

Rate Guide Summary



01/01/25 - 03/01/25 v3

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The Information Provided Herein, Including The Rating Information Is Provided 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.

IMPORTANT NOTE: AN EMPLOYEE MUST RESIDE IN THE HEALTH PLAN'S SERVICE AREA TO BE ELIGIBLE FOR COVERAGE BY THAT HEALTH PLAN. RATING IS BASED ON THE EMPLOYER ZIP CODE/COUNTY.

County and ZIP Code rating areas may be found on the "County Service/Rate Area Index" and "ZIP Code/Service Detail by Rating Area" pages.

INSTRUCTIONS:

1) Use the Employee's resident ZIP Code/County to determine service area availability by referencing the "County Service/Rate Area Index" table and the "ZIP Code/Service Detail by Rating Area" for each Employee. Go to the correct area table to determine the health plans that offer services in the Employee's resident ZIP Code/County.

2) Use the Employer ZIP Code/County to determine the correct rate/service area table. Go to the correct rate/service area table to calculate the rates for each health plan available to the Employee.

3) Use the Employee's age and age of each dependent to determine the rate for each of them.

➤ If the Employee has more than three (3) dependent children under the age of 21, premium rates are only charged for the three (3) oldest dependents under the age of 21.

4a) If the Employee has dependent children ages 21-25, premium rates are charges for each dependent based on age of dependent.

4b) Add the rates for the Employee and each applicable dependent to determine the total premium (example: (EE premium + premium for 3 oldest dependents age 0-20 + premium for

each dependent age 21-25 = total premium).

Rate Guide Summary - CaliforniaChoice® ZIP Code/Service Detail by Rating Area

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Anthem Blue Cross - CaliforniaCare HMO	
Area 1:	AMADOR except 95646; CALAVERAS 95225, 95228, 95252, 95254; HUMBOLDT except 95563, 95587; MENDOCINO except 95542; SUTTER except 95648; TUOLUMNE except 95230; YUBA 95692, 95901, 95918, 95961-95962, 95977
Area 2:	NAPA except 94589-94590, 95461; SOLANO except 94558; SONOMA except 94574, 95461
Area 3:	EL DORADO except 95666; PLACER except 95692; YOLO except 95620
Area 4:	SAN FRANCISCO except 94014
Area 5:	CONTRA COSTA except 94557, 94588, 94611
Area 6:	ALAMEDA except 94583, 95035, 95304
Area 7:	SANTA CLARA except 94028, 94539
Area 8:	SAN MATEO except 94112, 94134
Area 9:	SAN BENITO except 93925, 95020
Area 10:	SAN JOAQUIN except 94505; TULARE except 93230
Area 11:	FRESNO except 93603, 93647
Area 12:	SAN LUIS OBISPO except 93458
Area 13:	Service and Rates apply to all ZIP codes in this Area
Area 14:	KERN except 93219
Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 91709, 91786
Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 90090, 90233
Area 17:	RIVERSIDE except 91708, 92225-92226, 92239, 92275; SAN BERNARDINO except 91752, 91792, 92242, 92267, 92280, 92304, 92310, 92320, 92364-92366, 92509, 93558, 93562, 93592
Area 18:	Service and Rates apply to all ZIP codes in this Area
Area 19:	Service and Rates apply to all ZIP codes in this Area

Anthem Blue Cross - Priority Select HMO	
Area 1:	Rate Area Only, No Service
Area 2:	Rate Area Only, No Service
Area 3:	Rate Area Only, No Service
Area 4:	Rate Area Only, No Service
Area 5:	Rate Area Only, No Service
Area 6:	Rate Area Only, No Service
Area 7:	Rate Area Only, No Service
Area 8:	Rate Area Only, No Service
Area 9:	Rate Area Only, No Service
Area 10:	Rate Area Only, No Service
Area 11:	Rate Area Only, No Service
Area 12:	SAN LUIS OBISPO 93402, 93422, 93430, 93432-93433, 93435, 93442-93443, 93448-93449, 93451, 93465, 93483; VENTURA except 93043, 93225, 93252
Area 13:	Rate Area Only, No Service
Area 14:	KERN 93203, 93215-93216, 93220, 93241, 93250, 93263, 93280, 93301-93309, 93311-93314, 93380, 93383-93390, 93531, 93561, 93581
Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 90704, 90822, 91709, 91759, 91786, 93560
Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 90090, 90134, 90233, 90264, 91310, 91361-91362, 91383, 93243
Area 17:	RIVERSIDE except 91708, 92028, 92225-92226, 92239, 92254, 92274-92275, 92324, 92399; SAN BERNARDINO except 91752, 91759, 91792, 92242, 92267, 92277-92278, 92280, 92285, 92301, 92304, 92309-92310, 92314, 92320, 92323, 92332, 92338, 92342, 92347, 92356, 92363-92366, 92386, 92509, 93516, 93555, 93558, 93562, 93592
Area 18:	Service and Rates apply to all ZIP codes in this Area
Area 19:	SAN DIEGO except 91905-91906, 91916, 91934, 91948, 91962-91963, 91980, 91987, 92004, 92036, 92066, 92070, 92086

Anthem Blue Cross - Prudent Buyer-Small Group	
Area 1:	ALPINE except 95223; AMADOR except 95646; COLUSA except 95988; LASSEN except 96134; MENDOCINO except 95542; SUTTER except 95648; TEHAMA except 96007; TRINITY except 95543; TUOLUMNE except 95230
Area 2:	NAPA except 94589-94590, 95461; SOLANO except 94558; SONOMA except 94574, 95461
Area 3:	EL DORADO except 95666; PLACER except 95692
Area 4:	SAN FRANCISCO except 94014
Area 5:	CONTRA COSTA except 94557, 94588, 94611
Area 6:	ALAMEDA except 94583, 95035, 95304
Area 7:	SANTA CLARA except 94028, 94539
Area 8:	SAN MATEO except 94112, 94134
Area 9:	SAN BENITO except 93925, 95020
Area 10:	MARIPOSA except 95369; SAN JOAQUIN except 94505; TULARE except 93230
Area 11:	FRESNO except 93603, 93647
Area 12:	SAN LUIS OBISPO except 93458
Area 13:	Service and Rates apply to all ZIP codes in this Area
Area 14:	KERN except 93219
Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 91786
Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 90090, 90233
Area 17:	RIVERSIDE except 91708, 92275; SAN BERNARDINO except 91752, 92320, 92509, 93558
Area 18:	Service and Rates apply to all ZIP codes in this Area
Area 19:	Service and Rates apply to all ZIP codes in this Area

Anthem Blue Cross - Select HMO	
Area 1:	NEVADA except 95728, 96111, 96160-96162
Area 2:	Rate Area Only, No Service
Area 3:	PLACER except 95692, 95715, 95724, 96140-96143, 96145-96146, 96148, 96161-96162
Area 4:	SAN FRANCISCO except 94014
Area 5:	CONTRA COSTA except 94557, 94588, 94611
Area 6:	ALAMEDA except 94583, 95035, 95304
Area 7:	SANTA CLARA except 94028, 94539
Area 8:	Rate Area Only, No Service
Area 9:	MONTEREY except 93426, 93450-93451, 93920, 93927-93928, 93930, 93932, 93954, 95076
Area 10:	SAN JOAQUIN except 94505; TULARE except 93230
Area 11:	FRESNO except 93603, 93633, 93647
Area 12:	Service and Rates apply to all ZIP codes in this Area
Area 13:	Service and Rates apply to all ZIP codes in this Area
Area 14:	KERN except 93219, 93461
Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 91709, 91786
Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 90090, 90233
Area 17:	RIVERSIDE except 91708, 92225-92226, 92239, 92275; SAN BERNARDINO except 91752, 91759, 91792, 92320, 92363, 92365, 92509, 93558
Area 18:	Service and Rates apply to all ZIP codes in this Area
Area 19:	Service and Rates apply to all ZIP codes in this Area

ANTHEM BLUE CROSS PRUDENT BUYER - SMALL GROUP PPO IS AVAILABLE OUT-OF-STATE

Rate Guide Summary - CaliforniaChoice® ZIP Code/Service Detail by Rating Area

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Anthem Blue Cross - Select PPO		Anthem Blue Cross - Vivity	
Area 1:	ALPINE except 95223; AMADOR except 95646; COLUSA except 95988; LASSEN except 96134; MENDOCINO except 95542; SUTTER except 95648; TEHAMA except 96007; TRINITY except 95543; TUOLUMNE except 95230	Area 1:	Rate Area Only, No Service
Area 2:	NAPA except 94589-94590, 95461; SOLANO except 94558; SONOMA except 94574, 95461	Area 2:	Rate Area Only, No Service
Area 3:	EL DORADO except 95666; PLACER except 95692	Area 3:	Rate Area Only, No Service
Area 4:	SAN FRANCISCO except 94014	Area 4:	Rate Area Only, No Service
Area 5:	CONTRA COSTA except 94557, 94588, 94611	Area 5:	Rate Area Only, No Service
Area 6:	ALAMEDA except 94583, 95035, 95304	Area 6:	Rate Area Only, No Service
Area 7:	SANTA CLARA except 94028, 94539	Area 7:	Rate Area Only, No Service
Area 8:	SAN MATEO except 94112, 94134	Area 8:	Rate Area Only, No Service
Area 9:	SAN BENITO except 93925, 95020	Area 9:	Rate Area Only, No Service
Area 10:	MARIPOSA except 95369; SAN JOAQUIN except 94505; TULARE except 93230	Area 10:	Rate Area Only, No Service
Area 11:	FRESNO except 93603, 93647	Area 11:	Rate Area Only, No Service
Area 12:	SAN LUIS OBISPO except 93458	Area 12:	VENTURA 91319-91320, 91358-91362, 91377, 93010-93012, 93020-93021, 93062-93066, 93094, 93099
Area 13:	Service and Rates apply to all ZIP codes in this Area	Area 13:	Rate Area Only, No Service
Area 14:	KERN except 93219	Area 14:	Rate Area Only, No Service
Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 91786	Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 90623, 90630-90631, 91709, 91759, 91786, 93510, 93532, 93534-93536, 93539, 93543-93544, 93550-93553, 93560, 93584, 93586, 93590-93591, 93599
Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 90090, 90233	Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 90090, 90134, 90233, 91310, 91361-91362, 91384, 91390, 93243
Area 17:	RIVERSIDE except 91708, 92275; SAN BERNARDINO except 91752, 92320, 92509, 93558	Area 17:	RIVERSIDE 92882; SAN BERNARDINO 91709-91710, 91763, 91784-91786
Area 18:	Service and Rates apply to all ZIP codes in this Area	Area 18:	Service and Rates apply to all ZIP codes in this Area
Area 19:	Service and Rates apply to all ZIP codes in this Area	Area 19:	Rate Area Only, No Service

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Health Net - Full	
Area 1:	NEVADA except 95724, 95728, 95977, 95986, 96111, 96160-96162
Area 2:	MARIN except 94952; NAPA except 94589-94590, 95461; SOLANO except 94558; SONOMA except 94574, 95461
Area 3:	EL DORADO except 95629, 95656, 95666, 95720-95721, 95735, 96142, 96150-96152, 96154-96158; PLACER except 95610, 95692, 95715, 95717, 95724, 96140-96143, 96145-96146, 96148, 96161-96162; SACRAMENTO except 94209; YOLO except 95620
Area 4:	SAN FRANCISCO except 94014
Area 5:	CONTRA COSTA except 94557, 94588, 94611
Area 6:	ALAMEDA except 94583, 95035, 95304
Area 7:	SANTA CLARA except 94028, 94539
Area 8:	SAN MATEO except 94112, 94134
Area 9:	SANTA CRUZ except 94060
Area 10:	MERCED except 95316, 95360; SAN JOAQUIN except 94505; TULARE except 93230, 93527
Area 11:	FRESNO except 93245, 93603, 93620, 93633, 93647, 93844, 93888; MADERA except 93620, 93630
Area 12:	VENTURA except 93225
Area 13:	Rate Area Only, No Service
Area 14:	KERN except 93219, 93461, 93527-93528, 93554-93556, 93558
Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 90834-90835, 91709, 91759, 91786
Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 90090, 90134, 90189
Area 17:	RIVERSIDE except 91708, 92028, 92225-92226, 92239, 92275; SAN BERNARDINO except 91752, 91792, 92242, 92267, 92280, 92304, 92320, 92323, 92332, 92338, 92363-92364, 92366, 92509, 93555, 93558, 93562, 93592
Area 18:	Service and Rates apply to all ZIP codes in this Area
Area 19:	Service and Rates apply to all ZIP codes in this Area

Health Net - SmartCare	
Area 1:	Rate Area Only, No Service
Area 2:	Rate Area Only, No Service
Area 3:	Rate Area Only, No Service
Area 4:	Rate Area Only, No Service
Area 5:	Rate Area Only, No Service
Area 6:	Rate Area Only, No Service
Area 7:	SANTA CLARA except 94028, 94539
Area 8:	Rate Area Only, No Service
Area 9:	SANTA CRUZ except 94060
Area 10:	Rate Area Only, No Service
Area 11:	Rate Area Only, No Service
Area 12:	Rate Area Only, No Service
Area 13:	Rate Area Only, No Service
Area 14:	Rate Area Only, No Service
Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 90834-90835, 91709, 91759, 91786
Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 90090, 90134, 90189, 91361-91362, 93243
Area 17:	RIVERSIDE except 91708, 92028, 92225-92226, 92239, 92275; SAN BERNARDINO except 91752, 91792, 92242, 92267, 92280, 92304, 92309-92310, 92320, 92323, 92332, 92338, 92363-92364, 92366, 92509, 93516, 93555, 93558, 93562, 93592
Area 18:	Service and Rates apply to all ZIP codes in this Area
Area 19:	SAN DIEGO except 91905-91906, 91916, 91934, 91962-91963, 91980, 91987, 92004, 92036, 92066, 92070, 92086, 92096

Health Net - Salud HMO y Mas	
Area 1:	Rate Area Only, No Service
Area 2:	Rate Area Only, No Service
Area 3:	Rate Area Only, No Service
Area 4:	Rate Area Only, No Service
Area 5:	Rate Area Only, No Service
Area 6:	Rate Area Only, No Service
Area 7:	Rate Area Only, No Service
Area 8:	Rate Area Only, No Service
Area 9:	Rate Area Only, No Service
Area 10:	Rate Area Only, No Service
Area 11:	Rate Area Only, No Service
Area 12:	Rate Area Only, No Service
Area 13:	Service and Rates apply to all ZIP codes in this Area
Area 14:	KERN 93263, 93301-93309, 93311-93314
Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 90834-90835, 91709, 91759, 91786, 93510, 93532, 93534-93536, 93539, 93543-93544, 93550-93553, 93560, 93563, 93584, 93586, 93590-93591, 93599
Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 90090, 90134, 90189, 91310, 91321-91322, 91350-91351, 91354-91355, 91361-91362, 91380-91387, 91390, 93243
Area 17:	RIVERSIDE 91752, 92320, 92324, 92373, 92399, 92501-92509, 92513-92514, 92516-92519, 92521-92522, 92551-92557, 92570-92571, 92599, 92860, 92877-92883; SAN BERNARDINO except 91752, 91785, 91792, 92242, 92252, 92256, 92267-92268, 92277-92278, 92280, 92284-92286, 92301, 92304-92305, 92307-92312, 92314-92315, 92320, 92323, 92327, 92329, 92332-92333, 92338-92342, 92347, 92356, 92363-92366, 92368, 92371-92372, 92386, 92392-92395, 92397-92398, 92509, 93516, 93555, 93558, 93562, 93592
Area 18:	Service and Rates apply to all ZIP codes in this Area
Area 19:	SAN DIEGO except 91905-91906, 91934, 91962-91963, 91980, 91987, 92004, 92036, 92066, 92086, 92096

Health Net - WholeCare	
Area 1:	NEVADA except 95724, 95728, 95977, 95986, 96111, 96160-96162
Area 2:	MARIN except 94952; NAPA except 94589-94590, 95461; SOLANO except 94558; SONOMA except 94574, 95461
Area 3:	EL DORADO except 95629, 95656, 95666, 95720-95721, 95735, 96142, 96150-96152, 96154-96158; PLACER except 95610, 95692, 95715, 95717, 95724, 96140-96143, 96145-96146, 96148, 96161-96162; SACRAMENTO except 94209; YOLO except 95620
Area 4:	SAN FRANCISCO except 94014
Area 5:	CONTRA COSTA except 94557, 94588, 94611
Area 6:	ALAMEDA except 94583, 95035, 95304
Area 7:	SANTA CLARA except 94028, 94539
Area 8:	SAN MATEO except 94112, 94134
Area 9:	SANTA CRUZ except 94060
Area 10:	MERCED except 95316, 95360; SAN JOAQUIN except 94505; TULARE except 93230, 93527
Area 11:	FRESNO except 93245, 93603, 93620, 93633, 93647, 93844, 93888; MADERA except 93620, 93630
Area 12:	VENTURA except 93225
Area 13:	Rate Area Only, No Service
Area 14:	KERN except 93219, 93461, 93527-93528, 93554-93556, 93558
Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 90834-90835, 91709, 91759, 91786
Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 90090, 90134, 90189
Area 17:	RIVERSIDE except 91708, 92028, 92225-92226, 92239, 92275; SAN BERNARDINO except 91752, 91792, 92242, 92267, 92280, 92304, 92320, 92323, 92332, 92338, 92363-92364, 92366, 92509, 93555, 93558, 93562, 93592
Area 18:	Service and Rates apply to all ZIP codes in this Area
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Kaiser Permanente - Full	
Area 1:	AMADOR 95640, 95669; SUTTER 95626, 95645, 95659, 95668, 95674, 95676, 95692, 95837; YUBA 95692, 95903, 95961
Area 2:	MARIN except 94998; NAPA except 94589-94590, 95461; SOLANO except 94558; SONOMA except 94574, 95412, 95461, 95480, 95497
Area 3:	EL DORADO 95613-95614, 95619, 95623, 95633-95635, 95651, 95664, 95667, 95672, 95682, 95762; PLACER except 95631, 95692, 95701, 95713-95715, 95717, 95724, 96140-96143, 96145-96146, 96148, 96161-96162; SACRAMENTO except 94245, 94299; YOLO except 95606, 95627, 95637, 95653, 95679, 95912, 95937
Area 4:	SAN FRANCISCO except 94014
Area 5:	CONTRA COSTA except 94557, 94588, 94611
Area 6:	ALAMEDA except 94583, 95035, 95304
Area 7:	SANTA CLARA except 94028, 94539, 95023
Area 8:	SAN MATEO except 94112, 94134
Area 9:	MONTEREY 93901-93902, 93905-93907, 93912, 93915, 93933, 93955, 93962, 95004, 95012, 95039, 95076; SANTA CRUZ except 94060
Area 10:	MARIPOSA 93601, 93623, 93653; SAN JOAQUIN except 94505; TULARE 93238, 93261, 93618, 93631, 93646, 93654, 93666, 93673
Area 11:	FRESNO except 93210, 93234, 93245, 93603, 93605, 93608, 93620-93622, 93628, 93633-93634, 93640-93642, 93647, 93664; KINGS 93230, 93232, 93242, 93631, 93656; MADERA except 93610, 93620, 93622, 93630
Area 12:	VENTURA except 93013, 93023-93024, 93225
Area 13:	IMPERIAL 92274-92275
Area 14:	KERN except 93219, 93255, 93283, 93461, 93516, 93523-93524, 93527-93528, 93554-93556, 93558, 93596
Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 90704, 90834-90835, 90899, 91709, 91786
Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 90090, 90233
Area 17:	RIVERSIDE except 91708, 92225-92226, 92239, 92275, 92536, 92539, 92549, 92561; SAN BERNARDINO except 91752, 91792, 92242, 92267, 92280, 92301, 92304, 92309-92312, 92320, 92323, 92327, 92332, 92338, 92342, 92347, 92356, 92363-92366, 92368, 92398, 92509, 93516, 93555, 93558, 93562, 93592
Area 18:	Service and Rates apply to all ZIP codes in this Area
Area 19:	SAN DIEGO except 91905-91906, 91934, 91948, 92004, 92036, 92066, 92070

Sharp Health Plan - Performance	
Area 1:	Rate Area Only, No Service
Area 2:	Rate Area Only, No Service
Area 3:	Rate Area Only, No Service
Area 4:	Rate Area Only, No Service
Area 5:	Rate Area Only, No Service
Area 6:	Rate Area Only, No Service
Area 7:	Rate Area Only, No Service
Area 8:	Rate Area Only, No Service
Area 9:	Rate Area Only, No Service
Area 10:	Rate Area Only, No Service
Area 11:	Rate Area Only, No Service
Area 12:	Rate Area Only, No Service
Area 13:	Rate Area Only, No Service
Area 14:	Rate Area Only, No Service
Area 15:	Rate Area Only, No Service
Area 16:	Rate Area Only, No Service
Area 17:	Rate Area Only, No Service
Area 18:	Rate Area Only, No Service
Area 19:	SAN DIEGO except 91934, 92004, 92036, 92066

Sharp Health Plan - Premier	
Area 1:	Rate Area Only, No Service
Area 2:	Rate Area Only, No Service
Area 3:	Rate Area Only, No Service
Area 4:	Rate Area Only, No Service
Area 5:	Rate Area Only, No Service
Area 6:	Rate Area Only, No Service
Area 7:	Rate Area Only, No Service
Area 8:	Rate Area Only, No Service
Area 9:	Rate Area Only, No Service
Area 10:	Rate Area Only, No Service
Area 11:	Rate Area Only, No Service
Area 12:	Rate Area Only, No Service
Area 13:	Rate Area Only, No Service
Area 14:	Rate Area Only, No Service
Area 15:	Rate Area Only, No Service
Area 16:	Rate Area Only, No Service
Area 17:	Rate Area Only, No Service
Area 18:	Rate Area Only, No Service
Area 19:	SAN DIEGO except 91934, 92003-92004, 92007-92011, 92013, 92018, 92023-92030, 92033, 92036, 92046, 92049, 92051-92052, 92054-92061, 92065-92066, 92068-92070, 92075, 92078-92079, 92081-92085, 92088, 92096

Sutter Health Plus - Sutter Health Plus	
Area 1:	NEVADA 95602, 95949; SUTTER 95645, 95659, 95668
Area 2:	SOLANO except 94558; SONOMA except 94515, 94574, 94922-94923, 94926, 95412, 95416, 95431, 95433, 95461, 95476, 95480, 95487, 95497
Area 3:	EL DORADO 95614, 95635, 95651, 95664, 95672, 95682, 95762; PLACER except 95610, 95692, 95701, 95714-95715, 95717, 95724, 96140-96143, 96145-96146, 96148, 96161-96162; SACRAMENTO except 94207-94208, 94211, 94234, 94245, 94282, 94291, 94299
Area 4:	SAN FRANCISCO except 94014, 94160-94161
Area 5:	CONTRA COSTA except 94557, 94588, 94611
Area 6:	ALAMEDA except 94583, 94622, 94659-94660, 95035, 95304
Area 7:	SANTA CLARA except 94023, 94028, 94035, 94039, 94042, 94088, 94302, 94309, 94539, 94550, 95009, 95011, 95015, 95020-95021, 95023, 95026, 95031, 95036-95038, 95042, 95044, 95046, 95052, 95055-95056, 95071, 95101, 95103, 95106, 95108-95109, 95115, 95141, 95150-95161, 95164, 95170, 95172-95173, 95190-95191, 95193-95194, 95196
Area 8:	SAN MATEO except 94112, 94134
Area 9:	SANTA CRUZ except 94060
Area 10:	SAN JOAQUIN except 94505, 95297; STANISLAUS except 95397
Area 11:	Rate Area Only, No Service
Area 12:	Rate Area Only, No Service
Area 13:	Rate Area Only, No Service
Area 14:	Rate Area Only, No Service
Area 15:	Rate Area Only, No Service
Area 16:	Rate Area Only, No Service
Area 17:	Rate Area Only, No Service
Area 18:	Rate Area Only, No Service
Area 19:	Rate Area Only, No Service

Rate Guide Summary - CaliforniaChoice® ZIP Code/Service Detail by Rating Area

01/01/25 - 03/01/25 v3



INSTRUCTIONS: If the FULL county is not covered, exceptions/inclusions are listed below. Please refer to the County Service/Rate Area Index page for complete county listings.

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Unitedhealthcare Of California - Alliance	
Area 1:	No Rate or Service
Area 2:	No Rate or Service
Area 3:	No Rate or Service
Area 4:	No Rate or Service
Area 5:	No Rate or Service
Area 6:	No Rate or Service
Area 7:	No Rate or Service
Area 8:	No Rate or Service
Area 9:	No Rate or Service
Area 10:	No Rate or Service
Area 11:	FRESNO except 93245, 93603, 93618, 93620, 93633, 93647; KINGS except 93242, 93631, 93656; MADERA except 93602, 93620, 93622-93623, 93626, 93630, 93653, 93720
Area 12:	SAN LUIS OBISPO except 93252, 93426, 93454, 93458; VENTURA except 90265, 91304, 91307, 91311, 93013, 93225, 93252
Area 13:	No Rate or Service
Area 14:	KERN except 93219, 93461, 93536
Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 90623, 90630-90631, 90704, 91709, 91759, 91786, 93560
Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 91361-91362, 93243
Area 17:	RIVERSIDE except 91708, 92028, 92225-92226, 92275, 92324, 92373, 92399, 92536, 92539, 92561; SAN BERNARDINO except 91752, 91759, 91766, 91792, 92242, 92252, 92256, 92267-92268, 92277-92278, 92280, 92285, 92304-92305, 92314-92315, 92317, 92320-92323, 92325, 92327, 92329, 92332-92333, 92338-92339, 92341-92342, 92347, 92352, 92358, 92363-92366, 92368, 92371-92372, 92378, 92382, 92385-92386, 92391, 92397-92398, 92509, 92880, 93516, 93555, 93558, 93562, 93592
Area 18:	ORANGE except 90638
Area 19:	SAN DIEGO except 91901, 91903, 91905-91906, 91916-91917, 91931, 91934, 91948, 91962-91963, 91980, 91987, 92004, 92036, 92066, 92070, 92086

Unitedhealthcare Of California - Harmony	
Area 1:	No Rate or Service
Area 2:	No Rate or Service
Area 3:	No Rate or Service
Area 4:	No Rate or Service
Area 5:	No Rate or Service
Area 6:	No Rate or Service
Area 7:	No Rate or Service
Area 8:	No Rate or Service
Area 9:	No Rate or Service
Area 10:	No Rate or Service
Area 11:	No Rate or Service
Area 12:	No Rate or Service
Area 13:	No Rate or Service
Area 14:	No Rate or Service
Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 90623, 90630-90631, 90704, 91709, 91759, 91786, 93510, 93532, 93534-93536, 93539, 93543-93544, 93550-93553, 93560, 93563, 93584, 93586, 93590-93591, 93599
Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 91361-91362, 93243
Area 17:	RIVERSIDE except 91708, 92028, 92225-92226, 92275, 92324, 92373, 92399; SAN BERNARDINO except 91752, 91766, 91792, 92242, 92267-92268, 92280, 92301, 92307-92312, 92314-92316, 92320, 92323, 92327, 92329, 92332-92333, 92338, 92340, 92342, 92344-92345, 92347, 92356, 92363-92366, 92368, 92371-92372, 92386, 92392-92395, 92397-92398, 92509, 92880, 93516, 93555, 93558, 93562, 93592
Area 18:	ORANGE except 90638
Area 19:	SAN DIEGO except 91905-91906, 91934, 91948, 91962-91963, 91980, 91987, 92004, 92036, 92066, 92086

Unitedhealthcare Of California - SignatureValue	
Area 1:	NEVADA 95712, 95924, 95945-95946, 95949, 95959-95960, 95975
Area 2:	MARIN except 94952; SOLANO except 94503, 94558, 95616, 95618, 95690, 95694; SONOMA except 94515, 94574, 95461
Area 3:	EL DORADO 95613-95614, 95619, 95623, 95634, 95651, 95656, 95664, 95667, 95672, 95682, 95762; PLACER except 95610, 95626, 95668, 95692, 95724, 96140-96143, 96145-96146, 96148, 96161-96162; SACRAMENTO except 94571, 95678; YOLO except 95615, 95620, 95912
Area 4:	SAN FRANCISCO except 94014, 94128
Area 5:	CONTRA COSTA except 94551, 94557, 94588, 94611, 94706-94708
Area 6:	ALAMEDA except 94505, 94514, 94583, 95035, 95304, 95377, 95391
Area 7:	SANTA CLARA except 94028, 94539, 94550, 95023, 95076
Area 8:	SAN MATEO except 94112, 94134, 94303
Area 9:	SANTA CRUZ except 94060, 95033
Area 10:	MERCED except 93610, 93622, 95316, 95360, 95380; SAN JOAQUIN except 94505, 94514, 95214, 95361, 95632, 95690; STANISLAUS except 95230, 95304, 95322, 95385; TULARE except 93212, 93215, 93230, 93238, 93527, 93631, 93641, 93646, 93654
Area 11:	FRESNO except 93245, 93603, 93618, 93620, 93633, 93647; KINGS except 93242, 93631, 93656; MADERA 93601, 93604, 93614, 93636, 93643-93645, 93669
Area 12:	SAN LUIS OBISPO except 93252, 93426, 93454, 93458; SANTA BARBARA except 93252; VENTURA except 90265, 91304, 91307, 91311, 93013, 93225, 93252
Area 13:	IMPERIAL except 92004, 92222, 92225, 92266, 92274, 92283
Area 14:	KERN except 93219, 93461, 93536
Area 15:	LOS ANGELES Zips starting with 906-908, 910-912, 915, 917-918, 935 except 90623, 90630-90631, 90704, 91709, 91759, 91786, 93560
Area 16:	LOS ANGELES Zips starting with 900-905, 913-914, 916, 923, 928, 932 except 91361-91362, 93243
Area 17:	RIVERSIDE except 91708, 92028, 92225-92226, 92275, 92324, 92373, 92399; SAN BERNARDINO except 91752, 91759, 91766, 91792, 92242, 92267, 92280, 92304, 92320, 92332, 92363, 92509, 92880, 93516, 93555, 93558, 93562, 93592
Area 18:	ORANGE except 90638
Area 19:	Service and Rates apply to all ZIP codes in this Area

Western Health Advantage - Full	
Area 1:	COLUSA 95912; HUMBOLDT except 95511, 95514, 95542, 95545, 95552-95556, 95558-95560, 95563, 95569, 95587, 95589
Area 2:	NAPA except 94589, 95461; SOLANO except 94558; SONOMA except 94574, 95461
Area 3:	EL DORADO except 95629, 95666, 95720-95721, 95735, 96142, 96150-96152, 96154-96158; PLACER except 95610, 95692, 95701, 95714-95715, 95717, 95724, 96140-96143, 96145-96146, 96148, 96161-96162; YOLO except 95620
Area 4:	Rate Area Only, No Service
Area 5:	Rate Area Only, No Service
Area 6:	Rate Area Only, No Service
Area 7:	Rate Area Only, No Service
Area 8:	Rate Area Only, No Service
Area 9:	Rate Area Only, No Service
Area 10:	Rate Area Only, No Service
Area 11:	Rate Area Only, No Service
Area 12:	Rate Area Only, No Service
Area 13:	Rate Area Only, No Service
Area 14:	Rate Area Only, No Service
Area 15:	Rate Area Only, No Service
Area 16:	Rate Area Only, No Service
Area 17:	Rate Area Only, No Service
Area 18:	Rate Area Only, No Service
Area 19:	Rate Area Only, No Service

Table with columns: Gold, AGE, 0-14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64+. Rows include CARRIER, NETWORK, PLAN, and various HMO, PPO, and SignatureValue plans.

Table with columns: Platinum, AGE, 0-14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64+. Rows include CARRIER, NETWORK, PLAN, and various HMO, PPO, and SignatureValue plans.

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Table with columns: CARRIER, NETWORK, PLAN, AGE (0-14 to 64+), and 64+ rate. Rows include Anthem Blue Cross, Kaiser Permanente, Sharp Health Plan, Sutter Health Plus, UnitedHealthcare, and Western Health, each with various plan options like Select HMO, Prudent Buyer, and SignatureValue.

Table with columns: CARRIER, NETWORK, PLAN, AGE (0-14 to 64+), and 64+ rate. Rows include Anthem Blue Cross, Kaiser Permanente, Sharp Health Plan, Sutter Health Plus, UnitedHealthcare, and Western Health, each with various plan options like Vivity, Prudent Buyer, and SignatureValue.

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Table with columns: EMPLOYER ZIP CODE FOR RATING, Bronze, CARRIER, NETWORK, PLAN, AGE -->, 0-14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64+.

Table with columns: Silver, CARRIER, NETWORK, PLAN, AGE -->, 0-14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64+.

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Continued

Table with columns: Gold, NETWORK, PLAN, CARRIER, AGE (0-14 to 64+), and 64+ columns of numerical data. Includes rows for Anthem Blue Cross, Health Net, Kaiser Permanente, Sharp Health Plan, Sutter Health Plus, UnitedHealthcare, and Western Health.

Table with columns: Platinum, NETWORK, PLAN, CARRIER, AGE (0-14 to 64+), and 64+ columns of numerical data. Includes rows for Anthem Blue Cross, Health Net, Kaiser Permanente, Sharp Health Plan, Sutter Health Plus, UnitedHealthcare, and Western Health.

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Table with columns: BRONZE, CARRIER, NETWORK, PLAN, AGE -> (0-14 to 64+), and a grid of 64+ columns representing age groups. Rows include Anthem Blue Cross, Kaiser Permanente, and Sutter Health Plus.

Table with columns: Silver, CARRIER, NETWORK, PLAN, AGE -> (0-14 to 64+), and a grid of 64+ columns representing age groups. Rows include Anthem Blue Cross, Kaiser Permanente, Sutter Health Plus, and UnitedHealthcare.

Table with columns: Gold, CARRIER, NETWORK, PLAN, AGE -> (0-14 to 64+), and a grid of 64+ columns representing age groups. Rows include Anthem Blue Cross, Kaiser Permanente, Sutter Health Plus, and UnitedHealthcare.

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EMPLOYER ZIP CODE FOR RATING. Table with columns for Bronze, CARRIER, NETWORK, PLAN, AGE, and 64+ age groups (0-14 to 64+). Rows include Anthem Blue Cross, Kaiser Permanente, Sharp Health Plan, Sutter Health Plus, Western Health, and Western Health with various plans like Prudent Buyer, Select PPO, and SignatureValue.

Table with columns for Silver, CARRIER, NETWORK, PLAN, AGE, and 64+ age groups (0-14 to 64+). Rows include Anthem Blue Cross, Kaiser Permanente, Sharp Health Plan, Sutter Health Plus, UnitedHealthcare, and Western Health with various plans like HMO A, HMO B, HMO C, PPO B, and SignatureValue.

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Continued

Table with columns: Gold, CARRIER, NETWORK, PLAN, AGE, 0-14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64+. Rows include carriers like Anthem Blue Cross, Kaiser Permanente, and Sutter Health Plus with various network and plan options.

Table with columns: Platinum, CARRIER, NETWORK, PLAN, AGE, 0-14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64+. Rows include carriers like Anthem Blue Cross, Kaiser Permanente, and Sutter Health Plus with various network and plan options.

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Table with columns: Gold, CARRIER, NETWORK, PLAN, AGE, 0-14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64+. Rows include carriers like Anthem Blue Cross, Health Net, Kaiser Permanente, Sutter Health Plus, and Western Health.

Table with columns: Platinum, CARRIER, NETWORK, PLAN, AGE, 0-14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64+. Rows include carriers like Anthem Blue Cross, Health Net, Kaiser Permanente, Sutter Health Plus, and Western Health.

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Table with columns: Bronze, CARRIER, NETWORK, PLAN, AGE --> (0-14 to 64+), and 64+ columns of rates. Rows include Anthem Blue Cross, Kaiser Permanente, Sharp Health Plan, Sutter Health Plus, and Western Health.

Table with columns: Silver, CARRIER, NETWORK, PLAN, AGE --> (0-14 to 64+), and 64+ columns of rates. Rows include Anthem Blue Cross, Kaiser Permanente, Sharp Health Plan, Sutter Health Plus, and Western Health.

Health Care Service Plan rates will vary by county

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Continued

Table with 64 columns (AGE 0-14 to 64+) and multiple rows for carriers like Anthem Blue Cross, Kaiser Permanente, Sharp Health Plan, Sutter Health Plus, and Western Health.

Table with 64 columns (AGE 0-14 to 64+) and multiple rows for carriers like Anthem Blue Cross, Kaiser Permanente, Sharp Health Plan, Sutter Health Plus, and Western Health, categorized by Silver.

Health Care Service Plan rates will vary by county

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Continued

Table with columns: Carrier, Network, Plan, Age, and 64+ zip codes (0-14 to 64+).

Table with columns: Silver Carrier, Network, Plan, Age, and 64+ zip codes (0-14 to 64+).

Health Care Service Plan rates will vary by county.

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Table with columns: Bronze, CARRIER, NETWORK, PLAN, AGE ->, and 64 columns for ages 0-14 to 64+.

Table with columns: Silver, CARRIER, NETWORK, PLAN, AGE ->, and 64 columns for ages 0-14 to 64+.

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Continued

