



# HMO & PPO STANDARD RATE SUMMARY

**Note: New Business 2-4 Life Group Sizes Will Receive a 1.10 Risk Adjustment Factor**

**For Coverage Effective Dates 1/1/10 through 6/1/10**

THE INFORMATION PROVIDED HEREIN, INCLUDING THE RATING INFORMATION IS PROVIDED ON TO YOU ON AN "AS IS" "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WE FURTHER DISCLAIM ALL LIABILITY RELATED TO THE INFORMATION, INCLUDING THOSE CAUSED BY RATING DISCREPANCIES. FINAL RATES AND RATING AREAS ARE BASED UPON ACTUAL ENROLLMENT AND UNDERWRITING AND MUST BE APPROVED BY THE APPLICABLE INSURANCE CARRIER.



## HMO Plans

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

VALID 1/1/10-6/1/10 EFFECTIVE DATES ONLY

AREA 1	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						EMPLOYEE & FAMILY								
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
KP HMO 2200	137.79	162.77	220.11	293.97	364.98	467.73	567.33	377.36	435.02	449.22	610.33	758.95	936.09	1,293.57	311.90	328.56	344.28	402.59	473.18	578.17	673.29	454.69	509.28	570.73	675.65	831.94	1,035.77	1,356.99
KP HMO 2600	134.01	158.30	214.07	285.91	354.97	454.90	551.76	367.00	423.09	436.89	593.58	738.13	910.40	1,258.08	303.34	319.55	334.84	391.54	460.19	562.30	654.82	442.21	495.31	555.07	657.11	809.11	1,007.35	1,319.76

AREA 1	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						EMPLOYEE & FAMILY								
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
WHA HMO 1800	196.19	234.98	333.39	431.19	548.66	685.86	823.02	523.80	602.50	654.60	838.07	1,047.57	1,309.77	1,676.72	423.08	444.50	465.92	550.43	634.92	783.08	910.42	691.04	794.67	863.53	1,001.84	1,174.34	1,416.28	1,795.94
WHA HMO 2800B	162.74	194.91	276.51	357.64	455.09	568.87	682.63	434.44	499.74	542.95	695.11	868.91	1,086.37	1,390.72	350.93	368.68	386.46	456.54	526.62	649.52	755.14	573.19	659.13	716.24	830.99	974.04	1,174.71	1,489.63

AREA 2	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						EMPLOYEE & FAMILY								
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
KP HMO 2200	145.04	171.34	231.70	309.44	384.19	492.35	597.19	397.22	457.92	472.86	642.45	798.90	985.35	1,361.66	328.32	345.86	362.40	423.78	498.08	608.60	708.73	478.62	536.08	600.77	711.21	875.73	1,090.28	1,428.41
KP HMO 2600	141.06	166.63	225.34	300.95	373.65	478.84	580.80	386.32	445.36	459.88	624.82	776.98	958.32	1,324.29	319.31	336.37	352.46	412.15	484.41	591.90	689.28	465.49	521.37	584.28	691.70	851.70	1,060.37	1,389.22

AREA 2	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						EMPLOYEE & FAMILY								
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
WHA HMO 1800	243.28	291.37	413.40	534.67	680.35	850.46	1,020.55	649.51	747.10	811.70	1,039.21	1,298.99	1,624.11	2,079.13	524.61	551.19	577.74	682.53	787.31	971.02	1,128.92	856.90	985.39	1,070.79	1,242.30	1,456.19	1,756.18	2,226.98
WHA HMO 2800B	201.81	241.69	342.89	443.49	564.31	705.40	846.48	538.72	619.68	673.26	861.95	1,077.44	1,347.09	1,724.49	435.16	457.16	479.20	566.11	653.01	805.41	936.37	710.74	817.32	888.14	1,030.42	1,207.81	1,456.65	1,847.13

AREA 3	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						EMPLOYEE & FAMILY								
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
KP HMO 2200	145.04	171.34	231.70	309.44	384.19	492.35	597.19	397.22	457.92	472.86	642.45	798.90	985.35	1,361.66	328.32	345.86	362.40	423.78	498.08	608.60	708.73	478.62	536.08	600.77	711.21	875.73	1,090.28	1,428.41
KP HMO 2600	141.06	166.63	225.34	300.95	373.65	478.84	580.80	386.32	445.36	459.88	624.82	776.98	958.32	1,324.29	319.31	336.37	352.46	412.15	484.41	591.90	689.28	465.49	521.37	584.28	691.70	851.70	1,060.37	1,389.22

AREA 4	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						EMPLOYEE & FAMILY								
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
KP HMO 2200	129.08	152.48	206.20	275.39	341.91	438.16	531.46	353.50	407.53	420.82	571.75	710.98	876.91	1,211.80	292.19	307.79	322.52	377.14	443.27	541.62	630.73	425.95	477.09	534.65	632.94	779.35	970.30	1,271.21
KP HMO 2600	125.53	148.30	200.54	267.83	332.53	426.14	516.88	343.80	396.34	409.27	556.06	691.47	852.85	1,178.55	284.17	299.35	313.67	366.79	431.10	526.76	613.43	414.26	464.00	519.98	615.58	757.97	943.67	1,236.33

AREA 5	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						EMPLOYEE & FAMILY								
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
KP HMO 2200	116.78	137.96	186.56	249.16	309.35	396.43	480.85	319.84	368.71	380.74	517.30	643.26	793.40	1,096.39	264.36	278.48	291.80	341.22	401.05	490.04	570.66	385.38	431.65	483.73	572.66	705.13	877.89	1,150.15
KP HMO 2600	113.58	134.17	181.44	242.32	300.86	385.56	467.65	311.06	358.60	370.29	503.10	625.61	771.63	1,066.31	257.10	270.84	283.80	331.86	390.05	476.59	555.00	374.81	419.81	470.46	556.95	685.78	853.80	1,118.59

AREA 6	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						EMPLOYEE & FAMILY								
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
KP HMO 2200	110.64	130.70	176.74	236.05	293.07	375.57	455.54	303.00	349.31	360.70	490.07	609.41	751.64	1,038.69	250.44	263.82	276.45	323.26	379.94	464.24	540.63	365.10	408.93	458.27	542.52	668.02	831.68	1,089.61
KP HMO 2600	107.60	127.11	171.89	229.57	285.02	365.26	443.04	294.69	339.72	350.80	476.62	592.69	731.02	1,010.19	243.57	256.58	268.86	314.39	369.52	451.51	525.79	355.08	397.71	445.70	527.64	649.69	808.86	1,059.71

AREA 7	EMPLOYEE ONLY							EMPLOYEE & SPOUSE						EMPLOYEE AND CHILD(REN)						EMPLOYEE & FAMILY								
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
KP HMO 2200	122.93	145.22	196.38	262.28	325.63	417.30	506.16	336.67	388.12	400.78	544.52	677.12	835.16	1,154.10	278.27	293.14	307.16	359.18	422.16	515.83	600.70	405.66	454.37	509.19	602.80	742.24	924.09	1,210.68
KP HMO 2600	119.56	141.23	190.99	255.08	316.69	405.85	492.27	327.43	377.47	389.78	529.58	658.54	812.24	1,122.43	270.64	285.09	298.73	349.33	410.57	501.67	584.21	394.53	441.90	495.22	586.26	721.87	898.74	1,177.46

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Health Care Service Plan rate areas will vary by zip code  
Rates are displayed with a 1.00 Risk Adjustment Factor

PPO Plans with Health Net

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

VALID 1/1/10-6/1/10 EFFECTIVE DATES ONLY

AREA 1	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	267.75	355.95	523.70	614.06	794.76	996.92	1,316.60	551.89	747.68	1,064.85	1,292.88	1,652.19	2,036.34	2,537.35	495.10	627.67	816.67	892.80	1,022.84	1,182.45	1,514.09	760.06	1,010.38	1,292.88	1,367.22	1,733.96	2,041.27	2,542.57
PPO 3500	218.71	291.18	429.09	503.33	651.87	818.07	1,080.86	452.25	613.18	873.93	1,061.34	1,356.70	1,672.50	2,084.30	405.56	514.52	669.91	732.50	839.40	970.53	1,243.15	623.38	829.12	1,061.34	1,122.46	1,423.92	1,676.53	2,088.60
PPO 4500	203.69	271.29	399.87	469.15	607.62	762.57	1,007.63	421.44	571.49	814.64	989.40	1,264.85	1,559.30	1,943.33	377.93	479.51	624.38	682.78	782.47	904.73	1,158.96	581.01	772.83	989.40	1,046.41	1,327.53	1,563.11	1,947.30

AREA 2	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	210.07	279.49	411.55	482.62	624.84	783.95	1,035.54	433.67	587.73	837.43	1,016.85	1,299.72	1,601.99	1,996.37	388.97	493.33	642.09	701.94	804.39	929.95	1,190.93	597.51	794.49	1,016.85	1,075.37	1,364.05	1,605.91	2,000.44
PPO 3500	171.25	228.30	336.89	395.31	512.17	642.98	849.82	355.05	481.74	686.98	834.43	1,066.93	1,315.46	1,639.60	318.30	404.09	526.36	575.59	659.80	763.02	977.57	489.76	651.64	834.43	882.56	1,119.86	1,318.64	1,642.93
PPO 4500	159.44	212.66	313.87	368.38	477.30	599.34	792.21	330.86	448.97	640.27	777.82	994.62	1,226.39	1,528.65	296.60	376.54	490.60	536.49	614.97	711.25	911.33	456.43	607.43	777.82	822.70	1,043.98	1,229.35	1,531.76

AREA 3	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	193.43	257.38	379.12	444.66	575.79	722.50	954.44	399.56	541.57	771.75	937.18	1,197.94	1,476.65	1,840.24	358.37	454.53	591.70	646.90	741.33	857.07	1,097.69	550.58	732.21	937.18	991.15	1,257.29	1,480.26	1,843.95
PPO 3500	157.57	210.15	310.22	364.13	471.86	592.47	783.15	327.04	443.74	632.98	768.97	983.30	1,212.38	1,511.24	293.16	372.21	484.98	530.36	607.93	703.10	900.91	451.20	600.49	768.97	813.31	1,032.09	1,215.37	1,514.34
PPO 4500	146.67	195.72	289.02	339.30	439.74	552.21	729.99	304.67	413.57	590.00	716.79	916.65	1,130.28	1,408.96	273.11	346.79	451.94	494.28	566.65	655.40	839.81	420.45	559.66	716.79	758.14	962.12	1,133.04	1,411.87

AREA 4	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	171.55	228.39	336.57	394.79	511.31	641.68	847.82	354.73	480.96	685.49	832.50	1,064.25	1,311.91	1,634.96	318.08	403.57	525.46	574.53	658.45	761.35	975.17	488.95	650.33	832.50	880.47	1,116.93	1,315.12	1,638.34
PPO 3500	139.59	186.31	275.23	323.14	418.91	526.04	695.49	290.13	393.94	562.07	682.90	873.36	1,076.96	1,342.53	260.05	330.30	430.51	470.85	539.81	624.38	800.17	400.50	533.14	682.90	722.32	916.71	1,079.60	1,345.30
PPO 4500	130.89	174.77	258.34	303.34	393.27	493.94	653.11	272.34	369.83	527.75	641.30	820.22	1,011.48	1,260.93	244.08	310.08	404.20	442.09	506.85	586.27	751.43	375.99	500.59	641.30	678.32	860.93	1,013.96	1,263.51

AREA 5	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	173.62	231.18	340.66	399.66	517.60	649.53	858.13	359.04	486.82	693.83	842.64	1,077.15	1,327.88	1,654.84	321.98	408.52	531.89	581.50	666.44	770.60	987.02	494.90	658.27	842.64	891.16	1,130.53	1,331.08	1,658.22
PPO 3500	141.31	188.63	278.58	327.07	424.01	532.46	703.98	293.72	398.73	568.90	691.24	884.01	1,090.09	1,358.90	263.24	334.37	435.78	476.60	546.37	632.01	809.92	405.38	539.70	691.24	731.12	927.89	1,092.76	1,361.66
PPO 4500	132.50	176.99	261.51	307.07	398.08	499.96	661.11	275.72	374.32	534.22	649.12	830.22	1,023.81	1,276.30	247.09	313.87	409.14	447.53	513.07	593.47	760.60	380.60	506.76	649.12	686.58	871.43	1,026.28	1,278.91

AREA 6	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	203.57	270.84	398.90	467.81	605.68	760.00	1,003.92	420.40	569.79	811.83	985.81	1,259.96	1,553.15	1,935.44	377.03	478.17	622.45	680.50	779.79	901.54	1,154.63	579.25	770.20	985.81	1,042.53	1,322.41	1,556.93	1,939.43
PPO 3500	165.93	221.21	326.45	383.14	496.47	623.30	823.80	344.14	466.92	665.91	808.93	1,034.31	1,275.27	1,589.54	308.51	391.63	510.26	557.94	639.55	739.63	947.68	474.72	631.70	808.93	855.56	1,085.63	1,278.37	1,592.83
PPO 4500	155.63	207.63	306.49	359.73	466.17	585.28	773.68	323.03	438.40	625.31	759.63	971.40	1,197.76	1,492.97	289.61	367.69	479.07	523.93	600.59	694.60	890.00	445.72	593.20	759.63	803.49	1,019.61	1,200.65	1,496.05

AREA 7	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	193.73	257.83	379.73	445.42	576.75	723.69	956.04	400.20	542.56	773.03	938.76	1,199.92	1,479.10	1,843.24	358.97	455.30	592.67	647.98	742.51	858.50	1,099.54	551.55	733.41	938.76	992.83	1,259.38	1,482.71	1,847.02
PPO 3500	157.83	210.52	310.73	364.73	472.67	593.43	784.45	327.54	444.54	634.02	770.25	984.92	1,214.39	1,513.78	293.66	372.83	485.76	531.24	608.95	704.25	902.43	451.94	601.47	770.25	814.70	1,033.80	1,217.40	1,516.84
PPO 4500	148.02	197.54	291.70	342.38	443.76	557.24	736.67	307.51	417.34	595.41	723.35	924.99	1,140.58	1,421.81	275.61	350.01	456.11	498.82	571.82	661.35	847.49	424.30	564.77	723.35	765.08	970.89	1,143.37	1,424.69

AREA 8	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	223.15	296.82	436.96	512.44	663.36	832.27	1,099.30	460.52	624.04	888.96	1,079.48	1,379.62	1,700.53	2,119.04	413.04	523.80	681.66	745.28	853.91	987.22	1,264.26	634.39	843.49	1,079.48	1,141.56	1,447.96	1,704.65	2,123.38
PPO 3500	182.01	242.53	357.78	419.82	543.87	682.73	902.22	377.12	511.53	729.34	885.89	1,132.64	1,396.39	1,740.46	338.11	429.10	558.90	611.17	700.49	810.07	1,037.82	520.08	691.92	885.89	936.97	1,188.78	1,399.79	1,744.01
PPO 4500	170.78	227.66	335.85	394.13	510.69	641.11	847.30	354.04	480.28	684.93	832.01	1,063.76	1,311.54	1,634.75	317.41	402.89	524.79	573.91	657.86	760.79	974.66	488.31	649.74	832.01	879.96	1,116.53	1,314.77	1,638.11

AREA 9	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	197.59	262.97	387.29	454.24	588.12	737.91	974.82	408.15	553.22	788.25	957.20	1,223.47	1,508.12	1,879.40	366.07	464.27	604.36	660.73	757.14	875.37	1,121.16	562.34	747.88	957.20</				

PPO Plans with Health Net (continued)

USE EMPLOYEE RESIDENT ZIP CODE FOR RATING

VALID 1/1/10-6/1/10 EFFECTIVE DATES ONLY

AREA 10	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	177.10	235.81	347.49	407.64	527.94	662.51	875.30	366.24	496.56	707.72	859.49	1,098.70	1,354.44	1,687.93	328.43	416.70	542.53	593.14	679.75	786.00	1,006.75	504.79	671.46	859.49	909.01	1,153.15	1,357.69	1,691.40
PPO 3500	144.13	192.40	284.15	333.61	432.51	543.11	718.05	299.60	406.70	580.27	705.08	901.70	1,111.88	1,386.06	268.51	341.05	444.51	486.11	557.31	644.65	826.12	413.50	550.51	705.08	745.75	946.45	1,114.59	1,388.90
PPO 4500	135.15	180.52	266.75	313.20	406.05	509.96	674.33	281.23	381.81	544.91	662.11	846.82	1,044.30	1,301.82	252.02	320.17	417.33	456.47	523.33	605.31	775.82	388.24	516.88	662.11	700.31	888.86	1,046.82	1,304.49

AREA 11	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	206.62	275.10	405.40	475.61	615.92	772.93	1,021.17	427.27	579.33	825.67	1,002.75	1,281.82	1,580.18	1,969.27	383.16	486.15	632.95	691.99	793.04	917.01	1,174.54	588.92	783.36	1,002.75	1,060.49	1,345.35	1,583.98	1,973.29
PPO 3500	168.15	224.47	331.53	389.22	504.58	633.62	837.73	349.53	474.51	676.99	822.58	1,051.98	1,297.21	1,617.09	349.53	474.51	676.99	822.58	1,051.98	1,297.21	1,617.09	482.41	642.26	822.58	870.05	1,104.18	1,300.38	1,620.39
PPO 4500	157.67	210.60	311.18	365.41	473.73	594.97	786.73	328.12	445.46	635.74	772.47	987.95	1,218.36	1,518.78	294.04	373.51	486.89	532.54	610.54	706.22	905.11	452.95	603.02	772.47	817.03	1,037.01	1,221.25	1,521.91

AREA 12	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	221.37	294.76	434.36	509.56	659.92	828.13	1,094.12	457.80	620.70	884.64	1,074.37	1,373.37	1,693.05	2,109.94	410.52	520.88	678.17	741.41	849.70	982.50	1,258.44	631.01	839.29	1,074.37	1,136.25	1,441.43	1,697.11	2,114.26
PPO 3500	180.17	240.50	355.21	417.03	540.63	678.89	897.56	374.50	508.39	725.35	881.34	1,127.11	1,389.86	1,732.58	335.62	426.33	555.63	607.66	696.63	805.80	1,032.64	516.86	688.13	881.34	932.20	1,183.05	1,393.27	1,736.13
PPO 4500	168.93	225.64	333.43	391.50	507.55	637.44	842.93	351.53	477.27	681.12	827.64	1,058.52	1,305.37	1,627.27	315.04	400.20	521.66	570.59	654.17	756.65	969.78	485.30	646.09	827.64	875.38	1,111.07	1,308.50	1,630.62

AREA 13	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	236.15	314.41	463.31	543.55	703.92	883.34	1,167.05	488.31	662.07	943.61	1,145.99	1,464.93	1,805.92	2,250.59	437.88	555.60	723.38	790.86	906.36	1,048.01	1,342.32	673.07	895.27	1,145.99	1,212.00	1,537.53	1,810.25	2,255.20
PPO 3500	192.18	256.53	378.88	444.83	576.67	724.15	957.38	399.44	542.30	773.72	940.11	1,202.25	1,482.53	1,848.08	358.00	454.75	592.67	648.17	743.07	859.53	1,101.48	551.33	734.01	940.11	994.34	1,261.93	1,486.14	1,851.87
PPO 4500	180.19	240.69	355.64	417.57	541.41	679.95	899.10	374.98	509.09	726.54	882.83	1,129.09	1,392.39	1,735.75	336.04	426.89	556.44	608.63	697.79	807.10	1,034.44	517.66	689.18	882.83	933.74	1,185.17	1,395.73	1,739.31

AREA 14	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	250.90	334.06	492.25	577.50	747.91	938.54	1,239.99	518.83	703.46	1,002.58	1,217.61	1,556.49	1,918.79	2,391.24	465.24	590.33	768.59	840.28	962.98	1,113.50	1,426.24	715.15	951.22	1,217.61	1,287.74	1,633.62	1,923.41	2,396.15
PPO 3500	204.19	272.58	402.54	472.64	612.72	769.41	1,017.23	424.41	576.18	822.07	998.85	1,277.40	1,575.18	1,963.59	380.39	483.16	629.72	688.69	789.51	913.25	1,170.33	585.79	779.88	998.85	1,056.49	1,340.79	1,579.03	1,967.61
PPO 4500	191.47	255.73	377.87	443.68	575.24	722.46	955.30	398.43	540.91	771.94	937.98	1,199.66	1,479.42	1,844.25	357.04	453.56	591.22	646.67	741.37	857.56	1,099.08	550.01	732.24	937.98	992.09	1,259.23	1,482.97	1,848.04

AREA 15	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	265.66	353.72	521.23	611.48	791.91	993.75	1,312.93	549.36	744.84	1,061.57	1,289.23	1,648.04	2,031.66	2,531.92	492.63	625.05	813.80	889.72	1,019.63	1,179.01	1,510.13	757.21	1,007.17	1,289.23	1,363.48	1,729.72	2,036.53	2,537.10
PPO 3500	216.21	288.59	426.25	500.43	648.75	814.67	1,077.08	449.38	610.07	870.43	1,057.59	1,352.53	1,667.83	2,079.09	402.76	511.59	666.76	729.20	835.95	966.97	1,239.16	620.25	825.76	1,057.59	1,118.63	1,419.67	1,671.91	2,083.35
PPO 4500	202.73	270.78	400.11	469.79	609.07	764.95	1,011.50	421.87	572.71	817.36	993.15	1,270.24	1,566.43	1,952.72	378.05	480.24	625.99	684.71	785.01	907.99	1,163.73	582.36	775.31	993.15	1,050.45	1,333.30	1,570.19	1,956.73

AREA 16	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	280.40	373.37	550.19	645.47	835.91	1,048.96	1,385.89	579.85	786.22	1,120.54	1,360.88	1,739.60	2,144.53	2,672.57	519.99	659.78	859.02	939.14	1,076.30	1,244.52	1,594.02	799.28	1,063.12	1,360.88	1,439.23	1,825.82	2,149.68	2,678.04
PPO 3500	228.22	304.64	449.92	528.24	684.79	859.92	1,136.90	474.34	643.96	918.79	1,116.36	1,427.68	1,760.51	2,194.60	425.14	540.01	703.80	769.69	882.40	1,020.70	1,308.01	654.69	871.62	1,116.36	1,180.79	1,498.54	1,764.78	2,199.09
PPO 4500	213.98	285.83	422.33	495.89	642.91	807.44	1,067.70	445.28	604.54	862.77	1,048.33	1,340.79	1,653.47	2,061.22	399.05	506.92	660.78	722.75	828.60	958.44	1,228.38	614.71	818.39	1,048.33	1,108.83	1,407.36	1,657.44	2,065.43

AREA 17	EMPLOYEE ONLY							EMPLOYEE & SPOUSE							EMPLOYEE AND CHILD(REN)							EMPLOYEE & FAMILY						
	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+	18-29	30-39	40-49	50-54	55-59	60-64	65+
PPO 2500	295.18	393.02	579.14	679.43	879.91	1,104.18	1,458.83	610.37	827.59	1,179.51	1,432.50	1,831.15	2,257.40	2,813.24	547.36	694.51	904.21	988.57	1,132.93	1,310.00	1,677.93	841.33	1,119.09	1,432.50	1,514.98	1,921.89	2,262.83	2,818.99
PPO 3500	240.24	320.66	473.60	556.04	720.84	905.17	1,196.75	499.31	677.86	967.15	1,175.11	1,502.82	1,853.16	2,310.09	447.50	568.44	740.84	810.20	928.84	1,074.43	1,376.86	689.16	917.50	1,175.11	1,242.92	1,577.42	1,857.67	2,314.83
PPO 4500	225.24	300.88	444.56	521.99	676.75	849.94	1,123.89	468.72	636.36	908.18	1,103.51	1,																

# Out-Of-State Rating Region Key (PPO only)\*

**Area 1:** 01001-01270, 03301-03307, 03561-03785, 04001-04124, 05044, 08302-08370, 12501-12792, 15501-15565, 15701-15784, 15901-15963, 17801-18256, 18401-18774, 21901-21930, 24201-24382, 25501-25779, 27501-27823, 27825-27884, 27886-27897, 29001-29292, 30601-30757, 32301-32466, 32901-32978, 34420-34498, 36501-36695, 37010-37499, 37701-37999, 39038-39298, 40601-40999, 41201-41862, 42001-42288, 42501-42788, 44201-44399, 46301-46411, 48401-48559, 50601-50627, 50629-50799, 53401-53794, 54610-54613, 54615-54620, 56622, 54626-54627, 54634-54635, 54637-54641, 54643, 54646-54649, 54651-54652, 54654-54657, 54659-54660, 54662-54667, 54670, 54801-54896, 55602, 55609, 55616-55724, 55729, 55730, 55732-55735, 55738-55769, 55775-55786, 55789-55795, 55797, 55801-55816, 56101-56216, 56219, 56221-56222, 56224-56228, 56230, 56233-56244, 56246-56248, 56251-56253, 56256-56260, 56264, 56266-56293, 56296-56297, 56401-56515, 56517-56534, 56536-56541, 56543-56544, 56546-56554, 56557-56591, 56593-56594, 58201-58208, 58212-58223, 58225-58228, 58230, 58233-58238, 58240-58244, 58251-58254, 58256-58258, 58260-58267, 58270-58272, 58274-58278, 58282, 58411, 58413, 58416, 58420, 58424-58426, 58433, 58436, 58439-58443, 58445, 58452-58456, 58460, 58464, 58467, 58474, 58476-58477, 58483-58484, 58489, 58492, 59495, 58501-58507, 58521, 58524-58540, 58542-58563, 58565-58566, 58570-58579, 58581-58602, 58622, 58625, 58630, 58636, 58602, 58641-58642, 58644, 58646, 58647, 58652, 58655-58656, 66801-66873, 67001-67020, 67022-67026, 67030-67053, 67055-67058, 67060-67065, 67067-67103, 67105-67108, 67110-67123, 67127-67133, 67135-67142, 67144-67154, 67156-67278, 70601-70669, 71301-71497, 73001-73199, 73401-73491, 73601-73673, 73801-73933, 73938-73945, 73947-73951, 74301-74370, 74501-74578, 74701-74884, 77801-77882, 79821-79832, 79835-79843, 79849, 79853, 79901-80104, 80106-80299, 80401-80433, 80435-80479, 80481-80498, 85601-85632, 85635-85638, 85640-85777, 88510-88905, 89002, 89004-89006, 89009-89012, 89014-89016, 89018-89019, 89026, 89028-89041, 89044, 89048, 89052-89053, 89061-89199

**Area 4:** 14701-14788, 17501-17608, 17699, 97301-97339, 97343-97348, 97351-97386, 97389-97396

**Area 5:** 12801-12811, 12814-12841, 12843-12846, 12848-12850, 12854-12855, 12858-12859, 12861-12863, 12865-12878, 12883-12921, 12923-12926, 12928-12944, 12946-12972, 12974-12985, 12987-13290, 13601-13665, 13667-13688, 13691-13694, 13696-14592, 14601-14694, 16601-16699, 16801-16882, 17301-17415, 17701-17779, 19501-19640, 44601-45099, 45701-45899, 46501-46595, 46701-46899, 47401-47598, 49301-49696, 49706-49709, 49711-49713, 49716-49718, 49720, 49722-49723, 49727, 49729-49735, 49737-49744, 49746-49747, 49749-49751, 49753-49756, 49764, 49766, 49769-49770, 49776-49777, 49779, 49782, 49791, 49795-49799, 49805, 49808-49816, 49819, 49821-49826, 49831-49834, 49841-49843, 49848-49849, 49855-49861, 49863, 49865-49866, 49869, 49871, 49877, 49879-49881, 49885, 49887-49891, 49893, 49901, 49905-49911, 49913, 49916-49917, 49919, 49921-49925, 49929-49934, 49938-49948, 49952, 49955-49963, 49965-49968, 49970-49971, 54201-54209, 54211-54245, 54247-54344, 72701-72776, 82001-82010, 82052-82054, 82059-82061, 82084, 84501, 84513, 84515, 84518-84521, 85426, 84528-84529, 84530, 84532, 84537-84634, 84636-84649, 84651-84711, 84713, 84719-84721, 84723-84724, 84739-84731, 84735, 84739-84744, 84750-84755, 84758-84763, 84766-84767, 84772, 84779, 84784, 87500-87511, 87516-87517, 87521-87523, 87527, 87530-87548, 87552-87554, 87557, 87560-87562, 87565-87574, 87576, 87578-87579, 87581-87594, 97501-97535, 97537-97603, 97624-97625, 97627, 97632-97634, 97639, 97801-97821, 97824-97827, 97831-97833, 97835-97839, 97841, 97843-97845, 97850-97856, 97859-97870, 97873, 97875-97883, 97886, 97901, 97903, 97905-97907, 97909, 97913-97914, 97918, 98901-98923, 98926, 98930-98953

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# Out-Of-State Rating Region Key (PPO only)\*

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**Area 15:** 08001-08110, 15001-15492, 15601-15698, 16001-16066

**Area 16:** 33101-33299

**Area 17:** 18901-19496

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