

UnitedHealthcare PPO Network – Q2 2025 Rate Comparison

Carrier	Plan	UnitedHealthcare Select Plus		UnitedHealthcare Core	
		Monterey / Santa Cruz	Fresno	Monterey / Santa Cruz	Fresno
Platinum					
UnitedHealthcare 15/10%					
Competitor 1	15/40/10%	2.6% Higher	3.3% Lower	3.6% Lower	9.1% Lower
Competitor 2	90 PPO 0/15 + Child Dental	3.4% Higher	2.0% Lower	2.8% Lower	8.0% Lower
UnitedHealthcare 15/250/10%					
Competitor 1	15/250/10%	0.4% Lower	6.1% Lower	6.4% Lower	11.8% Lower
Competitor 2	250/15 OffEx	2.9% Higher	2.6% Lower	3.3% Lower	8.5% Lower
Gold					
UnitedHealthcare 30/500/20%					
Competitor 1	30/500/20%	0.8% Lower	6.5% Lower	6.8% Lower	12.2% Lower
Competitor 2	500/30 OffEx	0.6% Higher	4.8% Lower	5.5% Lower	10.5% Lower
UnitedHealthcare 30/1000/20%					
Competitor 1	35/1000/20%	1.5% Higher	4.4% Lower	4.7% Lower	10.2% Lower
Competitor 2	1000/30 OffEx	0.4% Higher	4.9% Lower	5.7% Lower	10.7% Lower
UnitedHealthcare 5/1500/30%					
Competitor 1	5/1500/30%	0.7% Lower	6.5% Lower	6.8% Lower	12.1% Lower
Silver					
UnitedHealthcare 60/1950/40%					
Competitor 1	55/1950/35%	1.7% Higher	4.1% Lower	4.4% Lower	9.9% Lower
UnitedHealthcare 60/2550/40%					
Competitor 1	55/2500/45%	2.8% Higher	3.1% Lower	3.4% Lower	9.0% Lower
Competitor 2	2500/55 + Child Dental	8.1% Lower	13.0% Lower	13.7% Lower	18.2% Lower
Competitor 2	2350/70 OffEx	1.7% Lower	6.9% Lower	7.6% Lower	12.5% Lower
Bronze					
UnitedHealthcare 6000/40%					
Competitor 1	6000/45% w/HSA PrevRx	1.0% Higher	4.9% Lower	5.2% Lower	10.6% Lower
UnitedHealthcare 7500/50%					
Competitor 2	PPO 7500/65 OffEx	2.7% Higher	2.7% Lower	3.5% Lower	8.6% Lower

Data Source: California Small Group Rate Filing Effective 04/01/2025

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