

UnitedHealthcare PPO Network – Q1 2025 Rate Comparison

Carrier	Plan	UnitedHealthcare Select Plus		UnitedHealthcare Core	
		Monterey / Santa Cruz	Fresno	Monterey / Santa Cruz	Fresno
Platinum					
UnitedHealthcare 15/90pct					
Competitor 1	15/40/10%	2.9% Higher	3.0% Lower	3.3% Lower	8.9% Lower
Competitor 2	90 PPO 0/15 + Child Dental	2.2% Higher	1.4% Lower	4.0% Lower	7.4% Lower
UnitedHealthcare 15/250/90pct					
Competitor 1	15/250/10%	0.1% Lower	5.9% Lower	6.2% Lower	11.6% Lower
Competitor 2	250/15 OffEx	1.6% Higher	1.9% Lower	4.5% Lower	7.9% Lower
Gold					
UnitedHealthcare 30/500/80pct					
Competitor 1	30/500/20%	0.5% Lower	6.3% Lower	6.5% Lower	11.9% Lower
Competitor 2	500/30 OffEx	2.4% Lower	5.8% Lower	8.3% Lower	11.5% Lower
UnitedHealthcare 30/1000/80pct					
Competitor 1	35/1000/20%	1.7% Higher	4.1% Lower	4.4% Lower	10.0% Lower
Competitor 2	1000/30 OffEx	2.6% Lower	6.0% Lower	8.5% Lower	11.7% Lower
UnitedHealthcare 5/1500/70pct					
Competitor 1	5/1500/30%	0.5% Lower	6.2% Lower	6.5% Lower	11.9% Lower
Silver					
UnitedHealthcare 60/1950/60pct					
Competitor 1	55/1950/35%	2.0% Higher	3.9% Lower	4.2% Lower	9.7% Lower
UnitedHealthcare 60/2550/60pct					
Competitor 1	55/2500/45%	3.1% Higher	2.9% Lower	3.2% Lower	8.7% Lower
Competitor 2	2500/55 + Child Dental	10.8% Lower	14.0% Lower	16.2% Lower	19.2% Lower
Competitor 2	2350/70 OffEx	4.6% Lower	7.9% Lower	10.4% Lower	13.5% Lower
Bronze					
UnitedHealthcare 6000/60pct					
Competitor 1	6000/45% w/HSA PrevRx	1.3% Higher	4.6% Lower	4.9% Lower	10.4% Lower
UnitedHealthcare 7500/50pct					
Competitor 2	PPO 7500/65 OffEx	1.4% Higher	2.1% Lower	4.7% Lower	8.1% Lower

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

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