

# Small Business Rate Tables

Includes rates for standard plans

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## Rate Book 1

**Rating region 1:** Alpine, Del Norte, Siskiyou, Modoc, Lassen, Shasta, Trinity, Humboldt, Tehama, Plumas, Nevada, Sierra, Mendocino, Lake, Butte, Glenn, Sutter, Yuba, Colusa, Amador, Calaveras, Tuolumne

# Blue Shield of California county grouping for Rate Book 1

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



## Rating region 1 Rural North/Sierra

Alpine, Del Norte, Siskiyou, Modoc, Lassen, Shasta,<sup>2</sup> Trinity, Humboldt, Tehama, Plumas, Nevada, Sierra, Mendocino, Lake, Butte,<sup>1,2</sup> Glenn, Sutter,<sup>2</sup> Yuba, Colusa, Amador, Calaveras, Tuolumne

1 Counties where Full network HMO is available.  
 2 Counties where Dental HMO is available.

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# Small Business Off Exchange

Rating region definitions and Access+ HMO® and Dental HMO availability

Effective April 2021

Rating Region	County	Access+ HMO® network availability	Dental HMO availability
1	Alpine		
	Amador		
	Butte	●	●
	Calaveras		
	Colusa		
	Del Norte		
	Glenn		
	Humboldt		
	Lake		
	Lassen		
	Mendocino		
	Modoc		
	Nevada	●	
	Plumas		
	Shasta		●
	Sierra		
	Siskiyou		
	Sutter		●
	Tehama		
	Trinity		
Tuolumne			
Yuba			
2	Marin	●	●
	Napa		●
	Solano	●	●
	Sonoma	●	●
3	El Dorado	●	●
	Placer	●	●
	Sacramento	●	●
	Yolo	●	●
4	San Francisco	●	●

Rating Region	County	Access+ HMO® network availability	Dental HMO availability
5	Contra Costa	●	●
6	Alameda	●	●
7	Santa Clara	●	●
8	San Mateo	●	●
9	Monterey		●
	San Benito		
	Santa Cruz	●	●
10	Mariposa		
	Merced	●	●
	San Joaquin	●	●
	Stanislaus	●	●
	Tulare	●	●
11	Fresno	●	●
	Kings	●	●
	Madera	●	●
12	San Luis Obispo	●	
	Santa Barbara	●	●
	Ventura	●	●
13	Imperial	●	●
	Inyo		
	Mono		
14	Kern	●	●
15	Los Angeles ZIP codes*	●	●
16	Los Angeles – except ZIP codes in Region 15	●	●
17	Riverside	●	●
	San Bernardino	●	●
18	Orange	●	●
19	San Diego	●	●

\* Los Angeles Region 15 ZIP codes: 90601-90610, 90612, 90637-90639, 90640, 90650-90652, 90659-90662, 90665, 90670-90671, 90701-90704, 90706-90707, 90710-90717, 90723, 90731-90734, 90744-90749, 90755, 90800-90810, 90813-90815, 90822, 90831-90835, 90840, 90842, 90844-90848, 90853, 90888, 90895, 90899, 91001-91003, 91006-91012, 91016-91017, 91020-91021, 91023-91025, 91030-91031, 91040-91043, 91046, 91050-91051, 91066, 91077, 91100-91110, 91114-91118, 91121, 91123-91126, 91129, 91131, 91175, 91182, 91184-91189, 91191, 91199-91210, 91214, 91221-91222, 91224-91226, 91500-91508, 91510, 91521-91523, 91526, 91702, 91706, 91711, 91714-91716, 91722-91724, 91731-91735, 91740-91741, 91744-91750, 91754-91756, 91765-91773, 91775-91776, 91778, 91780, 91788-91793, 91795, 91797, 91799-91804, 91841, 91896, 91899, 93510, 93532, 93534-93536, 93539, 93543-93544, 93550-93553, 93563, 93584, 93586, 93590-93591 and 93599.

# Small Business Off Exchange Access+ HMO® Network

Rating region definitions and availability

Effective April 2021

Rating Region	County
1	<b>Butte County</b> <b>Nevada County</b> in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.
2	<b>Marin County</b> <b>Solano County</b> <b>Sonoma County</b>
3	<b>Sacramento County</b> <b>Yolo County</b> <b>Placer County</b> in the following ZIP codes: 95602, 95603, 95604, 95631, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95681, 95701, 95703, 95713, 95714, 95715, 95717, 95722, 95736, 95746, 95747, and 95765. <b>El Dorado County</b> in the following ZIP codes: 95613, 95614, 95634, 95635, 95664, 95672, 95682, and 95762.
4	<b>San Francisco County</b>
5	<b>Contra Costa County</b>
6	<b>Alameda County</b>
7	<b>Santa Clara County</b>
8	<b>San Mateo County</b>
9	<b>Santa Cruz County</b>
10	<b>Merced County</b> <b>San Joaquin County</b> <b>Stanislaus County</b> <b>Tulare County</b>
11	<b>Fresno County</b> <b>Kings County</b> <b>Madera County</b>
12	<b>San Luis Obispo County</b> <b>Santa Barbara County</b> <b>Ventura County</b>
13	<b>Imperial County</b> in the following ZIP codes: 92004, 92225, 92227, 92231, 92232, 92233, 92243, 92244, 92249, 92250, 92251, 92257, 92259, 92266, 92273, 92274, 92275, and 92281.
14	<b>Kern County</b> in the following ZIP codes: 93203, 93205, 93206, 93215, 93216, 93220, 93222, 93224, 93225, 93226, 93238, 93240, 93241, 93243, 93249, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93519, 93523, 93524, 93531, 93558, 93560, 93561, 93581, and 93596.
15	<b>Los Angeles County</b>
16	<b>Los Angeles County</b>
17	<b>Riverside County</b> <b>San Bernardino County</b>
18	<b>Orange County</b>
19	<b>San Diego County</b>

# Small Business Off Exchange Local Access+ HMO® Network

Rating region definitions and availability

Effective April 2021

Rating Region	County
1	None
2	Marin County Sonoma County
3	Sacramento County in the following ZIP codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 95611, 95615, 95621, 95624, 95626, 95628, 95630, 95652, 95655, 95660, 95662, 95670, 95673, 95741, 95742, 95757, 95758, 95759, 95763, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95894, and 95899. Yolo County
4	San Francisco County
5	Contra Costa County in the following ZIP codes: 994505, 94506, 94507, 94509, 94511, 94513, 94514, 94516, 94517, 94518, 94519, 94520, 94521, 94522, 94523, 94524, 94526, 94527, 94528, 94529, 94531, 94548, 94549, 94553, 94556, 94561, 94563, 94565, 94570, 94575, 94582, 94583, 94595, 94596, 94597, and 94598.
6	None
7	Santa Clara County
8	San Mateo County in the following ZIP codes: 94002, 94005, 94010, 94011, 94014, 94015, 94016, 94017, 94025, 94026, 94027, 94030, 94044, 94061, 94062, 94063, 94064, 94065, 94066, 94070, 94080, 94083, 94401, 94402, 94403, 94404, and 94497.
9	Santa Cruz County
10	Stanislaus County
11	None
12	San Luis Obispo County Ventura County in the following ZIP codes: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, and 93099.
13	None
14	Kern County including ZIP codes: 93203, 93215, 93216, 93241, 93250, 93252, 93263, 93276, 93280, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93531, 93561, and 93581.
15	Los Angeles County in the following ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91801, 91802, 91803, 91804, 91896, 91899, and 93563.
16	Los Angeles County in the following ZIP codes: 90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90090, 90091, 90093, 90094, 90095, 90096, 90099, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 91395, 91396, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91499, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, and 91618.

# Small Business Off Exchange Local Access+ HMO® Network

Rating region definitions and availability

Effective April 2021

Rating Region	County
17	<p><b>Riverside County</b> in the following ZIP codes: 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92230, 92234, 92235, 92236, 92240, 92241, 92247, 92248, 92253, 92254, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92274, 92276, 92282, 92320, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92536, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, and 92883.</p> <p><b>San Bernardino County</b> in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92301, 92307, 92308, 92311, 92312, 92313, 92316, 92318, 92324, 92329, 92331, 92334, 92335, 92336, 92337, 92339, 92340, 92344, 92345, 92346, 92350, 92354, 92357, 92359, 92369, 92371, 92373, 92374, 92375, 92376, 92377, 92392, 92393, 92394, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92408, 92410, 92411, 92413, 92415, 92418, 92423, and 92427.</p>
18	<b>Orange County</b>
19	<p><b>San Diego County</b> in the following ZIP codes: 91901, 91902, 91903, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91962, 91976, 91977, 91978, 91979, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92070, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92163, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92186, 92187, 92191, 92192, 92193, 92195, 92196, 92197, 92198, and 92199.</p>

# Small Business Off Exchange and Mirror ACO HMO Network

Rating region definitions and availability

Effective April 2021

Rating Region	County
1	<b>Nevada County</b> in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.
2	<b>Marin County</b> in the following ZIP codes: 94901, 94903, 94904, 94912, 94913, 94914, 94915, 94920, 94924, 94925, 94930, 94933, 94937, 94938, 94939, 94940, 94941, 94942, 94945, 94946, 94947, 94948, 94949, 94950, 94956, 94957, 94960, 94963, 94964, 94965, 94966, 94970, 94971, 94973, 94974, 94976, 94977, 94978, 94979, and 94998. <b>Solano County</b> in the following ZIP codes: 94503, 94510, 94589, 94592, and 95620.
3	<b>El Dorado County</b> in the following ZIP codes: 95664, 95672, 95682, and 95762. <b>Placer County</b> in the following ZIP codes: 95602, 95603, 95604, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95713, 95746, 95747, 95765. <b>Sacramento County</b> in the following ZIP codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 95611, 95615, 95621, 95624, 95626, 95628, 95630, 95632, 95638, 95639, 95652, 95655, 95660, 95662, 95670, 95671, 95673, 95683, 95693, 95741, 95742, 95757, 95758, 95759, 95763, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95894, and 95899. <b>Yolo County</b> in the following ZIP codes: 95605, 95606, 95607, 95612, 95616, 95617, 95618, 95627, 95637, 95645, 95653, 95691, 95694, 95695, 95697, 95698, 95776, 95798, 95799, and 95937.
4	<b>San Francisco County</b>
5	<b>Contra Costa County</b>
6	<b>Alameda County</b>
7	<b>Santa Clara County</b>
8	<b>San Mateo County</b>
9	<b>Santa Cruz County</b>
10	<b>San Joaquin County</b> <b>Stanislaus County</b> in the following ZIP codes: 95307, 95313, 95316, 95319, 95323, 95326, 95328, 95329, 95350, 95351, 95352, 95353, 95354, 95355, 95356, 95357, 95358, 95361, 95363, 95367, 95368, 95380, 95381, 95382, 95386, 95387, and 95397. <b>Tulare County</b> in the following ZIP codes: 93212, 93218, 93219, 93221, 93223, 93227, 93235, 93237, 93244, 93247, 93256, 93257, 93260, 93267, 93270, 93271, 93272, 93274, 93277, 93282, 93286, 93291, 93292, 93603, 93615, 93618, 93631, 93647, 93670, and 93673.
11	<b>Fresno County</b> in the following Zip codes: 93245, 93618, and 93631. <b>Kings County</b> in the following Zip codes: 93202, 93212, 93230, 93245, and 93631.
12	<b>San Luis Obispo County</b> in the following ZIP codes: 93401, 93402, 93403, 93405, 93406, 93407, 93408, 93409, 93410, 93412, 93420, 93421, 93422, 93423, 93424, 93426, 93428, 93430, 93432, 93433, 93435, 93442, 93443, 93444, 93445, 93446, 93447, 93448, 93449, 93451, 93453, 93461, 93465, 93475, and 93483. <b>Ventura County</b> in the following ZIP codes: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, and 93099.
13	<b>None</b>
14	<b>Kern County</b> in the following ZIP codes: 93203, 93205, 93206, 93215, 93216, 93220, 93224, 93225, 93226, 93240, 93241, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93531, 93560, 93561, and 93596.
15	<b>Los Angeles County</b> in the following ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91801, 91802, 91803, 91804, 91896, 91899, 93510, and 93563.



# Small Business Off Exchange and Mirror ACO HMO Network

Rating region definitions and availability

Effective April 2021

Rating Region	County
16	<p><b>Los Angeles County</b> in the following ZIP codes: 990001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90090, 90091, 90093, 90094, 90095, 90096, 90099, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 91395, 91396, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91499, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, and 91618.</p>
17	<p><b>Riverside County</b> in the following ZIP codes: 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92230, 92234, 92235, 92236, 92240, 92241, 92247, 92248, 92253, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92276, 92282, 92320, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, and 92883.</p> <p><b>San Bernardino County</b> in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91759, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92256, 92268, 92284, 92286, 92301, 92305, 92307, 92308, 92313, 92314, 92315, 92316, 92317, 92318, 92321, 92322, 92324, 92325, 92329, 92331, 92333, 92334, 92335, 92336, 92337, 92339, 92340, 92341, 92342, 92344, 92345, 92346, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395, 92397, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92413, 92415, 92418, 92423, and 92427.</p>
18	<p><b>Orange County</b></p>
19	<p><b>San Diego County</b> in the following ZIP codes: 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92163, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92186, 92187, 92191, 92192, 92193, 92195, 92196, 92197, 92198, and 92199.</p>

# Medical Benefits product rates

## **Please note the following about each of our provider networks**

The Small Business Off Exchange rating region definitions chart located before this section identifies the applicable counties within each region. Regions may vary by product.

### **Trio HMO**

Enrolled employees and their dependents must live or work in the Trio HMO plan service area to be eligible for coverage.

### **Access+ HMO**

The employer must be located in, and all enrolled employees and family members must live or work in, the Blue Shield of California Access+ HMO service area in order to be eligible to purchase coverage.

### **Local Access+ HMO**

Local Access+ HMO plans are only available to employers that are located in a Local Access+ HMO service area. Employees and their dependents must live or work in the service area to be eligible for coverage. Local Access+ HMO products are only available in designated counties: portions of Contra Costa, Kern, Los Angeles, Riverside, Sacramento, San Bernardino, San Diego, San Mateo and Ventura counties, as well as in all of Marin, Orange, San Francisco, San Luis Obispo, Santa Clara, Santa Cruz, Sonoma, Stanislaus and Yolo counties. The Benefit Summary Guide is no longer used.

### **Tandem PPO and Tandem PPO Savings**

A high-performing subset of our Small Business Full PPO Network. The Small Business Off Exchange rating region definitions chart located before this section identifies the applicable counties within each region. Regions may vary by product.

### **Full PPO and Full PPO Savings**

The Small Business Off Exchange rating region definitions chart located before this section identifies the applicable counties within each region. Regions may vary by product.

# Rating Region 1

Off-Exchange Trio HMO									Mirror Trio HMO		
Age	Platinum Trio HMO 0/20 OffEx	Platinum Trio HMO 0/25 OffEx	Platinum Trio HMO 0/30 OffEx	Gold Trio HMO 0/30 OffEx	Gold Trio HMO 500/35 OffEx	Gold Trio HMO 1000/35 OffEx	Gold Trio HMO 1500/35 OffEx	Silver Trio HMO 2350/65 OffEx	Blue Shield Trio Platinum 90 HMO 0/20 + Child Dental	Blue Shield Trio Gold 80 HMO 250/35 + Child Dental	Blue Shield Trio Silver 70 HMO 2250/55 + Child Dental
0 to 14	\$359.69	\$352.94	\$348.56	\$333.16	\$321.87	\$312.76	\$305.83	\$270.67	\$352.20	\$324.29	\$271.41
15	\$391.66	\$384.32	\$379.55	\$362.77	\$350.48	\$340.56	\$333.01	\$294.73	\$383.50	\$353.12	\$295.54
16	\$403.89	\$396.31	\$391.39	\$374.09	\$361.42	\$351.19	\$343.41	\$303.93	\$395.47	\$364.14	\$304.76
17	\$416.11	\$408.31	\$403.24	\$385.41	\$372.36	\$361.82	\$353.80	\$313.13	\$407.45	\$375.16	\$313.99
18	\$429.28	\$421.23	\$416.00	\$397.61	\$384.14	\$373.27	\$365.00	\$323.04	\$420.34	\$387.03	\$323.92
19	\$442.44	\$434.14	\$428.75	\$409.80	\$395.92	\$384.72	\$376.19	\$332.94	\$433.23	\$398.90	\$333.85
20	\$456.08	\$447.52	\$441.97	\$422.43	\$408.12	\$396.57	\$387.78	\$343.20	\$446.58	\$411.19	\$344.14
21	\$470.18	\$461.36	\$455.64	\$435.50	\$420.74	\$408.84	\$399.78	\$353.82	\$460.39	\$423.91	\$354.79
22	\$470.18	\$461.36	\$455.64	\$435.50	\$420.74	\$408.84	\$399.78	\$353.82	\$460.39	\$423.91	\$354.79
23	\$470.18	\$461.36	\$455.64	\$435.50	\$420.74	\$408.84	\$399.78	\$353.82	\$460.39	\$423.91	\$354.79
24	\$470.18	\$461.36	\$455.64	\$435.50	\$420.74	\$408.84	\$399.78	\$353.82	\$460.39	\$423.91	\$354.79
25	\$472.07	\$463.21	\$457.46	\$437.24	\$422.42	\$410.48	\$401.38	\$355.23	\$462.23	\$425.60	\$356.21
26	\$481.47	\$472.44	\$466.57	\$445.95	\$430.84	\$418.65	\$409.37	\$362.31	\$471.44	\$434.08	\$363.30
27	\$492.75	\$483.51	\$477.51	\$456.40	\$440.94	\$428.46	\$418.97	\$370.80	\$482.49	\$444.26	\$371.82
28	\$511.09	\$501.50	\$495.28	\$473.39	\$457.35	\$444.41	\$434.56	\$384.60	\$500.44	\$460.79	\$385.65
29	\$526.14	\$516.27	\$509.86	\$487.32	\$470.81	\$457.49	\$447.35	\$395.92	\$515.18	\$474.35	\$397.01
30	\$533.66	\$523.65	\$517.15	\$494.29	\$477.54	\$464.03	\$453.75	\$401.58	\$522.54	\$481.14	\$402.68
31	\$544.94	\$534.72	\$528.08	\$504.74	\$487.64	\$473.85	\$463.34	\$410.08	\$533.59	\$491.31	\$411.20
32	\$556.23	\$545.79	\$539.02	\$515.19	\$497.74	\$483.66	\$472.94	\$418.57	\$544.64	\$501.48	\$419.71
33	\$563.28	\$552.71	\$545.85	\$521.73	\$504.05	\$489.79	\$478.93	\$423.88	\$551.55	\$507.84	\$425.03
34	\$570.80	\$560.10	\$553.14	\$528.69	\$510.78	\$496.33	\$485.33	\$429.54	\$558.91	\$514.62	\$430.71
35	\$574.57	\$563.79	\$556.79	\$532.18	\$514.15	\$499.60	\$488.53	\$432.37	\$562.60	\$518.02	\$433.55
36	\$578.33	\$567.48	\$560.43	\$535.66	\$517.51	\$502.87	\$491.73	\$435.20	\$566.28	\$521.41	\$436.39
37	\$582.09	\$571.17	\$564.08	\$539.15	\$520.88	\$506.14	\$494.92	\$438.03	\$569.96	\$524.80	\$439.23
38	\$585.85	\$574.86	\$567.72	\$542.63	\$524.24	\$509.41	\$498.12	\$440.86	\$573.65	\$528.19	\$442.06
39	\$593.37	\$582.24	\$575.01	\$549.60	\$530.98	\$515.96	\$504.52	\$446.52	\$581.01	\$534.97	\$447.74
40	\$600.90	\$589.62	\$582.30	\$556.57	\$537.71	\$522.50	\$510.91	\$452.18	\$588.38	\$541.75	\$453.42
41	\$612.18	\$600.70	\$593.24	\$567.02	\$547.80	\$532.31	\$520.51	\$460.67	\$599.43	\$551.93	\$461.93
42	\$622.99	\$611.31	\$603.72	\$577.03	\$557.48	\$541.71	\$529.70	\$468.81	\$610.02	\$561.68	\$470.09
43	\$638.04	\$626.07	\$618.30	\$590.97	\$570.95	\$554.80	\$542.50	\$480.13	\$624.75	\$575.24	\$481.44
44	\$656.85	\$644.53	\$636.53	\$608.39	\$587.78	\$571.15	\$558.49	\$494.29	\$643.16	\$592.20	\$495.64
45	\$678.95	\$666.21	\$657.94	\$628.86	\$607.55	\$590.37	\$577.28	\$510.91	\$664.80	\$612.12	\$512.31
46	\$705.28	\$692.05	\$683.46	\$653.25	\$631.11	\$613.26	\$599.66	\$530.73	\$690.58	\$635.86	\$532.18
47	\$734.90	\$721.11	\$712.16	\$680.68	\$657.62	\$639.02	\$624.85	\$553.02	\$719.59	\$662.57	\$554.53
48	\$768.75	\$754.33	\$744.97	\$712.04	\$687.91	\$668.45	\$653.63	\$578.49	\$752.74	\$693.09	\$580.08
49	\$802.13	\$787.09	\$777.32	\$742.96	\$717.78	\$697.48	\$682.02	\$603.62	\$785.43	\$723.19	\$605.27
50	\$839.75	\$824.00	\$813.77	\$777.80	\$751.44	\$730.19	\$714.00	\$631.92	\$822.26	\$757.10	\$633.65
51	\$876.89	\$860.44	\$849.76	\$812.20	\$784.68	\$762.49	\$745.58	\$659.87	\$858.63	\$790.59	\$661.68
52	\$917.80	\$900.58	\$889.40	\$850.09	\$821.29	\$798.06	\$780.36	\$690.66	\$898.68	\$827.47	\$692.54
53	\$959.18	\$941.18	\$929.50	\$888.41	\$858.31	\$834.03	\$815.54	\$721.79	\$939.20	\$864.77	\$723.76
54	\$1,003.84	\$985.01	\$972.79	\$929.79	\$898.28	\$872.87	\$853.52	\$755.40	\$982.93	\$905.04	\$757.47
55	\$1,048.51	\$1,028.84	\$1,016.07	\$971.16	\$938.25	\$911.71	\$891.50	\$789.02	\$1,026.67	\$945.32	\$791.17
56	\$1,096.94	\$1,076.36	\$1,063.00	\$1,016.01	\$981.59	\$953.82	\$932.68	\$825.46	\$1,074.09	\$988.98	\$827.72
57	\$1,145.84	\$1,124.35	\$1,110.39	\$1,061.31	\$1,025.35	\$996.34	\$974.26	\$862.26	\$1,121.97	\$1,033.06	\$864.61
58	\$1,198.03	\$1,175.56	\$1,160.96	\$1,109.65	\$1,072.05	\$1,041.72	\$1,018.63	\$901.53	\$1,173.07	\$1,080.12	\$903.99
59	\$1,223.89	\$1,200.93	\$1,186.02	\$1,133.60	\$1,095.19	\$1,064.21	\$1,040.62	\$920.99	\$1,198.39	\$1,103.43	\$923.51
60	\$1,276.08	\$1,252.14	\$1,236.60	\$1,181.94	\$1,141.89	\$1,109.59	\$1,084.99	\$960.27	\$1,249.50	\$1,150.49	\$962.89
61	\$1,321.22	\$1,296.43	\$1,280.34	\$1,223.75	\$1,182.28	\$1,148.84	\$1,123.37	\$994.23	\$1,293.70	\$1,191.18	\$996.95
62	\$1,350.84	\$1,325.50	\$1,309.05	\$1,251.18	\$1,208.79	\$1,174.60	\$1,148.56	\$1,016.52	\$1,322.70	\$1,217.89	\$1,019.30
63	\$1,387.98	\$1,361.95	\$1,345.04	\$1,285.59	\$1,242.03	\$1,206.90	\$1,180.14	\$1,044.47	\$1,359.07	\$1,251.38	\$1,047.33
64+	\$1,410.55	\$1,384.09	\$1,366.91	\$1,306.49	\$1,262.22	\$1,226.52	\$1,199.33	\$1,061.46	\$1,381.17	\$1,271.72	\$1,064.36

## Rating Region 1

### Off-Exchange Access+ HMO

Age	Platinum Access+ HMO® 0/20 OffEx	Platinum Access+ HMO® 0/25 OffEx	Platinum Access+ HMO® 0/30 OffEx	Gold Access+ HMO® 0/30 OffEx	Gold Access+ HMO® 500/35 OffEx	Gold Access+ HMO® 1000/35 OffEx	Gold Access+ HMO® 1500/35 OffEx	Silver Access+ HMO® 2350/65 OffEx
0 to 14	\$402.77	\$395.10	\$390.12	\$372.54	\$359.67	\$349.22	\$341.33	\$301.10
15	\$438.57	\$430.22	\$424.80	\$405.66	\$391.64	\$380.27	\$371.67	\$327.87
16	\$452.26	\$443.65	\$438.06	\$418.32	\$403.87	\$392.13	\$383.27	\$338.10
17	\$465.94	\$457.08	\$451.32	\$430.98	\$416.09	\$404.00	\$394.87	\$348.33
18	\$480.69	\$471.54	\$465.60	\$444.62	\$429.26	\$416.79	\$407.36	\$359.35
19	\$495.43	\$486.00	\$479.88	\$458.25	\$442.42	\$429.57	\$419.85	\$370.37
20	\$510.70	\$500.98	\$494.66	\$472.38	\$456.06	\$442.81	\$432.79	\$381.79
21	\$526.49	\$516.47	\$509.96	\$486.99	\$470.16	\$456.50	\$446.18	\$393.60
22	\$526.49	\$516.47	\$509.96	\$486.99	\$470.16	\$456.50	\$446.18	\$393.60
23	\$526.49	\$516.47	\$509.96	\$486.99	\$470.16	\$456.50	\$446.18	\$393.60
24	\$526.49	\$516.47	\$509.96	\$486.99	\$470.16	\$456.50	\$446.18	\$393.60
25	\$528.60	\$518.54	\$512.00	\$488.93	\$472.04	\$458.33	\$447.96	\$395.17
26	\$539.13	\$528.87	\$522.20	\$498.67	\$481.44	\$467.46	\$456.89	\$403.04
27	\$551.76	\$541.26	\$534.44	\$510.36	\$492.73	\$478.41	\$467.59	\$412.49
28	\$572.30	\$561.41	\$554.33	\$529.35	\$511.06	\$496.22	\$484.99	\$427.84
29	\$589.14	\$577.93	\$570.65	\$544.94	\$526.11	\$510.83	\$499.27	\$440.43
30	\$597.57	\$586.20	\$578.81	\$552.73	\$533.63	\$518.13	\$506.41	\$446.73
31	\$610.20	\$598.59	\$591.05	\$564.42	\$544.92	\$529.09	\$517.12	\$456.18
32	\$622.84	\$610.99	\$603.29	\$576.10	\$556.20	\$540.04	\$527.83	\$465.62
33	\$630.74	\$618.74	\$610.94	\$583.41	\$563.25	\$546.89	\$534.52	\$471.53
34	\$639.16	\$627.00	\$619.10	\$591.20	\$570.77	\$554.19	\$541.66	\$477.83
35	\$643.37	\$631.13	\$623.18	\$595.10	\$574.54	\$557.84	\$545.23	\$480.97
36	\$647.58	\$635.26	\$627.25	\$598.99	\$578.30	\$561.50	\$548.80	\$484.12
37	\$651.80	\$639.39	\$631.33	\$602.89	\$582.06	\$565.15	\$552.37	\$487.27
38	\$656.01	\$643.53	\$635.41	\$606.78	\$585.82	\$568.80	\$555.94	\$490.42
39	\$664.43	\$651.79	\$643.57	\$614.58	\$593.34	\$576.10	\$563.08	\$496.72
40	\$672.86	\$660.05	\$651.73	\$622.37	\$600.86	\$583.41	\$570.21	\$503.02
41	\$685.49	\$672.45	\$663.97	\$634.06	\$612.15	\$594.36	\$580.92	\$512.46
42	\$697.60	\$684.33	\$675.70	\$645.26	\$622.96	\$604.86	\$591.18	\$521.52
43	\$714.45	\$700.85	\$692.02	\$660.84	\$638.01	\$619.47	\$605.46	\$534.11
44	\$735.51	\$721.51	\$712.42	\$680.32	\$656.81	\$637.73	\$623.31	\$549.85
45	\$760.25	\$745.79	\$736.39	\$703.21	\$678.91	\$659.19	\$644.28	\$568.35
46	\$789.74	\$774.71	\$764.94	\$730.48	\$705.24	\$684.75	\$669.27	\$590.39
47	\$822.90	\$807.25	\$797.07	\$761.16	\$734.86	\$713.51	\$697.37	\$615.19
48	\$860.81	\$844.43	\$833.79	\$796.22	\$768.71	\$746.38	\$729.50	\$643.53
49	\$898.19	\$881.10	\$870.00	\$830.80	\$802.09	\$778.79	\$761.18	\$671.48
50	\$940.31	\$922.42	\$910.79	\$869.76	\$839.71	\$815.31	\$796.87	\$702.96
51	\$981.91	\$963.22	\$951.08	\$908.23	\$876.85	\$851.38	\$832.12	\$734.06
52	\$1,027.71	\$1,008.16	\$995.45	\$950.60	\$917.75	\$891.09	\$870.94	\$768.30
53	\$1,074.04	\$1,053.61	\$1,040.33	\$993.45	\$959.13	\$931.26	\$910.20	\$802.94
54	\$1,124.06	\$1,102.67	\$1,088.77	\$1,039.71	\$1,003.79	\$974.63	\$952.59	\$840.33
55	\$1,174.07	\$1,151.74	\$1,137.22	\$1,085.98	\$1,048.46	\$1,018.00	\$994.97	\$877.72
56	\$1,228.30	\$1,204.93	\$1,189.74	\$1,136.14	\$1,096.88	\$1,065.02	\$1,040.93	\$918.26
57	\$1,283.06	\$1,258.65	\$1,242.78	\$1,186.78	\$1,145.78	\$1,112.49	\$1,087.33	\$959.19
58	\$1,341.50	\$1,315.97	\$1,299.39	\$1,240.84	\$1,197.97	\$1,163.17	\$1,136.86	\$1,002.88
59	\$1,370.46	\$1,344.38	\$1,327.43	\$1,267.62	\$1,223.83	\$1,188.27	\$1,161.40	\$1,024.53
60	\$1,428.90	\$1,401.71	\$1,384.04	\$1,321.68	\$1,276.01	\$1,238.94	\$1,210.92	\$1,068.22
61	\$1,479.44	\$1,451.29	\$1,433.00	\$1,368.43	\$1,321.15	\$1,282.77	\$1,253.76	\$1,106.01
62	\$1,512.61	\$1,483.83	\$1,465.12	\$1,399.11	\$1,350.77	\$1,311.53	\$1,281.87	\$1,130.80
63	\$1,554.20	\$1,524.63	\$1,505.41	\$1,437.58	\$1,387.91	\$1,347.59	\$1,317.11	\$1,161.90
64+	\$1,579.47	\$1,549.42	\$1,529.89	\$1,460.96	\$1,410.48	\$1,369.50	\$1,338.53	\$1,180.79

## Rating Region 1

### Off-Exchange Tandem PPO

Age	Platinum Tandem PPO 250/10 OffEx	Platinum Tandem PPO 0/0 OffEx	Platinum Tandem PPO 0/10 OffEx	Platinum Tandem PPO 250/15 OffEx	Gold Tandem PPO 0/25 OffEx	Gold Tandem PPO 500/30 OffEx	Gold Tandem PPO 750/30 OffEx	Gold Tandem PPO 1200/35 OffEx	Silver Tandem PPO 1950/50 OffEx
0 to 14	\$398.72	\$395.37	\$393.35	\$383.24	\$341.28	\$338.11	\$333.21	\$324.13	\$296.10
15	\$434.16	\$430.52	\$428.32	\$417.30	\$371.61	\$368.17	\$362.83	\$352.94	\$322.42
16	\$447.71	\$443.95	\$441.69	\$430.33	\$383.21	\$379.66	\$374.16	\$363.95	\$332.48
17	\$461.26	\$457.39	\$455.06	\$443.35	\$394.81	\$391.15	\$385.48	\$374.97	\$342.54
18	\$475.85	\$471.86	\$469.45	\$457.38	\$407.30	\$403.52	\$397.68	\$386.83	\$353.38
19	\$490.45	\$486.33	\$483.85	\$471.41	\$419.79	\$415.90	\$409.87	\$398.70	\$364.22
20	\$505.56	\$501.32	\$498.76	\$485.94	\$432.73	\$428.72	\$422.50	\$410.98	\$375.44
21	\$521.20	\$516.83	\$514.19	\$500.96	\$446.11	\$441.98	\$435.57	\$423.69	\$387.06
22	\$521.20	\$516.83	\$514.19	\$500.96	\$446.11	\$441.98	\$435.57	\$423.69	\$387.06
23	\$521.20	\$516.83	\$514.19	\$500.96	\$446.11	\$441.98	\$435.57	\$423.69	\$387.06
24	\$521.20	\$516.83	\$514.19	\$500.96	\$446.11	\$441.98	\$435.57	\$423.69	\$387.06
25	\$523.28	\$518.89	\$516.24	\$502.97	\$447.90	\$443.74	\$437.31	\$425.39	\$388.60
26	\$533.71	\$529.23	\$526.53	\$512.99	\$456.82	\$452.58	\$446.02	\$433.86	\$396.35
27	\$546.22	\$541.63	\$538.87	\$525.01	\$467.53	\$463.19	\$456.48	\$444.03	\$405.63
28	\$566.54	\$561.79	\$558.92	\$544.55	\$484.93	\$480.43	\$473.47	\$460.55	\$420.73
29	\$583.22	\$578.33	\$575.38	\$560.58	\$499.20	\$494.57	\$487.40	\$474.11	\$433.12
30	\$591.56	\$586.60	\$583.60	\$568.59	\$506.34	\$501.64	\$494.37	\$480.89	\$439.31
31	\$604.07	\$599.00	\$595.94	\$580.62	\$517.05	\$512.25	\$504.83	\$491.06	\$448.60
32	\$616.58	\$611.41	\$608.28	\$592.64	\$527.75	\$522.86	\$515.28	\$501.23	\$457.89
33	\$624.40	\$619.16	\$616.00	\$600.16	\$534.44	\$529.49	\$521.81	\$507.58	\$463.69
34	\$632.74	\$627.43	\$624.22	\$608.17	\$541.58	\$536.56	\$528.78	\$514.36	\$469.89
35	\$636.91	\$631.56	\$628.34	\$612.18	\$545.15	\$540.10	\$532.27	\$517.75	\$472.98
36	\$641.07	\$635.70	\$632.45	\$616.19	\$548.72	\$543.63	\$535.75	\$521.14	\$476.08
37	\$645.24	\$639.83	\$636.56	\$620.19	\$552.29	\$547.17	\$539.24	\$524.53	\$479.18
38	\$649.41	\$643.97	\$640.68	\$624.20	\$555.86	\$550.70	\$542.72	\$527.92	\$482.27
39	\$657.75	\$652.24	\$648.90	\$632.22	\$563.00	\$557.77	\$549.69	\$534.70	\$488.46
40	\$666.09	\$660.50	\$657.13	\$640.23	\$570.13	\$564.85	\$556.66	\$541.48	\$494.66
41	\$678.60	\$672.91	\$669.47	\$652.26	\$580.84	\$575.45	\$567.11	\$551.65	\$503.95
42	\$690.59	\$684.80	\$681.30	\$663.78	\$591.10	\$585.62	\$577.13	\$561.39	\$512.85
43	\$707.27	\$701.33	\$697.75	\$679.81	\$605.38	\$599.76	\$591.07	\$574.95	\$525.23
44	\$728.12	\$722.01	\$718.32	\$699.85	\$623.22	\$617.44	\$608.49	\$591.90	\$540.72
45	\$752.61	\$746.30	\$742.49	\$723.39	\$644.19	\$638.21	\$628.96	\$611.81	\$558.91
46	\$781.80	\$775.24	\$771.28	\$751.45	\$669.17	\$662.96	\$653.36	\$635.54	\$580.58
47	\$814.63	\$807.80	\$803.67	\$783.01	\$697.28	\$690.81	\$680.80	\$662.23	\$604.97
48	\$852.16	\$845.01	\$840.70	\$819.08	\$729.40	\$722.63	\$712.16	\$692.74	\$632.84
49	\$889.17	\$881.71	\$877.20	\$854.65	\$761.07	\$754.01	\$743.08	\$722.82	\$660.32
50	\$930.86	\$923.05	\$918.34	\$894.72	\$796.76	\$789.37	\$777.93	\$756.72	\$691.28
51	\$972.04	\$963.88	\$958.96	\$934.30	\$832.00	\$824.29	\$812.34	\$790.19	\$721.86
52	\$1,017.38	\$1,008.85	\$1,003.69	\$977.88	\$870.81	\$862.74	\$850.23	\$827.05	\$755.53
53	\$1,063.25	\$1,054.33	\$1,048.94	\$1,021.97	\$910.07	\$901.63	\$888.56	\$864.34	\$789.59
54	\$1,112.76	\$1,103.43	\$1,097.79	\$1,069.56	\$952.45	\$943.62	\$929.94	\$904.59	\$826.36
55	\$1,162.27	\$1,152.52	\$1,146.64	\$1,117.15	\$994.83	\$985.61	\$971.32	\$944.84	\$863.13
56	\$1,215.96	\$1,205.76	\$1,199.60	\$1,168.75	\$1,040.78	\$1,031.13	\$1,016.19	\$988.48	\$903.00
57	\$1,270.16	\$1,259.51	\$1,253.07	\$1,220.85	\$1,087.18	\$1,077.10	\$1,061.49	\$1,032.54	\$943.26
58	\$1,328.02	\$1,316.88	\$1,310.15	\$1,276.46	\$1,136.70	\$1,126.16	\$1,109.83	\$1,079.57	\$986.22
59	\$1,356.68	\$1,345.30	\$1,338.43	\$1,304.01	\$1,161.23	\$1,150.47	\$1,133.79	\$1,102.87	\$1,007.51
60	\$1,414.53	\$1,402.67	\$1,395.50	\$1,359.62	\$1,210.75	\$1,199.52	\$1,182.14	\$1,149.90	\$1,050.47
61	\$1,464.57	\$1,452.28	\$1,444.87	\$1,407.71	\$1,253.58	\$1,241.95	\$1,223.95	\$1,190.58	\$1,087.63
62	\$1,497.40	\$1,484.84	\$1,477.26	\$1,439.27	\$1,281.68	\$1,269.80	\$1,251.39	\$1,217.27	\$1,112.01
63	\$1,538.58	\$1,525.67	\$1,517.88	\$1,478.85	\$1,316.93	\$1,304.71	\$1,285.80	\$1,250.74	\$1,142.59
64+	\$1,563.60	\$1,550.48	\$1,542.56	\$1,502.89	\$1,338.34	\$1,325.93	\$1,306.71	\$1,271.08	\$1,161.17

## Rating Region 1

Off-Exchange Tandem PPO (cont'd)						Off-Exchange Tandem PPO Savings				
Age	Silver Tandem PPO 2225/50 OffEx	Silver Tandem PPO 2400/55 OffEx	Bronze Tandem PPO 6850/65 OffEx	Bronze Tandem PPO 6250/70 OffEx	Bronze Tandem PPO 7500/50 OffEx	Gold Tandem PPO Savings 1750/15% OffEx	Silver Tandem PPO Savings 2100/25% OffEx	Silver Tandem PPO Savings 2600/35% OffEx	Bronze Tandem PPO Savings 5700/40% OffEx	Bronze Tandem PPO Savings 7000 OffEx
0 to 14	\$295.57	\$290.16	\$260.49	\$250.97	\$242.90	\$338.36	\$295.92	\$277.02	\$255.95	\$254.28
15	\$321.84	\$315.95	\$283.65	\$273.28	\$264.49	\$368.44	\$322.23	\$301.64	\$278.70	\$276.88
16	\$331.89	\$325.81	\$292.50	\$281.81	\$272.74	\$379.93	\$332.29	\$311.06	\$287.40	\$285.52
17	\$341.93	\$335.67	\$301.36	\$290.34	\$281.00	\$391.43	\$342.34	\$320.47	\$296.10	\$294.16
18	\$352.75	\$346.29	\$310.89	\$299.53	\$289.89	\$403.82	\$353.17	\$330.61	\$305.47	\$303.47
19	\$363.57	\$356.91	\$320.43	\$308.71	\$298.78	\$416.20	\$364.01	\$340.75	\$314.84	\$312.78
20	\$374.77	\$367.91	\$330.30	\$318.23	\$307.99	\$429.03	\$375.22	\$351.25	\$324.54	\$322.42
21	\$386.37	\$379.29	\$340.52	\$328.07	\$317.51	\$442.30	\$386.83	\$362.12	\$334.58	\$332.39
22	\$386.37	\$379.29	\$340.52	\$328.07	\$317.51	\$442.30	\$386.83	\$362.12	\$334.58	\$332.39
23	\$386.37	\$379.29	\$340.52	\$328.07	\$317.51	\$442.30	\$386.83	\$362.12	\$334.58	\$332.39
24	\$386.37	\$379.29	\$340.52	\$328.07	\$317.51	\$442.30	\$386.83	\$362.12	\$334.58	\$332.39
25	\$387.91	\$380.81	\$341.88	\$329.38	\$318.78	\$444.07	\$388.38	\$363.57	\$335.92	\$333.72
26	\$395.64	\$388.40	\$348.69	\$335.94	\$325.13	\$452.91	\$396.11	\$370.81	\$342.61	\$340.36
27	\$404.91	\$397.50	\$356.86	\$343.82	\$332.75	\$463.53	\$405.40	\$379.50	\$350.64	\$348.34
28	\$419.98	\$412.29	\$370.14	\$356.61	\$345.14	\$480.78	\$420.48	\$393.62	\$363.69	\$361.30
29	\$432.34	\$424.43	\$381.04	\$367.11	\$355.30	\$494.93	\$432.86	\$405.21	\$374.39	\$371.94
30	\$438.53	\$430.50	\$386.49	\$372.36	\$360.38	\$502.01	\$439.05	\$411.00	\$379.75	\$377.26
31	\$447.80	\$439.60	\$394.66	\$380.23	\$368.00	\$512.62	\$448.33	\$419.69	\$387.78	\$385.24
32	\$457.07	\$448.70	\$402.83	\$388.11	\$375.62	\$523.24	\$457.62	\$428.39	\$395.81	\$393.21
33	\$462.87	\$454.39	\$407.94	\$393.03	\$380.38	\$529.87	\$463.42	\$433.82	\$400.82	\$398.20
34	\$469.05	\$460.46	\$413.39	\$398.28	\$385.46	\$536.95	\$469.61	\$439.61	\$406.18	\$403.52
35	\$472.14	\$463.50	\$416.11	\$400.90	\$388.00	\$540.49	\$472.70	\$442.51	\$408.85	\$406.18
36	\$475.23	\$466.53	\$418.83	\$403.53	\$390.54	\$544.03	\$475.80	\$445.40	\$411.53	\$408.84
37	\$478.32	\$469.56	\$421.56	\$406.15	\$393.08	\$547.57	\$478.89	\$448.30	\$414.21	\$411.50
38	\$481.41	\$472.60	\$424.28	\$408.78	\$395.62	\$551.10	\$481.99	\$451.20	\$416.88	\$414.15
39	\$487.59	\$478.67	\$429.73	\$414.02	\$400.70	\$558.18	\$488.18	\$456.99	\$422.24	\$419.47
40	\$493.78	\$484.74	\$435.18	\$419.27	\$405.78	\$565.26	\$494.37	\$462.79	\$427.59	\$424.79
41	\$503.05	\$493.84	\$443.35	\$427.15	\$413.40	\$575.87	\$503.65	\$471.48	\$435.62	\$432.77
42	\$511.93	\$502.56	\$451.18	\$434.69	\$420.70	\$586.05	\$512.55	\$479.81	\$443.32	\$440.41
43	\$524.30	\$514.70	\$462.08	\$445.19	\$430.86	\$600.20	\$524.93	\$491.39	\$454.02	\$451.05
44	\$539.75	\$529.87	\$475.70	\$458.31	\$443.57	\$617.89	\$540.40	\$505.88	\$467.41	\$464.34
45	\$557.91	\$547.70	\$491.71	\$473.73	\$458.49	\$638.68	\$558.58	\$522.90	\$483.13	\$479.97
46	\$579.55	\$568.94	\$510.77	\$492.11	\$476.27	\$663.45	\$580.24	\$543.18	\$501.87	\$498.58
47	\$603.89	\$592.83	\$532.23	\$512.77	\$496.27	\$691.31	\$604.61	\$565.99	\$522.95	\$519.52
48	\$631.71	\$620.14	\$556.74	\$536.39	\$519.13	\$723.16	\$632.46	\$592.06	\$547.04	\$543.45
49	\$659.14	\$647.07	\$580.92	\$559.69	\$541.68	\$754.56	\$659.93	\$617.77	\$570.79	\$567.05
50	\$690.05	\$677.42	\$608.16	\$585.93	\$567.08	\$789.95	\$690.88	\$646.74	\$597.56	\$593.64
51	\$720.57	\$707.38	\$635.06	\$611.85	\$592.16	\$824.89	\$721.44	\$675.35	\$623.99	\$619.90
52	\$754.19	\$740.38	\$664.69	\$640.39	\$619.78	\$863.37	\$755.09	\$706.85	\$653.10	\$648.82
53	\$788.19	\$773.76	\$694.65	\$669.26	\$647.73	\$902.29	\$789.13	\$738.72	\$682.54	\$678.07
54	\$824.89	\$809.79	\$727.00	\$700.43	\$677.89	\$944.31	\$825.88	\$773.12	\$714.32	\$709.65
55	\$861.60	\$845.82	\$759.35	\$731.60	\$708.05	\$986.33	\$862.63	\$807.52	\$746.11	\$741.22
56	\$901.39	\$884.89	\$794.42	\$765.39	\$740.76	\$1,031.88	\$902.47	\$844.82	\$780.57	\$775.46
57	\$941.57	\$924.34	\$829.84	\$799.51	\$773.78	\$1,077.88	\$942.70	\$882.48	\$815.37	\$810.03
58	\$984.46	\$966.44	\$867.63	\$835.92	\$809.02	\$1,126.98	\$985.64	\$922.68	\$852.50	\$846.92
59	\$1,005.71	\$987.30	\$886.36	\$853.97	\$826.49	\$1,151.30	\$1,006.91	\$942.59	\$870.91	\$865.20
60	\$1,048.60	\$1,029.40	\$924.16	\$890.38	\$861.73	\$1,200.40	\$1,049.85	\$982.79	\$908.04	\$902.10
61	\$1,085.69	\$1,065.81	\$956.85	\$921.88	\$892.21	\$1,242.86	\$1,086.99	\$1,017.55	\$940.16	\$934.01
62	\$1,110.03	\$1,089.71	\$978.30	\$942.55	\$912.21	\$1,270.73	\$1,111.36	\$1,040.36	\$961.24	\$954.95
63	\$1,140.55	\$1,119.67	\$1,005.20	\$968.46	\$937.30	\$1,305.67	\$1,141.92	\$1,068.97	\$987.67	\$981.21
64+	\$1,159.10	\$1,137.88	\$1,021.55	\$984.21	\$952.54	\$1,326.90	\$1,160.49	\$1,086.35	\$1,003.73	\$997.16

# Rating Region 1

## Off-Exchange Full PPO

Age	Platinum Full PPO 250/10 OffEx	Platinum Full PPO 0/0 OffEx	Platinum Full PPO 0/10 OffEx	Platinum Full PPO 250/15 OffEx	Gold Full PPO 0/25 OffEx	Gold Full PPO 500/30 OffEx	Gold Full PPO 750/30 OffEx
0 to 14	\$415.13	\$413.57	\$409.75	\$399.13	\$355.04	\$351.66	\$346.61
15	\$452.03	\$450.34	\$446.17	\$434.61	\$386.60	\$382.92	\$377.42
16	\$466.14	\$464.39	\$460.10	\$448.17	\$398.67	\$394.87	\$389.20
17	\$480.25	\$478.45	\$474.03	\$461.74	\$410.73	\$406.82	\$400.98
18	\$495.45	\$493.59	\$489.02	\$476.35	\$423.73	\$419.69	\$413.67
19	\$510.64	\$508.72	\$504.02	\$490.96	\$436.72	\$432.56	\$426.35
20	\$526.38	\$524.40	\$519.55	\$506.09	\$450.18	\$445.89	\$439.49
21	\$542.66	\$540.62	\$535.62	\$521.74	\$464.10	\$459.68	\$453.08
22	\$542.66	\$540.62	\$535.62	\$521.74	\$464.10	\$459.68	\$453.08
23	\$542.66	\$540.62	\$535.62	\$521.74	\$464.10	\$459.68	\$453.08
24	\$542.66	\$540.62	\$535.62	\$521.74	\$464.10	\$459.68	\$453.08
25	\$544.83	\$542.78	\$537.76	\$523.82	\$465.96	\$461.52	\$454.90
26	\$555.68	\$553.59	\$548.48	\$534.26	\$475.24	\$470.72	\$463.96
27	\$568.71	\$566.57	\$561.33	\$546.78	\$486.38	\$481.75	\$474.83
28	\$589.87	\$587.65	\$582.22	\$567.13	\$504.48	\$499.68	\$492.50
29	\$607.24	\$604.95	\$599.36	\$583.82	\$519.33	\$514.39	\$507.00
30	\$615.92	\$613.60	\$607.93	\$592.17	\$526.76	\$521.74	\$514.25
31	\$628.94	\$626.58	\$620.79	\$604.69	\$537.90	\$532.77	\$525.12
32	\$641.97	\$639.55	\$633.64	\$617.22	\$549.04	\$543.81	\$536.00
33	\$650.11	\$647.66	\$641.68	\$625.04	\$556.00	\$550.70	\$542.79
34	\$658.79	\$656.31	\$650.25	\$633.39	\$563.42	\$558.06	\$550.04
35	\$663.13	\$660.64	\$654.53	\$637.56	\$567.14	\$561.73	\$553.67
36	\$667.47	\$664.96	\$658.82	\$641.74	\$570.85	\$565.41	\$557.29
37	\$671.81	\$669.29	\$663.10	\$645.91	\$574.56	\$569.09	\$560.92
38	\$676.15	\$673.61	\$667.39	\$650.09	\$578.27	\$572.77	\$564.54
39	\$684.84	\$682.26	\$675.96	\$658.43	\$585.70	\$580.12	\$571.79
40	\$693.52	\$690.91	\$684.53	\$666.78	\$593.13	\$587.48	\$579.04
41	\$706.54	\$703.89	\$697.38	\$679.30	\$604.26	\$598.51	\$589.92
42	\$719.02	\$716.32	\$709.70	\$691.30	\$614.94	\$609.08	\$600.34
43	\$736.39	\$733.62	\$726.84	\$708.00	\$629.79	\$623.79	\$614.84
44	\$758.09	\$755.25	\$748.26	\$728.87	\$648.35	\$642.18	\$632.96
45	\$783.60	\$780.66	\$773.44	\$753.39	\$670.17	\$663.78	\$654.25
46	\$813.99	\$810.93	\$803.43	\$782.61	\$696.16	\$689.53	\$679.63
47	\$848.18	\$844.99	\$837.18	\$815.48	\$725.40	\$718.49	\$708.17
48	\$887.25	\$883.91	\$875.74	\$853.04	\$758.81	\$751.58	\$740.79
49	\$925.78	\$922.30	\$913.77	\$890.09	\$791.76	\$784.22	\$772.96
50	\$969.19	\$965.55	\$956.62	\$931.82	\$828.89	\$820.99	\$809.21
51	\$1,012.06	\$1,008.26	\$998.94	\$973.04	\$865.55	\$857.31	\$845.00
52	\$1,059.27	\$1,055.29	\$1,045.53	\$1,018.43	\$905.93	\$897.30	\$884.42
53	\$1,107.02	\$1,102.86	\$1,092.67	\$1,064.35	\$946.77	\$937.75	\$924.29
54	\$1,158.58	\$1,154.22	\$1,143.55	\$1,113.91	\$990.86	\$981.42	\$967.33
55	\$1,210.13	\$1,205.58	\$1,194.44	\$1,163.48	\$1,034.95	\$1,025.09	\$1,010.38
56	\$1,266.02	\$1,261.27	\$1,249.61	\$1,217.21	\$1,082.76	\$1,072.44	\$1,057.05
57	\$1,322.46	\$1,317.49	\$1,305.31	\$1,271.48	\$1,131.02	\$1,120.25	\$1,104.17
58	\$1,382.70	\$1,377.50	\$1,364.77	\$1,329.39	\$1,182.54	\$1,171.27	\$1,154.46
59	\$1,412.54	\$1,407.23	\$1,394.22	\$1,358.08	\$1,208.06	\$1,196.56	\$1,179.38
60	\$1,472.78	\$1,467.24	\$1,453.68	\$1,416.00	\$1,259.58	\$1,247.58	\$1,229.67
61	\$1,524.87	\$1,519.14	\$1,505.10	\$1,466.08	\$1,304.13	\$1,291.71	\$1,273.17
62	\$1,559.06	\$1,553.20	\$1,538.84	\$1,498.95	\$1,333.37	\$1,320.67	\$1,301.71
63	\$1,601.93	\$1,595.91	\$1,581.16	\$1,540.17	\$1,370.04	\$1,356.99	\$1,337.50
64+	\$1,627.98	\$1,621.86	\$1,606.87	\$1,565.21	\$1,392.31	\$1,379.05	\$1,359.25

# Rating Region 1

## Off-Exchange Full PPO

Age	Gold Full PPO 1200/35 OffEx	Silver Full PPO 1950/50 OffEx	Silver Full PPO 2225/50	Silver Full PPO 2400/55 OffEx	Bronze Full PPO 6850/65 OffEx	Bronze Full PPO 6250/70 OffEx	Bronze Full PPO 7500/50 OffEx
0 to 14	\$337.07	\$307.55	\$307.09	\$301.31	\$270.24	\$259.95	\$251.29
15	\$367.03	\$334.88	\$334.39	\$328.09	\$294.26	\$283.06	\$273.63
16	\$378.48	\$345.34	\$344.82	\$338.33	\$303.45	\$291.89	\$282.17
17	\$389.94	\$355.79	\$355.26	\$348.57	\$312.63	\$300.73	\$290.71
18	\$402.28	\$367.05	\$366.50	\$359.60	\$322.52	\$310.24	\$299.91
19	\$414.61	\$378.30	\$377.74	\$370.63	\$332.41	\$319.76	\$309.11
20	\$427.39	\$389.96	\$389.38	\$382.05	\$342.66	\$329.61	\$318.63
21	\$440.61	\$402.02	\$401.42	\$393.87	\$353.25	\$339.81	\$328.49
22	\$440.61	\$402.02	\$401.42	\$393.87	\$353.25	\$339.81	\$328.49
23	\$440.61	\$402.02	\$401.42	\$393.87	\$353.25	\$339.81	\$328.49
24	\$440.61	\$402.02	\$401.42	\$393.87	\$353.25	\$339.81	\$328.49
25	\$442.37	\$403.63	\$403.03	\$395.45	\$354.67	\$341.17	\$329.80
26	\$451.18	\$411.67	\$411.06	\$403.32	\$361.73	\$347.96	\$336.37
27	\$461.76	\$421.32	\$420.69	\$412.78	\$370.21	\$356.12	\$344.25
28	\$478.94	\$437.00	\$436.35	\$428.14	\$383.99	\$369.37	\$357.07
29	\$493.04	\$449.86	\$449.19	\$440.74	\$395.29	\$380.24	\$367.58
30	\$500.09	\$456.30	\$455.62	\$447.04	\$400.94	\$385.68	\$372.83
31	\$510.67	\$465.94	\$465.25	\$456.50	\$409.42	\$393.84	\$380.72
32	\$521.24	\$475.59	\$474.89	\$465.95	\$417.90	\$401.99	\$388.60
33	\$527.85	\$481.62	\$480.91	\$471.86	\$423.20	\$407.09	\$393.53
34	\$534.90	\$488.06	\$487.33	\$478.16	\$428.85	\$412.52	\$398.78
35	\$538.43	\$491.27	\$490.54	\$481.31	\$431.68	\$415.24	\$401.41
36	\$541.95	\$494.49	\$493.75	\$484.46	\$434.50	\$417.96	\$404.04
37	\$545.48	\$497.70	\$496.96	\$487.61	\$437.33	\$420.68	\$406.67
38	\$549.00	\$500.92	\$500.18	\$490.76	\$440.16	\$423.40	\$409.29
39	\$556.05	\$507.35	\$506.60	\$497.06	\$445.81	\$428.84	\$414.55
40	\$563.10	\$513.79	\$513.02	\$503.37	\$451.46	\$434.27	\$419.81
41	\$573.67	\$523.43	\$522.66	\$512.82	\$459.94	\$442.43	\$427.69
42	\$583.81	\$532.68	\$531.89	\$521.88	\$468.06	\$450.24	\$435.25
43	\$597.91	\$545.54	\$544.73	\$534.48	\$479.37	\$461.12	\$445.76
44	\$615.53	\$561.63	\$560.79	\$550.24	\$493.50	\$474.71	\$458.90
45	\$636.24	\$580.52	\$579.66	\$568.75	\$510.10	\$490.68	\$474.34
46	\$660.91	\$603.03	\$602.14	\$590.81	\$529.88	\$509.71	\$492.73
47	\$688.67	\$628.36	\$627.43	\$615.62	\$552.14	\$531.12	\$513.43
48	\$720.40	\$657.31	\$656.33	\$643.98	\$577.57	\$555.58	\$537.08
49	\$751.68	\$685.85	\$684.83	\$671.94	\$602.65	\$579.71	\$560.40
50	\$786.93	\$718.01	\$716.94	\$703.45	\$630.91	\$606.89	\$586.68
51	\$821.74	\$749.77	\$748.66	\$734.57	\$658.82	\$633.74	\$612.63
52	\$860.07	\$784.75	\$783.58	\$768.83	\$689.55	\$663.30	\$641.21
53	\$898.84	\$820.13	\$818.91	\$803.49	\$720.64	\$693.20	\$670.11
54	\$940.70	\$858.32	\$857.04	\$840.91	\$754.20	\$725.49	\$701.32
55	\$982.56	\$896.51	\$895.18	\$878.33	\$787.76	\$757.77	\$732.53
56	\$1,027.94	\$937.92	\$936.52	\$918.90	\$824.14	\$792.77	\$766.36
57	\$1,073.77	\$979.73	\$978.27	\$959.86	\$860.88	\$828.11	\$800.52
58	\$1,122.67	\$1,024.35	\$1,022.83	\$1,003.58	\$900.09	\$865.83	\$836.98
59	\$1,146.91	\$1,046.47	\$1,044.91	\$1,025.24	\$919.52	\$884.52	\$855.05
60	\$1,195.82	\$1,091.09	\$1,089.47	\$1,068.96	\$958.73	\$922.23	\$891.51
61	\$1,238.11	\$1,129.68	\$1,128.00	\$1,106.77	\$992.65	\$954.86	\$923.05
62	\$1,265.87	\$1,155.01	\$1,153.29	\$1,131.59	\$1,014.90	\$976.26	\$943.74
63	\$1,300.68	\$1,186.77	\$1,185.01	\$1,162.70	\$1,042.81	\$1,003.11	\$969.69
64+	\$1,321.83	\$1,206.07	\$1,204.27	\$1,181.61	\$1,059.76	\$1,019.42	\$985.46



## Rating Region 1

Off-Exchange Full PPO Savings						Mirror Full PPO			
Age	Gold Full PPO Savings 1750/15% OffEx	Silver Full PPO Savings 2100/25% OffEx	Silver Full PPO Savings 2600/35% OffEx	Bronze Full PPO Savings 5700/40% OffEx	Bronze Full PPO Savings 7000 OffEx	Blue Shield Platinum 90 PPO 0/15 + Child Dental	Blue Shield Gold 80 PPO 350/25 + Child Dental	Blue Shield Silver 70 PPO 2250/50 + Child Dental	Blue Shield Bronze 60 PPO 6300/65 + Child Dental
0 to 14	\$351.42	\$307.13	\$287.20	\$264.96	\$263.20	\$408.24	\$366.18	\$324.92	\$274.92
15	\$382.66	\$334.44	\$312.73	\$288.51	\$286.60	\$444.53	\$398.73	\$353.80	\$299.36
16	\$394.60	\$344.87	\$322.49	\$297.51	\$295.55	\$458.40	\$411.18	\$364.84	\$308.70
17	\$406.55	\$355.31	\$332.25	\$306.52	\$304.49	\$472.28	\$423.62	\$375.88	\$318.04
18	\$419.41	\$366.55	\$342.76	\$316.22	\$314.12	\$487.22	\$437.03	\$387.77	\$328.11
19	\$432.27	\$377.80	\$353.28	\$325.92	\$323.76	\$502.16	\$450.43	\$399.67	\$338.17
20	\$445.59	\$389.44	\$364.16	\$335.96	\$333.74	\$517.64	\$464.31	\$411.98	\$348.59
21	\$459.37	\$401.48	\$375.43	\$346.35	\$344.06	\$533.65	\$478.67	\$424.73	\$359.37
22	\$459.37	\$401.48	\$375.43	\$346.35	\$344.06	\$533.65	\$478.67	\$424.73	\$359.37
23	\$459.37	\$401.48	\$375.43	\$346.35	\$344.06	\$533.65	\$478.67	\$424.73	\$359.37
24	\$459.37	\$401.48	\$375.43	\$346.35	\$344.06	\$533.65	\$478.67	\$424.73	\$359.37
25	\$461.21	\$403.09	\$376.93	\$347.74	\$345.43	\$535.78	\$480.59	\$426.42	\$360.81
26	\$470.40	\$411.12	\$384.44	\$354.66	\$352.31	\$546.46	\$490.16	\$434.92	\$368.00
27	\$481.42	\$420.75	\$393.45	\$362.97	\$360.57	\$559.26	\$501.65	\$445.11	\$376.62
28	\$499.34	\$436.41	\$408.09	\$376.48	\$373.99	\$580.08	\$520.32	\$461.68	\$390.64
29	\$514.04	\$449.26	\$420.10	\$387.57	\$385.00	\$597.15	\$535.63	\$475.27	\$402.14
30	\$521.39	\$455.68	\$426.11	\$393.11	\$390.50	\$605.69	\$543.29	\$482.06	\$407.89
31	\$532.42	\$465.32	\$435.12	\$401.42	\$398.76	\$618.50	\$554.78	\$492.26	\$416.51
32	\$543.44	\$474.95	\$444.13	\$409.73	\$407.02	\$631.31	\$566.27	\$502.45	\$425.14
33	\$550.33	\$480.98	\$449.76	\$414.93	\$412.18	\$639.31	\$573.45	\$508.82	\$430.53
34	\$557.68	\$487.40	\$455.77	\$420.47	\$417.69	\$647.85	\$581.11	\$515.62	\$436.28
35	\$561.36	\$490.61	\$458.77	\$423.24	\$420.44	\$652.12	\$584.94	\$519.02	\$439.15
36	\$565.03	\$493.82	\$461.77	\$426.01	\$423.19	\$656.39	\$588.77	\$522.41	\$442.03
37	\$568.71	\$497.04	\$464.78	\$428.78	\$425.94	\$660.66	\$592.60	\$525.81	\$444.90
38	\$572.38	\$500.25	\$467.78	\$431.55	\$428.70	\$664.93	\$596.43	\$529.21	\$447.78
39	\$579.73	\$506.67	\$473.79	\$437.09	\$434.20	\$673.46	\$604.08	\$536.00	\$453.53
40	\$587.08	\$513.10	\$479.79	\$442.64	\$439.71	\$682.00	\$611.74	\$542.80	\$459.28
41	\$598.11	\$522.73	\$488.81	\$450.95	\$447.96	\$694.81	\$623.23	\$552.99	\$467.90
42	\$608.67	\$531.97	\$497.44	\$458.91	\$455.88	\$707.08	\$634.24	\$562.76	\$476.17
43	\$623.37	\$544.81	\$509.45	\$470.00	\$466.89	\$724.16	\$649.56	\$576.35	\$487.67
44	\$641.75	\$560.87	\$524.47	\$483.85	\$480.65	\$745.51	\$668.70	\$593.34	\$502.04
45	\$663.34	\$579.74	\$542.12	\$500.13	\$496.82	\$770.59	\$691.20	\$613.30	\$518.93
46	\$689.06	\$602.22	\$563.14	\$519.53	\$516.09	\$800.47	\$718.01	\$637.09	\$539.06
47	\$718.00	\$627.52	\$586.79	\$541.35	\$537.76	\$834.09	\$748.16	\$663.85	\$561.70
48	\$751.08	\$656.42	\$613.82	\$566.28	\$562.53	\$872.51	\$782.63	\$694.43	\$587.57
49	\$783.69	\$684.93	\$640.48	\$590.87	\$586.96	\$910.40	\$816.61	\$724.58	\$613.09
50	\$820.44	\$717.05	\$670.51	\$618.58	\$614.49	\$953.10	\$854.91	\$758.56	\$641.84
51	\$856.73	\$748.77	\$700.17	\$645.94	\$641.67	\$995.25	\$892.72	\$792.11	\$670.23
52	\$896.70	\$783.69	\$732.83	\$676.08	\$671.60	\$1,041.68	\$934.37	\$829.06	\$701.49
53	\$937.12	\$819.03	\$765.87	\$706.55	\$701.88	\$1,088.64	\$976.49	\$866.44	\$733.12
54	\$980.76	\$857.17	\$801.54	\$739.46	\$734.56	\$1,139.34	\$1,021.96	\$906.79	\$767.26
55	\$1,024.41	\$895.31	\$837.20	\$772.36	\$767.25	\$1,190.04	\$1,067.44	\$947.14	\$801.40
56	\$1,071.72	\$936.66	\$875.87	\$808.03	\$802.69	\$1,245.00	\$1,116.74	\$990.89	\$838.41
57	\$1,119.50	\$978.41	\$914.91	\$844.06	\$838.47	\$1,300.50	\$1,166.52	\$1,035.06	\$875.79
58	\$1,170.49	\$1,022.98	\$956.59	\$882.50	\$876.66	\$1,359.74	\$1,219.66	\$1,082.20	\$915.68
59	\$1,195.75	\$1,045.06	\$977.23	\$901.55	\$895.58	\$1,389.09	\$1,245.98	\$1,105.56	\$935.44
60	\$1,246.74	\$1,089.63	\$1,018.91	\$939.99	\$933.77	\$1,448.32	\$1,299.12	\$1,152.71	\$975.33
61	\$1,290.84	\$1,128.17	\$1,054.95	\$973.24	\$966.80	\$1,499.55	\$1,345.07	\$1,193.48	\$1,009.83
62	\$1,319.78	\$1,153.46	\$1,078.60	\$995.06	\$988.48	\$1,533.17	\$1,375.22	\$1,220.24	\$1,032.47
63	\$1,356.07	\$1,185.18	\$1,108.26	\$1,022.43	\$1,015.66	\$1,575.33	\$1,413.04	\$1,253.79	\$1,060.86
64+	\$1,378.12	\$1,204.45	\$1,126.28	\$1,039.05	\$1,032.17	\$1,600.94	\$1,436.02	\$1,274.18	\$1,078.11

# Optional product – all regions

Rates are for groups with 1-100 eligible employees

Optional product	
Infertility*	All ages
PPO, HSA-HDHP and HMO	\$10.35

\* Additional infertility treatment benefits are available as supplemental coverage to all Blue Shield of California small business plans, including PPO, HSA-HDHP and HMO plans listed in the Blue Shield of California Off Exchange Package for Small Business and the PPO and HMO plans from the Blue Shield of California Mirror Package for Small Business.

# Specialty Benefits product rates

For businesses of 1-100 eligible employees

## **Please note the following concerning specialty plans**

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

This rate manual does not reflect any discount a group may obtain through the Bundled Discount Savings program.

# Specialty Benefits Dental PPO

## Region 1

Rates are for groups with 1-50 eligible employees

Plan ID	Dental PPO plans	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D517	Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR	\$33.30	\$67.20	\$83.50	\$100.30
D497	Smile <sup>SM</sup> 50/1500/No Ortho/MAC/NR	\$37.20	\$73.50	\$90.90	\$109.10
D513	Smile <sup>SM</sup> Plus 50/1500/Ortho/MAC/NR	\$43.80	\$87.60	\$110.50	\$129.00
D499	Smile <sup>SM</sup> Basic 75/1000/No Ortho/MAC/NR	\$24.80	\$49.80	\$62.80	\$85.10
D531	Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC	\$30.20	\$60.70	\$76.50	\$103.60
D533	Smile <sup>SM</sup> Basic 50/1000/Ortho/U85	\$52.70	\$104.80	\$131.80	\$177.50
D535	Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC	\$40.80	\$81.60	\$103.00	\$120.20
D537	Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP	\$40.10	\$80.20	\$101.10	\$118.00
D507	Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR	\$45.10	\$90.50	\$114.50	\$152.80
D505	Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR	\$51.10	\$103.10	\$128.30	\$174.40
D511	Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR	\$54.20	\$108.60	\$136.70	\$183.70
D509	Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR	\$65.30	\$130.00	\$163.50	\$220.10
D515	Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR	\$54.60	\$109.80	\$138.20	\$179.60
D539	Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80	\$61.40	\$122.10	\$153.60	\$206.80
D541	Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80	\$56.70	\$112.90	\$142.00	\$191.20
D543	Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV	\$60.60	\$120.50	\$151.60	\$204.10
D572	Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV	\$70.20	\$139.50	\$175.50	\$236.30
D574	Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV	\$63.30	\$125.80	\$158.30	\$213.10
D576	Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV	\$82.10	\$163.30	\$205.40	\$276.50
D578	Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV	\$74.50	\$148.20	\$186.40	\$250.90
D521	Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR	\$46.70	\$94.20	\$117.20	\$159.40
D519	Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR	\$52.70	\$105.50	\$132.90	\$178.70
D545	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80	\$61.10	\$121.50	\$152.90	\$205.80
D580	Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90	\$77.50	\$154.10	\$193.90	\$261.00
D582	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90	\$69.90	\$139.00	\$174.90	\$235.50
Plan ID	Voluntary DPPO plans				
D501	Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR*	\$26.70	\$53.20	\$67.00	\$89.20
D525	Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC*	\$31.80	\$63.30	\$79.60	\$106.00
D527	Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80*	\$68.50	\$137.80	\$173.50	\$225.50
D529	Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80 (No Wait)	\$54.60	\$109.90	\$138.30	\$179.80

\* Has a 12-month waiting period for major services. Dental plans also have a 12-month waiting period for orthodontia. For new groups with prior Blue Shield of California coverage including "major" benefits for 12 months or more, the 12-month waiting period will be waived at a group level.

# Specialty Benefits Dental PPO

## Region 1

Rates are for groups with 51-100 eligible employees

Plan ID	Dental PPO plans	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D518	Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC/NR	\$25.00	\$50.40	\$62.60	\$75.20
D498	Smile <sup>SM</sup> 50/1500/No Ortho/MAC/NR	\$27.90	\$55.10	\$68.20	\$81.80
D514	Smile <sup>SM</sup> Plus 50/1500/Ortho/MAC/NR	\$32.90	\$65.70	\$82.90	\$96.80
D500	Smile <sup>SM</sup> Basic 75/1000/No Ortho/MAC/NR	\$18.60	\$37.40	\$47.10	\$63.80
D532	Smile <sup>SM</sup> Basic 50/1000/No Ortho/MAC	\$22.70	\$45.50	\$57.30	\$77.70
D534	Smile <sup>SM</sup> Basic 50/1000/Ortho/U85	\$39.50	\$78.60	\$98.90	\$133.20
D536	Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC	\$30.60	\$61.20	\$77.20	\$90.10
D538	Smile <sup>SM</sup> Plus 50/1500/No Ortho/MAC/WP	\$30.00	\$60.10	\$75.70	\$88.50
D508	Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC/NR	\$33.80	\$67.80	\$85.90	\$114.70
D506	Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC/NR	\$38.40	\$77.30	\$96.20	\$130.80
D512	Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC/NR	\$40.70	\$81.40	\$102.50	\$137.80
D510	Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85/NR	\$49.00	\$97.50	\$122.60	\$165.10
D516	Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85/NR	\$40.90	\$82.40	\$103.60	\$134.70
D540	Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80	\$46.00	\$91.50	\$115.20	\$155.10
D542	Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U80	\$42.50	\$84.70	\$106.50	\$143.40
D544	Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U80/ADV	\$45.40	\$90.30	\$113.70	\$153.10
D573	Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U90/ADV	\$52.60	\$104.60	\$131.60	\$177.30
D575	Smile <sup>SM</sup> Plus Gold 50/1500/No Ortho/U90/ADV	\$47.40	\$94.30	\$118.70	\$159.90
D577	Smile <sup>SM</sup> Plus Gold 50/2500/Ortho/U90/ADV	\$61.50	\$122.30	\$154.10	\$207.40
D579	Smile <sup>SM</sup> Plus Gold 50/2500/No Ortho/U90/ADV	\$55.80	\$111.00	\$139.80	\$188.20
D522	Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC/NR	\$35.00	\$70.70	\$87.90	\$119.50
D520	Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC/NR	\$39.50	\$79.10	\$99.70	\$134.00
D546	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U80	\$45.80	\$91.10	\$114.70	\$154.40
D581	Ultimate Dental PPO for Small Business 50/2000/Lifetime Ortho/U90	\$58.10	\$115.50	\$145.50	\$195.80
D583	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90	\$52.40	\$104.20	\$131.20	\$176.70
Plan ID	Voluntary DPPO plans				
D503	Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC/NR*	\$20.10	\$39.90	\$50.20	\$66.90
D526	Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/MAC*	\$23.90	\$47.40	\$59.70	\$79.50
D528	Smile <sup>SM</sup> Basic Voluntary 50/1500/Ortho/U80*	\$51.30	\$103.40	\$130.10	\$169.10
D530	Smile <sup>SM</sup> Basic Voluntary 50/1000/No Ortho/U80 (No Wait)	\$40.90	\$82.50	\$103.80	\$134.90

\* Has a 12-month waiting period for major services. Dental plans also have a 12-month waiting period for orthodontia. For new groups with prior Blue Shield of California coverage including "major" benefits for 12 months or more, the 12-month waiting period will be waived at a group level.

# Specialty Benefits Dental HMO Region 1

Rates are for groups with 1-50 eligible employees

Plan ID	Dental HMO plans	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D251	DHMO Basic	\$15.40	\$32.10	\$38.00	\$48.60
D523	DHMO Standard	\$20.10	\$41.80	\$49.50	\$63.20
D254	DHMO Voluntary	\$22.00	\$44.10	\$50.60	\$66.00
D252	DHMO Plus	\$25.70	\$51.20	\$59.90	\$76.90
D253	DHMO Deluxe	\$27.20	\$54.40	\$64.00	\$81.80

# Specialty Benefits Dental HMO Region 1

Rates are for groups with 51-100 eligible employees

Plan ID	Dental HMO plans	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D377	DHMO Basic	\$13.20	\$27.50	\$32.60	\$41.60
D524	DHMO Standard	\$17.20	\$35.80	\$42.50	\$54.20
D380	DHMO Voluntary	\$18.90	\$37.80	\$43.30	\$56.50
D378	DHMO Plus	\$22.00	\$44.00	\$51.40	\$65.90
D379	DHMO Deluxe	\$23.30	\$46.70	\$54.90	\$70.20

Enrolled employees and their dependents must live or work in the zip code/service areas where DHMO is eligible for coverage.

# Specialty Benefits Vision – all regions

Rates are for groups with 1-50 eligible employees

Plan ID	Basic Vision for Small Business* 12/24/24	Employee	Employee + spouse	Employee + child(ren)	Employee + family
V550	Basic Vision Voluntary for Small Business 10/25/120	\$9.40	\$17.80	\$16.40	\$23.20
V547	Basic Vision for Small Business 10/25/120	\$6.60	\$12.50	\$11.50	\$16.30
V517	Basic Vision for Small Business 0/0/120	\$9.20	\$17.50	\$16.20	\$22.90
V548	Basic Vision for Small Business 10/25/150	\$7.70	\$14.50	\$13.30	\$19.00
V549	Basic Vision Plus for Small Business 10/25/150/120	\$10.20	\$19.20	\$17.60	\$24.90
V518	Basic Vision for Small Business 0/0/150	\$10.80	\$20.30	\$18.70	\$26.40
V521	Basic Vision Plus for Small Business 0/0/150/120	\$13.30	\$25.30	\$23.30	\$33.00
Plan ID	Preferred Vision for Small Business* 12/12/24				
V534	Preferred Vision Voluntary for Small Business 10/25/120	\$10.10	\$19.30	\$17.70	\$25.10
V531	Preferred Vision for Small Business 10/25/120	\$7.10	\$13.50	\$12.40	\$17.50
V269	Preferred Vision for Small Business 0/0/120	\$10.30	\$19.50	\$17.90	\$25.40
V532	Preferred Vision for Small Business 10/25/150	\$8.30	\$15.80	\$14.50	\$20.60
V533	Preferred Vision Plus for Small Business 10/25/150/120	\$10.90	\$20.60	\$18.90	\$26.80
V270	Preferred Vision for Small Business 0/0/150	\$12.00	\$22.60	\$20.80	\$29.40
V273	Preferred Vision Plus for Small Business 0/0/150/120	\$14.70	\$27.80	\$25.60	\$36.20
Plan ID	Ultimate Vision for Small Business* 12/12/12				
V541	Ultimate Vision Voluntary for Small Business 10/25/150	\$16.90	\$31.80	\$29.40	\$41.60
V539	Ultimate Vision for Small Business 10/25/120	\$10.10	\$19.30	\$17.60	\$25.00
V276	Ultimate Vision for Small Business 0/0/120	\$14.50	\$27.40	\$25.10	\$35.60
V542	Ultimate Vision for Small Business 10/25/150	\$11.80	\$22.30	\$20.60	\$29.20
V540	Ultimate Vision Plus for Small Business 10/25/150/120	\$15.80	\$30.00	\$27.60	\$39.10
V277	Ultimate Vision for Small Business 0/0/150	\$16.80	\$31.80	\$29.20	\$41.30
V279	Ultimate Vision Plus for Small Business 0/0/150/120	\$21.20	\$40.10	\$36.80	\$52.10

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

† Voluntary vision plans require a minimum of one enrolled employee.

Regions may vary by product. The Small Business Off Exchange rating region definitions chart located near the front of this booklet identifies the counties located in each region.

# Specialty Benefits Vision – all regions

Rates are for groups with 51-100 eligible employees

Plan ID	Basic Vision for Small Business* 12/24/24	Employee	Employee + spouse	Employee + child(ren)	Employee + family
V554	Basic Vision Voluntary for Small Business 10/25/120	\$7.60	\$14.30	\$13.10	\$18.60
V551	Basic Vision for Small Business 10/25/120	\$5.30	\$10.00	\$9.20	\$13.00
V524	Basic Vision for Small Business 0/0/120	\$7.40	\$14.00	\$12.90	\$18.30
V552	Basic Vision for Small Business 10/25/150	\$6.10	\$11.60	\$10.60	\$15.10
V553	Basic Vision Plus for Small Business 10/25/150/120	\$8.00	\$15.30	\$14.10	\$19.90
V525	Basic Vision for Small Business 0/0/150	\$8.60	\$16.30	\$15.00	\$21.20
V528	Basic Vision Plus for Small Business 0/0/150/120	\$10.70	\$20.30	\$18.70	\$26.30
Plan ID	Preferred Vision for Small Business* 12/12/24				
V538	Preferred Vision Voluntary for Small Business 10/25/120	\$8.10	\$15.40	\$14.20	\$20.10
V535	Preferred Vision for Small Business 10/25/120	\$5.70	\$10.80	\$9.90	\$14.10
V392	Preferred Vision for Small Business 0/0/120	\$8.30	\$15.60	\$14.40	\$20.40
V536	Preferred Vision for Small Business 10/25/150	\$6.70	\$12.60	\$11.70	\$16.40
V537	Preferred Vision Plus for Small Business 10/25/150/120	\$8.70	\$16.40	\$15.10	\$21.40
V393	Preferred Vision for Small Business 0/0/150	\$9.50	\$18.00	\$16.60	\$23.50
V396	Preferred Vision Plus for Small Business 0/0/150/120	\$11.70	\$22.20	\$20.50	\$29.00
Plan ID	Ultimate Vision for Small Business* 12/12/12				
V545	Ultimate Vision Voluntary for Small Business 10/25/150	\$13.40	\$25.50	\$23.40	\$33.30
V543	Ultimate Vision for Small Business 10/25/120	\$8.10	\$15.30	\$14.10	\$20.00
V399	Ultimate Vision for Small Business 0/0/120	\$11.50	\$21.90	\$20.00	\$28.40
V546	Ultimate Vision for Small Business 10/25/150	\$9.40	\$17.90	\$16.50	\$23.30
V544	Ultimate Vision Plus for Small Business 10/25/150/120	\$12.70	\$24.00	\$22.10	\$31.30
V400	Ultimate Vision for Small Business 0/0/150	\$13.40	\$25.50	\$23.40	\$33.10
V402	Ultimate Vision Plus for Small Business 0/0/150/120	\$16.90	\$32.00	\$29.50	\$41.60

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

† Voluntary vision plans require a minimum of one enrolled employee.

Regions may vary by product. The Small Business Off Exchange rating region definitions chart located near the front of this booklet identifies the counties located in each region.



# Life insurance rates – all regions

Rates are for groups with 2-100 eligible employees

Blue Shield of California Group Plans 2-9 Eligible Employee Rate Table		
Effective April 2021		
Regions 1-19 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
Dependent life insurance rates for 2-9 eligible employees		
All ages		\$.45/\$1,000

\* Includes \$.05 Accidental Death & Dismemberment insurance.

† Benefit amount is reduced to 65% of the original amount at age 65.

‡ Benefit amount is reduced to 50% of the original amount at age 70.

Basic group term life and AD&D insurance is underwritten by Blue Shield of California Life & Health Insurance Company.

**Groups with 10-100 eligible employees will be composite rated. Contact your Blue Shield sales representative for a quote. Benefits allowed for new groups of 2-100 eligible employees: Flat, graded or salaried plans.**

# Closed Specialty Benefits product rates

For businesses of 1-100 eligible employees

## **Please note the following concerning closed specialty plans**

Closed plans are not available to new groups; closed plan rates only apply to groups renewing into a closed plan.

This rate manual does not reflect any discount a group may obtain through the Bundled Discount Savings program.

## Dental In-Network Only (Region 1)\*

Rates are for groups with 1-50 eligible employees

ID	Dental In-Network Only 1-50 (Regions 1, 3, 4, 5, 6, 7, and 9)*	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D318	Smile <sup>SM</sup> INO Dental Plan 50/1500/Endo-Perio 80%/No Ortho	\$36.00	\$75.30	\$84.80	\$110.40
D317	Smile <sup>SM</sup> INO Dental Plan 50/1500/Endo-Perio 80%/Ortho	\$38.90	\$81.40	\$91.60	\$119.30
D099	Smile <sup>SM</sup> INO Dental Plan 50/2500/Endo-Perio 80%/No Ortho	\$63.80	\$129.70	\$156.20	\$218.80
D098	Smile <sup>SM</sup> INO Dental Plan 50/2500/Endo-Perio 80%/Ortho	\$64.80	\$130.70	\$164.80	\$220.00
D322	Smile <sup>SM</sup> INO Dental Voluntary Plan 50/1500/EndoPerio 50%/No Ortho	\$34.20	\$71.50	\$80.60	\$104.80
D321	Smile <sup>SM</sup> INO Dental Voluntary Plan 50/1500/EndoPerio 50%/Ortho	\$42.10	\$88.00	\$99.00	\$128.90
D100	Smile <sup>SM</sup> INO Dental Voluntary Plan 50/2500/Endo-Perio 50%/Ortho	\$70.10	\$141.30	\$178.10	\$237.80
D101	Smile <sup>SM</sup> INO Dental Voluntary Plan 50/2500/Endo-Perio 50%/No Ortho	\$60.50	\$123.20	\$148.20	\$207.80

## Dental In-Network Only (Region 1)\*

Rates are for groups with 51-100 eligible employees

ID	Dental In-Network Only 51-100 (Regions 1, 3, 4, 5, 6, 7, and 9)*	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D388	Smile <sup>SM</sup> INO Dental Plan 50/1500/Endo-Perio 80%/No Ortho	\$27.00	\$56.50	\$63.60	\$82.80
D387	Smile <sup>SM</sup> INO Dental Plan 50/1500/Endo-Perio 80%/Ortho	\$29.20	\$61.10	\$68.70	\$89.50
D382	Smile <sup>SM</sup> INO Dental Plan 50/2500/Endo-Perio 80%/No Ortho	\$47.80	\$97.20	\$117.10	\$164.20
D381	Smile <sup>SM</sup> INO Dental Plan 50/2500/Endo-Perio 80%/Ortho	\$48.70	\$98.00	\$123.60	\$165.00
D392	Smile <sup>SM</sup> INO Dental Voluntary Plan 50/1500/Endo-Perio 50%/No Ortho	\$25.60	\$53.70	\$60.40	\$78.60
D391	Smile <sup>SM</sup> INO Dental Voluntary Plan 50/1500/Endo-Perio 50%/Ortho	\$31.50	\$66.00	\$74.30	\$96.70
D385	Smile <sup>SM</sup> INO Dental Voluntary Plan 50/2500/Endo-Perio 50%/No Ortho	\$45.40	\$92.30	\$111.20	\$155.90
D383	Smile <sup>SM</sup> INO Dental Voluntary Plan 50/2500/Endo-Perio 50%/Ortho	\$52.60	\$105.90	\$133.60	\$178.30

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

## Dental PPO (Region 1)

Rates are for groups with 1-50 eligible employees

ID	Dental PPO (Regions 1, 3, 4, 5, 6, 7, and 9)	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D274	Smile <sup>SM</sup> 50/1500/No Ortho/MAC	\$45.50	\$90.00	\$102.80	\$133.30
D272	Smile <sup>SM</sup> Basic 75/1000/No Ortho/MAC	\$28.80	\$57.70	\$69.50	\$100.60
D067	Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC	\$34.00	\$67.20	\$83.10	\$114.00
D277	Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC	\$63.80	\$128.60	\$155.40	\$218.00
D278	Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC	\$54.00	\$108.20	\$137.10	\$182.70
D280	Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85	\$80.50	\$161.00	\$203.80	\$273.40
D279	Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC	\$64.50	\$130.00	\$163.90	\$219.30
D275	Smile <sup>SM</sup> Plus 50/1500/Ortho/MAC	\$51.00	\$101.80	\$127.80	\$149.40
D276	Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85	\$67.20	\$135.40	\$170.90	\$200.10
D273	Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC	\$36.50	\$76.40	\$86.10	\$111.90
D316	Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC	\$62.60	\$126.20	\$159.10	\$212.90
D315	Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC	\$61.10	\$123.30	\$148.90	\$208.90

## Dental PPO (Region 1)

Rates are for groups with 51-100 eligible employees

ID	Dental PPO (Regions 1, 3, 4, 5, 6, 7, and 9)	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D366	Smile <sup>SM</sup> 50/1500/No Ortho/Mac	\$34.10	\$67.50	\$77.10	\$100.00
D364	Smile <sup>SM</sup> Basic 75/1000/No Ortho/MAC	\$21.70	\$43.20	\$52.10	\$75.50
D373	Smile <sup>SM</sup> Basic Voluntary 75/1000/No Ortho/MAC	\$25.50	\$50.50	\$62.30	\$85.50
D369	Smile <sup>SM</sup> Deluxe 2000 50/2000/No Ortho/MAC	\$47.80	\$96.40	\$116.50	\$163.50
D370	Smile <sup>SM</sup> Deluxe 50/1500/Ortho/MAC	\$40.50	\$81.10	\$102.80	\$137.10
D372	Smile <sup>SM</sup> Deluxe Gold 50/1500/Ortho/U85	\$60.30	\$120.80	\$152.80	\$205.10
D371	Smile <sup>SM</sup> Deluxe Plus 2000 50/2000/Ortho/MAC	\$48.40	\$97.50	\$122.90	\$164.50
D367	Smile <sup>SM</sup> Plus 50/1500/Ortho/MAC	\$38.30	\$76.40	\$95.80	\$112.00
D368	Smile <sup>SM</sup> Plus Gold 50/1500/Ortho/U85	\$50.50	\$101.50	\$128.20	\$150.10
D365	Smile <sup>SM</sup> Value 50/1500/No Ortho/MAC	\$27.40	\$57.30	\$64.60	\$84.00
D376	Ultimate Dental Plus PPO for Small Business 50/2000/Ortho/MAC	\$47.00	\$94.60	\$119.40	\$159.80
D375	Ultimate Dental PPO for Small Business 50/2000/No Ortho/MAC	\$45.80	\$92.40	\$111.60	\$156.60

# Vision 1-50\*

Rates are for groups with 1-50 eligible employees

ID	Vision 1-50*	Employee	Employee + spouse	Employee + child(ren)	Employee + family
V519	Basic Vision for Small Business 15/25/120	\$7.20	\$13.60	\$12.60	\$17.80
V520	Basic Vision for Small Business 15/25/150	\$8.40	\$15.80	\$14.60	\$20.80
V522	Basic Vision Plus for Small Business 15/25/150/120	\$11.10	\$21.00	\$19.30	\$27.30
V523	Basic Vision Voluntary for Small Business 15/25/120	\$10.30	\$19.50	\$17.90	\$25.40
V271	Preferred Vision for Small Business 15/25/120	\$7.80	\$14.80	\$13.60	\$19.20
V272	Preferred Vision for Small Business 15/25/150	\$9.10	\$17.30	\$15.90	\$22.60
V274	Preferred Vision Plus for Small Business 15/25/150/120	\$12.00	\$22.60	\$20.80	\$29.40
V275	Preferred Vision Voluntary for Small Business 15/25/120	\$11.10	\$21.20	\$19.40	\$27.50
V278	Ultimate Vision for Small Business 15/25/120	\$11.10	\$21.20	\$19.40	\$27.50
V282	Ultimate Vision for Small Business 15/25/150	\$13.00	\$24.50	\$22.70	\$32.10
V280	Ultimate Vision Plus for Small Business 15/25/150/120	\$17.40	\$33.00	\$30.40	\$43.00
V281	Ultimate Vision Voluntary for Small Business 15/25/150	\$18.60	\$35.00	\$32.30	\$45.70

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

# Vision 51-100\*

Rates are for groups with 51-100 eligible employees

ID	Vision 51-100*	Employee	Employee + spouse	Employee + child(ren)	Employee + family
V526	Basic Vision for Small Business 15/25/120	\$5.80	\$10.90	\$10.10	\$14.30
V527	Basic Vision for Small Business 15/25/150	\$6.70	\$12.70	\$11.60	\$16.60
V529	Basic Vision Plus for Small Business 15/25/150/120	\$8.80	\$16.80	\$15.40	\$21.80
V530	Basic Vision Voluntary for Small Business 15/25/120	\$8.30	\$15.60	\$14.40	\$20.40
V394	Preferred Vision for Small Business 15/25/120	\$6.30	\$11.90	\$10.90	\$15.40
V395	Preferred Vision for Small Business 15/25/150	\$7.30	\$13.80	\$12.80	\$18.00
V397	Preferred Vision Plus for Small Business 15/25/150/120	\$9.50	\$18.00	\$16.60	\$23.50
V398	Preferred Vision Voluntary for Small Business 15/25/120	\$8.90	\$16.90	\$15.50	\$22.00
V401	Ultimate Vision for Small Business 15/25/120	\$8.90	\$16.90	\$15.50	\$22.00
V405	Ultimate Vision for Small Business 15/25/150	\$10.40	\$19.70	\$18.10	\$25.60
V403	Ultimate Vision Plus for Small Business 15/25/150/120	\$14.00	\$26.40	\$24.30	\$34.40
V404	Ultimate Vision Voluntary for Small Business 15/25/150	\$14.80	\$28.10	\$25.80	\$36.60

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

