



HEALTH | DENTAL | VISION | LIFE

2-50 Small Group EmployeeElect Monthly Rates

Updated Rates - Effective October 1, 2010

Complete rates for health, dental, vision and life products, including our newest plans

Offered by Anthem Blue Cross:

Health Plans

- PPO \$30 Copay
- PPO \$40 Copay
- Premier PPO \$10 Copay
- Premier PPO \$20 Copay
- Premier PPO \$30 Copay
- High Deductible EPO
- Select \$25 HMO
- Select \$35 HMO
- Saver \$20 HMO
- Saver \$30 HMO
- Saver \$40 HMO
- Classic \$20 HMO
- Classic \$30 HMO
- Classic \$40 HMO
- HMO \$10 100%
- HMO \$25 100%

Dental Plans

- Dental Net DHMO
- Voluntary Dental Saver Select HMO

Offered by Anthem Blue Cross Life and Health Insurance Company:

Health Plans

- PPO \$20 Copay
- PPO \$25 Copay GenRx
- PPO \$35 Copay GenRx
- PPO \$45 Copay GenRx
- Lumenos HIA+ 500
- Lumenos HIA+ 750
- Lumenos[®] HSA 2000 (100/70)
- Lumenos[®] HSA 3000 (100/70)
- Lumenos[®] HSA 5000 (100/70)
- Lumenos[®] HSA 1500 (80/50)
- Lumenos[®] HSA 2500 (80/50)
- Lumenos[®] HSA 3500 (80/50)
- Solution 2500 PPO
- Solution 3500 PPO
- Solution 5000 PPO
- Elements Hospital
- Elements Hospital Plus
- Elements Hospital Preferred

Dental Plans

- Dental Blue Silver 100-80
- Dental Blue Silver Plus 100-80
- Dental Blue Gold 100-80
- Dental Blue Gold Plus 100-80
- Dental Blue Platinum 100-80
- Dental Blue Platinum Plus 100-80
- Basic Option Dental PPO
- Standard Option Dental PPO
- High Option Dental PPO
- Voluntary Dental PPO

Vision Plans

- Blue ViewSM
- Blue View Plus

Life Plans

- Basic Term Life and AD&D Coverage
- Optional Dependent Life Coverage
- Supplemental Life Coverage

Health rates are subject to regulatory review.

Updated rates for the actively marketed plans listed above are included in this rate guide. Rates for demarketed dental plans can be found on the small group agent website or at anthem.com/easyrenew.

Health and dental rating area definitions (except for the Select HMO health plan)

The following indicate rating area by county and ZIP code, except for the Select HMO health plan. The employee's home address determines the rating area. If there is a question regarding area availability, please call your local agent or Anthem Blue Cross at 800-627-8797.

AREA 1:	Amador (except 95629), Calaveras (except 95230, 95236), Mono (except 93514), Monterey (except 93451, 95076), San Benito (93930, 95004 only), San Luis Obispo (93426 only)
AREA 2:	Alameda (95304, 95377, 95391 only), Alpine, Calaveras (95230, 95236 only), Del Norte, El Dorado (ZIP codes beginning with 961), Humboldt (95552 only), Inyo (except 93527), Lassen, Marin, Modoc, Mono (93514 only), Napa (94589, 94590 only), Nevada, Placer (except 95626, 95668, 95692), Plumas (except 95981), Sacramento (94571 only), San Benito (except 93210, 93930, 95004), San Joaquin (except 94505, 94514, 95632, 95690), San Mateo, Shasta, Sierra (except 95922), Siskiyou, Solano (except 94503, 95616, 95618, 95690, 95694), Stanislaus (except 95322, 95329), Sutter (95648 only), Tehama (except 95963, 95973), Trinity (except 95526), Tuolumne (95230 only), Yuba (95960, 95977 only)
AREA 3:	Alameda (except 95304, 95377, 95391), Amador (95629 only), Butte, Colusa, Contra Costa, El Dorado (ZIP codes beginning with 956, 957), Glenn, Humboldt (except 95552), Lake, Mariposa (95321, 95329 only), Mendocino, Monterey (95076 only), Napa (except 94589, 94590), Placer (95626, 95668, 95692 only), Plumas (95981 only), Sacramento (except 94571), San Francisco, San Joaquin (94505, 94514, 95632, 95690 only), Santa Clara, Santa Cruz, Sierra (95922 only), Solano (94503, 95616, 95618, 95690, 95694 only), Sonoma, Stanislaus (95329 only), Sutter (except 95648), Tehama (95963, 95973 only), Trinity (95526 only), Tuolumne (except 95230, 95311), Yolo, Yuba (except 95960, 95977)
AREA 4:	Los Angeles (90623, 90630, 90631 only), Orange (except 90638), Riverside (92883 only)
AREA 5:	Los Angeles (except 91709, 93243, 93560 and except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (90265 and ZIP codes beginning with 913 only)
AREA 6:	Imperial, Los Angeles (91709 only), Riverside (except 92883), San Bernardino (except 91766, 91792, 93516, 93555, 93558), San Diego
AREA 7:	Fresno, Inyo (93527 only), Kern (except 93536), Kings, Los Angeles (93243, 93560 only), Madera, Mariposa (except 95321, 95329), Merced, San Benito (93210 only), San Bernadino (93516, 93555, 93558 only), San Luis Obispo (93252 only), Santa Barbara (93252 only), Stanislaus (95322 only), Tulare, Tuolumne (95311 only), Ventura (93252 only)
AREA 8:	Monterey (93451 only), San Luis Obispo (except 93252, 93426), Santa Barbara (except 93252), Ventura (except 90265, 93252 and ZIP codes beginning with 913)
AREA 9:	Kern (93536 only), Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90623, 90630, 90631, 91709, 93560), Orange (90638 only), San Bernardino (91766, 91792 only)

Select HMO health rating area definition

The following indicate rating area by county and ZIP code for the Select HMO Plan. The employee's home address determines the rating area. If there is a question regarding area availability, please call your local agent or Anthem Blue Cross at 800-627-8797.

AREA 1:	Not available
AREA 2:	Alameda (95304, 95377, 95391 only), Nevada (except 95728, 96111, 96160, 96161, 96162), Placer (except 95626, 95668, 95692, 95715, 95724, 96140, 96141, 96142, 96143, 96145, 96146, 96148, 96161), Sacramento (94571 only), San Joaquin (except 94505, 94514, 95632, 95690), San Mateo, Stanislaus (except 95322, 95329)
AREA 3:	Alameda (except 95304, 95377, 95391), Contra Costa, Placer (95626, 95668, 95692 only), Sacramento (except 94571), San Francisco, San Joaquin (94505, 94514, 95632, 95690 only), Santa Clara, Santa Cruz, Stanislaus (95329 only), Yolo
AREA 4:	Los Angeles (90623, 90630, 90631 only), Orange (except 90638), Riverside (92883 only)
AREA 5:	Los Angeles (except 91709, 93243, 93560 and except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (90265 and ZIP codes beginning with 913 only)
AREA 6:	Imperial, Los Angeles (91709 only), Riverside (except 92883, 92225, 92226, 92239), San Bernardino (except 91766, 91792, 92363, 92364, 92365, 93516, 93555, 93558), San Diego (except 91901, 91905, 91906, 91916, 91917, 91934, 91935, 91948, 91962, 91963, 91980, 92004, 92036, 92059, 92061, 92066, 92086)
AREA 7:	Fresno, Kern (except 93536), Los Angeles (93243, 93560 only), Merced, San Bernardino (93516, 93555, 93558 only), Stanislaus (95322 only), Tulare
AREA 8:	Ventura
AREA 9:	Kern (93536 only), Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90623, 90630, 90631, 91709, 93560), Orange (90638 only), San Bernardino (91766, 91792 only)

How to convert these 1.0 RAF rates to other RAFs:

This file includes the Standard Employee Risk Rates (SERR) or 1.00 Risk Adjustment Factor (RAF) rates for all rating areas for small group health plans. The following calculations are provided to assist you in obtaining the monthly rates for RAFs other than 1.00. **TO OBTAIN ANOTHER RAF RATE, MULTIPLY THE 1.00 STANDARD RATE BY THE RAF.**

Take the hassle out of RAF conversions and use our convenient on-line RAF engine:

Health/dental rates online – All RAFs

- 1) Login to the small group agent website at anthem.com/ca.
- 2) From the small group tab pull down menu, click on "View Materials, Rates, Forms and Tools."
- 3) Select "Rates" from the main menu or visit anthem.com/easyrenew.

Examples:

To obtain 0.90 RAF rates, multiply the 1.00 Standard Rates by 0.90. If the result is not a whole dollar amount, round up to the next higher whole dollar amount.

Example: 1.00 Standard Rate is \$206.00.
 $\$206.00 \times 0.90 = \185.40 . The 0.90 RAF rate would be \$186.00.

To obtain 1.10 RAF rates, multiply the 1.00 Standard Rates by 1.10. If the result is not a whole dollar amount, round down to the next lower whole dollar amount.

Example: 1.00 Standard Rate is \$206.00.
 $\$206.00 \times 1.10 = \226.60 . The 1.10 RAF rate would be \$226.00.

To obtain all other RAF rates, multiply the 1.00 Standard Rates by the particular RAF. If the result is not a whole dollar amount, round to the nearest whole dollar amount (amounts with 50 cents or more, round up; amounts with 49 cents or less, round down).

.93 RAF Example: 1.00 Standard Rate is \$206.00.
 $\$206.00 \times 0.93 = \191.58 . The 0.93 RAF rate would be \$192.00.

1.05 RAF Example: 1.00 Standard Rate is \$206.00.
 $\$206.00 \times 1.05 = \216.30 . The 1.05 RAF rate would be \$216.00.

Small Group 1.0 RAF rates rounded to whole dollars

AREA 1
1.0 RAF

		HMO Plans										Premier PPO Plans			PPO Copay Plans		
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$646	\$612	\$549	\$500	\$455	\$522	\$481	\$450	n/a	n/a	\$635	\$578	\$535	\$478	\$432	\$386
	30 - 39	807	764	688	626	570	656	605	568	n/a	n/a	786	708	654	603	544	485
	40 - 49	878	830	748	680	621	716	660	619	n/a	n/a	1,039	948	878	795	717	648
	50 - 54	1,109	1,051	946	862	787	904	834	782	n/a	n/a	1,403	1,274	1,179	1,064	960	874
	55 - 59	1,407	1,331	1,200	1,092	995	1,148	1,059	993	n/a	n/a	1,727	1,559	1,442	1,316	1,188	1,074
	60 - 64	1,871	1,772	1,595	1,454	1,325	1,524	1,406	1,319	n/a	n/a	2,195	1,997	1,846	1,687	1,525	1,374
	65+ PRIMARY	2,399	2,272	2,045	1,864	1,698	1,902	1,755	1,646	n/a	n/a	2,518	2,333	2,159	1,964	1,773	1,609
	65+ SECONDARY	1,648	1,561	1,405	1,278	1,166	1,296	1,196	1,120	n/a	n/a	1,066	972	898	825	745	673
EMPLOYEE & SPOUSE	AGE - under 30	\$1,694	\$1,605	\$1,443	\$1,315	\$1,199	\$1,382	\$1,275	\$1,197	n/a	n/a	\$1,828	\$1,674	\$1,547	\$1,409	\$1,273	\$1,151
	30 - 39	2,005	1,899	1,710	1,557	1,419	1,630	1,502	1,408	n/a	n/a	2,148	1,968	1,820	1,654	1,493	1,341
	40 - 49	2,199	2,082	1,878	1,709	1,558	1,784	1,644	1,542	n/a	n/a	2,080	1,908	1,766	1,618	1,461	1,318
	50 - 54	2,259	2,141	1,927	1,756	1,601	1,835	1,692	1,589	n/a	n/a	2,886	2,649	2,451	2,236	2,019	1,816
	55 - 59	3,218	3,045	2,741	2,497	2,277	2,625	2,420	2,270	n/a	n/a	3,573	3,280	3,034	2,764	2,496	2,255
	60 - 64	3,466	3,281	2,955	2,689	2,452	2,807	2,589	2,429	n/a	n/a	4,306	3,937	3,641	3,315	2,994	2,701
	65+ PRIMARY	4,966	4,702	4,231	3,854	3,513	3,952	3,645	3,419	n/a	n/a	5,995	5,537	5,120	4,666	4,214	3,802
	65+ SECONDARY	3,975	3,764	3,389	3,085	2,812	3,159	2,913	2,731	n/a	n/a	2,844	2,613	2,417	2,195	1,982	1,782
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,586	\$1,500	\$1,351	\$1,230	\$1,122	\$1,290	\$1,191	\$1,116	n/a	n/a	\$1,442	\$1,311	\$1,213	\$1,090	\$986	\$894
	30 - 39	1,738	1,646	1,479	1,348	1,229	1,427	1,315	1,235	n/a	n/a	1,594	1,437	1,329	1,210	1,093	988
	40 - 49	1,731	1,639	1,477	1,345	1,225	1,413	1,304	1,222	n/a	n/a	1,601	1,461	1,351	1,224	1,107	999
	50 - 54	1,725	1,634	1,472	1,339	1,222	1,396	1,287	1,206	n/a	n/a	1,909	1,735	1,604	1,451	1,311	1,189
	55 - 59	2,042	1,933	1,742	1,584	1,444	1,668	1,536	1,442	n/a	n/a	2,275	2,062	1,906	1,738	1,571	1,413
	60 - 64	2,503	2,367	2,133	1,943	1,771	2,033	1,874	1,758	n/a	n/a	2,786	2,535	2,346	2,135	1,927	1,740
	65+ PRIMARY	3,092	2,928	2,637	2,402	2,189	2,455	2,265	2,124	n/a	n/a	3,070	2,834	2,621	2,394	2,162	1,938
	65+ SECONDARY	2,019	1,913	1,722	1,569	1,430	1,598	1,475	1,382	n/a	n/a	1,224	1,112	1,029	949	857	770
FAMILY	AGE - under 30	\$2,210	\$2,092	\$1,888	\$1,719	\$1,567	\$1,806	\$1,665	\$1,561	n/a	n/a	\$2,148	\$1,936	\$1,790	\$1,639	\$1,478	\$1,336
	30 - 39	2,579	2,442	2,197	2,002	1,825	2,102	1,939	1,819	n/a	n/a	2,472	2,235	2,068	1,886	1,702	1,535
	40 - 49	2,740	2,594	2,338	2,127	1,939	2,227	2,054	1,926	n/a	n/a	2,704	2,463	2,278	2,079	1,876	1,693
	50 - 54	3,094	2,931	2,639	2,403	2,191	2,520	2,323	2,178	n/a	n/a	3,228	2,918	2,700	2,462	2,222	2,006
	55 - 59	3,479	3,295	2,965	2,701	2,462	2,835	2,613	2,451	n/a	n/a	3,906	3,543	3,277	2,982	2,695	2,439
	60 - 64	4,116	3,898	3,507	3,196	2,913	3,360	3,096	2,905	n/a	n/a	4,893	4,460	4,124	3,751	3,387	3,064
	65+ PRIMARY	5,811	5,503	4,953	4,509	4,111	4,625	4,265	4,000	n/a	n/a	6,194	5,724	5,294	4,825	4,357	3,934
	65+ SECONDARY	4,505	4,267	3,840	3,497	3,187	3,568	3,290	3,085	n/a	n/a	2,942	2,704	2,500	2,276	2,054	1,854

AREA 1: (except for Select HMO Plan): Amador (except 95629), Calaveras (except 95230, 95236), Mono (except 93514), Monterey (except 93451, 95076), San Benito (93930, 95004 only), San Luis Obispo (93426 only)

*Underwritten by Anthem Blue Cross Life and Health Insurance Company, all other plans underwritten by Anthem Blue Cross.

**Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$335	\$309	\$280	\$248	\$213	\$188	\$355	\$391	\$379	\$296	\$229	\$320	\$273	\$241	\$377	\$135	\$163	\$203	AGE - under 30
416	384	350	332	287	255	442	485	507	397	308	429	366	324	500	165	198	248	30 - 39
558	517	468	483	415	368	596	654	737	576	448	624	532	472	736	226	271	338	40 - 49
753	698	631	578	498	442	800	880	883	690	536	748	639	567	859	298	358	445	50 - 54
926	858	778	739	638	567	984	1,081	1,125	881	682	951	813	721	1,115	367	442	550	55 - 59
1,186	1,098	997	924	798	707	1,284	1,410	1,412	1,102	857	1,193	1,019	905	1,395	478	575	715	60 - 64
1,389	1,288	1,165	1,201	1,036	917	1,520	1,669	1,837	1,434	1,114	1,553	1,324	1,175	1,749	554	664	829	65+ PRIMARY
581	539	489	684	591	525	638	702	1,044	815	633	883	752	668	978	226	271	338	65+ SECONDARY
\$992	\$919	\$833	\$511	\$441	\$391	\$1,001	\$1,099	\$783	\$610	\$475	\$662	\$564	\$500	\$672	\$393	\$472	\$589	AGE - under 30
1,159	1,073	973	685	593	527	1,179	1,295	1,048	819	636	886	756	671	907	457	549	685	30 - 39
1,140	1,055	957	986	853	755	1,175	1,291	1,508	1,178	916	1,275	1,087	966	1,292	444	532	665	40 - 49
1,568	1,453	1,317	1,201	1,036	917	1,602	1,757	1,837	1,434	1,114	1,553	1,324	1,175	1,569	616	738	921	50 - 54
1,944	1,801	1,632	1,525	1,319	1,169	1,980	2,176	2,332	1,820	1,415	1,972	1,683	1,493	2,006	759	911	1,137	55 - 59
2,333	2,160	1,958	1,863	1,612	1,426	2,443	2,685	2,848	2,224	1,729	2,406	2,054	1,822	2,470	912	1,096	1,367	60 - 64
3,280	3,039	2,753	2,295	1,982	1,754	3,444	3,784	3,506	2,738	2,129	2,964	2,529	2,245	2,938	1,283	1,541	1,925	65+ PRIMARY
1,538	1,424	1,292	1,365	1,179	1,044	1,617	1,779	2,086	1,633	1,267	1,764	1,506	1,336	1,729	594	714	892	65+ SECONDARY
\$772	\$714	\$648	\$470	\$405	\$359	\$818	\$898	\$722	\$565	\$439	\$611	\$520	\$462	\$638	\$312	\$375	\$467	AGE - under 30
851	788	714	605	522	463	902	993	924	723	561	782	667	592	807	340	408	509	30 - 39
862	797	723	791	681	604	923	1,015	1,204	941	731	1,017	868	771	1,051	346	415	519	40 - 49
1,026	951	862	867	751	666	1,099	1,208	1,326	1,035	806	1,119	956	850	1,146	409	490	614	50 - 54
1,219	1,129	1,022	992	854	758	1,297	1,426	1,515	1,183	919	1,280	1,093	970	1,313	485	583	728	55 - 59
1,503	1,391	1,263	1,153	996	882	1,623	1,785	1,761	1,378	1,070	1,489	1,271	1,128	1,517	596	716	892	60 - 64
1,670	1,548	1,401	1,448	1,253	1,109	1,852	2,035	2,215	1,728	1,345	1,873	1,599	1,419	1,856	668	800	1,001	65+ PRIMARY
664	615	560	993	855	758	733	807	1,520	1,187	922	1,284	1,096	972	1,205	263	315	394	65+ SECONDARY
\$1,153	\$1,070	\$968	\$724	\$623	\$551	\$1,187	\$1,303	\$1,107	\$864	\$672	\$936	\$798	\$710	\$954	\$458	\$549	\$686	AGE - under 30
1,324	1,227	1,113	966	833	737	1,378	1,514	1,469	1,150	891	1,243	1,059	941	1,269	532	639	798	30 - 39
1,457	1,351	1,225	1,236	1,069	945	1,529	1,680	1,889	1,474	1,146	1,598	1,363	1,208	1,620	574	690	861	40 - 49
1,730	1,603	1,450	1,293	1,117	991	1,811	1,990	1,976	1,543	1,199	1,670	1,426	1,264	1,714	690	829	1,034	50 - 54
2,101	1,947	1,764	1,640	1,415	1,254	2,187	2,404	2,507	1,957	1,521	2,118	1,809	1,605	2,174	844	1,013	1,266	55 - 59
2,642	2,448	2,220	1,936	1,672	1,481	2,794	3,068	2,956	2,310	1,794	2,500	2,134	1,893	2,556	1,053	1,265	1,579	60 - 64
3,393	3,144	2,850	2,451	2,117	1,877	3,643	4,002	3,747	2,929	2,275	3,168	2,703	2,399	3,040	1,341	1,611	2,010	65+ PRIMARY
1,598	1,481	1,342	1,444	1,247	1,105	1,719	1,886	2,210	1,726	1,342	1,868	1,592	1,413	1,859	623	748	934	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Small Group 1.0 RAF rates rounded to whole dollars

AREA 2
1.0 RAF

		HMO Plans									Premier PPO Plans			PPO Copay Plans			
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$534	\$504	\$458	\$417	\$381	\$430	\$397	\$371	\$356	\$330	\$505	\$436	\$403	\$387	\$349	\$303
	30 - 39	679	642	584	531	484	550	508	476	456	422	637	552	511	479	432	382
	40 - 49	734	696	633	576	525	587	541	506	486	449	840	732	677	646	583	519
	50 - 54	926	877	798	726	663	748	690	646	622	577	1,136	984	909	865	782	692
	55 - 59	1,172	1,110	1,011	921	839	951	876	822	788	728	1,393	1,203	1,113	1,066	965	845
	60 - 64	1,547	1,464	1,329	1,210	1,105	1,246	1,148	1,078	1,029	952	1,790	1,558	1,442	1,374	1,240	1,093
	65+ PRIMARY	1,901	1,800	1,640	1,494	1,362	1,502	1,388	1,301	1,244	1,148	2,164	1,996	1,846	1,762	1,591	1,398
	65+ SECONDARY	1,302	1,235	1,120	1,020	929	1,060	980	918	877	810	902	832	769	736	664	584
EMPLOYEE & SPOUSE	AGE - under 30	\$1,359	\$1,288	\$1,171	\$1,067	\$973	\$1,079	\$993	\$933	\$892	\$826	\$1,462	\$1,288	\$1,192	\$1,139	\$1,029	\$902
	30 - 39	1,612	1,526	1,388	1,262	1,152	1,273	1,174	1,101	1,051	972	1,721	1,512	1,400	1,333	1,205	1,064
	40 - 49	1,735	1,643	1,495	1,363	1,242	1,373	1,268	1,189	1,137	1,050	1,697	1,509	1,396	1,327	1,198	1,058
	50 - 54	1,826	1,729	1,570	1,429	1,302	1,439	1,328	1,245	1,191	1,100	2,335	2,059	1,905	1,813	1,637	1,433
	55 - 59	2,578	2,440	2,222	2,022	1,843	2,044	1,885	1,768	1,690	1,560	2,890	2,546	2,356	2,242	2,026	1,778
	60 - 64	2,739	2,594	2,357	2,145	1,956	2,182	2,011	1,887	1,803	1,667	3,503	3,109	2,876	2,746	2,480	2,185
	65+ PRIMARY	3,863	3,660	3,324	3,026	2,760	3,042	2,805	2,632	2,515	2,324	5,061	4,668	4,318	4,129	3,729	3,269
	65+ SECONDARY	3,079	2,917	2,651	2,414	2,201	2,519	2,322	2,178	2,084	1,927	2,389	2,186	2,023	1,930	1,743	1,538
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,304	\$1,233	\$1,123	\$1,023	\$933	\$1,054	\$972	\$912	\$873	\$807	\$1,171	\$1,007	\$932	\$890	\$803	\$704
	30 - 39	1,455	1,378	1,254	1,140	1,040	1,166	1,076	1,008	967	893	1,292	1,108	1,025	976	882	777
	40 - 49	1,439	1,362	1,238	1,127	1,028	1,152	1,061	996	950	878	1,301	1,135	1,051	998	902	797
	50 - 54	1,429	1,353	1,229	1,118	1,019	1,158	1,066	1,000	955	882	1,560	1,341	1,240	1,188	1,073	934
	55 - 59	1,689	1,599	1,454	1,322	1,207	1,357	1,252	1,176	1,124	1,039	1,853	1,589	1,470	1,402	1,265	1,111
	60 - 64	2,082	1,970	1,793	1,632	1,487	1,673	1,542	1,444	1,384	1,279	2,266	1,967	1,820	1,740	1,571	1,377
	65+ PRIMARY	2,444	2,313	2,101	1,914	1,744	1,923	1,773	1,663	1,592	1,472	2,640	2,434	2,252	2,145	1,937	1,698
	65+ SECONDARY	1,598	1,511	1,376	1,254	1,143	1,307	1,205	1,130	1,079	999	1,051	962	890	839	759	677
FAMILY	AGE - under 30	\$1,826	\$1,729	\$1,571	\$1,431	\$1,304	\$1,482	\$1,365	\$1,282	\$1,227	\$1,134	\$1,733	\$1,498	\$1,385	\$1,317	\$1,191	\$1,053
	30 - 39	2,145	2,031	1,844	1,681	1,531	1,726	1,591	1,493	1,425	1,316	2,011	1,732	1,600	1,523	1,375	1,216
	40 - 49	2,278	2,158	1,959	1,783	1,626	1,817	1,675	1,571	1,503	1,388	2,204	1,914	1,770	1,687	1,523	1,335
	50 - 54	2,554	2,420	2,198	2,003	1,826	2,076	1,915	1,796	1,718	1,584	2,626	2,264	2,094	1,994	1,801	1,588
	55 - 59	2,849	2,698	2,452	2,235	2,036	2,298	2,120	1,988	1,900	1,756	3,174	2,741	2,537	2,426	2,191	1,921
	60 - 64	3,418	3,235	2,942	2,680	2,444	2,753	2,539	2,382	2,276	2,104	3,985	3,462	3,203	3,060	2,763	2,432
	65+ PRIMARY	4,588	4,345	3,947	3,595	3,277	3,612	3,331	3,125	2,988	2,761	5,273	4,873	4,507	4,294	3,877	3,412
	65+ SECONDARY	3,566	3,376	3,065	2,793	2,544	2,903	2,677	2,512	2,402	2,220	2,497	2,291	2,118	2,015	1,821	1,600

AREA 2: (except for Select HMO Plan): Alameda (95304, 95377, 95391 only), Alpine, Calaveras (95230, 95236 only), Del Norte, El Dorado (ZIP codes beginning with 961), Humboldt (95552 only), Inyo (except 93527), Lassen, Marin, Modoc (94505, 94514, 95632, 95690), San Mateo, Shasta, Sierra (except 95922), Siskiyou, Solano (except 94503, 95616, 95618, 95690, 95694), Stanislaus (except 95322, 95329), Sutter (95648 only), Tehama (except 95963, 95973), Tri

*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

**Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$266	\$247	\$223	\$202	\$168	\$150	\$285	\$314	\$306	\$238	\$185	\$257	\$219	\$195	\$311	\$124	\$150	\$187	AGE - under 30
335	309	281	265	231	203	354	389	409	320	250	346	295	261	418	157	188	235	30 - 39
456	423	382	388	330	293	478	525	594	463	361	499	427	378	610	212	254	318	40 - 49
610	565	511	464	402	356	642	706	713	559	432	600	512	453	737	281	337	420	50 - 54
743	688	624	589	508	451	789	866	909	713	553	765	651	581	934	344	413	515	55 - 59
962	891	807	738	637	564	1,028	1,130	1,139	890	693	959	818	725	1,169	444	532	665	60 - 64
1,228	1,138	1,031	961	832	737	1,291	1,418	1,479	1,158	898	1,244	1,061	942	1,552	564	678	846	65+ PRIMARY
513	474	429	547	472	417	564	619	842	658	510	708	605	535	875	230	275	345	65+ SECONDARY
\$793	\$735	\$666	\$410	\$355	\$311	\$803	\$882	\$630	\$493	\$382	\$529	\$451	\$400	\$571	\$363	\$435	\$544	AGE - under 30
935	866	783	550	475	419	945	1,040	845	660	513	710	607	537	765	421	508	633	30 - 39
932	863	781	791	683	606	944	1,035	1,214	950	737	1,020	871	772	1,104	427	511	639	40 - 49
1,259	1,165	1,057	961	832	737	1,283	1,410	1,479	1,158	898	1,244	1,061	942	1,342	578	696	868	50 - 54
1,564	1,449	1,312	1,222	1,055	935	1,590	1,745	1,879	1,468	1,142	1,583	1,351	1,198	1,690	710	851	1,063	55 - 59
1,920	1,780	1,613	1,490	1,290	1,141	1,963	2,155	2,296	1,794	1,394	1,931	1,648	1,461	2,068	869	1,045	1,304	60 - 64
2,876	2,665	2,413	1,835	1,587	1,407	2,895	3,179	2,826	2,206	1,715	2,377	2,028	1,801	2,587	1,308	1,571	1,960	65+ PRIMARY
1,352	1,253	1,136	1,091	943	836	1,433	1,575	1,683	1,314	1,022	1,415	1,209	1,072	1,539	610	731	913	65+ SECONDARY
\$619	\$572	\$519	\$378	\$328	\$290	\$655	\$722	\$583	\$456	\$352	\$490	\$418	\$370	\$524	\$279	\$335	\$417	AGE - under 30
682	633	574	484	417	370	725	796	747	581	453	628	536	475	672	315	379	472	30 - 39
700	648	588	630	545	481	743	815	971	758	589	818	698	618	868	315	379	472	40 - 49
820	760	687	695	599	531	883	968	1,066	836	648	899	766	679	961	371	447	555	50 - 54
978	906	819	792	686	607	1,042	1,146	1,218	955	739	1,026	875	776	1,104	441	532	663	55 - 59
1,207	1,120	1,014	921	796	703	1,304	1,431	1,421	1,109	864	1,194	1,019	904	1,278	550	662	824	60 - 64
1,493	1,384	1,253	1,159	1,001	887	1,592	1,748	1,784	1,393	1,083	1,501	1,280	1,136	1,657	679	816	1,017	65+ PRIMARY
595	551	498	796	687	608	655	722	1,224	956	744	1,030	879	779	1,078	264	316	396	65+ SECONDARY
\$924	\$856	\$776	\$580	\$501	\$443	\$951	\$1,047	\$890	\$697	\$540	\$749	\$640	\$567	\$811	\$418	\$502	\$628	AGE - under 30
1,070	991	899	770	666	590	1,106	1,214	1,186	927	720	997	851	755	1,076	490	586	732	30 - 39
1,172	1,087	985	990	854	755	1,226	1,346	1,523	1,187	925	1,281	1,093	971	1,374	537	644	804	40 - 49
1,396	1,294	1,174	1,035	896	794	1,452	1,596	1,594	1,245	967	1,340	1,143	1,015	1,432	630	755	943	50 - 54
1,692	1,567	1,420	1,312	1,133	1,004	1,754	1,927	2,021	1,578	1,226	1,701	1,451	1,287	1,816	763	918	1,144	55 - 59
2,138	1,981	1,796	1,548	1,337	1,186	2,242	2,461	2,383	1,862	1,447	2,004	1,710	1,518	2,146	966	1,158	1,446	60 - 64
3,002	2,780	2,520	1,961	1,692	1,499	3,071	3,374	3,018	2,358	1,832	2,539	2,167	1,924	2,691	1,362	1,635	2,040	65+ PRIMARY
1,406	1,301	1,179	1,154	997	885	1,539	1,689	1,780	1,390	1,082	1,497	1,279	1,135	1,643	633	760	949	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

oc, Mono (93514 only), Napa (94589, 94590 only), Nevada, Placer (except 95626, 95668, 95692), Plumas (except 95981), Sacramento (94571 only), San Benito (except 93210, 93930, 95004), San Joaquin (except 95004), Stanislaus (except 95004), Tuolumne (95230 only), Yuba (95960, 95977 only)

Small Group 1.0 RAF rates rounded to whole dollars

AREA 3
1.0 RAF

		HMO Plans									Premier PPO Plans			PPO Copay Plans			
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$477	\$452	\$410	\$374	\$341	\$380	\$351	\$329	\$319	\$296	\$413	\$379	\$351	\$321	\$289	\$254
	30 - 39	597	565	515	469	428	471	434	407	399	367	514	465	430	392	354	311
	40 - 49	652	617	559	510	465	516	476	447	437	404	682	623	575	527	476	427
	50 - 54	814	770	700	638	582	645	595	559	547	503	929	836	774	709	641	563
	55 - 59	1,037	982	888	809	738	821	757	711	695	643	1,142	1,031	953	871	787	692
	60 - 64	1,373	1,298	1,178	1,073	979	1,102	1,018	954	930	861	1,474	1,342	1,242	1,139	1,028	902
	65+ PRIMARY	1,854	1,756	1,597	1,454	1,325	1,422	1,311	1,230	1,202	1,110	1,744	1,666	1,541	1,415	1,278	1,119
	65+ SECONDARY	1,264	1,197	1,088	990	902	1,034	952	894	871	806	791	755	697	631	570	504
EMPLOYEE & SPOUSE	AGE - under 30	\$1,231	\$1,166	\$1,057	\$963	\$878	\$968	\$891	\$835	\$817	\$755	\$1,187	\$1,100	\$1,018	\$930	\$840	\$738
	30 - 39	1,467	1,390	1,264	1,151	1,050	1,152	1,063	997	973	899	1,401	1,290	1,193	1,100	992	870
	40 - 49	1,596	1,511	1,376	1,252	1,143	1,264	1,166	1,093	1,067	985	1,384	1,289	1,192	1,100	992	869
	50 - 54	1,642	1,554	1,413	1,287	1,174	1,307	1,204	1,130	1,101	1,018	1,902	1,756	1,623	1,485	1,342	1,180
	55 - 59	2,339	2,215	2,015	1,836	1,673	1,846	1,702	1,597	1,558	1,439	2,343	2,163	2,000	1,835	1,657	1,457
	60 - 64	2,529	2,394	2,178	1,984	1,808	2,017	1,861	1,746	1,704	1,573	2,888	2,687	2,486	2,274	2,055	1,806
	65+ PRIMARY	3,791	3,590	3,262	2,972	2,709	2,908	2,682	2,515	2,456	2,269	4,063	3,896	3,604	3,300	2,980	2,621
	65+ SECONDARY	3,025	2,864	2,603	2,370	2,161	2,475	2,282	2,140	2,089	1,931	2,088	1,974	1,827	1,674	1,513	1,332
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,154	\$1,092	\$992	\$903	\$822	\$912	\$842	\$788	\$770	\$710	\$951	\$851	\$788	\$723	\$654	\$570
	30 - 39	1,297	1,229	1,118	1,018	928	1,020	941	882	863	798	1,051	950	877	803	724	637
	40 - 49	1,287	1,217	1,105	1,006	917	1,018	939	880	859	794	1,062	965	892	823	742	653
	50 - 54	1,274	1,206	1,099	1,000	912	1,007	929	872	852	787	1,264	1,145	1,059	973	879	766
	55 - 59	1,491	1,411	1,284	1,168	1,065	1,170	1,079	1,012	987	912	1,496	1,358	1,255	1,143	1,033	912
	60 - 64	1,847	1,750	1,593	1,451	1,322	1,471	1,358	1,273	1,239	1,145	1,865	1,698	1,570	1,438	1,300	1,143
	65+ PRIMARY	2,391	2,265	2,061	1,875	1,710	1,834	1,691	1,586	1,548	1,430	2,117	2,030	1,877	1,715	1,548	1,362
	65+ SECONDARY	1,559	1,476	1,343	1,222	1,114	1,274	1,175	1,102	1,075	995	911	866	802	731	661	580
FAMILY	AGE - under 30	\$1,618	\$1,530	\$1,392	\$1,267	\$1,155	\$1,283	\$1,184	\$1,111	\$1,081	\$999	\$1,410	\$1,276	\$1,180	\$1,079	\$973	\$858
	30 - 39	1,907	1,805	1,641	1,494	1,363	1,496	1,380	1,294	1,264	1,168	1,635	1,476	1,365	1,248	1,128	985
	40 - 49	2,020	1,914	1,742	1,586	1,448	1,594	1,470	1,380	1,344	1,242	1,797	1,636	1,513	1,386	1,250	1,099
	50 - 54	2,286	2,165	1,964	1,790	1,632	1,810	1,668	1,565	1,529	1,412	2,143	1,934	1,789	1,637	1,479	1,300
	55 - 59	2,541	2,405	2,188	1,993	1,817	1,998	1,843	1,729	1,688	1,560	2,582	2,331	2,158	1,979	1,789	1,569
	60 - 64	3,041	2,881	2,618	2,384	2,173	2,427	2,238	2,099	2,048	1,893	3,280	2,990	2,766	2,529	2,285	2,011
	65+ PRIMARY	4,498	4,261	3,876	3,530	3,217	3,448	3,180	2,983	2,911	2,690	4,243	4,072	3,767	3,448	3,114	2,743
	65+ SECONDARY	3,495	3,308	3,009	2,740	2,499	2,860	2,639	2,475	2,415	2,232	2,173	2,062	1,907	1,757	1,586	1,382

AREA 3: (except for Select HMO Plan): Alameda (except 95304, 95377, 95391), Amador (95629 only), Butte, Colusa, Contra Costa, El Dorado (ZIP codes beginning with 956, 957), Glenn, Humboldt (except 95552), Lake, Mariposa (95329, 95330, 95331, 95332, 95333, 95334, 95335, 95336, 95337, 95338, 95339, 95340, 95341, 95342, 95343, 95344, 95345, 95346, 95347, 95348, 95349, 95350, 95351, 95352, 95353, 95354, 95355, 95356, 95357, 95358, 95359, 95360, 95361, 95362, 95363, 95364, 95365, 95366, 95367, 95368, 95369, 95370, 95371, 95372, 95373, 95374, 95375, 95376, 95378, 95379, 95380, 95381, 95382, 95383, 95384, 95385, 95386, 95387, 95388, 95389, 95390, 95392, 95393, 95394, 95395, 95396, 95397, 95398, 95399), Santa Clara, Santa Cruz, Sierra (95922 only), Solano (94503, 95616, 95618, 95690, 95694 only), Sonoma, Stanislaus (95329 only), Sutter (except 95648), Tehama (95963, 95973 only), Trinit

*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

**Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$234	\$216	\$195	\$170	\$143	\$127	\$256	\$281	\$277	\$215	\$168	\$221	\$181	\$159	\$288	\$113	\$136	\$170	AGE - under 30
285	264	238	224	193	173	321	351	371	288	225	297	243	214	389	136	165	205	30 - 39
390	361	327	323	280	247	431	472	535	420	324	428	351	309	547	187	225	281	40 - 49
513	474	431	392	337	298	580	638	641	501	389	513	421	370	666	250	300	375	50 - 54
636	588	533	498	429	380	711	781	818	640	497	654	538	472	838	307	368	459	55 - 59
828	767	695	620	538	476	927	1,019	1,023	800	622	819	672	590	1,044	402	482	601	60 - 64
1,025	949	860	809	699	620	1,162	1,277	1,334	1,042	810	1,068	877	771	1,374	495	593	740	65+ PRIMARY
460	425	387	458	397	351	508	558	757	593	459	607	497	438	788	221	264	329	65+ SECONDARY
\$675	\$626	\$567	\$344	\$299	\$267	\$723	\$795	\$567	\$442	\$345	\$453	\$373	\$328	\$512	\$330	\$395	\$496	AGE - under 30
796	737	668	459	399	353	852	939	760	595	460	609	499	439	691	379	455	570	30 - 39
794	735	667	664	573	508	851	934	1,097	857	667	876	720	632	982	381	458	573	40 - 49
1,077	997	905	809	699	620	1,157	1,271	1,334	1,042	810	1,068	877	771	1,194	517	620	775	50 - 54
1,329	1,232	1,117	1,028	886	785	1,431	1,572	1,694	1,325	1,028	1,355	1,112	978	1,529	633	760	946	55 - 59
1,649	1,527	1,383	1,258	1,085	962	1,767	1,941	2,068	1,616	1,255	1,655	1,358	1,193	1,853	796	956	1,191	60 - 64
2,396	2,219	2,011	1,547	1,334	1,180	2,607	2,864	2,546	1,989	1,546	2,037	1,673	1,470	2,300	1,151	1,382	1,726	65+ PRIMARY
1,217	1,127	1,022	922	797	707	1,293	1,418	1,517	1,185	921	1,213	996	875	1,354	574	689	860	65+ SECONDARY
\$521	\$482	\$438	\$320	\$274	\$244	\$593	\$650	\$524	\$410	\$317	\$418	\$344	\$302	\$471	\$257	\$308	\$384	AGE - under 30
583	538	488	411	353	312	653	718	672	525	408	538	442	387	612	279	335	416	30 - 39
597	553	502	533	457	406	668	734	875	684	533	701	575	506	790	284	341	426	40 - 49
703	652	590	583	506	448	793	872	965	754	585	769	634	556	866	334	402	501	50 - 54
834	772	700	667	576	512	937	1,029	1,102	860	667	881	724	636	989	400	480	600	55 - 59
1,046	967	879	777	672	594	1,176	1,291	1,281	1,000	778	1,026	841	738	1,160	503	604	754	60 - 64
1,242	1,151	1,042	975	843	746	1,433	1,575	1,609	1,255	976	1,286	1,056	928	1,467	603	724	904	65+ PRIMARY
532	493	447	671	579	515	593	650	1,104	862	670	883	726	637	950	257	308	384	65+ SECONDARY
\$782	\$726	\$658	\$486	\$421	\$373	\$856	\$941	\$803	\$627	\$488	\$643	\$528	\$464	\$721	\$375	\$451	\$563	AGE - under 30
904	838	758	649	562	499	997	1,094	1,067	834	649	853	701	616	955	439	526	658	30 - 39
1,006	930	844	834	721	637	1,106	1,214	1,372	1,073	832	1,097	901	791	1,227	480	577	723	40 - 49
1,188	1,099	998	871	752	667	1,309	1,438	1,435	1,121	872	1,147	942	827	1,287	566	679	848	50 - 54
1,434	1,328	1,204	1,104	955	845	1,582	1,736	1,821	1,421	1,106	1,456	1,195	1,050	1,636	691	830	1,036	55 - 59
1,836	1,701	1,542	1,302	1,126	998	2,017	2,218	2,146	1,676	1,302	1,716	1,408	1,238	1,920	879	1,057	1,319	60 - 64
2,508	2,322	2,105	1,650	1,425	1,264	2,768	3,041	2,720	2,125	1,652	2,176	1,788	1,570	2,377	1,200	1,441	1,797	65+ PRIMARY
1,263	1,169	1,060	973	842	745	1,388	1,524	1,606	1,254	975	1,284	1,054	926	1,455	594	713	892	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

* (9521, 95329 only), Mendocino, Monterey (95076 only), Napa (except 94589, 94590), Placer (95626, 95668, 95692 only), Plumas (95981 only), Sacramento (except 94571), San Francisco, San Joaquin (except 95526 only), Tuolumne (except 95230, 95311), Yolo, Yuba (except 95960, 95977)

Small Group 1.0 RAF rates rounded to whole dollars

**AREA 4
1.0 RAF**

		HMO Plans									Premier PPO Plans			PPO Copay Plans			
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$367	\$347	\$309	\$267	\$244	\$299	\$262	\$246	\$204	\$189	\$490	\$410	\$379	\$347	\$314	\$275
	30 - 39	471	445	396	343	313	374	327	306	250	231	616	518	480	432	390	342
	40 - 49	517	490	436	378	345	414	363	340	280	258	816	694	641	585	529	461
	50 - 54	653	618	547	473	432	519	455	426	349	323	1,116	936	866	786	710	625
	55 - 59	817	775	687	596	542	660	577	542	443	410	1,364	1,142	1,057	969	875	772
	60 - 64	1,109	1,049	930	805	734	883	774	726	596	549	1,776	1,501	1,388	1,272	1,148	1,008
	65+ PRIMARY	1,506	1,427	1,265	1,096	999	1,170	1,024	961	789	729	2,160	1,972	1,824	1,670	1,508	1,331
	65+ SECONDARY	1,112	1,054	934	808	737	869	760	713	584	540	968	877	811	745	674	589
EMPLOYEE & SPOUSE	AGE - under 30	\$971	\$917	\$815	\$705	\$642	\$769	\$675	\$633	\$518	\$480	\$1,433	\$1,225	\$1,134	\$1,038	\$936	\$826
	30 - 39	1,158	1,097	971	840	766	916	802	754	618	572	1,691	1,442	1,334	1,220	1,102	971
	40 - 49	1,269	1,201	1,064	921	840	1,012	886	833	680	629	1,665	1,441	1,333	1,226	1,107	973
	50 - 54	1,311	1,239	1,099	950	866	1,048	920	862	706	652	2,287	1,967	1,820	1,665	1,504	1,323
	55 - 59	1,846	1,748	1,548	1,338	1,221	1,474	1,289	1,210	995	920	2,830	2,426	2,243	2,056	1,857	1,636
	60 - 64	2,031	1,923	1,705	1,476	1,346	1,616	1,415	1,327	1,090	1,008	3,493	3,019	2,792	2,556	2,309	2,030
	65+ PRIMARY	3,068	2,907	2,577	2,228	2,031	2,382	2,088	1,958	1,608	1,484	5,068	4,642	4,293	3,935	3,554	3,121
	65+ SECONDARY	2,644	2,503	2,218	1,919	1,750	2,053	1,799	1,688	1,384	1,279	2,588	2,350	2,173	1,998	1,803	1,582
EMPLOYEE & CHILD(REN)	AGE - under 30	\$905	\$857	\$762	\$660	\$601	\$724	\$634	\$595	\$488	\$450	\$1,132	\$947	\$876	\$802	\$722	\$638
	30 - 39	1,025	971	862	747	681	815	714	669	551	509	1,258	1,047	968	890	805	708
	40 - 49	1,021	966	856	741	673	814	712	667	550	508	1,274	1,071	992	912	822	730
	50 - 54	1,007	956	847	732	668	810	709	665	548	506	1,528	1,274	1,177	1,081	975	855
	55 - 59	1,173	1,111	985	853	777	937	821	771	633	585	1,802	1,509	1,396	1,278	1,154	1,016
	60 - 64	1,484	1,405	1,246	1,078	983	1,177	1,029	967	795	733	2,252	1,903	1,760	1,616	1,458	1,281
	65+ PRIMARY	1,940	1,837	1,625	1,409	1,283	1,508	1,321	1,239	1,018	940	2,635	2,411	2,230	2,040	1,841	1,621
	65+ SECONDARY	1,372	1,296	1,148	993	904	1,061	930	873	714	660	1,116	1,013	937	858	776	686
FAMILY	AGE - under 30	\$1,285	\$1,218	\$1,079	\$933	\$851	\$1,023	\$896	\$841	\$691	\$638	\$1,696	\$1,418	\$1,311	\$1,201	\$1,084	\$955
	30 - 39	1,502	1,423	1,261	1,092	995	1,201	1,053	987	807	746	1,970	1,650	1,526	1,395	1,260	1,109
	40 - 49	1,608	1,523	1,351	1,169	1,066	1,282	1,123	1,053	867	800	2,157	1,824	1,686	1,546	1,397	1,233
	50 - 54	1,816	1,721	1,522	1,316	1,200	1,441	1,263	1,183	973	899	2,582	2,163	2,000	1,836	1,657	1,454
	55 - 59	2,006	1,900	1,684	1,457	1,329	1,590	1,393	1,306	1,073	991	3,118	2,612	2,416	2,210	1,997	1,754
	60 - 64	2,436	2,309	2,044	1,768	1,612	1,940	1,699	1,594	1,308	1,209	3,970	3,352	3,100	2,843	2,568	2,257
	65+ PRIMARY	3,643	3,450	3,058	2,646	2,413	2,824	2,474	2,321	1,905	1,760	5,290	4,840	4,477	4,102	3,704	3,256
	65+ SECONDARY	3,056	2,895	2,570	2,225	2,027	2,373	2,077	1,948	1,601	1,481	2,693	2,447	2,263	2,078	1,878	1,644

AREA 4: (except for Select HMO Plan): Los Angeles (90623, 90630, 90631 only), Orange (except 90638), Riverside (92883 only)

*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

**Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$246	\$229	\$208	\$185	\$160	\$143	\$288	\$315	\$308	\$239	\$186	\$249	\$204	\$180	\$221	\$115	\$138	\$172	AGE - under 30
309	287	260	247	214	188	355	390	412	322	251	333	274	240	301	150	178	223	30 - 39
416	387	351	356	310	275	480	528	596	466	362	482	395	347	436	199	238	298	40 - 49
565	524	475	428	373	330	646	710	716	560	435	577	475	418	524	274	328	410	50 - 54
701	648	586	548	476	421	792	870	912	714	555	738	607	533	664	328	394	491	55 - 59
913	844	765	688	595	526	1,034	1,135	1,143	893	695	924	759	667	838	430	517	645	60 - 64
1,204	1,116	1,011	892	771	683	1,296	1,425	1,486	1,162	903	1,201	985	866	1,130	572	688	856	65+ PRIMARY
531	492	446	510	441	389	567	622	846	661	515	683	562	493	636	255	307	383	65+ SECONDARY
\$749	\$692	\$629	\$381	\$329	\$290	\$807	\$886	\$633	\$495	\$384	\$512	\$420	\$368	\$397	\$351	\$421	\$524	AGE - under 30
881	815	740	511	442	390	949	1,044	848	662	516	685	563	495	548	410	493	614	30 - 39
882	815	741	734	634	561	948	1,042	1,222	956	742	988	811	712	786	413	497	619	40 - 49
1,195	1,108	1,003	892	771	683	1,291	1,418	1,486	1,162	903	1,201	985	866	944	560	672	839	50 - 54
1,476	1,367	1,240	1,138	980	869	1,596	1,754	1,889	1,477	1,146	1,525	1,253	1,100	1,209	689	827	1,031	55 - 59
1,838	1,702	1,542	1,386	1,198	1,060	1,970	2,165	2,307	1,801	1,401	1,863	1,530	1,344	1,474	862	1,035	1,292	60 - 64
2,826	2,616	2,373	1,708	1,476	1,309	2,908	3,194	2,838	2,220	1,723	2,293	1,883	1,653	1,881	1,327	1,595	1,989	65+ PRIMARY
1,430	1,325	1,201	1,018	875	777	1,440	1,581	1,692	1,320	1,027	1,367	1,121	986	1,117	667	802	999	65+ SECONDARY
\$579	\$536	\$487	\$351	\$305	\$269	\$659	\$724	\$586	\$457	\$355	\$472	\$387	\$340	\$369	\$273	\$328	\$409	AGE - under 30
638	592	536	449	390	346	728	800	750	587	455	605	498	438	480	300	359	449	30 - 39
658	610	552	587	507	450	747	819	976	761	592	788	647	568	622	305	367	456	40 - 49
774	717	650	647	559	497	885	971	1,075	839	652	868	712	625	684	362	435	544	50 - 54
920	851	773	738	636	564	1,045	1,149	1,229	959	746	991	814	714	780	427	513	640	55 - 59
1,160	1,075	974	859	742	657	1,309	1,438	1,428	1,115	867	1,152	946	831	916	541	649	811	60 - 64
1,464	1,357	1,230	1,078	931	823	1,599	1,755	1,792	1,400	1,087	1,448	1,190	1,044	1,201	691	829	1,035	65+ PRIMARY
621	577	521	740	638	566	659	724	1,232	961	747	996	817	716	784	292	352	438	65+ SECONDARY
\$862	\$800	\$724	\$537	\$467	\$413	\$955	\$1,051	\$899	\$699	\$545	\$725	\$594	\$523	\$566	\$404	\$488	\$607	AGE - under 30
1,003	930	845	715	620	549	1,111	1,220	1,192	931	723	963	791	694	752	467	562	700	30 - 39
1,117	1,034	939	918	795	704	1,233	1,353	1,530	1,195	928	1,236	1,014	891	975	521	625	782	40 - 49
1,315	1,219	1,103	963	832	736	1,461	1,604	1,599	1,252	972	1,294	1,062	931	1,011	618	740	924	50 - 54
1,591	1,473	1,337	1,221	1,053	933	1,763	1,937	2,028	1,584	1,232	1,639	1,346	1,183	1,291	746	895	1,116	55 - 59
2,044	1,893	1,716	1,439	1,244	1,100	2,251	2,474	2,393	1,869	1,452	1,934	1,587	1,395	1,525	954	1,147	1,431	60 - 64
2,948	2,730	2,474	1,825	1,578	1,396	3,088	3,390	3,035	2,371	1,842	2,451	2,013	1,769	1,946	1,386	1,665	2,077	65+ PRIMARY
1,490	1,380	1,250	1,076	930	822	1,547	1,698	1,790	1,396	1,087	1,444	1,186	1,042	1,194	705	849	1,060	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Small Group 1.0 RAF rates rounded to whole dollars

AREA 5
1.0 RAF

		HMO Plans									Premier PPO Plans			PPO Copay Plans			
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$342	\$323	\$295	\$245	\$224	\$275	\$241	\$224	\$206	\$191	\$533	\$445	\$411	\$380	\$343	\$304
	30 - 39	432	410	359	301	275	335	293	276	255	235	670	559	517	479	433	381
	40 - 49	474	448	399	333	303	372	326	305	279	259	888	753	697	643	580	509
	50 - 54	587	555	497	416	379	464	406	380	350	323	1,210	1,019	942	872	787	688
	55 - 59	743	705	629	525	479	587	514	481	442	409	1,485	1,250	1,155	1,062	959	845
	60 - 64	1,002	948	846	706	644	791	691	648	595	549	1,932	1,640	1,517	1,400	1,266	1,113
	65+ PRIMARY	1,296	1,228	1,090	908	829	997	870	816	752	693	2,252	1,971	1,823	1,691	1,527	1,340
	65+ SECONDARY	970	917	814	680	620	752	656	615	564	521	996	869	805	740	669	591
EMPLOYEE & SPOUSE	AGE - under 30	\$871	\$824	\$743	\$621	\$566	\$694	\$607	\$570	\$523	\$484	\$1,558	\$1,333	\$1,232	\$1,134	\$1,025	\$904
	30 - 39	1,042	988	879	734	670	822	718	674	617	570	1,842	1,572	1,454	1,344	1,214	1,062
	40 - 49	1,147	1,086	969	809	737	904	790	742	682	630	1,817	1,572	1,454	1,348	1,217	1,066
	50 - 54	1,183	1,120	997	832	759	931	814	763	702	649	2,499	2,144	1,982	1,833	1,655	1,458
	55 - 59	1,665	1,577	1,405	1,173	1,069	1,313	1,148	1,076	987	912	3,083	2,636	2,439	2,252	2,034	1,797
	60 - 64	1,831	1,733	1,548	1,293	1,180	1,449	1,265	1,187	1,088	1,006	3,804	3,288	3,042	2,807	2,535	2,232
	65+ PRIMARY	2,628	2,487	2,207	1,843	1,679	2,025	1,769	1,659	1,526	1,410	5,286	4,632	4,283	3,962	3,578	3,146
	65+ SECONDARY	2,288	2,166	1,918	1,601	1,460	1,764	1,541	1,445	1,327	1,226	2,687	2,339	2,163	2,005	1,811	1,595
EMPLOYEE & CHILD(REN)	AGE - under 30	\$829	\$786	\$701	\$585	\$533	\$655	\$572	\$537	\$494	\$455	\$1,244	\$1,036	\$957	\$885	\$798	\$702
	30 - 39	919	871	774	646	589	722	630	591	544	503	1,371	1,145	1,060	982	888	774
	40 - 49	919	871	775	647	590	724	632	593	547	506	1,391	1,174	1,086	1,003	905	799
	50 - 54	911	861	770	643	586	719	627	589	540	498	1,664	1,392	1,287	1,195	1,079	950
	55 - 59	1,068	1,012	895	747	682	832	728	681	627	579	1,965	1,650	1,526	1,407	1,270	1,116
	60 - 64	1,345	1,273	1,129	944	860	1,054	922	865	797	736	2,465	2,071	1,917	1,773	1,601	1,410
	65+ PRIMARY	1,668	1,580	1,400	1,170	1,067	1,286	1,125	1,054	967	895	2,748	2,404	2,223	2,052	1,853	1,634
	65+ SECONDARY	1,186	1,124	998	832	759	916	800	751	689	636	1,164	1,012	936	865	782	686
FAMILY	AGE - under 30	\$1,167	\$1,106	\$985	\$821	\$750	\$920	\$805	\$754	\$693	\$640	\$1,854	\$1,552	\$1,436	\$1,321	\$1,193	\$1,047
	30 - 39	1,359	1,285	1,143	954	869	1,069	934	875	805	744	2,152	1,801	1,666	1,538	1,388	1,222
	40 - 49	1,448	1,372	1,226	1,023	933	1,146	1,001	938	865	799	2,364	2,000	1,849	1,712	1,546	1,355
	50 - 54	1,636	1,549	1,385	1,157	1,055	1,293	1,131	1,060	974	901	2,820	2,369	2,190	2,026	1,829	1,605
	55 - 59	1,813	1,716	1,526	1,275	1,161	1,427	1,246	1,169	1,075	992	3,394	2,849	2,636	2,438	2,201	1,937
	60 - 64	2,207	2,089	1,858	1,551	1,413	1,737	1,520	1,425	1,308	1,209	4,337	3,664	3,390	3,132	2,829	2,488
	65+ PRIMARY	3,133	2,969	2,631	2,197	2,004	2,409	2,104	1,973	1,813	1,676	5,504	4,831	4,468	4,133	3,731	3,282
	65+ SECONDARY	2,653	2,511	2,224	1,859	1,694	2,041	1,782	1,672	1,537	1,421	2,805	2,440	2,257	2,086	1,884	1,664

AREA 5: (except for Select HMO Plan): Los Angeles (except 91709, 93243, 93560 and except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (90265 and ZIP codes beginning with 913 only)

*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

**Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$278	\$257	\$233	\$202	\$177	\$155	\$317	\$349	\$341	\$265	\$207	\$276	\$225	\$199	\$247	\$131	\$158	\$196	AGE - under 30
348	323	292	272	235	209	395	432	454	355	276	368	302	266	332	166	200	249	30 - 39
464	430	391	395	341	304	532	584	658	515	400	533	436	384	484	221	264	330	40 - 49
629	582	527	473	410	363	713	783	792	618	480	639	526	461	587	296	356	442	50 - 54
773	715	649	604	522	461	877	964	1,009	790	614	816	670	588	743	368	441	551	55 - 59
1,020	944	855	757	652	580	1,142	1,256	1,265	988	766	1,022	839	737	930	484	582	726	60 - 64
1,225	1,134	1,029	985	851	752	1,434	1,574	1,643	1,284	998	1,328	1,089	958	1,189	589	706	882	65+ PRIMARY
543	502	454	559	484	428	627	688	937	732	569	756	622	546	672	261	315	392	65+ SECONDARY
\$828	\$767	\$695	\$420	\$364	\$323	\$891	\$980	\$701	\$548	\$425	\$565	\$465	\$409	\$442	\$389	\$467	\$584	AGE - under 30
977	904	818	561	486	430	1,048	1,154	940	733	570	758	623	548	606	464	558	695	30 - 39
977	904	818	810	700	620	1,047	1,152	1,351	1,056	821	1,092	896	786	877	464	558	695	40 - 49
1,330	1,231	1,117	985	851	752	1,427	1,568	1,643	1,284	998	1,328	1,089	958	1,055	632	758	946	50 - 54
1,641	1,520	1,380	1,250	1,079	956	1,766	1,940	2,088	1,632	1,268	1,687	1,384	1,215	1,340	768	921	1,151	55 - 59
2,035	1,886	1,709	1,525	1,319	1,168	2,179	2,394	2,551	1,992	1,547	2,061	1,692	1,487	1,636	965	1,159	1,446	60 - 64
2,877	2,664	2,414	1,880	1,623	1,437	3,216	3,534	3,141	2,454	1,907	2,537	2,083	1,831	1,995	1,356	1,630	2,034	65+ PRIMARY
1,456	1,349	1,222	1,122	965	857	1,591	1,749	1,871	1,462	1,136	1,510	1,241	1,090	1,171	688	826	1,031	65+ SECONDARY
\$642	\$596	\$540	\$389	\$336	\$296	\$731	\$802	\$648	\$503	\$393	\$523	\$429	\$376	\$403	\$306	\$367	\$457	AGE - under 30
706	654	593	495	426	377	805	884	828	648	501	668	549	482	526	338	405	506	30 - 39
731	676	612	646	557	493	824	905	1,079	844	655	873	716	631	689	346	416	519	40 - 49
869	805	730	710	615	543	980	1,075	1,187	927	721	960	787	692	761	411	495	617	50 - 54
1,024	947	858	811	702	622	1,158	1,271	1,358	1,061	824	1,096	899	790	868	482	579	722	55 - 59
1,291	1,195	1,083	944	815	724	1,449	1,591	1,577	1,232	957	1,273	1,045	918	1,007	608	732	914	60 - 64
1,494	1,383	1,252	1,186	1,024	906	1,768	1,942	1,984	1,549	1,204	1,602	1,317	1,155	1,264	708	852	1,060	65+ PRIMARY
626	578	525	814	703	623	731	802	1,361	1,062	826	1,098	902	792	824	293	352	439	65+ SECONDARY
\$959	\$890	\$805	\$592	\$512	\$453	\$1,056	\$1,159	\$990	\$773	\$601	\$800	\$657	\$576	\$620	\$454	\$547	\$682	AGE - under 30
1,116	1,033	937	787	682	605	1,227	1,349	1,317	1,029	800	1,063	875	767	835	529	637	794	30 - 39
1,239	1,148	1,040	1,014	876	776	1,362	1,497	1,691	1,323	1,027	1,365	1,121	987	1,090	587	706	880	40 - 49
1,468	1,360	1,233	1,059	917	810	1,613	1,773	1,772	1,382	1,076	1,430	1,174	1,032	1,138	688	826	1,033	50 - 54
1,774	1,643	1,489	1,344	1,159	1,026	1,950	2,143	2,244	1,756	1,362	1,814	1,489	1,309	1,438	836	1,003	1,252	55 - 59
2,275	2,108	1,910	1,586	1,371	1,212	2,489	2,736	2,646	2,068	1,607	2,138	1,755	1,543	1,691	1,075	1,292	1,611	60 - 64
3,002	2,781	2,521	2,008	1,734	1,534	3,414	3,749	3,356	2,621	2,036	2,712	2,227	1,956	2,061	1,420	1,705	2,128	65+ PRIMARY
1,521	1,410	1,276	1,184	1,022	904	1,709	1,880	1,978	1,547	1,201	1,598	1,311	1,153	1,268	718	862	1,077	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Small Group 1.0 RAF rates rounded to whole dollars

AREA 6
1.0 RAF

		HMO Plans										Premier PPO Plans			PPO Copay Plans		
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$394	\$373	\$337	\$292	\$266	\$320	\$280	\$263	\$239	\$221	\$458	\$364	\$337	\$309	\$278	\$246
	30 - 39	501	474	432	374	340	410	358	336	304	282	572	458	423	387	349	306
	40 - 49	554	524	474	411	375	441	385	360	328	303	757	614	567	530	479	413
	50 - 54	698	661	599	516	471	568	497	466	422	389	1,038	836	773	710	641	556
	55 - 59	874	830	755	654	597	710	623	584	528	488	1,267	1,022	945	873	789	687
	60 - 64	1,164	1,101	1,004	867	791	949	831	779	708	655	1,648	1,330	1,231	1,137	1,026	898
	65+ PRIMARY	1,491	1,412	1,283	1,109	1,012	1,177	1,031	967	879	812	2,007	1,754	1,622	1,502	1,357	1,187
	65+ SECONDARY	1,105	1,045	955	826	754	877	768	720	655	606	892	774	717	668	603	523
EMPLOYEE & SPOUSE	AGE - under 30	\$1,026	\$973	\$882	\$763	\$696	\$828	\$726	\$680	\$619	\$573	\$1,331	\$1,088	\$1,006	\$929	\$839	\$727
	30 - 39	1,220	1,155	1,052	910	831	1,001	878	822	745	688	1,568	1,284	1,187	1,091	985	858
	40 - 49	1,340	1,269	1,154	999	910	1,080	947	889	805	744	1,553	1,285	1,188	1,091	985	863
	50 - 54	1,389	1,314	1,193	1,032	941	1,126	985	925	838	774	2,133	1,748	1,616	1,493	1,349	1,179
	55 - 59	1,952	1,848	1,680	1,453	1,325	1,582	1,385	1,300	1,178	1,087	2,626	2,157	1,995	1,847	1,669	1,459
	60 - 64	2,141	2,027	1,843	1,594	1,454	1,732	1,519	1,425	1,289	1,191	3,241	2,680	2,479	2,290	2,068	1,808
	65+ PRIMARY	3,023	2,862	2,602	2,251	2,051	2,394	2,097	1,967	1,781	1,647	4,703	4,118	3,808	3,519	3,178	2,772
	65+ SECONDARY	2,609	2,469	2,248	1,945	1,774	2,064	1,809	1,696	1,539	1,422	2,396	2,083	1,926	1,783	1,609	1,406
EMPLOYEE & CHILD(REN)	AGE - under 30	\$976	\$923	\$837	\$725	\$662	\$794	\$695	\$652	\$592	\$547	\$1,061	\$848	\$784	\$731	\$659	\$581
	30 - 39	1,081	1,024	931	807	734	878	770	722	653	605	1,171	931	861	801	721	629
	40 - 49	1,077	1,020	925	801	730	874	767	718	651	602	1,185	956	883	818	738	646
	50 - 54	1,075	1,019	924	799	729	867	760	712	649	600	1,415	1,134	1,048	965	871	766
	55 - 59	1,252	1,186	1,081	935	852	1,014	888	834	753	696	1,681	1,348	1,248	1,150	1,039	905
	60 - 64	1,567	1,485	1,351	1,169	1,066	1,267	1,112	1,042	943	871	2,093	1,688	1,561	1,446	1,304	1,136
	65+ PRIMARY	1,921	1,819	1,653	1,431	1,304	1,517	1,330	1,247	1,130	1,044	2,444	2,135	1,975	1,829	1,653	1,442
	65+ SECONDARY	1,360	1,290	1,170	1,013	923	1,063	931	873	792	732	1,040	909	839	774	701	607
FAMILY	AGE - under 30	\$1,356	\$1,283	\$1,169	\$1,013	\$923	\$1,101	\$964	\$905	\$819	\$758	\$1,580	\$1,262	\$1,168	\$1,081	\$976	\$852
	30 - 39	1,591	1,505	1,368	1,183	1,078	1,289	1,129	1,059	961	887	1,830	1,459	1,350	1,254	1,133	983
	40 - 49	1,712	1,622	1,476	1,278	1,164	1,390	1,218	1,143	1,035	958	2,011	1,628	1,505	1,391	1,255	1,103
	50 - 54	1,918	1,815	1,648	1,426	1,301	1,552	1,359	1,274	1,156	1,068	2,402	1,922	1,777	1,646	1,485	1,298
	55 - 59	2,124	2,013	1,832	1,583	1,445	1,724	1,510	1,415	1,284	1,188	2,896	2,320	2,145	1,978	1,786	1,567
	60 - 64	2,574	2,438	2,216	1,916	1,747	2,087	1,827	1,714	1,554	1,436	3,679	2,974	2,750	2,545	2,298	2,002
	65+ PRIMARY	3,605	3,413	3,100	2,682	2,445	2,847	2,495	2,339	2,120	1,959	4,911	4,297	3,975	3,673	3,316	2,898
	65+ SECONDARY	3,011	2,852	2,590	2,241	2,043	2,378	2,082	1,952	1,773	1,639	2,493	2,171	2,008	1,850	1,670	1,456

AREA 6: (except for Select HMO Plan): Imperial, Los Angeles (91709 only), Riverside (except 92883), San Bernardino (except 91766, 91792, 93516, 93555, 93558), San Diego

*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

**Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$227	\$209	\$189	\$164	\$140	\$124	\$258	\$282	\$278	\$215	\$169	\$223	\$184	\$161	\$219	\$116	\$139	\$174	AGE - under 30
278	257	233	223	190	170	320	352	368	287	225	299	244	214	301	142	172	215	30 - 39
378	349	318	321	276	244	432	474	535	420	324	433	356	313	432	200	241	299	40 - 49
507	468	425	383	331	293	580	636	643	503	391	519	428	375	529	267	320	402	50 - 54
630	583	528	491	421	374	712	781	819	640	497	662	543	476	670	328	395	493	55 - 59
821	761	690	611	531	469	927	1,020	1,026	801	623	829	680	597	836	437	524	655	60 - 64
1,086	1,006	913	798	690	611	1,163	1,277	1,334	1,042	810	1,077	885	777	1,125	578	695	867	65+ PRIMARY
476	442	400	453	393	347	508	558	758	592	459	612	503	443	637	250	301	375	65+ SECONDARY
\$665	\$615	\$559	\$341	\$293	\$259	\$724	\$795	\$566	\$444	\$344	\$456	\$375	\$330	\$406	\$358	\$429	\$535	AGE - under 30
786	727	659	455	394	349	851	935	761	595	461	616	505	445	544	414	499	621	30 - 39
790	732	662	656	565	501	851	934	1,096	856	665	885	727	639	787	410	493	614	40 - 49
1,076	997	903	798	690	611	1,157	1,271	1,334	1,042	810	1,077	885	777	958	568	681	850	50 - 54
1,335	1,237	1,120	1,014	875	776	1,432	1,573	1,695	1,324	1,028	1,369	1,122	988	1,210	700	840	1,050	55 - 59
1,655	1,532	1,388	1,238	1,069	946	1,766	1,940	2,067	1,614	1,255	1,671	1,372	1,205	1,476	868	1,043	1,301	60 - 64
2,536	2,349	2,130	1,522	1,314	1,164	2,607	2,865	2,547	1,988	1,545	2,056	1,690	1,484	1,887	1,331	1,598	1,996	65+ PRIMARY
1,284	1,189	1,077	908	783	693	1,291	1,417	1,516	1,185	921	1,224	1,005	883	1,110	646	778	969	65+ SECONDARY
\$530	\$489	\$445	\$311	\$269	\$240	\$593	\$651	\$524	\$409	\$318	\$424	\$348	\$306	\$359	\$275	\$330	\$411	AGE - under 30
578	533	483	401	346	305	652	716	674	524	410	544	448	393	481	308	370	462	30 - 39
589	546	497	523	451	401	668	735	874	683	530	706	579	509	619	306	368	457	40 - 49
698	646	586	574	500	442	793	872	962	752	585	778	639	561	690	366	439	546	50 - 54
828	767	694	658	567	503	939	1,031	1,100	861	667	890	729	642	776	432	519	645	55 - 59
1,041	964	873	766	660	584	1,175	1,289	1,278	999	776	1,032	849	744	910	544	654	815	60 - 64
1,317	1,219	1,108	962	830	736	1,432	1,575	1,608	1,257	975	1,299	1,065	936	1,190	692	831	1,037	65+ PRIMARY
560	518	470	659	570	506	593	651	1,103	862	669	891	732	643	784	285	342	426	65+ SECONDARY
\$775	\$718	\$651	\$479	\$415	\$365	\$857	\$941	\$805	\$627	\$488	\$650	\$534	\$468	\$562	\$409	\$492	\$614	AGE - under 30
898	831	754	640	555	493	995	1,094	1,069	834	649	864	709	623	752	473	569	710	30 - 39
1,006	931	842	821	709	628	1,106	1,214	1,371	1,073	833	1,109	911	799	970	529	636	795	40 - 49
1,189	1,101	998	859	741	657	1,308	1,437	1,436	1,121	872	1,159	954	838	1,026	627	753	938	50 - 54
1,428	1,324	1,200	1,087	941	833	1,582	1,736	1,820	1,423	1,103	1,470	1,207	1,061	1,293	755	907	1,132	55 - 59
1,830	1,695	1,538	1,286	1,109	984	2,019	2,216	2,147	1,678	1,303	1,736	1,424	1,250	1,529	960	1,153	1,438	60 - 64
2,647	2,453	2,223	1,627	1,405	1,245	2,768	3,042	2,724	2,127	1,653	2,199	1,806	1,587	1,950	1,394	1,675	2,090	65+ PRIMARY
1,331	1,234	1,117	962	829	734	1,386	1,523	1,605	1,253	974	1,297	1,065	935	1,195	673	810	1,012	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Small Group 1.0 RAF rates rounded to whole dollars

AREA 7
1.0 RAF

		HMO Plans									Premier PPO Plans			PPO Copay Plans			
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$444	\$421	\$382	\$347	\$316	\$349	\$322	\$301	\$298	\$278	\$392	\$335	\$309	\$284	\$258	\$226
	30 - 39	565	536	486	442	403	441	408	382	379	350	493	430	398	359	323	283
	40 - 49	616	582	528	481	438	475	436	410	403	373	651	567	525	478	432	382
	50 - 54	773	732	666	606	552	605	558	522	516	477	879	754	698	641	579	512
	55 - 59	979	926	844	769	700	769	710	667	654	604	1,077	931	861	787	712	629
	60 - 64	1,289	1,220	1,107	1,009	919	1,013	934	877	865	801	1,377	1,202	1,112	1,019	921	809
	65+ PRIMARY	1,588	1,502	1,367	1,243	1,134	1,213	1,118	1,049	1,036	957	1,671	1,544	1,427	1,305	1,179	1,040
	65+ SECONDARY	1,089	1,032	936	852	776	864	798	749	738	681	698	639	592	547	492	434
EMPLOYEE & SPOUSE	AGE - under 30	\$1,133	\$1,073	\$975	\$887	\$808	\$873	\$806	\$755	\$747	\$688	\$1,134	\$998	\$924	\$847	\$764	\$668
	30 - 39	1,344	1,274	1,157	1,055	961	1,033	952	893	881	813	1,330	1,169	1,082	989	893	787
	40 - 49	1,449	1,372	1,249	1,138	1,038	1,115	1,028	965	952	881	1,310	1,166	1,079	988	892	784
	50 - 54	1,519	1,437	1,306	1,189	1,084	1,160	1,070	1,003	991	914	1,800	1,589	1,470	1,342	1,211	1,064
	55 - 59	2,148	2,033	1,849	1,683	1,534	1,649	1,519	1,425	1,408	1,301	2,230	1,962	1,814	1,666	1,505	1,320
	60 - 64	2,277	2,158	1,959	1,784	1,625	1,765	1,627	1,527	1,505	1,391	2,702	2,401	2,221	2,033	1,835	1,616
	65+ PRIMARY	3,217	3,047	2,770	2,521	2,299	2,461	2,268	2,128	2,104	1,944	3,903	3,606	3,336	3,064	2,766	2,422
	65+ SECONDARY	2,562	2,427	2,207	2,010	1,833	2,039	1,881	1,764	1,742	1,611	1,845	1,689	1,563	1,437	1,299	1,141
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,092	\$1,035	\$941	\$856	\$782	\$859	\$790	\$741	\$733	\$677	\$905	\$777	\$719	\$659	\$595	\$522
	30 - 39	1,221	1,154	1,049	956	872	944	871	817	805	744	994	857	792	718	650	572
	40 - 49	1,196	1,134	1,034	941	857	931	860	807	794	733	1,006	880	814	740	667	588
	50 - 54	1,194	1,132	1,027	936	853	936	864	809	802	742	1,201	1,038	959	881	795	696
	55 - 59	1,409	1,335	1,212	1,105	1,007	1,104	1,018	956	942	872	1,432	1,230	1,137	1,041	939	825
	60 - 64	1,740	1,648	1,498	1,365	1,244	1,355	1,248	1,171	1,157	1,068	1,751	1,522	1,408	1,293	1,167	1,019
	65+ PRIMARY	2,042	1,934	1,754	1,598	1,457	1,564	1,442	1,353	1,336	1,235	2,040	1,877	1,737	1,595	1,440	1,258
	65+ SECONDARY	1,338	1,268	1,149	1,045	953	1,061	978	917	905	838	810	743	688	621	560	502
FAMILY	AGE - under 30	\$1,530	\$1,449	\$1,315	\$1,198	\$1,093	\$1,203	\$1,111	\$1,041	\$1,026	\$949	\$1,338	\$1,158	\$1,071	\$976	\$882	\$781
	30 - 39	1,790	1,695	1,538	1,400	1,277	1,400	1,291	1,212	1,196	1,106	1,552	1,334	1,234	1,132	1,023	897
	40 - 49	1,900	1,800	1,633	1,486	1,355	1,473	1,359	1,274	1,257	1,162	1,702	1,476	1,366	1,251	1,129	984
	50 - 54	2,133	2,019	1,839	1,673	1,526	1,680	1,550	1,452	1,435	1,327	2,023	1,745	1,615	1,484	1,341	1,177
	55 - 59	2,376	2,251	2,046	1,864	1,699	1,864	1,719	1,612	1,591	1,471	2,450	2,117	1,958	1,797	1,622	1,424
	60 - 64	2,846	2,695	2,451	2,234	2,036	2,232	2,058	1,930	1,905	1,761	3,072	2,673	2,470	2,267	2,047	1,800
	65+ PRIMARY	3,830	3,627	3,299	3,005	2,740	2,929	2,701	2,534	2,501	2,310	4,070	3,762	3,480	3,181	2,873	2,532
	65+ SECONDARY	2,971	2,813	2,559	2,330	2,124	2,350	2,167	2,033	2,008	1,854	1,925	1,773	1,640	1,495	1,348	1,188

AREA 7: (except for Select HMO Plan): Fresno, Inyo (93527 only), Kern (except 93536), Kings, Los Angeles (93243, 93560 only), Madera, Mariposa (except 95321, 95329), Merced, San Benito (93210 only), San Bernadino (93516, 93555, 93558 only), San Luis Obispo (93252 only), Santa Barbara (93252 only), Stanislaus (95322 only), Tulare, Tuolumne (95311 only), Ventura (93252 only)

*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

**Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$208	\$193	\$175	\$152	\$131	\$114	\$239	\$264	\$256	\$201	\$155	\$208	\$170	\$149	\$253	\$101	\$121	\$152	AGE - under 30
256	236	215	202	177	155	300	329	345	268	209	279	228	201	342	129	156	192	30 - 39
352	326	296	295	254	227	402	441	500	391	303	404	332	292	497	170	206	256	40 - 49
466	433	391	354	307	272	540	592	598	466	362	484	396	348	593	229	275	343	50 - 54
576	534	482	449	392	348	663	728	765	596	465	617	506	445	751	278	335	418	55 - 59
740	685	622	565	488	432	864	949	953	745	579	771	632	556	944	356	428	532	60 - 64
948	879	795	738	636	562	1,082	1,189	1,243	970	756	1,004	825	726	1,250	460	554	690	65+ PRIMARY
396	368	333	419	360	321	472	519	706	554	428	569	469	411	708	186	225	280	65+ SECONDARY
\$612	\$567	\$515	\$313	\$272	\$240	\$674	\$741	\$528	\$413	\$321	\$427	\$350	\$309	\$462	\$297	\$357	\$445	AGE - under 30
720	668	604	423	365	324	794	873	710	555	431	572	471	414	615	342	412	512	30 - 39
713	661	599	603	522	461	792	870	1,019	797	620	824	676	594	892	343	413	513	40 - 49
972	901	817	738	636	562	1,078	1,183	1,243	970	756	1,004	825	726	1,090	465	559	697	50 - 54
1,205	1,116	1,012	934	808	715	1,333	1,466	1,579	1,234	959	1,276	1,048	921	1,375	577	693	863	55 - 59
1,481	1,371	1,244	1,142	987	873	1,646	1,809	1,926	1,506	1,170	1,557	1,277	1,122	1,672	706	849	1,058	60 - 64
2,219	2,054	1,861	1,406	1,214	1,074	2,429	2,668	2,373	1,854	1,440	1,918	1,575	1,383	2,101	1,060	1,275	1,590	65+ PRIMARY
1,044	966	875	836	724	640	1,202	1,323	1,412	1,105	857	1,141	937	825	1,242	493	591	736	65+ SECONDARY
\$477	\$442	\$401	\$292	\$249	\$222	\$554	\$607	\$489	\$381	\$297	\$395	\$326	\$285	\$423	\$229	\$274	\$342	AGE - under 30
521	485	439	371	322	285	609	670	627	488	379	507	415	364	539	256	307	384	30 - 39
537	497	450	481	418	370	622	683	817	638	495	659	542	475	708	259	310	386	40 - 49
637	591	536	529	458	406	740	812	898	701	545	724	595	524	776	301	362	451	50 - 54
754	699	633	606	523	464	875	961	1,028	801	623	829	682	597	886	358	432	537	55 - 59
932	864	782	704	612	541	1,095	1,202	1,191	931	724	963	790	693	1,036	448	537	669	60 - 64
1,149	1,064	964	888	768	681	1,335	1,466	1,498	1,170	909	1,210	993	873	1,343	548	658	821	65+ PRIMARY
459	423	387	611	527	466	554	607	1,028	803	623	829	682	597	871	211	253	316	65+ SECONDARY
\$714	\$660	\$598	\$443	\$382	\$338	\$798	\$877	\$747	\$584	\$455	\$604	\$496	\$436	\$649	\$338	\$407	\$507	AGE - under 30
820	760	689	589	511	451	928	1,021	997	778	605	804	662	580	876	395	474	590	30 - 39
900	835	757	756	655	578	1,030	1,132	1,279	999	776	1,032	849	745	1,112	435	522	651	40 - 49
1,078	998	903	792	685	607	1,219	1,339	1,339	1,046	811	1,082	888	779	1,158	512	614	766	50 - 54
1,299	1,205	1,090	1,002	869	769	1,474	1,619	1,697	1,326	1,029	1,370	1,125	988	1,469	619	745	928	55 - 59
1,648	1,527	1,382	1,188	1,025	906	1,881	2,066	2,001	1,564	1,214	1,616	1,326	1,165	1,740	781	939	1,170	60 - 64
2,313	2,142	1,944	1,503	1,297	1,147	2,579	2,834	2,536	1,981	1,539	2,050	1,683	1,478	2,172	1,104	1,326	1,655	65+ PRIMARY
1,085	1,005	910	887	765	677	1,292	1,419	1,494	1,167	907	1,207	990	871	1,342	517	621	776	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Small Group 1.0 RAF rates rounded to whole dollars

AREA 8
1.0 RAF

		HMO Plans										Premier PPO Plans			PPO Copay Plans		
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$436	\$412	\$377	\$344	\$314	\$351	\$325	\$305	\$277	\$257	\$420	\$365	\$338	\$307	\$276	\$243
	30 - 39	561	531	482	439	399	449	415	390	354	326	527	467	431	380	343	300
	40 - 49	612	581	524	477	434	485	447	420	381	351	701	619	572	513	463	406
	50 - 54	773	732	666	606	551	623	574	539	489	452	949	823	761	682	616	549
	55 - 59	972	919	835	760	694	777	716	672	610	564	1,163	1,011	936	841	760	669
	60 - 64	1,295	1,227	1,113	1,015	925	1,041	959	899	816	754	1,485	1,310	1,210	1,088	982	863
	65+ PRIMARY	1,659	1,570	1,428	1,298	1,184	1,293	1,191	1,118	1,018	939	1,803	1,678	1,553	1,391	1,258	1,107
	65+ SECONDARY	1,228	1,164	1,061	966	879	961	885	830	754	696	751	694	642	581	526	462
EMPLOYEE & SPOUSE	AGE - under 30	\$1,140	\$1,080	\$981	\$894	\$814	\$911	\$839	\$787	\$716	\$659	\$1,222	\$1,084	\$1,003	\$899	\$813	\$717
	30 - 39	1,363	1,292	1,174	1,068	974	1,093	1,008	946	860	794	1,433	1,276	1,179	1,057	953	841
	40 - 49	1,493	1,413	1,283	1,168	1,065	1,189	1,097	1,029	933	862	1,414	1,270	1,174	1,056	952	837
	50 - 54	1,542	1,459	1,326	1,208	1,103	1,238	1,142	1,071	972	898	1,944	1,726	1,596	1,433	1,293	1,137
	55 - 59	2,171	2,057	1,871	1,703	1,554	1,735	1,600	1,501	1,364	1,260	2,406	2,136	1,976	1,778	1,605	1,409
	60 - 64	2,382	2,257	2,050	1,869	1,703	1,905	1,757	1,649	1,498	1,384	2,916	2,614	2,418	2,168	1,958	1,728
	65+ PRIMARY	3,368	3,190	2,899	2,640	2,406	2,630	2,424	2,275	2,064	1,908	4,213	3,927	3,631	3,269	2,952	2,588
	65+ SECONDARY	2,905	2,752	2,500	2,278	2,077	2,268	2,092	1,962	1,781	1,646	1,989	1,840	1,702	1,531	1,384	1,220
EMPLOYEE & CHILD(REN)	AGE - under 30	\$1,082	\$1,024	\$932	\$849	\$775	\$872	\$806	\$756	\$685	\$632	\$977	\$849	\$784	\$707	\$637	\$558
	30 - 39	1,203	1,140	1,037	944	859	961	887	832	756	699	1,072	935	865	769	696	612
	40 - 49	1,195	1,131	1,027	937	853	955	880	827	751	692	1,086	954	883	786	711	628
	50 - 54	1,186	1,123	1,023	930	849	954	879	825	750	691	1,294	1,127	1,043	940	849	742
	55 - 59	1,395	1,320	1,199	1,091	994	1,110	1,024	961	874	806	1,542	1,337	1,235	1,114	1,006	881
	60 - 64	1,746	1,654	1,503	1,369	1,249	1,392	1,283	1,203	1,092	1,010	1,892	1,656	1,530	1,379	1,245	1,090
	65+ PRIMARY	2,133	2,020	1,837	1,672	1,524	1,665	1,534	1,439	1,305	1,206	2,204	2,047	1,893	1,701	1,538	1,344
	65+ SECONDARY	1,512	1,433	1,301	1,185	1,079	1,165	1,074	1,008	916	846	875	807	747	662	600	534
FAMILY	AGE - under 30	\$1,508	\$1,428	\$1,300	\$1,183	\$1,078	\$1,207	\$1,113	\$1,043	\$945	\$874	\$1,447	\$1,261	\$1,167	\$1,045	\$944	\$831
	30 - 39	1,771	1,676	1,522	1,388	1,265	1,418	1,308	1,226	1,112	1,028	1,671	1,455	1,346	1,209	1,092	961
	40 - 49	1,902	1,803	1,638	1,491	1,361	1,522	1,402	1,316	1,194	1,103	1,831	1,606	1,485	1,336	1,207	1,056
	50 - 54	2,132	2,021	1,836	1,671	1,524	1,698	1,567	1,468	1,337	1,236	2,180	1,900	1,758	1,579	1,427	1,259
	55 - 59	2,363	2,238	2,036	1,854	1,691	1,893	1,744	1,636	1,486	1,373	2,641	2,302	2,128	1,913	1,729	1,514
	60 - 64	2,863	2,712	2,465	2,245	2,047	2,289	2,113	1,981	1,796	1,659	3,319	2,908	2,689	2,420	2,185	1,923
	65+ PRIMARY	4,007	3,795	3,451	3,143	2,865	3,122	2,878	2,702	2,452	2,267	4,393	4,092	3,784	3,400	3,070	2,703
	65+ SECONDARY	3,351	3,173	2,884	2,626	2,394	2,610	2,406	2,257	2,051	1,894	2,080	1,930	1,785	1,599	1,444	1,267

AREA 8: (except for Select HMO Plan): Monterey (93451 only), San Luis Obispo (except 93252, 93426), Santa Barbara (except 93252), Ventura (except 90265, 93252 and ZIP codes beginning with 913)

*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

**Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$221	\$204	\$185	\$161	\$140	\$123	\$250	\$274	\$268	\$208	\$163	\$217	\$178	\$155	\$196	\$104	\$124	\$156	AGE - under 30
278	257	233	216	187	167	311	342	361	282	218	291	239	210	265	133	160	199	30 - 39
373	346	313	313	271	238	418	458	519	406	315	419	343	302	388	175	211	264	40 - 49
501	461	419	377	324	286	564	619	623	487	379	504	414	362	465	235	283	353	50 - 54
612	566	514	480	414	367	692	759	796	622	483	643	529	464	586	288	344	430	55 - 59
789	731	663	601	517	457	901	991	996	780	604	803	660	579	737	366	440	548	60 - 64
1,011	936	849	779	671	597	1,128	1,241	1,297	1,012	787	1,048	861	757	974	474	569	710	65+ PRIMARY
419	390	353	444	383	337	495	543	737	577	448	596	489	430	552	192	231	289	65+ SECONDARY
\$658	\$609	\$550	\$331	\$288	\$253	\$704	\$773	\$553	\$435	\$334	\$446	\$366	\$321	\$359	\$306	\$366	\$457	AGE - under 30
772	716	649	448	385	338	828	910	740	578	450	598	492	432	478	351	422	525	30 - 39
764	708	640	640	553	490	826	909	1,067	832	649	862	708	623	696	352	423	529	40 - 49
1,041	965	874	779	671	597	1,124	1,234	1,296	1,012	786	1,047	860	754	853	479	576	718	50 - 54
1,288	1,194	1,082	989	856	757	1,391	1,528	1,646	1,287	999	1,330	1,093	960	1,074	593	713	890	55 - 59
1,583	1,464	1,327	1,209	1,045	924	1,717	1,886	2,012	1,570	1,221	1,625	1,334	1,173	1,308	727	873	1,089	60 - 64
2,370	2,194	1,987	1,488	1,287	1,140	2,537	2,785	2,475	1,935	1,503	2,000	1,642	1,442	1,641	1,092	1,310	1,635	65+ PRIMARY
1,115	1,033	935	884	766	678	1,255	1,379	1,472	1,153	894	1,190	978	859	973	505	607	758	65+ SECONDARY
\$510	\$473	\$428	\$307	\$263	\$234	\$575	\$633	\$510	\$399	\$310	\$414	\$339	\$299	\$327	\$235	\$282	\$353	AGE - under 30
560	518	469	395	339	299	635	699	653	510	397	528	434	380	417	262	315	393	30 - 39
571	530	480	512	441	393	650	714	852	665	518	689	566	496	554	265	320	399	40 - 49
676	627	568	564	483	428	773	847	936	733	569	755	621	546	609	310	373	465	50 - 54
805	747	677	643	555	491	914	1,002	1,070	836	650	864	709	623	698	368	442	550	55 - 59
996	921	837	749	647	573	1,143	1,254	1,242	971	755	1,002	823	723	809	460	552	690	60 - 64
1,227	1,136	1,031	939	810	719	1,393	1,530	1,564	1,221	949	1,263	1,037	912	1,050	563	676	844	65+ PRIMARY
488	452	410	646	558	493	575	633	1,075	838	652	868	712	625	675	216	260	326	65+ SECONDARY
\$758	\$703	\$636	\$470	\$407	\$359	\$833	\$915	\$782	\$611	\$474	\$633	\$519	\$457	\$505	\$349	\$419	\$523	AGE - under 30
880	816	739	625	541	478	969	1,063	1,037	810	630	839	688	604	679	404	488	607	30 - 39
969	897	812	800	692	616	1,077	1,183	1,335	1,041	809	1,078	886	777	873	448	537	670	40 - 49
1,151	1,066	965	839	725	642	1,272	1,399	1,395	1,089	847	1,127	925	813	910	526	632	788	50 - 54
1,384	1,284	1,162	1,063	919	812	1,537	1,688	1,769	1,382	1,075	1,430	1,175	1,031	1,153	636	764	954	55 - 59
1,757	1,628	1,474	1,255	1,086	962	1,962	2,157	2,087	1,631	1,268	1,686	1,385	1,217	1,359	804	966	1,206	60 - 64
2,473	2,290	2,073	1,592	1,375	1,215	2,691	2,957	2,645	2,067	1,606	2,136	1,755	1,542	1,701	1,135	1,364	1,702	65+ PRIMARY
1,157	1,072	971	937	810	718	1,346	1,479	1,561	1,219	949	1,261	1,035	910	1,047	532	639	797	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Small Group 1.0 RAF rates rounded to whole dollars

AREA 9
1.0 RAF

		HMO Plans									Premier PPO Plans			PPO Copay Plans			
		HMO \$10 100%	HMO \$25 100%	Classic \$20 HMO	Classic \$30 HMO	Classic \$40 HMO	Saver \$20 HMO	Saver \$30 HMO	Saver \$40 HMO	Select \$25 HMO**	Select \$35 HMO**	Premier PPO \$10 Copay	Premier PPO \$20 Copay	Premier PPO \$30 Copay	PPO \$20 Copay*	PPO \$30 Copay	PPO \$40 Copay
EMPLOYEE ONLY	AGE - under 30	\$338	\$320	\$287	\$240	\$218	\$275	\$241	\$225	\$198	\$183	\$411	\$344	\$316	\$288	\$260	\$233
	30 - 39	421	399	361	302	276	338	296	278	244	225	515	435	402	365	329	291
	40 - 49	464	439	394	330	301	376	330	309	270	249	688	588	545	492	445	385
	50 - 54	574	545	492	411	375	470	413	387	338	313	934	786	727	663	598	522
	55 - 59	729	691	624	520	475	590	517	485	423	391	1,150	970	896	810	731	643
	60 - 64	981	929	836	698	636	796	698	654	572	528	1,493	1,275	1,179	1,066	963	849
	65+ PRIMARY	1,272	1,204	1,087	907	827	1,006	880	825	722	665	1,735	1,530	1,416	1,289	1,163	1,018
	65+ SECONDARY	949	900	809	675	616	756	662	621	539	499	776	680	629	574	519	454
EMPLOYEE & SPOUSE	AGE - under 30	\$857	\$811	\$729	\$610	\$556	\$702	\$615	\$577	\$502	\$463	\$1,199	\$1,029	\$950	\$862	\$778	\$683
	30 - 39	1,022	968	872	728	663	828	726	680	594	549	1,416	1,221	1,129	1,024	925	807
	40 - 49	1,127	1,068	961	804	733	910	798	748	653	603	1,399	1,221	1,129	1,024	925	808
	50 - 54	1,161	1,100	990	826	752	942	825	774	674	624	1,929	1,665	1,541	1,397	1,260	1,106
	55 - 59	1,637	1,551	1,397	1,165	1,064	1,325	1,163	1,091	952	880	2,374	2,045	1,891	1,713	1,547	1,363
	60 - 64	1,798	1,704	1,534	1,280	1,167	1,458	1,277	1,199	1,046	967	2,933	2,555	2,363	2,137	1,929	1,698
	65+ PRIMARY	2,581	2,444	2,201	1,838	1,675	2,043	1,789	1,678	1,466	1,355	4,077	3,595	3,325	3,013	2,721	2,389
	65+ SECONDARY	2,245	2,126	1,914	1,598	1,456	1,777	1,557	1,460	1,277	1,180	2,096	1,840	1,702	1,545	1,396	1,225
EMPLOYEE & CHILD(REN)	AGE - under 30	\$811	\$769	\$694	\$580	\$528	\$660	\$579	\$542	\$474	\$438	\$957	\$805	\$744	\$678	\$612	\$542
	30 - 39	904	858	772	644	586	728	637	598	524	483	1,058	890	824	747	673	587
	40 - 49	904	858	772	644	586	729	638	599	525	484	1,071	912	843	760	687	605
	50 - 54	891	843	757	633	577	721	632	593	518	479	1,281	1,083	1,000	907	820	724
	55 - 59	1,045	990	892	744	679	848	743	696	607	563	1,516	1,280	1,184	1,071	967	847
	60 - 64	1,318	1,248	1,122	937	854	1,064	932	874	765	707	1,898	1,607	1,488	1,350	1,218	1,071
	65+ PRIMARY	1,640	1,552	1,397	1,166	1,063	1,295	1,135	1,065	932	860	2,113	1,865	1,725	1,560	1,409	1,240
	65+ SECONDARY	1,164	1,103	991	828	755	926	811	760	661	612	906	793	734	658	594	532
FAMILY	AGE - under 30	\$1,144	\$1,084	\$975	\$815	\$743	\$926	\$810	\$761	\$664	\$614	\$1,428	\$1,201	\$1,111	\$1,005	\$907	\$795
	30 - 39	1,330	1,259	1,134	946	863	1,074	939	882	771	713	1,654	1,395	1,290	1,165	1,052	927
	40 - 49	1,421	1,345	1,213	1,013	923	1,153	1,011	949	829	765	1,820	1,554	1,438	1,302	1,176	1,032
	50 - 54	1,603	1,519	1,366	1,140	1,039	1,303	1,140	1,070	936	864	2,174	1,835	1,697	1,541	1,392	1,221
	55 - 59	1,776	1,681	1,512	1,263	1,151	1,437	1,259	1,180	1,031	954	2,618	2,210	2,045	1,854	1,675	1,474
	60 - 64	2,165	2,050	1,844	1,540	1,403	1,753	1,534	1,440	1,259	1,163	3,340	2,845	2,632	2,379	2,149	1,893
	65+ PRIMARY	3,076	2,913	2,622	2,189	1,995	2,422	2,120	1,990	1,739	1,607	4,244	3,750	3,467	3,141	2,836	2,492
	65+ SECONDARY	2,604	2,467	2,218	1,852	1,689	2,056	1,801	1,689	1,478	1,364	2,189	1,916	1,772	1,610	1,455	1,277

AREA 9: (except for Select HMO Plan): Kern (93536 only), Los Angeles (ZIP codes beginning with 906-912, 915, 917, 918 & 935 except 90623, 90630, 90631, 91709, 93560), Orange (90638 only), San Bernardino (91766, 91792 only)

*Underwritten by Anthem Blue Cross Life and Health Insurance Company; all other plans underwritten by Anthem Blue Cross.

**Select \$25 HMO and Select \$35 HMO cannot be offered in combination with any other non-Select HMO Plan.

PPO GenRx Plans			Solution PPO			Lumenos HIA+ Plans		Lumenos HSA 100/70 Plans			Lumenos HSA 80/50 Plans			EPO Plans	Elements Hospital Plans			
PPO \$25 Copay GenRx*	PPO \$35 Copay GenRx*	PPO \$45 Copay GenRx*	Solution 2500 PPO*	Solution 3500 PPO*	Solution 5000 PPO*	Lumenos HIA+ 500*	Lumenos HIA+ 750*	Lumenos HSA 2000 (100/70)*	Lumenos HSA 3000 (100/70)*	Lumenos HSA 5000 (100/70)*	Lumenos HSA 1500 (80/50)*	Lumenos HSA 2500 (80/50)*	Lumenos HSA 3500 (80/50)*	High Deductible EPO	Elements Hospital*	Elements Hospital Plus*	Elements Hospital Preferred*	
\$213	\$197	\$178	\$156	\$133	\$118	\$247	\$271	\$264	\$207	\$160	\$213	\$176	\$153	\$192	\$101	\$121	\$152	AGE - under 30
266	245	225	210	181	160	306	335	354	277	216	287	235	207	263	130	157	195	30 - 39
354	328	297	304	264	233	411	452	513	402	311	415	339	299	379	174	209	260	40 - 49
477	441	401	362	318	280	555	610	617	481	375	499	410	359	464	232	278	348	50 - 54
592	547	495	467	401	354	682	749	786	614	477	635	520	457	585	288	346	431	55 - 59
777	720	652	581	505	446	890	978	983	768	598	793	652	572	736	372	447	558	60 - 64
932	863	781	758	653	580	1,116	1,224	1,280	1,000	777	1,035	848	746	943	452	544	680	65+ PRIMARY
417	386	349	431	372	330	488	536	729	568	442	588	484	425	541	207	249	309	65+ SECONDARY
\$627	\$581	\$527	\$323	\$280	\$244	\$693	\$760	\$545	\$425	\$331	\$440	\$361	\$318	\$352	\$303	\$364	\$453	AGE - under 30
740	685	621	432	376	331	817	896	730	570	443	588	485	426	475	359	431	536	30 - 39
741	687	622	622	539	478	816	896	1,049	819	636	848	697	612	692	359	431	536	40 - 49
1,014	939	851	758	653	580	1,108	1,219	1,280	999	777	1,035	848	746	833	490	588	732	50 - 54
1,250	1,157	1,048	963	831	737	1,373	1,507	1,624	1,268	985	1,312	1,078	947	1,056	596	717	894	55 - 59
1,550	1,437	1,301	1,176	1,016	899	1,695	1,862	1,984	1,548	1,205	1,603	1,316	1,157	1,290	748	897	1,120	60 - 64
2,187	2,025	1,836	1,445	1,251	1,106	2,502	2,747	2,440	1,908	1,482	1,971	1,618	1,422	1,576	1,052	1,262	1,576	65+ PRIMARY
1,121	1,038	940	862	745	659	1,238	1,359	1,455	1,137	883	1,177	966	849	940	542	651	813	65+ SECONDARY
\$496	\$460	\$416	\$297	\$258	\$230	\$567	\$622	\$504	\$392	\$306	\$407	\$334	\$294	\$319	\$235	\$284	\$353	AGE - under 30
538	498	451	378	331	293	628	689	644	504	392	520	427	375	416	261	314	390	30 - 39
552	512	463	495	429	380	640	704	840	655	509	678	557	489	546	266	320	401	40 - 49
658	610	553	545	470	417	760	835	922	723	559	745	613	539	600	320	385	480	50 - 54
776	719	652	624	542	478	899	989	1,054	823	639	852	699	614	689	374	449	560	55 - 59
979	906	822	728	629	557	1,127	1,238	1,226	959	745	991	814	714	798	473	567	708	60 - 64
1,132	1,050	952	910	789	699	1,376	1,509	1,541	1,203	937	1,245	1,023	899	1,000	548	658	821	65+ PRIMARY
483	448	406	626	543	480	567	622	1,060	827	642	854	701	616	665	227	272	340	65+ SECONDARY
\$727	\$674	\$612	\$457	\$394	\$348	\$821	\$903	\$770	\$602	\$467	\$621	\$511	\$448	\$491	\$355	\$427	\$533	AGE - under 30
847	785	711	608	525	464	954	1,050	1,025	802	622	828	680	596	661	411	494	616	30 - 39
942	872	789	781	673	597	1,060	1,163	1,316	1,028	798	1,063	873	767	860	452	544	679	40 - 49
1,115	1,034	938	817	704	625	1,256	1,378	1,377	1,076	837	1,113	913	802	895	537	644	804	50 - 54
1,348	1,249	1,131	1,034	894	792	1,516	1,667	1,747	1,364	1,061	1,411	1,158	1,019	1,131	646	777	969	55 - 59
1,730	1,602	1,452	1,221	1,052	932	1,937	2,128	2,059	1,610	1,249	1,664	1,366	1,201	1,335	837	1,004	1,253	60 - 64
2,278	2,111	1,914	1,545	1,332	1,182	2,657	2,917	2,610	2,041	1,584	2,109	1,732	1,521	1,631	1,100	1,321	1,650	65+ PRIMARY
1,168	1,083	981	909	784	694	1,330	1,462	1,537	1,201	933	1,242	1,020	896	1,017	563	677	844	65+ SECONDARY

EMPLOYEE ONLY

EMPLOYEE & SPOUSE

EMPLOYEE & CHILD(REN)

FAMILY

Dental Blue[®] PPO plan rates

Monthly rates effective April 1, 2010

Out-of-network (OON) reimbursement for Dental Blue plans is at the 80th percentile.

Rating Areas are the same as all other Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company small group products.

		Dental Blue Silver 100 - 80			Dental Blue Silver Plus 100 - 80			Dental Blue Gold 100 - 80		
Areas:		1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9
Employee Only	Group Size 2-9	\$42	\$48	\$54	\$47	\$55	\$61	\$47	\$55	\$62
	10-24	38	44	48	42	50	56	42	49	55
	25-50	35	40	44	38	45	50	39	45	51
Employee & Spouse	Group Size 2-9	83	94	104	92	108	121	93	109	122
	10-24	74	85	93	84	98	110	84	98	110
	25-50	68	78	85	75	89	100	77	90	101
Employee & Child	Group Size 2-9	79	89	98	79	93	103	86	102	113
	10-24	71	80	88	72	85	94	77	92	102
	25-50	64	73	80	65	77	85	71	84	94
Employee & Children	Group Size 2-9	117	132	147	117	138	155	130	152	171
	10-24	105	118	132	107	126	141	117	137	154
	25-50	96	108	121	96	113	127	107	126	141
Employee & Family	Group Size 2-9	141	160	178	143	169	187	157	185	207
	10-24	127	144	160	130	154	171	141	167	187
	25-50	116	131	146	117	139	154	129	153	171

		Dental Blue Gold Plus 100 - 80			Dental Blue Platinum 100 - 80			Dental Blue Platinum Plus 100 - 80		
Areas:		1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9
Employee Only	Group Size 2-9	\$48	\$57	\$63	\$65	\$71	\$78	\$77	\$85	\$94
	10-24	44	52	58	58	63	69	68	76	83
	25-50	40	47	52	55	60	66	65	72	78
Employee & Spouse	Group Size 2-9	95	112	126	129	139	155	153	170	186
	10-24	87	102	115	114	124	138	136	151	165
	25-50	78	92	103	110	118	132	129	143	156
Employee & Child	Group Size 2-9	89	105	117	120	133	145	142	159	173
	10-24	81	96	106	107	118	129	126	141	153
	25-50	73	87	96	102	113	124	119	133	145
Employee & Children	Group Size 2-9	133	156	175	178	198	216	214	237	259
	10-24	121	142	159	158	176	192	190	210	229
	25-50	109	128	144	152	168	184	180	199	217
Employee & Family	Group Size 2-9	161	190	212	218	241	263	259	286	314
	10-24	147	173	193	194	215	234	229	254	279
	25-50	133	157	174	186	206	224	217	240	263

DENTAL

Dental PPO and Dental HMO plan rates Monthly rates effective January 1, 2010

Areas:	Basic Option Dental PPO			Standard Option PPO			High Option Dental PPO		
	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9	1, 2, 7	3, 6, 8	4, 5, 9
Employee Only	\$33	\$35	\$39	\$44	\$51	\$56	\$65	\$70	\$74
Employee & Spouse	62	70	75	91	98	108	127	137	149
Employee & Child	50	55	58	74	84	91	121	130	137
Employee & Children	72	80	86	116	124	137	179	193	206
Employee & Family	101	110	121	144	160	175	217	233	251

Areas:	Dental Net		
	1, 2, 3, 7	4, 5, 6, 9	8
Employee Only	\$23	\$18	\$21
Employee & Spouse	35	27	32
Employee & Child	35	27	32
Employee & Children	53	41	48
Employee & Family	53	41	48

Areas:	Voluntary Dental PPO
All Areas	
Employee Only	\$35
Employee & Spouse	72
Employee & Child	54
Employee & Children	76
Employee & Family	106

Areas:	Voluntary Dental Saver SelectDHMO Plan
All Areas	
Single	\$12
Two-party	22
Three-party*	32

*Employee, spouse and child(ren), or employee and child(ren)

Blue View Vision plan rates

Blue View	EMPLOYEE	EMPLOYEE AND SPOUSE	EMPLOYEE AND CHILD(REN)	FAMILY
RATE	\$7	\$12	\$13	\$19

Blue View Plus	EMPLOYEE	EMPLOYEE AND SPOUSE	EMPLOYEE AND CHILD(REN)	FAMILY
RATE	\$14	\$23	\$25	\$37

Rates listed above are based on current enrollment information. Any enrollment activity, including but not limited to additions, cancellations or benefit plan changes, may result in a change to these rates.

Basic Term Life and Accidental Death & Dismemberment (AD&D) plan rates

For groups with 11-50 eligible employees, the employee basic term life rate is based on the group's composite rate. The composite rate is determined by the characteristics of the group and is calculated by rating systems.

Rates for less than \$25,000 for groups with 2-10 eligible employees

Age	Rate per \$1,000 of coverage
Under 30	\$0.20
30 - 39	0.25
40 - 44	0.41
45 - 49	0.58
50 - 54	0.86
55 - 59	1.53
60 - 64	2.27
65 - 69	3.77
70 - 74	5.36
75 - 79	8.44
80 - 84	12.12
85 - 89	18.14

Rates for \$25,000 or more for groups with 2-10 eligible employees for groups offering at least \$25,000 of basic term life coverage to all enrolled employees

Age	Rate per \$1,000 of coverage
Under 30	\$0.16
30 - 39	0.20
40 - 44	0.33
45 - 49	0.45
50 - 54	0.70
55 - 59	1.22
60 - 64	1.82
65 - 69	3.02
70 - 74	4.29
75 - 79	6.75
80 - 84	9.70
85 - 89	14.51

Please Note: Life and AD&D benefits are reduced by 35% at age 65 and further reduced by 50% of the original benefit amount at age 70. Benefits terminate upon retirement. Availability of group life insurance is subject to underwriting.

Rates for Optional Dependent Life coverage

\$5,000 spouse, \$5,000 children 6 months to 26 years; \$500 children under 6 months	\$2 per family
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This option only available if employee life benefit is \$20,000 or more:

\$10,000 spouse, \$10,000 children 6 months to 26 years; \$1,000 children under 6 months	\$4 per family
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Age	Supplemental Life rates per:			
	\$15,000	\$25,000	\$50,000	\$100,000
Under 30	\$3	\$5.00	\$10.00	\$20.00
30-39	\$3.75	\$6.25	\$12.50	\$25.00
40-44	\$6.15	\$10.25	\$20.50	\$41.00
45-49	\$8.70	\$14.50	\$29.00	\$58.00
50-54	\$12.90	\$21.50	\$43.00	\$86.00
55-59	\$22.95	\$38.25	\$76.50	\$153.00
60-64	\$34.05	\$56.75	\$113.50	\$227.00
65-69	\$56.55	\$94.25	\$188.50	\$377.00

For groups with 2-10 employees, the maximum amount of supplemental life employees can only elect is \$50,000.



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