	1746	913	1795	65+	1296	2892	1517	2975
65+**	379	1341	508	1390	65+**	621	2218	843	2301
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	177	483	384	596	0 to 29	193	533	426	653
30 to 39	218	533	431	686	30 to 39	238	585	472	756
40 to 49	301	617	468	789	40 to 49	331	677	509	865
50 to 54	408	842	554	934	50 to 54	448	924	607	1022
55 to 59	507	1049	650	1144	55 to 59	554	1152	708	1255
60 to 64	663	1321	798	1438	60 to 64	726	1446	876	1577
65+	813	1816	952	1866	65+	893	1987	1044	2049
65+**	391	1394	530	1444	65+**	431	1524	581	1586
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	195	530	424	653	0 to 29	225	612	486	754
30 to 39	237	584	469	754	30 to 39	270	673	543	870
40 to 49	330	675	509	860	40 to 49	380	777	584	993
50 to 54	447	920	603	1020	50 to 54	515	1061	698	1177
55 to 59	554	1151	706	1251	55 to 59	639	1325	815	1444
60 to 64	726	1441	873	1572	60 to 64	831	1658	1004	1809
65+	889	1982	1041	2042	65+	1024	2281	1197	2353
65+**	428	1521	580	1581	65+**	493	1750	666	1822
Shield Savings(SM) 2000/4000*									
0 to 29	261	713	567	881					
30 to 39	323	787	636	1013					
40 to 49	444	911	690	1165					
50 to 54	603	1243	818	1379					
55 to 59	748	1549	960	1691					
60 to 64	979	1951	1179	2124					
65+	1201	2682	1406	2756					
65+**	577	2058	783	2133					

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¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region III Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	278	667	655	1015	0 to 29	340	819	803	1243
30 to 39	321	708	704	1102	30 to 39	393	865	863	1353
40 to 49	387	873	719	1189	40 to 49	473	1073	881	1463
50 to 54	493	1016	763	1369	50 to 54	603	1245	935	1679
55 to 59	638	1347	907	1559	55 to 59	786	1650	1111	1913
60 to 64	830	1585	1099	1883	60 to 64	1019	1948	1346	2311
65+	1102	2194	1404	2564	65+	1353	2692	1728	3142
65+**	618	1710	921	2081	65+**	757	2097	1132	2546
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	295	705	690	1074	0 to 29	369	888	871	1349
30 to 39	342	748	746	1169	30 to 39	428	942	935	1470
40 to 49	409	923	760	1259	40 to 49	513	1162	959	1585
50 to 54	522	1075	808	1448	50 to 54	656	1352	1015	1823
55 to 59	677	1426	962	1650	55 to 59	854	1796	1208	2081
60 to 64	882	1680	1162	1994	60 to 64	1109	2116	1465	2513
65+	1167	2321	1488	2713	65+	1469	2923	1876	3411
65+**	658	1813	979	2205	65+**	827	2282	1235	2770
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	314	747	732	1141	0 to 29	393	951	929	1444
30 to 39	361	794	792	1241	30 to 39	458	1005	1001	1571
40 to 49	434	982	808	1340	40 to 49	550	1245	1022	1697
50 to 54	556	1143	857	1536	50 to 54	704	1447	1089	1950
55 to 59	722	1515	1020	1752	55 to 59	915	1923	1293	2227
60 to 64	940	1783	1235	2119	60 to 64	1185	2261	1564	2683
65+	1239	2466	1581	2882	65+	1571	3130	2006	3651
65+**	697	1925	1039	2341	65+**	884	2442	1319	2963
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	319	757	743	1155	0 to 29	443	1067	1045	1619
30 to 39	366	806	803	1257	30 to 39	515	1132	1128	1764
40 to 49	437	995	818	1357	40 to 49	617	1398	1149	1909
50 to 54	563	1157	869	1556	50 to 54	789	1625	1222	2191
55 to 59	731	1533	1034	1775	55 to 59	1021	2157	1452	2498
60 to 64	950	1806	1249	2145	60 to 64	1331	2539	1758	3015
65+	1253	2496	1602	2918	65+	1762	3512	2250	4101
65+**	706	1948	1055	2371	65+**	993	2743	1480	3332

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Region III Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	419	1007	986	1527
30 to 39	487	1064	1060	1659
40 to 49	580	1317	1084	1796
50 to 54	743	1530	1152	2065
55 to 59	964	2031	1369	2354
60 to 64	1254	2393	1653	2840
65+	1659	3309	2120	3864
65+**	933	2583	1395	3138

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Region III Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	115	315	252	390	0 to 29	191	516	410	635
30 to 39	141	345	281	447	30 to 39	230	565	460	727
40 to 49	197	399	300	512	40 to 49	319	656	489	836
50 to 54	264	546	360	606	50 to 54	433	894	588	990
55 to 59	330	680	419	742	55 to 59	539	1114	688	1215
60 to 64	428	852	519	932	60 to 64	698	1397	846	1522
65+	526	1176	617	1213	65+	862	1923	1007	1983
65+**	255	904	345	941	65+**	415	1476	561	1536
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	134	363	291	449	0 to 29	203	549	441	676
30 to 39	162	397	323	517	30 to 39	246	606	488	783
40 to 49	225	460	348	593	40 to 49	342	700	529	896
50 to 54	305	629	416	699	50 to 54	467	960	628	1062
55 to 59	380	785	483	856	55 to 59	578	1196	734	1300
60 to 64	495	982	598	1074	60 to 64	751	1496	904	1634
65+	607	1356	711	1397	65+	924	2060	1079	2121
65+**	293	1041	396	1083	65+**	445	1580	599	1642
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	172	466	372	573	0 to 29	241	662	529	815
30 to 39	208	512	417	660	30 to 39	295	726	589	940
40 to 49	292	593	444	756	40 to 49	411	843	636	1075
50 to 54	393	811	531	897	50 to 54	556	1149	753	1273
55 to 59	490	1011	624	1100	55 to 59	692	1434	884	1562
60 to 64	634	1266	765	1380	60 to 64	902	1798	1093	1962
65+	778	1741	913	1793	65+	1110	2473	1302	2552
65+**	375	1339	510	1390	65+**	535	1898	728	1977
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	186	504	401	620	0 to 29	253	696	555	861
30 to 39	224	551	448	715	30 to 39	310	765	618	990
40 to 49	315	641	481	818	40 to 49	431	884	669	1131
50 to 54	425	874	577	969	50 to 54	587	1208	794	1340
55 to 59	528	1092	672	1188	55 to 59	729	1510	927	1643
60 to 64	685	1367	828	1491	60 to 64	950	1890	1145	2064
65+	844	1883	986	1939	65+	1171	2604	1367	2685
65+**	405	1444	547	1500	65+**	561	1994	757	2075

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Region III Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	276	755	600	930	0 to 29	140	374	300	465
30 to 39	337	831	670	1073	30 to 39	166	412	336	535
40 to 49	468	962	725	1226	40 to 49	232	475	356	612
50 to 54	638	1313	860	1454	50 to 54	318	654	430	720
55 to 59	789	1638	1008	1784	55 to 59	394	813	501	886
60 to 64	1030	2053	1245	2236	60 to 64	512	1019	617	1113
65+	1268	2827	1484	2912	65+	628	1405	736	1446
65+**	608	2167	824	2252	65+**	303	1080	411	1121
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	321	872	698	1078	0 to 29	150	401	324	498
30 to 39	390	960	778	1242	30 to 39	180	447	359	574
40 to 49	542	1109	836	1418	40 to 49	249	513	386	653
50 to 54	736	1517	996	1683	50 to 54	340	704	461	774
55 to 59	915	1894	1163	2061	55 to 59	424	877	538	953
60 to 64	1189	2369	1435	2587	60 to 64	549	1097	665	1196
65+	1463	3265	1714	3362	65+	679	1512	790	1555
65+**	704	2506	955	2603	65+**	329	1162	440	1205
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	354	967	771	1191	0 to 29	156	418	335	519
30 to 39	432	1062	859	1372	30 to 39	186	461	376	598
40 to 49	601	1227	927	1570	40 to 49	259	531	398	683
50 to 54	815	1679	1104	1860	50 to 54	355	731	481	805
55 to 59	1012	2097	1288	2278	55 to 59	441	908	560	991
60 to 64	1316	2627	1589	2865	60 to 64	572	1139	689	1245
65+	1624	3614	1900	3725	65+	701	1569	823	1615
65+**	780	2770	1056	2881	65+**	338	1207	460	1252
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	416	1144	911	1412	0 to 29	155	424	336	523
30 to 39	508	1261	1016	1628	30 to 39	191	467	378	602
40 to 49	709	1454	1097	1861	40 to 49	263	542	411	691
50 to 54	965	1986	1305	2201	50 to 54	358	740	486	820
55 to 59	1198	2483	1528	2702	55 to 59	446	922	570	1005
60 to 64	1563	3112	1884	3394	60 to 64	580	1159	701	1262
65+	1924	4281	2248	4412	65+	713	1596	836	1641
65+**	924	3281	1248	3412	65+**	344	1226	466	1271

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Region III Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	182	488	394	606	0 to 29	295	811	644	1002
30 to 39	219	544	437	699	30 to 39	366	897	723	1153
40 to 49	303	625	470	795	40 to 49	505	1036	785	1325
50 to 54	414	857	561	943	50 to 54	687	1416	930	1570
55 to 59	516	1068	656	1161	55 to 59	852	1764	1093	1924
60 to 64	669	1337	810	1457	60 to 64	1113	2220	1340	2418
65+	827	1842	963	1894	65+	1367	3052	1601	3140
65+**	400	1415	536	1467	65+**	656	2341	889	2428
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	186	509	405	629	0 to 29	203	562	449	689
30 to 39	230	562	454	724	30 to 39	251	618	498	798
40 to 49	317	651	493	832	40 to 49	349	714	537	913
50 to 54	430	888	584	985	50 to 54	472	975	640	1078
55 to 59	535	1107	686	1207	55 to 59	584	1215	747	1324
60 to 64	699	1394	842	1517	60 to 64	766	1526	924	1664
65+	858	1916	1004	1969	65+	942	2097	1101	2162
65+**	412	1471	559	1524	65+**	454	1608	613	1674
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	205	559	447	689	0 to 29	237	646	512	795
30 to 39	250	616	495	795	30 to 39	285	710	573	918
40 to 49	348	713	537	907	40 to 49	401	820	616	1048
50 to 54	471	971	636	1076	50 to 54	543	1119	736	1242
55 to 59	584	1214	745	1321	55 to 59	674	1398	860	1524
60 to 64	766	1521	922	1659	60 to 64	877	1750	1059	1910
65+	938	2092	1098	2155	65+	1080	2407	1264	2483
65+**	451	1606	612	1668	65+**	520	1847	703	1923
Shield Savings(SM) 2000/4000*									
0 to 29	275	752	598	929					
30 to 39	340	830	671	1069					
40 to 49	468	961	728	1229					
50 to 54	636	1312	863	1455					
55 to 59	789	1635	1013	1784					
60 to 64	1033	2059	1244	2241					
65+	1267	2830	1484	2909					
65+**	609	2172	826	2251					

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Region III Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	293	702	689	1068	0 to 29	358	862	845	1308
30 to 39	338	745	741	1160	30 to 39	414	911	908	1424
40 to 49	407	919	757	1252	40 to 49	498	1129	927	1540
50 to 54	519	1069	803	1441	50 to 54	635	1310	984	1767
55 to 59	672	1418	955	1641	55 to 59	827	1737	1169	2014
60 to 64	874	1668	1157	1982	60 to 64	1073	2051	1417	2433
65+	1160	2309	1478	2699	65+	1424	2834	1819	3307
65+**	651	1800	969	2190	65+**	797	2207	1192	2680
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	311	742	726	1130	0 to 29	388	935	917	1420
30 to 39	360	787	785	1230	30 to 39	450	992	984	1547
40 to 49	430	972	800	1325	40 to 49	540	1223	1009	1668
50 to 54	549	1132	850	1524	50 to 54	691	1423	1068	1919
55 to 59	713	1501	1013	1737	55 to 59	899	1891	1272	2190
60 to 64	928	1768	1223	2099	60 to 64	1167	2227	1542	2645
65+	1228	2443	1566	2856	65+	1546	3077	1975	3591
65+**	693	1908	1031	2321	65+**	871	2402	1300	2916
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	331	786	771	1201	0 to 29	414	1001	978	1520
30 to 39	380	836	834	1306	30 to 39	482	1058	1054	1654
40 to 49	457	1034	851	1410	40 to 49	579	1310	1076	1786
50 to 54	585	1203	902	1617	50 to 54	741	1523	1146	2053
55 to 59	760	1595	1074	1844	55 to 59	963	2024	1361	2344
60 to 64	989	1877	1300	2230	60 to 64	1247	2380	1646	2824
65+	1304	2596	1664	3034	65+	1654	3295	2112	3843
65+**	734	2026	1094	2464	65+**	930	2571	1388	3119
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	336	797	782	1216	0 to 29	466	1123	1100	1704
30 to 39	385	848	845	1323	30 to 39	542	1192	1187	1857
40 to 49	460	1047	861	1428	40 to 49	649	1472	1209	2009
50 to 54	593	1218	915	1638	50 to 54	831	1711	1286	2306
55 to 59	769	1614	1088	1868	55 to 59	1075	2270	1528	2629
60 to 64	1000	1901	1315	2258	60 to 64	1401	2673	1850	3174
65+	1319	2627	1686	3072	65+	1855	3697	2368	4317
65+**	743	2051	1110	2496	65+**	1045	2887	1558	3507

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Region III Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	441	1060	1038	1607
30 to 39	513	1120	1116	1746
40 to 49	611	1386	1141	1891
50 to 54	782	1611	1213	2174
55 to 59	1015	2138	1441	2478
60 to 64	1320	2519	1740	2989
65+	1746	3483	2232	4067
65+**	982	2719	1468	3303

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Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	121	332	265	410	0 to 29	201	543	432	668
30 to 39	148	363	296	471	30 to 39	242	595	484	765
40 to 49	207	420	316	539	40 to 49	336	691	515	880
50 to 54	278	575	379	638	50 to 54	456	941	619	1042
55 to 59	347	716	441	781	55 to 59	567	1173	724	1279
60 to 64	451	897	546	981	60 to 64	735	1470	891	1602
65+	554	1238	649	1277	65+	907	2024	1060	2087
65+**	268	952	363	991	65+**	437	1554	590	1617
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	141	382	306	473	0 to 29	214	578	464	712
30 to 39	171	418	340	544	30 to 39	259	638	514	824
40 to 49	237	484	366	624	40 to 49	360	737	557	943
50 to 54	321	662	438	736	50 to 54	492	1011	661	1118
55 to 59	400	826	508	901	55 to 59	608	1259	773	1368
60 to 64	521	1034	629	1130	60 to 64	790	1575	952	1720
65+	639	1427	748	1471	65+	973	2168	1136	2233
65+**	308	1096	417	1140	65+**	468	1663	631	1728
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	181	491	392	603	0 to 29	254	697	557	858
30 to 39	219	539	439	695	30 to 39	311	764	620	989
40 to 49	307	624	467	796	40 to 49	433	887	669	1132
50 to 54	414	854	559	944	50 to 54	585	1209	793	1340
55 to 59	516	1064	657	1158	55 to 59	728	1509	930	1644
60 to 64	667	1333	805	1453	60 to 64	949	1893	1150	2065
65+	819	1833	961	1887	65+	1168	2603	1371	2686
65+**	395	1409	537	1463	65+**	563	1998	766	2081
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	196	530	422	653	0 to 29	266	733	584	906
30 to 39	236	580	472	753	30 to 39	326	805	650	1042
40 to 49	332	675	506	861	40 to 49	454	931	704	1191
50 to 54	447	920	607	1020	50 to 54	618	1272	836	1411
55 to 59	556	1149	707	1251	55 to 59	767	1589	976	1729
60 to 64	721	1439	872	1569	60 to 64	1000	1989	1205	2173
65+	888	1982	1038	2041	65+	1233	2741	1439	2826
65+**	426	1520	576	1579	65+**	591	2099	797	2184

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Region III Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	290	795	632	979	0 to 29	147	394	316	489
30 to 39	355	875	705	1129	30 to 39	175	434	354	563
40 to 49	493	1013	763	1290	40 to 49	244	500	375	644
50 to 54	672	1382	905	1531	50 to 54	335	688	453	758
55 to 59	831	1724	1061	1878	55 to 59	415	856	527	933
60 to 64	1084	2161	1310	2354	60 to 64	539	1073	649	1172
65+	1335	2976	1562	3065	65+	661	1479	775	1522
65+**	640	2281	867	2370	65+**	319	1137	433	1180
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	338	918	735	1135	0 to 29	158	422	341	524
30 to 39	410	1011	819	1307	30 to 39	189	470	378	604
40 to 49	571	1167	880	1493	40 to 49	262	540	406	687
50 to 54	775	1597	1048	1772	50 to 54	358	741	485	815
55 to 59	963	1994	1224	2169	55 to 59	446	923	566	1003
60 to 64	1252	2494	1511	2723	60 to 64	578	1155	700	1259
65+	1540	3437	1804	3539	65+	715	1592	832	1637
65+**	741	2638	1005	2740	65+**	346	1223	463	1268
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	373	1018	812	1254	0 to 29	164	440	353	546
30 to 39	455	1118	904	1444	30 to 39	196	485	396	629
40 to 49	633	1292	976	1653	40 to 49	273	559	419	719
50 to 54	858	1767	1162	1958	50 to 54	374	769	506	847
55 to 59	1065	2207	1356	2398	55 to 59	464	956	589	1043
60 to 64	1385	2765	1673	3016	60 to 64	602	1199	725	1310
65+	1709	3804	2000	3921	65+	738	1652	866	1700
65+**	821	2916	1112	3033	65+**	356	1270	484	1318
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	438	1204	959	1486	0 to 29	163	446	354	551
30 to 39	535	1327	1069	1714	30 to 39	201	492	398	634
40 to 49	746	1530	1155	1959	40 to 49	277	570	433	727
50 to 54	1016	2091	1374	2317	50 to 54	377	779	512	863
55 to 59	1261	2614	1608	2844	55 to 59	469	971	600	1058
60 to 64	1645	3276	1983	3573	60 to 64	611	1220	738	1328
65+	2025	4506	2366	4644	65+	751	1680	880	1727
65+**	973	3454	1314	3592	65+**	362	1291	491	1338

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Region III Risk Adjustment Factor 1.00

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Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	192	514	415	638	0 to 29	311	854	678	1055
30 to 39	230	573	460	736	30 to 39	385	944	761	1214
40 to 49	319	658	495	837	40 to 49	532	1090	826	1395
50 to 54	436	902	591	993	50 to 54	723	1491	979	1653
55 to 59	543	1124	690	1222	55 to 59	897	1857	1150	2025
60 to 64	704	1407	853	1534	60 to 64	1172	2337	1411	2545
65+	871	1939	1014	1994	65+	1439	3213	1685	3305
65+**	421	1489	564	1544	65+**	690	2464	936	2556
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	196	536	426	662	0 to 29	214	592	473	725
30 to 39	242	592	478	762	30 to 39	264	650	524	840
40 to 49	334	685	519	876	40 to 49	367	752	565	961
50 to 54	453	935	615	1037	50 to 54	497	1026	674	1135
55 to 59	563	1165	722	1271	55 to 59	615	1279	786	1394
60 to 64	736	1467	886	1597	60 to 64	806	1606	973	1752
65+	903	2017	1057	2073	65+	992	2207	1159	2276
65+**	434	1548	588	1604	65+**	478	1693	645	1762
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	216	588	471	725	0 to 29	249	680	539	837
30 to 39	263	648	521	837	30 to 39	300	747	603	966
40 to 49	366	750	565	955	40 to 49	422	863	648	1103
50 to 54	496	1022	669	1133	50 to 54	572	1178	775	1307
55 to 59	615	1278	784	1390	55 to 59	709	1472	905	1604
60 to 64	806	1601	970	1746	60 to 64	923	1842	1115	2010
65+	987	2202	1156	2268	65+	1137	2534	1330	2614
65+**	475	1690	644	1756	65+**	547	1944	740	2024
Shield Savings(SM) 2000/4000*									
0 to 29	289	792	629	978					
30 to 39	358	874	706	1125					
40 to 49	493	1012	766	1294					
50 to 54	669	1381	908	1532					
55 to 59	831	1721	1066	1878					
60 to 64	1087	2167	1309	2359					
65+	1334	2979	1562	3062					
65+**	641	2286	869	2369					

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Region III Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	308	737	723	1121	0 to 29	376	905	887	1373
30 to 39	355	782	778	1218	30 to 39	435	957	953	1495
40 to 49	427	965	795	1315	40 to 49	523	1185	973	1617
50 to 54	545	1122	843	1513	50 to 54	667	1376	1033	1855
55 to 59	706	1489	1003	1723	55 to 59	868	1824	1227	2115
60 to 64	918	1751	1215	2081	60 to 64	1127	2154	1488	2555
65+	1218	2424	1552	2834	65+	1495	2976	1910	3472
65+**	684	1890	1017	2300	65+**	837	2317	1252	2814
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	327	779	762	1187	0 to 29	407	982	963	1491
30 to 39	378	826	824	1292	30 to 39	473	1042	1033	1624
40 to 49	452	1021	840	1391	40 to 49	567	1284	1059	1751
50 to 54	576	1189	893	1600	50 to 54	726	1494	1121	2015
55 to 59	749	1576	1064	1824	55 to 59	944	1986	1336	2300
60 to 64	974	1856	1284	2204	60 to 64	1225	2338	1619	2777
65+	1289	2565	1644	2999	65+	1623	3231	2074	3771
65+**	728	2003	1083	2437	65+**	915	2522	1365	3062
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	348	825	810	1261	0 to 29	435	1051	1027	1596
30 to 39	399	878	876	1371	30 to 39	506	1111	1107	1737
40 to 49	480	1086	894	1481	40 to 49	608	1376	1130	1875
50 to 54	614	1263	947	1698	50 to 54	778	1599	1203	2156
55 to 59	798	1675	1128	1936	55 to 59	1011	2125	1429	2461
60 to 64	1038	1971	1365	2342	60 to 64	1309	2499	1728	2965
65+	1369	2726	1747	3186	65+	1737	3460	2218	4035
65+**	771	2127	1149	2587	65+**	977	2700	1457	3275
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	353	837	821	1277	0 to 29	489	1179	1155	1789
30 to 39	404	890	887	1389	30 to 39	569	1252	1246	1950
40 to 49	483	1099	904	1499	40 to 49	681	1546	1269	2109
50 to 54	623	1279	961	1720	50 to 54	873	1797	1350	2421
55 to 59	807	1695	1142	1961	55 to 59	1129	2384	1604	2760
60 to 64	1050	1996	1381	2371	60 to 64	1471	2807	1943	3333
65+	1385	2758	1770	3226	65+	1948	3882	2486	4533
65+**	780	2154	1166	2621	65+**	1097	3031	1636	3682

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Region III Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	463	1113	1090	1687
30 to 39	539	1176	1172	1833
40 to 49	642	1455	1198	1986
50 to 54	821	1692	1274	2283
55 to 59	1066	2245	1513	2602
60 to 64	1386	2645	1827	3138
65+	1833	3657	2344	4270
65+**	1031	2855	1541	3468

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Region III Risk Adjustment Factor 1.05

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Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	127	349	278	431	0 to 29	211	570	454	701
30 to 39	155	381	311	495	30 to 39	254	625	508	803
40 to 49	217	441	332	566	40 to 49	353	726	541	924
50 to 54	292	604	398	670	50 to 54	479	988	650	1094
55 to 59	364	752	463	820	55 to 59	595	1232	760	1343
60 to 64	474	942	573	1030	60 to 64	772	1544	936	1682
65+	582	1300	681	1341	65+	952	2125	1113	2191
65+**	281	1000	381	1041	65+**	459	1632	620	1698
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	148	401	321	497	0 to 29	225	607	487	748
30 to 39	180	439	357	571	30 to 39	272	670	540	865
40 to 49	249	508	384	655	40 to 49	378	774	585	990
50 to 54	337	695	460	773	50 to 54	517	1062	694	1174
55 to 59	420	867	533	946	55 to 59	638	1322	812	1436
60 to 64	547	1086	660	1187	60 to 64	830	1654	1000	1806
65+	671	1498	785	1545	65+	1022	2276	1193	2345
65+**	323	1151	438	1197	65+**	491	1746	663	1814
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	190	516	412	633	0 to 29	267	732	585	901
30 to 39	230	566	461	730	30 to 39	327	802	651	1038
40 to 49	322	655	490	836	40 to 49	455	931	702	1189
50 to 54	435	897	587	991	50 to 54	614	1269	833	1407
55 to 59	542	1117	690	1216	55 to 59	764	1584	977	1726
60 to 64	700	1400	845	1526	60 to 64	996	1988	1208	2168
65+	860	1925	1009	1981	65+	1226	2733	1440	2820
65+**	415	1479	564	1536	65+**	591	2098	804	2185
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	206	557	443	686	0 to 29	279	770	613	951
30 to 39	248	609	496	791	30 to 39	342	845	683	1094
40 to 49	349	709	531	904	40 to 49	477	978	739	1251
50 to 54	469	966	637	1071	50 to 54	649	1336	878	1482
55 to 59	584	1206	742	1314	55 to 59	805	1668	1025	1815
60 to 64	757	1511	916	1647	60 to 64	1050	2088	1265	2282
65+	932	2081	1090	2143	65+	1295	2878	1511	2967
65+**	447	1596	605	1658	65+**	621	2204	837	2293

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Region III Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	305	835	664	1028	0 to 29	154	414	332	513
30 to 39	373	919	740	1185	30 to 39	184	456	372	591
40 to 49	518	1064	801	1355	40 to 49	256	525	394	676
50 to 54	706	1451	950	1608	50 to 54	352	722	476	796
55 to 59	873	1810	1114	1972	55 to 59	436	899	553	980
60 to 64	1138	2269	1376	2472	60 to 64	566	1127	681	1231
65+	1402	3125	1640	3218	65+	694	1553	814	1598
65+**	672	2395	910	2489	65+**	335	1194	455	1239
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	355	964	772	1192	0 to 29	166	443	358	550
30 to 39	431	1062	860	1372	30 to 39	198	494	397	634
40 to 49	600	1225	924	1568	40 to 49	275	567	426	721
50 to 54	814	1677	1100	1861	50 to 54	376	778	509	856
55 to 59	1011	2094	1285	2277	55 to 59	468	969	594	1053
60 to 64	1315	2619	1587	2859	60 to 64	607	1213	735	1322
65+	1617	3609	1894	3716	65+	751	1672	874	1719
65+**	778	2770	1055	2877	65+**	363	1284	486	1331
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	392	1069	853	1317	0 to 29	172	462	371	573
30 to 39	478	1174	949	1516	30 to 39	206	509	416	660
40 to 49	665	1357	1025	1736	40 to 49	287	587	440	755
50 to 54	901	1855	1220	2056	50 to 54	393	807	531	889
55 to 59	1118	2317	1424	2518	55 to 59	487	1004	618	1095
60 to 64	1454	2903	1757	3167	60 to 64	632	1259	761	1376
65+	1794	3994	2100	4117	65+	775	1735	909	1785
65+**	862	3062	1168	3185	65+**	374	1334	508	1384
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	460	1264	1007	1560	0 to 29	171	468	372	579
30 to 39	562	1393	1122	1800	30 to 39	211	517	418	666
40 to 49	783	1607	1213	2057	40 to 49	291	599	455	763
50 to 54	1067	2196	1443	2433	50 to 54	396	818	538	906
55 to 59	1324	2745	1688	2986	55 to 59	492	1020	630	1111
60 to 64	1727	3440	2082	3752	60 to 64	642	1281	775	1394
65+	2126	4731	2484	4876	65+	789	1764	924	1813
65+**	1022	3627	1380	3772	65+**	380	1356	516	1405

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Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	202	540	436	670	0 to 29	327	897	712	1108
30 to 39	242	602	483	773	30 to 39	404	991	799	1275
40 to 49	335	691	520	879	40 to 49	559	1145	867	1465
50 to 54	458	947	621	1043	50 to 54	759	1566	1028	1736
55 to 59	570	1180	725	1283	55 to 59	942	1950	1208	2126
60 to 64	739	1477	896	1611	60 to 64	1231	2454	1482	2672
65+	915	2036	1065	2094	65+	1511	3374	1769	3470
65+**	442	1563	592	1621	65+**	725	2587	983	2684
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	206	563	447	695	0 to 29	225	622	497	761
30 to 39	254	622	502	800	30 to 39	277	683	550	882
40 to 49	351	719	545	920	40 to 49	385	790	593	1009
50 to 54	476	982	646	1089	50 to 54	522	1077	708	1192
55 to 59	591	1223	758	1335	55 to 59	646	1343	825	1464
60 to 64	773	1540	930	1677	60 to 64	846	1686	1022	1840
65+	948	2118	1110	2177	65+	1042	2317	1217	2390
65+**	456	1625	617	1684	65+**	502	1778	677	1850
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	227	617	495	761	0 to 29	261	714	566	879
30 to 39	276	680	547	879	30 to 39	315	784	633	1014
40 to 49	384	788	593	1003	40 to 49	443	906	680	1158
50 to 54	521	1073	702	1190	50 to 54	601	1237	814	1372
55 to 59	646	1342	823	1460	55 to 59	744	1546	950	1684
60 to 64	846	1681	1019	1833	60 to 64	969	1934	1171	2111
65+	1036	2312	1214	2381	65+	1194	2661	1397	2745
65+**	499	1775	676	1844	65+**	574	2041	777	2125
Shield Savings(SM) 2000/4000*									
0 to 29	303	832	660	1027					
30 to 39	376	918	741	1181					
40 to 49	518	1063	804	1359					
50 to 54	702	1450	953	1609					
55 to 59	873	1807	1119	1972					
60 to 64	1141	2275	1374	2477					
65+	1401	3128	1640	3215					
65+**	673	2400	912	2487					

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Region III Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	322	772	757	1174	0 to 29	393	948	929	1438
30 to 39	371	819	815	1276	30 to 39	455	1002	998	1566
40 to 49	447	1010	832	1377	40 to 49	547	1241	1019	1694
50 to 54	570	1175	883	1585	50 to 54	698	1441	1082	1943
55 to 59	739	1559	1050	1805	55 to 59	909	1910	1285	2215
60 to 64	961	1834	1272	2180	60 to 64	1180	2256	1558	2676
65+	1276	2539	1625	2968	65+	1566	3117	2000	3637
65+**	716	1980	1065	2409	65+**	876	2427	1311	2948
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	342	816	798	1243	0 to 29	426	1028	1008	1562
30 to 39	396	865	863	1353	30 to 39	495	1091	1082	1701
40 to 49	473	1069	880	1457	40 to 49	594	1345	1109	1834
50 to 54	603	1245	935	1676	50 to 54	760	1565	1174	2110
55 to 59	784	1651	1114	1910	55 to 59	988	2080	1399	2409
60 to 64	1020	1944	1345	2308	60 to 64	1283	2449	1696	2909
65+	1350	2687	1722	3141	65+	1700	3384	2172	3950
65+**	762	2098	1134	2553	65+**	958	2642	1430	3207
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	364	864	848	1321	0 to 29	455	1101	1075	1672
30 to 39	418	919	917	1436	30 to 39	530	1163	1159	1819
40 to 49	502	1137	936	1551	40 to 49	636	1441	1183	1964
50 to 54	643	1323	992	1778	50 to 54	815	1675	1260	2258
55 to 59	836	1754	1181	2028	55 to 59	1059	2226	1497	2578
60 to 64	1087	2064	1430	2453	60 to 64	1371	2618	1810	3106
65+	1434	2855	1830	3337	65+	1819	3624	2323	4227
65+**	807	2228	1203	2710	65+**	1023	2828	1526	3430
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	369	876	860	1337	0 to 29	512	1235	1210	1874
30 to 39	423	932	929	1455	30 to 39	596	1311	1305	2042
40 to 49	506	1151	947	1570	40 to 49	713	1619	1329	2209
50 to 54	652	1339	1006	1801	50 to 54	914	1882	1414	2536
55 to 59	845	1775	1196	2054	55 to 59	1182	2497	1680	2891
60 to 64	1100	2091	1446	2483	60 to 64	1541	2940	2035	3491
65+	1450	2889	1854	3379	65+	2040	4066	2604	4748
65+**	817	2256	1221	2745	65+**	1149	3175	1713	3857

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Region III Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	485	1166	1141	1767
30 to 39	564	1232	1227	1920
40 to 49	672	1524	1255	2080
50 to 54	860	1772	1334	2391
55 to 59	1116	2351	1585	2725
60 to 64	1452	2770	1914	3287
65+	1920	3831	2455	4473
65+**	1080	2990	1614	3633

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Region III Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	133	365	291	451	0 to 29	221	597	475	734
30 to 39	162	399	325	518	30 to 39	266	654	532	841
40 to 49	227	462	347	592	40 to 49	369	760	566	968
50 to 54	305	632	416	701	50 to 54	501	1035	680	1146
55 to 59	381	787	485	859	55 to 59	623	1290	796	1406
60 to 64	496	986	600	1079	60 to 64	808	1617	980	1762
65+	609	1361	713	1404	65+	997	2226	1166	2295
65+**	294	1047	399	1090	65+**	480	1709	649	1778
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	155	420	336	520	0 to 29	235	635	510	783
30 to 39	188	459	374	598	30 to 39	284	701	565	906
40 to 49	260	532	402	686	40 to 49	396	810	612	1037
50 to 54	353	728	481	809	50 to 54	541	1112	727	1229
55 to 59	440	908	558	991	55 to 59	668	1384	850	1504
60 to 64	573	1137	691	1243	60 to 64	869	1732	1047	1892
65+	702	1569	822	1618	65+	1070	2384	1249	2456
65+**	338	1205	458	1254	65+**	514	1829	694	1900
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	199	540	431	663	0 to 29	279	766	612	943
30 to 39	240	592	482	764	30 to 39	342	840	682	1087
40 to 49	337	686	513	875	40 to 49	476	975	735	1245
50 to 54	455	939	614	1038	50 to 54	643	1329	872	1474
55 to 59	567	1170	722	1273	55 to 59	800	1659	1023	1808
60 to 64	733	1466	885	1598	60 to 64	1043	2082	1265	2271
65+	900	2016	1057	2075	65+	1284	2863	1508	2954
65+**	434	1549	590	1609	65+**	619	2197	842	2289
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	215	583	464	718	0 to 29	292	806	642	996
30 to 39	259	638	519	828	30 to 39	358	885	715	1146
40 to 49	365	742	556	947	40 to 49	499	1024	774	1310
50 to 54	491	1012	667	1122	50 to 54	679	1399	919	1552
55 to 59	611	1263	777	1376	55 to 59	843	1747	1073	1901
60 to 64	793	1582	959	1725	60 to 64	1100	2187	1325	2390
65+	976	2180	1141	2245	65+	1356	3015	1582	3108
65+**	468	1672	633	1736	65+**	650	2308	876	2402

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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1The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region III Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	319	874	695	1076	0 to 29	161	433	347	537
30 to 39	390	962	775	1241	30 to 39	192	477	389	619
40 to 49	542	1114	839	1419	40 to 49	268	550	412	708
50 to 54	739	1520	995	1684	50 to 54	368	756	498	833
55 to 59	914	1896	1167	2065	55 to 59	456	941	579	1026
60 to 64	1192	2377	1441	2589	60 to 64	592	1180	713	1289
65+	1468	3273	1718	3371	65+	727	1626	852	1674
65+**	704	2509	953	2607	65+**	350	1250	476	1298
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	371	1009	808	1248	0 to 29	173	464	375	576
30 to 39	451	1112	900	1437	30 to 39	207	517	415	664
40 to 49	628	1283	968	1642	40 to 49	288	594	446	755
50 to 54	852	1756	1152	1949	50 to 54	393	815	533	896
55 to 59	1059	2193	1346	2385	55 to 59	490	1015	622	1103
60 to 64	1377	2743	1662	2995	60 to 64	635	1270	770	1384
65+	1694	3780	1984	3892	65+	786	1751	915	1800
65+**	815	2901	1105	3014	65+**	380	1345	509	1394
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	410	1119	893	1379	0 to 29	180	484	388	600
30 to 39	500	1229	994	1588	30 to 39	215	533	435	691
40 to 49	696	1421	1073	1818	40 to 49	300	614	460	790
50 to 54	943	1943	1278	2153	50 to 54	411	845	556	931
55 to 59	1171	2427	1491	2637	55 to 59	510	1051	647	1147
60 to 64	1523	3041	1840	3317	60 to 64	662	1318	797	1441
65+	1879	4184	2200	4313	65+	811	1817	952	1870
65+**	903	3207	1223	3336	65+**	391	1397	532	1449
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	481	1324	1054	1634	0 to 29	179	490	389	606
30 to 39	588	1459	1175	1885	30 to 39	221	541	437	697
40 to 49	820	1683	1270	2154	40 to 49	304	627	476	799
50 to 54	1117	2300	1511	2548	50 to 54	414	856	563	949
55 to 59	1387	2875	1768	3128	55 to 59	515	1068	660	1163
60 to 64	1809	3603	2181	3930	60 to 64	672	1342	811	1460
65+	2227	4956	2602	5108	65+	826	1848	968	1899
65+**	1070	3799	1445	3951	65+**	398	1420	540	1471

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region III Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	211	565	456	701	0 to 29	342	939	745	1160
30 to 39	253	630	506	809	30 to 39	423	1038	837	1335
40 to 49	350	723	544	920	40 to 49	585	1199	908	1534
50 to 54	479	992	650	1092	50 to 54	795	1640	1076	1818
55 to 59	597	1236	759	1344	55 to 59	986	2042	1265	2227
60 to 64	774	1547	938	1687	60 to 64	1289	2570	1552	2799
65+	958	2132	1115	2193	65+	1582	3534	1853	3635
65+**	463	1637	620	1698	65+**	759	2710	1029	2811
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	215	589	468	728	0 to 29	235	651	520	797
30 to 39	266	651	525	838	30 to 39	290	715	576	924
40 to 49	367	753	570	963	40 to 49	403	827	621	1057
50 to 54	498	1028	676	1140	50 to 54	546	1128	741	1248
55 to 59	619	1281	794	1398	55 to 59	676	1406	864	1533
60 to 64	809	1613	974	1756	60 to 64	886	1766	1070	1927
65+	993	2218	1162	2280	65+	1091	2427	1274	2503
65+**	477	1702	646	1764	65+**	525	1862	709	1938
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	237	646	518	797	0 to 29	273	748	592	920
30 to 39	289	712	573	920	30 to 39	330	821	663	1062
40 to 49	402	825	621	1050	40 to 49	464	949	712	1213
50 to 54	545	1124	735	1246	50 to 54	629	1295	852	1437
55 to 59	676	1405	862	1529	55 to 59	779	1619	995	1764
60 to 64	886	1761	1067	1920	60 to 64	1015	2026	1226	2211
65+	1085	2422	1271	2494	65+	1250	2787	1463	2875
65+**	522	1859	708	1931	65+**	601	2138	814	2226
Shield Savings(SM) 2000/4000*									
0 to 29	317	871	691	1075					
30 to 39	393	961	776	1237					
40 to 49	542	1113	842	1423					
50 to 54	735	1519	998	1685					
55 to 59	914	1893	1172	2065					
60 to 64	1195	2383	1439	2594					
65+	1467	3276	1718	3368					
65+**	705	2514	955	2605					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region III Specialty Benefits¹ and Optional Products

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>				
DENTAL PPO PLANS				
Smile(SM) Basic	26.00	52.00	63.00	90.00
Smile(SM) Value	33.00	68.00	77.00	100.00
Smile(SM)	41.00	82.00	93.00	121.00
Smile(SM) Basic Vol.	43.00	86.00	106.00	145.00
Smile(SM) Plus	45.00	90.00	114.00	133.00
Smile(SM) Deluxe	50.00	100.00	127.00	169.00
Smile(SM) Dlx 2000	53.00	107.00	129.00	181.00
Smile(SM) Plus Gold	53.00	107.00	135.00	158.00
Smile(SM) Dlx Pls2000	55.00	111.00	140.00	187.00
Smile(SM) Deluxe Gold	64.00	127.00	161.00	216.00

DENTAL HMO PLANS				
HMO Basic	13.00	27.00	31.00	40.00
HMO Plus	18.00	35.00	41.00	53.00
HMO Voluntary	20.00	39.00	45.00	59.00
HMO Deluxe	23.00	45.00	53.00	68.00

OPTIONAL PRODUCTS

INFERTILITY**

Access+ HMO® & POS	16	28	20	40
All Other plans	21	38	28	53

INPATIENT SUBSTANCE ABUSE**

All Plans	5	7	7	10
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OPTIONAL BENEFITS

Chiropractic*	5	8	8	13
Chiro & Acupuncture*	6	10	12	17

SPECIALTY BENEFITS

VISION PLANS: Blue Shield of California

Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40

Sold with Blue Shield of California medical plans.

VISION PLANS: Blue Shield of California Life & Health Insurance Company (Blue Shield Life)

Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40

Sold with Blue Shield Life medical plans.

Vision Standard 0/25/100	9.00	17.00	16.10	22.40
Vision Standard 0/15/120	10.70	20.40	19.30	26.80
Vision Standard 0/25/130	11.10	21.10	20.00	27.80
Vision Standard 0/0/130	12.50	24.10	21.20	30.80
Vision Std Vol. 0/25/120	14.20	27.00	25.60	35.50

Vision Plus 0/25/100	9.70	18.40	17.50	24.20
Vision Plus 0/15/120	11.80	22.40	21.20	29.40
Vision Plus 0/25/130	12.20	23.20	21.90	30.50
Vision Plus 0/0/130	13.90	26.30	23.60	34.70

Vision Deluxe 0/25/100	11.00	20.90	19.80	27.50
Vision Deluxe 0/15/120	13.40	25.50	24.10	33.50
Vision Deluxe 0/25/130	13.90	26.50	25.10	34.90
Vision Deluxe 0/0/130	15.70	29.00	25.90	39.20

LIFE INSURANCE RATES

See page 2.

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

*The Chiropractic and Chiropractic and Acupuncture options are applicable to HMO/POS only. (Chiropractic and Acupuncture are covered benefits in many of the PPO and Shield Savings plans.) Rates/Premium shown are for employees with HMO/POS plans.

**Cannot be purchased without a medical plan. Blue Shield of California Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California. Blue Shield of California Life & Health Insurance Company Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California Life & Health Insurance Company. All dental coverage is underwritten by Blue Shield of California.

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¹Effective 4/1/09, groups that purchase or add two new specialty products will experience a 5% savings on specialty premium; groups that purchase or add three new specialty products will experience a 10% savings on specialty premium. Rate savings through Blue Shield's Bundle for Savings program are passed on due to increased Blue Shield efficiencies from administering medical and multiple specialty benefits plans on a group's behalf. For complete program information please go to blueshieldca.com.

Region IV Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	291	691	679	1051	0 to 29	355	848	831	1289
30 to 39	333	733	730	1141	30 to 39	409	900	895	1404
40 to 49	398	903	746	1234	40 to 49	490	1110	914	1516
50 to 54	512	1052	791	1418	50 to 54	629	1291	970	1743
55 to 59	665	1395	941	1618	55 to 59	815	1711	1152	1985
60 to 64	863	1645	1135	1949	60 to 64	1059	2020	1395	2394
65+	1141	2274	1458	2657	65+	1403	2790	1789	3259
65+**	640	1773	957	2157	65+**	787	2174	1173	2644
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	304	730	716	1111	0 to 29	384	922	903	1397
30 to 39	352	774	770	1209	30 to 39	447	976	971	1523
40 to 49	424	959	790	1308	40 to 49	532	1206	994	1644
50 to 54	540	1114	840	1500	50 to 54	681	1404	1054	1891
55 to 59	702	1477	997	1709	55 to 59	882	1864	1252	2154
60 to 64	915	1745	1206	2069	60 to 64	1150	2191	1516	2601
65+	1209	2407	1545	2812	65+	1522	3029	1944	3540
65+**	681	1879	1017	2284	65+**	854	2360	1275	2871
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	323	775	762	1179	0 to 29	412	985	965	1497
30 to 39	374	824	819	1285	30 to 39	475	1044	1041	1629
40 to 49	451	1017	839	1387	40 to 49	569	1290	1062	1763
50 to 54	574	1183	892	1593	50 to 54	730	1502	1128	2026
55 to 59	746	1569	1055	1817	55 to 59	945	1990	1341	2304
60 to 64	969	1854	1281	2195	60 to 64	1230	2344	1623	2783
65+	1285	2556	1642	2987	65+	1629	3243	2077	3789
65+**	726	1998	1083	2428	65+**	915	2529	1363	3075
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	327	787	772	1197	0 to 29	461	1110	1084	1682
30 to 39	378	835	830	1301	30 to 39	533	1175	1167	1828
40 to 49	455	1030	852	1407	40 to 49	640	1450	1194	1975
50 to 54	581	1199	903	1614	50 to 54	819	1684	1265	2273
55 to 59	755	1589	1070	1840	55 to 59	1062	2239	1507	2591
60 to 64	981	1877	1298	2224	60 to 64	1382	2635	1821	3123
65+	1301	2590	1664	3027	65+	1828	3639	2334	4252
65+**	732	2021	1095	2458	65+**	1029	2840	1535	3453

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Region IV Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	434	1044	1023	1584
30 to 39	501	1106	1100	1721
40 to 49	603	1363	1125	1863
50 to 54	771	1588	1196	2143
55 to 59	1000	2108	1419	2441
60 to 64	1301	2480	1714	2943
65+	1720	3429	2199	4005
65+**	967	2676	1446	3252

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Region IV Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	115	316	253	392	0 to 29	191	516	413	639
30 to 39	143	348	280	449	30 to 39	228	573	460	736
40 to 49	198	405	304	515	40 to 49	323	661	500	846
50 to 54	270	552	363	612	50 to 54	440	905	594	1004
55 to 59	334	689	424	751	55 to 59	542	1125	690	1228
60 to 64	433	863	523	941	60 to 64	708	1412	855	1541
65+	534	1187	623	1224	65+	873	1943	1021	2000
65+**	257	909	346	947	65+**	420	1490	568	1548
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	135	365	291	450	0 to 29	205	558	444	684
30 to 39	164	401	324	519	30 to 39	247	612	495	792
40 to 49	229	468	351	594	40 to 49	348	708	537	905
50 to 54	310	638	419	707	50 to 54	468	966	633	1069
55 to 59	385	794	490	866	55 to 59	584	1207	743	1315
60 to 64	499	996	603	1084	60 to 64	758	1513	916	1650
65+	616	1368	718	1413	65+	936	2083	1097	2146
65+**	297	1049	399	1094	65+**	450	1598	612	1661
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	173	468	374	579	0 to 29	245	669	533	823
30 to 39	209	517	418	667	30 to 39	298	734	592	951
40 to 49	293	597	452	764	40 to 49	416	849	642	1086
50 to 54	398	819	539	908	50 to 54	564	1163	763	1289
55 to 59	492	1018	627	1110	55 to 59	698	1450	891	1580
60 to 64	643	1280	776	1397	60 to 64	911	1816	1101	1980
65+	790	1758	924	1812	65+	1121	2499	1313	2575
65+**	381	1350	515	1404	65+**	540	1918	732	1995
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	186	506	406	624	0 to 29	257	702	563	867
30 to 39	226	559	452	723	30 to 39	313	773	623	999
40 to 49	317	647	486	828	40 to 49	438	895	673	1145
50 to 54	431	883	584	979	50 to 54	594	1224	803	1353
55 to 59	533	1104	676	1201	55 to 59	737	1527	938	1662
60 to 64	694	1383	837	1508	60 to 64	961	1914	1158	2086
65+	855	1901	999	1958	65+	1181	2632	1382	2712
65+**	412	1458	556	1515	65+**	567	2018	768	2098

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Region IV Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	279	763	608	940	0 to 29	138	378	303	466
30 to 39	340	839	677	1085	30 to 39	168	417	334	540
40 to 49	475	970	732	1242	40 to 49	237	482	364	615
50 to 54	643	1326	871	1470	50 to 54	321	657	433	729
55 to 59	799	1655	1018	1802	55 to 59	397	823	505	894
60 to 64	1042	2074	1257	2265	60 to 64	517	1032	623	1125
65+	1281	2854	1500	2940	65+	639	1418	745	1457
65+**	616	2189	835	2275	65+**	306	1085	412	1124
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	324	882	703	1087	0 to 29	148	407	324	501
30 to 39	392	970	781	1252	30 to 39	181	449	362	580
40 to 49	548	1124	846	1434	40 to 49	254	522	392	663
50 to 54	744	1533	1006	1697	50 to 54	343	710	465	785
55 to 59	923	1911	1176	2079	55 to 59	428	886	543	964
60 to 64	1202	2396	1453	2616	60 to 64	556	1109	671	1208
65+	1480	3299	1731	3398	65+	685	1526	801	1571
65+**	711	2530	963	2629	65+**	328	1169	444	1214
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	358	974	777	1204	0 to 29	154	423	338	521
30 to 39	435	1076	865	1388	30 to 39	188	466	373	603
40 to 49	606	1240	937	1587	40 to 49	265	539	406	687
50 to 54	823	1695	1113	1877	50 to 54	359	735	484	815
55 to 59	1020	2114	1297	2300	55 to 59	444	919	565	999
60 to 64	1329	2652	1605	2890	60 to 64	577	1153	696	1256
65+	1637	3650	1914	3761	65+	713	1584	832	1628
65+**	788	2801	1065	2912	65+**	342	1213	460	1256
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	424	1155	922	1424	0 to 29	159	432	343	531
30 to 39	514	1271	1027	1646	30 to 39	190	475	385	612
40 to 49	720	1469	1107	1879	40 to 49	267	546	414	700
50 to 54	975	2010	1320	2226	50 to 54	363	747	491	830
55 to 59	1208	2504	1543	2728	55 to 59	450	932	573	1014
60 to 64	1576	3140	1901	3427	60 to 64	586	1170	710	1276
65+	1940	4324	2272	4455	65+	721	1611	846	1657
65+**	934	3318	1266	3449	65+**	347	1237	471	1283

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Region IV Risk Adjustment Factor 0.90

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Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600*¹				
0 to 29	180	495	396	610	0 to 29	303	826	656	1016
30 to 39	221	547	441	707	30 to 39	363	908	733	1172
40 to 49	310	635	477	807	40 to 49	511	1046	794	1339
50 to 54	418	864	566	956	50 to 54	695	1429	939	1586
55 to 59	522	1079	661	1175	55 to 59	861	1783	1098	1946
60 to 64	676	1351	817	1471	60 to 64	1122	2241	1361	2439
65+	835	1859	976	1913	65+	1380	3082	1618	3176
65+**	399	1423	540	1477	65+**	665	2367	902	2460
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	191	518	413	638	0 to 29	208	565	451	697
30 to 39	228	569	459	736	30 to 39	252	622	504	805
40 to 49	320	657	498	841	40 to 49	352	721	544	921
50 to 54	437	897	590	996	50 to 54	477	982	644	1090
55 to 59	540	1119	690	1222	55 to 59	591	1227	755	1338
60 to 64	705	1407	854	1531	60 to 64	771	1542	933	1677
65+	866	1935	1016	1993	65+	951	2120	1114	2182
65+**	417	1485	567	1544	65+**	459	1628	621	1690
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	209	567	452	695	0 to 29	238	650	522	803
30 to 39	252	623	502	804	30 to 39	291	715	576	925
40 to 49	351	718	540	918	40 to 49	405	827	623	1058
50 to 54	477	981	645	1090	50 to 54	549	1130	741	1253
55 to 59	593	1224	755	1334	55 to 59	681	1409	867	1536
60 to 64	770	1536	928	1677	60 to 64	888	1772	1072	1930
65+	950	2115	1110	2177	65+	1093	2434	1277	2507
65+**	458	1623	618	1684	65+**	526	1867	710	1940
Shield Savings(SM) 2000/4000*									
0 to 29	282	765	609	942					
30 to 39	337	841	679	1087					
40 to 49	473	970	736	1242					
50 to 54	645	1324	872	1471					
55 to 59	798	1653	1018	1804					
60 to 64	1041	2078	1261	2261					
65+	1279	2857	1500	2943					
65+**	616	2194	837	2280					

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Region IV Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	307	729	716	1109	0 to 29	374	895	877	1360
30 to 39	351	773	770	1204	30 to 39	431	949	944	1482
40 to 49	420	953	787	1302	40 to 49	517	1171	964	1600
50 to 54	540	1110	834	1496	50 to 54	663	1362	1023	1839
55 to 59	701	1473	993	1707	55 to 59	860	1806	1216	2095
60 to 64	910	1736	1198	2057	60 to 64	1117	2132	1473	2527
65+	1204	2400	1538	2804	65+	1480	2944	1888	3440
65+**	675	1872	1010	2276	65+**	830	2294	1238	2790
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	320	770	755	1172	0 to 29	405	973	953	1474
30 to 39	371	817	812	1276	30 to 39	471	1030	1024	1607
40 to 49	447	1012	833	1380	40 to 49	561	1272	1049	1735
50 to 54	570	1175	886	1583	50 to 54	718	1481	1112	1996
55 to 59	741	1559	1052	1803	55 to 59	931	1967	1321	2273
60 to 64	965	1841	1273	2183	60 to 64	1213	2312	1600	2745
65+	1276	2540	1630	2968	65+	1606	3197	2051	3736
65+**	718	1983	1073	2410	65+**	901	2491	1345	3031
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	340	818	804	1245	0 to 29	434	1039	1018	1580
30 to 39	394	869	865	1356	30 to 39	501	1102	1098	1719
40 to 49	476	1073	885	1464	40 to 49	600	1361	1120	1860
50 to 54	605	1248	941	1681	50 to 54	770	1585	1190	2138
55 to 59	787	1656	1113	1917	55 to 59	998	2100	1415	2432
60 to 64	1022	1956	1352	2316	60 to 64	1298	2474	1713	2937
65+	1356	2698	1733	3152	65+	1719	3423	2192	3999
65+**	766	2108	1143	2562	65+**	965	2670	1438	3245
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	345	830	814	1263	0 to 29	486	1171	1144	1775
30 to 39	399	881	876	1373	30 to 39	562	1240	1231	1929
40 to 49	480	1087	899	1485	40 to 49	675	1530	1260	2084
50 to 54	613	1265	953	1703	50 to 54	864	1777	1335	2399
55 to 59	796	1677	1129	1942	55 to 59	1120	2363	1590	2734
60 to 64	1036	1981	1370	2347	60 to 64	1458	2781	1922	3297
65+	1373	2733	1756	3195	65+	1929	3841	2463	4488
65+**	772	2133	1155	2594	65+**	1086	2997	1620	3644

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Region IV Risk Adjustment Factor 0.95

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Added Advantage POS(SM) Plan*				
0 to 29	458	1101	1079	1672
30 to 39	528	1167	1161	1816
40 to 49	637	1438	1188	1966
50 to 54	813	1676	1262	2262
55 to 59	1055	2225	1497	2576
60 to 64	1373	2617	1809	3106
65+	1815	3620	2321	4228
65+**	1020	2824	1526	3432

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Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	121	333	267	413	0 to 29	201	544	435	675
30 to 39	150	367	295	473	30 to 39	240	604	485	776
40 to 49	209	428	320	543	40 to 49	340	697	527	893
50 to 54	285	582	383	646	50 to 54	464	955	626	1059
55 to 59	352	727	447	792	55 to 59	572	1188	728	1296
60 to 64	457	910	552	993	60 to 64	747	1490	903	1626
65+	563	1252	657	1292	65+	921	2050	1077	2111
65+**	271	960	365	999	65+**	443	1572	599	1633
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	142	385	307	475	0 to 29	216	588	468	722
30 to 39	173	423	342	547	30 to 39	260	646	523	835
40 to 49	241	493	370	627	40 to 49	367	747	566	955
50 to 54	327	673	442	746	50 to 54	494	1019	668	1128
55 to 59	406	838	517	914	55 to 59	616	1274	784	1388
60 to 64	526	1051	636	1144	60 to 64	800	1597	966	1741
65+	650	1443	757	1491	65+	987	2198	1157	2265
65+**	314	1107	421	1154	65+**	475	1686	645	1753
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	182	494	394	611	0 to 29	258	706	562	868
30 to 39	220	545	441	704	30 to 39	314	774	624	1003
40 to 49	309	630	477	806	40 to 49	439	896	677	1146
50 to 54	420	864	568	958	50 to 54	595	1227	805	1360
55 to 59	519	1074	661	1171	55 to 59	736	1530	940	1667
60 to 64	678	1351	819	1474	60 to 64	961	1916	1162	2090
65+	833	1855	975	1912	65+	1183	2637	1385	2718
65+**	402	1424	543	1481	65+**	570	2024	772	2105
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	196	534	428	658	0 to 29	271	741	594	915
30 to 39	238	590	477	763	30 to 39	330	815	657	1054
40 to 49	334	682	513	874	40 to 49	462	944	710	1208
50 to 54	454	932	616	1033	50 to 54	627	1291	847	1428
55 to 59	562	1165	713	1267	55 to 59	777	1611	990	1754
60 to 64	732	1459	884	1591	60 to 64	1014	2020	1222	2201
65+	902	2006	1054	2066	65+	1246	2778	1458	2862
65+**	434	1539	586	1599	65+**	599	2130	810	2214

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Region IV Risk Adjustment Factor 0.95

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Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	294	805	641	992	0 to 29	145	399	319	491
30 to 39	358	885	714	1145	30 to 39	177	440	352	570
40 to 49	501	1023	772	1311	40 to 49	250	508	384	649
50 to 54	678	1399	919	1551	50 to 54	338	694	457	770
55 to 59	843	1746	1074	1902	55 to 59	419	868	533	943
60 to 64	1099	2189	1326	2390	60 to 64	545	1089	657	1187
65+	1352	3012	1583	3103	65+	674	1496	786	1537
65+**	650	2310	881	2401	65+**	322	1145	434	1186
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	342	931	742	1147	0 to 29	156	429	342	528
30 to 39	413	1023	824	1321	30 to 39	191	473	382	612
40 to 49	578	1186	892	1513	40 to 49	268	550	413	699
50 to 54	785	1618	1061	1791	50 to 54	362	749	490	828
55 to 59	974	2017	1241	2195	55 to 59	451	935	573	1017
60 to 64	1268	2529	1533	2761	60 to 64	586	1170	708	1275
65+	1562	3482	1827	3586	65+	723	1610	846	1658
65+**	751	2670	1016	2775	65+**	346	1233	468	1281
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	377	1028	820	1270	0 to 29	162	446	356	549
30 to 39	459	1135	913	1465	30 to 39	198	491	393	637
40 to 49	639	1308	989	1675	40 to 49	279	568	428	725
50 to 54	868	1789	1174	1981	50 to 54	378	775	510	860
55 to 59	1076	2231	1369	2427	55 to 59	468	970	596	1055
60 to 64	1402	2799	1694	3050	60 to 64	609	1217	734	1325
65+	1727	3852	2020	3969	65+	752	1672	878	1718
65+**	831	2956	1124	3073	65+**	360	1280	485	1325
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	447	1219	973	1503	0 to 29	167	456	362	561
30 to 39	542	1341	1084	1737	30 to 39	200	501	406	646
40 to 49	760	1550	1168	1983	40 to 49	281	576	436	738
50 to 54	1029	2121	1393	2349	50 to 54	383	788	518	876
55 to 59	1275	2643	1628	2879	55 to 59	474	983	604	1070
60 to 64	1663	3314	2006	3617	60 to 64	618	1235	749	1346
65+	2047	4564	2398	4703	65+	761	1701	892	1749
65+**	985	3502	1336	3640	65+**	366	1305	497	1354

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Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	190	523	417	643	0 to 29	319	871	692	1072
30 to 39	233	577	466	746	30 to 39	383	958	773	1237
40 to 49	327	670	504	851	40 to 49	539	1104	838	1413
50 to 54	441	912	597	1009	50 to 54	733	1508	991	1674
55 to 59	550	1138	697	1240	55 to 59	908	1882	1158	2054
60 to 64	713	1426	862	1552	60 to 64	1184	2366	1436	2575
65+	881	1962	1030	2019	65+	1456	3253	1707	3352
65+**	421	1502	570	1559	65+**	701	2498	952	2596
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	201	546	435	673	0 to 29	219	596	476	735
30 to 39	240	600	485	776	30 to 39	266	656	531	849
40 to 49	337	693	525	887	40 to 49	371	761	574	972
50 to 54	461	946	622	1051	50 to 54	504	1036	679	1150
55 to 59	570	1181	728	1289	55 to 59	623	1295	796	1412
60 to 64	744	1485	901	1616	60 to 64	813	1627	984	1770
65+	914	2042	1072	2103	65+	1003	2237	1175	2303
65+**	440	1568	598	1629	65+**	484	1718	656	1783
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	220	598	477	733	0 to 29	251	686	551	847
30 to 39	265	657	529	848	30 to 39	307	754	608	976
40 to 49	371	757	570	969	40 to 49	427	872	657	1116
50 to 54	504	1036	680	1150	50 to 54	580	1192	782	1322
55 to 59	625	1292	796	1408	55 to 59	718	1487	915	1621
60 to 64	812	1621	979	1770	60 to 64	937	1870	1131	2037
65+	1002	2233	1171	2297	65+	1153	2569	1347	2646
65+**	483	1713	652	1777	65+**	555	1970	749	2047
Shield Savings(SM) 2000/4000*									
0 to 29	297	807	642	994					
30 to 39	355	887	716	1147					
40 to 49	499	1023	776	1310					
50 to 54	680	1397	920	1552					
55 to 59	842	1744	1074	1904					
60 to 64	1098	2193	1331	2386					
65+	1350	3015	1583	3107					
65+**	650	2315	883	2406					

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Region IV Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	323	767	754	1167	0 to 29	394	942	923	1432
30 to 39	369	814	811	1267	30 to 39	454	999	994	1560
40 to 49	442	1003	828	1371	40 to 49	544	1233	1015	1684
50 to 54	568	1168	878	1575	50 to 54	698	1434	1077	1936
55 to 59	738	1550	1045	1797	55 to 59	905	1901	1280	2205
60 to 64	958	1827	1261	2165	60 to 64	1176	2244	1550	2660
65+	1267	2526	1619	2952	65+	1558	3099	1987	3621
65+**	711	1970	1063	2396	65+**	874	2415	1303	2937
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	337	811	795	1234	0 to 29	426	1024	1003	1552
30 to 39	391	860	855	1343	30 to 39	496	1084	1078	1692
40 to 49	471	1065	877	1453	40 to 49	591	1339	1104	1826
50 to 54	600	1237	933	1666	50 to 54	756	1559	1171	2101
55 to 59	780	1641	1107	1898	55 to 59	980	2071	1391	2393
60 to 64	1016	1938	1340	2298	60 to 64	1277	2434	1684	2889
65+	1343	2674	1716	3124	65+	1691	3365	2159	3933
65+**	756	2087	1129	2537	65+**	948	2622	1416	3190
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	358	861	846	1310	0 to 29	457	1094	1072	1663
30 to 39	415	915	910	1427	30 to 39	527	1160	1156	1809
40 to 49	501	1129	932	1541	40 to 49	632	1433	1179	1958
50 to 54	637	1314	991	1769	50 to 54	811	1668	1253	2251
55 to 59	828	1743	1172	2018	55 to 59	1050	2211	1489	2560
60 to 64	1076	2059	1423	2438	60 to 64	1366	2604	1803	3092
65+	1427	2840	1824	3318	65+	1809	3603	2307	4209
65+**	806	2219	1203	2697	65+**	1016	2810	1514	3416
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	363	874	857	1329	0 to 29	512	1233	1204	1868
30 to 39	420	927	922	1445	30 to 39	592	1305	1296	2031
40 to 49	505	1144	946	1563	40 to 49	711	1611	1326	2194
50 to 54	645	1332	1003	1793	50 to 54	909	1871	1405	2525
55 to 59	838	1765	1188	2044	55 to 59	1179	2487	1674	2878
60 to 64	1090	2085	1442	2471	60 to 64	1535	2927	2023	3470
65+	1445	2877	1848	3363	65+	2031	4043	2593	4724
65+**	813	2245	1216	2731	65+**	1143	3155	1705	3836

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Region IV Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	482	1159	1136	1760
30 to 39	556	1228	1222	1912
40 to 49	670	1514	1250	2069
50 to 54	856	1764	1328	2381
55 to 59	1111	2342	1576	2712
60 to 64	1445	2755	1904	3269
65+	1911	3810	2443	4450
65+**	1074	2973	1606	3613

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Region IV Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	127	351	281	435	0 to 29	212	573	458	710
30 to 39	158	386	311	498	30 to 39	253	636	511	817
40 to 49	220	450	337	572	40 to 49	358	734	555	940
50 to 54	300	613	403	680	50 to 54	488	1005	659	1115
55 to 59	371	765	471	834	55 to 59	602	1250	766	1364
60 to 64	481	958	581	1045	60 to 64	786	1568	950	1712
65+	593	1318	692	1360	65+	969	2158	1134	2222
65+**	285	1010	384	1052	65+**	466	1655	631	1719
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	149	405	323	500	0 to 29	227	619	493	760
30 to 39	182	445	360	576	30 to 39	274	680	550	879
40 to 49	254	519	389	660	40 to 49	386	786	596	1005
50 to 54	344	708	465	785	50 to 54	520	1073	703	1187
55 to 59	427	882	544	962	55 to 59	648	1341	825	1461
60 to 64	554	1106	669	1204	60 to 64	842	1681	1017	1833
65+	684	1519	797	1569	65+	1039	2314	1218	2384
65+**	330	1165	443	1215	65+**	500	1775	679	1845
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	192	520	415	643	0 to 29	272	743	592	914
30 to 39	232	574	464	741	30 to 39	331	815	657	1056
40 to 49	325	663	502	848	40 to 49	462	943	713	1206
50 to 54	442	909	598	1008	50 to 54	626	1292	847	1432
55 to 59	546	1131	696	1233	55 to 59	775	1611	989	1755
60 to 64	714	1422	862	1552	60 to 64	1012	2017	1223	2200
65+	877	1953	1026	2013	65+	1245	2776	1458	2861
65+**	423	1499	572	1559	65+**	600	2131	813	2216
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	206	562	451	693	0 to 29	285	780	625	963
30 to 39	251	621	502	803	30 to 39	347	858	692	1109
40 to 49	352	718	540	920	40 to 49	486	994	747	1272
50 to 54	478	981	648	1087	50 to 54	660	1359	892	1503
55 to 59	592	1226	751	1334	55 to 59	818	1696	1042	1846
60 to 64	771	1536	930	1675	60 to 64	1067	2126	1286	2317
65+	949	2112	1109	2175	65+	1312	2924	1535	3013
65+**	457	1620	617	1683	65+**	630	2242	853	2331

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Region IV Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	309	847	675	1044	0 to 29	153	420	336	517
30 to 39	377	932	752	1205	30 to 39	186	463	371	600
40 to 49	527	1077	813	1380	40 to 49	263	535	404	683
50 to 54	714	1473	967	1633	50 to 54	356	730	481	810
55 to 59	887	1838	1131	2002	55 to 59	441	914	561	993
60 to 64	1157	2304	1396	2516	60 to 64	574	1146	692	1249
65+	1423	3171	1666	3266	65+	709	1575	827	1618
65+**	684	2432	927	2527	65+**	339	1205	457	1248
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	360	980	781	1207	0 to 29	164	452	360	556
30 to 39	435	1077	867	1391	30 to 39	201	498	402	644
40 to 49	608	1248	939	1593	40 to 49	282	579	435	736
50 to 54	826	1703	1117	1885	50 to 54	381	788	516	872
55 to 59	1025	2123	1306	2310	55 to 59	475	984	603	1071
60 to 64	1335	2662	1614	2906	60 to 64	617	1232	745	1342
65+	1644	3665	1923	3775	65+	761	1695	890	1745
65+**	790	2811	1069	2921	65+**	364	1298	493	1348
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	397	1082	863	1337	0 to 29	171	469	375	578
30 to 39	483	1195	961	1542	30 to 39	208	517	414	670
40 to 49	673	1377	1041	1763	40 to 49	294	598	451	763
50 to 54	914	1883	1236	2085	50 to 54	398	816	537	905
55 to 59	1133	2348	1441	2555	55 to 59	493	1021	627	1110
60 to 64	1476	2946	1783	3211	60 to 64	641	1281	773	1395
65+	1818	4055	2126	4178	65+	792	1760	924	1808
65+**	875	3112	1183	3235	65+**	379	1347	511	1395
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	471	1283	1024	1582	0 to 29	176	480	381	590
30 to 39	571	1412	1141	1828	30 to 39	211	527	427	680
40 to 49	800	1632	1229	2087	40 to 49	296	606	459	777
50 to 54	1083	2233	1466	2473	50 to 54	403	829	545	922
55 to 59	1342	2782	1714	3031	55 to 59	499	1035	636	1126
60 to 64	1751	3488	2112	3807	60 to 64	651	1300	788	1417
65+	2155	4804	2524	4950	65+	801	1790	939	1841
65+**	1037	3686	1406	3832	65+**	385	1374	523	1425

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Region IV Risk Adjustment Factor 1.00

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Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* 1				
0 to 29	200	550	439	677	0 to 29	336	917	728	1128
30 to 39	245	607	490	785	30 to 39	403	1008	814	1302
40 to 49	344	705	530	896	40 to 49	567	1162	882	1487
50 to 54	464	960	628	1062	50 to 54	772	1587	1043	1762
55 to 59	579	1198	734	1305	55 to 59	956	1981	1219	2162
60 to 64	751	1501	907	1634	60 to 64	1246	2490	1512	2710
65+	927	2065	1084	2125	65+	1533	3424	1797	3528
65+**	443	1581	600	1641	65+**	738	2629	1002	2733
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	212	575	458	708	0 to 29	231	627	501	774
30 to 39	253	632	510	817	30 to 39	280	691	559	894
40 to 49	355	729	553	934	40 to 49	391	801	604	1023
50 to 54	485	996	655	1106	50 to 54	530	1091	715	1211
55 to 59	600	1243	766	1357	55 to 59	656	1363	838	1486
60 to 64	783	1563	948	1701	60 to 64	856	1713	1036	1863
65+	962	2149	1128	2214	65+	1056	2355	1237	2424
65+**	463	1650	629	1715	65+**	509	1808	690	1877
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	232	629	502	772	0 to 29	264	722	580	892
30 to 39	279	692	557	893	30 to 39	323	794	640	1027
40 to 49	390	797	600	1020	40 to 49	449	918	692	1175
50 to 54	530	1090	716	1211	50 to 54	610	1255	823	1392
55 to 59	658	1360	838	1482	55 to 59	756	1565	963	1706
60 to 64	855	1706	1031	1863	60 to 64	986	1968	1191	2144
65+	1055	2350	1233	2418	65+	1214	2704	1418	2785
65+**	508	1803	686	1871	65+**	584	2074	788	2155
Shield Savings(SM) 2000/4000*									
0 to 29	313	849	676	1046					
30 to 39	374	934	754	1207					
40 to 49	525	1077	817	1379					
50 to 54	716	1471	968	1634					
55 to 59	886	1836	1131	2004					
60 to 64	1156	2308	1401	2512					
65+	1421	3174	1666	3270					
65+**	684	2437	929	2533					

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Region IV Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	339	805	792	1225	0 to 29	414	989	969	1504
30 to 39	387	855	852	1330	30 to 39	477	1049	1044	1638
40 to 49	464	1053	869	1440	40 to 49	571	1295	1066	1768
50 to 54	596	1226	922	1654	50 to 54	733	1506	1131	2033
55 to 59	775	1628	1097	1887	55 to 59	950	1996	1344	2315
60 to 64	1006	1918	1324	2273	60 to 64	1235	2356	1628	2793
65+	1330	2652	1700	3100	65+	1636	3254	2086	3802
65+**	747	2069	1116	2516	65+**	918	2536	1368	3084
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	354	852	835	1296	0 to 29	447	1075	1053	1630
30 to 39	411	903	898	1410	30 to 39	521	1138	1132	1777
40 to 49	495	1118	921	1526	40 to 49	621	1406	1159	1917
50 to 54	630	1299	980	1749	50 to 54	794	1637	1230	2206
55 to 59	819	1723	1162	1993	55 to 59	1029	2175	1461	2513
60 to 64	1067	2035	1407	2413	60 to 64	1341	2556	1768	3033
65+	1410	2808	1802	3280	65+	1776	3533	2267	4130
65+**	794	2191	1185	2664	65+**	995	2753	1487	3350
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	376	904	888	1376	0 to 29	480	1149	1126	1746
30 to 39	436	961	956	1498	30 to 39	553	1218	1214	1899
40 to 49	526	1185	979	1618	40 to 49	664	1505	1238	2056
50 to 54	669	1380	1041	1857	50 to 54	852	1751	1316	2364
55 to 59	869	1830	1231	2119	55 to 59	1103	2322	1563	2688
60 to 64	1130	2162	1494	2560	60 to 64	1434	2734	1893	3247
65+	1498	2982	1915	3484	65+	1899	3783	2422	4419
65+**	846	2330	1263	2832	65+**	1067	2951	1590	3587
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	381	918	900	1395	0 to 29	538	1295	1264	1961
30 to 39	441	973	968	1517	30 to 39	622	1370	1361	2133
40 to 49	530	1201	993	1641	40 to 49	747	1692	1392	2304
50 to 54	677	1399	1053	1883	50 to 54	954	1965	1475	2651
55 to 59	880	1853	1247	2146	55 to 59	1238	2611	1758	3022
60 to 64	1145	2189	1514	2595	60 to 64	1612	3073	2124	3644
65+	1517	3021	1940	3531	65+	2133	4245	2723	4960
65+**	854	2357	1277	2868	65+**	1200	3313	1790	4028

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Region IV Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	506	1217	1193	1848
30 to 39	584	1289	1283	2008
40 to 49	704	1590	1313	2172
50 to 54	899	1852	1394	2500
55 to 59	1167	2459	1655	2848
60 to 64	1517	2893	1999	3432
65+	2007	4001	2565	4673
65+**	1128	3122	1686	3794

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Region IV Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	133	369	295	457	0 to 29	223	602	481	746
30 to 39	166	405	327	523	30 to 39	266	668	537	858
40 to 49	231	473	354	601	40 to 49	376	771	583	987
50 to 54	315	644	423	714	50 to 54	512	1055	692	1171
55 to 59	390	803	495	876	55 to 59	632	1313	804	1432
60 to 64	505	1006	610	1097	60 to 64	825	1646	998	1798
65+	623	1384	727	1428	65+	1017	2266	1191	2333
65+**	299	1061	403	1105	65+**	489	1738	663	1805
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	156	425	339	525	0 to 29	238	650	518	798
30 to 39	191	467	378	605	30 to 39	288	714	578	923
40 to 49	267	545	408	693	40 to 49	405	825	626	1055
50 to 54	361	743	488	824	50 to 54	546	1127	738	1246
55 to 59	448	926	571	1010	55 to 59	680	1408	866	1534
60 to 64	582	1161	702	1264	60 to 64	884	1765	1068	1925
65+	718	1595	837	1647	65+	1091	2430	1279	2503
65+**	347	1223	465	1276	65+**	525	1864	713	1937
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	202	546	436	675	0 to 29	286	780	622	960
30 to 39	244	603	487	778	30 to 39	348	856	690	1109
40 to 49	341	696	527	890	40 to 49	485	990	749	1266
50 to 54	464	954	628	1058	50 to 54	657	1357	889	1504
55 to 59	573	1188	731	1295	55 to 59	814	1692	1038	1843
60 to 64	750	1493	905	1630	60 to 64	1063	2118	1284	2310
65+	921	2051	1077	2114	65+	1307	2915	1531	3004
65+**	444	1574	601	1637	65+**	630	2238	854	2327
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	216	590	474	728	0 to 29	299	819	656	1011
30 to 39	264	652	527	843	30 to 39	364	901	727	1164
40 to 49	370	754	567	966	40 to 49	510	1044	784	1336
50 to 54	502	1030	680	1141	50 to 54	693	1427	937	1578
55 to 59	622	1287	789	1401	55 to 59	859	1781	1094	1938
60 to 64	810	1613	977	1759	60 to 64	1120	2232	1350	2433
65+	996	2218	1164	2284	65+	1378	3070	1612	3164
65+**	480	1701	648	1767	65+**	662	2354	896	2448

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Region IV Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	324	889	709	1096	0 to 29	161	441	353	543
30 to 39	396	979	790	1265	30 to 39	195	486	390	630
40 to 49	553	1131	854	1449	40 to 49	276	562	424	717
50 to 54	750	1547	1015	1715	50 to 54	374	767	505	851
55 to 59	931	1930	1188	2102	55 to 59	463	960	589	1043
60 to 64	1215	2419	1466	2642	60 to 64	603	1203	727	1311
65+	1494	3330	1749	3429	65+	744	1654	868	1699
65+**	718	2554	973	2653	65+**	356	1265	480	1310
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	378	1029	820	1267	0 to 29	172	475	378	584
30 to 39	457	1131	910	1461	30 to 39	211	523	422	676
40 to 49	638	1310	986	1673	40 to 49	296	608	457	773
50 to 54	867	1788	1173	1979	50 to 54	400	827	542	916
55 to 59	1076	2229	1371	2426	55 to 59	499	1033	633	1125
60 to 64	1402	2795	1695	3051	60 to 64	648	1294	782	1409
65+	1726	3848	2019	3964	65+	799	1780	935	1832
65+**	830	2952	1122	3067	65+**	382	1363	518	1415
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	417	1136	906	1404	0 to 29	180	492	394	607
30 to 39	507	1255	1009	1619	30 to 39	218	543	435	704
40 to 49	707	1446	1093	1851	40 to 49	309	628	474	801
50 to 54	960	1977	1298	2189	50 to 54	418	857	564	950
55 to 59	1190	2465	1513	2683	55 to 59	518	1072	658	1166
60 to 64	1550	3093	1872	3372	60 to 64	673	1345	812	1465
65+	1909	4258	2232	4387	65+	832	1848	970	1898
65+**	919	3268	1242	3397	65+**	398	1414	537	1465
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	495	1347	1075	1661	0 to 29	185	504	400	620
30 to 39	600	1483	1198	1919	30 to 39	222	553	448	714
40 to 49	840	1714	1290	2191	40 to 49	311	636	482	816
50 to 54	1137	2345	1539	2597	50 to 54	423	870	572	968
55 to 59	1409	2921	1800	3183	55 to 59	524	1087	668	1182
60 to 64	1839	3662	2218	3997	60 to 64	684	1365	827	1488
65+	2263	5044	2650	5198	65+	841	1880	986	1933
65+**	1089	3870	1476	4024	65+**	404	1443	549	1496

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Region IV Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	210	578	461	711	0 to 29	353	963	764	1184
30 to 39	257	637	515	824	30 to 39	423	1058	855	1367
40 to 49	361	740	557	941	40 to 49	595	1220	926	1561
50 to 54	487	1008	659	1115	50 to 54	811	1666	1095	1850
55 to 59	608	1258	771	1370	55 to 59	1004	2080	1280	2270
60 to 64	789	1576	952	1716	60 to 64	1308	2615	1588	2846
65+	973	2168	1138	2231	65+	1610	3595	1887	3704
65+**	465	1660	630	1723	65+**	775	2760	1052	2870
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	223	604	481	743	0 to 29	243	658	526	813
30 to 39	266	664	536	858	30 to 39	294	726	587	939
40 to 49	373	765	581	981	40 to 49	411	841	634	1074
50 to 54	509	1046	688	1161	50 to 54	557	1146	751	1272
55 to 59	630	1305	804	1425	55 to 59	689	1431	880	1560
60 to 64	822	1641	995	1786	60 to 64	899	1799	1088	1956
65+	1010	2256	1184	2325	65+	1109	2473	1299	2545
65+**	486	1733	660	1801	65+**	534	1898	725	1971
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	244	660	527	811	0 to 29	277	758	609	937
30 to 39	293	727	585	938	30 to 39	339	834	672	1078
40 to 49	410	837	630	1071	40 to 49	471	964	727	1234
50 to 54	557	1145	752	1272	50 to 54	641	1318	864	1462
55 to 59	691	1428	880	1556	55 to 59	794	1643	1011	1791
60 to 64	898	1791	1083	1956	60 to 64	1035	2066	1251	2251
65+	1108	2468	1295	2539	65+	1275	2839	1489	2924
65+**	533	1893	720	1965	65+**	613	2178	827	2263
Shield Savings(SM) 2000/4000*									
0 to 29	329	891	710	1098					
30 to 39	393	981	792	1267					
40 to 49	551	1131	858	1448					
50 to 54	752	1545	1016	1716					
55 to 59	930	1928	1188	2104					
60 to 64	1214	2423	1471	2638					
65+	1492	3333	1749	3434					
65+**	718	2559	975	2660					

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Region IV Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	355	843	829	1283	0 to 29	433	1036	1015	1575
30 to 39	405	895	892	1393	30 to 39	499	1098	1093	1716
40 to 49	486	1103	910	1508	40 to 49	598	1356	1116	1852
50 to 54	624	1284	965	1732	50 to 54	767	1577	1184	2129
55 to 59	811	1705	1149	1976	55 to 59	995	2091	1408	2425
60 to 64	1053	2009	1387	2381	60 to 64	1293	2468	1705	2926
65+	1393	2778	1780	3247	65+	1713	3408	2185	3983
65+**	782	2167	1169	2635	65+**	961	2656	1433	3230
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	370	892	874	1357	0 to 29	468	1126	1103	1707
30 to 39	430	946	940	1477	30 to 39	545	1192	1185	1861
40 to 49	518	1171	964	1598	40 to 49	650	1472	1214	2008
50 to 54	660	1360	1026	1832	50 to 54	831	1714	1288	2311
55 to 59	858	1805	1217	2087	55 to 59	1078	2278	1530	2632
60 to 64	1117	2131	1474	2527	60 to 64	1404	2677	1852	3177
65+	1477	2941	1887	3436	65+	1860	3701	2374	4326
65+**	831	2295	1241	2790	65+**	1042	2884	1557	3509
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	393	947	930	1441	0 to 29	502	1203	1179	1829
30 to 39	456	1006	1001	1569	30 to 39	579	1276	1271	1989
40 to 49	551	1241	1025	1695	40 to 49	695	1576	1296	2153
50 to 54	700	1445	1090	1945	50 to 54	892	1834	1378	2476
55 to 59	910	1917	1289	2219	55 to 59	1155	2432	1637	2816
60 to 64	1183	2264	1565	2681	60 to 64	1502	2864	1983	3401
65+	1569	3124	2006	3649	65+	1989	3963	2537	4629
65+**	886	2440	1323	2966	65+**	1117	3091	1665	3757
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	399	961	942	1461	0 to 29	563	1356	1324	2054
30 to 39	462	1019	1014	1589	30 to 39	651	1435	1425	2234
40 to 49	555	1258	1040	1719	40 to 49	782	1772	1458	2413
50 to 54	709	1465	1103	1972	50 to 54	999	2058	1545	2777
55 to 59	921	1941	1306	2248	55 to 59	1296	2735	1841	3165
60 to 64	1199	2293	1586	2718	60 to 64	1688	3219	2225	3817
65+	1589	3164	2032	3699	65+	2234	4447	2852	5196
65+**	894	2469	1337	3004	65+**	1257	3470	1875	4219

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Region IV Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Added Advantage POS(SM) Plan*				
0 to 29	530	1274	1249	1936
30 to 39	611	1350	1344	2103
40 to 49	737	1665	1375	2275
50 to 54	941	1940	1460	2619
55 to 59	1222	2576	1733	2983
60 to 64	1589	3030	2094	3595
65+	2102	4191	2687	4895
65+**	1181	3270	1766	3974

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Region IV Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	139	386	309	478	0 to 29	233	630	503	781
30 to 39	173	424	342	547	30 to 39	278	699	562	898
40 to 49	242	495	370	629	40 to 49	393	807	610	1034
50 to 54	330	674	443	748	50 to 54	536	1105	724	1226
55 to 59	408	841	518	917	55 to 59	662	1375	842	1500
60 to 64	529	1053	639	1149	60 to 64	864	1724	1045	1883
65+	652	1449	761	1496	65+	1065	2373	1247	2444
65+**	313	1111	422	1157	65+**	512	1820	694	1890
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	163	445	355	550	0 to 29	249	680	542	836
30 to 39	200	489	396	633	30 to 39	301	748	605	966
40 to 49	279	570	427	726	40 to 49	424	864	655	1105
50 to 54	378	778	511	863	50 to 54	572	1180	773	1305
55 to 59	469	970	598	1058	55 to 59	712	1475	907	1607
60 to 64	609	1216	735	1324	60 to 64	926	1849	1118	2016
65+	752	1670	876	1725	65+	1142	2545	1339	2622
65+**	363	1281	487	1336	65+**	550	1952	746	2029
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	211	572	456	707	0 to 29	299	817	651	1005
30 to 39	255	631	510	815	30 to 39	364	896	722	1161
40 to 49	357	729	552	932	40 to 49	508	1037	784	1326
50 to 54	486	999	657	1108	50 to 54	688	1421	931	1575
55 to 59	600	1244	765	1356	55 to 59	852	1772	1087	1930
60 to 64	785	1564	948	1707	60 to 64	1113	2218	1345	2420
65+	964	2148	1128	2214	65+	1369	3053	1603	3147
65+**	465	1648	629	1714	65+**	660	2344	894	2437
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	226	618	496	762	0 to 29	313	858	687	1059
30 to 39	276	683	552	883	30 to 39	381	943	761	1219
40 to 49	387	789	594	1012	40 to 49	534	1093	821	1399
50 to 54	525	1079	712	1195	50 to 54	726	1494	981	1653
55 to 59	651	1348	826	1467	55 to 59	899	1865	1146	2030
60 to 64	848	1689	1023	1842	60 to 64	1173	2338	1414	2548
65+	1043	2323	1219	2392	65+	1443	3216	1688	3314
65+**	502	1782	678	1851	65+**	693	2466	938	2564

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Region IV Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	339	931	742	1148	0 to 29	168	462	369	568
30 to 39	414	1025	827	1325	30 to 39	204	509	408	660
40 to 49	579	1184	894	1518	40 to 49	289	588	444	751
50 to 54	785	1620	1063	1796	50 to 54	391	803	529	891
55 to 59	975	2021	1244	2202	55 to 59	485	1005	617	1092
60 to 64	1272	2534	1535	2767	60 to 64	631	1260	761	1373
65+	1565	3488	1832	3592	65+	779	1732	909	1779
65+**	752	2675	1019	2779	65+**	372	1325	502	1372
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	396	1078	859	1327	0 to 29	180	497	396	611
30 to 39	478	1184	953	1530	30 to 39	221	547	442	708
40 to 49	668	1372	1032	1752	40 to 49	310	636	478	809
50 to 54	908	1873	1228	2073	50 to 54	419	866	567	959
55 to 59	1127	2335	1436	2541	55 to 59	522	1082	663	1178
60 to 64	1468	2928	1775	3196	60 to 64	678	1355	819	1476
65+	1808	4031	2115	4152	65+	837	1864	979	1919
65+**	869	3092	1175	3213	65+**	400	1427	542	1482
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	436	1190	949	1470	0 to 29	188	515	412	635
30 to 39	531	1314	1057	1696	30 to 39	228	568	455	737
40 to 49	740	1514	1145	1939	40 to 49	323	657	496	839
50 to 54	1005	2071	1359	2293	50 to 54	437	897	590	995
55 to 59	1246	2582	1585	2810	55 to 59	542	1123	689	1221
60 to 64	1623	3240	1961	3532	60 to 64	705	1409	850	1534
65+	1999	4460	2338	4595	65+	871	1936	1016	1988
65+**	962	3423	1301	3558	65+**	416	1481	562	1534
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	518	1411	1126	1740	0 to 29	193	528	419	649
30 to 39	628	1553	1255	2010	30 to 39	232	579	469	748
40 to 49	880	1795	1351	2295	40 to 49	325	666	504	854
50 to 54	1191	2456	1612	2720	50 to 54	443	911	599	1014
55 to 59	1476	3060	1885	3334	55 to 59	548	1138	699	1238
60 to 64	1926	3836	2323	4187	60 to 64	716	1430	866	1558
65+	2370	5284	2776	5445	65+	881	1969	1032	2025
65+**	1140	4054	1546	4215	65+**	423	1511	575	1567

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Region IV Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	220	605	482	744	0 to 29	369	1008	800	1240
30 to 39	269	667	539	863	30 to 39	443	1108	895	1432
40 to 49	378	775	583	985	40 to 49	623	1278	970	1635
50 to 54	510	1056	690	1168	50 to 54	849	1745	1147	1938
55 to 59	636	1317	807	1435	55 to 59	1051	2179	1340	2378
60 to 64	826	1651	997	1797	60 to 64	1370	2739	1663	2981
65+	1019	2271	1192	2337	65+	1686	3766	1976	3880
65+**	487	1739	660	1805	65+**	811	2891	1102	3006
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	233	632	503	778	0 to 29	254	689	551	851
30 to 39	278	695	561	898	30 to 39	308	760	614	983
40 to 49	390	801	608	1027	40 to 49	430	881	664	1125
50 to 54	533	1095	720	1216	50 to 54	583	1200	786	1332
55 to 59	660	1367	842	1492	55 to 59	721	1499	921	1634
60 to 64	861	1719	1042	1871	60 to 64	941	1884	1139	2049
65+	1058	2363	1240	2435	65+	1161	2590	1360	2666
65+**	509	1815	691	1886	65+**	559	1988	759	2064
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	255	691	552	849	0 to 29	290	794	638	981
30 to 39	306	761	612	982	30 to 39	355	873	704	1129
40 to 49	429	876	660	1122	40 to 49	493	1009	761	1292
50 to 54	583	1199	787	1332	50 to 54	671	1380	905	1531
55 to 59	723	1496	921	1630	55 to 59	831	1721	1059	1876
60 to 64	940	1876	1134	2049	60 to 64	1084	2164	1310	2358
65+	1160	2585	1356	2659	65+	1335	2974	1559	3063
65+**	558	1983	754	2058	65+**	642	2281	866	2370
Shield Savings(SM) 2000/4000*									
0 to 29	344	933	743	1150					
30 to 39	411	1027	829	1327					
40 to 49	577	1184	898	1516					
50 to 54	787	1618	1064	1797					
55 to 59	974	2019	1244	2204					
60 to 64	1271	2538	1541	2763					
65+	1563	3491	1832	3597					
65+**	752	2680	1021	2786					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region IV Specialty Benefits¹ and Optional Products

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>				
DENTAL PPO PLANS				
Smile(SM) Basic	25.00	51.00	64.00	76.00
Smile(SM) Value	36.00	71.00	90.00	108.00
Smile(SM)	43.00	86.00	109.00	129.00
Smile(SM) Basic Vol.	40.00	79.00	100.00	119.00
Smile(SM) Plus	50.00	100.00	126.00	150.00
Smile(SM) Deluxe	54.00	109.00	137.00	184.00
Smile(SM) Dlx 2000	54.00	109.00	137.00	184.00
Smile(SM) Plus Gold	54.00	109.00	137.00	184.00
Smile(SM) Dlx Pls2000	62.00	123.00	156.00	209.00
Smile(SM) Deluxe Gold	66.00	132.00	166.00	223.00

DENTAL HMO PLANS				
HMO Basic	14.00	29.00	36.00	46.00
HMO Plus	19.00	37.00	43.00	56.00
HMO Voluntary	23.00	45.00	53.00	68.00
HMO Deluxe	24.00	47.00	56.00	71.00

OPTIONAL PRODUCTS

INFERTILITY**

Access+ HMO® & POS	16	28	20	40
All Other plans	21	38	28	53

INPATIENT SUBSTANCE ABUSE**

All Plans	5	7	7	10
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OPTIONAL BENEFITS

Chiropractic*	5	8	8	13
Chiro & Acupuncture*	6	10	12	17

SPECIALTY BENEFITS

VISION PLANS: Blue Shield of California

Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40

Sold with Blue Shield of California medical plans.

VISION PLANS: Blue Shield of California Life & Health Insurance Company (Blue Shield Life)

Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40

Sold with Blue Shield Life medical plans.

Vision Standard 0/25/100	9.00	17.00	16.10	22.40
Vision Standard 0/15/120	10.70	20.40	19.30	26.80
Vision Standard 0/25/130	11.10	21.10	20.00	27.80
Vision Standard 0/0/130	12.50	24.10	21.20	30.80
Vision Std Vol. 0/25/120	14.20	27.00	25.60	35.50

Vision Plus 0/25/100	9.70	18.40	17.50	24.20
Vision Plus 0/15/120	11.80	22.40	21.20	29.40
Vision Plus 0/25/130	12.20	23.20	21.90	30.50
Vision Plus 0/0/130	13.90	26.30	23.60	34.70

Vision Deluxe 0/25/100	11.00	20.90	19.80	27.50
Vision Deluxe 0/15/120	13.40	25.50	24.10	33.50
Vision Deluxe 0/25/130	13.90	26.50	25.10	34.90
Vision Deluxe 0/0/130	15.70	29.00	25.90	39.20

LIFE INSURANCE RATES

See page 2.

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

*The Chiropractic and Chiropractic and Acupuncture options are applicable to HMO/POS only. (Chiropractic and Acupuncture are covered benefits in many of the PPO and Shield Savings plans.) Rates/Premium shown are for employees with HMO/POS plans.

**Cannot be purchased without a medical plan. Blue Shield of California Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California. Blue Shield of California Life & Health Insurance Company Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California Life & Health Insurance Company. All dental coverage is underwritten by Blue Shield of California.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹Effective 4/1/09, groups that purchase or add two new specialty products will experience a 5% savings on specialty premium; groups that purchase or add three new specialty products will experience a 10% savings on specialty premium. Rate savings through Blue Shield's Bundle for Savings program are passed on due to increased Blue Shield efficiencies from administering medical and multiple specialty benefits plans on a group's behalf. For complete program information please go to blueshieldca.com.

Region V Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	210	504	492	763	0 to 29	258	618	607	939
30 to 39	243	534	532	829	30 to 39	300	656	654	1022
40 to 49	292	658	541	900	40 to 49	358	812	666	1103
50 to 54	375	767	576	1032	50 to 54	459	941	708	1269
55 to 59	486	1019	688	1178	55 to 59	592	1247	839	1447
60 to 64	628	1196	828	1423	60 to 64	772	1473	1019	1745
65+	829	1657	1063	1937	65+	1022	2032	1303	2374
65+**	467	1295	701	1575	65+**	575	1584	855	1926
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	221	534	521	811	0 to 29	277	672	658	1020
30 to 39	257	562	561	881	30 to 39	326	711	708	1109
40 to 49	308	697	576	954	40 to 49	388	879	722	1201
50 to 54	394	811	611	1093	50 to 54	498	1025	769	1378
55 to 59	513	1076	727	1244	55 to 59	644	1359	912	1569
60 to 64	664	1269	879	1504	60 to 64	836	1599	1105	1893
65+	882	1753	1125	2048	65+	1109	2208	1414	2579
65+**	496	1368	740	1663	65+**	624	1723	929	2094
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	236	568	555	861	0 to 29	298	720	703	1090
30 to 39	272	597	597	935	30 to 39	351	762	759	1186
40 to 49	330	740	611	1010	40 to 49	415	942	774	1282
50 to 54	418	861	649	1161	50 to 54	529	1092	821	1476
55 to 59	546	1144	772	1324	55 to 59	690	1453	978	1679
60 to 64	707	1346	934	1601	60 to 64	896	1711	1182	2028
65+	936	1862	1196	2178	65+	1186	2363	1514	2758
65+**	525	1451	785	1768	65+**	666	1843	994	2238
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	241	576	562	873	0 to 29	335	806	792	1224
30 to 39	275	604	604	946	30 to 39	388	856	851	1332
40 to 49	333	749	619	1024	40 to 49	465	1058	870	1440
50 to 54	423	873	657	1176	50 to 54	596	1225	925	1658
55 to 59	552	1159	783	1342	55 to 59	776	1630	1096	1887
60 to 64	717	1364	945	1620	60 to 64	1006	1920	1329	2277
65+	947	1885	1211	2205	65+	1332	2655	1701	3099
65+**	532	1470	796	1791	65+**	748	2070	1117	2515

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region V Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	208	501	487	758
30 to 39	239	525	525	822
40 to 49	291	651	537	891
50 to 54	369	758	572	1022
55 to 59	481	1007	679	1166
60 to 64	621	1184	821	1407
65+	823	1638	1052	1917
65+**	462	1277	691	1557
Local Access+ HMO® Plan 20 Value***				
0 to 29	212	507	495	768
30 to 39	242	531	531	833
40 to 49	294	660	543	901
50 to 54	373	768	579	1035
55 to 59	486	1021	689	1181
60 to 64	630	1200	832	1425
65+	834	1658	1066	1942
65+**	468	1293	701	1576
Added Advantage POS(SM) Plan*				
0 to 29	315	758	745	1152
30 to 39	365	807	801	1256
40 to 49	439	998	820	1358
50 to 54	562	1158	872	1560
55 to 59	729	1538	1034	1777
60 to 64	948	1808	1252	2148
65+	1256	2500	1602	2920
65+**	707	1951	1053	2371

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

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Region V Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstrc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstrc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	103	276	223	342	0 to 29	169	451	361	559
30 to 39	125	304	245	394	30 to 39	202	499	403	644
40 to 49	171	355	267	449	40 to 49	282	578	436	735
50 to 54	233	480	314	534	50 to 54	384	787	513	873
55 to 59	290	601	369	655	55 to 59	477	981	607	1069
60 to 64	377	753	455	821	60 to 64	616	1233	747	1341
65+	467	1035	543	1067	65+	761	1692	889	1746
65+**	225	793	302	826	65+**	370	1302	498	1356
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	118	317	256	395	0 to 29	178	488	387	597
30 to 39	143	351	282	453	30 to 39	215	536	431	690
40 to 49	197	408	306	519	40 to 49	305	618	464	791
50 to 54	269	553	363	616	50 to 54	410	844	552	936
55 to 59	335	692	426	755	55 to 59	511	1053	649	1149
60 to 64	435	869	525	948	60 to 64	661	1322	799	1438
65+	538	1193	626	1230	65+	816	1816	953	1870
65+**	259	914	347	951	65+**	393	1393	530	1447
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	154	410	328	508	0 to 29	216	584	467	720
30 to 39	182	451	366	583	30 to 39	262	642	516	828
40 to 49	252	522	396	666	40 to 49	365	741	559	949
50 to 54	345	714	467	790	50 to 54	494	1014	664	1122
55 to 59	432	887	546	969	55 to 59	612	1263	780	1376
60 to 64	561	1114	679	1214	60 to 64	793	1585	958	1728
65+	689	1535	805	1582	65+	980	2181	1144	2247
65+**	334	1180	450	1227	65+**	470	1672	635	1737
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	164	443	358	549	0 to 29	224	612	488	756
30 to 39	196	488	394	631	30 to 39	275	677	546	872
40 to 49	274	564	427	720	40 to 49	384	777	588	999
50 to 54	373	771	505	855	50 to 54	521	1067	699	1181
55 to 59	464	960	593	1046	55 to 59	640	1331	819	1449
60 to 64	606	1206	732	1314	60 to 64	837	1670	1011	1818
65+	745	1657	869	1710	65+	1031	2295	1206	2367
65+**	360	1273	485	1326	65+**	495	1759	670	1831

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region V Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	243	664	531	822	0 to 29	122	329	263	409
30 to 39	297	733	593	947	30 to 39	146	364	296	468
40 to 49	412	844	635	1080	40 to 49	205	421	319	539
50 to 54	561	1156	760	1281	50 to 54	280	574	378	637
55 to 59	697	1444	888	1573	55 to 59	347	717	441	781
60 to 64	909	1809	1097	1975	60 to 64	450	897	544	979
65+	1118	2493	1309	2568	65+	554	1234	648	1272
65+**	539	1914	729	1989	65+**	265	945	360	983
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	282	768	612	948	0 to 29	132	355	284	439
30 to 39	342	846	684	1092	30 to 39	158	393	315	503
40 to 49	482	978	738	1251	40 to 49	221	450	341	580
50 to 54	648	1339	879	1481	50 to 54	301	617	406	684
55 to 59	805	1665	1026	1816	55 to 59	372	770	474	842
60 to 64	1051	2091	1268	2279	60 to 64	486	969	585	1054
65+	1291	2877	1512	2964	65+	596	1329	697	1368
65+**	621	2206	841	2294	65+**	286	1018	387	1058
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	313	848	677	1051	0 to 29	136	368	294	457
30 to 39	380	936	755	1208	30 to 39	163	406	330	522
40 to 49	529	1083	814	1386	40 to 49	229	470	356	602
50 to 54	717	1477	971	1637	50 to 54	313	641	423	711
55 to 59	891	1844	1134	2008	55 to 59	387	801	493	873
60 to 64	1159	2314	1401	2522	60 to 64	504	1002	608	1093
65+	1430	3179	1674	3278	65+	619	1379	725	1422
65+**	684	2434	929	2533	65+**	296	1056	402	1098
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	369	1006	802	1243	0 to 29	136	378	302	464
30 to 39	450	1107	895	1435	30 to 39	166	411	333	533
40 to 49	626	1283	969	1638	40 to 49	234	479	359	611
50 to 54	850	1752	1151	1939	50 to 54	315	650	431	725
55 to 59	1055	2187	1347	2379	55 to 59	394	814	499	886
60 to 64	1372	2742	1660	2989	60 to 64	513	1020	617	1113
65+	1689	3771	1980	3886	65+	630	1404	738	1446
65+**	814	2896	1106	3011	65+**	305	1079	412	1120

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region V Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	161	432	346	534	0 to 29	254	694	553	852
30 to 39	192	478	384	612	30 to 39	306	757	615	981
40 to 49	269	549	414	706	40 to 49	430	881	659	1124
50 to 54	367	751	495	834	50 to 54	584	1197	788	1332
55 to 59	453	937	577	1026	55 to 59	726	1497	923	1631
60 to 64	591	1180	711	1284	60 to 64	941	1876	1138	2051
65+	726	1619	849	1667	65+	1161	2583	1358	2661
65+**	348	1241	471	1289	65+**	558	1980	755	2058
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	160	435	347	535	0 to 29	181	495	396	609
30 to 39	192	475	387	617	30 to 39	221	544	438	701
40 to 49	270	553	414	705	40 to 49	309	627	475	803
50 to 54	366	752	495	837	50 to 54	420	858	565	953
55 to 59	456	939	579	1024	55 to 59	519	1071	661	1166
60 to 64	590	1178	714	1287	60 to 64	674	1342	812	1467
65+	729	1621	853	1671	65+	830	1847	972	1906
65+**	351	1243	475	1293	65+**	399	1416	540	1475
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	180	493	394	606	0 to 29	207	564	452	702
30 to 39	219	542	441	702	30 to 39	254	624	506	806
40 to 49	306	627	472	802	40 to 49	353	721	545	921
50 to 54	416	859	562	950	50 to 54	480	986	648	1093
55 to 59	518	1070	658	1162	55 to 59	596	1229	756	1341
60 to 64	672	1340	814	1463	60 to 64	775	1544	936	1684
65+	825	1843	969	1899	65+	953	2123	1116	2187
65+**	400	1418	544	1475	65+**	458	1628	621	1692
Shield Savings(SM) 2000/4000*									
0 to 29	235	643	513	790					
30 to 39	283	702	570	911					
40 to 49	399	817	611	1042					
50 to 54	540	1110	730	1237					
55 to 59	673	1387	855	1512					
60 to 64	872	1739	1054	1901					
65+	1076	2395	1260	2467					
65+**	517	1836	701	1908					

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Region V Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	221	531	519	805	0 to 29	272	652	640	991
30 to 39	256	563	561	875	30 to 39	316	692	690	1078
40 to 49	308	694	571	949	40 to 49	377	857	702	1164
50 to 54	395	809	608	1089	50 to 54	484	993	747	1339
55 to 59	512	1075	726	1243	55 to 59	624	1316	885	1527
60 to 64	662	1262	873	1502	60 to 64	814	1554	1075	1841
65+	875	1749	1122	2044	65+	1078	2144	1375	2505
65+**	492	1366	739	1662	65+**	606	1672	903	2033
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	233	563	549	856	0 to 29	292	709	694	1076
30 to 39	271	593	592	929	30 to 39	344	750	747	1170
40 to 49	325	735	608	1006	40 to 49	409	927	762	1267
50 to 54	415	856	644	1153	50 to 54	525	1081	811	1454
55 to 59	541	1135	767	1313	55 to 59	679	1434	962	1656
60 to 64	700	1340	927	1587	60 to 64	882	1687	1166	1998
65+	930	1850	1188	2161	65+	1170	2330	1492	2722
65+**	523	1443	781	1755	65+**	658	1818	980	2210
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	249	599	585	908	0 to 29	314	760	742	1150
30 to 39	287	630	630	986	30 to 39	370	804	801	1251
40 to 49	348	781	644	1066	40 to 49	438	994	816	1353
50 to 54	441	908	685	1226	50 to 54	558	1152	866	1557
55 to 59	576	1207	814	1397	55 to 59	728	1533	1032	1772
60 to 64	746	1420	985	1689	60 to 64	945	1806	1247	2140
65+	987	1965	1262	2299	65+	1251	2494	1598	2911
65+**	554	1531	828	1866	65+**	702	1945	1049	2362
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	254	608	593	921	0 to 29	353	850	835	1291
30 to 39	290	637	637	998	30 to 39	409	903	898	1406
40 to 49	352	790	653	1080	40 to 49	490	1116	918	1520
50 to 54	447	921	694	1241	50 to 54	629	1293	976	1750
55 to 59	582	1223	827	1416	55 to 59	819	1720	1156	1991
60 to 64	756	1439	998	1709	60 to 64	1061	2026	1402	2404
65+	999	1989	1278	2328	65+	1406	2802	1796	3271
65+**	561	1551	840	1890	65+**	789	2185	1179	2654

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Region V Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	219	528	514	800
30 to 39	252	554	554	867
40 to 49	307	687	566	940
50 to 54	390	800	603	1078
55 to 59	507	1062	716	1230
60 to 64	656	1249	866	1485
65+	868	1728	1110	2024
65+**	487	1347	729	1643
Local Access+ HMO® Plan 20 Value***				
0 to 29	223	535	522	810
30 to 39	255	561	561	879
40 to 49	310	696	573	951
50 to 54	393	810	611	1092
55 to 59	513	1077	727	1246
60 to 64	664	1266	878	1504
65+	880	1750	1125	2049
65+**	494	1364	739	1663
Added Advantage POS(SM) Plan*				
0 to 29	332	800	786	1215
30 to 39	385	851	846	1325
40 to 49	463	1053	865	1433
50 to 54	593	1222	920	1646
55 to 59	770	1623	1091	1875
60 to 64	1000	1908	1321	2267
65+	1325	2638	1691	3082
65+**	746	2059	1112	2502

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Region V Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	108	291	235	360	0 to 29	178	476	381	590
30 to 39	131	320	258	415	30 to 39	213	526	425	679
40 to 49	181	374	281	473	40 to 49	297	610	460	775
50 to 54	245	506	331	563	50 to 54	405	830	541	921
55 to 59	306	634	390	691	55 to 59	503	1035	640	1128
60 to 64	397	794	480	866	60 to 64	650	1302	789	1416
65+	492	1092	573	1126	65+	803	1786	938	1843
65+**	238	837	318	871	65+**	390	1374	525	1431
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	124	334	270	416	0 to 29	187	515	408	630
30 to 39	150	370	297	478	30 to 39	226	565	454	728
40 to 49	207	430	323	547	40 to 49	321	652	489	834
50 to 54	283	583	383	650	50 to 54	432	890	582	987
55 to 59	353	730	449	796	55 to 59	539	1112	685	1212
60 to 64	459	917	554	1000	60 to 64	697	1395	843	1517
65+	567	1259	660	1298	65+	861	1916	1005	1973
65+**	273	964	366	1003	65+**	414	1470	559	1527
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	162	432	346	536	0 to 29	227	616	492	760
30 to 39	192	476	386	615	30 to 39	276	677	544	873
40 to 49	266	551	418	703	40 to 49	385	782	590	1001
50 to 54	364	753	492	833	50 to 54	521	1070	700	1184
55 to 59	455	936	576	1022	55 to 59	646	1333	823	1452
60 to 64	592	1175	716	1281	60 to 64	837	1673	1011	1823
65+	727	1620	849	1669	65+	1034	2302	1207	2371
65+**	352	1245	475	1295	65+**	496	1764	670	1834
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	173	467	377	580	0 to 29	236	646	515	798
30 to 39	206	515	415	666	30 to 39	290	714	576	920
40 to 49	289	595	450	759	40 to 49	405	820	620	1054
50 to 54	393	813	533	902	50 to 54	549	1126	737	1246
55 to 59	489	1013	625	1104	55 to 59	675	1404	865	1529
60 to 64	639	1272	772	1386	60 to 64	883	1762	1067	1919
65+	786	1749	917	1805	65+	1088	2423	1273	2499
65+**	380	1343	511	1399	65+**	522	1856	707	1932

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Region V Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	256	700	561	867	0 to 29	128	347	277	431
30 to 39	313	773	625	999	30 to 39	154	384	312	493
40 to 49	434	890	670	1139	40 to 49	216	444	336	568
50 to 54	592	1220	802	1352	50 to 54	295	605	399	672
55 to 59	735	1524	937	1660	55 to 59	366	756	466	824
60 to 64	960	1910	1157	2084	60 to 64	475	946	574	1033
65+	1180	2632	1381	2710	65+	584	1302	684	1342
65+**	568	2020	770	2099	65+**	279	998	379	1037
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	297	810	646	1000	0 to 29	139	374	299	463
30 to 39	361	893	721	1152	30 to 39	166	414	333	530
40 to 49	508	1032	779	1320	40 to 49	233	475	359	612
50 to 54	684	1413	927	1563	50 to 54	317	651	428	722
55 to 59	849	1757	1082	1916	55 to 59	392	812	500	888
60 to 64	1109	2207	1338	2405	60 to 64	512	1022	617	1112
65+	1362	3036	1595	3128	65+	629	1402	735	1444
65+**	655	2328	887	2421	65+**	301	1074	408	1116
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	330	895	714	1109	0 to 29	143	388	310	482
30 to 39	401	987	796	1275	30 to 39	172	428	348	551
40 to 49	558	1143	859	1462	40 to 49	241	496	375	635
50 to 54	756	1559	1024	1727	50 to 54	330	676	446	751
55 to 59	941	1946	1197	2119	55 to 59	409	845	520	921
60 to 64	1223	2442	1478	2662	60 to 64	531	1057	641	1153
65+	1509	3355	1767	3460	65+	653	1455	765	1500
65+**	722	2569	980	2673	65+**	312	1114	424	1159
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	389	1061	846	1312	0 to 29	143	398	318	489
30 to 39	474	1169	944	1514	30 to 39	175	433	352	562
40 to 49	660	1354	1022	1729	40 to 49	247	505	378	644
50 to 54	897	1849	1214	2046	50 to 54	333	686	454	765
55 to 59	1113	2308	1421	2511	55 to 59	415	859	526	935
60 to 64	1448	2894	1752	3155	60 to 64	541	1076	651	1174
65+	1782	3980	2090	4101	65+	665	1482	778	1526
65+**	859	3056	1167	3178	65+**	321	1138	434	1182

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Region V Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	169	456	365	563	0 to 29	268	732	583	899
30 to 39	202	504	405	646	30 to 39	323	799	649	1036
40 to 49	283	579	437	745	40 to 49	453	929	695	1186
50 to 54	387	792	522	880	50 to 54	616	1264	831	1406
55 to 59	478	989	609	1082	55 to 59	766	1580	974	1721
60 to 64	623	1245	751	1355	60 to 64	993	1980	1201	2164
65+	766	1708	896	1759	65+	1225	2727	1433	2808
65+**	367	1309	497	1360	65+**	588	2090	796	2172
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	168	459	366	564	0 to 29	191	522	417	642
30 to 39	202	501	408	651	30 to 39	233	574	462	739
40 to 49	285	583	436	744	40 to 49	326	661	501	847
50 to 54	386	793	522	884	50 to 54	443	905	596	1005
55 to 59	481	991	611	1080	55 to 59	547	1131	697	1230
60 to 64	622	1243	753	1359	60 to 64	711	1416	857	1549
65+	769	1711	900	1763	65+	876	1949	1025	2011
65+**	370	1312	501	1364	65+**	421	1494	570	1556
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	190	520	415	639	0 to 29	219	595	477	740
30 to 39	231	572	465	741	30 to 39	268	658	534	850
40 to 49	323	661	498	846	40 to 49	372	761	575	972
50 to 54	439	906	593	1002	50 to 54	506	1040	684	1153
55 to 59	546	1129	694	1226	55 to 59	629	1297	797	1415
60 to 64	709	1414	859	1544	60 to 64	818	1629	988	1777
65+	870	1945	1022	2005	65+	1005	2240	1178	2308
65+**	422	1496	574	1556	65+**	483	1718	656	1785
Shield Savings(SM) 2000/4000*									
0 to 29	248	678	541	833					
30 to 39	298	740	601	961					
40 to 49	421	862	644	1099					
50 to 54	569	1171	770	1305					
55 to 59	710	1464	903	1596					
60 to 64	920	1835	1112	2006					
65+	1135	2528	1329	2604					
65+**	545	1938	739	2014					

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Region V Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	233	559	546	847	0 to 29	286	686	674	1043
30 to 39	269	593	591	921	30 to 39	333	728	726	1135
40 to 49	324	731	601	999	40 to 49	397	902	739	1225
50 to 54	416	852	640	1146	50 to 54	509	1045	786	1409
55 to 59	539	1132	764	1308	55 to 59	657	1385	932	1607
60 to 64	697	1328	919	1581	60 to 64	857	1636	1132	1938
65+	921	1841	1181	2152	65+	1135	2257	1447	2637
65+**	518	1438	778	1749	65+**	638	1760	950	2140
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	245	593	578	901	0 to 29	307	746	731	1133
30 to 39	285	624	623	978	30 to 39	362	789	786	1232
40 to 49	342	774	640	1059	40 to 49	431	976	802	1334
50 to 54	437	901	678	1214	50 to 54	553	1138	854	1531
55 to 59	569	1195	807	1382	55 to 59	715	1509	1013	1743
60 to 64	737	1410	976	1671	60 to 64	928	1776	1227	2103
65+	979	1947	1250	2275	65+	1232	2453	1571	2865
65+**	551	1519	822	1847	65+**	693	1914	1032	2326
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	262	631	616	956	0 to 29	331	800	781	1211
30 to 39	302	663	663	1038	30 to 39	389	846	843	1317
40 to 49	366	822	678	1122	40 to 49	461	1046	859	1424
50 to 54	464	956	721	1290	50 to 54	587	1213	912	1639
55 to 59	606	1271	857	1471	55 to 59	766	1614	1086	1865
60 to 64	785	1495	1037	1778	60 to 64	995	1901	1313	2253
65+	1039	2068	1328	2420	65+	1317	2625	1682	3064
65+**	583	1612	872	1964	65+**	739	2047	1104	2486
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	267	640	624	969	0 to 29	372	895	879	1359
30 to 39	305	671	671	1051	30 to 39	431	951	945	1480
40 to 49	370	832	687	1137	40 to 49	516	1175	966	1600
50 to 54	470	969	730	1306	50 to 54	662	1361	1027	1842
55 to 59	613	1287	870	1491	55 to 59	862	1811	1217	2096
60 to 64	796	1515	1050	1799	60 to 64	1117	2133	1476	2530
65+	1052	2094	1345	2450	65+	1480	2949	1890	3443
65+**	591	1633	884	1989	65+**	831	2300	1241	2794

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Local Access+ HMO® Plan 30***				
0 to 29	231	556	541	842
30 to 39	265	583	583	913
40 to 49	323	723	596	989
50 to 54	410	842	635	1135
55 to 59	534	1118	754	1295
60 to 64	690	1315	912	1563
65+	914	1819	1168	2130
65+**	513	1418	767	1729
Local Access+ HMO® Plan 20 Value***				
0 to 29	235	563	549	853
30 to 39	268	590	590	925
40 to 49	326	733	603	1001
50 to 54	414	853	643	1149
55 to 59	540	1134	765	1312
60 to 64	699	1333	924	1583
65+	926	1842	1184	2157
65+**	520	1436	778	1751
Added Advantage POS(SM) Plan*				
0 to 29	349	842	827	1279
30 to 39	405	896	890	1395
40 to 49	487	1108	911	1508
50 to 54	624	1286	968	1733
55 to 59	810	1708	1148	1974
60 to 64	1053	2008	1391	2386
65+	1395	2777	1780	3244
65+**	785	2167	1170	2634

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Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	114	306	247	379	0 to 29	187	501	401	621
30 to 39	138	337	272	437	30 to 39	224	554	447	715
40 to 49	190	394	296	498	40 to 49	313	642	484	816
50 to 54	258	533	348	593	50 to 54	426	874	569	969
55 to 59	322	667	410	727	55 to 59	529	1089	674	1187
60 to 64	418	836	505	912	60 to 64	684	1370	830	1490
65+	518	1149	603	1185	65+	845	1880	987	1940
65+**	250	881	335	917	65+**	411	1446	553	1506
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	131	352	284	438	0 to 29	197	542	429	663
30 to 39	158	389	313	503	30 to 39	238	595	478	766
40 to 49	218	453	340	576	40 to 49	338	686	515	878
50 to 54	298	614	403	684	50 to 54	455	937	613	1039
55 to 59	372	768	473	838	55 to 59	567	1170	721	1276
60 to 64	483	965	583	1053	60 to 64	734	1468	887	1597
65+	597	1325	695	1366	65+	906	2017	1058	2077
65+**	287	1015	385	1056	65+**	436	1547	588	1607
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	171	455	364	564	0 to 29	239	648	518	800
30 to 39	202	501	406	647	30 to 39	291	713	573	919
40 to 49	280	580	440	740	40 to 49	405	823	621	1054
50 to 54	383	793	518	877	50 to 54	548	1126	737	1246
55 to 59	479	985	606	1076	55 to 59	680	1403	866	1528
60 to 64	623	1237	754	1348	60 to 64	881	1761	1064	1919
65+	765	1705	894	1757	65+	1088	2423	1271	2496
65+**	371	1311	500	1363	65+**	522	1857	705	1930
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	182	492	397	610	0 to 29	248	680	542	840
30 to 39	217	542	437	701	30 to 39	305	752	606	968
40 to 49	304	626	474	799	40 to 49	426	863	653	1109
50 to 54	414	856	561	949	50 to 54	578	1185	776	1312
55 to 59	515	1066	658	1162	55 to 59	711	1478	910	1609
60 to 64	673	1339	813	1459	60 to 64	929	1855	1123	2020
65+	827	1841	965	1900	65+	1145	2550	1340	2630
65+**	400	1414	538	1473	65+**	549	1954	744	2034

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Region V Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	269	737	590	913	0 to 29	135	365	292	454
30 to 39	329	814	658	1052	30 to 39	162	404	328	519
40 to 49	457	937	705	1199	40 to 49	227	467	354	598
50 to 54	623	1284	844	1423	50 to 54	311	637	420	707
55 to 59	774	1604	986	1747	55 to 59	385	796	490	867
60 to 64	1010	2010	1218	2194	60 to 64	500	996	604	1087
65+	1242	2770	1454	2853	65+	615	1371	720	1413
65+**	598	2126	810	2209	65+**	294	1050	399	1092
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	313	853	680	1053	0 to 29	146	394	315	487
30 to 39	380	940	759	1213	30 to 39	175	436	350	558
40 to 49	535	1086	820	1389	40 to 49	245	500	378	644
50 to 54	720	1487	976	1645	50 to 54	334	685	451	760
55 to 59	894	1849	1139	2017	55 to 59	413	855	526	935
60 to 64	1167	2323	1408	2532	60 to 64	539	1076	649	1171
65+	1434	3196	1679	3293	65+	662	1476	774	1520
65+**	689	2451	934	2548	65+**	317	1131	429	1175
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	347	942	752	1167	0 to 29	151	408	326	507
30 to 39	422	1039	838	1342	30 to 39	181	451	366	580
40 to 49	587	1203	904	1539	40 to 49	254	522	395	668
50 to 54	796	1641	1078	1818	50 to 54	347	712	469	790
55 to 59	990	2048	1260	2231	55 to 59	430	889	547	969
60 to 64	1287	2571	1556	2802	60 to 64	559	1113	675	1214
65+	1588	3532	1860	3642	65+	687	1532	805	1579
65+**	760	2704	1032	2814	65+**	328	1173	446	1220
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	409	1117	891	1381	0 to 29	151	419	335	515
30 to 39	499	1230	994	1594	30 to 39	184	456	370	592
40 to 49	695	1425	1076	1820	40 to 49	260	532	398	678
50 to 54	944	1946	1278	2154	50 to 54	350	722	478	805
55 to 59	1172	2429	1496	2643	55 to 59	437	904	554	984
60 to 64	1524	3046	1844	3321	60 to 64	569	1133	685	1236
65+	1876	4189	2200	4317	65+	700	1560	819	1606
65+**	904	3217	1228	3345	65+**	338	1198	457	1244

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region V Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	178	480	384	593	0 to 29	282	771	614	946
30 to 39	213	531	426	680	30 to 39	340	841	683	1090
40 to 49	298	609	460	784	40 to 49	477	978	732	1248
50 to 54	407	834	549	926	50 to 54	648	1330	875	1480
55 to 59	503	1041	641	1139	55 to 59	806	1663	1025	1812
60 to 64	656	1311	790	1426	60 to 64	1045	2084	1264	2278
65+	806	1798	943	1852	65+	1289	2870	1508	2956
65+**	386	1378	523	1432	65+**	619	2200	838	2286
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	177	483	385	594	0 to 29	201	549	439	676
30 to 39	213	527	429	685	30 to 39	245	604	486	778
40 to 49	300	614	459	783	40 to 49	343	696	527	892
50 to 54	406	835	549	930	50 to 54	466	953	627	1058
55 to 59	506	1043	643	1137	55 to 59	576	1190	734	1295
60 to 64	655	1308	793	1430	60 to 64	748	1491	902	1630
65+	809	1801	947	1856	65+	922	2052	1079	2117
65+**	389	1381	527	1436	65+**	443	1573	600	1638
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	200	547	437	673	0 to 29	230	626	502	779
30 to 39	243	602	489	780	30 to 39	282	693	562	895
40 to 49	340	696	524	891	40 to 49	392	801	605	1023
50 to 54	462	954	624	1055	50 to 54	533	1095	720	1214
55 to 59	575	1188	731	1291	55 to 59	662	1365	839	1489
60 to 64	746	1488	904	1625	60 to 64	861	1715	1040	1871
65+	916	2047	1076	2110	65+	1058	2358	1240	2429
65+**	444	1575	604	1638	65+**	508	1808	690	1879
Shield Savings(SM) 2000/4000*									
0 to 29	261	714	569	877					
30 to 39	314	779	633	1012					
40 to 49	443	907	678	1157					
50 to 54	599	1233	811	1374					
55 to 59	747	1541	950	1680					
60 to 64	968	1932	1171	2112					
65+	1195	2661	1399	2741					
65+**	574	2040	778	2120					

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Region V Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	245	587	573	889	0 to 29	300	720	708	1095
30 to 39	282	623	621	967	30 to 39	350	764	762	1192
40 to 49	340	768	631	1049	40 to 49	417	947	776	1286
50 to 54	437	895	672	1203	50 to 54	534	1097	825	1479
55 to 59	566	1189	802	1373	55 to 59	690	1454	979	1687
60 to 64	732	1394	965	1660	60 to 64	900	1718	1189	2035
65+	967	1933	1240	2260	65+	1192	2370	1519	2769
65+**	544	1510	817	1836	65+**	670	1848	998	2247
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	257	623	607	946	0 to 29	322	783	768	1190
30 to 39	299	655	654	1027	30 to 39	380	828	825	1294
40 to 49	359	813	672	1112	40 to 49	453	1025	842	1401
50 to 54	459	946	712	1275	50 to 54	581	1195	897	1608
55 to 59	597	1255	847	1451	55 to 59	751	1584	1064	1830
60 to 64	774	1481	1025	1755	60 to 64	974	1865	1288	2208
65+	1028	2044	1313	2389	65+	1294	2576	1650	3008
65+**	579	1595	863	1939	65+**	728	2010	1084	2442
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	275	663	647	1004	0 to 29	348	840	820	1272
30 to 39	317	696	696	1090	30 to 39	408	888	885	1383
40 to 49	384	863	712	1178	40 to 49	484	1098	902	1495
50 to 54	487	1004	757	1355	50 to 54	616	1274	958	1721
55 to 59	636	1335	900	1545	55 to 59	804	1695	1140	1958
60 to 64	824	1570	1089	1867	60 to 64	1045	1996	1379	2366
65+	1091	2171	1394	2541	65+	1383	2756	1766	3217
65+**	612	1693	916	2062	65+**	776	2149	1159	2610
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	280	672	655	1017	0 to 29	391	940	923	1427
30 to 39	320	705	705	1104	30 to 39	453	999	992	1554
40 to 49	389	874	721	1194	40 to 49	542	1234	1014	1680
50 to 54	494	1017	767	1371	50 to 54	695	1429	1078	1934
55 to 59	644	1351	914	1566	55 to 59	905	1902	1278	2201
60 to 64	836	1591	1103	1889	60 to 64	1173	2240	1550	2657
65+	1105	2199	1412	2573	65+	1554	3096	1985	3615
65+**	621	1715	928	2088	65+**	873	2415	1303	2934

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Region V Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	243	584	568	884
30 to 39	278	612	612	959
40 to 49	339	759	626	1038
50 to 54	431	884	667	1192
55 to 59	561	1174	792	1360
60 to 64	725	1381	958	1641
65+	960	1910	1226	2237
65+**	539	1489	805	1815
Local Access+ HMO® Plan 20 Value***				
0 to 29	247	591	576	896
30 to 39	281	620	620	971
40 to 49	342	770	633	1051
50 to 54	435	896	675	1206
55 to 59	567	1191	803	1378
60 to 64	734	1400	970	1662
65+	972	1934	1243	2265
65+**	546	1508	817	1839
Added Advantage POS(SM) Plan*				
0 to 29	366	884	868	1343
30 to 39	425	941	935	1465
40 to 49	511	1163	957	1583
50 to 54	655	1350	1016	1820
55 to 59	851	1793	1205	2073
60 to 64	1106	2108	1461	2505
65+	1465	2916	1869	3406
65+**	824	2275	1229	2766

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

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Region V Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	120	321	259	398	0 to 29	196	526	421	652
30 to 39	145	354	286	459	30 to 39	235	582	469	751
40 to 49	200	414	311	523	40 to 49	329	674	508	857
50 to 54	271	560	365	623	50 to 54	447	918	597	1017
55 to 59	338	700	431	763	55 to 59	555	1143	708	1246
60 to 64	439	878	530	958	60 to 64	718	1439	872	1565
65+	544	1206	633	1244	65+	887	1974	1036	2037
65+**	263	925	352	963	65+**	432	1518	581	1581
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	138	370	298	460	0 to 29	207	569	450	696
30 to 39	166	408	329	528	30 to 39	250	625	502	804
40 to 49	229	476	357	605	40 to 49	355	720	541	922
50 to 54	313	645	423	718	50 to 54	478	984	644	1091
55 to 59	391	806	497	880	55 to 59	595	1229	757	1340
60 to 64	507	1013	612	1106	60 to 64	771	1541	931	1677
65+	627	1391	730	1434	65+	951	2118	1111	2181
65+**	301	1066	404	1109	65+**	458	1624	617	1687
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	180	478	382	592	0 to 29	251	680	544	840
30 to 39	212	526	426	679	30 to 39	306	749	602	965
40 to 49	294	609	462	777	40 to 49	425	864	652	1107
50 to 54	402	833	544	921	50 to 54	575	1182	774	1308
55 to 59	503	1034	636	1130	55 to 59	714	1473	909	1604
60 to 64	654	1299	792	1415	60 to 64	925	1849	1117	2015
65+	803	1790	939	1845	65+	1142	2544	1335	2621
65+**	390	1377	525	1431	65+**	548	1950	740	2027
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	191	517	417	641	0 to 29	260	714	569	882
30 to 39	228	569	459	736	30 to 39	320	790	636	1016
40 to 49	319	657	498	839	40 to 49	447	906	686	1164
50 to 54	435	899	589	996	50 to 54	607	1244	815	1378
55 to 59	541	1119	691	1220	55 to 59	747	1552	956	1689
60 to 64	707	1406	854	1532	60 to 64	975	1948	1179	2121
65+	868	1933	1013	1995	65+	1202	2678	1407	2762
65+**	420	1485	565	1547	65+**	576	2052	781	2136

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Region V Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	282	774	620	959	0 to 29	142	383	307	477
30 to 39	345	855	691	1105	30 to 39	170	424	344	545
40 to 49	480	984	740	1259	40 to 49	238	490	372	628
50 to 54	654	1348	886	1494	50 to 54	327	669	441	742
55 to 59	813	1684	1035	1834	55 to 59	404	836	515	910
60 to 64	1061	2111	1279	2304	60 to 64	525	1046	634	1141
65+	1304	2909	1527	2996	65+	646	1440	756	1484
65+**	628	2232	851	2319	65+**	309	1103	419	1147
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	329	896	714	1106	0 to 29	153	414	331	511
30 to 39	399	987	797	1274	30 to 39	184	458	368	586
40 to 49	562	1140	861	1458	40 to 49	257	525	397	676
50 to 54	756	1561	1025	1727	50 to 54	351	719	474	798
55 to 59	939	1941	1196	2118	55 to 59	434	898	552	982
60 to 64	1225	2439	1478	2659	60 to 64	566	1130	681	1230
65+	1506	3356	1763	3458	65+	695	1550	813	1596
65+**	723	2574	981	2675	65+**	333	1188	450	1234
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	364	989	790	1225	0 to 29	159	428	342	532
30 to 39	443	1091	880	1409	30 to 39	190	474	384	609
40 to 49	616	1263	949	1616	40 to 49	267	548	415	701
50 to 54	836	1723	1132	1909	50 to 54	364	748	492	830
55 to 59	1040	2150	1323	2343	55 to 59	452	933	574	1017
60 to 64	1351	2700	1634	2942	60 to 64	587	1169	709	1275
65+	1667	3709	1953	3824	65+	721	1609	845	1658
65+**	798	2839	1084	2955	65+**	344	1232	468	1281
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	429	1173	936	1450	0 to 29	159	440	352	541
30 to 39	524	1292	1044	1674	30 to 39	193	479	389	622
40 to 49	730	1496	1130	1911	40 to 49	273	559	418	712
50 to 54	991	2043	1342	2262	50 to 54	368	758	502	845
55 to 59	1231	2550	1571	2775	55 to 59	459	949	582	1033
60 to 64	1600	3198	1936	3487	60 to 64	597	1190	719	1298
65+	1970	4398	2310	4533	65+	735	1638	860	1686
65+**	949	3378	1289	3512	65+**	355	1258	480	1306

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Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	187	504	403	623	0 to 29	296	810	645	993
30 to 39	224	558	447	714	30 to 39	357	883	717	1145
40 to 49	313	639	483	823	40 to 49	501	1027	769	1310
50 to 54	427	876	576	972	50 to 54	680	1397	919	1554
55 to 59	528	1093	673	1196	55 to 59	846	1746	1076	1903
60 to 64	689	1377	830	1497	60 to 64	1097	2188	1327	2392
65+	846	1888	990	1945	65+	1353	3014	1583	3104
65+**	405	1447	549	1504	65+**	650	2310	880	2400
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	186	507	404	624	0 to 29	211	576	461	710
30 to 39	224	553	450	719	30 to 39	257	634	510	817
40 to 49	315	645	482	822	40 to 49	360	731	553	937
50 to 54	426	877	576	977	50 to 54	489	1001	658	1111
55 to 59	531	1095	675	1194	55 to 59	605	1250	771	1360
60 to 64	688	1373	833	1502	60 to 64	785	1566	947	1712
65+	849	1891	994	1949	65+	968	2155	1133	2223
65+**	408	1450	553	1508	65+**	465	1652	630	1720
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	210	574	459	707	0 to 29	242	657	527	818
30 to 39	255	632	513	819	30 to 39	296	728	590	940
40 to 49	357	731	550	936	40 to 49	412	841	635	1074
50 to 54	485	1002	655	1108	50 to 54	560	1150	756	1275
55 to 59	604	1247	768	1356	55 to 59	695	1433	881	1563
60 to 64	783	1562	949	1706	60 to 64	904	1801	1092	1965
65+	962	2149	1130	2216	65+	1111	2476	1302	2550
65+**	466	1654	634	1720	65+**	533	1898	725	1973
Shield Savings(SM) 2000/4000*									
0 to 29	274	750	597	921					
30 to 39	330	818	665	1063					
40 to 49	465	952	712	1215					
50 to 54	629	1295	852	1443					
55 to 59	784	1618	998	1764					
60 to 64	1016	2029	1230	2218					
65+	1255	2794	1469	2878					
65+**	603	2142	817	2226					

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Region V Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	256	614	600	931	0 to 29	314	754	741	1147
30 to 39	295	652	650	1013	30 to 39	366	800	798	1248
40 to 49	356	804	661	1098	40 to 49	436	992	812	1347
50 to 54	457	937	704	1260	50 to 54	559	1149	864	1549
55 to 59	592	1245	840	1438	55 to 59	722	1523	1025	1767
60 to 64	766	1460	1010	1739	60 to 64	942	1799	1245	2131
65+	1013	2025	1299	2367	65+	1248	2482	1591	2900
65+**	569	1581	855	1923	65+**	701	1936	1045	2354
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	269	652	635	991	0 to 29	337	820	804	1246
30 to 39	313	686	685	1075	30 to 39	398	867	864	1355
40 to 49	376	851	704	1164	40 to 49	474	1073	882	1467
50 to 54	480	991	745	1335	50 to 54	608	1251	939	1684
55 to 59	625	1314	887	1520	55 to 59	786	1659	1114	1917
60 to 64	810	1551	1073	1838	60 to 64	1020	1953	1349	2313
65+	1076	2141	1375	2502	65+	1355	2698	1728	3151
65+**	606	1670	904	2031	65+**	762	2105	1135	2558
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	288	694	677	1051	0 to 29	364	880	859	1332
30 to 39	332	729	729	1141	30 to 39	427	930	927	1448
40 to 49	402	904	745	1234	40 to 49	507	1150	944	1566
50 to 54	510	1051	793	1419	50 to 54	645	1334	1003	1802
55 to 59	666	1398	942	1618	55 to 59	842	1775	1194	2051
60 to 64	863	1644	1140	1955	60 to 64	1094	2091	1444	2478
65+	1142	2274	1460	2662	65+	1448	2887	1850	3370
65+**	641	1773	959	2160	65+**	812	2251	1214	2734
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	293	704	686	1065	0 to 29	409	984	966	1494
30 to 39	335	738	738	1156	30 to 39	474	1046	1039	1628
40 to 49	407	915	755	1250	40 to 49	567	1292	1062	1760
50 to 54	517	1065	803	1436	50 to 54	728	1497	1129	2026
55 to 59	674	1415	957	1640	55 to 59	948	1992	1338	2305
60 to 64	875	1666	1155	1978	60 to 64	1228	2346	1623	2783
65+	1157	2303	1479	2695	65+	1628	3243	2079	3787
65+**	650	1796	972	2187	65+**	914	2530	1365	3073

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region V Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	254	611	595	926
30 to 39	291	641	641	1004
40 to 49	355	795	655	1087
50 to 54	451	926	698	1248
55 to 59	587	1229	829	1424
60 to 64	759	1446	1003	1719
65+	1005	2000	1284	2343
65+**	564	1559	843	1901
Local Access+ HMO® Plan 20 Value***				
0 to 29	258	619	603	938
30 to 39	294	649	649	1017
40 to 49	358	806	663	1101
50 to 54	455	938	707	1263
55 to 59	594	1247	841	1443
60 to 64	768	1466	1016	1741
65+	1018	2026	1302	2372
65+**	572	1579	855	1926
Added Advantage POS(SM) Plan*				
0 to 29	383	926	909	1406
30 to 39	445	985	979	1534
40 to 49	535	1218	1002	1658
50 to 54	686	1414	1064	1906
55 to 59	891	1878	1262	2171
60 to 64	1158	2208	1530	2624
65+	1534	3054	1958	3568
65+**	863	2383	1287	2897

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region V Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	125	336	271	416	0 to 29	205	551	441	683
30 to 39	151	370	299	480	30 to 39	246	609	491	786
40 to 49	209	433	325	547	40 to 49	344	706	532	897
50 to 54	283	586	382	652	50 to 54	468	961	625	1065
55 to 59	354	733	451	799	55 to 59	581	1197	741	1305
60 to 64	459	919	555	1003	60 to 64	752	1507	913	1639
65+	569	1263	663	1303	65+	929	2068	1085	2134
65+**	275	969	368	1008	65+**	452	1590	608	1656
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	144	387	312	481	0 to 29	216	596	471	729
30 to 39	173	427	344	553	30 to 39	261	654	525	842
40 to 49	239	498	374	633	40 to 49	371	754	566	965
50 to 54	327	675	443	752	50 to 54	500	1030	674	1142
55 to 59	409	844	520	921	55 to 59	623	1287	793	1403
60 to 64	531	1061	641	1158	60 to 64	807	1614	975	1756
65+	656	1457	764	1502	65+	996	2218	1163	2284
65+**	315	1116	423	1161	65+**	479	1701	646	1767
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	188	500	400	620	0 to 29	262	712	569	880
30 to 39	222	551	446	711	30 to 39	320	784	630	1010
40 to 49	308	638	484	814	40 to 49	445	905	683	1159
50 to 54	421	872	569	964	50 to 54	602	1238	810	1370
55 to 59	526	1083	666	1183	55 to 59	748	1543	952	1680
60 to 64	685	1360	829	1482	60 to 64	969	1937	1170	2110
65+	841	1875	983	1932	65+	1196	2665	1398	2745
65+**	408	1442	550	1499	65+**	574	2042	775	2123
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	200	541	436	671	0 to 29	272	748	596	924
30 to 39	238	596	480	771	30 to 39	335	827	666	1064
40 to 49	334	688	521	878	40 to 49	468	949	718	1219
50 to 54	455	941	617	1043	50 to 54	635	1303	853	1443
55 to 59	566	1172	723	1278	55 to 59	782	1625	1001	1769
60 to 64	740	1472	894	1604	60 to 64	1021	2040	1235	2222
65+	909	2025	1061	2090	65+	1259	2805	1474	2893
65+**	440	1555	591	1620	65+**	603	2149	818	2237

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

1The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region V Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	295	810	649	1004	0 to 29	148	401	321	499
30 to 39	361	895	723	1157	30 to 39	178	444	360	570
40 to 49	502	1030	775	1318	40 to 49	249	513	389	657
50 to 54	685	1412	928	1565	50 to 54	342	700	462	777
55 to 59	851	1764	1084	1921	55 to 59	423	875	539	953
60 to 64	1111	2211	1339	2413	60 to 64	550	1095	664	1195
65+	1366	3047	1599	3138	65+	676	1508	792	1554
65+**	657	2338	891	2429	65+**	323	1155	438	1201
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	344	938	748	1158	0 to 29	160	433	346	535
30 to 39	418	1034	834	1334	30 to 39	192	479	385	613
40 to 49	588	1194	902	1527	40 to 49	269	550	415	708
50 to 54	792	1635	1073	1809	50 to 54	367	753	496	836
55 to 59	983	2033	1252	2218	55 to 59	454	940	578	1028
60 to 64	1283	2555	1548	2785	60 to 64	592	1183	713	1288
65+	1577	3515	1846	3622	65+	728	1623	851	1672
65+**	757	2696	1027	2802	65+**	348	1244	471	1292
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	381	1036	827	1283	0 to 29	166	448	358	557
30 to 39	464	1142	921	1476	30 to 39	199	496	402	638
40 to 49	645	1323	994	1692	40 to 49	279	574	434	734
50 to 54	875	1805	1185	1999	50 to 54	381	783	515	869
55 to 59	1089	2252	1386	2454	55 to 59	473	977	601	1065
60 to 64	1415	2828	1711	3082	60 to 64	614	1224	742	1335
65+	1746	3885	2046	4006	65+	755	1685	885	1736
65+**	836	2974	1135	3095	65+**	360	1290	490	1342
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	449	1228	980	1519	0 to 29	166	460	368	566
30 to 39	548	1353	1093	1753	30 to 39	202	501	407	651
40 to 49	764	1567	1183	2002	40 to 49	286	585	437	745
50 to 54	1038	2140	1405	2369	50 to 54	385	794	525	885
55 to 59	1289	2671	1645	2907	55 to 59	480	994	609	1082
60 to 64	1676	3350	2028	3653	60 to 64	625	1246	753	1359
65+	2063	4607	2420	4748	65+	770	1716	900	1766
65+**	994	3538	1350	3679	65+**	371	1317	502	1368

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region V Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	195	528	422	652	0 to 29	310	848	675	1040
30 to 39	234	584	468	748	30 to 39	374	925	751	1199
40 to 49	327	669	506	862	40 to 49	524	1075	805	1372
50 to 54	447	917	603	1018	50 to 54	712	1463	962	1628
55 to 59	553	1145	705	1252	55 to 59	886	1829	1127	1993
60 to 64	721	1442	869	1568	60 to 64	1149	2292	1390	2505
65+	886	1977	1037	2037	65+	1417	3157	1658	3251
65+**	424	1515	575	1575	65+**	680	2420	921	2514
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	194	531	423	653	0 to 29	221	603	482	743
30 to 39	234	579	471	753	30 to 39	269	664	534	855
40 to 49	330	675	504	861	40 to 49	377	765	579	981
50 to 54	446	918	603	1023	50 to 54	512	1048	689	1163
55 to 59	556	1147	707	1250	55 to 59	633	1309	807	1424
60 to 64	720	1438	872	1573	60 to 64	822	1640	992	1793
65+	889	1981	1041	2041	65+	1014	2257	1186	2328
65+**	427	1519	579	1579	65+**	487	1730	660	1801
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	220	601	480	740	0 to 29	253	688	552	856
30 to 39	267	662	537	858	30 to 39	310	762	618	984
40 to 49	374	765	576	980	40 to 49	431	881	665	1125
50 to 54	508	1049	686	1160	50 to 54	586	1204	792	1335
55 to 59	632	1306	804	1420	55 to 59	728	1501	922	1637
60 to 64	820	1636	994	1787	60 to 64	947	1886	1144	2058
65+	1007	2251	1183	2321	65+	1163	2593	1364	2671
65+**	488	1732	664	1801	65+**	558	1988	759	2066
Shield Savings(SM) 2000/4000*									
0 to 29	287	785	625	964					
30 to 39	345	856	696	1113					
40 to 49	487	997	745	1272					
50 to 54	658	1356	892	1511					
55 to 59	821	1695	1045	1848					
60 to 64	1064	2125	1288	2323					
65+	1314	2927	1538	3015					
65+**	631	2244	855	2332					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region V Specialty Benefits¹ and Optional Products

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>				
DENTAL PPO PLANS				
Smile(SM) Basic	27.00	54.00	69.00	93.00
Smile(SM) Value	36.00	71.00	91.00	107.00
Smile(SM)	43.00	86.00	109.00	127.00
Smile(SM) Basic Vol.	47.00	94.00	119.00	160.00
Smile(SM) Plus	47.00	94.00	119.00	139.00
Smile(SM) Deluxe	50.00	100.00	127.00	169.00
Smile(SM) Dlx 2000	52.00	105.00	132.00	177.00
Smile(SM) Plus Gold	54.00	109.00	137.00	184.00
Smile(SM) Dlx Pls2000	60.00	119.00	150.00	202.00
Smile(SM) Deluxe Gold	66.00	132.00	166.00	223.00
DENTAL HMO PLANS				
HMO Basic	12.00	25.00	31.00	39.00
HMO Plus	15.00	31.00	37.00	47.00
HMO Voluntary	18.00	35.00	41.00	53.00
HMO Deluxe	21.00	41.00	48.00	62.00
<u>OPTIONAL PRODUCTS</u>				
INFERTILITY**				
Access+ HMO® & POS	16	28	20	40
All Other plans	21	38	28	53
INPATIENT SUBSTANCE ABUSE**				
All Plans	5	7	7	10
OPTIONAL BENEFITS				
Chiropractic*	5	8	8	13
Chiro & Acupuncture*	6	10	12	17

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>				
VISION PLANS: Blue Shield of California				
Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40
Sold with Blue Shield of California medical plans.				
VISION PLANS: Blue Shield of California Life & Health Insurance Company (Blue Shield Life)				
Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40
Sold with Blue Shield Life medical plans.				
Vision Standard 0/25/100	9.00	17.00	16.10	22.40
Vision Standard 0/15/120	10.70	20.40	19.30	26.80
Vision Standard 0/25/130	11.10	21.10	20.00	27.80
Vision Standard 0/0/130	12.50	24.10	21.20	30.80
Vision Std Vol. 0/25/120	14.20	27.00	25.60	35.50
Vision Plus 0/25/100	9.70	18.40	17.50	24.20
Vision Plus 0/15/120	11.80	22.40	21.20	29.40
Vision Plus 0/25/130	12.20	23.20	21.90	30.50
Vision Plus 0/0/130	13.90	26.30	23.60	34.70
Vision Deluxe 0/25/100	11.00	20.90	19.80	27.50
Vision Deluxe 0/15/120	13.40	25.50	24.10	33.50
Vision Deluxe 0/25/130	13.90	26.50	25.10	34.90
Vision Deluxe 0/0/130	15.70	29.00	25.90	39.20

LIFE INSURANCE RATES

See page 2.

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

*The Chiropractic and Chiropractic and Acupuncture options are applicable to HMO/POS only. (Chiropractic and Acupuncture are covered benefits in many of the PPO and Shield Savings plans.) Rates/Premium shown are for employees with HMO/POS plans.

**Cannot be purchased without a medical plan. Blue Shield of California Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California. Blue Shield of California Life & Health Insurance Company Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California Life & Health Insurance Company. All dental coverage is underwritten by Blue Shield of California.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹Effective 4/1/09, groups that purchase or add two new specialty products will experience a 5% savings on specialty premium; groups that purchase or add three new specialty products will experience a 10% savings on specialty premium. Rate savings through Blue Shield's Bundle for Savings program are passed on due to increased Blue Shield efficiencies from administering medical and multiple specialty benefits plans on a group's behalf. For complete program information please go to blueshieldca.com.

Region VI Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	185	444	435	677	0 to 29	228	546	535	830
30 to 39	215	469	468	734	30 to 39	262	579	576	901
40 to 49	259	582	480	792	40 to 49	316	713	589	976
50 to 54	328	678	511	913	50 to 54	405	831	622	1118
55 to 59	425	899	604	1039	55 to 59	526	1105	742	1275
60 to 64	554	1060	731	1254	60 to 64	681	1298	900	1540
65+	734	1461	936	1706	65+	900	1794	1151	2095
65+**	414	1141	616	1386	65+**	507	1401	757	1701
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	196	471	463	713	0 to 29	248	594	581	900
30 to 39	225	499	497	776	30 to 39	286	629	628	980
40 to 49	270	620	505	840	40 to 49	343	776	638	1058
50 to 54	347	717	540	966	50 to 54	436	901	679	1215
55 to 59	450	953	639	1101	55 to 59	566	1197	806	1387
60 to 64	586	1120	773	1328	60 to 64	739	1409	975	1672
65+	776	1548	992	1809	65+	980	1948	1249	2277
65+**	437	1208	653	1469	65+**	551	1520	820	1848
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	207	501	488	759	0 to 29	262	635	620	962
30 to 39	238	529	528	827	30 to 39	307	674	670	1047
40 to 49	288	655	539	894	40 to 49	366	829	683	1133
50 to 54	370	761	574	1026	50 to 54	468	965	728	1302
55 to 59	481	1009	681	1170	55 to 59	610	1281	864	1482
60 to 64	622	1189	822	1409	60 to 64	789	1509	1043	1787
65+	827	1643	1054	1920	65+	1047	2083	1336	2436
65+**	465	1281	693	1558	65+**	587	1623	876	1976
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	208	507	497	769	0 to 29	297	713	697	1080
30 to 39	243	536	535	837	30 to 39	343	756	752	1178
40 to 49	293	664	546	906	40 to 49	413	933	765	1269
50 to 54	376	771	581	1039	50 to 54	524	1083	816	1461
55 to 59	486	1023	689	1183	55 to 59	683	1437	965	1665
60 to 64	629	1205	832	1428	60 to 64	887	1693	1173	2010
65+	837	1665	1068	1944	65+	1177	2339	1502	2733
65+**	471	1298	702	1578	65+**	659	1821	984	2215

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VI Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	182	441	431	668
30 to 39	209	466	465	728
40 to 49	254	577	475	786
50 to 54	325	670	505	902
55 to 59	423	890	599	1029
60 to 64	548	1045	724	1241
65+	728	1446	928	1689
65+**	410	1128	611	1371
Local Access+ HMO® Plan 20 Value***				
0 to 29	183	447	439	676
30 to 39	214	471	470	738
40 to 49	258	584	479	797
50 to 54	330	678	511	915
55 to 59	426	900	607	1041
60 to 64	554	1062	733	1257
65+	738	1465	940	1710
65+**	414	1141	616	1386
Added Advantage POS(SM) Plan*				
0 to 29	280	670	656	1018
30 to 39	321	711	708	1108
40 to 49	389	880	724	1197
50 to 54	495	1021	769	1378
55 to 59	644	1357	912	1568
60 to 64	836	1596	1102	1895
65+	1108	2206	1415	2578
65+**	622	1720	929	2092

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Region VI Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	116	311	251	387	0 to 29	188	510	407	630
30 to 39	139	343	279	444	30 to 39	226	561	453	723
40 to 49	196	398	300	509	40 to 49	319	649	491	829
50 to 54	262	541	357	602	50 to 54	431	885	581	981
55 to 59	327	675	416	737	55 to 59	533	1106	678	1206
60 to 64	425	848	513	927	60 to 64	700	1386	839	1512
65+	524	1166	614	1203	65+	857	1908	1000	1968
65+**	252	893	342	930	65+**	411	1462	554	1521
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	135	360	288	445	0 to 29	202	547	440	674
30 to 39	161	397	321	513	30 to 39	243	603	487	775
40 to 49	225	458	345	586	40 to 49	341	695	522	891
50 to 54	304	625	412	693	50 to 54	460	953	624	1052
55 to 59	377	779	479	850	55 to 59	574	1185	728	1289
60 to 64	491	979	591	1068	60 to 64	747	1489	901	1624
65+	605	1344	709	1387	65+	918	2044	1074	2106
65+**	290	1029	394	1072	65+**	443	1570	600	1631
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	172	463	368	571	0 to 29	238	655	522	810
30 to 39	204	511	412	657	30 to 39	292	724	585	934
40 to 49	288	589	444	755	40 to 49	407	836	628	1070
50 to 54	390	803	528	891	50 to 54	556	1143	750	1268
55 to 59	486	1001	616	1093	55 to 59	688	1427	876	1551
60 to 64	633	1254	762	1368	60 to 64	899	1787	1080	1951
65+	774	1729	908	1782	65+	1105	2459	1291	2532
65+**	371	1326	504	1379	65+**	530	1884	716	1957
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	185	500	399	616	0 to 29	253	692	549	853
30 to 39	223	553	445	708	30 to 39	306	759	615	981
40 to 49	312	636	480	812	40 to 49	428	879	663	1121
50 to 54	422	870	569	963	50 to 54	582	1199	785	1330
55 to 59	522	1084	668	1180	55 to 59	723	1499	922	1633
60 to 64	680	1360	823	1482	60 to 64	943	1881	1139	2049
65+	841	1868	981	1927	65+	1161	2585	1357	2664
65+**	404	1431	543	1490	65+**	559	1983	755	2062

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Region VI Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	278	750	599	924	0 to 29	137	372	297	462
30 to 39	335	825	667	1068	30 to 39	165	410	331	530
40 to 49	468	954	719	1222	40 to 49	233	471	358	604
50 to 54	632	1304	855	1446	50 to 54	315	647	423	717
55 to 59	784	1625	999	1770	55 to 59	391	805	496	881
60 to 64	1020	2039	1235	2224	60 to 64	507	1010	614	1102
65+	1258	2806	1471	2889	65+	623	1387	731	1432
65+**	603	2151	817	2235	65+**	303	1067	411	1112
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	316	866	691	1071	0 to 29	148	401	320	494
30 to 39	386	952	771	1232	30 to 39	176	440	357	568
40 to 49	539	1103	830	1410	40 to 49	250	509	386	654
50 to 54	732	1507	987	1667	50 to 54	337	693	454	769
55 to 59	909	1878	1155	2046	55 to 59	419	866	535	944
60 to 64	1181	2357	1428	2569	60 to 64	545	1089	659	1187
65+	1454	3244	1701	3342	65+	671	1496	785	1542
65+**	702	2492	948	2590	65+**	324	1149	438	1195
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	347	956	763	1182	0 to 29	153	415	332	516
30 to 39	427	1053	849	1362	30 to 39	184	458	369	592
40 to 49	596	1217	918	1558	40 to 49	260	526	400	675
50 to 54	808	1665	1093	1845	50 to 54	352	722	473	801
55 to 59	1004	2078	1278	2263	55 to 59	437	900	555	984
60 to 64	1306	2603	1580	2843	60 to 64	567	1129	686	1232
65+	1610	3582	1885	3695	65+	696	1550	817	1601
65+**	773	2745	1048	2858	65+**	338	1192	459	1242
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	416	1136	908	1401	0 to 29	155	424	338	522
30 to 39	508	1251	1008	1616	30 to 39	189	465	378	603
40 to 49	706	1444	1089	1847	40 to 49	263	539	405	687
50 to 54	958	1974	1298	2187	50 to 54	355	734	483	812
55 to 59	1190	2464	1519	2684	55 to 59	441	917	563	997
60 to 64	1550	3091	1872	3369	60 to 64	578	1147	698	1252
65+	1907	4253	2232	4379	65+	710	1582	831	1629
65+**	917	3263	1242	3389	65+**	342	1214	463	1261

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Region VI Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600*¹				
0 to 29	180	488	390	601	0 to 29	288	781	623	962
30 to 39	214	536	434	693	30 to 39	347	855	695	1108
40 to 49	305	620	469	796	40 to 49	483	991	745	1266
50 to 54	411	844	553	936	50 to 54	656	1354	887	1498
55 to 59	510	1055	651	1149	55 to 59	813	1688	1035	1836
60 to 64	664	1325	803	1445	60 to 64	1065	2114	1285	2310
65+	818	1822	956	1878	65+	1307	2915	1529	2998
65+**	394	1398	532	1454	65+**	627	2234	848	2318
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	180	490	392	604	0 to 29	205	556	445	686
30 to 39	218	537	437	695	30 to 39	248	612	494	792
40 to 49	304	622	468	795	40 to 49	347	708	533	904
50 to 54	413	850	557	940	50 to 54	469	968	634	1071
55 to 59	511	1060	649	1152	55 to 59	583	1207	743	1313
60 to 64	669	1325	806	1450	60 to 64	758	1512	918	1650
65+	820	1829	960	1881	65+	934	2080	1090	2146
65+**	393	1402	532	1454	65+**	450	1597	607	1663
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	203	554	444	685	0 to 29	234	639	510	788
30 to 39	247	613	496	792	30 to 39	285	703	568	909
40 to 49	347	706	531	900	40 to 49	397	812	613	1038
50 to 54	468	966	632	1068	50 to 54	541	1108	730	1232
55 to 59	583	1200	740	1311	55 to 59	670	1386	853	1511
60 to 64	756	1510	915	1645	60 to 64	873	1741	1053	1894
65+	931	2079	1091	2140	65+	1073	2392	1258	2464
65+**	448	1595	608	1656	65+**	517	1836	702	1908
Shield Savings(SM) 2000/4000*									
0 to 29	266	724	578	892					
30 to 39	323	793	645	1027					
40 to 49	449	918	691	1175					
50 to 54	609	1255	822	1388					
55 to 59	755	1565	959	1701					
60 to 64	988	1958	1190	2142					
65+	1212	2701	1417	2779					
65+**	580	2070	785	2147					

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Region VI Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	195	468	459	714	0 to 29	240	576	564	876
30 to 39	226	495	494	774	30 to 39	276	611	608	951
40 to 49	273	614	506	836	40 to 49	333	752	621	1030
50 to 54	346	715	539	963	50 to 54	427	877	656	1180
55 to 59	448	948	637	1096	55 to 59	555	1166	783	1345
60 to 64	584	1118	771	1323	60 to 64	718	1370	949	1625
65+	774	1542	988	1800	65+	950	1893	1214	2211
65+**	436	1204	650	1462	65+**	535	1478	799	1796
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	206	497	488	752	0 to 29	261	626	613	949
30 to 39	238	526	524	819	30 to 39	301	663	662	1034
40 to 49	285	654	533	886	40 to 49	362	819	673	1116
50 to 54	366	756	570	1019	50 to 54	460	951	716	1283
55 to 59	475	1005	675	1162	55 to 59	597	1263	850	1464
60 to 64	618	1182	815	1401	60 to 64	780	1487	1029	1764
65+	819	1633	1047	1909	65+	1034	2056	1318	2403
65+**	461	1275	689	1550	65+**	581	1604	865	1950
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	218	528	515	801	0 to 29	276	670	654	1015
30 to 39	251	558	557	872	30 to 39	324	711	707	1105
40 to 49	304	691	568	943	40 to 49	386	875	720	1195
50 to 54	390	803	605	1083	50 to 54	494	1018	768	1374
55 to 59	507	1065	718	1234	55 to 59	643	1352	912	1564
60 to 64	656	1255	867	1487	60 to 64	832	1592	1100	1886
65+	872	1734	1112	2026	65+	1105	2198	1410	2571
65+**	490	1352	731	1644	65+**	619	1713	924	2085
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	219	535	524	811	0 to 29	313	752	735	1140
30 to 39	256	565	564	884	30 to 39	362	797	793	1243
40 to 49	309	700	576	956	40 to 49	435	984	808	1340
50 to 54	396	813	613	1096	50 to 54	553	1143	861	1542
55 to 59	513	1079	727	1248	55 to 59	720	1516	1018	1757
60 to 64	663	1271	878	1507	60 to 64	936	1787	1238	2121
65+	884	1757	1127	2052	65+	1242	2468	1585	2884
65+**	497	1370	740	1665	65+**	695	1922	1038	2338

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Local Access+ HMO® Plan 30***				
0 to 29	192	465	454	705
30 to 39	220	491	490	768
40 to 49	268	609	501	829
50 to 54	343	707	533	952
55 to 59	446	939	632	1086
60 to 64	578	1103	764	1309
65+	768	1526	979	1782
65+**	432	1190	644	1447
Local Access+ HMO® Plan 20 Value***				
0 to 29	193	471	463	713
30 to 39	225	497	496	779
40 to 49	272	616	505	841
50 to 54	348	715	539	965
55 to 59	449	950	640	1098
60 to 64	584	1120	773	1326
65+	779	1546	992	1805
65+**	437	1204	650	1463
Added Advantage POS(SM) Plan*				
0 to 29	295	707	692	1074
30 to 39	338	750	747	1169
40 to 49	410	928	764	1264
50 to 54	523	1077	811	1454
55 to 59	679	1432	962	1655
60 to 64	882	1684	1163	2000
65+	1169	2328	1493	2721
65+**	656	1815	980	2208

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Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	122	328	264	408	0 to 29	198	538	429	665
30 to 39	146	362	294	468	30 to 39	238	592	478	763
40 to 49	206	420	316	537	40 to 49	336	685	518	875
50 to 54	276	571	376	635	50 to 54	454	934	613	1036
55 to 59	345	713	439	777	55 to 59	562	1167	715	1272
60 to 64	448	895	541	978	60 to 64	738	1462	885	1596
65+	553	1230	648	1269	65+	904	2014	1055	2077
65+**	265	942	360	981	65+**	433	1543	584	1606
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	142	379	304	469	0 to 29	213	577	464	711
30 to 39	169	419	338	541	30 to 39	256	636	514	818
40 to 49	238	483	364	618	40 to 49	359	733	551	940
50 to 54	320	659	434	732	50 to 54	485	1005	658	1110
55 to 59	397	822	505	897	55 to 59	605	1250	768	1360
60 to 64	518	1033	623	1127	60 to 64	788	1571	951	1714
65+	638	1418	748	1464	65+	968	2157	1133	2222
65+**	306	1086	415	1131	65+**	467	1657	633	1721
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	181	488	388	602	0 to 29	251	691	550	854
30 to 39	215	539	434	694	30 to 39	308	764	618	985
40 to 49	304	621	468	796	40 to 49	429	882	662	1129
50 to 54	411	847	557	940	50 to 54	586	1207	791	1338
55 to 59	512	1056	650	1153	55 to 59	726	1506	924	1637
60 to 64	668	1323	804	1444	60 to 64	948	1886	1140	2059
65+	817	1825	958	1881	65+	1166	2595	1362	2672
65+**	391	1399	532	1455	65+**	559	1988	755	2065
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	195	527	421	650	0 to 29	267	730	579	900
30 to 39	235	583	469	747	30 to 39	323	801	649	1036
40 to 49	329	671	506	857	40 to 49	451	927	699	1183
50 to 54	445	918	600	1016	50 to 54	614	1265	828	1403
55 to 59	550	1144	705	1245	55 to 59	763	1582	973	1723
60 to 64	717	1435	868	1564	60 to 64	995	1986	1202	2162
65+	887	1971	1035	2034	65+	1226	2728	1432	2812
65+**	426	1510	573	1572	65+**	590	2093	796	2176

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Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	293	791	632	975	0 to 29	144	392	313	487
30 to 39	353	870	704	1127	30 to 39	174	432	349	559
40 to 49	493	1007	758	1289	40 to 49	245	497	377	637
50 to 54	667	1376	902	1526	50 to 54	333	682	447	756
55 to 59	827	1715	1055	1868	55 to 59	412	849	523	929
60 to 64	1076	2152	1303	2347	60 to 64	535	1066	648	1163
65+	1327	2961	1552	3050	65+	657	1464	771	1511
65+**	637	2271	862	2359	65+**	319	1126	433	1173
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	333	914	729	1130	0 to 29	156	423	337	521
30 to 39	407	1004	813	1300	30 to 39	185	464	376	599
40 to 49	568	1164	876	1488	40 to 49	263	537	407	690
50 to 54	772	1590	1041	1759	50 to 54	355	731	479	811
55 to 59	959	1982	1219	2159	55 to 59	442	914	564	996
60 to 64	1246	2487	1507	2711	60 to 64	575	1149	695	1252
65+	1534	3424	1795	3527	65+	708	1579	828	1627
65+**	740	2630	1000	2733	65+**	341	1212	462	1261
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	366	1009	805	1247	0 to 29	162	438	350	544
30 to 39	450	1111	896	1437	30 to 39	194	483	390	624
40 to 49	629	1284	969	1644	40 to 49	274	555	422	713
50 to 54	852	1757	1153	1947	50 to 54	371	762	499	845
55 to 59	1059	2193	1349	2388	55 to 59	461	949	585	1038
60 to 64	1378	2747	1667	3000	60 to 64	598	1191	724	1300
65+	1699	3781	1989	3900	65+	734	1636	862	1689
65+**	815	2898	1106	3016	65+**	356	1258	484	1311
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	439	1199	958	1478	0 to 29	163	447	356	550
30 to 39	536	1320	1063	1705	30 to 39	200	490	398	636
40 to 49	745	1524	1150	1949	40 to 49	277	568	428	725
50 to 54	1011	2083	1370	2309	50 to 54	374	774	509	857
55 to 59	1256	2600	1603	2833	55 to 59	466	967	594	1052
60 to 64	1636	3262	1975	3556	60 to 64	610	1210	736	1321
65+	2012	4489	2355	4622	65+	749	1669	877	1720
65+**	967	3444	1310	3577	65+**	360	1281	488	1331

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region VI Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	190	515	411	634	0 to 29	303	824	657	1015
30 to 39	225	565	458	731	30 to 39	366	903	733	1169
40 to 49	321	654	495	840	40 to 49	509	1046	786	1336
50 to 54	433	890	583	988	50 to 54	692	1429	936	1581
55 to 59	538	1113	687	1212	55 to 59	858	1781	1092	1938
60 to 64	700	1398	847	1525	60 to 64	1124	2231	1356	2438
65+	863	1923	1009	1982	65+	1379	3076	1613	3164
65+**	415	1475	561	1534	65+**	661	2358	895	2446
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	190	517	413	637	0 to 29	216	586	469	724
30 to 39	230	566	461	733	30 to 39	261	646	521	835
40 to 49	320	656	493	839	40 to 49	366	747	562	954
50 to 54	435	897	587	992	50 to 54	495	1021	669	1130
55 to 59	539	1118	685	1216	55 to 59	615	1274	784	1385
60 to 64	706	1398	850	1530	60 to 64	800	1595	969	1741
65+	865	1930	1013	1986	65+	985	2195	1150	2265
65+**	414	1479	561	1534	65+**	475	1685	640	1755
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	214	584	468	723	0 to 29	247	674	538	831
30 to 39	260	647	523	835	30 to 39	300	742	599	959
40 to 49	366	745	561	950	40 to 49	419	857	647	1095
50 to 54	494	1019	667	1127	50 to 54	571	1169	770	1300
55 to 59	615	1266	781	1383	55 to 59	707	1462	900	1594
60 to 64	797	1593	965	1736	60 to 64	921	1837	1111	1999
65+	982	2194	1151	2258	65+	1132	2524	1327	2600
65+**	472	1683	641	1748	65+**	545	1937	740	2013
Shield Savings(SM) 2000/4000*									
0 to 29	280	764	610	941					
30 to 39	340	837	680	1084					
40 to 49	473	969	729	1240					
50 to 54	642	1324	867	1465					
55 to 59	796	1651	1012	1796					
60 to 64	1042	2066	1256	2260					
65+	1279	2851	1495	2933					
65+**	612	2184	828	2266					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region VI Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	205	493	483	752	0 to 29	253	606	594	922
30 to 39	238	521	520	815	30 to 39	291	643	640	1001
40 to 49	287	646	533	880	40 to 49	351	792	654	1084
50 to 54	364	753	567	1014	50 to 54	449	923	691	1242
55 to 59	472	998	671	1154	55 to 59	584	1227	824	1416
60 to 64	615	1177	812	1393	60 to 64	756	1442	999	1711
65+	815	1623	1040	1895	65+	1000	1993	1278	2327
65+**	459	1267	684	1539	65+**	563	1556	841	1890
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	217	523	514	792	0 to 29	275	659	645	999
30 to 39	250	554	552	862	30 to 39	317	698	697	1088
40 to 49	300	688	561	933	40 to 49	381	862	708	1175
50 to 54	385	796	600	1073	50 to 54	484	1001	754	1350
55 to 59	500	1058	710	1223	55 to 59	628	1329	895	1541
60 to 64	651	1244	858	1475	60 to 64	821	1565	1083	1857
65+	862	1719	1102	2009	65+	1088	2164	1387	2529
65+**	485	1342	725	1632	65+**	612	1688	911	2053
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	229	556	542	843	0 to 29	291	705	688	1068
30 to 39	264	587	586	918	30 to 39	341	748	744	1163
40 to 49	320	727	598	993	40 to 49	406	921	758	1258
50 to 54	411	845	637	1140	50 to 54	520	1072	808	1446
55 to 59	534	1121	756	1299	55 to 59	677	1423	960	1646
60 to 64	691	1321	913	1565	60 to 64	876	1676	1158	1985
65+	918	1825	1171	2133	65+	1163	2314	1484	2706
65+**	516	1423	769	1731	65+**	652	1803	973	2195
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	231	563	552	854	0 to 29	329	792	774	1200
30 to 39	269	595	594	930	30 to 39	381	839	835	1308
40 to 49	325	737	606	1006	40 to 49	458	1036	850	1410
50 to 54	417	856	645	1154	50 to 54	582	1203	906	1623
55 to 59	540	1136	765	1314	55 to 59	758	1596	1072	1849
60 to 64	698	1338	924	1586	60 to 64	985	1881	1303	2233
65+	930	1849	1186	2160	65+	1307	2598	1668	3036
65+**	523	1442	779	1753	65+**	732	2023	1093	2461

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VI Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	202	489	478	742
30 to 39	232	517	516	808
40 to 49	282	641	527	873
50 to 54	361	744	561	1002
55 to 59	469	988	665	1143
60 to 64	608	1161	804	1378
65+	808	1606	1031	1876
65+**	455	1253	678	1523
Local Access+ HMO® Plan 20 Value***				
0 to 29	203	496	487	751
30 to 39	237	523	522	820
40 to 49	286	648	532	885
50 to 54	366	753	567	1016
55 to 59	473	1000	674	1156
60 to 64	615	1179	814	1396
65+	820	1627	1044	1900
65+**	460	1267	684	1540
Added Advantage POS(SM) Plan*				
0 to 29	311	744	728	1131
30 to 39	356	789	786	1231
40 to 49	432	977	804	1330
50 to 54	550	1134	854	1531
55 to 59	715	1507	1013	1742
60 to 64	928	1773	1224	2105
65+	1231	2451	1572	2864
65+**	691	1911	1032	2324

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VI Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	128	345	278	429	0 to 29	208	566	452	700
30 to 39	154	381	309	493	30 to 39	251	623	503	803
40 to 49	217	442	333	565	40 to 49	354	721	545	921
50 to 54	291	601	396	668	50 to 54	478	983	645	1090
55 to 59	363	750	462	818	55 to 59	592	1228	753	1339
60 to 64	472	942	569	1029	60 to 64	777	1539	932	1680
65+	582	1295	682	1336	65+	952	2120	1111	2186
65+**	279	992	379	1033	65+**	456	1624	615	1690
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	149	399	320	494	0 to 29	224	607	488	748
30 to 39	178	441	356	569	30 to 39	269	669	541	861
40 to 49	250	508	383	651	40 to 49	378	772	580	989
50 to 54	337	694	457	770	50 to 54	511	1058	693	1168
55 to 59	418	865	532	944	55 to 59	637	1316	808	1432
60 to 64	545	1087	656	1186	60 to 64	829	1654	1001	1804
65+	672	1493	787	1541	65+	1019	2271	1193	2339
65+**	322	1143	437	1191	65+**	492	1744	666	1812
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	191	514	408	634	0 to 29	264	727	579	899
30 to 39	226	567	457	730	30 to 39	324	804	650	1037
40 to 49	320	654	493	838	40 to 49	452	928	697	1188
50 to 54	433	892	586	989	50 to 54	617	1270	833	1408
55 to 59	539	1112	684	1214	55 to 59	764	1585	973	1723
60 to 64	703	1393	846	1520	60 to 64	998	1985	1200	2167
65+	860	1921	1008	1980	65+	1227	2732	1434	2813
65+**	412	1473	560	1532	65+**	588	2093	795	2174
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	205	555	443	684	0 to 29	281	768	609	947
30 to 39	247	614	494	786	30 to 39	340	843	683	1090
40 to 49	346	706	533	902	40 to 49	475	976	736	1245
50 to 54	468	966	632	1069	50 to 54	646	1332	872	1477
55 to 59	579	1204	742	1311	55 to 59	803	1665	1024	1814
60 to 64	755	1511	914	1646	60 to 64	1047	2090	1265	2276
65+	934	2075	1089	2141	65+	1290	2872	1507	2960
65+**	448	1589	603	1655	65+**	621	2203	838	2291

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Region VI Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	308	833	665	1026	0 to 29	152	413	329	513
30 to 39	372	916	741	1186	30 to 39	183	455	367	588
40 to 49	519	1060	798	1357	40 to 49	258	523	397	671
50 to 54	702	1448	949	1606	50 to 54	350	718	470	796
55 to 59	871	1805	1110	1966	55 to 59	434	894	551	978
60 to 64	1133	2265	1372	2471	60 to 64	563	1122	682	1224
65+	1397	3117	1634	3210	65+	692	1541	812	1591
65+**	670	2390	907	2483	65+**	336	1185	456	1235
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	351	962	767	1189	0 to 29	164	445	355	548
30 to 39	428	1057	856	1368	30 to 39	195	488	396	631
40 to 49	598	1225	922	1566	40 to 49	277	565	428	726
50 to 54	813	1674	1096	1852	50 to 54	374	769	504	854
55 to 59	1009	2086	1283	2273	55 to 59	465	962	594	1048
60 to 64	1312	2618	1586	2854	60 to 64	605	1209	732	1318
65+	1615	3604	1889	3713	65+	745	1662	872	1713
65+**	779	2768	1053	2877	65+**	359	1276	486	1327
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	385	1062	847	1313	0 to 29	170	461	368	573
30 to 39	474	1169	943	1513	30 to 39	204	508	410	657
40 to 49	662	1352	1020	1731	40 to 49	288	584	444	750
50 to 54	897	1849	1214	2049	50 to 54	391	802	525	889
55 to 59	1115	2308	1420	2514	55 to 59	485	999	616	1093
60 to 64	1451	2892	1755	3158	60 to 64	629	1254	762	1368
65+	1788	3980	2094	4105	65+	773	1722	907	1778
65+**	858	3050	1164	3175	65+**	375	1324	509	1380
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	462	1262	1008	1556	0 to 29	172	471	375	579
30 to 39	564	1389	1119	1795	30 to 39	210	516	419	669
40 to 49	784	1604	1210	2052	40 to 49	292	598	450	763
50 to 54	1064	2193	1442	2430	50 to 54	394	815	536	902
55 to 59	1322	2737	1687	2982	55 to 59	490	1018	625	1107
60 to 64	1722	3434	2079	3743	60 to 64	642	1274	775	1391
65+	2118	4725	2479	4865	65+	788	1757	923	1810
65+**	1018	3625	1379	3765	65+**	379	1348	514	1401

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Region VI Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	200	542	433	667	0 to 29	319	867	692	1068
30 to 39	237	595	482	769	30 to 39	385	950	772	1231
40 to 49	338	688	521	884	40 to 49	536	1101	827	1406
50 to 54	456	937	614	1040	50 to 54	728	1504	985	1664
55 to 59	566	1172	723	1276	55 to 59	903	1875	1149	2040
60 to 64	737	1472	892	1605	60 to 64	1183	2348	1427	2566
65+	908	2024	1062	2086	65+	1452	3238	1698	3331
65+**	437	1553	591	1615	65+**	696	2482	942	2575
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	200	544	435	671	0 to 29	227	617	494	762
30 to 39	242	596	485	772	30 to 39	275	680	548	879
40 to 49	337	691	519	883	40 to 49	385	786	592	1004
50 to 54	458	944	618	1044	50 to 54	521	1075	704	1189
55 to 59	567	1177	721	1280	55 to 59	647	1341	825	1458
60 to 64	743	1472	895	1611	60 to 64	842	1679	1020	1833
65+	911	2032	1066	2090	65+	1037	2311	1211	2384
65+**	436	1557	591	1615	65+**	500	1774	674	1847
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	225	615	493	761	0 to 29	260	709	566	875
30 to 39	274	681	551	879	30 to 39	316	781	631	1009
40 to 49	385	784	590	1000	40 to 49	441	902	681	1153
50 to 54	520	1073	702	1186	50 to 54	601	1231	811	1368
55 to 59	647	1333	822	1456	55 to 59	744	1539	947	1678
60 to 64	839	1677	1016	1827	60 to 64	969	1934	1169	2104
65+	1034	2309	1212	2377	65+	1192	2657	1397	2737
65+**	497	1772	675	1840	65+**	574	2039	779	2119
Shield Savings(SM) 2000/4000*									
0 to 29	295	804	642	991					
30 to 39	358	881	716	1141					
40 to 49	498	1020	767	1305					
50 to 54	676	1394	913	1542					
55 to 59	838	1738	1065	1890					
60 to 64	1097	2175	1322	2379					
65+	1346	3001	1574	3087					
65+**	644	2299	872	2385					

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Region VI Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	215	518	507	790	0 to 29	266	636	624	968
30 to 39	250	547	546	856	30 to 39	306	675	672	1051
40 to 49	301	678	560	924	40 to 49	369	832	687	1138
50 to 54	382	791	595	1065	50 to 54	471	969	726	1304
55 to 59	496	1048	705	1212	55 to 59	613	1288	865	1487
60 to 64	646	1236	853	1463	60 to 64	794	1514	1049	1797
65+	856	1704	1092	1990	65+	1050	2093	1342	2443
65+**	482	1330	718	1616	65+**	591	1634	883	1985
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	228	549	540	832	0 to 29	289	692	677	1049
30 to 39	263	582	580	905	30 to 39	333	733	732	1142
40 to 49	315	722	589	980	40 to 49	400	905	743	1234
50 to 54	404	836	630	1127	50 to 54	508	1051	792	1418
55 to 59	525	1111	746	1284	55 to 59	659	1395	940	1618
60 to 64	684	1306	901	1549	60 to 64	862	1643	1137	1950
65+	905	1805	1157	2109	65+	1142	2272	1456	2655
65+**	509	1409	761	1714	65+**	643	1772	957	2156
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	240	584	569	885	0 to 29	306	740	722	1121
30 to 39	277	616	615	964	30 to 39	358	785	781	1221
40 to 49	336	763	628	1043	40 to 49	426	967	796	1321
50 to 54	432	887	669	1197	50 to 54	546	1126	848	1518
55 to 59	561	1177	794	1364	55 to 59	711	1494	1008	1728
60 to 64	726	1387	959	1643	60 to 64	920	1760	1216	2084
65+	964	1916	1230	2240	65+	1221	2430	1558	2841
65+**	542	1494	807	1818	65+**	685	1893	1022	2305
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	243	591	580	897	0 to 29	345	832	813	1260
30 to 39	282	625	624	977	30 to 39	400	881	877	1373
40 to 49	341	774	636	1056	40 to 49	481	1088	893	1481
50 to 54	438	899	677	1212	50 to 54	611	1263	951	1704
55 to 59	567	1193	803	1380	55 to 59	796	1676	1126	1941
60 to 64	733	1405	970	1665	60 to 64	1034	1975	1368	2345
65+	977	1941	1245	2268	65+	1372	2728	1751	3188
65+**	549	1514	818	1841	65+**	769	2124	1148	2584

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Region VI Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	212	513	502	779
30 to 39	244	543	542	848
40 to 49	296	673	553	917
50 to 54	379	781	589	1052
55 to 59	492	1037	698	1200
60 to 64	638	1219	844	1447
65+	848	1686	1083	1970
65+**	478	1316	712	1599
Local Access+ HMO® Plan 20 Value***				
0 to 29	213	521	511	789
30 to 39	249	549	548	861
40 to 49	300	680	559	929
50 to 54	384	791	595	1067
55 to 59	497	1050	708	1214
60 to 64	646	1238	855	1466
65+	861	1708	1096	1995
65+**	483	1330	718	1617
Added Advantage POS(SM) Plan*				
0 to 29	327	781	764	1188
30 to 39	374	828	825	1293
40 to 49	454	1026	844	1397
50 to 54	578	1191	897	1608
55 to 59	751	1582	1064	1829
60 to 64	974	1862	1285	2210
65+	1293	2574	1651	3007
65+**	726	2007	1084	2440

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

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Region VI Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	134	362	292	450	0 to 29	218	594	475	735
30 to 39	162	400	324	518	30 to 39	264	654	528	843
40 to 49	228	464	350	593	40 to 49	372	757	572	967
50 to 54	306	631	416	701	50 to 54	502	1032	677	1145
55 to 59	381	788	485	859	55 to 59	622	1289	791	1406
60 to 64	496	989	597	1080	60 to 64	816	1616	979	1764
65+	611	1360	716	1403	65+	1000	2226	1167	2295
65+**	293	1042	398	1085	65+**	479	1705	646	1775
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	156	419	336	519	0 to 29	235	637	512	785
30 to 39	187	463	374	597	30 to 39	282	702	568	904
40 to 49	263	533	402	684	40 to 49	397	811	609	1038
50 to 54	354	729	480	809	50 to 54	537	1111	728	1226
55 to 59	439	908	559	991	55 to 59	669	1382	848	1504
60 to 64	572	1141	689	1245	60 to 64	870	1737	1051	1894
65+	706	1568	826	1618	65+	1070	2385	1253	2456
65+**	338	1200	459	1251	65+**	517	1831	699	1903
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	201	540	428	666	0 to 29	277	763	608	944
30 to 39	237	595	480	767	30 to 39	340	844	683	1089
40 to 49	336	687	518	880	40 to 49	475	974	732	1247
50 to 54	455	937	615	1038	50 to 54	648	1334	875	1478
55 to 59	566	1168	718	1275	55 to 59	802	1664	1022	1809
60 to 64	738	1463	888	1596	60 to 64	1048	2084	1260	2275
65+	903	2017	1058	2079	65+	1288	2869	1506	2954
65+**	433	1547	588	1609	65+**	617	2198	835	2283
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	215	583	465	718	0 to 29	295	806	639	994
30 to 39	259	645	519	825	30 to 39	357	885	717	1145
40 to 49	363	741	560	947	40 to 49	499	1025	773	1307
50 to 54	491	1014	664	1122	50 to 54	678	1399	916	1551
55 to 59	608	1264	779	1377	55 to 59	843	1748	1075	1905
60 to 64	793	1587	960	1728	60 to 64	1099	2195	1328	2390
65+	981	2179	1143	2248	65+	1355	3016	1582	3108
65+**	470	1668	633	1738	65+**	652	2313	880	2406

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region VI Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	323	875	698	1077	0 to 29	160	434	345	539
30 to 39	391	962	778	1245	30 to 39	192	478	385	617
40 to 49	545	1113	838	1425	40 to 49	271	549	417	705
50 to 54	737	1520	996	1686	50 to 54	368	754	494	836
55 to 59	915	1895	1166	2064	55 to 59	456	939	579	1027
60 to 64	1190	2378	1441	2595	60 to 64	591	1178	716	1285
65+	1467	3273	1716	3371	65+	727	1618	853	1671
65+**	704	2510	952	2607	65+**	353	1244	479	1297
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	369	1010	805	1248	0 to 29	172	467	373	575
30 to 39	449	1110	899	1436	30 to 39	205	512	416	663
40 to 49	628	1286	968	1644	40 to 49	291	593	449	762
50 to 54	854	1758	1151	1945	50 to 54	393	807	529	897
55 to 59	1059	2190	1347	2387	55 to 59	488	1010	624	1100
60 to 64	1378	2749	1665	2997	60 to 64	635	1269	769	1384
65+	1696	3784	1983	3899	65+	782	1745	916	1799
65+**	818	2906	1106	3021	65+**	377	1340	510	1393
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	404	1115	889	1379	0 to 29	179	484	386	602
30 to 39	498	1227	990	1589	30 to 39	214	533	431	690
40 to 49	695	1420	1071	1818	40 to 49	302	613	466	788
50 to 54	942	1941	1275	2151	50 to 54	411	842	551	933
55 to 59	1171	2423	1491	2640	55 to 59	509	1049	647	1148
60 to 64	1524	3037	1843	3316	60 to 64	660	1317	800	1436
65+	1877	4179	2199	4310	65+	812	1808	952	1867
65+**	901	3203	1222	3334	65+**	394	1390	534	1449
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	485	1325	1058	1634	0 to 29	181	495	394	608
30 to 39	592	1458	1175	1885	30 to 39	221	542	440	702
40 to 49	823	1684	1271	2155	40 to 49	307	628	473	801
50 to 54	1117	2303	1514	2552	50 to 54	414	856	563	947
55 to 59	1388	2874	1771	3131	55 to 59	515	1069	656	1162
60 to 64	1808	3606	2183	3930	60 to 64	674	1338	814	1461
65+	2224	4961	2603	5108	65+	827	1845	969	1901
65+**	1069	3806	1448	3953	65+**	398	1415	540	1471

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Region VI Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	210	569	455	700	0 to 29	335	910	727	1121
30 to 39	249	625	506	807	30 to 39	404	998	811	1293
40 to 49	355	722	547	928	40 to 49	563	1156	868	1476
50 to 54	479	984	645	1092	50 to 54	764	1579	1034	1747
55 to 59	594	1231	759	1340	55 to 59	948	1969	1206	2142
60 to 64	774	1546	937	1685	60 to 64	1242	2465	1498	2694
65+	953	2125	1115	2190	65+	1525	3400	1783	3498
65+**	459	1631	621	1696	65+**	731	2606	989	2704
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	210	571	457	705	0 to 29	238	648	519	800
30 to 39	254	626	509	811	30 to 39	289	714	575	923
40 to 49	354	726	545	927	40 to 49	404	825	622	1054
50 to 54	481	991	649	1096	50 to 54	547	1129	739	1248
55 to 59	595	1236	757	1344	55 to 59	679	1408	866	1531
60 to 64	780	1546	940	1692	60 to 64	884	1763	1071	1925
65+	957	2134	1119	2195	65+	1089	2427	1272	2503
65+**	458	1635	621	1696	65+**	525	1863	708	1939
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	236	646	518	799	0 to 29	273	744	594	919
30 to 39	288	715	579	923	30 to 39	332	820	663	1059
40 to 49	404	823	620	1050	40 to 49	463	947	715	1211
50 to 54	546	1127	737	1245	50 to 54	631	1293	852	1436
55 to 59	679	1400	863	1529	55 to 59	781	1616	994	1762
60 to 64	881	1761	1067	1918	60 to 64	1017	2031	1227	2209
65+	1086	2424	1273	2496	65+	1252	2790	1467	2874
65+**	522	1861	709	1932	65+**	603	2141	818	2225
Shield Savings(SM) 2000/4000*									
0 to 29	310	844	674	1041					
30 to 39	376	925	752	1198					
40 to 49	523	1071	805	1370					
50 to 54	710	1464	959	1619					
55 to 59	880	1825	1118	1985					
60 to 64	1152	2284	1388	2498					
65+	1413	3151	1653	3241					
65+**	676	2414	916	2504					

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Region VI Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	225	542	531	827	0 to 29	278	666	653	1014
30 to 39	261	573	572	896	30 to 39	320	707	704	1101
40 to 49	315	710	586	968	40 to 49	386	871	719	1192
50 to 54	400	828	623	1115	50 to 54	493	1015	760	1366
55 to 59	519	1097	738	1269	55 to 59	642	1349	906	1557
60 to 64	676	1294	893	1532	60 to 64	831	1586	1098	1882
65+	896	1785	1144	2084	65+	1100	2192	1405	2559
65+**	504	1393	752	1692	65+**	619	1711	925	2079
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	238	575	565	871	0 to 29	302	724	709	1098
30 to 39	275	609	607	948	30 to 39	348	767	766	1196
40 to 49	330	756	617	1026	40 to 49	419	948	778	1292
50 to 54	423	875	660	1180	50 to 54	532	1101	829	1485
55 to 59	550	1163	781	1345	55 to 59	690	1461	984	1695
60 to 64	716	1368	943	1622	60 to 64	903	1721	1191	2042
65+	948	1890	1212	2209	65+	1196	2380	1525	2781
65+**	533	1476	797	1795	65+**	673	1856	1002	2258
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	251	611	596	927	0 to 29	320	775	756	1174
30 to 39	290	645	644	1009	30 to 39	375	822	818	1279
40 to 49	352	799	657	1092	40 to 49	446	1013	833	1383
50 to 54	452	929	700	1254	50 to 54	572	1179	888	1590
55 to 59	587	1233	831	1428	55 to 59	744	1565	1056	1810
60 to 64	760	1453	1004	1721	60 to 64	963	1843	1273	2183
65+	1009	2007	1288	2346	65+	1279	2545	1632	2976
65+**	567	1565	845	1904	65+**	717	1983	1070	2414
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	254	619	607	939	0 to 29	361	871	851	1320
30 to 39	295	654	653	1023	30 to 39	419	922	918	1438
40 to 49	357	810	666	1106	40 to 49	503	1139	935	1551
50 to 54	458	941	709	1269	50 to 54	640	1323	996	1785
55 to 59	594	1249	841	1445	55 to 59	833	1755	1179	2033
60 to 64	767	1471	1016	1744	60 to 64	1083	2069	1433	2456
65+	1023	2033	1304	2376	65+	1437	2857	1834	3339
65+**	575	1586	856	1928	65+**	805	2225	1202	2707

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Region VI Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	222	537	525	816
30 to 39	255	568	567	888
40 to 49	310	705	579	960
50 to 54	397	818	617	1102
55 to 59	515	1086	731	1257
60 to 64	668	1277	884	1515
65+	888	1766	1134	2063
65+**	500	1378	745	1675
Local Access+ HMO® Plan 20 Value***				
0 to 29	223	545	535	826
30 to 39	260	575	574	902
40 to 49	314	712	585	973
50 to 54	402	828	623	1117
55 to 59	520	1100	741	1271
60 to 64	676	1296	895	1535
65+	902	1789	1148	2090
65+**	506	1393	752	1694
Added Advantage POS(SM) Plan*				
0 to 29	342	818	800	1244
30 to 39	391	867	864	1354
40 to 49	475	1074	884	1463
50 to 54	605	1247	939	1684
55 to 59	786	1657	1114	1916
60 to 64	1020	1950	1346	2315
65+	1354	2696	1729	3150
65+**	760	2102	1135	2556

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Region VI Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	140	379	305	471	0 to 29	228	622	497	770
30 to 39	169	419	339	542	30 to 39	276	685	553	883
40 to 49	238	486	366	621	40 to 49	389	793	599	1013
50 to 54	320	661	435	734	50 to 54	525	1081	709	1199
55 to 59	399	825	508	899	55 to 59	651	1350	828	1472
60 to 64	519	1036	625	1131	60 to 64	854	1692	1025	1848
65+	640	1424	750	1469	65+	1047	2332	1222	2404
65+**	306	1091	416	1136	65+**	501	1786	676	1859
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	163	438	352	543	0 to 29	246	667	536	822
30 to 39	195	485	391	625	30 to 39	295	735	595	947
40 to 49	275	558	421	716	40 to 49	415	849	638	1087
50 to 54	370	763	502	847	50 to 54	562	1163	762	1284
55 to 59	459	951	585	1038	55 to 59	700	1447	888	1575
60 to 64	599	1195	721	1304	60 to 64	911	1819	1101	1984
65+	739	1642	865	1695	65+	1120	2498	1312	2572
65+**	354	1257	480	1310	65+**	541	1918	732	1993
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	210	565	448	697	0 to 29	290	799	636	988
30 to 39	248	623	502	803	30 to 39	356	884	715	1140
40 to 49	352	719	542	921	40 to 49	497	1020	766	1306
50 to 54	476	981	644	1087	50 to 54	678	1397	916	1548
55 to 59	592	1223	752	1335	55 to 59	840	1743	1070	1895
60 to 64	773	1532	930	1672	60 to 64	1097	2183	1320	2383
65+	946	2113	1108	2178	65+	1349	3005	1577	3094
65+**	453	1620	616	1685	65+**	646	2302	874	2391
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	225	610	487	752	0 to 29	309	844	669	1041
30 to 39	271	675	543	864	30 to 39	374	927	751	1199
40 to 49	380	776	586	992	40 to 49	522	1073	809	1369
50 to 54	514	1062	695	1175	50 to 54	710	1465	959	1624
55 to 59	636	1324	816	1442	55 to 59	883	1831	1126	1995
60 to 64	830	1662	1005	1810	60 to 64	1151	2299	1391	2503
65+	1027	2282	1197	2355	65+	1419	3159	1657	3256
65+**	492	1747	663	1820	65+**	683	2423	921	2520

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Region VI Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	338	916	731	1128	0 to 29	167	454	361	564
30 to 39	409	1007	815	1304	30 to 39	201	500	403	646
40 to 49	570	1166	877	1492	40 to 49	283	575	436	738
50 to 54	772	1592	1043	1766	50 to 54	385	789	517	875
55 to 59	958	1985	1221	2162	55 to 59	477	983	606	1075
60 to 64	1246	2491	1509	2718	60 to 64	619	1234	750	1346
65+	1536	3428	1797	3531	65+	761	1695	893	1750
65+**	737	2629	997	2731	65+**	369	1303	501	1358
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	386	1058	843	1307	0 to 29	180	489	390	602
30 to 39	470	1162	941	1504	30 to 39	214	536	435	694
40 to 49	657	1347	1014	1722	40 to 49	304	621	470	798
50 to 54	894	1841	1205	2037	50 to 54	411	845	554	939
55 to 59	1109	2294	1411	2500	55 to 59	511	1058	653	1152
60 to 64	1443	2879	1744	3139	60 to 64	665	1329	805	1449
65+	1776	3964	2077	4084	65+	819	1828	959	1884
65+**	856	3044	1158	3164	65+**	394	1403	534	1459
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	423	1168	931	1444	0 to 29	187	507	404	630
30 to 39	521	1285	1037	1664	30 to 39	224	558	451	722
40 to 49	728	1487	1122	1904	40 to 49	316	642	488	825
50 to 54	986	2033	1335	2253	50 to 54	430	882	577	977
55 to 59	1226	2538	1562	2765	55 to 59	533	1098	677	1202
60 to 64	1596	3181	1930	3473	60 to 64	691	1379	838	1504
65+	1966	4378	2303	4515	65+	850	1894	997	1955
65+**	943	3355	1280	3492	65+**	412	1456	559	1518
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	508	1388	1108	1711	0 to 29	189	518	412	636
30 to 39	620	1527	1230	1974	30 to 39	231	567	460	735
40 to 49	862	1764	1331	2257	40 to 49	321	657	495	839
50 to 54	1170	2412	1586	2673	50 to 54	433	896	589	992
55 to 59	1454	3010	1855	3280	55 to 59	539	1119	687	1217
60 to 64	1894	3777	2286	4117	60 to 64	706	1401	852	1530
65+	2329	5197	2726	5351	65+	866	1932	1015	1991
65+**	1119	3987	1516	4141	65+**	416	1482	565	1541

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VI Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	220	596	476	733	0 to 29	350	953	761	1174
30 to 39	260	654	530	845	30 to 39	423	1045	849	1354
40 to 49	371	756	573	972	40 to 49	589	1211	909	1546
50 to 54	501	1030	675	1144	50 to 54	800	1654	1083	1830
55 to 59	622	1289	795	1403	55 to 59	993	2062	1263	2244
60 to 64	810	1619	981	1765	60 to 64	1301	2582	1569	2822
65+	998	2226	1168	2294	65+	1597	3561	1867	3664
65+**	480	1708	650	1776	65+**	765	2730	1036	2832
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	220	598	478	738	0 to 29	249	678	543	838
30 to 39	266	655	533	849	30 to 39	302	748	602	966
40 to 49	370	760	570	971	40 to 49	423	864	651	1104
50 to 54	503	1038	679	1148	50 to 54	573	1182	774	1307
55 to 59	623	1294	793	1408	55 to 59	711	1475	907	1603
60 to 64	817	1619	984	1772	60 to 64	926	1846	1122	2016
65+	1002	2235	1172	2299	65+	1140	2542	1332	2622
65+**	479	1712	650	1776	65+**	550	1951	741	2031
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	247	676	542	837	0 to 29	286	779	622	962
30 to 39	301	749	606	966	30 to 39	347	859	694	1109
40 to 49	423	862	649	1100	40 to 49	485	992	749	1268
50 to 54	572	1180	772	1304	50 to 54	661	1354	892	1504
55 to 59	711	1466	904	1601	55 to 59	818	1692	1041	1845
60 to 64	922	1844	1117	2009	60 to 64	1065	2127	1285	2314
65+	1137	2539	1333	2614	65+	1311	2922	1536	3010
65+**	546	1949	742	2024	65+**	631	2242	856	2330
Shield Savings(SM) 2000/4000*									
0 to 29	324	884	706	1090					
30 to 39	393	969	787	1255					
40 to 49	547	1122	843	1435					
50 to 54	743	1533	1004	1696					
55 to 59	921	1911	1171	2079					
60 to 64	1206	2392	1454	2616					
65+	1480	3301	1731	3395					
65+**	708	2528	959	2623					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region VI Specialty Benefits¹ and Optional Products

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>				
DENTAL PPO PLANS				
Smile(SM) Basic	27.00	54.00	69.00	93.00
Smile(SM) Value	36.00	71.00	91.00	107.00
Smile(SM)	43.00	86.00	109.00	127.00
Smile(SM) Basic Vol.	47.00	94.00	119.00	160.00
Smile(SM) Plus	47.00	94.00	119.00	139.00
Smile(SM) Deluxe	50.00	100.00	127.00	169.00
Smile(SM) Dlx 2000	52.00	105.00	132.00	177.00
Smile(SM) Plus Gold	54.00	109.00	137.00	184.00
Smile(SM) Dlx Pls2000	60.00	119.00	150.00	202.00
Smile(SM) Deluxe Gold	66.00	132.00	166.00	223.00
DENTAL HMO PLANS				
HMO Basic	12.00	25.00	31.00	39.00
HMO Plus	15.00	31.00	37.00	47.00
HMO Voluntary	18.00	35.00	41.00	53.00
HMO Deluxe	21.00	41.00	48.00	62.00
<u>OPTIONAL PRODUCTS</u>				
INFERTILITY**				
Access+ HMO® & POS	16	28	20	40
All Other plans	21	38	28	53
INPATIENT SUBSTANCE ABUSE**				
All Plans	5	7	7	10
OPTIONAL BENEFITS				
Chiropractic*	5	8	8	13
Chiro & Acupuncture*	6	10	12	17

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>				
VISION PLANS: Blue Shield of California				
Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40
Sold with Blue Shield of California medical plans.				
VISION PLANS: Blue Shield of California Life & Health Insurance Company (Blue Shield Life)				
Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40
Sold with Blue Shield Life medical plans.				
Vision Standard 0/25/100	9.00	17.00	16.10	22.40
Vision Standard 0/15/120	10.70	20.40	19.30	26.80
Vision Standard 0/25/130	11.10	21.10	20.00	27.80
Vision Standard 0/0/130	12.50	24.10	21.20	30.80
Vision Std Vol. 0/25/120	14.20	27.00	25.60	35.50
Vision Plus 0/25/100	9.70	18.40	17.50	24.20
Vision Plus 0/15/120	11.80	22.40	21.20	29.40
Vision Plus 0/25/130	12.20	23.20	21.90	30.50
Vision Plus 0/0/130	13.90	26.30	23.60	34.70
Vision Deluxe 0/25/100	11.00	20.90	19.80	27.50
Vision Deluxe 0/15/120	13.40	25.50	24.10	33.50
Vision Deluxe 0/25/130	13.90	26.50	25.10	34.90
Vision Deluxe 0/0/130	15.70	29.00	25.90	39.20

LIFE INSURANCE RATES

See page 2.

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

*The Chiropractic and Chiropractic and Acupuncture options are applicable to HMO/POS only. (Chiropractic and Acupuncture are covered benefits in many of the PPO and Shield Savings plans.) Rates/Premium shown are for employees with HMO/POS plans.

**Cannot be purchased without a medical plan. Blue Shield of California Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California. Blue Shield of California Life & Health Insurance Company Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California Life & Health Insurance Company. All dental coverage is underwritten by Blue Shield of California.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹Effective 4/1/09, groups that purchase or add two new specialty products will experience a 5% savings on specialty premium; groups that purchase or add three new specialty products will experience a 10% savings on specialty premium. Rate savings through Blue Shield's Bundle for Savings program are passed on due to increased Blue Shield efficiencies from administering medical and multiple specialty benefits plans on a group's behalf. For complete program information please go to blueshieldca.com.

Region VII Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	217	527	515	797	0 to 29	266	647	634	982
30 to 39	253	556	554	872	30 to 39	313	688	683	1068
40 to 49	304	690	567	940	40 to 49	373	846	698	1154
50 to 54	388	802	604	1081	50 to 54	476	983	740	1329
55 to 59	506	1064	713	1234	55 to 59	620	1305	881	1511
60 to 64	657	1252	866	1487	60 to 64	805	1539	1062	1825
65+	871	1731	1112	2025	65+	1068	2128	1362	2482
65+**	490	1350	731	1644	65+**	600	1660	894	2014
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	233	559	547	848	0 to 29	292	701	690	1067
30 to 39	269	592	590	921	30 to 39	340	746	742	1161
40 to 49	324	729	599	996	40 to 49	406	919	756	1251
50 to 54	414	849	639	1143	50 to 54	520	1070	805	1441
55 to 59	536	1127	758	1305	55 to 59	674	1418	954	1644
60 to 64	695	1325	918	1573	60 to 64	875	1672	1156	1983
65+	921	1832	1177	2143	65+	1160	2310	1481	2696
65+**	518	1429	774	1740	65+**	655	1805	976	2191
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	246	588	575	893	0 to 29	312	750	737	1140
30 to 39	283	622	620	968	30 to 39	361	796	792	1242
40 to 49	341	767	630	1044	40 to 49	436	985	812	1342
50 to 54	433	894	672	1204	50 to 54	557	1144	861	1544
55 to 59	563	1183	796	1371	55 to 59	722	1516	1023	1757
60 to 64	731	1394	964	1653	60 to 64	937	1788	1238	2118
65+	968	1926	1234	2253	65+	1242	2468	1584	2884
65+**	545	1503	811	1830	65+**	697	1924	1040	2340
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	248	595	583	904	0 to 29	354	845	828	1281
30 to 39	287	629	626	981	30 to 39	407	892	888	1393
40 to 49	345	776	639	1059	40 to 49	486	1101	909	1508
50 to 54	441	906	679	1218	50 to 54	624	1283	964	1729
55 to 59	570	1199	805	1386	55 to 59	810	1704	1150	1971
60 to 64	741	1410	977	1674	60 to 64	1053	2008	1389	2384
65+	981	1951	1251	2281	65+	1393	2774	1779	3239
65+**	551	1521	822	1852	65+**	784	2166	1170	2630

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VII Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	216	519	505	786
30 to 39	249	548	545	853
40 to 49	300	675	556	919
50 to 54	381	786	592	1060
55 to 59	497	1042	699	1206
60 to 64	643	1226	848	1455
65+	853	1696	1086	1982
65+**	480	1323	713	1610
Local Access+ HMO® Plan 20 Value***				
0 to 29	217	525	513	795
30 to 39	252	554	551	863
40 to 49	303	683	563	931
50 to 54	387	797	597	1072
55 to 59	501	1054	709	1220
60 to 64	653	1241	859	1475
65+	863	1716	1101	2007
65+**	486	1340	725	1630
Added Advantage POS(SM) Plan*				
0 to 29	332	796	778	1207
30 to 39	384	841	837	1313
40 to 49	460	1041	855	1421
50 to 54	590	1209	911	1631
55 to 59	763	1606	1081	1860
60 to 64	990	1894	1307	2244
65+	1312	2613	1676	3054
65+**	738	2039	1102	2480

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VII Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	106	288	229	355	0 to 29	180	493	389	605
30 to 39	128	315	254	409	30 to 39	217	540	436	699
40 to 49	179	367	275	468	40 to 49	306	624	470	801
50 to 54	243	499	327	552	50 to 54	413	854	559	945
55 to 59	301	621	384	677	55 to 59	512	1063	652	1157
60 to 64	391	781	473	853	60 to 64	665	1331	809	1453
65+	483	1073	564	1107	65+	825	1833	963	1886
65+**	231	821	312	855	65+**	395	1403	532	1456
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	122	332	263	408	0 to 29	193	523	420	648
30 to 39	146	364	294	472	30 to 39	236	580	468	749
40 to 49	206	423	316	540	40 to 49	325	667	502	854
50 to 54	279	576	377	638	50 to 54	443	913	597	1011
55 to 59	346	717	442	781	55 to 59	549	1137	702	1238
60 to 64	450	900	545	981	60 to 64	714	1427	864	1556
65+	558	1238	648	1277	65+	881	1964	1032	2024
65+**	267	946	356	985	65+**	424	1508	576	1567
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	160	435	345	537	0 to 29	234	644	513	793
30 to 39	192	479	386	619	30 to 39	288	711	571	915
40 to 49	272	554	414	706	40 to 49	400	816	617	1045
50 to 54	368	756	496	838	50 to 54	544	1118	733	1237
55 to 59	453	941	578	1024	55 to 59	675	1396	856	1518
60 to 64	593	1179	717	1287	60 to 64	877	1748	1059	1906
65+	729	1624	854	1673	65+	1080	2405	1265	2481
65+**	349	1244	474	1293	65+**	519	1844	703	1919
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	181	492	388	605	0 to 29	248	676	541	834
30 to 39	216	541	434	696	30 to 39	300	744	600	961
40 to 49	306	621	468	797	40 to 49	421	862	650	1100
50 to 54	413	852	558	944	50 to 54	571	1179	773	1302
55 to 59	513	1062	651	1155	55 to 59	709	1466	901	1598
60 to 64	668	1331	806	1450	60 to 64	924	1840	1117	2007
65+	820	1830	960	1883	65+	1135	2532	1332	2609
65+**	394	1404	533	1457	65+**	547	1944	743	2020

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

†The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region VII Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	267	734	587	905	0 to 29	123	333	264	410
30 to 39	326	809	655	1044	30 to 39	146	366	297	474
40 to 49	457	932	703	1195	40 to 49	207	422	319	541
50 to 54	621	1278	839	1413	50 to 54	280	580	380	641
55 to 59	770	1593	980	1733	55 to 59	348	721	442	784
60 to 64	1002	1997	1209	2175	60 to 64	452	902	546	985
65+	1233	2745	1445	2831	65+	558	1242	654	1280
65+**	593	2106	805	2191	65+**	266	950	362	989
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	311	849	675	1045	0 to 29	133	357	286	441
30 to 39	378	934	754	1206	30 to 39	159	394	317	510
40 to 49	526	1080	814	1378	40 to 49	221	454	341	583
50 to 54	715	1472	965	1633	50 to 54	301	622	408	690
55 to 59	891	1839	1130	2003	55 to 59	374	776	475	843
60 to 64	1157	2308	1399	2517	60 to 64	487	972	589	1061
65+	1426	3176	1669	3272	65+	601	1337	702	1377
65+**	684	2434	927	2530	65+**	289	1026	391	1065
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	344	939	748	1157	0 to 29	137	371	295	458
30 to 39	419	1035	835	1336	30 to 39	163	409	332	530
40 to 49	584	1195	899	1526	40 to 49	232	471	357	604
50 to 54	793	1629	1070	1804	50 to 54	314	648	425	716
55 to 59	983	2036	1252	2214	55 to 59	388	806	495	876
60 to 64	1281	2552	1546	2784	60 to 64	505	1008	610	1100
65+	1574	3512	1845	3616	65+	623	1387	730	1431
65+**	756	2694	1026	2798	65+**	297	1062	405	1105
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	409	1111	889	1371	0 to 29	135	377	302	467
30 to 39	496	1224	990	1581	30 to 39	170	414	335	538
40 to 49	692	1414	1065	1810	40 to 49	235	481	362	614
50 to 54	939	1932	1269	2141	50 to 54	318	655	433	729
55 to 59	1166	2409	1483	2624	55 to 59	396	821	506	891
60 to 64	1520	3024	1830	3298	60 to 64	515	1028	621	1121
65+	1870	4161	2186	4288	65+	636	1413	743	1458
65+**	897	3188	1213	3315	65+**	305	1082	412	1126

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region VII Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	162	434	348	538	0 to 29	252	693	553	858
30 to 39	193	479	387	621	30 to 39	311	765	618	987
40 to 49	269	553	415	710	40 to 49	431	882	667	1131
50 to 54	367	758	497	840	50 to 54	586	1208	795	1342
55 to 59	456	945	578	1026	55 to 59	729	1511	927	1641
60 to 64	594	1183	718	1292	60 to 64	945	1894	1145	2061
65+	731	1629	855	1676	65+	1170	2602	1368	2682
65+**	352	1250	477	1297	65+**	558	1990	756	2070
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	158	435	347	539	0 to 29	197	545	435	673
30 to 39	196	480	388	620	30 to 39	243	602	485	778
40 to 49	270	554	419	711	40 to 49	340	693	524	888
50 to 54	369	759	499	842	50 to 54	459	946	621	1050
55 to 59	458	948	583	1031	55 to 59	573	1183	726	1288
60 to 64	594	1188	719	1294	60 to 64	743	1482	899	1616
65+	733	1634	859	1683	65+	915	2040	1073	2102
65+**	351	1251	477	1301	65+**	439	1564	597	1626
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	199	542	431	671	0 to 29	229	625	500	773
30 to 39	243	597	483	774	30 to 39	275	687	556	889
40 to 49	337	690	523	884	40 to 49	388	795	603	1017
50 to 54	460	946	622	1047	50 to 54	528	1086	715	1206
55 to 59	570	1179	727	1284	55 to 59	656	1354	833	1477
60 to 64	741	1476	896	1611	60 to 64	854	1700	1031	1853
65+	912	2034	1068	2097	65+	1052	2342	1231	2412
65+**	441	1563	596	1625	65+**	506	1797	685	1867
Shield Savings(SM) 2000/4000*									
0 to 29	233	642	513	795					
30 to 39	288	709	573	915					
40 to 49	399	818	619	1050					
50 to 54	544	1121	737	1243					
55 to 59	676	1400	861	1522					
60 to 64	876	1755	1061	1911					
65+	1083	2413	1269	2486					
65+**	517	1847	702	1920					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region VII Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	229	556	543	841	0 to 29	280	682	669	1036
30 to 39	267	586	584	920	30 to 39	330	726	720	1127
40 to 49	320	728	599	992	40 to 49	393	892	736	1218
50 to 54	409	846	637	1141	50 to 54	502	1037	781	1402
55 to 59	534	1123	752	1302	55 to 59	654	1378	929	1594
60 to 64	693	1321	914	1569	60 to 64	849	1624	1120	1926
65+	919	1827	1173	2137	65+	1127	2246	1437	2619
65+**	517	1425	771	1735	65+**	633	1752	943	2125
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	245	590	577	895	0 to 29	308	739	728	1126
30 to 39	283	624	622	972	30 to 39	358	787	783	1225
40 to 49	342	769	632	1051	40 to 49	428	970	797	1321
50 to 54	436	896	675	1207	50 to 54	548	1129	849	1521
55 to 59	565	1189	800	1377	55 to 59	711	1496	1007	1735
60 to 64	733	1398	968	1660	60 to 64	923	1764	1220	2093
65+	972	1933	1242	2262	65+	1224	2438	1563	2845
65+**	546	1508	816	1836	65+**	691	1905	1030	2312
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	259	620	606	942	0 to 29	329	791	777	1203
30 to 39	298	656	654	1021	30 to 39	381	840	836	1310
40 to 49	359	809	665	1102	40 to 49	460	1039	857	1416
50 to 54	457	943	709	1270	50 to 54	587	1207	908	1629
55 to 59	594	1248	840	1447	55 to 59	762	1600	1079	1854
60 to 64	771	1471	1017	1744	60 to 64	989	1887	1306	2235
65+	1021	2033	1302	2378	65+	1310	2605	1672	3044
65+**	575	1587	856	1931	65+**	735	2030	1097	2469
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	261	628	615	954	0 to 29	373	891	873	1352
30 to 39	302	663	660	1035	30 to 39	429	941	937	1470
40 to 49	364	819	675	1117	40 to 49	513	1162	959	1591
50 to 54	465	956	716	1285	50 to 54	658	1354	1017	1825
55 to 59	601	1265	849	1463	55 to 59	854	1798	1213	2081
60 to 64	782	1488	1031	1767	60 to 64	1112	2119	1466	2516
65+	1035	2059	1321	2407	65+	1470	2928	1877	3418
65+**	581	1606	867	1954	65+**	827	2286	1235	2776

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VII Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	228	547	533	829
30 to 39	262	578	575	900
40 to 49	316	712	586	970
50 to 54	402	829	624	1118
55 to 59	524	1099	737	1273
60 to 64	678	1294	895	1535
65+	900	1790	1146	2092
65+**	506	1397	752	1699
Local Access+ HMO® Plan 20 Value***				
0 to 29	229	554	541	839
30 to 39	266	584	581	910
40 to 49	319	720	594	982
50 to 54	408	841	630	1131
55 to 59	528	1112	748	1287
60 to 64	689	1309	906	1556
65+	910	1811	1162	2118
65+**	513	1414	765	1720
Added Advantage POS(SM) Plan*				
0 to 29	350	840	821	1274
30 to 39	405	887	883	1385
40 to 49	485	1098	903	1499
50 to 54	622	1276	961	1721
55 to 59	805	1695	1141	1963
60 to 64	1045	1999	1379	2368
65+	1384	2758	1769	3223
65+**	778	2152	1163	2617

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VII Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	111	303	241	374	0 to 29	190	520	410	638
30 to 39	135	333	268	431	30 to 39	229	569	460	737
40 to 49	188	387	290	494	40 to 49	322	658	496	845
50 to 54	256	526	345	582	50 to 54	435	901	590	997
55 to 59	317	656	405	714	55 to 59	540	1122	688	1221
60 to 64	412	824	499	900	60 to 64	701	1404	853	1533
65+	509	1132	595	1169	65+	870	1934	1016	1990
65+**	243	866	329	903	65+**	416	1480	561	1536
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	128	350	277	430	0 to 29	203	552	443	683
30 to 39	154	384	310	498	30 to 39	249	612	493	790
40 to 49	217	446	333	569	40 to 49	343	704	529	901
50 to 54	295	607	397	673	50 to 54	467	963	630	1067
55 to 59	365	756	466	824	55 to 59	579	1200	741	1306
60 to 64	474	950	575	1036	60 to 64	753	1506	912	1642
65+	589	1306	683	1347	65+	929	2073	1089	2136
65+**	281	998	375	1039	65+**	447	1591	607	1654
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	168	459	364	566	0 to 29	247	679	542	837
30 to 39	202	505	407	653	30 to 39	304	750	602	965
40 to 49	287	584	437	745	40 to 49	422	861	651	1103
50 to 54	388	797	523	884	50 to 54	574	1180	773	1305
55 to 59	478	993	610	1080	55 to 59	713	1473	903	1602
60 to 64	625	1245	756	1359	60 to 64	925	1845	1117	2011
65+	769	1714	901	1765	65+	1140	2538	1335	2618
65+**	368	1313	500	1364	65+**	547	1946	742	2025
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	191	519	409	638	0 to 29	261	713	571	880
30 to 39	227	571	458	734	30 to 39	316	785	633	1014
40 to 49	323	656	494	841	40 to 49	444	909	686	1161
50 to 54	435	899	589	996	50 to 54	602	1244	815	1374
55 to 59	541	1121	687	1219	55 to 59	748	1547	951	1686
60 to 64	705	1404	850	1530	60 to 64	975	1942	1179	2119
65+	865	1931	1013	1987	65+	1198	2672	1405	2753
65+**	415	1481	562	1537	65+**	577	2051	784	2132

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Region VII Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	281	774	619	955	0 to 29	129	351	278	432
30 to 39	344	853	691	1101	30 to 39	154	386	313	500
40 to 49	482	983	742	1261	40 to 49	219	445	336	571
50 to 54	655	1348	885	1491	50 to 54	295	612	401	676
55 to 59	812	1681	1034	1829	55 to 59	367	761	466	827
60 to 64	1057	2107	1276	2295	60 to 64	477	952	576	1039
65+	1301	2898	1525	2988	65+	588	1310	690	1351
65+**	625	2222	849	2312	65+**	280	1002	382	1043
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	328	896	712	1103	0 to 29	140	376	301	466
30 to 39	398	985	795	1273	30 to 39	167	415	334	538
40 to 49	555	1140	859	1454	40 to 49	233	479	359	615
50 to 54	754	1553	1018	1723	50 to 54	317	656	430	728
55 to 59	940	1941	1192	2114	55 to 59	394	819	501	889
60 to 64	1221	2436	1476	2656	60 to 64	514	1025	621	1119
65+	1505	3352	1761	3453	65+	634	1411	741	1453
65+**	722	2569	979	2670	65+**	305	1082	412	1124
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	363	991	789	1221	0 to 29	144	391	311	483
30 to 39	442	1092	881	1410	30 to 39	172	431	350	559
40 to 49	616	1261	948	1610	40 to 49	244	497	376	637
50 to 54	837	1720	1129	1904	50 to 54	331	683	448	755
55 to 59	1037	2149	1321	2337	55 to 59	409	850	522	924
60 to 64	1352	2693	1631	2938	60 to 64	533	1063	643	1161
65+	1661	3707	1947	3816	65+	657	1464	770	1510
65+**	797	2843	1083	2953	65+**	314	1120	427	1166
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	431	1172	938	1447	0 to 29	143	397	318	492
30 to 39	523	1292	1045	1668	30 to 39	179	437	353	567
40 to 49	730	1492	1124	1910	40 to 49	248	507	382	648
50 to 54	991	2039	1340	2259	50 to 54	335	691	457	770
55 to 59	1230	2542	1565	2769	55 to 59	418	866	534	941
60 to 64	1604	3192	1931	3481	60 to 64	543	1085	655	1183
65+	1973	4392	2307	4526	65+	671	1492	784	1538
65+**	946	3365	1280	3499	65+**	321	1142	434	1188

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Region VII Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	170	458	367	567	0 to 29	265	731	583	905
30 to 39	203	505	408	655	30 to 39	328	807	652	1041
40 to 49	283	583	438	749	40 to 49	454	931	704	1193
50 to 54	387	800	524	886	50 to 54	618	1275	839	1416
55 to 59	481	998	610	1083	55 to 59	770	1594	979	1732
60 to 64	626	1248	757	1363	60 to 64	998	1999	1208	2176
65+	771	1719	903	1769	65+	1234	2746	1444	2830
65+**	371	1319	503	1369	65+**	588	2100	798	2184
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	166	459	366	568	0 to 29	207	575	459	710
30 to 39	206	506	409	654	30 to 39	256	635	511	821
40 to 49	285	584	442	750	40 to 49	358	732	553	937
50 to 54	389	801	526	888	50 to 54	485	998	656	1108
55 to 59	483	1000	615	1088	55 to 59	604	1248	766	1359
60 to 64	626	1254	758	1365	60 to 64	784	1564	948	1705
65+	773	1724	906	1777	65+	965	2153	1132	2218
65+**	370	1321	503	1373	65+**	463	1650	630	1716
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	210	572	454	708	0 to 29	241	659	527	815
30 to 39	256	630	509	816	30 to 39	290	725	586	938
40 to 49	355	728	552	933	40 to 49	409	839	636	1074
50 to 54	485	998	656	1105	50 to 54	557	1146	754	1272
55 to 59	601	1244	767	1355	55 to 59	692	1429	879	1559
60 to 64	782	1558	945	1701	60 to 64	901	1794	1088	1955
65+	962	2147	1127	2213	65+	1110	2472	1299	2546
65+**	465	1649	629	1715	65+**	534	1896	723	1970
Shield Savings(SM) 2000/4000*									
0 to 29	245	677	541	839					
30 to 39	304	748	604	965					
40 to 49	421	863	653	1108					
50 to 54	574	1183	777	1312					
55 to 59	713	1477	908	1606					
60 to 64	924	1853	1119	2017					
65+	1143	2547	1339	2624					
65+**	545	1949	741	2026					

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¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region VII Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	241	585	572	885	0 to 29	295	718	704	1091
30 to 39	281	617	615	968	30 to 39	347	764	758	1186
40 to 49	337	766	630	1044	40 to 49	414	939	775	1282
50 to 54	431	891	671	1201	50 to 54	528	1092	822	1476
55 to 59	562	1182	792	1371	55 to 59	688	1450	978	1678
60 to 64	729	1391	962	1652	60 to 64	894	1709	1179	2027
65+	967	1923	1235	2249	65+	1186	2364	1513	2757
65+**	544	1500	812	1826	65+**	666	1844	993	2237
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	258	621	607	942	0 to 29	324	778	766	1185
30 to 39	298	657	655	1023	30 to 39	377	828	824	1289
40 to 49	360	809	665	1106	40 to 49	451	1021	839	1390
50 to 54	459	943	710	1270	50 to 54	577	1188	894	1601
55 to 59	595	1252	842	1449	55 to 59	748	1575	1060	1826
60 to 64	772	1472	1019	1747	60 to 64	972	1857	1284	2203
65+	1023	2035	1307	2381	65+	1288	2566	1645	2995
65+**	575	1587	859	1933	65+**	727	2005	1084	2434
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	273	653	638	992	0 to 29	346	833	818	1266
30 to 39	314	691	688	1075	30 to 39	401	884	880	1379
40 to 49	378	852	700	1160	40 to 49	484	1094	902	1491
50 to 54	481	993	746	1337	50 to 54	618	1271	956	1715
55 to 59	625	1314	884	1523	55 to 59	802	1684	1136	1952
60 to 64	812	1548	1071	1836	60 to 64	1041	1986	1375	2353
65+	1075	2140	1371	2503	65+	1379	2742	1760	3204
65+**	605	1670	901	2033	65+**	774	2137	1155	2599
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	275	661	647	1004	0 to 29	393	938	919	1423
30 to 39	318	698	695	1089	30 to 39	452	991	986	1547
40 to 49	383	862	710	1176	40 to 49	540	1223	1009	1675
50 to 54	489	1006	754	1353	50 to 54	693	1425	1071	1921
55 to 59	633	1332	894	1540	55 to 59	899	1893	1277	2190
60 to 64	823	1566	1085	1860	60 to 64	1170	2231	1543	2648
65+	1089	2167	1390	2534	65+	1547	3082	1976	3598
65+**	612	1690	913	2057	65+**	871	2406	1300	2922

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Region VII Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	240	576	561	873
30 to 39	276	608	605	947
40 to 49	333	749	617	1021
50 to 54	423	873	657	1177
55 to 59	552	1157	776	1340
60 to 64	714	1362	942	1616
65+	947	1884	1206	2202
65+**	533	1470	792	1788
Local Access+ HMO® Plan 20 Value***				
0 to 29	241	583	569	883
30 to 39	280	615	612	958
40 to 49	336	758	625	1034
50 to 54	429	885	663	1191
55 to 59	556	1171	787	1355
60 to 64	725	1378	954	1638
65+	958	1906	1223	2229
65+**	540	1488	805	1811
Added Advantage POS(SM) Plan*				
0 to 29	368	884	864	1341
30 to 39	426	934	929	1458
40 to 49	511	1156	950	1578
50 to 54	655	1343	1012	1812
55 to 59	847	1784	1201	2066
60 to 64	1100	2104	1452	2493
65+	1457	2903	1862	3393
65+**	819	2265	1224	2755

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Region VII Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	117	319	254	394	0 to 29	200	547	432	672
30 to 39	142	350	282	454	30 to 39	241	599	484	776
40 to 49	198	407	305	520	40 to 49	339	693	522	889
50 to 54	269	554	363	613	50 to 54	458	948	621	1049
55 to 59	334	690	426	752	55 to 59	568	1181	724	1285
60 to 64	434	867	525	947	60 to 64	738	1478	898	1614
65+	536	1192	626	1230	65+	916	2036	1069	2095
65+**	256	912	346	950	65+**	438	1558	591	1617
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	135	368	292	453	0 to 29	214	581	466	719
30 to 39	162	404	326	524	30 to 39	262	644	519	832
40 to 49	228	469	351	599	40 to 49	361	741	557	948
50 to 54	310	639	418	708	50 to 54	492	1014	663	1123
55 to 59	384	796	491	867	55 to 59	609	1263	780	1375
60 to 64	499	1000	605	1090	60 to 64	793	1585	960	1728
65+	620	1375	719	1418	65+	978	2182	1146	2248
65+**	296	1051	395	1094	65+**	471	1675	639	1741
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	177	483	383	596	0 to 29	260	715	570	881
30 to 39	213	532	428	687	30 to 39	320	789	634	1016
40 to 49	302	615	460	784	40 to 49	444	906	685	1161
50 to 54	408	839	551	931	50 to 54	604	1242	814	1374
55 to 59	503	1045	642	1137	55 to 59	750	1551	951	1686
60 to 64	658	1310	796	1430	60 to 64	974	1942	1176	2117
65+	809	1804	948	1858	65+	1200	2672	1405	2756
65+**	387	1382	526	1436	65+**	576	2048	781	2132
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	201	546	431	672	0 to 29	275	751	601	926
30 to 39	239	601	482	773	30 to 39	333	826	666	1067
40 to 49	340	690	520	885	40 to 49	467	957	722	1222
50 to 54	458	946	620	1048	50 to 54	634	1309	858	1446
55 to 59	569	1180	723	1283	55 to 59	787	1628	1001	1775
60 to 64	742	1478	895	1611	60 to 64	1026	2044	1241	2230
65+	911	2033	1066	2092	65+	1261	2813	1479	2898
65+**	437	1559	592	1618	65+**	607	2159	825	2244

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Region VII Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	296	815	652	1005	0 to 29	136	369	293	455
30 to 39	362	898	727	1159	30 to 39	162	406	329	526
40 to 49	507	1035	781	1327	40 to 49	230	468	354	601
50 to 54	689	1419	932	1569	50 to 54	311	644	422	712
55 to 59	855	1769	1088	1925	55 to 59	386	801	491	871
60 to 64	1113	2218	1343	2416	60 to 64	502	1002	606	1094
65+	1369	3050	1605	3145	65+	619	1379	726	1422
65+**	658	2339	894	2434	65+**	295	1055	402	1098
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	345	943	749	1161	0 to 29	147	396	317	490
30 to 39	419	1037	837	1340	30 to 39	176	437	352	566
40 to 49	584	1200	904	1531	40 to 49	245	504	378	647
50 to 54	794	1635	1072	1814	50 to 54	334	691	453	766
55 to 59	989	2043	1255	2225	55 to 59	415	862	527	936
60 to 64	1285	2564	1554	2796	60 to 64	541	1079	654	1178
65+	1584	3528	1854	3635	65+	667	1485	780	1529
65+**	760	2704	1030	2811	65+**	321	1139	434	1183
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	382	1043	831	1285	0 to 29	152	412	327	508
30 to 39	465	1149	927	1484	30 to 39	181	454	368	588
40 to 49	648	1327	998	1695	40 to 49	257	523	396	671
50 to 54	881	1810	1188	2004	50 to 54	348	719	472	795
55 to 59	1092	2262	1391	2460	55 to 59	431	895	549	973
60 to 64	1423	2835	1717	3093	60 to 64	561	1119	677	1222
65+	1748	3902	2049	4017	65+	692	1541	811	1589
65+**	839	2993	1140	3108	65+**	330	1179	449	1227
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	454	1234	987	1523	0 to 29	150	418	335	518
30 to 39	551	1360	1100	1756	30 to 39	188	460	372	597
40 to 49	768	1571	1183	2011	40 to 49	261	534	402	682
50 to 54	1043	2146	1410	2378	50 to 54	353	727	481	810
55 to 59	1295	2676	1647	2915	55 to 59	440	912	562	990
60 to 64	1688	3360	2033	3664	60 to 64	572	1142	689	1245
65+	2077	4623	2428	4764	65+	706	1570	825	1619
65+**	996	3542	1347	3683	65+**	338	1202	457	1251

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Region VII Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	179	482	386	597	0 to 29	279	769	614	953
30 to 39	214	532	429	689	30 to 39	345	849	686	1096
40 to 49	298	614	461	788	40 to 49	478	980	741	1256
50 to 54	407	842	552	933	50 to 54	651	1342	883	1491
55 to 59	506	1050	642	1140	55 to 59	810	1678	1030	1823
60 to 64	659	1314	797	1435	60 to 64	1050	2104	1272	2290
65+	812	1809	950	1862	65+	1299	2891	1520	2979
65+**	391	1388	529	1441	65+**	619	2211	840	2299
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	175	483	385	598	0 to 29	218	605	483	747
30 to 39	217	533	431	688	30 to 39	269	668	538	864
40 to 49	300	615	465	789	40 to 49	377	770	582	986
50 to 54	409	843	554	935	50 to 54	510	1051	690	1166
55 to 59	508	1053	647	1145	55 to 59	636	1314	806	1431
60 to 64	659	1320	798	1437	60 to 64	825	1646	998	1795
65+	814	1815	954	1870	65+	1016	2266	1192	2335
65+**	389	1390	529	1445	65+**	487	1737	663	1806
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	221	602	478	745	0 to 29	254	694	555	858
30 to 39	269	663	536	859	30 to 39	305	763	617	987
40 to 49	374	766	581	982	40 to 49	431	883	669	1130
50 to 54	511	1051	691	1163	50 to 54	586	1206	794	1339
55 to 59	633	1309	807	1426	55 to 59	728	1504	925	1641
60 to 64	823	1640	995	1790	60 to 64	948	1888	1145	2058
65+	1013	2260	1186	2329	65+	1168	2602	1367	2680
65+**	489	1736	662	1805	65+**	562	1996	761	2074
Shield Savings(SM) 2000/4000*									
0 to 29	258	713	569	883					
30 to 39	320	787	636	1016					
40 to 49	443	908	687	1166					
50 to 54	604	1245	818	1381					
55 to 59	751	1555	956	1691					
60 to 64	973	1950	1178	2123					
65+	1203	2681	1409	2762					
65+**	574	2052	780	2133					

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Region VII Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	253	614	601	929	0 to 29	310	754	739	1146
30 to 39	295	648	646	1016	30 to 39	364	802	796	1245
40 to 49	354	804	662	1096	40 to 49	435	986	814	1346
50 to 54	453	936	705	1261	50 to 54	554	1147	863	1550
55 to 59	590	1241	832	1440	55 to 59	722	1523	1027	1762
60 to 64	765	1461	1010	1735	60 to 64	939	1794	1238	2128
65+	1015	2019	1297	2361	65+	1245	2482	1589	2895
65+**	571	1575	853	1917	65+**	699	1936	1043	2349
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	271	652	637	989	0 to 29	340	817	804	1244
30 to 39	313	690	688	1074	30 to 39	396	869	865	1353
40 to 49	378	849	698	1161	40 to 49	474	1072	881	1460
50 to 54	482	990	746	1334	50 to 54	606	1247	939	1681
55 to 59	625	1315	884	1521	55 to 59	785	1654	1113	1917
60 to 64	811	1546	1070	1834	60 to 64	1021	1950	1348	2313
65+	1074	2137	1372	2500	65+	1352	2694	1727	3145
65+**	604	1666	902	2030	65+**	763	2105	1138	2556
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	287	686	670	1042	0 to 29	363	875	859	1329
30 to 39	330	726	722	1129	30 to 39	421	928	924	1448
40 to 49	397	895	735	1218	40 to 49	508	1149	947	1566
50 to 54	505	1043	783	1404	50 to 54	649	1335	1004	1801
55 to 59	656	1380	928	1599	55 to 59	842	1768	1193	2050
60 to 64	853	1625	1125	1928	60 to 64	1093	2085	1444	2471
65+	1129	2247	1440	2628	65+	1448	2879	1848	3364
65+**	635	1754	946	2135	65+**	813	2244	1213	2729
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	289	694	679	1054	0 to 29	413	985	965	1494
30 to 39	334	733	730	1143	30 to 39	475	1041	1035	1624
40 to 49	402	905	746	1235	40 to 49	567	1284	1059	1759
50 to 54	513	1056	792	1421	50 to 54	728	1496	1125	2017
55 to 59	665	1399	939	1617	55 to 59	944	1988	1341	2300
60 to 64	864	1644	1139	1953	60 to 64	1229	2343	1620	2780
65+	1143	2275	1460	2661	65+	1624	3236	2075	3778
65+**	643	1775	959	2160	65+**	915	2526	1365	3068

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Region VII Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	252	605	589	917
30 to 39	290	638	635	994
40 to 49	350	786	648	1072
50 to 54	444	917	690	1236
55 to 59	580	1215	815	1407
60 to 64	750	1430	989	1697
65+	994	1978	1266	2312
65+**	560	1544	832	1877
Local Access+ HMO® Plan 20 Value***				
0 to 29	253	612	597	927
30 to 39	294	646	643	1006
40 to 49	353	796	656	1086
50 to 54	450	929	696	1251
55 to 59	584	1230	826	1423
60 to 64	761	1447	1002	1720
65+	1006	2001	1284	2340
65+**	567	1562	845	1902
Added Advantage POS(SM) Plan*				
0 to 29	386	928	907	1408
30 to 39	447	981	975	1531
40 to 49	537	1214	998	1657
50 to 54	688	1410	1063	1903
55 to 59	889	1873	1261	2169
60 to 64	1155	2209	1525	2618
65+	1530	3048	1955	3563
65+**	860	2378	1285	2893

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Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	123	335	267	414	0 to 29	210	574	454	706
30 to 39	149	368	296	477	30 to 39	253	629	508	815
40 to 49	208	427	320	546	40 to 49	356	728	548	933
50 to 54	282	582	381	644	50 to 54	481	995	652	1101
55 to 59	351	725	447	790	55 to 59	596	1240	760	1349
60 to 64	456	910	551	994	60 to 64	775	1552	943	1695
65+	563	1252	657	1292	65+	962	2138	1122	2200
65+**	269	958	363	998	65+**	460	1636	621	1698
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	142	386	307	476	0 to 29	225	610	489	755
30 to 39	170	424	342	550	30 to 39	275	676	545	874
40 to 49	239	492	369	629	40 to 49	379	778	585	995
50 to 54	326	671	439	743	50 to 54	517	1065	696	1179
55 to 59	403	836	516	910	55 to 59	639	1326	819	1444
60 to 64	524	1050	635	1145	60 to 64	833	1664	1008	1814
65+	651	1444	755	1489	65+	1027	2291	1203	2360
65+**	311	1104	415	1149	65+**	495	1759	671	1828
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	186	507	402	626	0 to 29	273	751	599	925
30 to 39	224	559	449	721	30 to 39	336	828	666	1067
40 to 49	317	646	483	823	40 to 49	466	951	719	1219
50 to 54	428	881	579	978	50 to 54	634	1304	855	1443
55 to 59	528	1097	674	1194	55 to 59	788	1629	999	1770
60 to 64	691	1376	836	1502	60 to 64	1023	2039	1235	2223
65+	849	1894	995	1951	65+	1260	2806	1475	2894
65+**	406	1451	552	1508	65+**	605	2150	820	2239
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	211	573	453	706	0 to 29	289	789	631	972
30 to 39	251	631	506	812	30 to 39	350	867	699	1120
40 to 49	357	725	546	929	40 to 49	490	1005	758	1283
50 to 54	481	993	651	1100	50 to 54	666	1374	901	1518
55 to 59	597	1239	759	1347	55 to 59	826	1709	1051	1864
60 to 64	779	1552	940	1692	60 to 64	1077	2146	1303	2342
65+	957	2135	1119	2197	65+	1324	2954	1553	3043
65+**	459	1637	622	1699	65+**	637	2267	866	2356

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Region VII Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	311	856	685	1055	0 to 29	143	387	308	478
30 to 39	380	943	763	1217	30 to 39	170	426	345	552
40 to 49	532	1087	820	1393	40 to 49	242	491	372	631
50 to 54	723	1490	979	1647	50 to 54	327	676	443	748
55 to 59	898	1857	1142	2021	55 to 59	405	841	516	915
60 to 64	1169	2329	1410	2537	60 to 64	527	1052	636	1149
65+	1437	3203	1685	3302	65+	650	1448	762	1493
65+**	691	2456	939	2556	65+**	310	1108	422	1153
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	362	990	786	1219	0 to 29	154	416	333	515
30 to 39	440	1089	879	1407	30 to 39	185	459	370	594
40 to 49	613	1260	949	1608	40 to 49	257	529	397	679
50 to 54	834	1717	1126	1905	50 to 54	351	726	476	804
55 to 59	1038	2145	1318	2336	55 to 59	436	905	553	983
60 to 64	1349	2692	1632	2936	60 to 64	568	1133	687	1237
65+	1663	3704	1947	3817	65+	700	1559	819	1605
65+**	798	2839	1082	2952	65+**	337	1196	456	1242
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	401	1095	873	1349	0 to 29	160	433	343	533
30 to 39	488	1206	973	1558	30 to 39	190	477	386	617
40 to 49	680	1393	1048	1780	40 to 49	270	549	416	705
50 to 54	925	1901	1247	2104	50 to 54	365	755	496	835
55 to 59	1147	2375	1461	2583	55 to 59	453	940	576	1022
60 to 64	1494	2977	1803	3248	60 to 64	589	1175	711	1283
65+	1835	4097	2151	4218	65+	727	1618	852	1668
65+**	881	3143	1197	3263	65+**	347	1238	471	1288
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	477	1296	1036	1599	0 to 29	158	439	352	544
30 to 39	579	1428	1155	1844	30 to 39	197	483	391	627
40 to 49	806	1650	1242	2112	40 to 49	274	561	422	716
50 to 54	1095	2253	1481	2497	50 to 54	371	763	505	851
55 to 59	1360	2810	1729	3061	55 to 59	462	958	590	1040
60 to 64	1772	3528	2135	3847	60 to 64	601	1199	723	1307
65+	2181	4854	2549	5002	65+	741	1649	866	1700
65+**	1046	3719	1414	3867	65+**	355	1262	480	1314

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

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Region VII Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	188	506	405	627	0 to 29	293	807	645	1001
30 to 39	225	559	450	723	30 to 39	362	891	720	1151
40 to 49	313	645	484	827	40 to 49	502	1029	778	1319
50 to 54	427	884	580	980	50 to 54	684	1409	927	1566
55 to 59	531	1103	674	1197	55 to 59	851	1762	1082	1914
60 to 64	692	1380	837	1507	60 to 64	1103	2209	1336	2405
65+	853	1899	998	1955	65+	1364	3036	1596	3128
65+**	411	1457	555	1513	65+**	650	2322	882	2414
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	184	507	404	628	0 to 29	229	635	507	784
30 to 39	228	560	453	722	30 to 39	282	701	565	907
40 to 49	315	646	488	828	40 to 49	396	809	611	1035
50 to 54	429	885	582	982	50 to 54	536	1104	725	1224
55 to 59	533	1106	679	1202	55 to 59	668	1380	846	1503
60 to 64	692	1386	838	1509	60 to 64	866	1728	1048	1885
65+	855	1906	1002	1964	65+	1067	2379	1252	2452
65+**	408	1460	555	1517	65+**	511	1824	696	1896
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	232	632	502	782	0 to 29	267	729	583	901
30 to 39	282	696	563	902	30 to 39	320	801	648	1036
40 to 49	393	804	610	1031	40 to 49	453	927	702	1187
50 to 54	537	1104	726	1221	50 to 54	615	1266	834	1406
55 to 59	665	1374	847	1497	55 to 59	764	1579	971	1723
60 to 64	864	1722	1045	1880	60 to 64	995	1982	1202	2161
65+	1064	2373	1245	2445	65+	1226	2732	1435	2814
65+**	513	1823	695	1895	65+**	590	2096	799	2178
Shield Savings(SM) 2000/4000*									
0 to 29	271	749	597	927					
30 to 39	336	826	668	1067					
40 to 49	465	953	721	1224					
50 to 54	634	1307	859	1450					
55 to 59	789	1633	1004	1776					
60 to 64	1022	2048	1237	2229					
65+	1263	2815	1479	2900					
65+**	603	2155	819	2240					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region VII Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	265	643	629	973	0 to 29	324	789	774	1200
30 to 39	309	678	676	1064	30 to 39	381	840	833	1304
40 to 49	370	842	693	1148	40 to 49	455	1032	852	1410
50 to 54	474	980	738	1321	50 to 54	580	1201	904	1623
55 to 59	618	1300	871	1508	55 to 59	756	1595	1075	1845
60 to 64	801	1530	1058	1817	60 to 64	983	1879	1296	2229
65+	1063	2115	1358	2473	65+	1304	2600	1664	3032
65+**	598	1650	893	2008	65+**	732	2028	1092	2460
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	283	683	667	1036	0 to 29	356	855	842	1303
30 to 39	327	722	720	1125	30 to 39	414	910	906	1417
40 to 49	396	889	731	1216	40 to 49	496	1123	922	1529
50 to 54	504	1037	781	1397	50 to 54	634	1306	983	1761
55 to 59	654	1377	926	1593	55 to 59	822	1732	1166	2008
60 to 64	849	1619	1120	1921	60 to 64	1069	2042	1412	2423
65+	1125	2238	1437	2619	65+	1416	2822	1809	3294
65+**	632	1745	944	2126	65+**	799	2205	1192	2677
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	300	718	701	1091	0 to 29	380	916	899	1392
30 to 39	345	760	756	1182	30 to 39	441	972	968	1516
40 to 49	415	937	770	1276	40 to 49	532	1203	992	1640
50 to 54	529	1092	820	1470	50 to 54	679	1398	1051	1886
55 to 59	687	1445	972	1675	55 to 59	882	1852	1249	2147
60 to 64	893	1702	1178	2019	60 to 64	1145	2184	1512	2588
65+	1182	2354	1508	2753	65+	1516	3016	1936	3524
65+**	665	1837	991	2236	65+**	851	2350	1270	2858
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	302	727	711	1104	0 to 29	432	1031	1010	1565
30 to 39	349	767	764	1197	30 to 39	497	1090	1084	1701
40 to 49	421	948	781	1293	40 to 49	594	1345	1109	1842
50 to 54	537	1106	829	1488	50 to 54	762	1567	1178	2113
55 to 59	696	1465	983	1694	55 to 59	988	2082	1404	2409
60 to 64	905	1722	1193	2046	60 to 64	1287	2454	1697	2912
65+	1197	2383	1529	2787	65+	1701	3390	2173	3957
65+**	673	1859	1004	2262	65+**	958	2646	1430	3214

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VII Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	264	633	617	960
30 to 39	303	668	665	1041
40 to 49	366	823	678	1123
50 to 54	465	960	722	1294
55 to 59	607	1272	853	1474
60 to 64	785	1498	1036	1777
65+	1041	2072	1326	2422
65+**	586	1617	871	1966
Local Access+ HMO® Plan 20 Value***				
0 to 29	265	641	625	971
30 to 39	308	676	673	1053
40 to 49	369	833	687	1137
50 to 54	471	973	729	1310
55 to 59	611	1288	865	1490
60 to 64	797	1515	1049	1801
65+	1053	2096	1345	2451
65+**	594	1636	885	1992
Added Advantage POS(SM) Plan*				
0 to 29	404	972	950	1475
30 to 39	468	1027	1021	1603
40 to 49	562	1271	1045	1735
50 to 54	720	1477	1113	1993
55 to 59	931	1962	1321	2272
60 to 64	1210	2314	1597	2742
65+	1602	3193	2048	3732
65+**	900	2491	1346	3030

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VII Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	128	350	279	433	0 to 29	220	601	475	739
30 to 39	156	385	310	499	30 to 39	265	658	532	853
40 to 49	217	447	335	572	40 to 49	372	762	574	977
50 to 54	295	609	399	674	50 to 54	503	1042	683	1153
55 to 59	367	759	468	827	55 to 59	624	1299	796	1413
60 to 64	477	953	577	1041	60 to 64	811	1625	987	1775
65+	589	1311	688	1353	65+	1007	2239	1175	2304
65+**	281	1003	380	1045	65+**	481	1713	650	1778
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	148	404	321	498	0 to 29	235	639	512	790
30 to 39	178	444	358	576	30 to 39	288	708	570	915
40 to 49	250	515	386	658	40 to 49	397	815	612	1042
50 to 54	341	702	459	778	50 to 54	541	1115	729	1235
55 to 59	422	875	540	953	55 to 59	669	1389	858	1512
60 to 64	548	1100	665	1199	60 to 64	872	1743	1056	1900
65+	682	1512	790	1559	65+	1075	2400	1260	2472
65+**	325	1156	434	1203	65+**	518	1842	702	1915
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	194	531	421	655	0 to 29	286	786	627	969
30 to 39	234	585	470	755	30 to 39	352	867	697	1117
40 to 49	332	676	506	862	40 to 49	488	996	753	1277
50 to 54	448	922	606	1024	50 to 54	664	1366	895	1511
55 to 59	553	1149	706	1250	55 to 59	825	1706	1046	1854
60 to 64	723	1441	875	1573	60 to 64	1071	2136	1293	2328
65+	889	1984	1042	2043	65+	1320	2939	1545	3031
65+**	425	1520	578	1579	65+**	633	2252	859	2345
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	221	600	474	739	0 to 29	302	826	661	1018
30 to 39	262	661	530	850	30 to 39	366	908	732	1173
40 to 49	374	759	572	973	40 to 49	513	1052	794	1344
50 to 54	503	1040	682	1152	50 to 54	697	1439	943	1590
55 to 59	625	1298	795	1411	55 to 59	865	1790	1101	1952
60 to 64	816	1625	984	1772	60 to 64	1128	2248	1365	2453
65+	1002	2236	1172	2301	65+	1387	3094	1626	3187
65+**	480	1714	651	1779	65+**	667	2374	907	2468

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Region VII Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	325	896	717	1105	0 to 29	149	405	322	500
30 to 39	398	987	799	1274	30 to 39	178	446	361	578
40 to 49	557	1138	859	1459	40 to 49	253	514	389	661
50 to 54	757	1560	1025	1725	50 to 54	342	708	464	783
55 to 59	940	1945	1196	2117	55 to 59	424	881	540	958
60 to 64	1224	2439	1477	2657	60 to 64	552	1102	666	1203
65+	1505	3355	1765	3459	65+	680	1516	798	1564
65+**	723	2572	983	2677	65+**	324	1160	442	1207
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	379	1037	823	1277	0 to 29	161	435	348	539
30 to 39	460	1140	920	1474	30 to 39	193	480	387	622
40 to 49	642	1320	994	1684	40 to 49	269	554	415	711
50 to 54	873	1798	1179	1995	50 to 54	367	760	498	842
55 to 59	1087	2247	1380	2447	55 to 59	456	948	579	1029
60 to 64	1413	2820	1709	3075	60 to 64	595	1186	719	1295
65+	1742	3880	2039	3998	65+	733	1633	858	1681
65+**	836	2974	1133	3092	65+**	353	1252	477	1301
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	420	1147	914	1413	0 to 29	167	453	359	558
30 to 39	511	1263	1019	1632	30 to 39	199	499	404	646
40 to 49	712	1459	1097	1864	40 to 49	282	575	435	738
50 to 54	969	1991	1306	2204	50 to 54	382	790	519	874
55 to 59	1201	2488	1530	2706	55 to 59	474	984	603	1070
60 to 64	1565	3118	1888	3402	60 to 64	617	1230	744	1344
65+	1922	4292	2253	4418	65+	761	1695	892	1747
65+**	922	3292	1254	3418	65+**	363	1296	493	1349
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	499	1357	1085	1675	0 to 29	165	459	368	569
30 to 39	606	1496	1210	1931	30 to 39	206	506	409	656
40 to 49	844	1728	1301	2212	40 to 49	287	587	442	750
50 to 54	1147	2360	1551	2615	50 to 54	388	799	529	891
55 to 59	1424	2943	1811	3206	55 to 59	484	1003	618	1089
60 to 64	1856	3696	2236	4030	60 to 64	629	1256	757	1369
65+	2284	5085	2670	5240	65+	776	1727	907	1780
65+**	1095	3896	1481	4051	65+**	371	1322	502	1376

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Region VII Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	196	530	424	656	0 to 29	306	845	675	1048
30 to 39	235	585	471	757	30 to 39	379	933	754	1205
40 to 49	327	675	507	866	40 to 49	525	1078	815	1381
50 to 54	447	926	607	1026	50 to 54	716	1476	971	1640
55 to 59	556	1155	706	1254	55 to 59	891	1845	1133	2005
60 to 64	724	1445	876	1578	60 to 64	1155	2314	1399	2519
65+	893	1989	1045	2048	65+	1428	3180	1672	3276
65+**	430	1526	581	1585	65+**	680	2432	924	2528
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	192	531	423	657	0 to 29	239	665	531	821
30 to 39	238	586	474	756	30 to 39	295	734	591	950
40 to 49	330	676	511	867	40 to 49	414	847	640	1084
50 to 54	449	927	609	1028	50 to 54	561	1156	759	1282
55 to 59	558	1158	711	1259	55 to 59	699	1445	886	1574
60 to 64	724	1452	877	1580	60 to 64	907	1810	1097	1974
65+	895	1996	1049	2057	65+	1117	2492	1311	2568
65+**	427	1529	581	1589	65+**	535	1910	729	1986
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	243	662	525	819	0 to 29	279	763	610	943
30 to 39	295	729	589	944	30 to 39	335	839	678	1085
40 to 49	411	842	639	1080	40 to 49	474	971	735	1243
50 to 54	562	1156	760	1279	50 to 54	644	1326	873	1472
55 to 59	696	1439	887	1568	55 to 59	800	1654	1017	1805
60 to 64	905	1804	1094	1969	60 to 64	1042	2076	1259	2263
65+	1114	2486	1304	2561	65+	1284	2862	1503	2948
65+**	537	1909	728	1985	65+**	618	2195	837	2281
Shield Savings(SM) 2000/4000*									
0 to 29	283	784	625	971					
30 to 39	352	865	699	1117					
40 to 49	487	998	755	1282					
50 to 54	664	1369	899	1519					
55 to 59	826	1710	1051	1860					
60 to 64	1070	2145	1295	2335					
65+	1323	2949	1549	3038					
65+**	631	2257	858	2346					

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Region VII Specialty Benefits¹ and Optional Products

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family		Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>					<u>SPECIALTY BENEFITS</u>				
DENTAL PPO PLANS					VISION PLANS: Blue Shield of California				
Smile(SM) Basic	27.00	54.00	69.00	93.00	Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Smile(SM) Value	36.00	71.00	91.00	107.00	Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Smile(SM)	43.00	86.00	109.00	127.00	Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Smile(SM) Basic Vol.	47.00	94.00	119.00	160.00	Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40
Smile(SM) Plus	47.00	94.00	119.00	139.00	Sold with Blue Shield of California medical plans.				
Smile(SM) Deluxe	50.00	100.00	127.00	169.00	VISION PLANS: Blue Shield of California Life & Health Insurance Company (Blue Shield Life)				
Smile(SM) Dlx 2000	52.00	105.00	132.00	177.00	Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Smile(SM) Plus Gold	54.00	109.00	137.00	184.00	Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Smile(SM) Dlx Pls2000	60.00	119.00	150.00	202.00	Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Smile(SM) Deluxe Gold	66.00	132.00	166.00	223.00	Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40
DENTAL HMO PLANS					Sold with Blue Shield Life medical plans.				
HMO Basic	12.00	25.00	31.00	39.00	Vision Standard 0/25/100	9.00	17.00	16.10	22.40
HMO Plus	15.00	31.00	37.00	47.00	Vision Standard 0/15/120	10.70	20.40	19.30	26.80
HMO Voluntary	18.00	35.00	41.00	53.00	Vision Standard 0/25/130	11.10	21.10	20.00	27.80
HMO Deluxe	21.00	41.00	48.00	62.00	Vision Standard 0/0/130	12.50	24.10	21.20	30.80
<u>OPTIONAL PRODUCTS</u>					Vision Std Vol. 0/25/120				
INFERTILITY**					Vision Plus 0/25/100				
Access+ HMO® & POS	16	28	20	40	Vision Plus 0/15/120	11.80	22.40	21.20	29.40
All Other plans	21	38	28	53	Vision Plus 0/25/130	12.20	23.20	21.90	30.50
INPATIENT SUBSTANCE ABUSE**					Vision Plus 0/0/130				
All Plans	5	7	7	10	Vision Deluxe 0/25/100	11.00	20.90	19.80	27.50
OPTIONAL BENEFITS					Vision Deluxe 0/15/120				
Chiropractic*	5	8	8	13	Vision Deluxe 0/25/130	13.90	26.50	25.10	34.90
Chiro & Acupuncture*	6	10	12	17	Vision Deluxe 0/0/130	15.70	29.00	25.90	39.20

LIFE INSURANCE RATES

See page 2.

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

*The Chiropractic and Chiropractic and Acupuncture options are applicable to HMO/POS only. (Chiropractic and Acupuncture are covered benefits in many of the PPO and Shield Savings plans.) Rates/Premium shown are for employees with HMO/POS plans.

**Cannot be purchased without a medical plan. Blue Shield of California Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California. Blue Shield of California Life & Health Insurance Company Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California Life & Health Insurance Company. All dental coverage is underwritten by Blue Shield of California.

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¹Effective 4/1/09, groups that purchase or add two new specialty products will experience a 5% savings on specialty premium; groups that purchase or add three new specialty products will experience a 10% savings on specialty premium. Rate savings through Blue Shield's Bundle for Savings program are passed on due to increased Blue Shield efficiencies from administering medical and multiple specialty benefits plans on a group's behalf. For complete program information please go to blueshieldca.com.

Region VIII Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	209	504	494	762	0 to 29	257	618	607	940
30 to 39	243	533	532	833	30 to 39	299	656	654	1023
40 to 49	292	660	542	898	40 to 49	358	811	666	1105
50 to 54	371	765	577	1033	50 to 54	455	941	709	1269
55 to 59	486	1021	686	1179	55 to 59	594	1248	841	1448
60 to 64	631	1200	830	1420	60 to 64	771	1470	1018	1744
65+	833	1656	1062	1935	65+	1022	2031	1303	2373
65+**	467	1290	695	1568	65+**	575	1584	855	1926
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	221	533	523	811	0 to 29	278	671	658	1020
30 to 39	259	566	562	882	30 to 39	325	711	709	1109
40 to 49	306	698	576	953	40 to 49	387	879	724	1200
50 to 54	393	812	610	1094	50 to 54	495	1023	767	1381
55 to 59	513	1078	725	1247	55 to 59	645	1354	914	1572
60 to 64	665	1270	878	1505	60 to 64	837	1598	1103	1893
65+	882	1754	1123	2047	65+	1108	2205	1413	2577
65+**	496	1368	738	1662	65+**	623	1720	928	2092
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	234	561	549	852	0 to 29	299	719	702	1090
30 to 39	270	594	593	924	30 to 39	347	762	758	1184
40 to 49	323	734	604	1004	40 to 49	418	942	774	1283
50 to 54	414	853	641	1152	50 to 54	532	1092	822	1476
55 to 59	539	1133	762	1313	55 to 59	691	1451	978	1683
60 to 64	699	1333	921	1584	60 to 64	896	1708	1180	2029
65+	924	1845	1180	2153	65+	1184	2363	1512	2757
65+**	523	1444	780	1753	65+**	667	1846	996	2241
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	238	568	558	862	0 to 29	337	806	791	1223
30 to 39	274	602	599	938	30 to 39	388	855	851	1332
40 to 49	327	743	613	1017	40 to 49	466	1054	870	1440
50 to 54	419	863	649	1166	50 to 54	596	1225	922	1656
55 to 59	546	1149	772	1328	55 to 59	776	1629	1096	1886
60 to 64	709	1352	935	1604	60 to 64	1006	1919	1329	2277
65+	938	1867	1197	2181	65+	1332	2654	1699	3097
65+**	528	1457	787	1771	65+**	748	2070	1115	2513

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VIII Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	207	494	484	749
30 to 39	238	523	522	814
40 to 49	285	647	531	882
50 to 54	365	750	565	1013
55 to 59	475	997	671	1155
60 to 64	616	1173	810	1395
65+	814	1624	1040	1894
65+**	460	1270	686	1540
Local Access+ HMO® Plan 20 Value***				
0 to 29	209	499	492	759
30 to 39	241	530	529	826
40 to 49	289	654	539	893
50 to 54	369	760	572	1026
55 to 59	479	1009	679	1170
60 to 64	623	1190	821	1411
65+	826	1645	1053	1919
65+**	464	1283	692	1557
Added Advantage POS(SM) Plan*				
0 to 29	317	758	747	1152
30 to 39	363	809	800	1257
40 to 49	439	996	819	1357
50 to 54	561	1155	870	1559
55 to 59	730	1535	1034	1777
60 to 64	946	1807	1250	2145
65+	1257	2501	1602	2918
65+**	707	1951	1053	2368

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VIII Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	109	303	243	374	0 to 29	188	514	413	636
30 to 39	135	333	270	430	30 to 39	233	564	456	732
40 to 49	189	386	290	493	40 to 49	321	656	497	836
50 to 54	255	528	344	585	50 to 54	437	897	589	999
55 to 59	316	659	404	715	55 to 59	540	1120	691	1219
60 to 64	414	822	498	899	60 to 64	707	1406	853	1531
65+	510	1133	594	1166	65+	866	1933	1014	1989
65+**	245	868	329	901	65+**	420	1486	567	1543
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	127	350	279	431	0 to 29	203	551	442	682
30 to 39	156	384	310	496	30 to 39	247	610	492	786
40 to 49	216	444	335	567	40 to 49	345	705	532	900
50 to 54	295	609	398	674	50 to 54	468	961	630	1066
55 to 59	365	759	467	824	55 to 59	580	1201	736	1305
60 to 64	477	949	575	1035	60 to 64	756	1503	912	1641
65+	587	1305	685	1345	65+	927	2070	1085	2132
65+**	282	1000	380	1040	65+**	448	1590	605	1652
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	165	456	368	565	0 to 29	248	678	543	838
30 to 39	204	502	404	649	30 to 39	301	747	599	963
40 to 49	285	579	440	743	40 to 49	423	861	649	1104
50 to 54	387	795	522	883	50 to 54	572	1178	773	1304
55 to 59	481	993	612	1080	55 to 59	711	1469	905	1601
60 to 64	625	1244	756	1359	60 to 64	924	1845	1117	2008
65+	769	1711	898	1762	65+	1138	2537	1333	2614
65+**	373	1315	502	1366	65+**	549	1948	745	2025
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	189	514	413	637	0 to 29	259	711	569	879
30 to 39	232	565	456	733	30 to 39	320	784	634	1013
40 to 49	320	654	496	837	40 to 49	443	907	687	1160
50 to 54	435	896	588	994	50 to 54	602	1240	816	1373
55 to 59	543	1120	689	1221	55 to 59	750	1548	954	1687
60 to 64	702	1404	851	1530	60 to 64	974	1943	1176	2116
65+	866	1928	1010	1989	65+	1198	2670	1401	2752
65+**	418	1480	562	1540	65+**	574	2045	776	2127

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

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1The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region VIII Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	287	776	618	956	0 to 29	129	351	280	432
30 to 39	347	851	689	1100	30 to 39	158	385	309	496
40 to 49	480	984	743	1258	40 to 49	216	443	335	571
50 to 54	656	1345	883	1489	50 to 54	297	610	397	677
55 to 59	811	1677	1032	1831	55 to 59	368	759	468	827
60 to 64	1059	2106	1277	2298	60 to 64	477	955	579	1039
65+	1298	2895	1521	2982	65+	587	1311	687	1350
65+**	623	2220	846	2307	65+**	284	1008	384	1047
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	325	893	713	1102	0 to 29	139	378	301	465
30 to 39	396	984	796	1269	30 to 39	168	414	333	537
40 to 49	558	1137	857	1455	40 to 49	234	479	363	611
50 to 54	754	1554	1022	1721	50 to 54	320	655	430	726
55 to 59	937	1939	1193	2113	55 to 59	395	816	503	892
60 to 64	1218	2432	1470	2651	60 to 64	514	1024	619	1118
65+	1503	3347	1758	3451	65+	634	1410	740	1452
65+**	722	2566	978	2671	65+**	306	1081	412	1124
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	361	990	790	1223	0 to 29	144	392	314	483
30 to 39	439	1089	881	1405	30 to 39	177	430	345	555
40 to 49	614	1258	948	1609	40 to 49	242	495	375	638
50 to 54	835	1719	1128	1906	50 to 54	332	681	444	756
55 to 59	1037	2144	1320	2334	55 to 59	411	848	522	924
60 to 64	1350	2690	1628	2934	60 to 64	532	1068	647	1161
65+	1659	3701	1941	3812	65+	657	1465	768	1509
65+**	799	2841	1080	2952	65+**	317	1125	429	1170
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	431	1170	936	1446	0 to 29	145	397	317	491
30 to 39	521	1289	1041	1667	30 to 39	178	439	354	567
40 to 49	729	1490	1125	1908	40 to 49	247	507	380	648
50 to 54	992	2038	1337	2259	50 to 54	336	694	455	768
55 to 59	1229	2543	1562	2767	55 to 59	417	866	532	942
60 to 64	1602	3190	1929	3478	60 to 64	544	1086	655	1183
65+	1970	4388	2304	4520	65+	671	1490	783	1534
65+**	945	3364	1279	3496	65+**	324	1143	436	1187

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region VIII Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	170	460	367	566	0 to 29	266	732	585	904
30 to 39	205	504	406	654	30 to 39	327	809	652	1041
40 to 49	286	584	442	744	40 to 49	455	929	702	1192
50 to 54	389	797	523	884	50 to 54	621	1276	839	1413
55 to 59	480	994	612	1087	55 to 59	769	1592	981	1731
60 to 64	626	1247	754	1362	60 to 64	1003	1998	1208	2178
65+	772	1717	901	1769	65+	1233	2742	1442	2827
65+**	372	1317	502	1369	65+**	594	2102	802	2187
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	167	459	368	567	0 to 29	210	575	458	708
30 to 39	206	507	409	654	30 to 39	256	631	508	817
40 to 49	286	584	441	748	40 to 49	358	731	550	936
50 to 54	390	800	527	888	50 to 54	485	999	655	1106
55 to 59	483	999	616	1087	55 to 59	604	1246	765	1358
60 to 64	630	1254	759	1367	60 to 64	785	1562	945	1702
65+	774	1721	905	1774	65+	966	2152	1128	2216
65+**	372	1319	503	1372	65+**	461	1647	623	1711
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	210	573	458	706	0 to 29	242	658	525	813
30 to 39	256	630	509	816	30 to 39	294	726	587	936
40 to 49	358	729	549	934	40 to 49	411	837	630	1074
50 to 54	484	997	653	1103	50 to 54	557	1145	751	1270
55 to 59	598	1243	763	1353	55 to 59	691	1430	880	1557
60 to 64	782	1557	945	1702	60 to 64	900	1791	1084	1956
65+	962	2149	1128	2210	65+	1108	2465	1296	2543
65+**	462	1649	629	1710	65+**	532	1889	720	1967
Shield Savings(SM) 2000/4000*									
0 to 29	246	679	543	838					
30 to 39	304	749	604	965					
40 to 49	422	862	651	1105					
50 to 54	576	1181	778	1311					
55 to 59	713	1476	910	1605					
60 to 64	929	1852	1121	2018					
65+	1143	2542	1337	2620					
65+**	549	1948	743	2026					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region VIII Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	220	532	521	804	0 to 29	271	652	640	992
30 to 39	256	562	561	879	30 to 39	315	692	690	1079
40 to 49	308	696	572	947	40 to 49	377	856	702	1166
50 to 54	391	807	609	1090	50 to 54	480	993	748	1339
55 to 59	512	1077	724	1244	55 to 59	626	1317	887	1528
60 to 64	666	1266	876	1498	60 to 64	813	1551	1074	1840
65+	879	1748	1120	2042	65+	1078	2143	1375	2504
65+**	492	1361	733	1655	65+**	606	1671	903	2032
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	233	562	552	856	0 to 29	293	708	694	1076
30 to 39	273	597	593	930	30 to 39	343	751	748	1170
40 to 49	323	736	608	1005	40 to 49	409	927	764	1266
50 to 54	414	857	643	1154	50 to 54	522	1079	809	1457
55 to 59	541	1137	765	1316	55 to 59	680	1429	964	1659
60 to 64	701	1340	926	1588	60 to 64	883	1686	1164	1998
65+	930	1851	1185	2160	65+	1169	2328	1492	2720
65+**	523	1444	778	1754	65+**	657	1815	979	2208
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	247	592	580	899	0 to 29	315	758	740	1150
30 to 39	285	627	625	975	30 to 39	366	804	800	1249
40 to 49	340	774	637	1059	40 to 49	441	994	817	1354
50 to 54	437	900	676	1216	50 to 54	561	1152	867	1557
55 to 59	568	1195	804	1385	55 to 59	729	1531	1032	1776
60 to 64	737	1407	972	1671	60 to 64	945	1802	1245	2141
65+	975	1947	1245	2272	65+	1249	2494	1596	2910
65+**	552	1524	823	1850	65+**	704	1948	1051	2365
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	251	599	588	909	0 to 29	355	850	834	1290
30 to 39	289	635	632	990	30 to 39	409	903	898	1406
40 to 49	345	784	647	1073	40 to 49	491	1112	918	1519
50 to 54	442	910	685	1230	50 to 54	629	1293	973	1747
55 to 59	576	1212	814	1401	55 to 59	819	1720	1156	1990
60 to 64	748	1427	986	1693	60 to 64	1061	2025	1402	2403
65+	990	1970	1264	2302	65+	1406	2801	1793	3269
65+**	557	1537	830	1869	65+**	789	2184	1176	2652

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VIII Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	218	521	510	790
30 to 39	251	552	550	859
40 to 49	300	682	561	931
50 to 54	385	791	596	1069
55 to 59	501	1052	708	1219
60 to 64	650	1238	855	1472
65+	859	1714	1097	1999
65+**	485	1340	724	1625
Local Access+ HMO® Plan 20 Value***				
0 to 29	220	526	519	801
30 to 39	254	559	558	871
40 to 49	305	690	568	942
50 to 54	389	802	603	1082
55 to 59	505	1065	716	1234
60 to 64	657	1256	866	1489
65+	871	1736	1112	2025
65+**	489	1354	730	1644
Added Advantage POS(SM) Plan*				
0 to 29	334	800	788	1216
30 to 39	383	853	844	1326
40 to 49	463	1051	864	1432
50 to 54	592	1219	918	1645
55 to 59	770	1620	1091	1875
60 to 64	998	1907	1319	2264
65+	1326	2639	1691	3080
65+**	746	2059	1111	2499

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Region VIII Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	115	319	256	394	0 to 29	198	542	435	671
30 to 39	143	352	285	453	30 to 39	245	595	481	772
40 to 49	200	407	306	520	40 to 49	338	692	524	882
50 to 54	269	557	363	617	50 to 54	461	946	621	1054
55 to 59	333	695	426	754	55 to 59	570	1182	729	1286
60 to 64	436	867	525	948	60 to 64	746	1484	900	1616
65+	538	1195	626	1230	65+	914	2040	1070	2100
65+**	258	916	347	951	65+**	443	1568	599	1628
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	134	369	295	454	0 to 29	214	581	466	719
30 to 39	164	405	327	523	30 to 39	260	643	519	829
40 to 49	228	468	353	599	40 to 49	364	744	561	949
50 to 54	311	642	420	711	50 to 54	493	1014	665	1125
55 to 59	385	801	492	869	55 to 59	612	1267	776	1377
60 to 64	503	1001	606	1093	60 to 64	797	1587	962	1732
65+	619	1378	723	1419	65+	979	2184	1145	2250
65+**	297	1055	401	1097	65+**	472	1678	638	1743
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	174	481	388	596	0 to 29	261	715	573	884
30 to 39	215	529	426	685	30 to 39	317	789	632	1016
40 to 49	300	611	464	784	40 to 49	446	908	685	1165
50 to 54	408	839	550	932	50 to 54	603	1243	815	1376
55 to 59	507	1048	646	1140	55 to 59	750	1550	955	1689
60 to 64	659	1313	797	1435	60 to 64	975	1947	1179	2119
65+	811	1806	947	1859	65+	1201	2677	1407	2759
65+**	393	1388	529	1441	65+**	580	2056	786	2138
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	200	542	435	672	0 to 29	273	751	600	927
30 to 39	244	596	481	773	30 to 39	337	827	669	1069
40 to 49	337	690	523	883	40 to 49	467	957	725	1224
50 to 54	459	945	620	1049	50 to 54	635	1308	861	1449
55 to 59	573	1182	727	1288	55 to 59	791	1633	1006	1780
60 to 64	741	1481	898	1615	60 to 64	1028	2050	1241	2233
65+	914	2035	1066	2099	65+	1264	2818	1478	2904
65+**	441	1562	593	1625	65+**	605	2158	819	2245

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Region VIII Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	302	819	652	1009	0 to 29	136	370	295	456
30 to 39	366	898	727	1161	30 to 39	166	406	326	523
40 to 49	506	1038	784	1327	40 to 49	228	467	353	602
50 to 54	692	1419	932	1571	50 to 54	313	643	419	714
55 to 59	856	1770	1089	1932	55 to 59	388	801	493	872
60 to 64	1117	2222	1347	2425	60 to 64	503	1008	611	1096
65+	1370	3055	1606	3147	65+	619	1383	725	1425
65+**	657	2343	893	2435	65+**	299	1063	405	1105
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	343	942	752	1163	0 to 29	146	399	317	490
30 to 39	418	1038	840	1340	30 to 39	177	437	352	566
40 to 49	589	1200	904	1535	40 to 49	247	505	383	644
50 to 54	795	1640	1078	1816	50 to 54	337	691	453	766
55 to 59	989	2046	1259	2230	55 to 59	416	861	530	941
60 to 64	1285	2567	1551	2798	60 to 64	542	1080	653	1180
65+	1586	3532	1855	3642	65+	669	1488	781	1532
65+**	762	2708	1032	2819	65+**	322	1141	434	1186
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	381	1044	833	1290	0 to 29	152	413	331	509
30 to 39	463	1150	929	1483	30 to 39	186	453	364	585
40 to 49	648	1327	1000	1698	40 to 49	255	523	395	673
50 to 54	881	1814	1190	2011	50 to 54	350	718	468	798
55 to 59	1094	2263	1393	2463	55 to 59	433	895	551	975
60 to 64	1424	2839	1718	3096	60 to 64	561	1127	682	1225
65+	1751	3906	2048	4023	65+	693	1546	810	1592
65+**	843	2998	1140	3115	65+**	334	1188	452	1234
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	454	1235	988	1526	0 to 29	153	419	334	518
30 to 39	549	1360	1098	1759	30 to 39	187	463	373	598
40 to 49	769	1572	1187	2014	40 to 49	260	535	401	683
50 to 54	1047	2151	1411	2384	50 to 54	354	732	480	810
55 to 59	1297	2684	1648	2920	55 to 59	440	914	561	994
60 to 64	1691	3367	2036	3671	60 to 64	574	1146	691	1248
65+	2079	4631	2431	4771	65+	708	1572	827	1619
65+**	998	3550	1350	3690	65+**	341	1206	460	1252

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Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	179	485	387	597	0 to 29	280	772	618	954
30 to 39	216	532	428	690	30 to 39	345	853	688	1098
40 to 49	301	616	466	785	40 to 49	480	980	741	1258
50 to 54	410	841	552	933	50 to 54	655	1346	885	1492
55 to 59	506	1049	646	1147	55 to 59	811	1680	1035	1827
60 to 64	660	1316	795	1437	60 to 64	1058	2108	1275	2298
65+	814	1812	951	1867	65+	1302	2894	1522	2984
65+**	392	1390	529	1445	65+**	626	2218	846	2309
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	176	485	388	599	0 to 29	221	606	483	747
30 to 39	217	535	431	690	30 to 39	270	666	536	862
40 to 49	301	616	465	789	40 to 49	377	771	580	987
50 to 54	411	844	556	937	50 to 54	511	1054	691	1167
55 to 59	509	1055	650	1147	55 to 59	637	1315	808	1433
60 to 64	664	1323	801	1442	60 to 64	828	1648	998	1796
65+	817	1816	955	1872	65+	1019	2271	1190	2339
65+**	392	1392	530	1448	65+**	486	1739	657	1806
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	221	604	483	745	0 to 29	255	694	554	858
30 to 39	270	665	537	861	30 to 39	310	766	619	988
40 to 49	377	770	580	985	40 to 49	433	884	665	1133
50 to 54	510	1052	689	1164	50 to 54	587	1208	792	1340
55 to 59	631	1312	805	1428	55 to 59	729	1509	928	1643
60 to 64	825	1644	998	1796	60 to 64	949	1891	1144	2064
65+	1015	2268	1190	2332	65+	1169	2601	1368	2684
65+**	487	1740	663	1805	65+**	561	1993	760	2076
Shield Savings(SM) 2000/4000*									
0 to 29	259	716	573	884					
30 to 39	320	790	637	1018					
40 to 49	445	909	687	1166					
50 to 54	607	1246	821	1383					
55 to 59	752	1557	960	1694					
60 to 64	980	1954	1183	2130					
65+	1207	2683	1411	2765					
65+**	580	2056	784	2138					

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Region VIII Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	232	560	548	846	0 to 29	285	686	674	1044
30 to 39	269	592	591	925	30 to 39	332	728	726	1136
40 to 49	324	733	602	997	40 to 49	397	901	739	1227
50 to 54	412	849	641	1147	50 to 54	505	1045	787	1409
55 to 59	539	1134	762	1309	55 to 59	659	1386	934	1608
60 to 64	701	1333	922	1577	60 to 64	856	1633	1131	1937
65+	925	1840	1179	2149	65+	1135	2256	1447	2636
65+**	518	1433	772	1742	65+**	638	1759	950	2139
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	245	592	581	901	0 to 29	308	745	731	1133
30 to 39	287	628	624	979	30 to 39	361	790	787	1232
40 to 49	340	775	640	1058	40 to 49	430	976	804	1333
50 to 54	436	902	677	1215	50 to 54	549	1136	852	1534
55 to 59	569	1197	805	1385	55 to 59	716	1504	1015	1746
60 to 64	738	1411	975	1672	60 to 64	929	1775	1225	2103
65+	979	1948	1247	2274	65+	1231	2450	1570	2863
65+**	551	1520	819	1846	65+**	692	1911	1031	2324
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	260	623	610	946	0 to 29	332	798	779	1211
30 to 39	300	660	658	1026	30 to 39	385	846	842	1315
40 to 49	358	815	671	1115	40 to 49	464	1046	860	1425
50 to 54	460	947	712	1280	50 to 54	591	1213	913	1639
55 to 59	598	1258	846	1458	55 to 59	767	1612	1086	1869
60 to 64	776	1481	1023	1759	60 to 64	995	1897	1311	2254
65+	1026	2049	1311	2392	65+	1315	2625	1680	3063
65+**	581	1604	866	1947	65+**	741	2051	1106	2489
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	264	631	619	957	0 to 29	374	895	878	1358
30 to 39	304	668	665	1042	30 to 39	431	950	945	1480
40 to 49	363	825	681	1129	40 to 49	517	1171	966	1599
50 to 54	465	958	721	1295	50 to 54	662	1361	1024	1839
55 to 59	606	1276	857	1475	55 to 59	862	1810	1217	2095
60 to 64	787	1502	1038	1782	60 to 64	1117	2132	1476	2529
65+	1042	2074	1330	2423	65+	1480	2948	1887	3441
65+**	586	1618	874	1967	65+**	831	2299	1238	2792

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Local Access+ HMO® Plan 30***				
0 to 29	229	548	537	832
30 to 39	264	581	579	904
40 to 49	316	718	590	980
50 to 54	405	833	627	1125
55 to 59	527	1107	745	1283
60 to 64	684	1303	900	1549
65+	904	1804	1155	2104
65+**	511	1411	762	1711
Local Access+ HMO® Plan 20 Value***				
0 to 29	232	554	546	843
30 to 39	267	588	587	917
40 to 49	321	726	598	992
50 to 54	409	844	635	1139
55 to 59	532	1121	754	1299
60 to 64	692	1322	912	1567
65+	917	1827	1170	2132
65+**	515	1425	768	1730
Added Advantage POS(SM) Plan*				
0 to 29	352	842	829	1280
30 to 39	403	898	888	1396
40 to 49	487	1106	909	1507
50 to 54	623	1283	966	1732
55 to 59	811	1705	1148	1974
60 to 64	1051	2007	1388	2383
65+	1396	2778	1780	3242
65+**	785	2167	1169	2631

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Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	121	336	269	415	0 to 29	208	571	458	706
30 to 39	150	370	300	477	30 to 39	258	626	506	813
40 to 49	210	428	322	547	40 to 49	356	728	552	928
50 to 54	283	586	382	649	50 to 54	485	996	654	1109
55 to 59	351	732	448	794	55 to 59	600	1244	767	1354
60 to 64	459	913	553	998	60 to 64	785	1562	947	1701
65+	566	1258	659	1295	65+	962	2147	1126	2210
65+**	272	964	365	1001	65+**	466	1651	630	1714
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	141	388	310	478	0 to 29	225	612	491	757
30 to 39	173	426	344	551	30 to 39	274	677	546	873
40 to 49	240	493	372	630	40 to 49	383	783	591	999
50 to 54	327	676	442	748	50 to 54	519	1067	700	1184
55 to 59	405	843	518	915	55 to 59	644	1334	817	1449
60 to 64	529	1054	638	1150	60 to 64	839	1670	1013	1823
65+	652	1450	761	1494	65+	1030	2299	1205	2368
65+**	313	1111	422	1155	65+**	497	1766	672	1835
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	183	506	408	627	0 to 29	275	753	603	931
30 to 39	226	557	448	721	30 to 39	334	830	665	1069
40 to 49	316	643	488	825	40 to 49	469	956	721	1226
50 to 54	429	883	579	981	50 to 54	635	1308	858	1448
55 to 59	534	1103	680	1200	55 to 59	789	1632	1005	1778
60 to 64	694	1382	839	1510	60 to 64	1026	2049	1241	2231
65+	854	1901	997	1957	65+	1264	2818	1481	2904
65+**	414	1461	557	1517	65+**	610	2164	827	2250
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	210	571	458	707	0 to 29	287	790	632	976
30 to 39	257	627	506	814	30 to 39	355	871	704	1125
40 to 49	355	726	551	929	40 to 49	492	1007	763	1288
50 to 54	483	995	653	1104	50 to 54	668	1377	906	1525
55 to 59	603	1244	765	1356	55 to 59	833	1719	1059	1874
60 to 64	780	1559	945	1700	60 to 64	1082	2158	1306	2351
65+	962	2142	1122	2209	65+	1331	2966	1556	3057
65+**	464	1644	624	1711	65+**	637	2272	862	2363

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Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	318	862	686	1062	0 to 29	143	389	311	480
30 to 39	385	945	765	1222	30 to 39	175	427	343	551
40 to 49	533	1093	825	1397	40 to 49	240	492	372	634
50 to 54	728	1494	981	1654	50 to 54	329	677	441	752
55 to 59	901	1863	1146	2034	55 to 59	408	843	519	918
60 to 64	1176	2339	1418	2553	60 to 64	529	1061	643	1154
65+	1442	3216	1690	3313	65+	652	1456	763	1500
65+**	692	2466	940	2563	65+**	315	1119	426	1163
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	361	992	792	1224	0 to 29	154	420	334	516
30 to 39	440	1093	884	1410	30 to 39	186	460	370	596
40 to 49	620	1263	952	1616	40 to 49	260	532	403	678
50 to 54	837	1726	1135	1912	50 to 54	355	727	477	806
55 to 59	1041	2154	1325	2347	55 to 59	438	906	558	991
60 to 64	1353	2702	1633	2945	60 to 64	571	1137	687	1242
65+	1669	3718	1953	3834	65+	704	1566	822	1613
65+**	802	2851	1086	2967	65+**	339	1201	457	1248
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	401	1099	877	1358	0 to 29	160	435	348	536
30 to 39	487	1210	978	1561	30 to 39	196	477	383	616
40 to 49	682	1397	1053	1787	40 to 49	268	550	416	708
50 to 54	927	1909	1253	2117	50 to 54	368	756	493	840
55 to 59	1152	2382	1466	2593	55 to 59	456	942	580	1026
60 to 64	1499	2988	1808	3259	60 to 64	591	1186	718	1289
65+	1843	4112	2156	4235	65+	729	1627	853	1676
65+**	887	3156	1200	3279	65+**	352	1250	476	1299
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	478	1300	1040	1606	0 to 29	161	441	352	545
30 to 39	578	1432	1156	1852	30 to 39	197	487	393	629
40 to 49	809	1655	1249	2120	40 to 49	274	563	422	719
50 to 54	1102	2264	1485	2509	50 to 54	373	771	505	853
55 to 59	1365	2825	1735	3074	55 to 59	463	962	591	1046
60 to 64	1780	3544	2143	3864	60 to 64	604	1206	727	1314
65+	2188	4875	2559	5022	65+	745	1655	870	1704
65+**	1050	3737	1421	3884	65+**	359	1269	484	1318

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region VIII Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	188	511	407	628	0 to 29	295	813	650	1004
30 to 39	227	560	451	726	30 to 39	363	898	724	1156
40 to 49	317	648	491	826	40 to 49	505	1032	780	1324
50 to 54	432	885	581	982	50 to 54	689	1417	932	1570
55 to 59	533	1104	680	1207	55 to 59	854	1768	1089	1923
60 to 64	695	1385	837	1513	60 to 64	1114	2219	1342	2419
65+	857	1907	1001	1965	65+	1370	3046	1602	3141
65+**	413	1463	557	1521	65+**	659	2335	891	2430
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	185	510	408	630	0 to 29	233	638	508	786
30 to 39	228	563	454	726	30 to 39	284	701	564	907
40 to 49	317	648	489	831	40 to 49	397	812	611	1039
50 to 54	433	888	585	986	50 to 54	538	1109	727	1228
55 to 59	536	1110	684	1207	55 to 59	671	1384	850	1508
60 to 64	699	1393	843	1518	60 to 64	872	1735	1050	1891
65+	860	1912	1005	1971	65+	1073	2391	1253	2462
65+**	413	1465	558	1524	65+**	512	1830	692	1901
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	233	636	508	784	0 to 29	268	731	583	903
30 to 39	284	700	565	906	30 to 39	326	806	652	1040
40 to 49	397	810	610	1037	40 to 49	456	930	700	1193
50 to 54	537	1107	725	1225	50 to 54	618	1272	834	1411
55 to 59	664	1381	847	1503	55 to 59	767	1588	977	1729
60 to 64	868	1730	1050	1891	60 to 64	999	1990	1204	2173
65+	1068	2387	1253	2455	65+	1231	2738	1440	2825
65+**	513	1832	698	1900	65+**	591	2098	800	2185
Shield Savings(SM) 2000/4000*									
0 to 29	273	754	603	931					
30 to 39	337	832	671	1072					
40 to 49	468	957	723	1227					
50 to 54	639	1312	864	1456					
55 to 59	792	1639	1011	1783					
60 to 64	1032	2057	1245	2242					
65+	1270	2824	1485	2911					
65+**	610	2164	825	2251					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Region VIII Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	244	588	575	888	0 to 29	299	720	708	1096
30 to 39	282	622	621	971	30 to 39	349	764	762	1193
40 to 49	340	770	632	1047	40 to 49	417	946	776	1288
50 to 54	433	891	673	1204	50 to 54	530	1097	826	1479
55 to 59	566	1191	800	1374	55 to 59	692	1455	981	1688
60 to 64	736	1400	968	1656	60 to 64	899	1715	1188	2034
65+	971	1932	1238	2256	65+	1192	2369	1519	2768
65+**	544	1505	811	1829	65+**	670	1847	998	2246
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	257	622	610	946	0 to 29	323	782	768	1190
30 to 39	301	659	655	1028	30 to 39	379	830	826	1294
40 to 49	357	814	672	1111	40 to 49	452	1025	844	1400
50 to 54	458	947	711	1276	50 to 54	576	1193	895	1611
55 to 59	597	1257	845	1454	55 to 59	752	1579	1066	1833
60 to 64	775	1482	1024	1756	60 to 64	975	1864	1286	2208
65+	1028	2045	1309	2388	65+	1293	2573	1649	3006
65+**	579	1596	860	1938	65+**	727	2007	1083	2440
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	273	654	641	993	0 to 29	349	838	818	1272
30 to 39	315	693	691	1077	30 to 39	404	888	884	1381
40 to 49	376	856	705	1171	40 to 49	487	1098	903	1496
50 to 54	483	994	748	1344	50 to 54	621	1274	959	1721
55 to 59	628	1321	888	1531	55 to 59	805	1693	1140	1962
60 to 64	815	1555	1074	1847	60 to 64	1045	1992	1377	2367
65+	1077	2151	1377	2512	65+	1381	2756	1764	3216
65+**	610	1684	909	2044	65+**	778	2154	1161	2613
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	277	663	650	1005	0 to 29	393	940	922	1426
30 to 39	319	701	698	1094	30 to 39	453	998	992	1554
40 to 49	381	866	715	1185	40 to 49	543	1230	1014	1679
50 to 54	488	1006	757	1360	50 to 54	695	1429	1075	1931
55 to 59	636	1340	900	1549	55 to 59	905	1901	1278	2200
60 to 64	826	1577	1090	1871	60 to 64	1173	2239	1550	2655
65+	1094	2178	1397	2544	65+	1554	3095	1981	3613
65+**	615	1699	918	2065	65+**	873	2414	1300	2932

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Region VIII Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	240	575	564	874
30 to 39	277	610	608	949
40 to 49	332	754	620	1029
50 to 54	425	875	658	1181
55 to 59	553	1162	782	1347
60 to 64	718	1368	945	1626
65+	949	1894	1213	2209
65+**	537	1482	800	1797
Local Access+ HMO® Plan 20 Value***				
0 to 29	244	582	573	885
30 to 39	280	617	616	963
40 to 49	337	762	628	1042
50 to 54	429	886	667	1196
55 to 59	559	1177	792	1364
60 to 64	727	1388	958	1645
65+	963	1918	1229	2239
65+**	541	1496	806	1817
Added Advantage POS(SM) Plan*				
0 to 29	370	884	870	1344
30 to 39	423	943	932	1466
40 to 49	511	1161	954	1582
50 to 54	654	1347	1014	1819
55 to 59	852	1790	1205	2073
60 to 64	1104	2107	1457	2502
65+	1466	2917	1869	3404
65+**	824	2275	1227	2763

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

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Region VIII Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	127	353	282	436	0 to 29	218	600	481	741
30 to 39	158	389	315	501	30 to 39	271	657	531	854
40 to 49	221	449	338	574	40 to 49	374	764	580	974
50 to 54	297	615	401	681	50 to 54	509	1046	687	1164
55 to 59	369	769	470	834	55 to 59	630	1306	805	1422
60 to 64	482	959	581	1048	60 to 64	824	1640	994	1786
65+	594	1321	692	1360	65+	1010	2254	1182	2321
65+**	286	1012	383	1051	65+**	489	1734	662	1800
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	148	407	326	502	0 to 29	236	643	516	795
30 to 39	182	447	361	579	30 to 39	288	711	573	917
40 to 49	252	518	391	662	40 to 49	402	822	621	1049
50 to 54	343	710	464	785	50 to 54	545	1120	735	1243
55 to 59	425	885	544	961	55 to 59	676	1401	858	1521
60 to 64	555	1107	670	1208	60 to 64	881	1754	1064	1914
65+	685	1523	799	1569	65+	1082	2414	1265	2486
65+**	329	1167	443	1213	65+**	522	1854	706	1927
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	192	531	428	658	0 to 29	289	791	633	978
30 to 39	237	585	470	757	30 to 39	351	872	698	1122
40 to 49	332	675	512	866	40 to 49	492	1004	757	1287
50 to 54	450	927	608	1030	50 to 54	667	1373	901	1520
55 to 59	561	1158	714	1260	55 to 59	828	1714	1055	1867
60 to 64	729	1451	881	1586	60 to 64	1077	2151	1303	2343
65+	897	1996	1047	2055	65+	1327	2959	1555	3049
65+**	435	1534	585	1593	65+**	641	2272	868	2363
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	221	600	481	742	0 to 29	301	830	664	1025
30 to 39	270	658	531	855	30 to 39	373	915	739	1181
40 to 49	373	762	579	975	40 to 49	517	1057	801	1352
50 to 54	507	1045	686	1159	50 to 54	701	1446	951	1601
55 to 59	633	1306	803	1424	55 to 59	875	1805	1112	1968
60 to 64	819	1637	992	1785	60 to 64	1136	2266	1371	2469
65+	1010	2249	1178	2319	65+	1398	3114	1634	3210
65+**	487	1726	655	1797	65+**	669	2386	905	2481

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Region VIII Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	334	905	720	1115	0 to 29	150	408	327	504
30 to 39	404	992	803	1283	30 to 39	184	448	360	579
40 to 49	560	1148	866	1467	40 to 49	252	517	391	666
50 to 54	764	1569	1030	1737	50 to 54	345	711	463	790
55 to 59	946	1956	1203	2136	55 to 59	428	885	545	964
60 to 64	1235	2456	1489	2681	60 to 64	555	1114	675	1212
65+	1514	3377	1775	3479	65+	685	1529	801	1575
65+**	727	2589	987	2691	65+**	331	1175	447	1221
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	379	1042	832	1285	0 to 29	162	441	351	542
30 to 39	462	1148	928	1481	30 to 39	195	483	389	626
40 to 49	651	1326	1000	1697	40 to 49	273	559	423	712
50 to 54	879	1812	1192	2008	50 to 54	373	763	501	846
55 to 59	1093	2262	1391	2464	55 to 59	460	951	586	1041
60 to 64	1421	2837	1715	3092	60 to 64	600	1194	721	1304
65+	1752	3904	2051	4026	65+	739	1644	863	1694
65+**	842	2994	1140	3115	65+**	356	1261	480	1310
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	421	1154	921	1426	0 to 29	168	457	365	563
30 to 39	511	1271	1027	1639	30 to 39	206	501	402	647
40 to 49	716	1467	1106	1876	40 to 49	281	578	437	743
50 to 54	973	2004	1316	2223	50 to 54	386	794	518	882
55 to 59	1210	2501	1539	2723	55 to 59	479	989	609	1077
60 to 64	1574	3137	1898	3422	60 to 64	621	1245	754	1353
65+	1935	4318	2264	4447	65+	765	1708	896	1760
65+**	931	3314	1260	3443	65+**	370	1313	500	1364
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	502	1365	1092	1686	0 to 29	169	463	370	572
30 to 39	607	1504	1214	1945	30 to 39	207	511	413	660
40 to 49	849	1738	1311	2226	40 to 49	288	591	443	755
50 to 54	1157	2377	1559	2634	50 to 54	392	810	530	896
55 to 59	1433	2966	1822	3228	55 to 59	486	1010	621	1098
60 to 64	1869	3721	2250	4057	60 to 64	634	1266	763	1380
65+	2297	5119	2687	5273	65+	782	1738	914	1789
65+**	1103	3924	1492	4078	65+**	377	1332	508	1384

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Region VIII Risk Adjustment Factor 1.05

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Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	197	537	427	659	0 to 29	310	854	683	1054
30 to 39	238	588	474	762	30 to 39	381	943	760	1214
40 to 49	333	680	516	867	40 to 49	530	1084	819	1390
50 to 54	454	929	610	1031	50 to 54	723	1488	979	1649
55 to 59	560	1159	714	1267	55 to 59	897	1856	1143	2019
60 to 64	730	1454	879	1589	60 to 64	1170	2330	1409	2540
65+	900	2002	1051	2063	65+	1439	3198	1682	3298
65+**	434	1536	585	1597	65+**	692	2452	936	2552
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	194	536	428	662	0 to 29	245	670	533	825
30 to 39	239	591	477	762	30 to 39	298	736	592	952
40 to 49	333	680	513	873	40 to 49	417	853	642	1091
50 to 54	455	932	614	1035	50 to 54	565	1164	763	1289
55 to 59	563	1166	718	1267	55 to 59	705	1453	893	1583
60 to 64	734	1463	885	1594	60 to 64	916	1822	1103	1986
65+	903	2008	1055	2070	65+	1127	2511	1316	2585
65+**	434	1538	586	1600	65+**	538	1922	727	1996
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	245	668	533	823	0 to 29	281	768	612	948
30 to 39	298	735	593	951	30 to 39	342	846	685	1092
40 to 49	417	851	641	1089	40 to 49	479	977	735	1253
50 to 54	564	1162	761	1286	50 to 54	649	1336	876	1482
55 to 59	697	1450	889	1578	55 to 59	805	1667	1026	1815
60 to 64	911	1817	1103	1986	60 to 64	1049	2090	1264	2282
65+	1121	2506	1316	2578	65+	1293	2875	1512	2966
65+**	539	1924	733	1995	65+**	621	2203	840	2294
Shield Savings(SM) 2000/4000*									
0 to 29	287	792	633	978					
30 to 39	354	874	705	1126					
40 to 49	491	1005	759	1288					
50 to 54	671	1378	907	1529					
55 to 59	832	1721	1062	1872					
60 to 64	1084	2160	1307	2354					
65+	1334	2965	1559	3057					
65+**	641	2272	866	2364					

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Region VIII Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	255	616	602	930	0 to 29	313	754	741	1148
30 to 39	295	651	650	1017	30 to 39	365	800	798	1249
40 to 49	356	806	662	1096	40 to 49	436	991	812	1349
50 to 54	453	933	705	1261	50 to 54	555	1149	865	1549
55 to 59	592	1247	838	1439	55 to 59	724	1524	1027	1768
60 to 64	771	1466	1014	1734	60 to 64	941	1796	1244	2130
65+	1017	2024	1296	2363	65+	1248	2481	1591	2899
65+**	569	1576	849	1916	65+**	701	1934	1045	2352
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	269	651	639	991	0 to 29	338	819	804	1246
30 to 39	315	690	686	1076	30 to 39	397	869	865	1355
40 to 49	374	852	704	1163	40 to 49	473	1073	884	1466
50 to 54	479	992	744	1336	50 to 54	603	1249	937	1687
55 to 59	625	1316	885	1523	55 to 59	787	1654	1116	1920
60 to 64	811	1552	1072	1839	60 to 64	1021	1952	1347	2313
65+	1076	2142	1371	2501	65+	1354	2695	1727	3149
65+**	606	1672	900	2030	65+**	761	2102	1134	2556
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	286	685	671	1040	0 to 29	365	877	856	1332
30 to 39	330	726	723	1128	30 to 39	423	930	926	1446
40 to 49	393	896	738	1226	40 to 49	510	1150	946	1567
50 to 54	506	1041	783	1408	50 to 54	650	1334	1004	1802
55 to 59	657	1383	930	1603	55 to 59	843	1773	1194	2055
60 to 64	853	1629	1125	1934	60 to 64	1094	2086	1442	2479
65+	1128	2253	1442	2631	65+	1446	2887	1848	3369
65+**	639	1764	952	2141	65+**	815	2256	1216	2737
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	290	694	680	1052	0 to 29	411	984	965	1493
30 to 39	334	734	731	1146	30 to 39	474	1045	1039	1628
40 to 49	399	907	749	1241	40 to 49	568	1288	1062	1758
50 to 54	511	1053	793	1424	50 to 54	728	1497	1126	2022
55 to 59	666	1403	942	1622	55 to 59	948	1991	1338	2304
60 to 64	865	1652	1141	1960	60 to 64	1228	2345	1623	2781
65+	1146	2281	1463	2665	65+	1628	3242	2075	3785
65+**	644	1779	961	2163	65+**	914	2528	1361	3071

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VIII Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	251	602	590	915
30 to 39	290	639	636	994
40 to 49	347	789	649	1078
50 to 54	445	916	689	1237
55 to 59	579	1217	819	1411
60 to 64	752	1433	990	1703
65+	994	1984	1270	2314
65+**	562	1552	838	1882
Local Access+ HMO® Plan 20 Value***				
0 to 29	255	609	600	927
30 to 39	293	646	645	1008
40 to 49	353	798	657	1091
50 to 54	449	928	698	1252
55 to 59	585	1233	829	1428
60 to 64	761	1454	1003	1723
65+	1008	2009	1287	2345
65+**	566	1567	844	1903
Added Advantage POS(SM) Plan*				
0 to 29	387	926	911	1408
30 to 39	443	987	976	1535
40 to 49	535	1216	999	1657
50 to 54	685	1411	1062	1905
55 to 59	892	1875	1262	2171
60 to 64	1156	2207	1526	2621
65+	1535	3055	1958	3566
65+**	863	2383	1285	2894

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VIII Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	133	369	295	456	0 to 29	228	628	503	776
30 to 39	165	407	330	524	30 to 39	283	688	556	894
40 to 49	231	470	354	601	40 to 49	391	800	607	1020
50 to 54	311	644	420	713	50 to 54	533	1095	719	1219
55 to 59	386	805	492	873	55 to 59	660	1368	843	1489
60 to 64	504	1004	608	1097	60 to 64	863	1718	1041	1871
65+	622	1383	724	1424	65+	1058	2361	1238	2431
65+**	299	1060	401	1101	65+**	512	1816	693	1885
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	155	426	341	525	0 to 29	247	673	540	832
30 to 39	190	468	378	606	30 to 39	301	744	600	960
40 to 49	264	542	409	693	40 to 49	421	861	650	1098
50 to 54	359	743	486	822	50 to 54	570	1173	770	1302
55 to 59	445	927	569	1006	55 to 59	708	1467	898	1593
60 to 64	581	1159	701	1265	60 to 64	922	1837	1114	2005
65+	717	1595	837	1643	65+	1133	2528	1325	2604
65+**	344	1222	464	1270	65+**	546	1942	739	2018
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	201	556	448	689	0 to 29	302	828	663	1024
30 to 39	248	612	492	793	30 to 39	367	913	731	1175
40 to 49	347	707	536	907	40 to 49	515	1051	793	1348
50 to 54	471	971	636	1079	50 to 54	698	1438	943	1592
55 to 59	587	1213	748	1320	55 to 59	867	1795	1105	1955
60 to 64	763	1520	922	1661	60 to 64	1128	2253	1365	2454
65+	939	2091	1096	2152	65+	1390	3099	1629	3194
65+**	455	1607	612	1668	65+**	671	2380	909	2475
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	231	628	503	777	0 to 29	315	869	695	1073
30 to 39	282	689	556	895	30 to 39	390	958	774	1237
40 to 49	390	798	606	1021	40 to 49	541	1107	839	1416
50 to 54	531	1094	718	1214	50 to 54	734	1514	996	1677
55 to 59	663	1368	841	1491	55 to 59	916	1890	1164	2061
60 to 64	858	1714	1039	1870	60 to 64	1190	2373	1436	2586
65+	1058	2356	1234	2429	65+	1464	3262	1711	3362
65+**	510	1808	686	1882	65+**	700	2499	948	2599

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

1The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region VIII Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	349	948	754	1168	0 to 29	157	427	342	528
30 to 39	423	1039	841	1344	30 to 39	192	469	377	606
40 to 49	586	1202	907	1536	40 to 49	264	541	409	697
50 to 54	800	1643	1079	1819	50 to 54	361	744	485	827
55 to 59	991	2049	1260	2237	55 to 59	448	927	570	1009
60 to 64	1293	2572	1559	2808	60 to 64	581	1167	707	1269
65+	1586	3537	1859	3644	65+	717	1601	839	1650
65+**	761	2712	1034	2819	65+**	346	1230	468	1279
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	397	1091	871	1346	0 to 29	169	462	367	567
30 to 39	484	1202	972	1551	30 to 39	204	506	407	655
40 to 49	682	1389	1047	1777	40 to 49	286	585	443	745
50 to 54	920	1898	1248	2103	50 to 54	390	799	524	886
55 to 59	1145	2369	1457	2581	55 to 59	481	996	613	1090
60 to 64	1488	2972	1796	3239	60 to 64	628	1250	755	1366
65+	1835	4089	2148	4217	65+	774	1722	904	1774
65+**	882	3136	1194	3263	65+**	372	1321	502	1372
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	441	1208	964	1493	0 to 29	176	478	382	589
30 to 39	535	1331	1075	1717	30 to 39	215	524	421	677
40 to 49	750	1536	1158	1965	40 to 49	294	605	457	778
50 to 54	1019	2099	1378	2328	50 to 54	404	831	542	924
55 to 59	1267	2620	1612	2852	55 to 59	501	1036	638	1128
60 to 64	1648	3286	1988	3584	60 to 64	650	1304	789	1417
65+	2027	4523	2371	4658	65+	801	1789	938	1843
65+**	975	3471	1320	3606	65+**	387	1375	523	1428
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	525	1430	1144	1766	0 to 29	177	485	387	599
30 to 39	635	1575	1271	2037	30 to 39	216	535	432	691
40 to 49	889	1820	1373	2332	40 to 49	301	619	464	790
50 to 54	1212	2490	1633	2759	50 to 54	410	848	555	938
55 to 59	1501	3107	1908	3381	55 to 59	509	1058	650	1150
60 to 64	1958	3898	2357	4250	60 to 64	664	1326	799	1445
65+	2406	5362	2814	5524	65+	819	1820	957	1874
65+**	1155	4110	1563	4272	65+**	394	1395	532	1449

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region VIII Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	206	562	447	690	0 to 29	324	894	715	1104
30 to 39	249	616	496	798	30 to 39	399	987	796	1271
40 to 49	348	712	540	908	40 to 49	555	1135	858	1456
50 to 54	475	973	639	1080	50 to 54	757	1558	1025	1727
55 to 59	586	1214	748	1327	55 to 59	939	1944	1197	2115
60 to 64	764	1523	920	1664	60 to 64	1225	2440	1476	2660
65+	942	2097	1101	2161	65+	1507	3350	1762	3455
65+**	454	1609	612	1673	65+**	724	2568	980	2673
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	203	561	448	693	0 to 29	256	701	558	864
30 to 39	250	619	499	798	30 to 39	312	771	620	997
40 to 49	348	712	537	914	40 to 49	436	893	672	1142
50 to 54	476	976	643	1084	50 to 54	591	1219	799	1350
55 to 59	589	1221	752	1327	55 to 59	738	1522	935	1658
60 to 64	768	1532	927	1669	60 to 64	959	1908	1155	2080
65+	946	2103	1105	2168	65+	1180	2630	1378	2708
65+**	454	1611	613	1676	65+**	563	2013	761	2091
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	256	699	558	862	0 to 29	294	804	641	993
30 to 39	312	770	621	996	30 to 39	358	886	717	1144
40 to 49	436	891	671	1140	40 to 49	501	1023	770	1312
50 to 54	590	1217	797	1347	50 to 54	679	1399	917	1552
55 to 59	730	1519	931	1653	55 to 59	843	1746	1074	1901
60 to 64	954	1903	1155	2080	60 to 64	1098	2189	1324	2390
65+	1174	2625	1378	2700	65+	1354	3011	1584	3107
65+**	564	2015	767	2090	65+**	650	2307	880	2403
Shield Savings(SM) 2000/4000*									
0 to 29	300	829	663	1024					
30 to 39	370	915	738	1179					
40 to 49	514	1052	795	1349					
50 to 54	702	1443	950	1601					
55 to 59	871	1802	1112	1961					
60 to 64	1135	2262	1369	2466					
65+	1397	3106	1633	3202					
65+**	671	2380	907	2476					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region VIII Specialty Benefits¹ and Optional Products

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>				
DENTAL PPO PLANS				
Smile(SM) Basic	27.00	54.00	69.00	93.00
Smile(SM) Value	36.00	71.00	91.00	107.00
Smile(SM)	43.00	86.00	109.00	127.00
Smile(SM) Basic Vol.	47.00	94.00	119.00	160.00
Smile(SM) Plus	47.00	94.00	119.00	139.00
Smile(SM) Deluxe	50.00	100.00	127.00	169.00
Smile(SM) Dlx 2000	52.00	105.00	132.00	177.00
Smile(SM) Plus Gold	54.00	109.00	137.00	184.00
Smile(SM) Dlx Pls2000	60.00	119.00	150.00	202.00
Smile(SM) Deluxe Gold	66.00	132.00	166.00	223.00
DENTAL HMO PLANS				
HMO Basic	12.00	25.00	31.00	39.00
HMO Plus	15.00	31.00	37.00	47.00
HMO Voluntary	18.00	35.00	41.00	53.00
HMO Deluxe	21.00	41.00	48.00	62.00
<u>OPTIONAL PRODUCTS</u>				
INFERTILITY**				
Access+ HMO® & POS	16	28	20	40
All Other plans	21	38	28	53
INPATIENT SUBSTANCE ABUSE**				
All Plans	5	7	7	10
OPTIONAL BENEFITS				
Chiropractic*	5	8	8	13
Chiro & Acupuncture*	6	10	12	17

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>				
VISION PLANS: Blue Shield of California				
Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40
Sold with Blue Shield of California medical plans.				
VISION PLANS: Blue Shield of California Life & Health Insurance Company (Blue Shield Life)				
Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40
Sold with Blue Shield Life medical plans.				
Vision Standard 0/25/100	9.00	17.00	16.10	22.40
Vision Standard 0/15/120	10.70	20.40	19.30	26.80
Vision Standard 0/25/130	11.10	21.10	20.00	27.80
Vision Standard 0/0/130	12.50	24.10	21.20	30.80
Vision Std Vol. 0/25/120	14.20	27.00	25.60	35.50
Vision Plus 0/25/100	9.70	18.40	17.50	24.20
Vision Plus 0/15/120	11.80	22.40	21.20	29.40
Vision Plus 0/25/130	12.20	23.20	21.90	30.50
Vision Plus 0/0/130	13.90	26.30	23.60	34.70
Vision Deluxe 0/25/100	11.00	20.90	19.80	27.50
Vision Deluxe 0/15/120	13.40	25.50	24.10	33.50
Vision Deluxe 0/25/130	13.90	26.50	25.10	34.90
Vision Deluxe 0/0/130	15.70	29.00	25.90	39.20

LIFE INSURANCE RATES

See page 2.

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

*The Chiropractic and Chiropractic and Acupuncture options are applicable to HMO/POS only. (Chiropractic and Acupuncture are covered benefits in many of the PPO and Shield Savings plans.) Rates/Premium shown are for employees with HMO/POS plans.

**Cannot be purchased without a medical plan. Blue Shield of California Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California. Blue Shield of California Life & Health Insurance Company Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California Life & Health Insurance Company. All dental coverage is underwritten by Blue Shield of California.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹Effective 4/1/09, groups that purchase or add two new specialty products will experience a 5% savings on specialty premium; groups that purchase or add three new specialty products will experience a 10% savings on specialty premium. Rate savings through Blue Shield's Bundle for Savings program are passed on due to increased Blue Shield efficiencies from administering medical and multiple specialty benefits plans on a group's behalf. For complete program information please go to blueshieldca.com.

Region IX Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	190	458	448	695	0 to 29	235	560	552	855
30 to 39	221	486	484	756	30 to 39	270	596	594	927
40 to 49	267	602	492	817	40 to 49	325	734	606	1004
50 to 54	337	697	524	940	50 to 54	414	856	643	1152
55 to 59	440	924	622	1071	55 to 59	538	1135	765	1314
60 to 64	572	1087	754	1291	60 to 64	701	1337	924	1584
65+	756	1504	964	1757	65+	927	1848	1184	2156
65+**	424	1173	633	1426	65+**	524	1445	781	1753
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	204	486	475	737	0 to 29	254	611	598	927
30 to 39	234	514	511	801	30 to 39	294	646	639	1008
40 to 49	281	635	523	864	40 to 49	351	798	658	1088
50 to 54	358	738	557	995	50 to 54	453	930	698	1252
55 to 59	466	980	657	1132	55 to 59	584	1233	830	1426
60 to 64	604	1154	798	1369	60 to 64	762	1451	1004	1722
65+	801	1596	1024	1862	65+	1008	2006	1287	2344
65+**	450	1244	672	1510	65+**	567	1566	846	1904
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	216	512	504	781	0 to 29	272	654	639	992
30 to 39	249	547	545	852	30 to 39	315	693	691	1079
40 to 49	299	674	555	918	40 to 49	377	855	702	1165
50 to 54	381	783	592	1054	50 to 54	483	995	747	1338
55 to 59	496	1041	698	1204	55 to 59	628	1319	887	1524
60 to 64	642	1226	848	1450	60 to 64	816	1553	1074	1843
65+	852	1696	1086	1979	65+	1079	2147	1375	2508
65+**	479	1323	713	1606	65+**	606	1674	902	2035
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	218	520	511	791	0 to 29	304	733	719	1115
30 to 39	252	554	551	862	30 to 39	355	779	777	1211
40 to 49	304	681	562	928	40 to 49	423	958	789	1309
50 to 54	387	792	598	1068	50 to 54	542	1116	836	1504
55 to 59	501	1054	708	1218	55 to 59	702	1480	997	1716
60 to 64	650	1242	858	1470	60 to 64	915	1745	1206	2069
65+	862	1715	1099	2005	65+	1211	2412	1545	2814
65+**	484	1337	721	1627	65+**	680	1881	1014	2283

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region IX Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	190	452	443	688
30 to 39	218	482	480	749
40 to 49	263	594	487	808
50 to 54	336	689	521	928
55 to 59	436	916	615	1060
60 to 64	566	1080	747	1276
65+	749	1492	956	1741
65+**	422	1164	629	1413
Local Access+ HMO® Plan 20 Value***				
0 to 29	194	457	450	697
30 to 39	222	488	486	759
40 to 49	267	599	495	818
50 to 54	341	697	528	940
55 to 59	442	928	623	1072
60 to 64	573	1092	755	1295
65+	759	1510	967	1765
65+**	425	1176	633	1431
Added Advantage POS(SM) Plan*				
0 to 29	288	690	676	1048
30 to 39	333	732	729	1143
40 to 49	401	904	745	1233
50 to 54	512	1050	793	1419
55 to 59	664	1394	940	1615
60 to 64	862	1646	1139	1948
65+	1143	2270	1455	2653
65+**	642	1770	954	2152

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region IX Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	128	344	276	429	0 to 29	209	569	454	702
30 to 39	156	384	307	495	30 to 39	252	625	504	808
40 to 49	216	442	334	566	40 to 49	355	723	542	926
50 to 54	292	604	397	670	50 to 54	478	986	649	1092
55 to 59	364	754	467	819	55 to 59	599	1235	757	1341
60 to 64	474	945	570	1029	60 to 64	774	1545	935	1683
65+	583	1300	682	1341	65+	953	2127	1115	2192
65+**	280	998	379	1038	65+**	458	1632	620	1697
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	146	398	317	495	0 to 29	225	610	487	751
30 to 39	180	442	356	569	30 to 39	273	668	540	865
40 to 49	250	511	385	651	40 to 49	378	773	585	991
50 to 54	337	695	458	773	50 to 54	515	1057	693	1173
55 to 59	420	870	537	946	55 to 59	639	1321	810	1437
60 to 64	546	1089	659	1187	60 to 64	829	1654	1005	1804
65+	672	1497	786	1545	65+	1020	2276	1196	2347
65+**	324	1150	439	1197	65+**	491	1746	666	1818
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	187	515	413	636	0 to 29	269	729	584	900
30 to 39	230	565	455	731	30 to 39	328	803	649	1039
40 to 49	320	656	492	838	40 to 49	456	929	701	1189
50 to 54	434	895	586	991	50 to 54	618	1271	834	1409
55 to 59	540	1117	685	1212	55 to 59	766	1585	977	1726
60 to 64	702	1398	849	1524	60 to 64	997	1989	1204	2168
65+	863	1926	1010	1984	65+	1227	2733	1435	2817
65+**	416	1480	564	1538	65+**	589	2095	797	2179
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	203	556	443	686	0 to 29	284	770	612	948
30 to 39	249	611	494	789	30 to 39	343	848	684	1093
40 to 49	346	707	533	902	40 to 49	480	977	738	1251
50 to 54	469	968	635	1070	50 to 54	650	1339	875	1482
55 to 59	586	1206	741	1314	55 to 59	805	1667	1028	1816
60 to 64	756	1510	917	1647	60 to 64	1047	2089	1265	2280
65+	931	2079	1092	2143	65+	1293	2879	1512	2963
65+**	448	1595	609	1660	65+**	620	2205	838	2290

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Region IX Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	306	834	666	1032	0 to 29	150	413	331	511
30 to 39	373	920	742	1188	30 to 39	184	455	368	587
40 to 49	519	1062	799	1358	40 to 49	257	530	397	675
50 to 54	704	1451	954	1609	50 to 54	348	721	473	797
55 to 59	873	1809	1113	1970	55 to 59	435	897	550	979
60 to 64	1136	2270	1375	2475	60 to 64	565	1125	683	1227
65+	1403	3123	1638	3218	65+	695	1548	814	1594
65+**	675	2394	910	2490	65+**	333	1186	451	1232
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	351	963	772	1188	0 to 29	165	444	356	550
30 to 39	430	1062	855	1372	30 to 39	198	489	398	634
40 to 49	598	1227	926	1568	40 to 49	277	568	427	728
50 to 54	814	1675	1099	1858	50 to 54	377	774	506	857
55 to 59	1008	2088	1285	2275	55 to 59	468	968	590	1053
60 to 64	1315	2623	1590	2859	60 to 64	606	1210	733	1321
65+	1620	3607	1893	3718	65+	747	1666	874	1719
65+**	777	2764	1051	2876	65+**	358	1277	485	1329
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	389	1066	849	1316	0 to 29	168	461	369	571
30 to 39	477	1172	946	1517	30 to 39	206	508	411	656
40 to 49	660	1357	1022	1733	40 to 49	287	592	444	755
50 to 54	900	1854	1218	2055	50 to 54	388	806	529	891
55 to 59	1117	2314	1423	2517	55 to 59	486	1002	615	1093
60 to 64	1451	2901	1756	3162	60 to 64	630	1258	763	1371
65+	1789	3990	2091	4112	65+	777	1730	909	1782
65+**	857	3059	1160	3180	65+**	371	1324	504	1376
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	463	1263	1008	1558	0 to 29	172	471	376	580
30 to 39	561	1392	1125	1796	30 to 39	210	519	418	671
40 to 49	787	1607	1211	2053	40 to 49	293	598	452	767
50 to 54	1066	2198	1443	2437	50 to 54	398	819	538	906
55 to 59	1323	2742	1683	2982	55 to 59	493	1024	628	1111
60 to 64	1725	3436	2081	3749	60 to 64	643	1278	774	1396
65+	2122	4730	2485	4871	65+	788	1758	923	1812
65+**	1020	3628	1384	3770	65+**	379	1350	514	1404

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Region IX Risk Adjustment Factor 0.90

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* †				
0 to 29	201	541	433	670	0 to 29	316	868	692	1067
30 to 39	242	595	485	772	30 to 39	387	956	771	1233
40 to 49	337	692	520	886	40 to 49	539	1098	830	1413
50 to 54	459	942	617	1044	50 to 54	734	1509	987	1666
55 to 59	570	1179	719	1282	55 to 59	906	1882	1152	2046
60 to 64	738	1474	892	1609	60 to 64	1182	2352	1426	2572
65+	910	2029	1065	2093	65+	1449	3235	1701	3339
65+**	435	1554	590	1618	65+**	701	2487	953	2591
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	198	544	434	669	0 to 29	229	619	496	762
30 to 39	243	601	485	774	30 to 39	276	682	550	881
40 to 49	339	690	521	887	40 to 49	386	789	594	1008
50 to 54	461	947	620	1046	50 to 54	523	1077	706	1194
55 to 59	569	1182	724	1284	55 to 59	647	1342	825	1463
60 to 64	742	1476	896	1614	60 to 64	846	1682	1020	1836
65+	909	2030	1067	2096	65+	1041	2320	1219	2390
65+**	440	1560	597	1626	65+**	500	1779	678	1849
Shield Savings(SM) 2250/4500†					Active Choice(SM) Plan 750 SG*				
0 to 29	225	617	493	760	0 to 29	261	711	569	878
30 to 39	276	679	548	876	30 to 39	319	783	631	1012
40 to 49	384	786	594	1007	40 to 49	442	905	681	1157
50 to 54	523	1074	706	1191	50 to 54	601	1236	812	1372
55 to 59	648	1339	823	1460	55 to 59	746	1542	951	1683
60 to 64	841	1682	1019	1830	60 to 64	971	1935	1170	2111
65+	1038	2311	1214	2379	65+	1195	2661	1397	2742
65+**	498	1771	674	1839	65+**	575	2041	777	2122
Shield Savings(SM) 2000/4000*									
0 to 29	293	803	641	989					
30 to 39	359	887	715	1143					
40 to 49	500	1019	769	1310					
50 to 54	681	1399	915	1545					
55 to 59	840	1746	1069	1897					
60 to 64	1096	2180	1323	2384					
65+	1343	2998	1576	3095					
65+**	649	2304	882	2401					

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Region IX Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	200	483	472	733	0 to 29	248	591	582	902
30 to 39	233	513	510	797	30 to 39	285	629	626	979
40 to 49	281	635	519	862	40 to 49	343	774	639	1059
50 to 54	355	735	553	992	50 to 54	437	903	678	1216
55 to 59	464	975	656	1130	55 to 59	567	1198	807	1387
60 to 64	603	1147	795	1362	60 to 64	739	1411	975	1672
65+	797	1587	1017	1854	65+	979	1950	1249	2275
65+**	447	1238	668	1505	65+**	553	1525	824	1850
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	215	512	501	777	0 to 29	268	644	631	979
30 to 39	246	542	539	846	30 to 39	310	681	675	1063
40 to 49	296	670	552	912	40 to 49	370	842	694	1148
50 to 54	377	778	587	1050	50 to 54	478	981	736	1321
55 to 59	491	1034	694	1194	55 to 59	616	1301	876	1505
60 to 64	637	1218	842	1445	60 to 64	804	1531	1059	1817
65+	846	1684	1080	1965	65+	1063	2117	1358	2474
65+**	474	1313	709	1593	65+**	599	1652	893	2009
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	228	540	531	824	0 to 29	287	690	674	1047
30 to 39	262	577	575	899	30 to 39	333	732	729	1138
40 to 49	315	711	585	968	40 to 49	397	903	740	1229
50 to 54	402	826	624	1112	50 to 54	509	1050	788	1412
55 to 59	523	1098	736	1270	55 to 59	662	1392	936	1608
60 to 64	677	1294	895	1530	60 to 64	861	1639	1133	1945
65+	899	1790	1146	2088	65+	1138	2266	1451	2647
65+**	505	1397	752	1695	65+**	639	1767	952	2148
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	230	548	539	834	0 to 29	320	773	758	1176
30 to 39	266	584	581	909	30 to 39	374	822	820	1278
40 to 49	320	718	593	979	40 to 49	446	1011	832	1381
50 to 54	408	835	631	1127	50 to 54	572	1177	882	1587
55 to 59	528	1112	747	1285	55 to 59	741	1562	1052	1811
60 to 64	686	1310	905	1551	60 to 64	965	1841	1273	2183
65+	909	1810	1160	2116	65+	1278	2545	1630	2970
65+**	510	1411	761	1717	65+**	717	1985	1070	2409

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Region IX Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	200	477	467	726
30 to 39	230	508	506	790
40 to 49	277	626	514	852
50 to 54	354	727	549	979
55 to 59	460	966	649	1118
60 to 64	597	1139	788	1346
65+	790	1574	1009	1837
65+**	445	1228	663	1492
Local Access+ HMO® Plan 20 Value***				
0 to 29	204	482	474	735
30 to 39	234	515	513	801
40 to 49	281	632	522	863
50 to 54	359	735	557	992
55 to 59	466	979	657	1131
60 to 64	604	1152	796	1366
65+	801	1593	1020	1863
65+**	448	1241	668	1511
Added Advantage POS(SM) Plan*				
0 to 29	304	728	713	1106
30 to 39	352	772	770	1206
40 to 49	423	954	786	1302
50 to 54	540	1108	837	1497
55 to 59	700	1471	992	1704
60 to 64	909	1737	1202	2056
65+	1206	2396	1535	2800
65+**	677	1868	1007	2271

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

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Region IX Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	135	363	291	452	0 to 29	220	600	479	741
30 to 39	164	405	324	522	30 to 39	266	659	532	852
40 to 49	227	466	352	597	40 to 49	374	763	572	977
50 to 54	308	637	419	707	50 to 54	504	1040	685	1152
55 to 59	384	795	492	865	55 to 59	632	1303	799	1415
60 to 64	500	997	601	1086	60 to 64	817	1630	986	1777
65+	615	1372	719	1415	65+	1005	2245	1176	2313
65+**	295	1053	400	1095	65+**	483	1722	654	1791
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	154	420	334	522	0 to 29	237	643	514	792
30 to 39	189	466	375	600	30 to 39	288	705	570	913
40 to 49	263	539	406	687	40 to 49	399	815	617	1046
50 to 54	355	733	483	815	50 to 54	543	1115	732	1238
55 to 59	443	918	566	998	55 to 59	675	1394	855	1516
60 to 64	576	1149	695	1252	60 to 64	875	1745	1060	1904
65+	709	1580	829	1630	65+	1076	2402	1262	2477
65+**	342	1213	463	1264	65+**	518	1843	703	1918
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	197	543	435	671	0 to 29	283	769	616	950
30 to 39	242	596	480	771	30 to 39	346	847	685	1096
40 to 49	337	692	519	884	40 to 49	481	980	739	1255
50 to 54	458	944	618	1046	50 to 54	652	1341	880	1487
55 to 59	569	1179	723	1279	55 to 59	808	1673	1031	1821
60 to 64	740	1475	896	1608	60 to 64	1052	2100	1270	2288
65+	910	2033	1066	2094	65+	1295	2884	1514	2974
65+**	439	1562	595	1623	65+**	621	2211	841	2300
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	214	586	467	724	0 to 29	299	812	646	1000
30 to 39	262	644	521	832	30 to 39	362	895	722	1153
40 to 49	365	746	562	952	40 to 49	506	1031	778	1321
50 to 54	495	1021	670	1129	50 to 54	686	1413	923	1564
55 to 59	618	1272	782	1386	55 to 59	849	1759	1085	1916
60 to 64	798	1593	967	1738	60 to 64	1105	2205	1335	2406
65+	982	2194	1152	2262	65+	1364	3038	1595	3127
65+**	472	1683	642	1752	65+**	654	2328	884	2417

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Region IX Risk Adjustment Factor 0.95

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Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	322	880	703	1089	0 to 29	158	435	349	539
30 to 39	393	971	783	1253	30 to 39	194	480	388	619
40 to 49	547	1120	843	1433	40 to 49	271	559	419	713
50 to 54	743	1531	1006	1698	50 to 54	367	761	499	841
55 to 59	922	1909	1174	2079	55 to 59	459	946	580	1033
60 to 64	1199	2396	1451	2612	60 to 64	596	1188	720	1295
65+	1480	3296	1729	3396	65+	733	1634	859	1682
65+**	712	2527	960	2628	65+**	351	1251	476	1300
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	371	1017	814	1254	0 to 29	174	468	375	580
30 to 39	453	1120	903	1448	30 to 39	209	516	420	669
40 to 49	631	1295	977	1655	40 to 49	292	599	450	768
50 to 54	859	1768	1160	1961	50 to 54	397	816	534	904
55 to 59	1064	2204	1356	2401	55 to 59	494	1021	622	1111
60 to 64	1388	2768	1678	3017	60 to 64	639	1277	773	1394
65+	1709	3807	1998	3924	65+	789	1758	922	1814
65+**	820	2917	1109	3035	65+**	377	1347	511	1402
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	410	1125	896	1389	0 to 29	177	486	390	602
30 to 39	504	1237	998	1601	30 to 39	217	536	433	692
40 to 49	696	1432	1078	1829	40 to 49	302	624	468	796
50 to 54	950	1957	1285	2169	50 to 54	409	850	558	940
55 to 59	1179	2442	1502	2656	55 to 59	513	1057	649	1153
60 to 64	1531	3062	1853	3337	60 to 64	665	1327	805	1447
65+	1888	4211	2207	4340	65+	820	1826	960	1880
65+**	904	3228	1224	3356	65+**	391	1397	531	1452
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	488	1333	1063	1644	0 to 29	181	497	396	612
30 to 39	592	1469	1187	1895	30 to 39	221	547	441	708
40 to 49	830	1696	1278	2167	40 to 49	309	631	477	809
50 to 54	1125	2320	1523	2572	50 to 54	420	864	567	956
55 to 59	1396	2894	1777	3147	55 to 59	520	1080	662	1172
60 to 64	1820	3626	2196	3957	60 to 64	678	1348	816	1473
65+	2239	4992	2623	5141	65+	831	1855	974	1912
65+**	1076	3829	1460	3979	65+**	400	1424	542	1481

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Region IX Risk Adjustment Factor 0.95

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	212	571	457	707	0 to 29	333	916	730	1126
30 to 39	255	628	511	814	30 to 39	408	1009	813	1302
40 to 49	355	730	548	935	40 to 49	568	1159	876	1491
50 to 54	484	994	651	1102	50 to 54	774	1592	1041	1758
55 to 59	601	1244	758	1353	55 to 59	956	1986	1216	2159
60 to 64	779	1555	941	1698	60 to 64	1247	2482	1505	2714
65+	960	2141	1124	2209	65+	1529	3414	1795	3524
65+**	459	1640	622	1707	65+**	739	2625	1005	2734
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	209	574	458	706	0 to 29	241	653	523	804
30 to 39	256	634	511	817	30 to 39	291	719	580	929
40 to 49	357	728	549	936	40 to 49	407	832	627	1064
50 to 54	486	999	654	1104	50 to 54	552	1136	745	1260
55 to 59	600	1247	764	1355	55 to 59	682	1416	870	1544
60 to 64	783	1558	945	1703	60 to 64	892	1775	1076	1938
65+	960	2142	1126	2212	65+	1098	2448	1286	2522
65+**	464	1646	630	1716	65+**	527	1877	715	1951
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	238	651	520	802	0 to 29	275	751	600	926
30 to 39	291	716	578	924	30 to 39	336	827	666	1068
40 to 49	405	829	626	1062	40 to 49	466	955	718	1221
50 to 54	552	1133	745	1257	50 to 54	634	1304	857	1448
55 to 59	683	1413	868	1541	55 to 59	787	1627	1003	1777
60 to 64	887	1775	1075	1931	60 to 64	1024	2042	1235	2228
65+	1095	2439	1281	2511	65+	1261	2808	1474	2894
65+**	525	1869	711	1941	65+**	606	2154	820	2239
Shield Savings(SM) 2000/4000*									
0 to 29	309	847	676	1043					
30 to 39	378	936	754	1207					
40 to 49	527	1075	811	1382					
50 to 54	718	1476	965	1630					
55 to 59	886	1842	1128	2002					
60 to 64	1156	2301	1396	2516					
65+	1417	3164	1663	3266					
65+**	685	2432	931	2534					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

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¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region IX Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	211	508	497	772	0 to 29	261	622	613	949
30 to 39	245	540	537	839	30 to 39	300	662	659	1030
40 to 49	296	668	546	907	40 to 49	361	815	673	1115
50 to 54	374	774	582	1044	50 to 54	460	951	714	1280
55 to 59	488	1026	691	1189	55 to 59	597	1261	849	1460
60 to 64	635	1207	837	1434	60 to 64	778	1485	1026	1760
65+	839	1671	1071	1952	65+	1030	2053	1315	2395
65+**	471	1303	703	1584	65+**	582	1605	867	1947
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	226	539	527	818	0 to 29	282	678	664	1030
30 to 39	259	571	567	890	30 to 39	326	717	710	1119
40 to 49	312	705	581	960	40 to 49	389	886	731	1208
50 to 54	397	819	618	1105	50 to 54	503	1033	775	1391
55 to 59	517	1088	730	1257	55 to 59	648	1369	922	1584
60 to 64	671	1282	886	1521	60 to 64	846	1612	1115	1913
65+	890	1773	1137	2068	65+	1119	2228	1429	2604
65+**	499	1382	746	1677	65+**	630	1739	940	2115
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	240	568	559	867	0 to 29	302	726	709	1102
30 to 39	276	607	605	946	30 to 39	350	770	767	1198
40 to 49	332	748	616	1019	40 to 49	418	950	779	1294
50 to 54	423	869	657	1171	50 to 54	536	1105	829	1486
55 to 59	551	1156	775	1337	55 to 59	697	1465	985	1693
60 to 64	713	1362	942	1611	60 to 64	906	1725	1193	2047
65+	946	1884	1206	2198	65+	1198	2385	1527	2786
65+**	532	1470	792	1784	65+**	673	1860	1002	2261
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	242	577	567	878	0 to 29	337	814	798	1238
30 to 39	280	615	612	957	30 to 39	394	865	863	1345
40 to 49	337	756	624	1031	40 to 49	469	1064	876	1454
50 to 54	429	879	664	1186	50 to 54	602	1239	928	1671
55 to 59	556	1171	786	1353	55 to 59	780	1644	1107	1906
60 to 64	722	1379	953	1633	60 to 64	1016	1938	1340	2298
65+	957	1905	1221	2227	65+	1345	2679	1716	3126
65+**	537	1485	801	1807	65+**	755	2089	1126	2536

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region IX Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	211	502	492	764
30 to 39	242	535	533	832
40 to 49	292	659	541	897
50 to 54	373	765	578	1031
55 to 59	484	1017	683	1177
60 to 64	628	1199	829	1417
65+	832	1657	1062	1934
65+**	468	1293	698	1570
Local Access+ HMO® Plan 20 Value***				
0 to 29	215	507	499	774
30 to 39	246	542	540	843
40 to 49	296	665	549	908
50 to 54	378	774	586	1044
55 to 59	491	1031	692	1191
60 to 64	636	1213	838	1438
65+	843	1677	1074	1961
65+**	472	1306	703	1590
Added Advantage POS(SM) Plan*				
0 to 29	320	766	751	1164
30 to 39	370	813	810	1269
40 to 49	445	1004	827	1370
50 to 54	568	1166	881	1576
55 to 59	737	1548	1044	1794
60 to 64	957	1828	1265	2164
65+	1269	2522	1616	2947
65+**	713	1966	1060	2391

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region IX Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	142	382	306	476	0 to 29	232	632	504	780
30 to 39	173	426	341	549	30 to 39	280	694	560	897
40 to 49	239	491	371	628	40 to 49	394	803	602	1028
50 to 54	324	671	441	744	50 to 54	531	1095	721	1213
55 to 59	404	837	518	910	55 to 59	665	1372	841	1489
60 to 64	526	1049	633	1143	60 to 64	860	1716	1038	1870
65+	647	1444	757	1489	65+	1058	2363	1238	2435
65+**	311	1108	421	1153	65+**	508	1813	688	1885
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	162	442	352	549	0 to 29	249	677	541	834
30 to 39	199	491	395	632	30 to 39	303	742	600	961
40 to 49	277	567	427	723	40 to 49	420	858	649	1101
50 to 54	374	772	508	858	50 to 54	572	1174	770	1303
55 to 59	466	966	596	1051	55 to 59	710	1467	900	1596
60 to 64	606	1209	732	1318	60 to 64	921	1837	1116	2004
65+	746	1663	873	1716	65+	1133	2528	1328	2607
65+**	360	1277	487	1330	65+**	545	1940	740	2019
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	207	572	458	706	0 to 29	298	809	648	1000
30 to 39	255	627	505	812	30 to 39	364	892	721	1154
40 to 49	355	728	546	931	40 to 49	506	1032	778	1321
50 to 54	482	994	651	1101	50 to 54	686	1412	926	1565
55 to 59	599	1241	761	1346	55 to 59	851	1761	1085	1917
60 to 64	779	1553	943	1693	60 to 64	1107	2210	1337	2408
65+	958	2140	1122	2204	65+	1363	3036	1594	3130
65+**	462	1644	626	1708	65+**	654	2327	885	2421
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	225	617	492	762	0 to 29	315	855	680	1053
30 to 39	276	678	548	876	30 to 39	381	942	760	1214
40 to 49	384	785	592	1002	40 to 49	533	1085	819	1390
50 to 54	521	1075	705	1188	50 to 54	722	1487	972	1646
55 to 59	651	1339	823	1459	55 to 59	894	1852	1142	2017
60 to 64	840	1677	1018	1829	60 to 64	1163	2321	1405	2533
65+	1034	2309	1213	2381	65+	1436	3198	1679	3292
65+**	497	1772	676	1844	65+**	688	2450	931	2544

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Region IX Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	339	926	740	1146	0 to 29	166	458	367	567
30 to 39	414	1022	824	1319	30 to 39	204	505	408	652
40 to 49	576	1179	887	1508	40 to 49	285	588	441	750
50 to 54	782	1612	1059	1787	50 to 54	386	801	525	885
55 to 59	970	2009	1236	2188	55 to 59	483	996	611	1087
60 to 64	1262	2522	1527	2749	60 to 64	627	1250	758	1363
65+	1558	3469	1820	3575	65+	772	1720	904	1771
65+**	749	2660	1011	2766	65+**	369	1317	501	1368
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	390	1070	857	1320	0 to 29	183	493	395	611
30 to 39	477	1179	950	1524	30 to 39	220	543	442	704
40 to 49	664	1363	1028	1742	40 to 49	307	631	474	808
50 to 54	904	1861	1221	2064	50 to 54	418	859	562	952
55 to 59	1120	2320	1427	2527	55 to 59	520	1075	655	1169
60 to 64	1461	2914	1766	3176	60 to 64	673	1344	814	1467
65+	1799	4007	2103	4131	65+	830	1851	971	1909
65+**	863	3071	1167	3195	65+**	397	1418	538	1476
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	432	1184	943	1462	0 to 29	186	512	410	634
30 to 39	530	1302	1051	1685	30 to 39	228	564	456	728
40 to 49	733	1507	1135	1925	40 to 49	318	657	493	838
50 to 54	1000	2060	1353	2283	50 to 54	431	895	587	989
55 to 59	1241	2571	1581	2796	55 to 59	540	1113	683	1214
60 to 64	1612	3223	1951	3513	60 to 64	700	1397	847	1523
65+	1987	4433	2323	4568	65+	863	1922	1010	1979
65+**	952	3398	1288	3533	65+**	412	1471	559	1528
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	514	1403	1119	1731	0 to 29	191	523	417	644
30 to 39	623	1546	1249	1995	30 to 39	233	576	464	745
40 to 49	874	1785	1345	2281	40 to 49	325	664	502	852
50 to 54	1184	2442	1603	2707	50 to 54	442	909	597	1006
55 to 59	1469	3046	1870	3313	55 to 59	547	1137	697	1234
60 to 64	1916	3817	2312	4165	60 to 64	714	1419	859	1551
65+	2357	5255	2761	5412	65+	875	1953	1025	2013
65+**	1133	4031	1537	4188	65+**	421	1499	571	1559

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Region IX Risk Adjustment Factor 1.00

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	223	601	481	744	0 to 29	351	964	768	1185
30 to 39	268	661	538	857	30 to 39	429	1062	856	1370
40 to 49	374	768	577	984	40 to 49	598	1220	922	1569
50 to 54	509	1046	685	1160	50 to 54	815	1676	1096	1851
55 to 59	633	1309	798	1424	55 to 59	1006	2091	1280	2273
60 to 64	820	1637	991	1787	60 to 64	1313	2613	1584	2857
65+	1011	2254	1183	2325	65+	1609	3594	1889	3709
65+**	483	1726	655	1797	65+**	778	2763	1058	2878
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	220	604	482	743	0 to 29	254	687	551	846
30 to 39	269	667	538	860	30 to 39	306	757	611	978
40 to 49	376	766	578	985	40 to 49	428	876	660	1120
50 to 54	512	1052	688	1162	50 to 54	581	1196	784	1326
55 to 59	632	1313	804	1426	55 to 59	718	1491	916	1625
60 to 64	824	1640	995	1793	60 to 64	939	1868	1133	2040
65+	1010	2255	1185	2328	65+	1156	2577	1354	2655
65+**	488	1733	663	1806	65+**	555	1976	753	2054
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	250	685	547	844	0 to 29	289	790	632	975
30 to 39	306	754	608	973	30 to 39	354	870	701	1124
40 to 49	426	873	659	1118	40 to 49	491	1005	756	1285
50 to 54	581	1193	784	1323	50 to 54	667	1373	902	1524
55 to 59	719	1487	914	1622	55 to 59	828	1713	1056	1870
60 to 64	934	1868	1132	2033	60 to 64	1078	2149	1300	2345
65+	1153	2567	1348	2643	65+	1327	2956	1552	3046
65+**	553	1967	748	2043	65+**	638	2267	863	2357
Shield Savings(SM) 2000/4000*									
0 to 29	325	892	712	1098					
30 to 39	398	985	794	1270					
40 to 49	555	1132	854	1455					
50 to 54	756	1554	1016	1716					
55 to 59	933	1939	1187	2107					
60 to 64	1217	2422	1469	2648					
65+	1492	3331	1751	3438					
65+**	721	2560	980	2667					

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Region IX Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	222	533	522	811	0 to 29	274	653	644	996
30 to 39	257	567	564	881	30 to 39	315	695	692	1082
40 to 49	311	701	573	952	40 to 49	379	856	707	1171
50 to 54	393	813	611	1096	50 to 54	483	999	750	1344
55 to 59	512	1077	726	1248	55 to 59	627	1324	891	1533
60 to 64	667	1267	879	1506	60 to 64	817	1559	1077	1848
65+	881	1755	1125	2050	65+	1082	2156	1381	2515
65+**	495	1368	738	1663	65+**	611	1685	910	2044
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	237	566	553	859	0 to 29	296	712	697	1082
30 to 39	272	600	595	935	30 to 39	342	753	746	1175
40 to 49	328	740	610	1008	40 to 49	408	930	768	1268
50 to 54	417	860	649	1160	50 to 54	528	1085	814	1461
55 to 59	543	1142	767	1320	55 to 59	680	1437	968	1663
60 to 64	705	1346	930	1597	60 to 64	888	1693	1171	2009
65+	935	1862	1194	2171	65+	1175	2339	1500	2734
65+**	524	1451	783	1761	65+**	662	1826	987	2221
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	252	596	587	910	0 to 29	317	762	744	1157
30 to 39	290	637	635	993	30 to 39	368	809	805	1258
40 to 49	349	785	647	1070	40 to 49	439	998	818	1359
50 to 54	444	912	690	1230	50 to 54	563	1160	870	1560
55 to 59	579	1214	814	1404	55 to 59	732	1538	1034	1778
60 to 64	749	1430	989	1692	60 to 64	951	1811	1253	2149
65+	993	1978	1266	2308	65+	1258	2504	1603	2925
65+**	559	1544	832	1873	65+**	707	1953	1052	2374
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	254	606	595	922	0 to 29	354	855	838	1300
30 to 39	294	646	643	1005	30 to 39	414	908	906	1412
40 to 49	354	794	655	1083	40 to 49	492	1117	920	1527
50 to 54	450	923	697	1245	50 to 54	632	1301	974	1755
55 to 59	584	1230	825	1421	55 to 59	819	1726	1162	2001
60 to 64	758	1448	1001	1715	60 to 64	1067	2035	1407	2413
65+	1005	2000	1282	2338	65+	1412	2813	1802	3282
65+**	564	1559	841	1897	65+**	793	2193	1182	2663

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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Region IX Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	222	527	517	802
30 to 39	254	562	560	874
40 to 49	307	692	568	942
50 to 54	392	803	607	1083
55 to 59	508	1068	717	1236
60 to 64	659	1259	870	1488
65+	874	1740	1115	2031
65+**	491	1358	733	1649
Local Access+ HMO® Plan 20 Value***				
0 to 29	226	532	524	813
30 to 39	258	569	567	885
40 to 49	311	698	576	953
50 to 54	397	813	615	1096
55 to 59	516	1083	727	1251
60 to 64	668	1274	880	1510
65+	885	1761	1128	2059
65+**	496	1371	738	1670
Added Advantage POS(SM) Plan*				
0 to 29	336	804	789	1222
30 to 39	389	854	851	1332
40 to 49	467	1054	868	1439
50 to 54	596	1224	925	1655
55 to 59	774	1625	1096	1884
60 to 64	1005	1919	1328	2272
65+	1332	2648	1697	3094
65+**	749	2064	1113	2511

*The employer must be located and all enrolled employees and family members must live or work in an approved Blue Shield of California HMO/POS service area in order to be eligible to purchase HMO/POS health plans.

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***Local Access+ HMO plans can only be offered to employers and their employees who reside or work in a Local Access+ HMO service area. Local Access+ HMO products are only available in designated counties: portions of Orange, Los Angeles, San Diego, San Bernardino and Riverside counties, as well as in all of San Luis Obispo County. Please review the Benefit Summary Guide for detailed information regarding the Local Access+ HMO service area. Local Access+ HMO products are not available as part of the PlanSelect Package and may not be offered alongside any Blue Shield full network HMO product (except Access Baja HMO).

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Region IX Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	149	401	321	500	0 to 29	244	664	529	819
30 to 39	182	447	358	576	30 to 39	294	729	588	942
40 to 49	251	516	390	659	40 to 49	414	843	632	1079
50 to 54	340	705	463	781	50 to 54	558	1150	757	1274
55 to 59	424	879	544	956	55 to 59	698	1441	883	1563
60 to 64	552	1101	665	1200	60 to 64	903	1802	1090	1964
65+	679	1516	795	1563	65+	1111	2481	1300	2557
65+**	327	1163	442	1211	65+**	533	1904	722	1979
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	170	464	370	576	0 to 29	261	711	568	876
30 to 39	209	516	415	664	30 to 39	318	779	630	1009
40 to 49	291	595	448	759	40 to 49	441	901	681	1156
50 to 54	393	811	533	901	50 to 54	601	1233	809	1368
55 to 59	489	1014	626	1104	55 to 59	746	1540	945	1676
60 to 64	636	1269	769	1384	60 to 64	967	1929	1172	2104
65+	783	1746	917	1802	65+	1190	2654	1394	2737
65+**	378	1341	511	1397	65+**	572	2037	777	2120
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	217	601	481	741	0 to 29	313	849	680	1050
30 to 39	268	658	530	853	30 to 39	382	937	757	1212
40 to 49	373	764	573	978	40 to 49	531	1084	817	1387
50 to 54	506	1044	684	1156	50 to 54	720	1483	972	1643
55 to 59	629	1303	799	1413	55 to 59	894	1849	1139	2013
60 to 64	818	1631	990	1778	60 to 64	1162	2321	1404	2528
65+	1006	2247	1178	2314	65+	1431	3188	1674	3287
65+**	485	1726	657	1793	65+**	687	2443	929	2542
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	236	648	517	800	0 to 29	331	898	714	1106
30 to 39	290	712	575	920	30 to 39	400	989	798	1275
40 to 49	403	824	622	1052	40 to 49	560	1139	860	1460
50 to 54	547	1129	740	1247	50 to 54	758	1561	1021	1728
55 to 59	684	1406	864	1532	55 to 59	939	1945	1199	2118
60 to 64	882	1761	1069	1920	60 to 64	1221	2437	1475	2660
65+	1086	2424	1274	2500	65+	1508	3358	1763	3457
65+**	522	1861	710	1936	65+**	722	2573	978	2671

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Region IX Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	356	972	777	1203	0 to 29	174	481	385	595
30 to 39	435	1073	865	1385	30 to 39	214	530	428	685
40 to 49	605	1238	931	1583	40 to 49	299	617	463	788
50 to 54	821	1693	1112	1876	50 to 54	405	841	551	929
55 to 59	1019	2109	1298	2297	55 to 59	507	1046	642	1141
60 to 64	1325	2648	1603	2886	60 to 64	658	1313	796	1431
65+	1636	3642	1911	3754	65+	811	1806	949	1860
65+**	786	2793	1062	2904	65+**	387	1383	526	1436
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	410	1124	900	1386	0 to 29	192	518	415	642
30 to 39	501	1238	998	1600	30 to 39	231	570	464	739
40 to 49	697	1431	1079	1829	40 to 49	322	663	498	848
50 to 54	949	1954	1282	2167	50 to 54	439	902	590	1000
55 to 59	1176	2436	1498	2653	55 to 59	546	1129	688	1227
60 to 64	1534	3060	1854	3335	60 to 64	707	1411	855	1540
65+	1889	4207	2208	4338	65+	872	1944	1020	2004
65+**	906	3225	1225	3355	65+**	417	1489	565	1550
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	454	1243	990	1535	0 to 29	195	538	431	666
30 to 39	557	1367	1104	1769	30 to 39	239	592	479	764
40 to 49	770	1582	1192	2021	40 to 49	334	690	518	880
50 to 54	1050	2163	1421	2397	50 to 54	453	940	616	1038
55 to 59	1303	2700	1660	2936	55 to 59	567	1169	717	1275
60 to 64	1693	3384	2049	3689	60 to 64	735	1467	889	1599
65+	2086	4655	2439	4796	65+	906	2018	1061	2078
65+**	1000	3568	1352	3710	65+**	433	1545	587	1604
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	540	1473	1175	1818	0 to 29	201	549	438	676
30 to 39	654	1623	1311	2095	30 to 39	245	605	487	782
40 to 49	918	1874	1412	2395	40 to 49	341	697	527	895
50 to 54	1243	2564	1683	2842	50 to 54	464	954	627	1056
55 to 59	1542	3198	1964	3479	55 to 59	574	1194	732	1296
60 to 64	2012	4008	2428	4373	60 to 64	750	1490	902	1629
65+	2475	5518	2899	5683	65+	919	2051	1076	2114
65+**	1190	4233	1614	4397	65+**	442	1574	600	1637

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Region IX Risk Adjustment Factor 1.05

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	234	631	505	781	0 to 29	369	1012	806	1244
30 to 39	281	694	565	900	30 to 39	450	1115	899	1439
40 to 49	393	806	606	1033	40 to 49	628	1281	968	1647
50 to 54	534	1098	719	1218	50 to 54	856	1760	1151	1944
55 to 59	665	1374	838	1495	55 to 59	1056	2196	1344	2387
60 to 64	861	1719	1041	1876	60 to 64	1379	2744	1663	3000
65+	1062	2367	1242	2441	65+	1689	3774	1983	3894
65+**	507	1812	688	1887	65+**	817	2901	1111	3022
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	231	634	506	780	0 to 29	267	721	579	888
30 to 39	282	700	565	903	30 to 39	321	795	642	1027
40 to 49	395	804	607	1034	40 to 49	449	920	693	1176
50 to 54	538	1105	722	1220	50 to 54	610	1256	823	1392
55 to 59	664	1379	844	1497	55 to 59	754	1566	962	1706
60 to 64	865	1722	1045	1883	60 to 64	986	1961	1190	2142
65+	1061	2368	1244	2444	65+	1214	2706	1422	2788
65+**	512	1820	696	1896	65+**	583	2075	791	2157
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	263	719	574	886	0 to 29	303	830	664	1024
30 to 39	321	792	638	1022	30 to 39	372	914	736	1180
40 to 49	447	917	692	1174	40 to 49	516	1055	794	1349
50 to 54	610	1253	823	1389	50 to 54	700	1442	947	1600
55 to 59	755	1561	960	1703	55 to 59	869	1799	1109	1964
60 to 64	981	1961	1189	2135	60 to 64	1132	2256	1365	2462
65+	1211	2695	1415	2775	65+	1393	3104	1630	3198
65+**	581	2065	785	2145	65+**	670	2380	906	2475
Shield Savings(SM) 2000/4000*									
0 to 29	341	937	748	1153					
30 to 39	418	1034	834	1334					
40 to 49	583	1189	897	1528					
50 to 54	794	1632	1067	1802					
55 to 59	980	2036	1246	2212					
60 to 64	1278	2543	1542	2780					
65+	1567	3498	1839	3610					
65+**	757	2688	1029	2800					

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Region IX Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Access+ HMO® Plan 40*					Access+ HMO® Plan 20*				
0 to 29	232	558	546	849	0 to 29	287	684	674	1043
30 to 39	269	594	590	922	30 to 39	330	728	724	1133
40 to 49	325	734	600	997	40 to 49	397	896	740	1226
50 to 54	411	851	640	1148	50 to 54	506	1046	785	1408
55 to 59	536	1128	760	1307	55 to 59	656	1387	933	1606
60 to 64	698	1327	920	1577	60 to 64	855	1633	1128	1936
65+	922	1838	1178	2147	65+	1133	2258	1446	2634
65+**	518	1433	773	1742	65+**	640	1765	953	2141
Access+ HMO® Plan 25*					Access+ HMO® Plan 15*				
0 to 29	248	592	579	899	0 to 29	310	745	730	1133
30 to 39	284	628	623	979	30 to 39	358	788	781	1230
40 to 49	343	775	639	1056	40 to 49	427	974	804	1328
50 to 54	436	900	679	1215	50 to 54	553	1136	852	1530
55 to 59	568	1196	803	1382	55 to 59	712	1505	1014	1742
60 to 64	738	1410	974	1673	60 to 64	930	1773	1226	2104
65+	979	1950	1250	2274	65+	1230	2450	1571	2864
65+**	548	1520	820	1844	65+**	693	1912	1034	2326
Access+ HMO® Plan 30*					Access+ HMO® Plan 10*				
0 to 29	264	624	614	953	0 to 29	332	798	779	1212
30 to 39	303	667	665	1040	30 to 39	385	847	843	1317
40 to 49	365	822	677	1120	40 to 49	459	1045	856	1423
50 to 54	465	955	722	1288	50 to 54	589	1215	911	1634
55 to 59	606	1271	852	1470	55 to 59	766	1611	1083	1862
60 to 64	784	1498	1036	1772	60 to 64	996	1897	1312	2251
65+	1040	2072	1326	2417	65+	1317	2623	1679	3064
65+**	585	1617	871	1962	65+**	740	2046	1102	2487
Access+ HMO® Plan 20 Value*					Access+ HMO® Plan 5*				
0 to 29	266	634	623	965	0 to 29	370	895	877	1361
30 to 39	308	676	673	1052	30 to 39	433	951	949	1479
40 to 49	370	831	686	1134	40 to 49	515	1170	963	1599
50 to 54	471	966	730	1304	50 to 54	662	1362	1020	1838
55 to 59	611	1288	864	1488	55 to 59	858	1808	1217	2096
60 to 64	794	1516	1048	1796	60 to 64	1117	2131	1474	2527
65+	1052	2095	1343	2449	65+	1479	2946	1887	3438
65+**	590	1633	881	1987	65+**	830	2297	1238	2789

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Region IX Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Local Access+ HMO® Plan 30***				
0 to 29	232	552	541	840
30 to 39	266	588	586	915
40 to 49	321	724	595	986
50 to 54	410	841	635	1134
55 to 59	532	1118	751	1294
60 to 64	690	1318	911	1558
65+	915	1822	1168	2127
65+**	514	1422	767	1727
Local Access+ HMO® Plan 20 Value***				
0 to 29	236	557	548	851
30 to 39	270	596	594	927
40 to 49	325	731	603	998
50 to 54	415	851	644	1148
55 to 59	540	1134	761	1310
60 to 64	699	1334	921	1581
65+	927	1844	1181	2157
65+**	519	1436	773	1749
Added Advantage POS(SM) Plan*				
0 to 29	352	842	826	1280
30 to 39	407	894	891	1395
40 to 49	489	1104	909	1507
50 to 54	624	1282	969	1733
55 to 59	810	1702	1148	1973
60 to 64	1052	2010	1391	2380
65+	1395	2774	1777	3241
65+**	784	2162	1166	2630

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Region IX Risk Adjustment Factor 1.10

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Shield Spectrum PPO(SM) Plan 2000 Value*					Shield Spectrum PPO(SM) Plan 750 Value*				
0 to 29	156	420	336	523	0 to 29	255	695	554	858
30 to 39	190	468	375	603	30 to 39	308	763	616	986
40 to 49	262	540	408	690	40 to 49	433	883	662	1130
50 to 54	356	738	485	818	50 to 54	584	1204	793	1334
55 to 59	444	920	569	1001	55 to 59	731	1509	925	1637
60 to 64	578	1153	696	1257	60 to 64	946	1887	1141	2057
65+	711	1588	832	1637	65+	1163	2599	1361	2678
65+**	342	1218	463	1268	65+**	558	1994	756	2073
Shield Spectrum PPO(SM) Plan 1500 Value*					Shield Spectrum PPO(SM) Plan 500 Value*				
0 to 29	178	486	387	603	0 to 29	273	744	595	917
30 to 39	218	540	434	695	30 to 39	333	816	660	1057
40 to 49	304	623	469	795	40 to 49	462	943	713	1211
50 to 54	411	849	558	943	50 to 54	629	1291	847	1433
55 to 59	512	1062	655	1156	55 to 59	781	1613	990	1755
60 to 64	666	1329	805	1449	60 to 64	1013	2020	1227	2204
65+	820	1829	960	1887	65+	1246	2780	1460	2867
65+**	396	1404	535	1463	65+**	599	2134	814	2220
Shield Spectrum PPO(SM) Plan 1000 Value*					Shield Spectrum PPO(SM) Plan 1000				
0 to 29	227	629	503	776	0 to 29	327	889	712	1100
30 to 39	280	689	555	893	30 to 39	400	981	793	1269
40 to 49	390	800	600	1024	40 to 49	556	1135	855	1453
50 to 54	530	1093	716	1211	50 to 54	754	1553	1018	1721
55 to 59	658	1365	837	1480	55 to 59	936	1937	1193	2108
60 to 64	856	1708	1037	1862	60 to 64	1217	2431	1470	2648
65+	1053	2354	1234	2424	65+	1499	3339	1753	3443
65+**	508	1808	688	1878	65+**	719	2559	973	2663
Shield Spectrum PPO(SM) Plan 3000* 1					Shield Spectrum PPO(SM) Plan 500 Standard*				
0 to 29	247	678	541	838	0 to 29	346	940	748	1158
30 to 39	303	745	602	963	30 to 39	419	1036	836	1335
40 to 49	422	863	651	1102	40 to 49	586	1193	900	1529
50 to 54	573	1182	775	1306	50 to 54	794	1635	1069	1810
55 to 59	716	1472	905	1604	55 to 59	983	2037	1256	2218
60 to 64	924	1844	1119	2011	60 to 64	1279	2553	1545	2786
65+	1137	2539	1334	2619	65+	1579	3517	1846	3621
65+**	546	1949	743	2028	65+**	756	2695	1024	2798

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Region IX Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Spectrum PPO(SM) Plan 500 Premier					Shield Savings(SM) QS 4800*				
0 to 29	372	1018	814	1260	0 to 29	182	503	403	623
30 to 39	455	1124	906	1450	30 to 39	224	555	448	717
40 to 49	633	1296	975	1658	40 to 49	313	646	485	825
50 to 54	860	1773	1164	1965	50 to 54	424	881	577	973
55 to 59	1067	2209	1359	2406	55 to 59	531	1095	672	1195
60 to 64	1388	2774	1679	3023	60 to 64	689	1375	833	1499
65+	1713	3815	2002	3932	65+	849	1892	994	1948
65+**	823	2926	1112	3042	65+**	405	1448	551	1504
Shield Spectrum PPO(SM) Plan 250 Standard					Shield Savings(SM) QS 3000/6000				
0 to 29	429	1177	942	1452	0 to 29	201	542	434	672
30 to 39	524	1296	1045	1676	30 to 39	242	597	486	774
40 to 49	730	1499	1130	1916	40 to 49	337	694	521	888
50 to 54	994	2047	1343	2270	50 to 54	459	944	618	1047
55 to 59	1232	2552	1569	2779	55 to 59	572	1182	720	1285
60 to 64	1607	3205	1942	3493	60 to 64	740	1478	895	1613
65+	1978	4407	2313	4544	65+	913	2036	1068	2099
65+**	949	3378	1283	3514	65+**	436	1559	591	1623
Shield Spectrum PPO(SM) Plan 250 Premier					Shield Savings(SM) 4800*				
0 to 29	475	1302	1037	1608	0 to 29	204	563	451	697
30 to 39	583	1432	1156	1853	30 to 39	250	620	501	800
40 to 49	806	1657	1248	2117	40 to 49	349	722	542	921
50 to 54	1100	2266	1488	2511	50 to 54	474	984	645	1087
55 to 59	1365	2828	1739	3075	55 to 59	594	1224	751	1335
60 to 64	1773	3545	2146	3864	60 to 64	770	1536	931	1675
65+	2185	4876	2555	5024	65+	949	2114	1111	2176
65+**	1047	3737	1416	3886	65+**	453	1618	614	1680
Shield Spectrum PPO(SM) Plan, Zero Deductible					Shield Savings(SM) 2500*				
0 to 29	565	1543	1230	1904	0 to 29	210	575	458	708
30 to 39	685	1700	1373	2194	30 to 39	256	633	510	819
40 to 49	961	1963	1479	2509	40 to 49	357	730	552	937
50 to 54	1302	2686	1763	2977	50 to 54	486	999	656	1106
55 to 59	1615	3350	2057	3644	55 to 59	601	1250	766	1357
60 to 64	2107	4198	2543	4581	60 to 64	785	1560	944	1706
65+	2592	5780	3037	5953	65+	962	2148	1127	2214
65+**	1246	4434	1690	4606	65+**	463	1648	628	1714

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

Region IX Risk Adjustment Factor 1.10

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
Shield Savings(SM) 3000/6000*					Shield Savings(SM) 1800/3600* ¹				
0 to 29	245	661	529	818	0 to 29	386	1060	844	1303
30 to 39	294	727	591	942	30 to 39	471	1168	941	1507
40 to 49	411	844	634	1082	40 to 49	657	1342	1014	1725
50 to 54	559	1150	753	1276	50 to 54	896	1843	1205	2036
55 to 59	696	1439	877	1566	55 to 59	1106	2300	1408	2500
60 to 64	902	1800	1090	1965	60 to 64	1444	2874	1742	3142
65+	1112	2479	1301	2557	65+	1769	3953	2077	4079
65+**	531	1898	720	1976	65+**	855	3039	1163	3165
Shield Savings(SM) QS 2000/4000					Active Choice(SM) Plan 500 SG*				
0 to 29	242	664	530	817	0 to 29	279	755	606	930
30 to 39	295	733	591	946	30 to 39	336	832	672	1075
40 to 49	413	842	635	1083	40 to 49	470	963	726	1232
50 to 54	563	1157	756	1278	50 to 54	639	1315	862	1458
55 to 59	695	1444	884	1568	55 to 59	789	1640	1007	1787
60 to 64	906	1804	1094	1972	60 to 64	1032	2054	1246	2244
65+	1111	2480	1303	2560	65+	1271	2834	1489	2920
65+**	536	1906	729	1986	65+**	610	2173	828	2259
Shield Savings(SM) 2250/4500¹					Active Choice(SM) Plan 750 SG*				
0 to 29	275	753	601	928	0 to 29	317	869	695	1072
30 to 39	336	829	668	1070	30 to 39	389	957	771	1236
40 to 49	468	960	724	1229	40 to 49	540	1105	831	1413
50 to 54	639	1312	862	1455	50 to 54	733	1510	992	1676
55 to 59	790	1635	1005	1784	55 to 59	910	1884	1161	2057
60 to 64	1027	2054	1245	2236	60 to 64	1185	2363	1430	2579
65+	1268	2823	1482	2907	65+	1459	3251	1707	3350
65+**	608	2163	822	2247	65+**	701	2493	949	2592
Shield Savings(SM) 2000/4000*									
0 to 29	357	981	783	1207					
30 to 39	437	1083	873	1397					
40 to 49	610	1245	939	1600					
50 to 54	831	1709	1117	1887					
55 to 59	1026	2132	1305	2317					
60 to 64	1338	2664	1615	2912					
65+	1641	3664	1926	3781					
65+**	793	2816	1078	2933					

*Underwritten by Blue Shield of California Life & Health Insurance Company. The following plans are pending regulatory approval: Shield Spectrum PPO Plan 2000 Value, Plan 1500 Value, Plan 1000 Value, Plan 750 Value, Shield Savings 2000/4000, Shield Savings 1800/3600.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹The Shield Savings(SM) 2250/4500, Shield Savings(SM) 1800/3600 (both HSA-compatible) and the Shield Spectrum PPO Plan 3000 are the only Blue Shield plans, offered by either Blue Shield of California or Blue Shield of California Life & Health Insurance Company, that may be used with any form of an employer-sponsored wrap plan. Underwriting criteria prohibits pairing its other health plans with a wrap plan at any time, with the exception of a Health Savings Account (HSA) or employee-funded general purpose Flexible Spending Account (FSA).

Region IX Specialty Benefits¹ and Optional Products

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>				
DENTAL PPO PLANS				
Smile(SM) Basic	27.00	54.00	69.00	93.00
Smile(SM) Value	36.00	71.00	91.00	107.00
Smile(SM)	43.00	86.00	109.00	127.00
Smile(SM) Basic Vol.	47.00	94.00	119.00	160.00
Smile(SM) Plus	47.00	94.00	119.00	139.00
Smile(SM) Deluxe	50.00	100.00	127.00	169.00
Smile(SM) Dlx 2000	52.00	105.00	132.00	177.00
Smile(SM) Plus Gold	54.00	109.00	137.00	184.00
Smile(SM) Dlx Pls2000	60.00	119.00	150.00	202.00
Smile(SM) Deluxe Gold	66.00	132.00	166.00	223.00
DENTAL HMO PLANS				
HMO Basic	12.00	25.00	31.00	39.00
HMO Plus	15.00	31.00	37.00	47.00
HMO Voluntary	18.00	35.00	41.00	53.00
HMO Deluxe	21.00	41.00	48.00	62.00
<u>OPTIONAL PRODUCTS</u>				
INFERTILITY**				
Access+ HMO® & POS	16	28	20	40
All Other plans	21	38	28	53
INPATIENT SUBSTANCE ABUSE**				
All Plans	5	7	7	10
OPTIONAL BENEFITS				
Chiropractic*	5	8	8	13
Chiro & Acupuncture*	6	10	12	17

	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
<u>SPECIALTY BENEFITS</u>				
VISION PLANS: Blue Shield of California				
Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40
Sold with Blue Shield of California medical plans.				
VISION PLANS: Blue Shield of California Life & Health Insurance Company (Blue Shield Life)				
Vision Basic 0/25/100**	9.00	17.00	16.10	22.40
Vision Basic 0/15/120**	10.70	20.40	19.30	26.80
Vision Basic 0/0/130**	12.50	24.10	21.20	30.80
Vision Basic+ 0/15/120**	11.80	22.40	21.20	29.40
Sold with Blue Shield Life medical plans.				
Vision Standard 0/25/100	9.00	17.00	16.10	22.40
Vision Standard 0/15/120	10.70	20.40	19.30	26.80
Vision Standard 0/25/130	11.10	21.10	20.00	27.80
Vision Standard 0/0/130	12.50	24.10	21.20	30.80
Vision Std Vol. 0/25/120	14.20	27.00	25.60	35.50
Vision Plus 0/25/100	9.70	18.40	17.50	24.20
Vision Plus 0/15/120	11.80	22.40	21.20	29.40
Vision Plus 0/25/130	12.20	23.20	21.90	30.50
Vision Plus 0/0/130	13.90	26.30	23.60	34.70
Vision Deluxe 0/25/100	11.00	20.90	19.80	27.50
Vision Deluxe 0/15/120	13.40	25.50	24.10	33.50
Vision Deluxe 0/25/130	13.90	26.50	25.10	34.90
Vision Deluxe 0/0/130	15.70	29.00	25.90	39.20

LIFE INSURANCE RATES

See page 2.

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

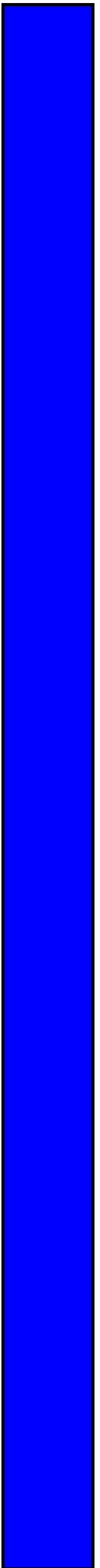
*The Chiropractic and Chiropractic and Acupuncture options are applicable to HMO/POS only. (Chiropractic and Acupuncture are covered benefits in many of the PPO and Shield Savings plans.) Rates/Premium shown are for employees with HMO/POS plans.

**Cannot be purchased without a medical plan. Blue Shield of California Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California. Blue Shield of California Life & Health Insurance Company Vision Basic plans, infertility and inpatient substance abuse riders can be sold only with a medical plan underwritten by Blue Shield of California Life & Health Insurance Company. All dental coverage is underwritten by Blue Shield of California.

Regions may vary by product. The "Small Group Rating Region Definitions" chart located near the front of this booklet identifies the counties located in each region.

¹Effective 4/1/09, groups that purchase or add two new specialty products will experience a 5% savings on specialty premium; groups that purchase or add three new specialty products will experience a 10% savings on specialty premium. Rate savings through Blue Shield's Bundle for Savings program are passed on due to increased Blue Shield efficiencies from administering medical and multiple specialty benefits plans on a group's behalf. For complete program information please go to blueshieldca.com.

ACCESS BAJA® HMO RATES

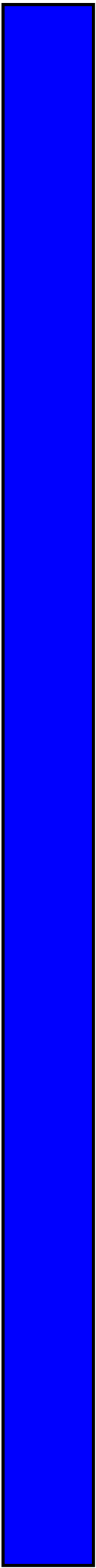


Access Baja® HMO Rate Table Effective January 2010

Access Baja® HMO Plan 10					Access Baja® HMO Plan 5				
Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
0 to 29	149	357	348	539	0 to 29	189	453	443	692
30 to 39	170	379	374	587	30 to 39	220	482	480	752
40 to 49	208	466	383	635	40 to 49	262	596	490	812
50 to 54	263	539	405	728	50 to 54	338	693	522	937
55 to 59	341	718	486	831	55 to 59	437	920	621	1065
60 to 64	442	846	584	1003	60 to 64	567	1084	751	1285
65+	585	1167	750	1363	65+	753	1499	962	1754

Access Baja® HMO plans are only available with RAF 1.00. Access Baja® HMO plans can only be offered to employees and dependents who reside or work in an Access Baja® HMO service area.

CALCHOICE RATES



**CALCHOICE RATING REGION DEFINITIONS
AND HMO AVAILABILITY
Effective January 2010**

Rating Region	County	HMO Available
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I	Butte	•
	Colusa	
	Fresno	•
	Glenn	
	Humboldt	
	Imperial	•
	Kern	•
	Kings	•
	Madera	•
	Mariposa	
	Mendocino	
	Merced	•
	San Luis Obispo	•
	Sierra	
	Sonoma	•
Stanislaus	•	
Tulare	•	
Yolo	•	

II	Del Norte	
	Inyo	
	Lassen	
	Modoc	
	Mono	
	Nevada	•
	Plumas	
	Sacramento	•
	San Benito	
	Santa Clara	•
	Shasta	
	Siskiyou	
	Trinity	
Tuolumne		

Rating Region	County	HMO Available
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III	Alameda	•
	Contra Costa	•
	Monterey	
	Napa	
	Placer	•
	San Francisco	•
	San Joaquin	•
	Santa Cruz	•
	Sutter	
	Tehama	
Yuba		

IV	Alpine	
	Amador	
	Calaveras	
	El Dorado	•
	Lake	
	Marin	•
	San Mateo	•
	Solano	•

V	San Bernardino	•
	Santa Barbara	•

VI	Los Angeles ZIP Codes*	•
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VII	San Diego	•
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VIII	Orange	•
	Ventura	•

IX	Los Angeles--Except ZIP Codes in Region VI	•
	Riverside	•
	Out-Of-State	

* Los Angeles Region VI ZIP Codes: 90247-90251, 90260-90261, 90265, 90274-90275, 90500-90510, 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, 91759, 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, 93599

CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 0.90

Area 1

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	287.98	691.58	681.06	1048.92	0 to 29	469.27	1124.10	1107.72	1705.24
30 to 39	334.22	737.80	731.52	1143.50	30 to 39	542.93	1200.47	1189.57	1858.01
40 to 49	399.38	906.00	748.32	1240.21	40 to 49	649.35	1473.33	1216.86	2016.28
50 to 54	512.89	1055.23	794.58	1425.19	50 to 54	832.15	1716.16	1290.53	2319.11
55 to 59	666.35	1402.06	948.02	1620.70	55 to 59	1085.90	2280.91	1541.53	2638.33
60 to 64	866.06	1650.08	1141.42	1957.01	60 to 64	1407.85	2684.72	1858.01	3181.29
65+	1149.83	2280.73	1463.02	2667.50	65+	1868.95	3707.88	2379.14	4338.12
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	363.05	871.86	858.58	1322.35	0 to 29	637.14	1530.88	1507.30	2324.36
30 to 39	421.34	930.13	922.20	1441.60	30 to 39	740.37	1634.13	1622.34	2530.85
40 to 49	503.50	1142.17	943.39	1563.51	40 to 49	884.92	2005.80	1654.79	2746.19
50 to 54	646.60	1330.31	1001.71	1796.72	50 to 54	1132.69	2339.09	1758.00	3156.17
55 to 59	840.05	1767.55	1195.13	2043.16	55 to 59	1477.82	3106.04	2097.23	3592.75
60 to 64	1091.82	2080.23	1438.96	2467.17	60 to 64	1920.27	3654.67	2530.85	4333.11
65+	1449.55	2875.26	1844.41	3362.86	65+	2548.54	5052.83	3238.78	5908.26
CalChoice Access+ HMO® 40									
0 to 29	346.42	831.91	819.25	1261.76					
30 to 39	402.03	887.52	879.94	1375.54					
40 to 49	480.43	1089.84	900.16	1491.87					
50 to 54	616.97	1269.34	955.81	1714.37					
55 to 59	801.56	1686.56	1140.37	1949.54					
60 to 64	1041.78	1984.91	1373.03	2354.11					
65+	1383.12	2743.51	1759.90	3208.75					
CalChoice Access+ HMO® 30									
0 to 29	387.87	931.47	917.31	1412.76					
30 to 39	450.15	993.74	985.27	1540.15					
40 to 49	537.92	1220.26	1007.88	1670.41					
50 to 54	690.80	1421.26	1070.21	1919.55					
55 to 59	897.50	1888.40	1276.87	2182.89					
60 to 64	1166.47	2222.47	1537.35	2635.85					
65+	1548.68	3071.85	1970.52	3592.79					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 0.90**

Area 2

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	249.26	597.87	588.50	907.12	0 to 29	403.63	972.59	958.00	1475.89
30 to 39	288.65	637.24	633.49	987.71	30 to 39	469.27	1038.24	1028.50	1607.20
40 to 49	346.74	783.41	646.61	1072.04	40 to 49	561.69	1274.10	1050.39	1743.35
50 to 54	442.31	912.73	685.95	1233.22	50 to 54	719.70	1485.61	1116.04	2003.52
55 to 59	577.27	1212.62	819.03	1401.92	55 to 59	938.55	1971.91	1332.44	2280.71
60 to 64	749.68	1428.14	987.71	1692.41	60 to 64	1218.18	2319.62	1607.20	2752.42
65+	995.20	1973.52	1265.08	2307.14	65+	1616.92	3207.11	2057.03	3751.76
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	314.25	753.72	741.91	1143.58	0 to 29	552.07	1324.92	1303.88	2011.01
30 to 39	363.88	803.35	798.63	1245.20	30 to 39	638.79	1411.64	1401.16	2189.78
40 to 49	437.12	987.64	815.17	1351.49	40 to 49	764.98	1735.00	1432.68	2373.80
50 to 54	557.62	1150.66	864.76	1554.70	50 to 54	980.52	2024.15	1522.08	2731.32
55 to 59	727.77	1528.71	1032.54	1767.37	55 to 59	1277.60	2683.99	1813.89	3107.22
60 to 64	945.10	1800.42	1245.20	2133.58	60 to 64	1658.78	3159.80	2187.16	3748.67
65+	1254.63	2487.97	1594.87	2908.56	65+	2202.92	4369.05	2802.28	5107.75
CalChoice Access+ HMO® 40									
0 to 29	299.84	719.19	707.91	1091.18					
30 to 39	347.19	766.54	762.03	1188.14					
40 to 49	417.09	942.38	777.81	1289.56					
50 to 54	532.06	1097.93	825.14	1483.45					
55 to 59	694.40	1458.65	985.23	1686.38					
60 to 64	901.81	1717.93	1188.14	2035.81					
65+	1197.15	2373.97	1521.80	2775.27					
CalChoice Access+ HMO® 30									
0 to 29	335.73	805.27	792.64	1221.78					
30 to 39	388.76	858.27	853.24	1330.34					
40 to 49	467.02	1055.18	870.90	1443.91					
50 to 54	595.76	1229.33	923.89	1661.00					
55 to 59	777.52	1633.23	1103.15	1888.22					
60 to 64	1009.74	1923.53	1330.34	2279.47					
65+	1340.42	2658.11	1703.92	3107.42					

CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 0.90

Area 3

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	263.18	633.17	623.62	961.19	0 to 29	428.24	1029.74	1014.89	1564.42
30 to 39	305.13	675.14	671.30	1047.02	30 to 39	497.55	1099.06	1091.65	1703.05
40 to 49	366.17	829.59	684.66	1134.74	40 to 49	596.56	1349.07	1113.91	1846.62
50 to 54	469.16	966.91	726.59	1306.37	50 to 54	762.40	1574.34	1183.20	2123.87
55 to 59	612.18	1283.48	867.73	1485.64	55 to 59	995.09	2089.21	1410.96	2415.97
60 to 64	793.37	1512.34	1047.02	1792.68	60 to 64	1289.66	2458.04	1703.05	2915.97
65+	1052.74	2090.21	1340.69	2443.03	65+	1712.95	3398.65	2178.33	3975.44
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	331.79	798.22	786.20	1211.74	0 to 29	583.48	1402.51	1381.10	2130.52
30 to 39	384.67	851.10	846.29	1319.95	30 to 39	677.17	1496.19	1485.48	2320.55
40 to 49	461.62	1045.85	863.14	1430.55	40 to 49	810.96	1838.79	1517.60	2515.93
50 to 54	591.46	1218.96	916.01	1646.91	50 to 54	1038.51	2143.91	1611.29	2893.34
55 to 59	771.76	1618.06	1093.94	1872.92	55 to 59	1354.32	2845.19	1921.77	3292.15
60 to 64	1000.20	1906.58	1319.95	2260.00	60 to 64	1758.48	3351.03	2317.88	3971.98
65+	1327.16	2635.07	1690.20	3079.87	65+	2333.93	4630.40	2968.26	5414.63
CalChoice Access+ HMO® 40									
0 to 29	316.58	761.64	750.16	1156.22					
30 to 39	367.06	812.12	807.52	1259.47					
40 to 49	440.46	997.93	823.59	1364.99					
50 to 54	564.35	1163.11	874.04	1571.45					
55 to 59	736.40	1543.92	1043.80	1787.09					
60 to 64	954.36	1819.22	1259.47	2156.44					
65+	1266.35	2514.33	1612.76	2938.74					
CalChoice Access+ HMO® 30									
0 to 29	354.47	852.80	839.94	1294.61					
30 to 39	410.97	909.31	904.15	1410.19					
40 to 49	493.17	1117.38	922.15	1528.34					
50 to 54	631.90	1302.32	978.63	1759.53					
55 to 59	824.54	1728.69	1168.73	2000.99					
60 to 64	1068.58	2036.95	1410.19	2414.52					
65+	1417.91	2815.24	1805.78	3290.46					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 0.90**

Area 4

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	287.98	692.26	682.75	1050.82	0 to 29	470.33	1126.30	1108.97	1710.48
30 to 39	333.74	739.96	734.27	1146.17	30 to 39	544.57	1203.02	1193.13	1863.94
40 to 49	400.49	907.78	749.48	1241.54	40 to 49	651.03	1477.81	1217.89	2019.89
50 to 54	513.03	1058.46	795.28	1428.43	50 to 54	834.20	1720.40	1294.62	2324.37
55 to 59	669.38	1405.55	949.75	1624.84	55 to 59	1086.67	2284.75	1544.63	2643.70
60 to 64	867.73	1653.47	1144.27	1960.52	60 to 64	1410.96	2690.71	1861.48	3190.73
65+	1151.87	2286.63	1466.59	2673.77	65+	1873.85	3718.00	2383.78	4346.73
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	363.05	872.73	860.72	1324.76	0 to 29	639.70	1536.34	1512.23	2331.26
30 to 39	420.74	932.86	925.65	1444.94	30 to 39	741.40	1638.04	1624.66	2537.35
40 to 49	504.90	1144.41	944.87	1565.18	40 to 49	888.61	2012.78	1659.47	2751.50
50 to 54	646.75	1334.38	1002.59	1800.79	50 to 54	1137.54	2344.65	1763.84	3166.34
55 to 59	843.89	1771.95	1197.33	2048.42	55 to 59	1482.80	3112.80	2103.77	3599.95
60 to 64	1093.94	2084.50	1442.54	2471.57	60 to 64	1924.43	3664.16	2537.35	4346.69
65+	1452.16	2882.70	1848.89	3370.78	65+	2553.41	5064.02	3249.30	5923.17
CalChoice Access+ HMO® 40									
0 to 29	346.42	832.74	821.29	1264.05					
30 to 39	401.46	890.11	883.23	1378.73					
40 to 49	481.75	1091.99	901.57	1493.47					
50 to 54	617.10	1273.23	956.66	1718.27					
55 to 59	805.20	1690.75	1142.47	1954.55					
60 to 64	1043.80	1988.98	1376.44	2358.32					
65+	1385.60	2750.62	1764.16	3216.30					
CalChoice Access+ HMO® 30									
0 to 29	387.87	932.42	919.57	1415.32					
30 to 39	449.51	996.65	988.95	1543.75					
40 to 49	539.40	1222.68	1009.48	1672.21					
50 to 54	690.98	1425.63	1071.14	1923.93					
55 to 59	901.58	1893.10	1279.21	2188.50					
60 to 64	1168.73	2227.03	1541.20	2640.57					
65+	1551.46	3079.81	1975.30	3601.24					

CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 0.90

Area 5

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	211.07	505.77	497.81	766.62	0 to 29	341.24	822.07	809.15	1246.02
30 to 39	242.92	539.61	535.64	834.33	30 to 39	395.51	876.36	871.17	1357.18
40 to 49	292.70	661.08	545.61	906.02	40 to 49	475.68	1075.40	889.28	1473.52
50 to 54	374.36	770.60	579.45	1041.40	50 to 54	607.50	1253.79	943.57	1693.23
55 to 59	487.85	1023.49	692.95	1184.79	55 to 59	793.64	1664.80	1124.53	1928.48
60 to 64	633.20	1204.70	834.33	1429.72	60 to 64	1028.90	1962.11	1357.18	2326.61
65+	840.29	1666.67	1069.29	1947.41	65+	1367.51	2709.19	1737.20	3169.33
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	266.10	637.61	627.58	966.46	0 to 29	466.48	1117.30	1100.55	1698.31
30 to 39	306.25	680.29	675.27	1051.81	30 to 39	539.09	1192.72	1184.35	1849.13
40 to 49	368.99	833.41	687.81	1142.19	40 to 49	648.05	1466.45	1209.49	2005.57
50 to 54	471.94	971.47	730.49	1312.87	50 to 54	826.81	1709.47	1284.89	2307.22
55 to 59	615.03	1290.30	873.59	1493.63	55 to 59	1078.21	2268.13	1533.51	2622.86
60 to 64	798.26	1518.73	1051.81	1802.40	60 to 64	1402.21	2670.35	1849.13	3164.75
65+	1059.35	2101.10	1348.04	2455.06	65+	1860.33	3689.89	2365.88	4315.57
CalChoice Access+ HMO® 40									
0 to 29	253.90	608.40	598.82	922.19					
30 to 39	292.22	649.12	644.32	1003.61					
40 to 49	352.09	795.23	656.29	1089.86					
50 to 54	450.31	926.97	697.01	1252.71					
55 to 59	586.85	1231.16	833.55	1425.19					
60 to 64	761.68	1449.14	1003.61	1719.82					
65+	1010.81	2004.84	1286.26	2342.57					
CalChoice Access+ HMO® 30									
0 to 29	284.27	681.22	670.49	1032.55					
30 to 39	327.20	726.81	721.44	1123.74					
40 to 49	394.22	890.41	734.84	1220.29					
50 to 54	504.21	1037.92	780.44	1402.65					
55 to 59	657.10	1378.52	933.31	1595.76					
60 to 64	852.86	1622.58	1123.74	1925.65					
65+	1131.78	2244.78	1440.22	2622.92					

CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 0.90

Area 6

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	185.75	446.49	439.67	676.54	0 to 29	300.83	725.54	714.47	1099.35
30 to 39	214.73	475.46	472.05	736.22	30 to 39	349.49	774.20	767.55	1198.88
40 to 49	257.33	584.51	482.27	799.24	40 to 49	420.27	948.95	783.05	1300.64
50 to 54	330.62	681.67	511.22	918.53	50 to 54	537.51	1108.21	831.70	1495.29
55 to 59	429.44	903.20	610.09	1044.65	55 to 59	698.99	1470.97	993.17	1701.00
60 to 64	558.96	1063.40	736.22	1261.08	60 to 64	909.11	1729.76	1196.69	2052.72
65+	741.30	1470.68	942.41	1719.48	65+	1205.53	2391.13	1532.90	2795.95
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	234.18	562.89	554.28	852.90	0 to 29	411.55	988.18	973.84	1500.23
30 to 39	270.69	599.41	595.12	928.13	30 to 39	476.16	1052.79	1045.62	1634.20
40 to 49	324.40	736.90	607.99	1007.59	40 to 49	571.87	1294.45	1067.15	1770.59
50 to 54	416.78	859.36	644.51	1157.98	50 to 54	732.18	1509.80	1134.14	2036.19
55 to 59	541.41	1138.64	769.13	1316.94	55 to 59	954.69	2002.67	1354.27	2318.54
60 to 64	704.67	1340.60	928.13	1589.81	60 to 64	1237.02	2359.21	1631.82	2797.08
65+	934.54	1854.06	1188.05	2167.70	65+	1643.79	3258.86	2091.23	3811.57
CalChoice Access+ HMO® 40									
0 to 29	223.44	537.09	528.89	813.82					
30 to 39	258.29	571.93	567.84	885.59					
40 to 49	309.54	703.13	580.13	961.43					
50 to 54	397.69	819.97	614.98	1104.92					
55 to 59	516.60	1086.47	733.89	1256.62					
60 to 64	672.38	1279.17	885.59	1516.96					
65+	891.72	1769.10	1133.62	2068.38					
CalChoice Access+ HMO® 30									
0 to 29	250.20	601.38	592.17	911.22					
30 to 39	289.20	640.39	635.80	991.58					
40 to 49	346.59	787.29	649.57	1076.49					
50 to 54	445.28	918.12	688.57	1237.17					
55 to 59	578.42	1216.50	821.73	1407.00					
60 to 64	752.84	1432.27	991.58	1698.51					
65+	998.45	1980.84	1269.31	2315.94					

CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 0.90

Area 7

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	219.83	529.18	519.45	801.55	0 to 29	358.78	859.03	846.41	1306.24
30 to 39	254.84	564.22	560.30	873.53	30 to 39	414.36	917.15	909.58	1422.46
40 to 49	305.45	692.62	571.99	947.46	40 to 49	497.72	1126.85	929.78	1541.21
50 to 54	391.04	807.37	606.99	1089.49	50 to 54	636.71	1313.81	987.89	1773.66
55 to 59	509.73	1071.98	723.74	1239.29	55 to 59	828.73	1743.34	1177.36	2016.21
60 to 64	661.47	1260.70	873.53	1496.11	60 to 64	1076.32	2051.57	1419.93	2433.08
65+	879.36	1743.19	1118.68	2038.91	65+	1430.05	2837.35	1819.13	3317.40
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	277.14	667.13	654.88	1010.49	0 to 29	486.34	1172.13	1153.02	1778.70
30 to 39	321.28	711.30	706.35	1101.24	30 to 39	565.55	1248.63	1240.44	1937.17
40 to 49	385.07	873.17	721.09	1194.44	40 to 49	677.60	1535.50	1267.75	2101.10
50 to 54	492.98	1017.85	765.21	1373.50	50 to 54	866.12	1789.61	1344.25	2415.31
55 to 59	642.60	1351.41	912.40	1562.36	55 to 59	1131.17	2374.34	1603.82	2748.65
60 to 64	833.90	1589.34	1101.24	1886.10	60 to 64	1467.21	2795.09	1934.43	3316.92
65+	1108.59	2197.59	1410.29	2570.41	65+	1948.09	3863.38	2478.15	4519.14
CalChoice Access+ HMO® 40									
0 to 29	264.45	636.56	624.86	964.20					
30 to 39	306.57	678.69	673.99	1050.80					
40 to 49	367.43	833.16	688.05	1139.70					
50 to 54	470.39	971.21	730.16	1310.55					
55 to 59	613.16	1289.49	870.59	1490.77					
60 to 64	795.69	1516.50	1050.80	1799.69					
65+	1057.80	2096.89	1345.66	2452.63					
CalChoice Access+ HMO® 30									
0 to 29	296.10	712.75	699.65	1079.60					
30 to 39	343.25	759.92	754.66	1176.55					
40 to 49	411.41	932.85	770.40	1276.10					
50 to 54	526.69	1087.43	817.54	1467.41					
55 to 59	686.54	1443.83	974.77	1669.20					
60 to 64	890.92	1697.99	1176.55	2015.06					
65+	1184.41	2347.85	1506.73	2746.17					

CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 0.90

Area 8

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	209.93	503.78	496.49	766.66	0 to 29	341.17	819.75	807.91	1246.23
30 to 39	242.77	538.48	534.83	834.17	30 to 39	395.66	876.60	869.53	1357.58
40 to 49	292.06	660.79	545.81	905.37	40 to 49	473.84	1075.63	888.47	1471.30
50 to 54	374.18	770.31	578.64	1040.45	50 to 54	606.54	1253.33	942.96	1691.62
55 to 59	487.37	1024.02	691.80	1182.83	55 to 59	791.33	1663.21	1125.39	1926.21
60 to 64	631.57	1204.75	834.17	1427.44	60 to 64	1028.26	1959.35	1355.20	2321.86
65+	839.66	1664.73	1067.84	1945.83	65+	1364.69	2708.04	1736.67	3165.31
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	264.65	635.12	625.93	966.50	0 to 29	466.25	1116.95	1101.56	1695.90
30 to 39	306.06	678.84	674.25	1051.63	30 to 39	540.53	1193.79	1183.55	1847.06
40 to 49	368.19	833.05	688.08	1141.37	40 to 49	645.56	1465.35	1209.19	2003.32
50 to 54	471.74	971.11	729.49	1311.69	50 to 54	827.45	1708.71	1283.45	2305.62
55 to 59	614.42	1290.96	872.14	1491.18	55 to 59	1078.52	2267.18	1531.95	2623.28
60 to 64	796.21	1518.79	1051.63	1799.53	60 to 64	1401.29	2669.38	1847.06	3163.81
65+	1058.54	2098.68	1346.21	2453.06	65+	1859.85	3688.97	2364.53	4314.05
CalChoice Access+ HMO® 40									
0 to 29	252.51	606.02	597.24	922.21					
30 to 39	292.04	647.75	643.35	1003.45					
40 to 49	351.32	794.86	656.54	1089.07					
50 to 54	450.12	926.60	696.06	1251.58					
55 to 59	586.27	1231.80	832.18	1422.86					
60 to 64	759.73	1449.19	1003.45	1717.07					
65+	1010.03	2002.50	1284.52	2340.65					
CalChoice Access+ HMO® 30									
0 to 29	282.74	678.56	668.73	1032.59					
30 to 39	326.99	725.27	720.36	1123.52					
40 to 49	393.36	889.99	735.13	1219.42					
50 to 54	504.00	1037.50	779.35	1401.36					
55 to 59	656.42	1379.25	931.76	1593.13					
60 to 64	850.65	1622.64	1123.52	1922.58					
65+	1130.93	2242.17	1438.26	2620.78					

CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 0.90

Area 9

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	190.98	459.14	451.40	696.40	0 to 29	310.56	746.38	733.84	1132.09
30 to 39	221.83	489.98	486.13	758.12	30 to 39	360.67	796.46	788.96	1232.29
40 to 49	264.28	599.95	495.77	821.77	40 to 49	430.80	976.79	806.50	1337.46
50 to 54	339.50	700.24	526.63	945.23	50 to 54	553.53	1139.62	856.57	1537.86
55 to 59	441.76	929.82	628.86	1076.41	55 to 59	718.82	1512.80	1021.90	1750.73
60 to 64	574.86	1093.78	758.12	1298.24	60 to 64	934.25	1780.80	1232.29	2111.39
65+	761.97	1512.39	970.32	1768.95	65+	1239.80	2462.03	1577.92	2877.82
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	240.76	578.81	569.05	877.92	0 to 29	422.51	1015.65	1002.11	1543.75
30 to 39	279.68	617.72	612.84	955.72	30 to 39	490.22	1083.34	1075.23	1679.20
40 to 49	333.15	756.33	624.99	1036.00	40 to 49	587.71	1332.50	1099.60	1822.72
50 to 54	428.01	882.77	663.91	1191.63	50 to 54	752.95	1551.91	1167.30	2096.27
55 to 59	556.92	1172.19	792.80	1357.02	55 to 59	980.42	2061.07	1392.09	2383.36
60 to 64	724.72	1378.90	955.72	1636.67	60 to 64	1272.94	2426.69	1679.20	2876.28
65+	960.61	1906.65	1223.25	2230.07	65+	1690.02	3352.97	2150.45	3921.71
CalChoice Access+ HMO® 40									
0 to 29	229.73	552.28	542.98	837.70					
30 to 39	266.86	589.41	584.76	911.93					
40 to 49	317.90	721.68	596.36	988.53					
50 to 54	408.40	842.33	633.48	1137.02					
55 to 59	531.39	1118.47	756.48	1294.82					
60 to 64	691.50	1315.72	911.93	1561.67					
65+	916.59	1819.26	1167.21	2127.87					
CalChoice Access+ HMO® 30									
0 to 29	257.23	618.37	607.98	937.94					
30 to 39	298.81	659.94	654.75	1021.09					
40 to 49	355.94	808.06	667.75	1106.84					
50 to 54	457.27	943.14	709.30	1273.10					
55 to 59	594.99	1252.32	847.01	1449.82					
60 to 64	774.26	1473.20	1021.09	1748.58					
65+	1026.29	2037.00	1306.89	2382.55					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.00**

Area 1

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	319.98	768.42	756.73	1165.47	0 to 29	521.41	1249.00	1230.80	1894.71
30 to 39	371.36	819.78	812.80	1270.56	30 to 39	603.26	1333.85	1321.74	2064.46
40 to 49	443.76	1006.67	831.47	1378.01	40 to 49	721.50	1637.03	1352.07	2240.31
50 to 54	569.88	1172.48	882.87	1583.54	50 to 54	924.61	1906.84	1433.92	2576.79
55 to 59	740.39	1557.84	1053.35	1800.78	55 to 59	1206.56	2534.34	1712.81	2931.48
60 to 64	962.29	1833.42	1268.24	2174.46	60 to 64	1564.28	2983.02	2064.46	3534.77
65+	1277.59	2534.14	1625.58	2963.89	65+	2076.61	4119.87	2643.49	4820.13
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	403.39	968.73	953.98	1469.28	0 to 29	707.93	1700.98	1674.78	2582.62
30 to 39	468.16	1033.48	1024.67	1601.78	30 to 39	822.63	1815.70	1802.60	2812.05
40 to 49	559.44	1269.08	1048.21	1737.23	40 to 49	983.24	2228.67	1838.66	3051.32
50 to 54	718.44	1478.12	1113.01	1996.35	50 to 54	1258.54	2598.99	1953.33	3506.85
55 to 59	933.39	1963.94	1327.92	2270.18	55 to 59	1642.02	3451.15	2330.26	3991.94
60 to 64	1213.13	2311.37	1598.84	2741.30	60 to 64	2133.63	4060.74	2812.05	4814.57
65+	1610.61	3194.73	2049.34	3736.51	65+	2831.71	5614.26	3598.64	6564.73
CalChoice Access+ HMO® 40									
0 to 29	384.91	924.34	910.28	1401.95					
30 to 39	446.70	986.13	977.71	1528.38					
40 to 49	533.81	1210.93	1000.18	1657.63					
50 to 54	685.52	1410.38	1062.01	1904.86					
55 to 59	890.62	1873.95	1267.08	2166.16					
60 to 64	1157.53	2205.46	1525.59	2615.68					
65+	1536.80	3048.34	1955.44	3565.28					
CalChoice Access+ HMO® 30									
0 to 29	430.97	1034.97	1019.23	1569.73					
30 to 39	500.17	1104.16	1094.74	1711.28					
40 to 49	597.69	1355.84	1119.87	1856.01					
50 to 54	767.56	1579.18	1189.12	2132.83					
55 to 59	997.22	2098.22	1418.74	2425.43					
60 to 64	1296.08	2469.41	1708.17	2928.72					
65+	1720.75	3413.17	2189.47	3991.99					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.00**

Area 2

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	276.96	664.30	653.89	1007.91	0 to 29	448.48	1080.66	1064.44	1639.88
30 to 39	320.72	708.04	703.88	1097.45	30 to 39	521.41	1153.60	1142.78	1785.78
40 to 49	385.27	870.46	718.45	1191.15	40 to 49	624.10	1415.67	1167.10	1937.05
50 to 54	491.46	1014.14	762.17	1370.24	50 to 54	799.67	1650.68	1240.04	2226.13
55 to 59	641.41	1347.35	910.03	1557.69	55 to 59	1042.83	2191.01	1480.49	2534.12
60 to 64	832.98	1586.82	1097.45	1880.45	60 to 64	1353.53	2577.35	1785.78	3058.24
65+	1105.78	2192.80	1405.64	2563.49	65+	1796.58	3563.45	2285.59	4168.62
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	349.17	837.47	824.34	1270.64	0 to 29	613.41	1472.13	1448.76	2234.46
30 to 39	404.31	892.61	887.37	1383.55	30 to 39	709.77	1568.49	1556.84	2433.09
40 to 49	485.69	1097.38	905.74	1501.66	40 to 49	849.98	1927.78	1591.87	2637.55
50 to 54	619.58	1278.51	960.84	1727.44	50 to 54	1089.47	2249.06	1691.20	3034.80
55 to 59	808.63	1698.57	1147.27	1963.74	55 to 59	1419.56	2982.21	2015.43	3452.47
60 to 64	1050.11	2000.47	1383.55	2370.64	60 to 64	1843.09	3510.89	2430.18	4165.19
65+	1394.03	2764.41	1772.08	3231.73	65+	2447.69	4854.50	3113.64	5675.28
CalChoice Access+ HMO® 40									
0 to 29	333.16	799.10	786.57	1212.42					
30 to 39	385.77	851.71	846.70	1320.15					
40 to 49	463.43	1047.09	864.23	1432.84					
50 to 54	591.18	1219.92	916.82	1648.28					
55 to 59	771.56	1620.72	1094.70	1873.76					
60 to 64	1002.01	1908.81	1320.15	2262.01					
65+	1330.17	2637.74	1690.89	3083.63					
CalChoice Access+ HMO® 30									
0 to 29	373.03	894.74	880.71	1357.53					
30 to 39	431.95	953.63	948.04	1478.15					
40 to 49	518.91	1172.42	967.67	1604.34					
50 to 54	661.95	1365.92	1026.54	1845.55					
55 to 59	863.91	1814.70	1225.72	2098.02					
60 to 64	1121.93	2137.26	1478.15	2532.74					
65+	1489.36	2953.46	1893.24	3452.69					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.00**

Area 3

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	292.42	703.52	692.91	1067.99	0 to 29	475.82	1144.16	1127.66	1738.24
30 to 39	339.03	750.15	745.89	1163.35	30 to 39	552.83	1221.18	1212.94	1892.28
40 to 49	406.85	921.77	760.73	1260.82	40 to 49	662.84	1498.97	1237.68	2051.80
50 to 54	521.29	1074.34	807.32	1451.52	50 to 54	847.11	1749.27	1314.67	2359.85
55 to 59	680.20	1426.09	964.14	1650.71	55 to 59	1105.66	2321.34	1567.73	2684.41
60 to 64	881.52	1680.38	1163.35	1991.87	60 to 64	1432.95	2731.15	1892.28	3239.97
65+	1169.71	2322.46	1489.66	2714.48	65+	1903.28	3776.28	2420.37	4417.15
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	368.65	886.91	873.55	1346.38	0 to 29	648.31	1558.34	1534.55	2367.24
30 to 39	427.41	945.67	940.32	1466.61	30 to 39	752.41	1662.43	1650.53	2578.39
40 to 49	512.91	1162.06	959.04	1589.50	40 to 49	901.07	2043.10	1686.22	2795.48
50 to 54	657.18	1354.40	1017.79	1829.90	50 to 54	1153.90	2382.12	1790.32	3214.82
55 to 59	857.51	1797.84	1215.49	2081.02	55 to 59	1504.80	3161.32	2135.30	3657.94
60 to 64	1111.33	2118.42	1466.61	2511.11	60 to 64	1953.87	3723.37	2575.42	4413.31
65+	1474.62	2927.86	1878.00	3422.08	65+	2593.25	5144.89	3298.07	6016.25
CalChoice Access+ HMO® 40									
0 to 29	351.76	846.27	833.51	1284.69					
30 to 39	407.84	902.35	897.24	1399.41					
40 to 49	489.40	1108.81	915.10	1516.66					
50 to 54	627.06	1292.34	971.16	1746.05					
55 to 59	818.22	1715.47	1159.78	1985.65					
60 to 64	1060.40	2021.35	1399.41	2396.04					
65+	1407.06	2793.70	1791.95	3265.27					
CalChoice Access+ HMO® 30									
0 to 29	393.86	947.56	933.27	1438.45					
30 to 39	456.63	1010.34	1004.61	1566.88					
40 to 49	547.97	1241.53	1024.61	1698.16					
50 to 54	702.11	1447.02	1087.37	1955.03					
55 to 59	916.15	1920.77	1298.59	2223.32					
60 to 64	1187.31	2263.28	1566.88	2682.80					
65+	1575.45	3128.04	2006.42	3656.07					

CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.00

Area 4

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	319.98	769.18	758.61	1167.58	0 to 29	522.59	1251.44	1232.19	1900.53
30 to 39	370.82	822.18	815.85	1273.52	30 to 39	605.08	1336.69	1325.70	2071.04
40 to 49	444.99	1008.64	832.76	1379.49	40 to 49	723.37	1642.01	1353.21	2244.32
50 to 54	570.03	1176.07	883.64	1587.14	50 to 54	926.89	1911.55	1438.47	2582.63
55 to 59	743.75	1561.72	1055.28	1805.38	55 to 59	1207.41	2538.61	1716.26	2937.44
60 to 64	964.14	1837.19	1271.41	2178.36	60 to 64	1567.73	2989.68	2068.31	3545.26
65+	1279.86	2540.70	1629.54	2970.85	65+	2082.06	4131.11	2648.64	4829.70
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	403.39	969.70	956.35	1471.95	0 to 29	710.78	1707.04	1680.26	2590.29
30 to 39	467.49	1036.51	1028.50	1605.49	30 to 39	823.78	1820.04	1805.18	2819.28
40 to 49	561.00	1271.57	1049.85	1739.09	40 to 49	987.34	2236.42	1843.85	3057.22
50 to 54	718.61	1482.64	1113.99	2000.88	50 to 54	1263.93	2605.17	1959.82	3518.16
55 to 59	937.65	1968.83	1330.37	2276.02	55 to 59	1647.55	3458.67	2337.52	3999.94
60 to 64	1215.49	2316.11	1602.82	2746.19	60 to 64	2138.26	4071.29	2819.28	4829.66
65+	1613.51	3203.00	2054.32	3745.31	65+	2837.12	5626.69	3610.33	6581.30
CalChoice Access+ HMO® 40									
0 to 29	384.91	925.27	912.54	1404.50					
30 to 39	446.07	989.01	981.37	1531.92					
40 to 49	535.28	1213.32	1001.74	1659.41					
50 to 54	685.67	1414.70	1062.95	1909.19					
55 to 59	894.67	1878.61	1269.41	2171.72					
60 to 64	1159.78	2209.98	1529.38	2620.36					
65+	1539.56	3056.24	1960.18	3573.67					
CalChoice Access+ HMO® 30									
0 to 29	430.97	1036.02	1021.74	1572.58					
30 to 39	499.45	1107.39	1098.83	1715.28					
40 to 49	599.33	1358.53	1121.64	1858.01					
50 to 54	767.75	1584.03	1190.16	2137.70					
55 to 59	1001.75	2103.44	1421.34	2431.67					
60 to 64	1298.59	2474.48	1712.44	2933.97					
65+	1723.84	3422.01	2194.78	4001.38					

CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.00

Area 5

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	234.52	561.97	553.12	851.80	0 to 29	379.15	913.41	899.05	1384.47
30 to 39	269.91	599.57	595.15	927.03	30 to 39	439.45	973.73	967.97	1507.98
40 to 49	325.22	734.53	606.23	1006.69	40 to 49	528.53	1194.89	988.09	1637.24
50 to 54	415.95	856.22	643.83	1157.11	50 to 54	675.00	1393.10	1048.41	1881.37
55 to 59	542.06	1137.21	769.94	1316.43	55 to 59	881.82	1849.78	1249.48	2142.76
60 to 64	703.55	1338.56	927.03	1588.58	60 to 64	1143.22	2180.12	1507.98	2585.12
65+	933.66	1851.85	1188.10	2163.79	65+	1519.46	3010.21	1930.22	3521.48
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	295.67	708.46	697.31	1073.84	0 to 29	518.31	1241.44	1222.83	1887.01
30 to 39	340.28	755.88	750.30	1168.68	30 to 39	598.99	1325.24	1315.94	2054.59
40 to 49	409.99	926.01	764.23	1269.10	40 to 49	720.05	1629.39	1343.88	2228.41
50 to 54	524.38	1079.41	811.66	1458.74	50 to 54	918.68	1899.41	1427.66	2563.58
55 to 59	683.37	1433.67	970.65	1659.59	55 to 59	1198.01	2520.14	1703.90	2914.29
60 to 64	886.95	1687.48	1168.68	2002.67	60 to 64	1558.01	2967.05	2054.59	3516.39
65+	1177.05	2334.56	1497.82	2727.84	65+	2067.03	4099.88	2628.75	4795.08
CalChoice Access+ HMO® 40									
0 to 29	282.11	676.00	665.36	1024.65					
30 to 39	324.69	721.24	715.91	1115.12					
40 to 49	391.21	883.59	729.21	1210.95					
50 to 54	500.34	1029.97	774.46	1391.90					
55 to 59	652.06	1367.96	926.17	1583.54					
60 to 64	846.31	1610.16	1115.12	1910.91					
65+	1123.12	2227.60	1429.18	2602.85					
CalChoice Access+ HMO® 30									
0 to 29	315.86	756.91	744.99	1147.28					
30 to 39	363.55	807.57	801.60	1248.60					
40 to 49	438.02	989.34	816.49	1355.88					
50 to 54	560.23	1153.24	867.16	1558.50					
55 to 59	730.11	1531.69	1037.01	1773.07					
60 to 64	947.62	1802.87	1248.60	2139.61					
65+	1257.53	2494.20	1600.24	2914.36					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.00**

Area 6

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	206.39	496.10	488.52	751.71	0 to 29	334.26	806.16	793.86	1221.50
30 to 39	238.59	528.29	524.50	818.02	30 to 39	388.32	860.22	852.83	1332.09
40 to 49	285.92	649.46	535.86	888.04	40 to 49	466.97	1054.39	870.05	1445.16
50 to 54	367.36	757.41	568.02	1020.59	50 to 54	597.23	1231.34	924.11	1661.43
55 to 59	477.16	1003.55	677.88	1160.72	55 to 59	776.65	1634.41	1103.52	1890.00
60 to 64	621.07	1181.56	818.02	1401.20	60 to 64	1010.12	1921.96	1329.66	2280.80
65+	823.67	1634.09	1047.12	1910.53	65+	1339.48	2656.81	1703.22	3106.61
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	260.20	625.43	615.87	947.67	0 to 29	457.28	1097.98	1082.04	1666.92
30 to 39	300.77	666.01	661.24	1031.26	30 to 39	529.07	1169.77	1161.80	1815.78
40 to 49	360.44	818.78	675.54	1119.54	40 to 49	635.41	1438.28	1185.72	1967.32
50 to 54	463.09	954.84	716.12	1286.64	50 to 54	813.53	1677.55	1260.16	2262.43
55 to 59	601.57	1265.16	854.59	1463.27	55 to 59	1060.77	2225.19	1504.74	2576.16
60 to 64	782.97	1489.55	1031.26	1766.45	60 to 64	1374.47	2621.34	1813.13	3107.87
65+	1038.38	2060.07	1320.06	2408.56	65+	1826.43	3620.95	2323.59	4235.08
CalChoice Access+ HMO® 40									
0 to 29	248.27	596.77	587.65	904.24					
30 to 39	286.99	635.48	630.93	983.99					
40 to 49	343.93	781.26	644.59	1068.25					
50 to 54	441.88	911.08	683.31	1227.69					
55 to 59	574.00	1207.19	815.43	1396.24					
60 to 64	747.09	1421.30	983.99	1685.51					
65+	990.80	1965.67	1259.58	2298.20					
CalChoice Access+ HMO® 30									
0 to 29	278.00	668.20	657.97	1012.47					
30 to 39	321.33	711.54	706.44	1101.76					
40 to 49	385.10	874.77	721.74	1196.10					
50 to 54	494.75	1020.13	765.08	1374.63					
55 to 59	642.69	1351.67	913.03	1563.33					
60 to 64	836.49	1591.41	1101.76	1887.23					
65+	1109.39	2200.93	1410.34	2573.27					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.00**

Area 7

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	244.26	587.98	577.17	890.61	0 to 29	398.64	954.48	940.46	1451.38
30 to 39	283.16	626.91	622.55	970.59	30 to 39	460.40	1019.05	1010.64	1580.51
40 to 49	339.39	769.58	635.54	1052.73	40 to 49	553.02	1252.06	1033.09	1712.46
50 to 54	434.49	897.08	674.43	1210.54	50 to 54	707.46	1459.79	1097.66	1970.73
55 to 59	566.37	1191.09	804.16	1376.99	55 to 59	920.81	1937.04	1308.18	2240.23
60 to 64	734.97	1400.78	970.59	1662.34	60 to 64	1195.91	2279.52	1577.70	2703.42
65+	977.07	1936.88	1242.98	2265.45	65+	1588.94	3152.61	2021.26	3686.00
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	307.93	741.26	727.64	1122.77	0 to 29	540.38	1302.37	1281.13	1976.33
30 to 39	356.98	790.33	784.83	1223.60	30 to 39	628.39	1387.37	1378.27	2152.41
40 to 49	427.86	970.19	801.21	1327.15	40 to 49	752.89	1706.11	1408.61	2334.56
50 to 54	547.75	1130.94	850.23	1526.11	50 to 54	962.36	1988.45	1493.61	2683.68
55 to 59	714.00	1501.57	1013.78	1735.95	55 to 59	1256.85	2638.15	1782.02	3054.05
60 to 64	926.56	1765.93	1223.60	2095.67	60 to 64	1630.23	3105.65	2149.37	3685.47
65+	1231.77	2441.77	1566.99	2856.01	65+	2164.54	4292.64	2753.50	5021.27
CalChoice Access+ HMO® 40									
0 to 29	293.83	707.29	694.29	1071.33					
30 to 39	340.63	754.10	748.88	1167.55					
40 to 49	408.26	925.73	764.50	1266.33					
50 to 54	522.66	1079.12	811.29	1456.17					
55 to 59	681.29	1432.77	967.32	1656.41					
60 to 64	884.10	1685.00	1167.55	1999.65					
65+	1175.33	2329.88	1495.18	2725.14					
CalChoice Access+ HMO® 30									
0 to 29	329.00	791.94	777.39	1199.55					
30 to 39	381.39	844.36	838.51	1307.28					
40 to 49	457.12	1036.50	856.00	1417.89					
50 to 54	585.21	1208.26	908.38	1630.45					
55 to 59	762.82	1604.25	1083.08	1854.67					
60 to 64	989.91	1886.65	1307.28	2238.96					
65+	1316.01	2608.72	1674.14	3051.30					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.00**

Area 8

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	233.25	559.76	551.65	851.84	0 to 29	379.08	910.83	897.68	1384.70
30 to 39	269.74	598.31	594.25	926.86	30 to 39	439.62	974.00	966.14	1508.42
40 to 49	324.51	734.21	606.45	1005.97	40 to 49	526.49	1195.14	987.19	1634.78
50 to 54	415.76	855.90	642.93	1156.05	50 to 54	673.93	1392.59	1047.73	1879.58
55 to 59	541.52	1137.80	768.67	1314.25	55 to 59	879.25	1848.01	1250.43	2140.23
60 to 64	701.74	1338.61	926.86	1586.04	60 to 64	1142.51	2177.06	1505.78	2579.84
65+	932.96	1849.70	1186.49	2162.03	65+	1516.32	3008.93	1929.63	3517.01
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	294.06	705.69	695.48	1073.89	0 to 29	518.05	1241.05	1223.95	1884.33
30 to 39	340.07	754.27	749.17	1168.48	30 to 39	600.59	1326.43	1315.05	2052.29
40 to 49	409.10	925.61	764.53	1268.19	40 to 49	717.29	1628.17	1343.54	2225.91
50 to 54	524.16	1079.01	810.54	1457.43	50 to 54	919.39	1898.57	1426.06	2561.80
55 to 59	682.69	1434.40	969.04	1656.87	55 to 59	1198.35	2519.09	1702.17	2914.76
60 to 64	884.68	1687.54	1168.48	1999.48	60 to 64	1556.99	2965.98	2052.29	3515.34
65+	1176.15	2331.87	1495.79	2725.62	65+	2066.50	4098.85	2627.26	4793.39
CalChoice Access+ HMO® 40									
0 to 29	280.57	673.35	663.60	1024.68					
30 to 39	324.49	719.72	714.83	1114.94					
40 to 49	390.35	883.18	729.49	1210.08					
50 to 54	500.13	1029.56	773.40	1390.64					
55 to 59	651.41	1368.67	924.64	1580.95					
60 to 64	844.14	1610.21	1114.94	1907.86					
65+	1122.25	2225.00	1427.24	2600.72					
CalChoice Access+ HMO® 30									
0 to 29	314.15	753.95	743.03	1147.32					
30 to 39	363.32	805.85	800.40	1248.36					
40 to 49	437.07	988.88	816.81	1354.91					
50 to 54	560.00	1152.78	865.94	1557.07					
55 to 59	729.36	1532.50	1035.29	1770.14					
60 to 64	945.17	1802.93	1248.36	2136.20					
65+	1256.59	2491.30	1598.07	2911.98					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.00**

Area 9

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	212.20	510.15	501.55	773.78	0 to 29	345.07	829.31	815.38	1257.88
30 to 39	246.48	544.42	540.14	842.35	30 to 39	400.74	884.96	876.62	1369.21
40 to 49	293.64	666.61	550.86	913.08	40 to 49	478.67	1085.32	896.11	1486.07
50 to 54	377.22	778.04	585.14	1050.26	50 to 54	615.03	1266.24	951.74	1708.73
55 to 59	490.84	1033.13	698.73	1196.01	55 to 59	798.69	1680.89	1135.44	1945.25
60 to 64	638.73	1215.31	842.35	1442.49	60 to 64	1038.05	1978.67	1369.21	2345.99
65+	846.63	1680.43	1078.13	1965.50	65+	1377.56	2735.59	1753.24	3197.58
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	267.51	643.12	632.28	975.47	0 to 29	469.45	1128.50	1113.45	1715.28
30 to 39	310.75	686.35	680.93	1061.91	30 to 39	544.69	1203.71	1194.70	1865.78
40 to 49	370.17	840.37	694.43	1151.11	40 to 49	653.01	1480.55	1221.78	2025.24
50 to 54	475.57	980.85	737.68	1324.03	50 to 54	836.61	1724.34	1297.00	2329.19
55 to 59	618.80	1302.43	880.89	1507.80	55 to 59	1089.36	2290.08	1546.77	2648.18
60 to 64	805.24	1532.11	1061.91	1818.52	60 to 64	1414.38	2696.32	1865.78	3195.87
65+	1067.34	2118.50	1359.17	2477.85	65+	1877.80	3725.52	2389.39	4357.46
CalChoice Access+ HMO® 40									
0 to 29	255.25	613.64	603.31	930.78					
30 to 39	296.51	654.90	649.73	1013.26					
40 to 49	353.22	801.87	662.62	1098.37					
50 to 54	453.78	935.92	703.87	1263.36					
55 to 59	590.43	1242.74	840.53	1438.69					
60 to 64	768.33	1461.91	1013.26	1735.19					
65+	1018.43	2021.40	1296.90	2364.30					
CalChoice Access+ HMO® 30									
0 to 29	285.81	687.08	675.53	1042.16					
30 to 39	332.01	733.27	727.50	1134.54					
40 to 49	395.49	897.84	741.94	1229.82					
50 to 54	508.08	1047.93	788.11	1414.56					
55 to 59	661.10	1391.47	941.12	1610.91					
60 to 64	860.29	1636.89	1134.54	1942.87					
65+	1140.32	2263.33	1452.10	2647.28					

CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.10

Area 1

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	351.98	845.26	832.40	1282.02	0 to 29	573.55	1373.90	1353.88	2084.18
30 to 39	408.50	901.76	894.08	1397.62	30 to 39	663.59	1467.24	1453.91	2270.91
40 to 49	488.14	1107.34	914.62	1515.81	40 to 49	793.65	1800.73	1487.28	2464.34
50 to 54	626.87	1289.73	971.16	1741.89	50 to 54	1017.07	2097.52	1577.31	2834.47
55 to 59	814.43	1713.62	1158.69	1980.86	55 to 59	1327.22	2787.77	1884.09	3224.63
60 to 64	1058.52	2016.76	1395.06	2391.91	60 to 64	1720.71	3281.32	2270.91	3888.25
65+	1405.35	2787.55	1788.14	3260.28	65+	2284.27	4531.86	2907.84	5302.14
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	443.73	1065.60	1049.38	1616.21	0 to 29	778.72	1871.08	1842.26	2840.88
30 to 39	514.98	1136.83	1127.14	1761.96	30 to 39	904.89	1997.27	1982.86	3093.26
40 to 49	615.38	1395.99	1153.03	1910.95	40 to 49	1081.56	2451.54	2022.53	3356.45
50 to 54	790.28	1625.93	1224.31	2195.99	50 to 54	1384.39	2858.89	2148.66	3857.54
55 to 59	1026.73	2160.33	1460.71	2497.20	55 to 59	1806.22	3796.27	2563.29	4391.13
60 to 64	1334.44	2542.51	1758.72	3015.43	60 to 64	2346.99	4466.81	3093.26	5296.03
65+	1771.67	3514.20	2254.27	4110.16	65+	3114.88	6175.69	3958.50	7221.20
CalChoice Access+ HMO® 40									
0 to 29	423.40	1016.77	1001.31	1542.15					
30 to 39	491.37	1084.74	1075.48	1681.22					
40 to 49	587.19	1332.02	1100.20	1823.39					
50 to 54	754.07	1551.42	1168.21	2095.35					
55 to 59	979.68	2061.35	1393.79	2382.78					
60 to 64	1273.28	2426.01	1678.15	2877.25					
65+	1690.48	3353.17	2150.98	3921.81					
CalChoice Access+ HMO® 30									
0 to 29	474.07	1138.47	1121.15	1726.70					
30 to 39	550.19	1214.58	1204.21	1882.41					
40 to 49	657.46	1491.42	1231.86	2041.61					
50 to 54	844.32	1737.10	1308.03	2346.11					
55 to 59	1096.94	2308.04	1560.61	2667.97					
60 to 64	1425.69	2716.35	1878.99	3221.59					
65+	1892.83	3754.49	2408.42	4391.19					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.10**

Area 2

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	304.66	730.73	719.28	1108.70	0 to 29	493.33	1188.73	1170.88	1803.87
30 to 39	352.79	778.84	774.27	1207.20	30 to 39	573.55	1268.96	1257.06	1964.36
40 to 49	423.80	957.51	790.30	1310.27	40 to 49	686.51	1557.24	1283.81	2130.76
50 to 54	540.61	1115.55	838.39	1507.26	50 to 54	879.64	1815.75	1364.04	2448.74
55 to 59	705.55	1482.09	1001.03	1713.46	55 to 59	1147.11	2410.11	1628.54	2787.53
60 to 64	916.28	1745.50	1207.20	2068.50	60 to 64	1488.88	2835.09	1964.36	3364.06
65+	1216.36	2412.08	1546.20	2819.84	65+	1976.24	3919.80	2514.15	4585.48
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	384.09	921.22	906.77	1397.70	0 to 29	674.75	1619.34	1593.64	2457.91
30 to 39	444.74	981.87	976.11	1521.91	30 to 39	780.75	1725.34	1712.52	2676.40
40 to 49	534.26	1207.12	996.31	1651.83	40 to 49	934.98	2120.56	1751.06	2901.31
50 to 54	681.54	1406.36	1056.92	1900.18	50 to 54	1198.42	2473.97	1860.32	3338.28
55 to 59	889.49	1868.43	1262.00	2160.11	55 to 59	1561.52	3280.43	2216.97	3797.72
60 to 64	1155.12	2200.52	1521.91	2607.70	60 to 64	2027.40	3861.98	2673.20	4581.71
65+	1533.43	3040.85	1949.29	3554.90	65+	2692.46	5339.95	3425.00	6242.81
CalChoice Access+ HMO® 40									
0 to 29	366.48	879.01	865.23	1333.66					
30 to 39	424.35	936.88	931.37	1452.17					
40 to 49	509.77	1151.80	950.65	1576.12					
50 to 54	650.30	1341.91	1008.50	1813.11					
55 to 59	848.72	1782.79	1204.17	2061.14					
60 to 64	1102.21	2099.69	1452.17	2488.21					
65+	1463.19	2901.51	1859.98	3391.99					
CalChoice Access+ HMO® 30									
0 to 29	410.33	984.21	968.78	1493.28					
30 to 39	475.15	1048.99	1042.84	1625.97					
40 to 49	570.80	1289.66	1064.44	1764.77					
50 to 54	728.15	1502.51	1129.19	2030.11					
55 to 59	950.30	1996.17	1348.29	2307.82					
60 to 64	1234.12	2350.99	1625.97	2786.01					
65+	1638.30	3248.81	2082.56	3797.96					

CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.10

Area 3

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	321.66	773.87	762.20	1174.79	0 to 29	523.40	1258.58	1240.43	1912.06
30 to 39	372.93	825.17	820.48	1279.69	30 to 39	608.11	1343.30	1334.23	2081.51
40 to 49	447.54	1013.95	836.80	1386.90	40 to 49	729.12	1648.87	1361.45	2256.98
50 to 54	573.42	1181.77	888.05	1596.67	50 to 54	931.82	1924.20	1446.14	2595.84
55 to 59	748.22	1568.70	1060.55	1815.78	55 to 59	1216.23	2553.47	1724.50	2952.85
60 to 64	969.67	1848.42	1279.69	2191.06	60 to 64	1576.25	3004.27	2081.51	3563.97
65+	1286.68	2554.71	1638.63	2985.93	65+	2093.61	4153.91	2662.41	4858.87
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	405.52	975.60	960.91	1481.02	0 to 29	713.14	1714.17	1688.01	2603.96
30 to 39	470.15	1040.24	1034.35	1613.27	30 to 39	827.65	1828.67	1815.58	2836.23
40 to 49	564.20	1278.27	1054.94	1748.45	40 to 49	991.18	2247.41	1854.84	3075.03
50 to 54	722.90	1489.84	1119.57	2012.89	50 to 54	1269.29	2620.33	1969.35	3536.30
55 to 59	943.26	1977.62	1337.04	2289.12	55 to 59	1655.28	3477.45	2348.83	4023.73
60 to 64	1222.46	2330.26	1613.27	2762.22	60 to 64	2149.26	4095.71	2832.96	4854.64
65+	1622.08	3220.65	2065.80	3764.29	65+	2852.58	5659.38	3627.88	6617.88
CalChoice Access+ HMO® 40									
0 to 29	386.94	930.90	916.86	1413.16					
30 to 39	448.62	992.59	986.96	1539.35					
40 to 49	538.34	1219.69	1006.61	1668.33					
50 to 54	689.77	1421.57	1068.28	1920.66					
55 to 59	900.04	1887.02	1275.76	2184.22					
60 to 64	1166.44	2223.49	1539.35	2635.64					
65+	1547.77	3073.07	1971.15	3591.80					
CalChoice Access+ HMO® 30									
0 to 29	433.25	1042.32	1026.60	1582.30					
30 to 39	502.29	1111.37	1105.07	1723.57					
40 to 49	602.77	1365.68	1127.07	1867.98					
50 to 54	772.32	1591.72	1196.11	2150.53					
55 to 59	1007.77	2112.85	1428.45	2445.65					
60 to 64	1306.04	2489.61	1723.57	2951.08					
65+	1733.00	3440.84	2207.06	4021.68					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.10**

Area 4

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	351.98	846.10	834.47	1284.34	0 to 29	574.85	1376.58	1355.41	2090.58
30 to 39	407.90	904.40	897.44	1400.87	30 to 39	665.59	1470.36	1458.27	2278.14
40 to 49	489.49	1109.50	916.04	1517.44	40 to 49	795.71	1806.21	1488.53	2468.75
50 to 54	627.03	1293.68	972.00	1745.85	50 to 54	1019.58	2102.71	1582.32	2840.89
55 to 59	818.13	1717.89	1160.81	1985.92	55 to 59	1328.15	2792.47	1887.89	3231.18
60 to 64	1060.55	2020.91	1398.55	2396.20	60 to 64	1724.50	3288.65	2275.14	3899.79
65+	1407.85	2794.77	1792.49	3267.94	65+	2290.27	4544.22	2913.50	5312.67
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	443.73	1066.67	1051.99	1619.15	0 to 29	781.86	1877.74	1848.29	2849.32
30 to 39	514.24	1140.16	1131.35	1766.04	30 to 39	906.16	2002.04	1985.70	3101.21
40 to 49	617.10	1398.73	1154.84	1913.00	40 to 49	1086.07	2460.06	2028.24	3362.94
50 to 54	790.47	1630.90	1225.39	2200.97	50 to 54	1390.32	2865.69	2155.80	3869.98
55 to 59	1031.42	2165.71	1463.41	2503.62	55 to 59	1812.31	3804.54	2571.27	4399.93
60 to 64	1337.04	2547.72	1763.10	3020.81	60 to 64	2352.09	4478.42	3101.21	5312.63
65+	1774.86	3523.30	2259.75	4119.84	65+	3120.83	6189.36	3971.36	7239.43
CalChoice Access+ HMO® 40									
0 to 29	423.40	1017.80	1003.79	1544.95					
30 to 39	490.68	1087.91	1079.51	1685.11					
40 to 49	588.81	1334.65	1101.91	1825.35					
50 to 54	754.24	1556.17	1169.25	2100.11					
55 to 59	984.14	2066.47	1396.35	2388.89					
60 to 64	1275.76	2430.98	1682.32	2882.40					
65+	1693.52	3361.86	2156.20	3931.04					
CalChoice Access+ HMO® 30									
0 to 29	474.07	1139.62	1123.91	1729.84					
30 to 39	549.40	1218.13	1208.71	1886.81					
40 to 49	659.26	1494.38	1233.80	2043.81					
50 to 54	844.53	1742.43	1309.18	2351.47					
55 to 59	1101.93	2313.78	1563.47	2674.84					
60 to 64	1428.45	2721.93	1883.68	3227.37					
65+	1896.22	3764.21	2414.26	4401.52					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.10**

Area 5

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	257.97	618.17	608.43	936.98	0 to 29	417.07	1004.75	988.96	1522.92
30 to 39	296.90	659.53	654.67	1019.73	30 to 39	483.40	1071.10	1064.77	1658.78
40 to 49	357.74	807.98	666.85	1107.36	40 to 49	581.38	1314.38	1086.90	1800.96
50 to 54	457.55	941.84	708.21	1272.82	50 to 54	742.50	1532.41	1153.25	2069.51
55 to 59	596.27	1250.93	846.93	1448.07	55 to 59	970.00	2034.76	1374.43	2357.04
60 to 64	773.91	1472.42	1019.73	1747.44	60 to 64	1257.54	2398.13	1658.78	2843.63
65+	1027.03	2037.04	1306.91	2380.17	65+	1671.41	3311.23	2123.24	3873.63
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	325.24	779.31	767.04	1181.22	0 to 29	570.14	1365.58	1345.11	2075.71
30 to 39	374.31	831.47	825.33	1285.55	30 to 39	658.89	1457.76	1447.53	2260.05
40 to 49	450.99	1018.61	840.65	1396.01	40 to 49	792.06	1792.33	1478.27	2451.25
50 to 54	576.82	1187.35	892.83	1604.61	50 to 54	1010.55	2089.35	1570.43	2819.94
55 to 59	751.71	1577.04	1067.72	1825.55	55 to 59	1317.81	2772.15	1874.29	3205.72
60 to 64	975.65	1856.23	1285.55	2202.94	60 to 64	1713.81	3263.76	2260.05	3868.03
65+	1294.76	2568.02	1647.60	3000.62	65+	2273.73	4509.87	2891.63	5274.59
CalChoice Access+ HMO® 40									
0 to 29	310.32	743.60	731.90	1127.12					
30 to 39	357.16	793.36	787.50	1226.63					
40 to 49	430.33	971.95	802.13	1332.05					
50 to 54	550.37	1132.97	851.91	1531.09					
55 to 59	717.27	1504.76	1018.79	1741.89					
60 to 64	930.94	1771.18	1226.63	2102.00					
65+	1235.43	2450.36	1572.10	2863.14					
CalChoice Access+ HMO® 30									
0 to 29	347.45	832.60	819.49	1262.01					
30 to 39	399.91	888.33	881.76	1373.46					
40 to 49	481.82	1088.27	898.14	1491.47					
50 to 54	616.25	1268.56	953.88	1714.35					
55 to 59	803.12	1684.86	1140.71	1950.38					
60 to 64	1042.38	1983.16	1373.46	2353.57					
65+	1383.28	2743.62	1760.26	3205.80					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.10**

Area 6

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	227.03	545.71	537.37	826.88	0 to 29	367.69	886.78	873.25	1343.65
30 to 39	262.45	581.12	576.95	899.82	30 to 39	427.15	946.24	938.11	1465.30
40 to 49	314.51	714.41	589.45	976.84	40 to 49	513.67	1159.83	957.06	1589.68
50 to 54	404.10	833.15	624.82	1122.65	50 to 54	656.95	1354.47	1016.52	1827.57
55 to 59	524.88	1103.91	745.67	1276.79	55 to 59	854.32	1797.85	1213.87	2079.00
60 to 64	683.18	1299.72	899.82	1541.32	60 to 64	1111.13	2114.16	1462.63	2508.88
65+	906.04	1797.50	1151.83	2101.58	65+	1473.43	2922.49	1873.54	3417.27
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	286.22	687.97	677.46	1042.44	0 to 29	503.01	1207.78	1190.24	1833.61
30 to 39	330.85	732.61	727.36	1134.39	30 to 39	581.98	1286.75	1277.98	1997.36
40 to 49	396.48	900.66	743.09	1231.49	40 to 49	698.95	1582.11	1304.29	2164.05
50 to 54	509.40	1050.32	787.73	1415.30	50 to 54	894.88	1845.31	1386.18	2488.67
55 to 59	661.73	1391.68	940.05	1609.60	55 to 59	1166.85	2447.71	1655.21	2833.78
60 to 64	861.27	1638.51	1134.39	1943.10	60 to 64	1511.92	2883.47	1994.44	3418.66
65+	1142.22	2266.08	1452.07	2649.42	65+	2009.07	3983.05	2555.95	4658.59
CalChoice Access+ HMO® 40									
0 to 29	273.10	656.45	646.42	994.66					
30 to 39	315.69	699.03	694.02	1082.39					
40 to 49	378.32	859.39	709.05	1175.08					
50 to 54	486.07	1002.19	751.64	1350.46					
55 to 59	631.40	1327.91	896.97	1535.86					
60 to 64	821.80	1563.43	1082.39	1854.06					
65+	1089.88	2162.24	1385.54	2528.02					
CalChoice Access+ HMO® 30									
0 to 29	305.80	735.02	723.77	1113.72					
30 to 39	353.46	782.69	777.08	1211.94					
40 to 49	423.61	962.25	793.91	1315.71					
50 to 54	544.23	1122.14	841.59	1512.09					
55 to 59	706.96	1486.84	1004.33	1719.66					
60 to 64	920.14	1750.55	1211.94	2075.95					
65+	1220.33	2421.02	1551.37	2830.60					

CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.10

Area 7

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	268.69	646.78	634.89	979.67	0 to 29	438.50	1049.93	1034.51	1596.52
30 to 39	311.48	689.60	684.81	1067.65	30 to 39	506.44	1120.96	1111.70	1738.56
40 to 49	373.33	846.54	699.09	1158.00	40 to 49	608.32	1377.27	1136.40	1883.71
50 to 54	477.94	986.79	741.87	1331.59	50 to 54	778.21	1605.77	1207.43	2167.80
55 to 59	623.01	1310.20	884.58	1514.69	55 to 59	1012.89	2130.74	1439.00	2464.25
60 to 64	808.47	1540.86	1067.65	1828.57	60 to 64	1315.50	2507.47	1735.47	2973.76
65+	1074.78	2130.57	1367.28	2492.00	65+	1747.83	3467.87	2223.39	4054.60
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	338.72	815.39	800.40	1235.05	0 to 29	594.42	1432.61	1409.24	2173.96
30 to 39	392.68	869.36	863.31	1345.96	30 to 39	691.23	1526.11	1516.10	2367.65
40 to 49	470.65	1067.21	881.33	1459.87	40 to 49	828.18	1876.72	1549.47	2568.02
50 to 54	602.53	1244.03	935.25	1678.72	50 to 54	1058.60	2187.30	1642.97	2952.05
55 to 59	785.40	1651.73	1115.16	1909.55	55 to 59	1382.54	2901.97	1960.22	3359.46
60 to 64	1019.22	1942.52	1345.96	2305.24	60 to 64	1793.25	3416.22	2364.31	4054.02
65+	1354.95	2685.95	1723.69	3141.61	65+	2380.99	4721.90	3028.85	5523.40
CalChoice Access+ HMO® 40									
0 to 29	323.21	778.02	763.72	1178.46					
30 to 39	374.69	829.51	823.77	1284.31					
40 to 49	449.09	1018.30	840.95	1392.96					
50 to 54	574.93	1187.03	892.42	1601.79					
55 to 59	749.42	1576.05	1064.05	1822.05					
60 to 64	972.51	1853.50	1284.31	2199.62					
65+	1292.86	2562.87	1644.70	2997.65					
CalChoice Access+ HMO® 30									
0 to 29	361.90	871.13	855.13	1319.51					
30 to 39	419.53	928.80	922.36	1438.01					
40 to 49	502.83	1140.15	941.60	1559.68					
50 to 54	643.73	1329.09	999.22	1793.50					
55 to 59	839.10	1764.68	1191.39	2040.14					
60 to 64	1088.90	2075.32	1438.01	2462.86					
65+	1447.61	2869.59	1841.55	3356.43					

CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.10

Area 8

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	256.58	615.74	606.82	937.02	0 to 29	416.99	1001.91	987.45	1523.17
30 to 39	296.71	658.14	653.68	1019.55	30 to 39	483.58	1071.40	1062.75	1659.26
40 to 49	356.96	807.63	667.10	1106.57	40 to 49	579.14	1314.65	1085.91	1798.26
50 to 54	457.34	941.49	707.22	1271.66	50 to 54	741.32	1531.85	1152.50	2067.54
55 to 59	595.67	1251.58	845.54	1445.68	55 to 59	967.18	2032.81	1375.47	2354.25
60 to 64	771.91	1472.47	1019.55	1744.64	60 to 64	1256.76	2394.77	1656.36	2837.82
65+	1026.26	2034.67	1305.14	2378.23	65+	1667.95	3309.82	2122.59	3868.71
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	323.47	776.26	765.03	1181.28	0 to 29	569.86	1365.16	1346.35	2072.76
30 to 39	374.08	829.70	824.09	1285.33	30 to 39	660.65	1459.07	1446.56	2257.52
40 to 49	450.01	1018.17	840.98	1395.01	40 to 49	789.02	1790.99	1477.89	2448.50
50 to 54	576.58	1186.91	891.59	1603.17	50 to 54	1011.33	2088.43	1568.67	2817.98
55 to 59	750.96	1577.84	1065.94	1822.56	55 to 59	1318.19	2771.00	1872.39	3206.24
60 to 64	973.15	1856.29	1285.33	2199.43	60 to 64	1712.69	3262.58	2257.52	3866.87
65+	1293.77	2565.06	1645.37	2998.18	65+	2273.15	4508.74	2889.99	5272.73
CalChoice Access+ HMO® 40									
0 to 29	308.63	740.69	729.96	1127.15					
30 to 39	356.94	791.69	786.31	1226.43					
40 to 49	429.39	971.50	802.44	1331.09					
50 to 54	550.14	1132.52	850.74	1529.70					
55 to 59	716.55	1505.54	1017.10	1739.05					
60 to 64	928.55	1771.23	1226.43	2098.65					
65+	1234.48	2447.50	1569.96	2860.79					
CalChoice Access+ HMO® 30									
0 to 29	345.57	829.35	817.33	1262.05					
30 to 39	399.65	886.44	880.44	1373.20					
40 to 49	480.78	1087.77	898.49	1490.40					
50 to 54	616.00	1268.06	952.53	1712.78					
55 to 59	802.30	1685.75	1138.82	1947.15					
60 to 64	1039.69	1983.22	1373.20	2349.82					
65+	1382.25	2740.43	1757.88	3203.18					

**CalChoice Rate Table
HMO Plans
Effective January 2010
Risk Adjustment Factor 1.10**

Area 9

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice Access+ HMO® 40 Value					CalChoice Access+ HMO® 25				
0 to 29	233.42	561.17	551.71	851.16	0 to 29	379.58	912.24	896.92	1383.67
30 to 39	271.13	598.86	594.15	926.59	30 to 39	440.81	973.46	964.28	1506.13
40 to 49	323.00	733.27	605.95	1004.39	40 to 49	526.54	1193.85	985.72	1634.68
50 to 54	414.94	855.84	643.65	1155.29	50 to 54	676.53	1392.86	1046.91	1879.60
55 to 59	539.92	1136.44	768.60	1315.61	55 to 59	878.56	1848.98	1248.98	2139.78
60 to 64	702.60	1336.84	926.59	1586.74	60 to 64	1141.86	2176.54	1506.13	2580.59
65+	931.29	1848.47	1185.94	2162.05	65+	1515.32	3009.15	1928.56	3517.34
CalChoice Access+ HMO® 25 Value					CalChoice Access+ HMO® 15				
0 to 29	294.26	707.43	695.51	1073.02	0 to 29	516.40	1241.35	1224.80	1886.81
30 to 39	341.83	754.99	749.02	1168.10	30 to 39	599.16	1324.08	1314.17	2052.36
40 to 49	407.19	924.41	763.87	1266.22	40 to 49	718.31	1628.61	1343.96	2227.76
50 to 54	523.13	1078.94	811.45	1456.43	50 to 54	920.27	1896.77	1426.70	2562.11
55 to 59	680.68	1432.67	968.98	1658.58	55 to 59	1198.30	2519.09	1701.45	2913.00
60 to 64	885.76	1685.32	1168.10	2000.37	60 to 64	1555.82	2965.95	2052.36	3515.46
65+	1174.07	2330.35	1495.09	2725.64	65+	2065.58	4098.07	2628.33	4793.21
CalChoice Access+ HMO® 40									
0 to 29	280.78	675.00	663.64	1023.86					
30 to 39	326.16	720.39	714.70	1114.59					
40 to 49	388.54	882.06	728.88	1208.21					
50 to 54	499.16	1029.51	774.26	1389.70					
55 to 59	649.47	1367.01	924.58	1582.56					
60 to 64	845.16	1608.10	1114.59	1908.71					
65+	1120.27	2223.54	1426.59	2600.73					
CalChoice Access+ HMO® 30									
0 to 29	314.39	755.79	743.08	1146.38					
30 to 39	365.21	806.60	800.25	1247.99					
40 to 49	435.04	987.62	816.13	1352.80					
50 to 54	558.89	1152.72	866.92	1556.02					
55 to 59	727.21	1530.62	1035.23	1772.00					
60 to 64	946.32	1800.58	1247.99	2137.16					
65+	1254.35	2489.66	1597.31	2912.01					

CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 0.90

Area 1

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	203.49	552.90	443.48	683.45	0 to 29	181.34	489.88	393.31	605.27
30 to 39	249.59	610.51	493.39	790.95	30 to 39	221.37	541.69	438.06	699.47
40 to 49	345.56	706.50	533.71	906.14	40 to 49	306.16	626.45	473.39	803.12
50 to 54	468.43	967.59	633.53	1071.23	50 to 54	414.50	857.30	560.53	949.13
55 to 59	581.71	1203.72	741.04	1313.15	55 to 59	515.78	1066.89	657.11	1163.48
60 to 64	758.33	1508.97	917.66	1647.18	60 to 64	673.56	1337.76	812.53	1460.21
65+	933.02	2079.14	1094.30	2142.51	65+	826.67	1841.74	967.98	1898.27
65+**	449.24	1595.36	610.52	1658.73	65+**	398.00	1413.07	539.31	1469.60
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	267.82	721.96	579.91	891.99	0 to 29	219.73	593.53	476.55	733.37
30 to 39	326.04	798.82	645.11	1031.69	30 to 39	268.23	656.33	530.76	847.50
40 to 49	451.81	922.24	698.68	1183.09	40 to 49	370.96	759.06	573.57	973.09
50 to 54	612.50	1262.27	826.77	1397.33	50 to 54	502.23	1038.69	679.16	1150.00
55 to 59	759.23	1572.04	968.83	1714.09	55 to 59	624.95	1292.66	796.16	1409.68
60 to 64	992.12	1972.59	1197.07	2151.93	60 to 64	816.13	1620.86	984.49	1769.23
65+	1218.02	2715.53	1427.62	2797.05	65+	1001.63	2231.51	1172.81	2299.98
65+**	586.89	2084.40	796.49	2165.92	65+**	482.28	1712.17	653.46	1780.63
CalChoice PPO Plan 750									
0 to 29	393.22	1064.03	853.27	1315.86					
30 to 39	478.03	1174.53	950.95	1521.48					
40 to 49	665.64	1359.59	1028.02	1742.50					
50 to 54	902.08	1860.72	1218.20	2061.21					
55 to 59	1120.55	2315.62	1426.37	2526.37					
60 to 64	1459.80	2906.74	1765.64	3171.47					
65+	1796.47	4001.61	2104.87	4122.38					
65+**	866.12	3071.25	1174.51	3192.02					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	199.51	542.91	432.96	671.85					
30 to 39	244.31	598.56	483.17	774.99					
40 to 49	337.96	692.20	522.57	887.65					
50 to 54	460.11	946.01	621.62	1049.17					
55 to 59	570.04	1180.80	726.14	1285.32					
60 to 64	743.77	1480.75	897.14	1615.13					
65+	914.79	2037.24	1068.16	2099.66					
65+**	438.41	1560.86	591.78	1623.29					

*Underwritten by Blue Shield of California Life & Health Insurance Company. CalChoice PPO Plan 2400 is pending regulatory approval.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 0.90

Area 2

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	237.68	644.36	516.67	795.63	0 to 29	212.06	571.15	457.88	706.08
30 to 39	290.75	711.16	575.60	921.36	30 to 39	257.87	631.37	510.90	816.94
40 to 49	402.72	823.12	622.74	1054.93	40 to 49	356.65	730.18	551.84	935.02
50 to 54	546.12	1125.68	738.67	1247.47	50 to 54	484.38	997.69	653.06	1106.11
55 to 59	677.75	1402.66	862.42	1530.35	55 to 59	600.03	1243.48	763.91	1354.33
60 to 64	884.03	1758.23	1068.71	1919.31	60 to 64	783.19	1559.15	947.07	1701.35
65+	1088.34	2422.25	1274.96	2494.93	65+	963.94	2147.16	1130.19	2212.22
65+**	524.53	1858.44	711.14	1931.11	65+**	465.10	1648.32	631.36	1713.38
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	309.83	841.30	674.48	1039.14	0 to 29	256.97	692.06	554.81	855.58
30 to 39	378.95	929.49	750.75	1203.57	30 to 39	312.46	765.05	619.07	989.87
40 to 49	526.68	1074.88	812.71	1377.55	40 to 49	432.19	884.77	668.68	1132.97
50 to 54	712.61	1470.48	965.24	1630.16	50 to 54	586.94	1208.90	791.33	1340.29
55 to 59	886.58	1832.78	1127.31	1997.22	55 to 59	727.07	1506.72	925.66	1641.04
60 to 64	1155.89	2297.51	1396.61	2507.24	60 to 64	949.00	1889.23	1147.56	2061.52
65+	1420.44	3162.65	1663.52	3260.39	65+	1168.01	2601.75	1369.48	2680.57
65+**	684.02	2426.22	927.10	2523.96	65+**	563.55	1997.29	765.02	2076.11
CalChoice PPO Plan 750									
0 to 29	457.55	1238.54	994.01	1533.11					
30 to 39	557.49	1370.03	1107.08	1772.39					
40 to 49	775.76	1585.68	1199.12	2030.09					
50 to 54	1051.87	2169.47	1420.02	2400.89					
55 to 59	1304.33	2698.04	1661.95	2942.60					
60 to 64	1701.40	3387.00	2056.41	3694.65					
65+	2093.20	4659.74	2453.48	4801.77					
65+**	1009.79	3576.33	1370.07	3718.36					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	230.59	634.82	505.64	782.07					
30 to 39	281.98	697.32	562.61	902.93					
40 to 49	393.12	807.08	607.04	1032.10					
50 to 54	534.82	1101.56	723.74	1222.42					
55 to 59	662.61	1375.23	847.36	1498.83					
60 to 64	865.42	1725.28	1044.61	1880.85					
65+	1066.83	2373.98	1247.42	2446.22					
65+**	512.58	1819.73	693.16	1891.96					

*Underwritten by Blue Shield of California Life & Health Insurance Company. CalChoice PPO Plan 2400 is pending regulatory approval.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010**

Risk Adjustment Factor 0.90

Area 3

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	244.98	662.09	532.51	820.01	0 to 29	216.06	588.60	471.88	725.18
30 to 39	297.63	732.95	593.24	947.58	30 to 39	263.26	648.20	524.03	839.42
40 to 49	415.09	848.37	641.84	1085.25	40 to 49	367.58	750.02	568.73	961.12
50 to 54	562.87	1160.17	759.29	1283.71	50 to 54	499.19	1028.19	673.02	1137.44
55 to 59	698.54	1443.64	888.86	1575.24	55 to 59	618.37	1279.02	787.26	1395.72
60 to 64	911.12	1810.12	1099.43	1976.14	60 to 64	807.13	1604.34	976.03	1750.86
65+	1119.67	2492.45	1312.05	2569.37	65+	990.94	2207.84	1162.28	2274.89
65+**	540.61	1913.39	732.99	1990.31	65+**	479.32	1696.22	650.66	1763.28
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	319.37	867.17	695.23	1071.08	0 to 29	261.81	713.28	571.83	878.78
30 to 39	390.61	958.08	773.86	1238.13	30 to 39	319.01	785.51	635.01	1017.23
40 to 49	540.44	1107.93	837.69	1419.93	40 to 49	445.44	908.87	689.18	1164.70
50 to 54	734.54	1515.72	992.46	1677.86	50 to 54	604.92	1245.96	815.58	1378.39
55 to 59	911.42	1886.66	1161.97	2056.17	55 to 59	749.37	1549.92	954.04	1691.37
60 to 64	1189.01	2365.69	1437.11	2581.88	60 to 64	978.11	1944.18	1182.75	2121.72
65+	1461.69	3257.44	1712.25	3355.70	65+	1200.82	2675.49	1408.49	2756.76
65+**	705.03	2500.79	955.59	2599.05	65+**	580.83	2055.51	788.51	2136.78
CalChoice PPO Plan 750									
0 to 29	471.39	1275.99	1024.05	1576.71					
30 to 39	574.34	1408.73	1140.53	1823.26					
40 to 49	796.47	1630.90	1232.65	2088.74					
50 to 54	1080.94	2232.32	1462.94	2470.71					
55 to 59	1343.75	2776.85	1709.47	3028.80					
60 to 64	1750.10	3483.94	2115.81	3800.89					
65+	2153.77	4795.16	2522.21	4941.42					
65+**	1037.60	3678.98	1406.04	3825.25					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	237.47	653.81	520.77	804.03					
30 to 39	290.43	718.19	579.42	928.50					
40 to 49	404.89	829.77	625.19	1061.55					
50 to 54	549.38	1133.10	743.94	1254.69					
55 to 59	680.98	1413.49	869.83	1540.81					
60 to 64	889.87	1774.01	1074.43	1934.25					
65+	1095.87	2440.69	1280.46	2513.66					
65+**	526.48	1871.31	711.07	1944.28					

*Underwritten by Blue Shield of California Life & Health Insurance Company. CalChoice PPO Plan 2400 is pending regulatory approval.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 0.90**

Area 4

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	288.14	777.99	624.29	962.40	0 to 29	254.49	690.44	553.75	853.02
30 to 39	349.61	860.59	695.39	1112.23	30 to 39	311.05	761.11	615.01	984.96
40 to 49	486.00	995.04	752.99	1275.49	40 to 49	431.21	881.32	666.86	1128.71
50 to 54	660.80	1361.95	891.31	1507.93	50 to 54	584.39	1206.49	789.39	1336.07
55 to 59	818.33	1694.27	1043.06	1847.95	55 to 59	725.77	1501.01	923.69	1637.69
60 to 64	1068.04	2126.46	1290.89	2318.56	60 to 64	947.26	1882.75	1145.20	2054.76
65+	1313.92	2925.58	1538.65	3015.87	65+	1164.06	2592.03	1364.36	2672.14
65+**	633.92	2245.58	858.65	2335.88	65+**	560.82	1988.78	761.11	2068.89
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	375.19	1016.06	815.64	1256.12	0 to 29	308.38	836.60	670.99	1033.61
30 to 39	456.76	1123.26	908.88	1454.20	30 to 39	376.91	922.26	745.22	1193.49
40 to 49	636.20	1300.38	983.44	1663.95	40 to 49	522.53	1067.90	808.05	1367.69
50 to 54	862.26	1778.12	1165.22	1969.20	50 to 54	708.12	1461.89	956.52	1618.95
55 to 59	1069.66	2213.92	1363.31	2414.32	55 to 59	879.43	1818.79	1119.23	1984.40
60 to 64	1395.95	2775.55	1687.22	3029.56	60 to 64	1147.80	2281.35	1387.66	2489.79
65+	1715.20	3821.92	2011.18	3938.45	65+	1410.52	3140.79	1653.21	3237.84
65+**	827.31	2934.03	1123.28	3050.56	65+**	679.55	2409.82	922.24	2506.87
CalChoice PPO Plan 750									
0 to 29	552.84	1499.09	1200.80	1851.36					
30 to 39	673.68	1655.94	1337.09	2141.93					
40 to 49	935.98	1915.66	1447.69	2453.06					
50 to 54	1270.24	2620.20	1717.68	2900.47					
55 to 59	1576.25	3260.47	2008.22	3556.17					
60 to 64	2057.08	4091.00	2486.47	4463.87					
65+	2527.62	5631.26	2962.20	5803.52					
65+**	1218.83	4322.47	1653.41	4494.73					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	280.60	764.00	611.22	944.59					
30 to 39	340.34	843.18	680.67	1090.44					
40 to 49	475.07	973.77	733.46	1246.02					
50 to 54	645.95	1330.75	872.37	1475.24					
55 to 59	801.50	1661.36	1021.01	1808.62					
60 to 64	1045.99	2083.67	1262.71	2272.58					
65+	1286.29	2867.11	1505.78	2954.63					
65+**	619.55	2200.37	839.04	2287.89					

*Underwritten by Blue Shield of California Life & Health Insurance Company. CalChoice PPO Plan 2400 is pending regulatory approval.

**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 0.90**

Area 5

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	227.89	614.90	495.05	760.25	0 to 29	202.42	544.62	438.59	674.76
30 to 39	276.98	679.72	550.06	880.11	30 to 39	245.82	602.45	486.78	780.79
40 to 49	385.05	787.78	595.23	1007.78	40 to 49	339.79	696.44	527.75	894.05
50 to 54	522.56	1076.54	705.27	1192.46	50 to 54	462.67	954.29	626.54	1057.91
55 to 59	648.30	1341.76	825.08	1461.59	55 to 59	573.54	1188.05	732.60	1296.48
60 to 64	844.72	1681.61	1021.55	1834.87	60 to 64	749.47	1489.28	906.10	1626.64
65+	1039.22	2316.15	1217.99	2384.91	65+	920.56	2050.76	1079.60	2113.41
65+**	500.94	1777.87	679.71	1846.63	65+**	443.42	1573.62	602.47	1636.27
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	297.92	805.56	645.89	993.83	0 to 29	245.28	659.93	531.43	817.61
30 to 39	362.24	888.98	719.77	1148.75	30 to 39	297.83	730.00	589.84	946.10
40 to 49	502.88	1027.20	776.96	1317.97	40 to 49	411.72	843.89	639.49	1083.32
50 to 54	681.62	1406.14	922.34	1558.68	50 to 54	560.63	1156.31	759.21	1281.88
55 to 59	846.07	1751.72	1077.26	1909.02	55 to 59	694.94	1439.59	887.68	1570.97
60 to 64	1103.48	2197.40	1334.66	2397.59	60 to 64	908.15	1804.59	1097.94	1971.01
65+	1358.49	3024.42	1592.05	3117.38	65+	1115.42	2484.94	1308.15	2560.84
65+**	655.42	2321.35	888.98	2414.30	65+**	537.28	1906.79	730.01	1982.70
CalChoice PPO Plan 750									
0 to 29	439.14	1185.96	951.95	1464.72					
30 to 39	533.82	1309.58	1059.77	1693.49					
40 to 49	741.58	1514.69	1146.52	1940.68					
50 to 54	1004.54	2072.18	1359.53	2295.68					
55 to 59	1246.46	2579.71	1588.28	2813.74					
60 to 64	1627.74	3237.10	1966.96	3531.65					
65+	2001.16	4454.63	2345.64	4591.39					
65+**	965.09	3418.56	1309.57	3555.32					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	220.87	604.27	483.42	747.35					
30 to 39	269.49	665.38	537.57	862.64					
40 to 49	377.84	770.95	582.03	986.27					
50 to 54	512.58	1054.33	693.17	1169.63					
55 to 59	636.22	1314.09	809.85	1432.17					
60 to 64	826.53	1648.87	998.77	1800.28					
65+	1019.62	2269.81	1191.85	2339.27					
65+**	488.96	1739.15	661.19	1808.61					

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**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 0.90**

Area 6

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	256.12	692.95	555.93	857.74	0 to 29	226.67	614.28	492.41	760.54
30 to 39	311.72	766.40	619.46	990.76	30 to 39	277.87	680.12	548.46	879.98
40 to 49	432.83	885.53	671.10	1135.71	40 to 49	385.15	784.92	594.75	1006.75
50 to 54	587.72	1213.13	794.20	1342.19	50 to 54	521.66	1074.99	704.48	1192.00
55 to 59	730.67	1508.99	929.21	1645.97	55 to 59	648.40	1338.26	823.91	1460.15
60 to 64	951.06	1894.15	1149.60	2066.90	60 to 64	843.43	1679.53	1021.37	1833.09
65+	1171.43	2606.95	1371.98	2686.36	65+	1038.44	2310.87	1216.40	2381.57
65+**	563.89	1999.40	764.43	2078.81	65+**	499.72	1772.15	677.68	1842.85
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	334.86	905.81	727.53	1120.22	0 to 29	274.46	743.66	596.12	920.73
30 to 39	407.12	999.78	809.46	1293.67	30 to 39	336.42	823.36	663.99	1065.33
40 to 49	566.14	1158.78	876.91	1483.99	40 to 49	466.28	950.24	720.05	1218.80
50 to 54	768.50	1585.18	1038.30	1753.80	50 to 54	631.53	1301.44	852.87	1443.08
55 to 59	953.99	1973.05	1214.18	2151.31	55 to 59	784.97	1620.12	997.45	1767.70
60 to 64	1243.09	2474.10	1503.27	2700.59	60 to 64	1021.09	2033.27	1236.49	2219.20
65+	1529.77	3406.46	1792.37	3510.03	65+	1257.16	2797.60	1472.57	2883.16
65+**	737.17	2613.86	999.77	2717.43	65+**	604.96	2145.40	820.38	2230.97
CalChoice PPO Plan 750									
0 to 29	495.11	1336.29	1072.76	1653.08					
30 to 39	601.60	1477.37	1195.21	1911.29					
40 to 49	835.85	1708.97	1293.67	2188.10					
50 to 54	1133.98	2337.17	1530.62	2587.38					
55 to 59	1405.49	2909.49	1791.49	3173.03					
60 to 64	1834.04	3649.51	2217.38	3982.25					
65+	2257.33	5025.72	2643.29	5177.47					
65+**	1088.73	3857.12	1474.70	4008.87					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	251.55	682.99	545.26	841.79					
30 to 39	304.96	751.86	605.70	971.09					
40 to 49	425.81	869.90	654.87	1111.62					
50 to 54	577.58	1188.90	778.56	1315.38					
55 to 59	715.31	1482.62	913.46	1613.31					
60 to 64	931.74	1857.84	1127.07	2027.88					
65+	1146.74	2556.29	1342.08	2634.98					
65+**	552.29	1961.85	747.64	2040.54					

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**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 0.90**

Area 7

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	250.43	679.15	544.91	839.42	0 to 29	223.63	602.05	484.09	744.59
30 to 39	306.51	751.27	607.01	971.65	30 to 39	270.32	665.94	538.16	860.08
40 to 49	424.72	867.45	657.10	1111.88	40 to 49	375.99	769.17	582.40	985.39
50 to 54	576.95	1187.99	779.33	1316.21	50 to 54	511.15	1054.21	690.52	1167.24
55 to 59	715.21	1478.49	911.53	1612.71	55 to 59	634.01	1309.77	806.00	1430.19
60 to 64	933.58	1855.13	1127.91	2025.41	60 to 64	825.69	1643.98	1000.13	1793.87
65+	1147.91	2554.29	1344.27	2632.41	65+	1017.34	2263.23	1191.81	2332.04
65+**	552.94	1959.32	749.30	2037.44	65+**	489.02	1734.90	663.48	1803.72
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	328.11	887.15	712.16	1096.20	0 to 29	270.99	729.55	586.62	902.29
30 to 39	398.62	979.54	792.37	1268.78	30 to 39	327.56	806.97	652.14	1042.24
40 to 49	554.18	1135.10	857.98	1453.48	40 to 49	455.59	932.07	705.74	1194.06
50 to 54	753.48	1553.15	1015.99	1718.43	50 to 54	619.39	1277.48	836.76	1414.45
55 to 59	933.34	1932.31	1188.54	2107.32	55 to 59	768.26	1587.17	976.72	1733.07
60 to 64	1217.73	2423.30	1472.93	2644.47	60 to 64	1000.55	1992.15	1211.93	2173.78
65+	1497.24	3337.20	1754.90	3439.30	65+	1232.81	2742.53	1444.23	2825.94
65+**	721.86	2561.82	979.52	2663.92	65+**	592.60	2102.32	804.02	2185.72
CalChoice PPO Plan 750									
0 to 29	482.73	1308.73	1048.57	1617.12					
30 to 39	587.32	1445.50	1169.25	1869.25					
40 to 49	817.96	1670.78	1265.81	2142.77					
50 to 54	1107.59	2287.58	1499.13	2531.63					
55 to 59	1375.78	2848.10	1753.88	3105.54					
60 to 64	1794.15	3572.18	2169.57	3896.66					
65+	2207.12	4915.74	2587.95	5065.95					
65+**	1064.67	3773.30	1445.51	3923.51					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	243.68	667.31	534.13	824.60					
30 to 39	297.52	736.75	595.06	953.51					
40 to 49	416.54	850.08	643.24	1089.52					
50 to 54	563.90	1161.78	762.24	1287.87					
55 to 59	701.33	1450.82	891.17	1581.15					
60 to 64	912.44	1819.19	1102.27	1983.52					
65+	1123.53	2504.91	1316.23	2580.00					
65+**	539.80	1921.18	732.50	1996.27					

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**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010**

Risk Adjustment Factor 0.90

Area 8

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	264.19	716.52	574.41	886.64	0 to 29	235.70	635.85	510.64	785.59
30 to 39	322.23	792.57	640.46	1024.72	30 to 39	284.78	702.12	567.10	908.33
40 to 49	448.33	916.65	692.49	1174.83	40 to 49	397.70	812.61	613.76	1040.92
50 to 54	608.45	1254.89	822.58	1388.99	50 to 54	537.64	1112.10	729.13	1229.94
55 to 59	754.54	1561.11	960.67	1703.20	55 to 59	667.76	1382.15	851.88	1507.38
60 to 64	984.71	1957.39	1188.85	2137.53	60 to 64	871.52	1735.69	1053.20	1892.80
65+	1210.86	2695.92	1419.02	2777.97	65+	1072.84	2388.71	1256.96	2462.34
65+**	584.42	2069.48	792.58	2151.52	65+**	518.00	1833.87	702.12	1907.50
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	347.22	937.31	750.31	1158.25	0 to 29	285.61	770.52	618.76	951.97
30 to 39	422.51	1034.43	837.73	1337.97	30 to 39	345.07	850.82	687.21	1100.73
40 to 49	585.22	1197.12	905.74	1534.64	40 to 49	481.93	984.70	743.71	1261.35
50 to 54	794.03	1639.08	1073.29	1813.89	50 to 54	651.50	1347.61	883.55	1490.42
55 to 59	985.85	2039.72	1255.39	2224.23	55 to 59	809.18	1674.86	1032.30	1826.59
60 to 64	1286.96	2556.91	1554.07	2792.48	60 to 64	1056.09	2103.26	1276.25	2293.65
65+	1580.76	3520.92	1852.74	3627.76	65+	1300.02	2894.57	1523.16	2983.82
65+**	762.45	2702.61	1034.43	2809.45	65+**	627.70	2222.24	850.83	2311.49
CalChoice PPO Plan 750									
0 to 29	509.09	1379.84	1106.58	1706.72					
30 to 39	621.59	1524.52	1232.47	1971.98					
40 to 49	862.74	1763.02	1334.31	2261.33					
50 to 54	1170.86	2414.06	1580.81	2673.97					
55 to 59	1452.21	3003.50	1848.74	3276.82					
60 to 64	1894.28	3769.79	2290.82	4112.75					
65+	2331.01	5187.16	2730.22	5345.25					
65+**	1122.63	3978.78	1521.85	4136.88					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	259.02	704.87	561.92	870.50					
30 to 39	314.24	775.65	624.20	1002.11					
40 to 49	438.79	895.97	675.14	1147.91					
50 to 54	594.49	1225.75	805.38	1358.81					
55 to 59	738.86	1530.08	939.85	1665.95					
60 to 64	962.49	1917.91	1160.64	2090.56					
65+	1184.71	2641.18	1384.29	2720.46					
65+**	567.59	2024.06	767.17	2103.34					

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**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 0.90

Area 9

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	284.87	771.44	619.66	954.41	0 to 29	252.53	683.60	548.41	846.86
30 to 39	347.26	852.54	690.36	1104.15	30 to 39	308.65	755.02	612.18	979.50
40 to 49	482.40	987.71	746.49	1264.26	40 to 49	428.53	874.90	660.65	1119.76
50 to 54	655.00	1351.59	885.81	1495.06	50 to 54	579.01	1196.29	783.06	1326.38
55 to 59	813.03	1682.22	1035.53	1833.99	55 to 59	719.29	1489.61	918.26	1624.82
60 to 64	1060.48	2108.48	1280.88	2301.85	60 to 64	938.68	1869.67	1135.07	2040.59
65+	1303.77	2902.80	1528.34	2992.20	65+	1155.47	2573.69	1354.44	2650.22
65+**	627.97	2227.00	852.53	2316.40	65+**	556.06	1974.28	755.03	2050.81
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	373.35	1009.05	809.78	1246.18	0 to 29	305.96	828.32	664.51	1026.14
30 to 39	454.10	1114.99	900.59	1442.95	30 to 39	373.97	914.84	741.78	1186.87
40 to 49	630.66	1289.07	976.25	1652.35	40 to 49	519.26	1060.13	800.51	1356.83
50 to 54	855.17	1763.33	1155.38	1955.06	50 to 54	701.61	1449.54	948.85	1607.18
55 to 59	1062.02	2197.22	1352.13	2396.50	55 to 59	871.58	1805.00	1112.66	1968.80
60 to 64	1384.93	2754.74	1675.03	3006.99	60 to 64	1137.38	2265.51	1375.38	2472.58
65+	1702.80	3791.55	1995.41	3907.57	65+	1400.10	3118.56	1641.20	3211.31
65+**	822.38	2911.13	1114.99	3027.15	65+**	673.79	2392.25	914.88	2484.99
CalChoice PPO Plan 750									
0 to 29	548.34	1486.34	1191.31	1837.05					
30 to 39	668.00	1642.20	1327.70	2123.72					
40 to 49	929.67	1901.09	1436.23	2435.48					
50 to 54	1260.91	2599.71	1703.44	2878.06					
55 to 59	1564.29	3237.10	1992.92	3529.38					
60 to 64	2040.21	4058.22	2466.10	4428.40					
65+	2510.65	5589.09	2939.27	5758.90					
65+**	1210.76	4289.20	1639.38	4459.01					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	277.83	759.84	607.04	936.26					
30 to 39	337.55	836.24	676.49	1082.11					
40 to 49	472.30	968.20	730.67	1237.69					
50 to 54	641.76	1322.42	868.20	1465.51					
55 to 59	795.97	1648.87	1014.05	1794.71					
60 to 64	1037.65	2066.99	1251.58	2254.53					
65+	1276.60	2847.67	1494.68	2933.80					
65+**	612.60	2183.68	830.68	2269.81					

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**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010**

Risk Adjustment Factor 1.00

Area 1

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	226.10	614.33	492.75	759.39	0 to 29	201.49	544.31	437.01	672.52
30 to 39	277.32	678.34	548.21	878.83	30 to 39	245.97	601.88	486.73	777.19
40 to 49	383.96	785.00	593.01	1006.82	40 to 49	340.18	696.06	525.99	892.35
50 to 54	520.48	1075.10	703.92	1190.26	50 to 54	460.56	952.55	622.81	1054.59
55 to 59	646.34	1337.47	823.38	1459.06	55 to 59	573.09	1185.43	730.12	1292.75
60 to 64	842.59	1676.63	1019.62	1830.20	60 to 64	748.40	1486.40	902.81	1622.46
65+	1036.69	2310.16	1215.89	2380.57	65+	918.52	2046.38	1075.53	2109.19
65+**	499.15	1772.62	678.35	1843.03	65+**	442.22	1570.08	599.23	1632.89
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	297.58	802.18	644.34	991.10	0 to 29	244.14	659.48	529.50	814.85
30 to 39	362.27	887.58	716.79	1146.32	30 to 39	298.03	729.25	589.73	941.67
40 to 49	502.01	1024.71	776.31	1314.54	40 to 49	412.18	843.40	637.30	1081.21
50 to 54	680.55	1402.52	918.63	1552.59	50 to 54	558.03	1154.10	754.62	1277.78
55 to 59	843.59	1746.71	1076.48	1904.54	55 to 59	694.39	1436.29	884.62	1566.31
60 to 64	1102.36	2191.77	1330.08	2391.03	60 to 64	906.81	1800.95	1093.88	1965.81
65+	1353.35	3017.25	1586.24	3107.83	65+	1112.92	2479.46	1303.12	2555.53
65+**	652.10	2316.00	884.99	2406.58	65+**	535.87	1902.41	726.07	1978.48
CalChoice PPO Plan 750									
0 to 29	436.91	1182.25	948.08	1462.07					
30 to 39	531.14	1305.03	1056.61	1690.53					
40 to 49	739.60	1510.65	1142.24	1936.11					
50 to 54	1002.31	2067.47	1353.56	2290.23					
55 to 59	1245.05	2572.91	1584.86	2807.08					
60 to 64	1622.00	3229.71	1961.82	3523.86					
65+	1996.08	4446.23	2338.74	4580.42					
65+**	962.35	3412.50	1305.01	3546.69					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	221.68	603.23	481.07	746.50					
30 to 39	271.45	665.07	536.86	861.10					
40 to 49	375.51	769.11	580.63	986.28					
50 to 54	511.23	1051.12	690.69	1165.74					
55 to 59	633.38	1312.00	806.82	1428.13					
60 to 64	826.41	1645.28	996.82	1794.59					
65+	1016.43	2263.60	1186.84	2332.96					
65+**	487.12	1734.29	657.53	1803.65					

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**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.00

Area 2

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	264.09	715.95	574.08	884.03	0 to 29	235.62	634.61	508.75	784.53
30 to 39	323.06	790.18	639.55	1023.73	30 to 39	286.52	701.52	567.67	907.71
40 to 49	447.47	914.58	691.93	1172.14	40 to 49	396.28	811.31	613.16	1038.91
50 to 54	606.80	1250.75	820.74	1386.08	50 to 54	538.20	1108.54	725.62	1229.01
55 to 59	753.06	1558.51	958.24	1700.39	55 to 59	666.70	1381.64	848.79	1504.81
60 to 64	982.25	1953.59	1187.45	2132.57	60 to 64	870.21	1732.39	1052.30	1890.39
65+	1209.27	2691.39	1416.62	2772.14	65+	1071.04	2385.73	1255.77	2458.02
65+**	582.81	2064.93	790.16	2145.68	65+**	516.78	1831.47	701.51	1903.76
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	344.26	934.78	749.42	1154.60	0 to 29	285.52	768.96	616.45	950.64
30 to 39	421.06	1032.77	834.17	1337.30	30 to 39	347.18	850.06	687.86	1099.85
40 to 49	585.20	1194.31	903.01	1530.61	40 to 49	480.21	983.08	742.98	1258.85
50 to 54	791.79	1633.87	1072.49	1811.29	50 to 54	652.16	1343.22	879.25	1489.21
55 to 59	985.09	2036.42	1252.57	2219.13	55 to 59	807.86	1674.13	1028.51	1823.38
60 to 64	1284.32	2552.79	1551.79	2785.82	60 to 64	1054.44	2099.14	1275.07	2290.58
65+	1578.27	3514.05	1848.36	3622.65	65+	1297.79	2890.83	1521.64	2978.41
65+**	760.02	2695.80	1030.11	2804.40	65+**	626.17	2219.21	850.02	2306.79
CalChoice PPO Plan 750									
0 to 29	508.39	1376.16	1104.46	1703.45					
30 to 39	619.43	1522.26	1230.09	1969.32					
40 to 49	861.95	1761.87	1332.36	2255.66					
50 to 54	1168.74	2410.52	1577.80	2667.65					
55 to 59	1449.26	2997.82	1846.61	3269.56					
60 to 64	1890.44	3763.33	2284.90	4105.17					
65+	2325.78	5177.49	2726.09	5335.30					
65+**	1121.99	3973.70	1522.30	4131.51					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	256.21	705.35	561.82	868.97					
30 to 39	313.31	774.80	625.12	1003.25					
40 to 49	436.80	896.76	674.49	1146.78					
50 to 54	594.24	1223.96	804.15	1358.24					
55 to 59	736.23	1528.03	941.51	1665.37					
60 to 64	961.58	1916.98	1160.68	2089.83					
65+	1185.37	2637.76	1386.02	2718.02					
65+**	569.53	2021.92	770.18	2102.18					

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**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.00

Area 3

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	272.20	735.66	591.68	911.12	0 to 29	240.07	654.00	524.31	805.76
30 to 39	330.70	814.39	659.15	1052.87	30 to 39	292.51	720.22	582.25	932.69
40 to 49	461.21	942.63	713.16	1205.83	40 to 49	408.42	833.35	631.92	1067.91
50 to 54	625.41	1289.08	843.65	1426.34	50 to 54	554.66	1142.43	747.80	1263.82
55 to 59	776.15	1604.04	987.62	1750.27	55 to 59	687.08	1421.13	874.73	1550.80
60 to 64	1012.35	2011.24	1221.59	2195.71	60 to 64	896.81	1782.60	1084.48	1945.40
65+	1244.08	2769.39	1457.83	2854.86	65+	1101.04	2453.15	1291.42	2527.66
65+**	600.68	2125.99	814.43	2211.46	65+**	532.58	1884.69	722.96	1959.20
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	354.85	963.52	772.48	1190.09	0 to 29	290.90	792.53	635.37	976.42
30 to 39	434.01	1064.53	859.84	1375.70	30 to 39	354.46	872.79	705.57	1130.26
40 to 49	600.49	1231.03	930.77	1577.70	40 to 49	494.93	1009.86	765.76	1294.11
50 to 54	816.15	1684.13	1102.73	1864.29	50 to 54	672.13	1384.40	906.20	1531.54
55 to 59	1012.69	2096.29	1291.08	2284.63	55 to 59	832.63	1722.13	1060.04	1879.30
60 to 64	1321.12	2628.54	1596.79	2868.76	60 to 64	1086.79	2160.20	1314.17	2357.47
65+	1624.10	3619.38	1902.50	3728.56	65+	1334.24	2972.77	1564.99	3063.07
65+**	783.37	2778.65	1061.77	2887.83	65+**	645.37	2283.90	876.12	2374.20
CalChoice PPO Plan 750									
0 to 29	523.77	1417.77	1137.83	1751.90					
30 to 39	638.16	1565.26	1267.26	2025.84					
40 to 49	884.97	1812.11	1369.61	2320.82					
50 to 54	1201.04	2480.35	1625.49	2745.23					
55 to 59	1493.05	3085.39	1899.41	3365.33					
60 to 64	1944.55	3871.04	2350.90	4223.21					
65+	2393.08	5327.95	2802.46	5490.47					
65+**	1152.89	4087.76	1562.27	4250.28					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	263.86	726.46	578.63	893.37					
30 to 39	322.70	797.99	643.80	1031.67					
40 to 49	449.88	921.97	694.66	1179.50					
50 to 54	610.42	1259.00	826.60	1394.10					
55 to 59	756.64	1570.54	966.48	1712.01					
60 to 64	988.74	1971.12	1193.81	2149.17					
65+	1217.63	2711.88	1422.73	2792.96					
65+**	584.98	2079.23	790.08	2160.31					

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**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010**

Risk Adjustment Factor 1.00

Area 4

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	320.15	864.43	693.66	1069.33	0 to 29	282.77	767.15	615.28	947.80
30 to 39	388.45	956.21	772.65	1235.81	30 to 39	345.61	845.68	683.34	1094.40
40 to 49	540.00	1105.60	836.66	1417.21	40 to 49	479.12	979.24	740.95	1254.12
50 to 54	734.22	1513.28	990.34	1675.48	50 to 54	649.32	1340.54	877.10	1484.52
55 to 59	909.26	1882.52	1158.96	2053.28	55 to 59	806.41	1667.79	1026.32	1819.65
60 to 64	1186.71	2362.73	1434.32	2576.18	60 to 64	1052.51	2091.94	1272.44	2283.07
65+	1459.91	3250.64	1709.61	3350.97	65+	1293.40	2880.03	1515.95	2969.04
65+**	704.36	2495.09	954.06	2595.42	65+**	623.13	2209.76	845.68	2298.77
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	416.88	1128.96	906.27	1395.69	0 to 29	342.64	929.56	745.54	1148.46
30 to 39	507.51	1248.07	1009.87	1615.78	30 to 39	418.79	1024.73	828.02	1326.10
40 to 49	706.89	1444.87	1092.71	1848.83	40 to 49	580.59	1186.55	897.83	1519.65
50 to 54	958.07	1975.69	1294.69	2188.00	50 to 54	786.80	1624.32	1062.80	1798.83
55 to 59	1188.51	2459.91	1514.79	2682.58	55 to 59	977.14	2020.88	1243.59	2204.89
60 to 64	1551.05	3083.94	1874.69	3366.18	60 to 64	1275.33	2534.83	1541.84	2766.43
65+	1905.78	4246.58	2234.64	4376.06	65+	1567.24	3489.77	1836.90	3597.60
65+**	919.23	3260.03	1248.09	3389.51	65+**	755.05	2677.58	1024.71	2785.41
CalChoice PPO Plan 750									
0 to 29	614.27	1665.66	1334.22	2057.07					
30 to 39	748.53	1839.93	1485.65	2379.92					
40 to 49	1039.98	2128.51	1608.54	2725.62					
50 to 54	1411.38	2911.33	1908.53	3222.74					
55 to 59	1751.39	3622.74	2231.36	3951.30					
60 to 64	2285.64	4545.56	2762.74	4959.85					
65+	2808.47	6256.95	3291.33	6448.35					
65+**	1354.26	4802.74	1837.12	4994.14					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	311.78	848.89	679.13	1049.54					
30 to 39	378.16	936.87	756.30	1211.60					
40 to 49	527.86	1081.97	814.95	1384.47					
50 to 54	717.72	1478.61	969.30	1639.16					
55 to 59	890.56	1845.95	1134.45	2009.58					
60 to 64	1162.21	2315.19	1403.01	2525.09					
65+	1429.21	3185.68	1673.09	3282.92					
65+**	688.39	2444.86	932.27	2542.10					

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CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.00

Area 5

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	253.21	683.22	550.06	844.72	0 to 29	224.91	605.13	487.32	749.73
30 to 39	307.76	755.24	611.18	977.90	30 to 39	273.13	669.39	540.87	867.54
40 to 49	427.83	875.31	661.37	1119.76	40 to 49	377.54	773.82	586.39	993.39
50 to 54	580.62	1196.16	783.63	1324.95	50 to 54	514.08	1060.32	696.16	1175.46
55 to 59	720.33	1490.84	916.76	1623.99	55 to 59	637.27	1320.06	814.00	1440.53
60 to 64	938.58	1868.46	1135.05	2038.74	60 to 64	832.74	1654.75	1006.78	1807.38
65+	1154.69	2573.50	1353.32	2649.90	65+	1022.84	2278.62	1199.56	2348.23
65+**	556.60	1975.41	755.23	2051.81	65+**	492.69	1748.47	669.41	1818.08
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	331.02	895.07	717.66	1104.26	0 to 29	272.53	733.25	590.48	908.46
30 to 39	402.49	987.75	799.74	1276.39	30 to 39	330.92	811.11	655.38	1051.22
40 to 49	558.75	1141.33	863.29	1464.41	40 to 49	457.47	937.65	710.54	1203.69
50 to 54	757.36	1562.38	1024.82	1731.87	50 to 54	622.92	1284.79	843.57	1424.31
55 to 59	940.08	1946.36	1196.95	2121.13	55 to 59	772.16	1599.54	986.31	1745.52
60 to 64	1226.09	2441.55	1482.96	2663.99	60 to 64	1009.05	2005.10	1219.93	2190.01
65+	1509.43	3360.47	1768.94	3463.75	65+	1239.36	2761.04	1453.50	2845.38
65+**	728.24	2579.28	987.75	2682.56	65+**	596.98	2118.66	811.12	2203.00
CalChoice PPO Plan 750									
0 to 29	487.93	1317.73	1057.72	1627.47					
30 to 39	593.13	1455.09	1177.52	1881.65					
40 to 49	823.98	1682.99	1273.91	2156.31					
50 to 54	1116.15	2302.42	1510.59	2550.76					
55 to 59	1384.95	2866.34	1764.76	3126.38					
60 to 64	1808.60	3596.78	2185.51	3924.05					
65+	2223.51	4949.59	2606.27	5101.54					
65+**	1072.32	3798.40	1455.08	3950.35					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	245.41	671.41	537.13	830.39					
30 to 39	299.43	739.31	597.30	958.49					
40 to 49	419.82	856.61	646.70	1095.85					
50 to 54	569.53	1171.48	770.19	1299.59					
55 to 59	706.91	1460.10	899.83	1591.30					
60 to 64	918.37	1832.08	1109.74	2000.31					
65+	1132.91	2522.01	1324.28	2599.19					
65+**	543.29	1932.39	734.66	2009.57					

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**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.00**

Area 6

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	284.58	769.94	617.70	953.04	0 to 29	251.86	682.53	547.12	845.04
30 to 39	346.36	851.56	688.29	1100.84	30 to 39	308.74	755.69	609.40	977.76
40 to 49	480.92	983.92	745.67	1261.90	40 to 49	427.94	872.13	660.83	1118.61
50 to 54	653.02	1347.92	882.44	1491.32	50 to 54	579.62	1194.43	782.76	1324.44
55 to 59	811.85	1676.65	1032.46	1828.85	55 to 59	720.44	1486.96	915.46	1622.39
60 to 64	1056.73	2104.61	1277.33	2296.56	60 to 64	937.14	1866.14	1134.86	2036.77
65+	1301.59	2896.61	1524.42	2984.84	65+	1153.82	2567.63	1351.56	2646.19
65+**	626.54	2221.56	849.37	2309.79	65+**	555.24	1969.05	752.98	2047.61
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	372.07	1006.45	808.37	1244.69	0 to 29	304.95	826.29	662.35	1023.03
30 to 39	452.36	1110.87	899.40	1437.41	30 to 39	373.80	914.84	737.77	1183.70
40 to 49	629.04	1287.53	974.34	1648.88	40 to 49	518.09	1055.82	800.05	1354.22
50 to 54	853.89	1761.31	1153.67	1948.67	50 to 54	701.70	1446.04	947.63	1603.42
55 to 59	1059.99	2192.28	1349.09	2390.34	55 to 59	872.19	1800.13	1108.28	1964.11
60 to 64	1381.21	2749.00	1670.30	3000.65	60 to 64	1134.54	2259.19	1373.88	2465.78
65+	1699.74	3784.95	1991.52	3900.03	65+	1396.84	3108.44	1636.19	3203.51
65+**	819.08	2904.29	1110.86	3019.37	65+**	672.18	2383.78	911.53	2478.85
CalChoice PPO Plan 750									
0 to 29	550.12	1484.77	1191.95	1836.75					
30 to 39	668.44	1641.52	1328.01	2123.65					
40 to 49	928.72	1898.85	1437.41	2431.22					
50 to 54	1259.98	2596.86	1700.69	2874.87					
55 to 59	1561.66	3232.77	1990.54	3525.59					
60 to 64	2037.82	4055.01	2463.76	4424.72					
65+	2508.14	5584.13	2936.99	5752.74					
65+**	1209.70	4285.69	1638.55	4454.30					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	279.50	758.88	605.84	935.32					
30 to 39	338.84	835.40	673.00	1078.99					
40 to 49	473.12	966.56	727.63	1235.13					
50 to 54	641.76	1321.00	865.07	1461.53					
55 to 59	794.79	1647.35	1014.95	1792.57					
60 to 64	1035.27	2064.27	1252.30	2253.20					
65+	1274.15	2840.32	1491.20	2927.76					
65+**	613.66	2179.83	830.71	2267.27					

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**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.00**

Area 7

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	278.26	754.61	605.46	932.69	0 to 29	248.48	668.94	537.88	827.32
30 to 39	340.57	834.74	674.46	1079.61	30 to 39	300.35	739.93	597.96	955.64
40 to 49	471.91	963.83	730.11	1235.42	40 to 49	417.77	854.63	647.11	1094.88
50 to 54	641.06	1319.99	865.92	1462.46	50 to 54	567.94	1171.34	767.24	1296.93
55 to 59	794.68	1642.77	1012.81	1791.90	55 to 59	704.46	1455.30	895.56	1589.10
60 to 64	1037.31	2061.25	1253.23	2250.46	60 to 64	917.43	1826.64	1111.26	1993.19
65+	1275.46	2838.10	1493.63	2924.90	65+	1130.38	2514.70	1324.23	2591.16
65+**	614.38	2177.02	832.55	2263.82	65+**	543.35	1927.67	737.20	2004.13
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	364.57	985.72	791.29	1218.00	0 to 29	301.10	810.61	651.80	1002.54
30 to 39	442.91	1088.38	880.41	1409.75	30 to 39	363.95	896.63	724.60	1158.04
40 to 49	615.75	1261.22	953.31	1614.98	40 to 49	506.21	1035.63	784.15	1326.73
50 to 54	837.20	1725.72	1128.88	1909.37	50 to 54	688.21	1419.42	929.73	1571.61
55 to 59	1037.04	2147.01	1320.60	2341.47	55 to 59	853.62	1763.52	1085.24	1925.63
60 to 64	1353.03	2692.56	1636.59	2938.30	60 to 64	1111.72	2213.50	1346.59	2415.31
65+	1663.60	3708.00	1949.89	3821.44	65+	1369.79	3047.26	1604.70	3139.93
65+**	802.07	2846.47	1088.36	2959.91	65+**	658.44	2335.91	893.35	2428.58
CalChoice PPO Plan 750									
0 to 29	536.37	1454.14	1165.08	1796.80					
30 to 39	652.58	1606.11	1299.17	2076.94					
40 to 49	908.84	1856.42	1406.46	2380.86					
50 to 54	1230.66	2541.75	1665.70	2812.92					
55 to 59	1528.64	3164.55	1948.76	3450.60					
60 to 64	1993.50	3969.09	2410.63	4329.62					
65+	2452.35	5461.93	2875.50	5628.83					
65+**	1182.97	4192.55	1606.12	4359.45					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	270.76	741.46	593.48	916.22					
30 to 39	330.58	818.61	661.18	1059.45					
40 to 49	462.82	944.53	714.71	1210.58					
50 to 54	626.55	1290.87	846.93	1430.97					
55 to 59	779.26	1612.02	990.19	1756.83					
60 to 64	1013.82	2021.32	1224.74	2203.91					
65+	1248.37	2783.23	1462.48	2866.67					
65+**	599.78	2134.64	813.89	2218.08					

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**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.00**

Area 8

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	293.54	796.13	638.23	985.15	0 to 29	261.89	706.50	567.38	872.88
30 to 39	358.03	880.63	711.62	1138.58	30 to 39	316.42	780.13	630.11	1009.25
40 to 49	498.14	1018.50	769.43	1305.37	40 to 49	441.89	902.90	681.95	1156.58
50 to 54	676.05	1394.32	913.98	1543.32	50 to 54	597.38	1235.67	810.14	1366.60
55 to 59	838.38	1734.57	1067.41	1892.44	55 to 59	741.95	1535.72	946.53	1674.87
60 to 64	1094.12	2174.88	1320.94	2375.03	60 to 64	968.35	1928.54	1170.22	2103.11
65+	1345.40	2995.47	1576.69	3086.63	65+	1192.04	2654.12	1396.62	2735.93
65+**	649.35	2299.42	880.64	2390.58	65+**	575.55	2037.63	780.13	2119.44
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	385.80	1041.45	833.68	1286.94	0 to 29	317.34	856.13	687.51	1057.74
30 to 39	469.46	1149.37	930.81	1486.63	30 to 39	383.41	945.36	763.57	1223.03
40 to 49	650.24	1330.13	1006.38	1705.16	40 to 49	535.48	1094.11	826.34	1401.50
50 to 54	882.26	1821.20	1192.54	2015.43	50 to 54	723.89	1497.34	981.72	1656.02
55 to 59	1095.39	2266.35	1394.88	2471.37	55 to 59	899.09	1860.96	1147.00	2029.54
60 to 64	1429.96	2841.01	1726.74	3102.75	60 to 64	1173.43	2336.96	1418.05	2548.50
65+	1756.40	3912.13	2058.60	4030.84	65+	1444.47	3216.19	1692.40	3315.35
65+**	847.17	3002.90	1149.37	3121.61	65+**	697.44	2469.16	945.37	2568.32
CalChoice PPO Plan 750									
0 to 29	565.65	1533.15	1229.53	1896.35					
30 to 39	690.66	1693.91	1369.41	2191.09					
40 to 49	958.60	1958.91	1482.57	2512.59					
50 to 54	1300.95	2682.29	1756.45	2971.08					
55 to 59	1613.57	3337.22	2054.15	3640.91					
60 to 64	2104.75	4188.65	2545.35	4569.72					
65+	2590.01	5763.51	3033.58	5939.17					
65+**	1247.37	4420.87	1690.94	4596.53					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	287.80	783.19	624.36	967.22					
30 to 39	349.15	861.83	693.56	1113.45					
40 to 49	487.54	995.52	750.16	1275.45					
50 to 54	660.54	1361.94	894.87	1509.79					
55 to 59	820.95	1700.09	1044.28	1851.05					
60 to 64	1069.43	2131.01	1289.60	2322.84					
65+	1316.34	2934.64	1538.10	3022.73					
65+**	630.65	2248.95	852.41	2337.04					

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**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010**

Risk Adjustment Factor 1.00

Area 9

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	316.52	857.16	688.51	1060.46	0 to 29	280.59	759.56	609.34	940.95
30 to 39	385.84	947.27	767.07	1226.83	30 to 39	342.94	838.91	680.20	1088.33
40 to 49	536.00	1097.46	829.43	1404.73	40 to 49	476.14	972.11	734.06	1244.18
50 to 54	727.78	1501.77	984.23	1661.18	50 to 54	643.34	1329.21	870.07	1473.76
55 to 59	903.37	1869.13	1150.59	2037.77	55 to 59	799.21	1655.12	1020.29	1805.35
60 to 64	1178.31	2342.76	1423.20	2557.61	60 to 64	1042.98	2077.41	1261.19	2267.32
65+	1448.63	3225.33	1698.15	3324.67	65+	1283.85	2859.65	1504.93	2944.69
65+**	697.74	2474.44	947.26	2573.78	65+**	617.84	2193.64	838.92	2278.68
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	414.83	1121.17	899.75	1384.64	0 to 29	339.96	920.35	738.34	1140.15
30 to 39	504.55	1238.88	1000.66	1603.28	30 to 39	415.52	1016.49	824.20	1318.74
40 to 49	700.73	1432.30	1084.72	1835.94	40 to 49	576.95	1177.92	889.46	1507.59
50 to 54	950.19	1959.25	1283.76	2172.29	50 to 54	779.57	1610.60	1054.28	1785.76
55 to 59	1180.02	2441.35	1502.37	2662.78	55 to 59	968.42	2005.56	1236.29	2187.56
60 to 64	1538.81	3060.82	1861.14	3341.10	60 to 64	1263.76	2517.23	1528.20	2747.31
65+	1892.00	4212.83	2217.12	4341.74	65+	1555.67	3465.07	1823.55	3568.12
65+**	913.76	3234.59	1238.88	3363.50	65+**	748.65	2658.05	1016.53	2761.10
CalChoice PPO Plan 750									
0 to 29	609.27	1651.49	1323.68	2041.17					
30 to 39	742.22	1824.67	1475.22	2359.69					
40 to 49	1032.97	2112.32	1595.81	2706.09					
50 to 54	1401.01	2888.57	1892.71	3197.84					
55 to 59	1738.10	3596.78	2214.35	3921.53					
60 to 64	2266.90	4509.13	2740.11	4920.44					
65+	2789.61	6210.10	3265.85	6398.78					
65+**	1345.29	4765.78	1821.53	4954.46					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	308.70	844.27	674.49	1040.29					
30 to 39	375.06	929.15	751.65	1202.34					
40 to 49	524.78	1075.78	811.85	1375.21					
50 to 54	713.07	1469.36	964.67	1628.34					
55 to 59	884.41	1832.08	1126.72	1994.12					
60 to 64	1152.94	2296.65	1390.64	2505.03					
65+	1418.44	3164.08	1660.75	3259.78					
65+**	680.67	2426.31	922.98	2522.01					

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**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.10**

Area 1

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	248.71	675.76	542.03	835.33	0 to 29	221.64	598.74	480.71	739.77
30 to 39	305.05	746.17	603.03	966.71	30 to 39	270.57	662.07	535.40	854.91
40 to 49	422.36	863.50	652.31	1107.50	40 to 49	374.20	765.67	578.59	981.59
50 to 54	572.53	1182.61	774.31	1309.29	50 to 54	506.62	1047.81	685.09	1160.05
55 to 59	710.97	1471.22	905.72	1604.97	55 to 59	630.40	1303.97	803.13	1422.03
60 to 64	926.85	1844.29	1121.58	2013.22	60 to 64	823.24	1635.04	993.09	1784.71
65+	1140.36	2541.18	1337.48	2618.63	65+	1010.37	2251.02	1183.08	2320.11
65+**	549.07	1949.88	746.19	2027.33	65+**	486.44	1727.09	659.15	1796.18
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	327.34	882.40	708.77	1090.21	0 to 29	268.55	725.43	582.45	896.34
30 to 39	398.50	976.34	788.47	1260.95	30 to 39	327.83	802.18	648.70	1035.84
40 to 49	552.21	1127.18	853.94	1445.99	40 to 49	453.40	927.74	701.03	1189.33
50 to 54	748.61	1542.77	1010.49	1707.85	50 to 54	613.83	1269.51	830.08	1405.56
55 to 59	927.95	1921.38	1184.13	2094.99	55 to 59	763.83	1579.92	973.08	1722.94
60 to 64	1212.60	2410.95	1463.09	2630.13	60 to 64	997.49	1981.05	1203.27	2162.39
65+	1488.69	3318.98	1744.86	3418.61	65+	1224.21	2727.41	1433.43	2811.08
65+**	717.31	2547.60	973.49	2647.24	65+**	589.46	2092.65	798.68	2176.33
CalChoice PPO Plan 750									
0 to 29	480.60	1300.48	1042.89	1608.28					
30 to 39	584.25	1435.53	1162.27	1859.58					
40 to 49	813.56	1661.72	1256.46	2129.72					
50 to 54	1102.54	2274.22	1488.92	2519.25					
55 to 59	1369.56	2830.20	1743.35	3087.79					
60 to 64	1784.20	3552.68	2158.00	3876.25					
65+	2195.69	4890.85	2572.61	5038.46					
65+**	1058.59	3753.75	1435.51	3901.36					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	243.85	663.55	529.18	821.15					
30 to 39	298.60	731.58	590.55	947.21					
40 to 49	413.06	846.02	638.69	1084.91					
50 to 54	562.35	1156.23	759.76	1282.31					
55 to 59	696.72	1443.20	887.50	1570.94					
60 to 64	909.05	1809.81	1096.50	1974.05					
65+	1118.07	2489.96	1305.52	2566.26					
65+**	535.83	1907.72	723.28	1984.02					

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**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.10**

Area 2

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	290.50	787.55	631.49	972.43	0 to 29	259.18	698.07	559.63	862.98
30 to 39	355.37	869.20	703.51	1126.10	30 to 39	315.17	771.67	624.44	998.48
40 to 49	492.22	1006.04	761.12	1289.35	40 to 49	435.91	892.44	674.48	1142.80
50 to 54	667.48	1375.83	902.81	1524.69	50 to 54	592.02	1219.39	798.18	1351.91
55 to 59	828.37	1714.36	1054.06	1870.43	55 to 59	733.37	1519.80	933.67	1655.29
60 to 64	1080.48	2148.95	1306.20	2345.83	60 to 64	957.23	1905.63	1157.53	2079.43
65+	1330.20	2960.53	1558.28	3049.35	65+	1178.14	2624.30	1381.35	2703.82
65+**	641.09	2271.42	869.18	2360.25	65+**	568.46	2014.62	771.66	2094.14
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	378.69	1028.26	824.36	1270.06	0 to 29	314.07	845.86	678.10	1045.70
30 to 39	463.17	1136.05	917.59	1471.03	30 to 39	381.90	935.07	756.65	1209.84
40 to 49	643.72	1313.74	993.31	1683.67	40 to 49	528.23	1081.39	817.28	1384.74
50 to 54	870.97	1797.26	1179.74	1992.42	50 to 54	717.38	1477.54	967.18	1638.13
55 to 59	1083.60	2240.06	1377.83	2441.04	55 to 59	888.65	1841.54	1131.36	2005.72
60 to 64	1412.75	2808.07	1706.97	3064.40	60 to 64	1159.88	2309.05	1402.58	2519.64
65+	1736.10	3865.46	2033.20	3984.92	65+	1427.57	3179.91	1673.80	3276.25
65+**	836.02	2965.38	1133.12	3084.84	65+**	688.79	2441.13	935.02	2537.47
CalChoice PPO Plan 750									
0 to 29	559.23	1513.78	1214.91	1873.80					
30 to 39	681.37	1674.49	1353.10	2166.25					
40 to 49	948.15	1938.06	1465.60	2481.23					
50 to 54	1285.61	2651.57	1735.58	2934.42					
55 to 59	1594.19	3297.60	2031.27	3596.52					
60 to 64	2079.48	4139.66	2513.39	4515.69					
65+	2558.36	5695.24	2998.70	5868.83					
65+**	1234.19	4371.07	1674.53	4544.66					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	281.83	775.89	618.00	955.87					
30 to 39	344.64	852.28	687.63	1103.58					
40 to 49	480.48	986.44	741.94	1261.46					
50 to 54	653.66	1346.36	884.57	1494.06					
55 to 59	809.85	1680.83	1035.66	1831.91					
60 to 64	1057.74	2108.68	1276.75	2298.81					
65+	1303.91	2901.54	1524.62	2989.82					
65+**	626.48	2224.11	847.20	2312.40					

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**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.10**

Area 3

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	299.42	809.23	650.85	1002.23	0 to 29	264.08	719.40	576.74	886.34
30 to 39	363.77	895.83	725.07	1158.16	30 to 39	321.76	792.24	640.48	1025.96
40 to 49	507.33	1036.89	784.48	1326.41	40 to 49	449.26	916.69	695.11	1174.70
50 to 54	687.95	1417.99	928.02	1568.97	50 to 54	610.13	1256.67	822.58	1390.20
55 to 59	853.77	1764.44	1086.38	1925.30	55 to 59	755.79	1563.24	962.20	1705.88
60 to 64	1113.59	2212.36	1343.75	2415.28	60 to 64	986.49	1960.86	1192.93	2139.94
65+	1368.49	3046.33	1603.61	3140.35	65+	1211.14	2698.47	1420.56	2780.43
65+**	660.75	2338.59	895.87	2432.61	65+**	585.84	2073.16	795.26	2155.12
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	390.34	1059.87	849.73	1309.10	0 to 29	319.99	871.78	698.91	1074.06
30 to 39	477.41	1170.98	945.82	1513.27	30 to 39	389.91	960.07	776.13	1243.29
40 to 49	660.54	1354.13	1023.85	1735.47	40 to 49	544.42	1110.85	842.34	1423.52
50 to 54	897.77	1852.54	1213.00	2050.72	50 to 54	739.34	1522.84	996.82	1684.69
55 to 59	1113.96	2305.92	1420.19	2513.09	55 to 59	915.89	1894.34	1166.04	2067.23
60 to 64	1453.23	2891.39	1756.47	3155.64	60 to 64	1195.47	2376.22	1445.59	2593.22
65+	1786.51	3981.32	2092.75	4101.42	65+	1467.66	3270.05	1721.49	3369.38
65+**	861.71	3056.52	1167.95	3176.61	65+**	709.91	2512.29	963.73	2611.62
CalChoice PPO Plan 750									
0 to 29	576.15	1559.55	1251.61	1927.09					
30 to 39	701.98	1721.79	1393.99	2228.42					
40 to 49	973.47	1993.32	1506.57	2552.90					
50 to 54	1321.14	2728.39	1788.04	3019.75					
55 to 59	1642.36	3393.93	2089.35	3701.86					
60 to 64	2139.01	4258.14	2585.99	4645.53					
65+	2632.39	5860.75	3082.71	6039.52					
65+**	1268.18	4496.54	1718.50	4675.31					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	290.25	799.11	636.49	982.71					
30 to 39	354.97	877.79	708.18	1134.84					
40 to 49	494.87	1014.17	764.13	1297.45					
50 to 54	671.46	1384.90	909.26	1533.51					
55 to 59	832.30	1727.59	1063.13	1883.21					
60 to 64	1087.61	2168.23	1313.19	2364.09					
65+	1339.39	2983.07	1565.00	3072.26					
65+**	643.48	2287.15	869.09	2376.34					

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**These rates apply when Medicare is the primary payer. Contact your local sales representative for more information.

CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.10

Area 4

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	352.17	950.87	763.03	1176.26	0 to 29	311.05	843.87	676.81	1042.58
30 to 39	427.30	1051.83	849.92	1359.39	30 to 39	380.17	930.25	751.67	1203.84
40 to 49	594.00	1216.16	920.33	1558.93	40 to 49	527.03	1077.16	815.05	1379.53
50 to 54	807.64	1664.61	1089.37	1843.03	50 to 54	714.25	1474.59	964.81	1632.97
55 to 59	1000.19	2070.77	1274.86	2258.61	55 to 59	887.05	1834.57	1128.95	2001.62
60 to 64	1305.38	2599.00	1577.75	2833.80	60 to 64	1157.76	2301.13	1399.68	2511.38
65+	1605.90	3575.70	1880.57	3686.07	65+	1422.74	3168.03	1667.55	3265.94
65+**	774.80	2744.60	1049.47	2854.96	65+**	685.44	2430.74	930.25	2528.65
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	458.57	1241.86	996.90	1535.26	0 to 29	376.90	1022.52	820.09	1263.31
30 to 39	558.26	1372.88	1110.86	1777.36	30 to 39	460.67	1127.20	910.82	1458.71
40 to 49	777.58	1589.36	1201.98	2033.71	40 to 49	638.65	1305.21	987.61	1671.62
50 to 54	1053.88	2173.26	1424.16	2406.80	50 to 54	865.48	1786.75	1169.08	1978.71
55 to 59	1307.36	2705.90	1666.27	2950.84	55 to 59	1074.85	2222.97	1367.95	2425.38
60 to 64	1706.16	3392.33	2062.16	3702.80	60 to 64	1402.86	2788.31	1696.02	3043.07
65+	2096.36	4671.24	2458.10	4813.67	65+	1723.96	3838.75	2020.59	3957.36
65+**	1011.15	3586.03	1372.90	3728.46	65+**	830.56	2945.34	1127.18	3063.95
CalChoice PPO Plan 750									
0 to 29	675.70	1832.23	1467.64	2262.78					
30 to 39	823.38	2023.92	1634.22	2617.91					
40 to 49	1143.98	2341.36	1769.39	2998.18					
50 to 54	1552.52	3202.46	2099.38	3545.01					
55 to 59	1926.53	3985.01	2454.50	4346.43					
60 to 64	2514.20	5000.12	3039.01	5455.84					
65+	3089.32	6882.65	3620.46	7093.19					
65+**	1489.69	5283.01	2020.83	5493.55					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	342.96	933.78	747.04	1154.49					
30 to 39	415.98	1030.56	831.93	1332.76					
40 to 49	580.65	1190.17	896.45	1522.92					
50 to 54	789.49	1626.47	1066.23	1803.08					
55 to 59	979.62	2030.55	1247.90	2210.54					
60 to 64	1278.43	2546.71	1543.31	2777.60					
65+	1572.13	3504.25	1840.40	3611.21					
65+**	757.23	2689.35	1025.50	2796.31					

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**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.10**

Area 5

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	278.53	751.54	605.07	929.19	0 to 29	247.40	665.64	536.05	824.70
30 to 39	338.54	830.76	672.30	1075.69	30 to 39	300.44	736.33	594.96	954.29
40 to 49	470.61	962.84	727.51	1231.74	40 to 49	415.29	851.20	645.03	1092.73
50 to 54	638.68	1315.78	861.99	1457.45	50 to 54	565.49	1166.35	765.78	1293.01
55 to 59	792.36	1639.92	1008.44	1786.39	55 to 59	701.00	1452.07	895.40	1584.58
60 to 64	1032.44	2055.31	1248.56	2242.61	60 to 64	916.01	1820.23	1107.46	1988.12
65+	1270.16	2830.85	1488.65	2914.89	65+	1125.12	2506.48	1319.52	2583.05
65+**	612.26	2172.95	830.75	2256.99	65+**	541.96	1923.32	736.35	1999.89
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	364.12	984.58	789.43	1214.69	0 to 29	299.78	806.58	649.53	999.31
30 to 39	442.74	1086.53	879.71	1404.03	30 to 39	364.01	892.22	720.92	1156.34
40 to 49	614.63	1255.46	949.62	1610.85	40 to 49	503.22	1031.42	781.59	1324.06
50 to 54	833.10	1718.62	1127.30	1905.06	50 to 54	685.21	1413.27	927.93	1566.74
55 to 59	1034.09	2141.00	1316.65	2333.24	55 to 59	849.38	1759.49	1084.94	1920.07
60 to 64	1348.70	2685.71	1631.26	2930.39	60 to 64	1109.96	2205.61	1341.92	2409.01
65+	1660.37	3696.52	1945.83	3810.13	65+	1363.30	3037.14	1598.85	3129.92
65+**	801.06	2837.21	1086.53	2950.82	65+**	656.68	2330.53	892.23	2423.30
CalChoice PPO Plan 750									
0 to 29	536.72	1449.50	1163.49	1790.22					
30 to 39	652.44	1600.60	1295.27	2069.82					
40 to 49	906.38	1851.29	1401.30	2371.94					
50 to 54	1227.77	2532.66	1661.65	2805.84					
55 to 59	1523.45	3152.97	1941.24	3439.02					
60 to 64	1989.46	3956.46	2404.06	4316.46					
65+	2445.86	5444.55	2866.90	5611.69					
65+**	1179.55	4178.24	1600.59	4345.39					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	269.95	738.55	590.84	913.43					
30 to 39	329.37	813.24	657.03	1054.34					
40 to 49	461.80	942.27	711.37	1205.44					
50 to 54	626.48	1288.63	847.21	1429.55					
55 to 59	777.60	1606.11	989.81	1750.43					
60 to 64	1010.21	2015.29	1220.71	2200.34					
65+	1246.20	2774.21	1456.71	2859.11					
65+**	597.62	2125.63	808.13	2210.53					

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CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.10

Area 6

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	313.04	846.93	679.47	1048.34	0 to 29	277.05	750.78	601.83	929.54
30 to 39	381.00	936.72	757.12	1210.92	30 to 39	339.61	831.26	670.34	1075.54
40 to 49	529.01	1082.31	820.24	1388.09	40 to 49	470.73	959.34	726.91	1230.47
50 to 54	718.32	1482.71	970.68	1640.45	50 to 54	637.58	1313.87	861.04	1456.88
55 to 59	893.04	1844.32	1135.71	2011.74	55 to 59	792.48	1635.66	1007.01	1784.63
60 to 64	1162.40	2315.07	1405.06	2526.22	60 to 64	1030.85	2052.75	1248.35	2240.45
65+	1431.75	3186.27	1676.86	3283.32	65+	1269.20	2824.39	1486.72	2910.81
65+**	689.19	2443.72	934.31	2540.77	65+**	610.76	2165.96	828.28	2252.37
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	409.28	1107.10	889.21	1369.16	0 to 29	335.45	908.92	728.59	1125.33
30 to 39	497.60	1221.96	989.34	1581.15	30 to 39	411.18	1006.32	811.55	1302.07
40 to 49	691.94	1416.28	1071.77	1813.77	40 to 49	569.90	1161.40	880.06	1489.64
50 to 54	939.28	1937.44	1269.04	2143.54	50 to 54	771.87	1590.64	1042.39	1763.76
55 to 59	1165.99	2411.51	1484.00	2629.37	55 to 59	959.41	1980.14	1219.11	2160.52
60 to 64	1519.33	3023.90	1837.33	3300.72	60 to 64	1247.99	2485.11	1511.27	2712.36
65+	1869.71	4163.45	2190.67	4290.03	65+	1536.52	3419.28	1799.81	3523.86
65+**	900.99	3194.72	1221.95	3321.31	65+**	739.40	2622.16	1002.68	2726.74
CalChoice PPO Plan 750									
0 to 29	605.13	1633.25	1311.15	2020.43					
30 to 39	735.28	1805.67	1460.81	2336.02					
40 to 49	1021.59	2088.74	1581.15	2674.34					
50 to 54	1385.98	2856.55	1870.76	3162.36					
55 to 59	1717.83	3556.05	2189.59	3878.15					
60 to 64	2241.60	4460.51	2710.14	4867.19					
65+	2758.95	6142.54	3230.69	6328.01					
65+**	1330.67	4714.26	1802.41	4899.73					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	307.45	834.77	666.42	1028.85					
30 to 39	372.72	918.94	740.30	1186.89					
40 to 49	520.43	1063.22	800.39	1358.64					
50 to 54	705.94	1453.10	951.58	1607.68					
55 to 59	874.27	1812.09	1116.45	1971.83					
60 to 64	1138.80	2270.70	1377.53	2478.52					
65+	1401.57	3124.35	1640.32	3220.54					
65+**	675.03	2397.81	913.78	2494.00					

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CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.10

Area 7

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	306.09	830.07	666.01	1025.96	0 to 29	273.33	735.83	591.67	910.05
30 to 39	374.63	918.21	741.91	1187.57	30 to 39	330.39	813.92	657.76	1051.20
40 to 49	519.10	1060.21	803.12	1358.96	40 to 49	459.55	940.09	711.82	1204.37
50 to 54	705.17	1451.99	952.51	1608.71	50 to 54	624.73	1288.47	843.96	1426.62
55 to 59	874.15	1807.05	1114.09	1971.09	55 to 59	774.91	1600.83	985.12	1748.01
60 to 64	1141.04	2267.38	1378.55	2475.51	60 to 64	1009.17	2009.30	1222.39	2192.51
65+	1403.01	3121.91	1642.99	3217.39	65+	1243.42	2766.17	1456.65	2850.28
65+**	675.82	2394.72	915.81	2490.20	65+**	597.69	2120.44	810.92	2204.54
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	401.03	1084.29	870.42	1339.80	0 to 29	331.21	891.67	716.98	1102.79
30 to 39	487.20	1197.22	968.45	1550.73	30 to 39	400.35	986.29	797.06	1273.84
40 to 49	677.33	1387.34	1048.64	1776.48	40 to 49	556.83	1139.19	862.57	1459.40
50 to 54	920.92	1898.29	1241.77	2100.31	50 to 54	757.03	1561.36	1022.70	1728.77
55 to 59	1140.74	2361.71	1452.66	2575.62	55 to 59	938.98	1939.87	1193.76	2118.19
60 to 64	1488.33	2961.82	1800.25	3232.13	60 to 64	1222.89	2434.85	1481.25	2656.84
65+	1829.96	4078.80	2144.88	4203.58	65+	1506.77	3351.99	1765.17	3453.92
65+**	882.28	3131.12	1197.20	3255.90	65+**	724.28	2569.50	982.69	2671.44
CalChoice PPO Plan 750									
0 to 29	590.01	1599.55	1281.59	1976.48					
30 to 39	717.84	1766.72	1429.09	2284.63					
40 to 49	999.72	2042.06	1547.11	2618.95					
50 to 54	1353.73	2795.93	1832.27	3094.21					
55 to 59	1681.50	3481.01	2143.64	3795.66					
60 to 64	2192.85	4366.00	2651.69	4762.58					
65+	2697.59	6008.12	3163.05	6191.71					
65+**	1301.27	4611.81	1766.73	4795.40					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	297.84	815.61	652.83	1007.84					
30 to 39	363.64	900.47	727.30	1165.40					
40 to 49	509.10	1038.98	786.18	1331.64					
50 to 54	689.21	1419.96	931.62	1574.07					
55 to 59	857.19	1773.22	1089.21	1932.51					
60 to 64	1115.20	2223.45	1347.21	2424.30					
65+	1373.21	3061.55	1608.73	3153.34					
65+**	659.76	2348.10	895.28	2439.89					

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**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.10**

Area 8

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	322.89	875.74	702.05	1083.67	0 to 29	288.08	777.15	624.12	960.17
30 to 39	393.83	968.69	782.78	1252.44	30 to 39	348.06	858.14	693.12	1110.18
40 to 49	547.95	1120.35	846.37	1435.91	40 to 49	486.08	993.19	750.15	1272.24
50 to 54	743.66	1533.75	1005.38	1697.65	50 to 54	657.12	1359.24	891.15	1503.26
55 to 59	922.22	1908.03	1174.15	2081.68	55 to 59	816.15	1689.29	1041.18	1842.36
60 to 64	1203.53	2392.37	1453.03	2612.53	60 to 64	1065.19	2121.39	1287.24	2313.42
65+	1479.94	3295.02	1734.36	3395.29	65+	1311.24	2919.53	1536.28	3009.52
65+**	714.29	2529.36	968.70	2629.64	65+**	633.11	2241.39	858.14	2331.38
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	424.38	1145.60	917.05	1415.63	0 to 29	349.07	941.74	756.26	1163.51
30 to 39	516.41	1264.31	1023.89	1635.29	30 to 39	421.75	1039.90	839.93	1345.33
40 to 49	715.26	1463.14	1107.02	1875.68	40 to 49	589.03	1203.52	908.97	1541.65
50 to 54	970.49	2003.32	1311.79	2216.97	50 to 54	796.28	1647.07	1079.89	1821.62
55 to 59	1204.93	2492.99	1534.37	2718.51	55 to 59	989.00	2047.06	1261.70	2232.49
60 to 64	1572.96	3125.11	1899.41	3413.03	60 to 64	1290.77	2570.66	1559.86	2803.35
65+	1932.04	4303.34	2264.46	4433.92	65+	1588.92	3537.81	1861.64	3646.89
65+**	931.89	3303.19	1264.31	3433.77	65+**	767.18	2716.08	1039.91	2825.15
CalChoice PPO Plan 750									
0 to 29	622.22	1686.47	1352.48	2085.99					
30 to 39	759.73	1863.30	1506.35	2410.20					
40 to 49	1054.46	2154.80	1630.83	2763.85					
50 to 54	1431.05	2950.52	1932.10	3268.19					
55 to 59	1774.93	3670.94	2259.57	4005.00					
60 to 64	2315.23	4607.52	2799.89	5026.69					
65+	2849.01	6339.86	3336.94	6533.09					
65+**	1372.11	4862.96	1860.03	5056.18					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	316.58	861.51	686.80	1063.94					
30 to 39	384.07	948.01	762.92	1224.80					
40 to 49	536.29	1095.07	825.18	1403.00					
50 to 54	726.59	1498.13	984.36	1660.77					
55 to 59	903.05	1870.10	1148.71	2036.16					
60 to 64	1176.37	2344.11	1418.56	2555.12					
65+	1447.97	3228.10	1691.91	3325.00					
65+**	693.72	2473.85	937.65	2570.74					

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**CalChoice Rate Table
PPO and Active Choice Plans
Effective January 2010
Risk Adjustment Factor 1.10**

Area 9

Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family	Age	Employee	Empl and Spouse or Dmstc Prtnr	Empl and Dependent	Empl and Family
CalChoice PPO Plan 2400*					CalChoice PPO Savings Plan 2400/4800				
0 to 29	348.17	942.88	757.36	1166.51	0 to 29	308.65	835.52	670.27	1035.05
30 to 39	424.42	1042.00	843.78	1349.51	30 to 39	377.23	922.80	748.22	1197.16
40 to 49	589.60	1207.21	912.37	1545.20	40 to 49	523.75	1069.32	807.47	1368.60
50 to 54	800.56	1651.95	1082.65	1827.30	50 to 54	707.67	1462.13	957.08	1621.14
55 to 59	993.71	2056.04	1265.65	2241.55	55 to 59	879.13	1820.63	1122.32	1985.89
60 to 64	1296.14	2577.04	1565.52	2813.37	60 to 64	1147.28	2285.15	1387.31	2494.05
65+	1593.49	3547.86	1867.97	3657.14	65+	1412.24	3145.62	1655.42	3239.16
65+**	767.51	2721.88	1041.99	2831.16	65+**	679.62	2413.00	922.81	2506.55
CalChoice PPO Plan 1000					CalChoice PPO Savings Plan 1500/3000*				
0 to 29	456.31	1233.29	989.73	1523.10	0 to 29	373.96	1012.39	812.17	1254.17
30 to 39	555.01	1362.77	1100.73	1763.61	30 to 39	457.07	1118.14	906.62	1450.61
40 to 49	770.80	1575.53	1193.19	2019.53	40 to 49	634.65	1295.71	978.41	1658.35
50 to 54	1045.21	2155.18	1412.14	2389.52	50 to 54	857.53	1771.66	1159.71	1964.34
55 to 59	1298.02	2685.49	1652.61	2929.06	55 to 59	1065.26	2206.12	1359.92	2406.32
60 to 64	1692.69	3366.90	2047.25	3675.21	60 to 64	1390.14	2768.95	1681.02	3022.04
65+	2081.20	4634.11	2438.83	4775.91	65+	1711.24	3811.58	2005.91	3924.93
65+**	1005.14	3558.05	1362.77	3699.85	65+**	823.52	2923.86	1118.18	3037.21
CalChoice PPO Plan 750									
0 to 29	670.20	1816.64	1456.05	2245.29					
30 to 39	816.44	2007.14	1622.74	2595.66					
40 to 49	1136.27	2323.55	1755.39	2976.70					
50 to 54	1541.11	3177.43	2081.98	3517.62					
55 to 59	1911.91	3956.46	2435.79	4313.68					
60 to 64	2493.59	4960.04	3014.12	5412.48					
65+	3068.57	6831.11	3592.44	7038.66					
65+**	1479.82	5242.36	2003.68	5449.91					
CalChoice Active Choice(SM) Plan 500*									
0 to 29	339.57	928.70	741.94	1144.32					
30 to 39	412.57	1022.07	826.82	1322.57					
40 to 49	577.26	1183.36	893.04	1512.73					
50 to 54	784.38	1616.30	1061.14	1791.17					
55 to 59	972.85	2015.29	1239.39	2193.53					
60 to 64	1268.23	2526.32	1529.70	2755.53					
65+	1560.28	3480.49	1826.83	3585.76					
65+**	748.74	2668.94	1015.28	2774.21					

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Blue Shield of California and CaliforniaChoice county grouping map

Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Imperial, Inyo, Kern, Kings, Lake, Lassen, Los Angeles, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Orange, Placer, Plumas, Riverside, Sacramento, San Bernadino, San Diego, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, San Benito, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tulare, Tuolumne, Ventura, Yolo, Yuba



