

# **Anthem Blue Cross Individual and Family health care plans for California**

## **2009 Rates**

### **Area 3**

Alameda (except ZIPs starting with 945, 946, and 953 and including 94505, 94514), Alpine, Amador, Colusa (95957 only), Contra Costa (except 94551), El Dorado, Inyo (except 93527), Mono, Napa (94589 or 94590 only), Nevada (95602 only), Placer (except 95692 and 96161), Sacramento (except) ZIPs starting with 958) San Francisco, San Joaquin (94505, 94514, 95632, and 95690 only), San Mateo (94303 only), Santa Clara (ZIPs starting with 940 and 943), Solano (except 94503, 95616, 95618, and 95694), Sutter (except 95645, 95692, 95836, 95837, 95948)

Level 1 monthly rates for medical,  
dental and term life plans

## **March 2009**



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## Important Information Regarding Rate Guarantees

Rates for SmartSense® 5000, PPO 3500 HSA-Compatible and 3500 Deductible PPO plans are guaranteed not to increase for 24 months from the original anniversary date, provided members don't change or add coverage or move to a different rating area. Please refer to the table below regarding rate guarantees for all applicable plans.

Rate Guarantee	Plans
24 months from original anniversary date	SmartSense 5000, PPO 3500 (HSA-Compatible) and 3500 Deductible PPO
12 months from original anniversary date	SmartSense 2500, 1500, 500; all Lumenos; all RightPlan; all Tonik®; all PPO Share; PPO Saver; all HMO
6 months from original effective date	Basic PPO 2500, 1000; CORE 5000

## How to calculate monthly rates

### Member level rated plans: SmartSense, Lumenos, PPO 3500 (HSA-Compatible), 3500 Deductible PPO and PPO Saver monthly rates

#### Want to enroll 1 member?

Look in the "1 member" columns under the plan you want and locate the rate that corresponds to the age and gender of the family member you're enrolling.

#### Want to enroll 2 or more members?

- Look in the "2 members/family" columns under the plan you want and locate the rates that correspond to the age and gender of the family members you're enrolling.
- Total the rates for all members.
- For children, if a parent or guardian *is* on the policy, look in the "2 members/family" columns under the plan you want and locate the rates for the three youngest children. Other children will not be charged.
- For children, if a parent or guardian *is not* on the policy, look in the "2 members/family" columns under the plan you want and locate the rates for the four youngest children. Other children will not be charged.
- Total the rates for all members.  
(The maximum number of members charged is five.)

### Contract rated plans: PPO Share, Basic PPO, CORE 5000 and HMO plans

- Find the plan you want.
- Find the contract type you want. For example, for a subscriber and one child, use "Subscriber & Child"; for a subscriber, spouse and child(ren), use "Family."
- Find the age/age range. For "Subscriber & Spouse" and "Family," use the age of the younger spouse.

## How to calculate rates for policies with rate ups

### This Rate Guide provides rates for Level 1.

For PPO and TONIK products, members may have rate ups of +20%, +25%, +50%, +75%, and +100%.

HMO members may have rate ups of +20% and +25%.

Member-level rated plans have the rate up applied only to the member who received the rate up during underwriting. Contract rated plans have the rate up applied to the contract rate for the policy if any member received a rate up during underwriting.

To calculate rates for a member or contract with a rate up, multiply the Level 1 rate by (1+ rate up factor). The rate up factor is the rate up expressed as a decimal (so 20% has a rate up factor of .20).

**Example:** If the level 1 rate is \$100, and the member has a rate up factor of 20%, the calculation is:

$$\$100 \times (1 + .20) = \$100 \times 1.20 = \$120.$$

#### Examples of calculating rate up:

Rate Up	Rate up factor	Multiply Level 1 rate by:
20%	.20	(1 + .20) = 1.20
25%	.25	(1 + .25) = 1.25
50%	.50	(1 + .50) = 1.50
75%	.75	(1 + .75) = 1.75
100%	1.00	(1 + 1.00) = 2.00

**NOTE: If the rate is not a whole dollar amount, round down to the next lower whole dollar amount.**

## Entry age determination

Depending on the plan selected, the applicant's entry age (the age used to determine a rate quote) is based on their age on either the first day of the month or the date they are applying. See below for details and examples.

For these plans, Entry Age is the applicant's age as of the first day of the application month	For these plans, Entry Age is the applicant's age as of the date the application is submitted
SmartSense, Lumenos Non-Maternity, Lumenos Maternity, Tonik, RightPlan, PPO Share, 3500 Deductible PPO, PPO 3500 HSA, PPO Saver HMO plans and Dental & Term Life plans	Basic PPO and CORE 5000

#### Examples:

- Applicant turns 30 on May 10th and applies for a SmartSense 500 plan on May 15th. Applicant will be rated as a 29-year-old (Applicant's age on May 1st).
- Applicant turns 30 on May 10th and applies for the Basic PPO 2500 plan on May 15th. Applicant will be rated as a 30-year-old (Applicant's age on May 15th).

Anthem Blue Cross reserves the right to change this methodology in the future. Note that if the actual effective date of the policy is different from the requested effective date on the application, the actual premium may be different from the rate shown in this rate guide.

**\*Lumenos HIA Plus Plans only** — Add the Health Account Allocation (\$37 for 1 member; \$68 for 2 or more members) to your rate to calculate your monthly total. The Health Account Allocation is the amount you contribute towards your Health Incentive Account, which the plan also contributes to. The unused portion of the combined contribution then carries over from year to year. This gives you access to these funds as long as you are a member of the Lumenos HIA Plus plan.

**\*\*PPO Saver plan** — Rates include \$1,000 Term Life coverage per subscriber. This plan is also available without Life coverage, which may reduce Level 1 monthly rates by \$0-\$3 per member.

# Medical plan names and contract codes

Basic PPO 2500.....	(R418*)
Basic PPO 1000.....	(7900*, 1518*)
PPO Saver.....	(NM31*)
CORE 5000 .....	(DL96*)
3500 Deductible PPO.....	(R420*)
PPO 3500 (HSA-Compatible).....	(T160*)
RightPlan PPO 40 - No Rx.....	(P958*)
RightPlan PPO 40 - Generic Rx.....	(PE48*)
RightPlan PPO 40 - Comprehensive Rx.....	(PE49*)
PPO Share 5000.....	(H062*)
PPO Share 2500.....	(7891, 1871)
PPO Share 1500.....	(7889, 7890)
PPO Share 1000.....	(1393, 1503, 7878, 1930*)
PPO Share 500 .....	(7895, 1501, 1575, 1920, 7888, 7904, 1929*)
Select HMO.....	(PE43)
HMO Saver.....	(7896, 7879, 7894**)
Individual HMO.....	(7898, 1913**, 1933, 7897**)

## Tonik Plans

Calculated Risk-Taker (1500).....	(DN13*)
Part-Time Daredevil (3000).....	(DN14*)
Thrill-Seeker (5000).....	(DN15*)

## SmartSense Plans

SmartSense 5000 Deductible Comprehensive Rx (1 Member) .....	(Z167*)
SmartSense 5000 Deductible Comprehensive Rx (2 Members/Family) .....	(Z168*)
SmartSense 5000 Deductible Generic Rx (1 Member) .....	(Z159*)
SmartSense 5000 Deductible Generic Rx (2 Members/Family).....	(Z160*)
SmartSense 2500 Deductible Comprehensive Rx (1 Member) .....	(Z165*)

SmartSense 2500 Deductible Comprehensive Rx (2 Members/Family) .....	(Z166*)
SmartSense 2500 Deductible Generic Rx (1 Member) .....	(Z157*)
SmartSense 2500 Deductible Generic Rx (2 Members/Family).....	(Z158*)
SmartSense 1500 Deductible Comprehensive Rx (1 Member) .....	(Z163*)
SmartSense 1500 Deductible Comprehensive Rx (2 Members/Family) .....	(Z164*)
SmartSense 1500 Deductible Generic Rx (1 Member) .....	(Z155*)
SmartSense 1500 Deductible Generic Rx (2 Members/Family).....	(Z156*)
SmartSense 500 Deductible Comprehensive Rx (1 Member) .....	(Z161*)
SmartSense 500 Deductible Comprehensive Rx (2 Members/Family) .....	(Z162*)
SmartSense 500 Deductible Generic Rx (1 Member) .....	(Z153*)
SmartSense 500 Deductible Generic Rx (2 Members/Family).....	(Z154*)

## Lumenos Non-maternity HSA Plans

Lumenos HSA-Compatible \$5000 (1 Member).....	(Z129*)
Lumenos HSA-Compatible \$5000 (2 Members).....	(Z130*)
Lumenos HSA-Compatible \$5000 (3+ Members) ...	(Z131*)
Lumenos HSA-Compatible \$3000 (1 Member).....	(Z132*)
Lumenos HSA-Compatible \$3000 (2 Members).....	(Z133*)
Lumenos HSA-Compatible \$3000 (3+ Members) ..	(Z134*)
Lumenos HSA-Compatible \$1500 (1 Member) .....	(Z126*)
Lumenos HSA-Compatible \$1500 (2 Members) .....	(Z127*)
Lumenos HSA-Compatible \$1500 (3+ Members)...	(Z128*)

\* Anthem Blue Cross Life and Health Insurance Company.

\*\* For these contract codes, see Level 1+20 rates.

# Medical plan names and contract codes

## Lumenos Non-maternity HIA Plans

Lumenos HIA \$5000 (1 Member) .....	(Z147*)
Lumenos HIA \$5000 (2 Members) .....	(Z148*)
Lumenos HIA \$5000 (3+ Members).....	(Z149*)
Lumenos HIA \$3000 (1 Member) .....	(Z150*)
Lumenos HIA \$3000 (2 Members) .....	(Z151*)
Lumenos HIA \$3000 (3+ Members).....	(Z152*)
Lumenos HIA \$1500 (1 Member).....	(Z144*)
Lumenos HIA \$1500 (2 Members).....	(Z145*)
Lumenos HIA \$1500 (3+ Members) .....	(Z146*)

## Lumenos Non-maternity HIA Plus Plans

Lumenos HIA Plus \$5000 (1 Member) .....	(Z138*)
Lumenos HIA Plus \$5000 (2 Members).....	(Z139*)
Lumenos HIA Plus \$5000 (3+ Members).....	(Z140*)
Lumenos HIA Plus \$3000 (1 Member) .....	(Z141*)
Lumenos HIA Plus \$3000 (2 Members) .....	(Z142*)
Lumenos HIA Plus \$3000 (3+ Members).....	(Z143*)
Lumenos HIA Plus \$1500 (1 Member) .....	(Z135*)
Lumenos HIA Plus \$1500 (2 Members) .....	(Z136*)
Lumenos HIA Plus \$1500 (3+ Members).....	(Z137*)

## Lumenos Maternity HSA Plans

HSA 5000 (1 member) .....	(DX44*)
HSA 5000 (2 members) .....	(DX45*)
HSA 5000 (3+ members).....	(DX46*)

## Lumenos Maternity HIA Plans

HIA 5000 (1 member).....	(DX80*)
HIA 5000 (2 members).....	(DX81*)
HIA 5000 (3+ members) .....	(DX82*)

## Lumenos Maternity HIA Plus Plans

HIA Plus 5000 (1 member) .....	(DX59*)
HIA Plus 5000 (2 members) .....	(DX60*)
HIA Plus 5000 (3+ members).....	(DX61*)

Rates for 2 Members and for 3+ Members are the same.

# Individual and Family Plans

## Medical and Dental Rating Area Definitions — Effective March 1, 2009

*(Excluding Basic PPO, CORE 5000 and Select HMO plans)*

<b>Rating Area 1</b>	Marin, Monterey (except 95076 and 93451), San Benito (93930 and 95004 only), San Luis Obispo (93426 only), San Mateo (except 94303)
<b>Rating Area 2</b>	Los Angeles zips starting with 900, 914 and 916
<b>Rating Area 3</b>	Alameda (except ZIPs starting with 945, 946 and 953 and including 94505, 94514), Alpine, Amador, Colusa (95957 only), Contra Costa (except 94551), El Dorado, Inyo (except 93527), Mono, Napa (94589 or 94590 only), Nevada (95602 only), Placer (except 95692 and 96161), Sacramento (except ZIPs starting with 958), San Francisco, San Joaquin (94505, 94514, 95632, and 95690 only), San Mateo (94303 only), Santa Clara (ZIPs starting with 940 and 943), Solano (except 94503, 95616, 95618, and 95694), Sutter (except 95645, 95692, 95836, 95837, 95948)
<b>Rating Area 4</b>	Alameda (ZIPs starting with 945, 946 and 953 (except 94505, 94514), Calaveras, Contra Costa (94551 only), Imperial (92225 and 92274 only), Los Angeles (ZIPs starting with 901-904 and 913), Mariposa (95329 only), Merced (95380 only), Riverside (ZIPs starting with 922 except 92248), San Benito (except 93210, 93930, 95004), San Joaquin (except 94505, 94514, 95632, 95690), Santa Clara (94550, 95023, 95076 only), Santa Cruz (except 95033), Stanislaus (except 95322), Tuolumne (95230 or 95329 only), Ventura (ZIPs starting with 913 and 90265)
<b>Rating Area 5</b>	Butte, Colusa (except 95957), Del Norte, Fresno (93313 only), Glenn, Humboldt, Imperial (92004 only), Kern (ZIPs starting with 933), Lake, Lassen, Los Angeles (96056 only), Mendocino, Modoc, Napa (except 94589 and 94590), Nevada (except 95602), Orange (ZIPs starting with 926), Placer (95692 and 96161 only), Plumas, Riverside (92028 only), Sacramento zips starting with 958, San Diego, Santa Clara (except ZIPs starting with 940, 943, 94550, 95023, and 95076), Santa Cruz (95033 only), Shasta, Sierra, Siskiyou, Solano (94503, 95616, 95618 and 95694 only), Sonoma, Sutter (95645, 95692, 95836, 95837 and 95948 only), Tehama, Trinity, Yolo, Yuba
<b>Rating Area 6</b>	Fresno (except 93313), Imperial (except 92004, 92225 and 92274), Inyo (93527 only), Kern (except ZIPs starting with 933), Kings, Los Angeles (ZIPs starting with 905-908, 935, 91709 and 93243), Madera, Mariposa (except 95329), Merced (except 95380), Monterey (93451 only), Orange (except ZIPs starting with 926), Riverside (except 92028 and ZIPs starting with 922 but including 92248), San Benito (93210 only), San Bernardino (except 91766 and 91792), San Luis Obispo (except 93426), Santa Barbara, Stanislaus (95322 only), Tulare, Tuolumne (except 95230 and 95329), Ventura (ZIPs starting with 930 and 932)
<b>Rating Area 7</b>	Los Angeles (ZIPs starting with 910-912, 915, 917, 918 except 91709), San Bernardino (91766 and 91792 only)

# Individual and Family Plans

## Medical Rating Area Definitions (by county) – Effective March 1, 2009

The subscriber's home address determines the rating area. Rating areas are based on ZIP codes, not county; the counties below are mapped to rating areas as a convenience, and are based on ZIP codes as of November 2008.

These new rating areas do not apply to the Basic PPO, CORE 5000 and Select HMO plans.

<b>Alameda</b>	ZIP codes starting with 945, 946 and 953, except 94505, 94514	Area 4	<b>Orange</b>	ZIP codes starting with 926	Area 5
	All others Alameda ZIPs	Area 3		All other Orange ZIPs	Area 6
<b>Alpine</b>		Area 3	<b>Placer</b>	All except 95692, 96161	Area 3
<b>Amador</b>		Area 3		95692, 96161	Area 5
<b>Butte</b>		Area 5	<b>Plumas</b>		Area 5
<b>Calaveras</b>		Area 4	<b>Riverside</b>	ZIP codes starting with 922 except 92248	Area 4
<b>Colusa</b>	95957	Area 3		92028	Area 5
	Except 95957	Area 5		All other Riverside ZIPs	Area 6
<b>Contra Costa</b>	All except 94551	Area 3	<b>Sacramento</b>	ZIP codes starting with 958	Area 5
	94551	Area 4		All other Sacramento ZIPs	Area 3
<b>Del Norte</b>		Area 5	<b>San Benito</b>	93930, 95004	Area 1
<b>El Dorado</b>		Area 3		All except 93210, 93930, 95004	Area 4
<b>Fresno</b>	93313	Area 5		93210	Area 6
	All except 93313	Area 6	<b>San Bernardino</b>	Except 91766 and 91792	Area 6
<b>Glenn</b>		Area 5		91766 and 91792	Area 7
<b>Humboldt</b>		Area 5	<b>San Diego</b>		Area 5
<b>Imperial</b>	92225 and 92274	Area 4	<b>San Francisco</b>		Area 3
	92004	Area 5	<b>San Joaquin</b>	94505, 94514, 95632, 95690	Area 3
	All except 92225, 92274, 92004	Area 6		All except 94505, 94514, 95632, 95690	Area 4
<b>Inyo</b>	All except 93527	Area 3	<b>San Luis Obispo</b>	93426	Area 1
	93527	Area 6		All except 93426	Area 6
<b>Kern</b>	ZIP codes starting with 933	Area 5	<b>San Mateo</b>	Except 94303	Area 1
	All other Kern ZIPs	Area 6		94303	Area 3
<b>Kings</b>		Area 6	<b>Santa Barbara</b>		Area 6
<b>Lake</b>		Area 5	<b>San Clara</b>	ZIP codes starting with 940, 943	Area 3
<b>Lassen</b>		Area 5		94550, 95023, 95076	Area 4
<b>Los Angeles</b>	ZIP codes starting with 901-904 and 913	Area 4		All other Santa Clara ZIPs	Area 5
	ZIP codes starting with 905-908, 935, 91709 and 93243	Area 6	<b>Santa Cruz</b>	All except 95033	Area 4
	ZIP codes starting with 900, 914 or 916	Area 2		95033	Area 5
	ZIP codes starting with 910-912, 915, 917 or 918, except 91709	Area 7	<b>Shasta</b>		Area 5
<b>Madera</b>		Area 6	<b>Sierra</b>		Area 5
<b>Marin</b>		Area 1	<b>Siskiyou</b>		Area 5
<b>Mariposa</b>	95329	Area 4	<b>Solano</b>	All except 94503, 95616, 95618, 95694	Area 3
	All except 95329	Area 6		94503, 95616, 95618, 95694	Area 5
<b>Mendocino</b>		Area 5	<b>Sonoma</b>		Area 5
<b>Merced</b>	95380	Area 4	<b>Stanislaus</b>	All except 95322	Area 4
	All except 95380	Area 6		95322	Area 6
<b>Modoc</b>		Area 5	<b>Sutter</b>	All except 95645, 95692, 95836, 95948, 95837	Area 3
<b>Mono</b>		Area 3		95645, 95692, 95836, 95837, 95948	Area 5
<b>Monterey</b>	All except 95076 and 93451	Area 1	<b>Tehama</b>		Area 5
	95076	Area 4	<b>Trinity</b>		Area 5
	93451	Area 6	<b>Tulare</b>		Area 6
<b>Napa</b>	94589, 94590	Area 3	<b>Tuolumne</b>	95230, 95329	Area 4
	All except 94589, 94590	Area 5		All except 95230, 95329	Area 6
<b>Nevada</b>	95602	Area 3	<b>Ventura</b>	ZIP codes starting with 930 or 932	Area 6
	All except 95602	Area 5		All other Ventura ZIPs	Area 4
			<b>Yolo</b>		Area 5
			<b>Yuba</b>		Area 5

## Select HMO Medical Rating Area Definitions – Effective March 1, 2009

<b>Rating Area 1</b>	San Mateo (except 94303)
<b>Rating Area 2</b>	Los Angeles zips starting with 900, 914 and 916
<b>Rating Area 3</b>	Alameda (except ZIPs starting with 945, 946 and 953 and including 94505 and 94514), Contra Costa (except 94551), Placer (except 95715, 95724, 96140, 96141, 96142, 96143, 96145, 96146, 96148, 96161 and 95692), Sacramento (except ZIPs starting with 958), San Francisco, San Joaquin (94505, 94514, 95632, and 95690 only), San Mateo (94303 only)
<b>Rating Area 4</b>	Alameda (ZIPs starting with 945, 946 and 953 except 94505, 94514), Contra Costa (94551 only), Imperial (92225 and 92274 only), Los Angeles (ZIPs starting with 901-904 and 913), Merced (95380 only), Riverside (ZIPs starting with 922 except 92248, 92225, 92226, 92239), San Joaquin (except 94505, 94514, 95632, 95690), Santa Cruz (except 95033), Stanislaus (except 95322), Ventura (except ZIPs starting with 930 or 932)
<b>Rating Area 5</b>	Fresno (93313 only), Imperial (92004 only), Kern (ZIPs starting with 933), Nevada (except 95602, 95728, 96111, 96160, 96161, 96162), Orange (ZIPs starting with 926), Placer (95692 only), Riverside (92028 only), Sacramento zips starting with 958, San Diego (except ZIPs starting with 940, 943 and 91901, 91905, 91906, 91916, 91917, 91934, 91935, 91948, 91962, 91963, 91980, 92004, 92036, 92059, 92061, 92066 & 92086), Santa Cruz (95033 only), Yolo
<b>Rating Area 6</b>	Fresno (except 93313), Imperial (except 92004, 92225 and 92274), Kern (except ZIPs starting with 933), Los Angeles (ZIPs starting with 905-908, 935, 91709 and 93243), Orange (except ZIPs starting with 926), Riverside (ZIPs starting with 923-928), San Bernardino (except 91766, 91792, 92363, 92364, 92365), Stanislaus (95322 only), Tulare, Ventura (ZIPs starting with 930 and 932)
<b>Rating Area 7</b>	Los Angeles (ZIPs starting with 910-912, 915, 917, 918 except 91709), San Bernardino (91766 and 91792 only)

## Select HMO Rating Area Definitions (by county) – Effective March 1, 2009

The subscriber's home address determines the rating area. Rating areas are based on ZIP codes; the counties below are mapped to rating areas as a convenience, and are based on ZIP codes as of November 2008.

<b>Alameda</b>	ZIP codes starting with 945 and 946 and 953 except 94505, 94514	Area 4	<b>Riverside</b>	ZIP codes starting with 922 except 92248, 92225, 92226 and 92239	Area 4	
	All others Alameda ZIPs	Area 3		92028	Area 5	
<b>Contra Costa</b>	Except 94551	Area 3		All other Riverside ZIPs starting with 923-928	Area 6	
	94551	Area 4		<b>Sacramento</b>	ZIP codes starting with 958	Area 5
<b>Fresno</b>	93313	Area 5		All other Sacramento ZIPs	Area 3	
	All except 93313	Area 6		<b>San Bernardino</b>	Except 91766, 91792, 92363, 92364, 92365	Area 6
<b>Imperial</b>	92225 and 92274	Area 4		91766 and 91792	Area 7	
	92004	Area 5		<b>San Diego</b>	Except 91901, 91905, 91906, 91916, 91917, 91934, 91935, 91948, 91962, 91963, 91980, 92004, 92036, 92059, 92061, 92066 & 92086	Area 5
	All other Imperial ZIPs	Area 6		<b>San Francisco</b>		Area 3
<b>Kern</b>	ZIP codes starting with 933	Area 5	<b>San Joaquin</b>	94505, 94514, 95632, 95690	Area 3	
	All other Kern ZIPs	Area 6		Except 94505, 94514, 95632, 95690	Area 4	
<b>Los Angeles</b>	ZIP codes starting with 901-904 and 913	Area 4		<b>San Mateo</b>	Except 94303	Area 1
	ZIP codes starting with 905-908, 935, 91709 and 93243	Area 6		94303	Area 3	
	ZIP codes starting with 900, 914 or 916	Area 2		<b>Santa Cruz</b>	Except 95033	Area 4
	ZIP codes starting with 910- 912, 915, 917 or 918, except 91709	Area 7		95033	Area 5	
<b>Merced</b>	95380	Area 4		<b>Stanislaus</b>	Except 95322	Area 4
	Except 95380	Area 6		95322	Area 6	
<b>Nevada</b>	95602	Area 3		<b>Tulare</b>		Area 6
	Except 95602, 95728, 96111, 96160, 96161, 96162	Area 5	<b>Ventura</b>	ZIP codes starting with 930 or 932	Area 6	
<b>Orange</b>	ZIP codes starting with 926	Area 5		All other Ventura ZIPs	Area 4	
	All other Orange ZIPs	Area 6		<b>Yolo</b>		Area 5
<b>Placer</b>	Except 95692, 96161, 95715, 95724, 96140, 96141, 96142, 96143, 96145, 96146, 96148	Area 3				
	95692	Area 5				

# Monthly Rates – Effective March 1, 2009

## AREA 3

CODE	SmartSense 500 Deductible Generic Rx				SmartSense 500 Deductible Comprehensive Rx				SmartSense 1500 Deductible Generic Rx				SmartSense 1500 Deductible Comprehensive Rx			
	1 member		2 members/family		1 member		2 members/family		1 member		2 members/family		1 member		2 members/family	
	Z153		Z154		Z161		Z162		Z155		Z156		Z163		Z164	
AGE	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
<1	156	156	156	156	161	161	161	161	92	92	92	92	97	97	97	97
1	142	142	142	142	147	147	147	147	84	84	84	84	89	89	89	89
2	135	135	135	135	143	143	143	143	80	80	80	80	88	88	88	88
3	125	125	125	125	132	132	132	132	75	75	75	75	83	83	83	83
4	114	114	114	114	122	122	122	122	70	70	70	70	78	78	78	78
5	105	105	105	105	112	112	112	112	66	66	66	66	74	74	74	74
6	96	96	96	96	104	104	104	104	62	62	62	62	70	70	70	70
7	90	90	90	90	98	98	98	98	59	59	59	59	67	67	67	67
8	85	85	85	85	95	95	95	95	56	56	56	56	66	66	66	66
9	85	85	85	85	95	95	95	95	56	56	56	56	67	67	67	67
10	85	85	85	85	97	97	97	97	56	56	56	56	69	69	69	69
11	87	87	87	87	102	102	102	102	57	57	57	57	73	73	73	73
12	94	94	94	94	111	111	111	111	61	61	61	61	79	79	79	79
13	105	105	105	105	124	124	124	124	68	68	68	68	87	87	87	87
14	120	105	120	105	140	124	140	124	78	68	78	68	97	87	97	87
15	137	121	137	121	157	134	157	134	89	76	89	76	109	90	109	90
16	152	136	152	136	171	150	171	150	98	86	98	86	118	100	118	100
17	160	144	160	144	179	159	179	159	104	91	104	91	123	106	123	106
18	161	144	161	144	180	159	180	159	104	91	104	91	124	107	124	107
19	161	144	161	144	180	159	180	159	104	91	104	91	124	107	124	107
20	161	144	161	144	180	160	180	160	104	91	104	91	124	107	124	107
21	161	148	161	148	180	165	180	165	104	93	104	93	124	110	124	110
22	161	155	161	155	180	172	180	172	104	96	104	96	124	114	124	114
23	161	158	161	158	180	175	180	175	104	99	104	99	124	116	124	116
24	161	159	161	159	180	176	180	176	104	99	104	99	124	116	124	116
25	161	159	161	159	180	176	180	176	104	99	104	99	124	116	124	116
26	161	159	161	159	180	176	180	176	104	99	104	99	124	116	124	116
27	165	160	165	160	184	178	184	178	107	100	107	100	126	117	126	117
28	170	165	170	165	189	183	189	183	110	102	110	102	130	120	130	120
29	173	172	170	172	192	190	189	190	112	106	112	106	132	124	132	124
30	173	180	170	174	193	198	189	191	112	111	112	108	132	129	132	126
31	174	186	170	179	194	204	189	196	112	115	112	112	133	133	132	130
32	176	190	170	182	196	208	189	200	113	117	112	115	134	135	132	132
33	180	190	173	183	200	208	192	200	116	118	113	115	137	136	133	133
34	184	191	176	183	204	209	196	200	119	118	116	115	139	136	136	133
35	184	195	176	183	206	214	196	200	119	120	116	115	141	140	136	133
36	184	202	176	188	207	222	196	207	119	125	116	119	142	146	136	138
37	186	210	176	197	213	232	199	217	120	130	116	124	147	152	140	145
38	200	217	188	204	229	240	215	224	129	134	122	128	158	157	150	149
39	224	223	203	204	254	246	230	224	145	137	133	128	175	160	161	149
40	248	230	215	204	279	254	242	224	161	142	141	128	193	166	168	149
41	262	241	218	204	296	267	246	224	171	151	145	129	205	177	173	151
42	264	256	221	214	302	285	253	238	172	164	147	140	210	193	179	165
43	264	270	221	226	302	302	253	252	172	178	147	151	212	210	180	178
44	264	279	221	234	303	313	253	262	172	186	147	158	213	220	181	187
45	264	284	221	237	306	319	256	266	172	191	147	162	215	226	182	192
46	264	288	221	241	312	325	260	271	172	195	147	166	220	232	186	197
47	273	297	227	248	320	337	267	282	179	204	153	173	228	244	194	208
48	283	310	237	259	332	356	278	297	190	218	162	185	239	263	204	224
49	296	327	247	273	346	378	289	315	202	234	172	199	253	285	215	242
50	309	343	273	304	362	399	320	354	216	250	194	225	270	307	242	276
51	322	358	285	316	378	417	335	369	229	265	206	238	286	325	258	292
52	333	369	295	326	393	432	348	382	240	276	216	248	300	339	270	305
53	341	375	302	332	403	442	357	391	248	283	223	255	311	349	280	315
54	348	378	308	334	412	448	364	396	255	285	230	257	320	355	288	320
55	361	378	346	363	428	451	410	433	268	285	262	278	335	359	327	349
56	385	378	369	363	457	454	438	434	292	285	284	278	365	361	355	352
57	422	378	404	363	503	460	482	442	329	285	321	278	411	368	401	359
58	469	391	450	375	561	478	538	458	376	298	368	290	469	386	458	376
59	524	421	503	404	626	514	600	493	431	328	420	320	534	422	520	412
60	580	465	555	447	691	564	662	542	487	372	475	364	599	472	584	461
61	625	507	600	487	743	611	713	586	532	414	520	404	651	519	636	506
62	651	531	624	509	771	640	740	613	558	439	544	428	679	548	663	535
63	656	535	629	514	776	647	743	621	563	442	550	431	684	555	668	540
64	663	539	635	517	780	654	748	627	570	446	556	435	688	562	672	548
65+	663	539	635	517	780	654	748	627	570	446	556	435	688	562	672	548

65+ rates are for existing members only.

# Monthly Rates – Effective March 1, 2009

## AREA 3

CODE	SmartSense 2500 Deductible Generic Rx				SmartSense 2500 Deductible Comprehensive Rx				SmartSense 5000 Deductible Generic Rx				SmartSense 5000 Deductible Comprehensive Rx			
	1 member		2 members/family		1 member		2 members/family		1 member		2 members/family		1 member		2 members/family	
	Z157		Z158		Z165		Z166		Z159		Z160		Z167		Z168	
AGE	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
<1	77	77	77	77	82	82	82	82	61	61	61	61	66	66	66	66
1	70	70	70	70	75	75	75	75	56	56	56	56	60	60	60	60
2	66	66	66	66	74	74	74	74	53	53	53	53	61	61	61	61
3	63	63	63	63	71	71	71	71	51	51	51	51	59	59	59	59
4	60	60	60	60	67	67	67	67	50	50	50	50	58	58	58	58
5	57	57	57	57	64	64	64	64	49	49	49	49	56	56	56	56
6	54	54	54	54	62	62	62	62	48	48	48	48	55	55	55	55
7	51	51	51	51	60	60	60	60	46	46	46	46	55	55	55	55
8	50	50	50	50	60	60	60	60	45	45	45	45	55	55	55	55
9	50	50	50	50	60	60	60	60	45	45	45	45	56	56	56	56
10	50	50	50	50	62	62	62	62	45	45	45	45	58	58	58	58
11	50	50	50	50	66	66	66	66	46	46	46	46	61	61	61	61
12	53	53	53	53	71	71	71	71	48	48	48	48	66	66	66	66
13	59	59	59	59	78	78	78	78	53	53	53	53	72	72	72	72
14	67	59	67	59	87	78	87	78	60	53	60	53	79	72	79	72
15	76	65	76	65	96	79	96	79	68	58	68	58	88	72	88	72
16	84	73	84	73	105	88	105	88	75	65	75	65	95	79	95	79
17	89	77	89	77	109	93	109	93	79	69	79	69	99	84	99	84
18	89	77	89	77	109	94	109	94	80	69	80	69	99	85	99	85
19	89	77	89	77	109	94	109	94	80	69	80	69	99	85	99	85
20	89	77	89	77	109	94	109	94	80	69	80	69	99	85	99	85
21	89	79	89	79	109	96	109	96	80	70	80	70	99	87	99	87
22	89	81	89	81	109	99	109	99	80	72	80	72	99	89	99	89
23	89	83	89	83	109	101	109	101	80	73	80	73	99	90	99	90
24	89	83	89	83	109	101	109	101	80	73	80	73	99	90	99	90
25	89	83	89	83	109	101	109	101	80	73	80	73	99	90	99	90
26	89	83	89	83	109	101	109	101	80	73	80	73	99	90	99	90
27	92	84	92	84	111	102	111	102	82	74	82	74	101	91	101	91
28	94	86	94	86	114	104	114	104	84	75	84	75	103	93	103	93
29	96	89	96	89	116	107	116	107	86	78	86	78	105	96	105	96
30	96	93	96	93	117	112	117	112	86	81	86	81	106	99	106	99
31	96	97	96	97	117	115	117	115	86	84	86	84	106	102	106	102
32	97	98	97	98	118	117	118	117	87	86	87	86	107	104	107	104
33	99	98	99	98	120	117	120	117	89	86	89	86	109	104	109	104
34	102	99	102	99	123	117	123	117	90	86	90	86	111	104	111	104
35	102	101	102	100	124	120	123	119	90	88	90	87	112	107	111	105
36	102	105	102	104	126	126	124	124	90	92	90	90	114	112	112	110
37	102	109	102	108	130	131	129	130	91	95	90	94	118	117	116	115
38	111	112	109	111	140	135	139	134	99	98	97	97	127	120	126	119
39	125	114	119	111	155	138	148	134	112	100	106	97	141	123	134	119
40	139	118	128	111	171	143	158	134	124	104	114	97	155	128	142	119
41	147	127	130	113	182	153	161	136	132	112	116	99	165	138	146	122
42	148	139	131	122	187	168	165	149	133	123	118	108	171	151	151	133
43	148	150	131	132	189	183	168	161	133	133	118	117	173	165	152	145
44	148	158	131	140	191	193	168	171	133	140	118	124	174	174	154	154
45	148	162	132	143	192	198	171	175	133	144	118	128	175	179	154	159
46	148	166	132	146	196	204	173	179	133	148	118	130	178	184	158	163
47	153	173	136	152	203	215	180	189	137	154	121	136	185	194	163	171
48	163	185	143	164	213	231	188	205	145	164	129	144	194	209	172	184
49	174	198	154	176	226	251	200	223	156	176	137	155	206	227	181	200
50	185	212	174	198	240	270	225	252	166	188	156	176	219	244	206	229
51	197	225	184	211	255	286	239	269	176	199	165	186	233	259	218	242
52	206	234	193	219	268	299	251	280	185	208	173	195	244	270	229	254
53	213	240	199	224	278	308	259	288	191	213	178	199	253	279	236	261
54	220	242	206	227	286	314	268	294	196	215	184	201	260	284	244	266
55	231	242	231	242	300	318	300	318	207	215	207	215	273	288	273	288
56	252	242	252	242	327	320	327	320	227	215	227	215	299	290	299	290
57	285	242	285	242	369	326	369	326	257	215	257	215	338	296	338	296
58	328	252	328	252	422	343	422	343	296	224	296	224	387	310	387	310
59	376	279	376	279	481	375	481	375	341	248	341	248	442	340	442	340
60	425	318	425	318	540	420	540	420	386	283	386	283	496	381	496	381
61	465	355	465	355	587	462	587	462	423	316	423	316	540	420	540	420
62	488	376	488	376	612	488	612	488	444	336	444	336	564	444	564	444
63	493	380	493	380	616	495	616	495	449	340	449	340	568	450	568	450
64	498	383	498	383	620	501	620	501	454	343	454	343	572	457	572	457
65+	498	383	498	383	620	501	620	501	454	343	454	343	572	457	572	457

65+ rates are for existing members only.

# Monthly Rates – Effective March 1, 2009

## AREA 3

CODE	RightPlan Comp Rx		RightPlan Gen Rx		RightPlan No Rx		Tonik 1500		Tonik 3000		Tonik 5000		3500 Deductible Plan				PPD 3500 HSA Compatible			
	PE49		PE48		P958		DN13		DN14		DN15		1 member		2 members/family		1 member		2 members/family	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
<1	266	266	253	253	238	238	179	179	156	156	149	149	102	102	102	102	75	75	75	75
1	196	196	181	181	163	163	149	149	131	131	125	125	89	89	89	89	60	60	58	58
2	134	134	118	118	100	100	101	101	92	92	89	89	61	61	61	61	60	60	57	57
3	127	127	112	112	94	94	102	102	89	89	84	84	58	58	58	58	55	55	52	52
4	120	120	105	105	89	89	103	103	86	86	79	79	56	56	56	56	51	51	47	47
5	113	113	100	100	84	84	104	104	83	83	74	74	54	54	54	54	48	48	43	43
6	108	108	95	95	80	80	104	104	80	80	70	70	52	52	52	52	45	45	40	40
7	104	104	91	91	77	77	104	104	78	78	67	67	50	50	50	50	43	43	38	38
8	102	102	88	88	75	75	103	103	76	76	64	64	50	50	50	50	43	43	37	37
9	102	102	88	88	75	75	103	103	76	76	64	64	50	50	50	50	44	44	44	44
10	104	104	88	88	75	75	103	103	76	76	64	64	51	51	51	51	46	46	46	46
11	107	107	90	90	77	77	106	106	77	77	64	64	54	54	54	54	50	50	50	50
12	113	113	95	95	82	82	112	112	81	81	67	67	59	59	59	59	55	55	55	55
13	122	122	102	102	89	89	123	123	88	88	73	73	67	67	67	67	62	62	62	62
14	132	122	112	104	98	89	139	123	99	88	80	73	77	67	77	67	70	65	62	62
15	143	146	123	123	110	100	159	139	112	98	89	80	89	71	89	71	79	65	66	62
16	152	167	132	139	119	110	176	157	123	110	96	88	99	81	99	81	86	65	72	62
17	157	179	137	148	124	115	186	166	129	116	100	92	104	86	104	86	90	66	75	62
18	157	180	138	148	125	115	187	166	129	116	100	92	105	87	105	87	90	70	76	62
19	157	180	138	148	125	115	187	166	129	116	100	92	105	87	105	87	90	74	76	64
20	157	180	138	148	125	115	187	166	129	116	100	92	105	87	105	87	90	77	76	66
21	157	182	138	151	125	119	187	170	129	118	100	93	105	87	105	87	90	77	76	67
22	157	188	138	156	125	125	187	177	129	121	100	96	105	89	105	89	90	77	76	67
23	157	191	138	160	125	128	187	181	129	124	100	97	105	91	105	91	90	77	76	67
24	157	191	138	160	125	128	187	181	129	124	100	97	105	91	105	91	90	77	76	67
25	157	191	138	160	125	128	187	181	129	124	100	97	105	91	105	91	90	77	76	67
26	157	192	138	160	125	128	187	181	129	124	100	97	105	91	105	91	90	77	76	67
27	162	196	142	163	128	130	191	183	132	125	103	98	107	91	105	91	90	77	76	67
28	167	201	147	168	132	133	198	187	136	128	106	100	110	93	105	91	92	77	76	67
29	170	208	150	173	134	138	201	195	138	133	107	103	112	97	105	91	93	78	76	67
30	171	214	150	179	135	144	201	204	138	138	107	107	112	102	105	93	95	83	76	67
31	172	219	150	184	135	149	201	211	138	143	107	110	112	106	105	97	97	87	76	67
32	174	222	152	187	137	151	202	215	139	145	109	111	113	108	105	98	100	88	76	67
33	178	222	156	187	141	152	207	215	143	145	111	112	116	108	105	98	104	88	76	67
34	181	224	159	188	144	152	211	216	145	146	113	112	118	109	105	98	108	88	76	67
35	182	228	160	192	144	155	211	221	145	149	113	114	119	112	105	101	108	93	76	67
36	183	235	160	198	144	160	211	229	145	154	113	118	119	118	105	106	108	104	76	68
37	188	242	162	203	145	166	214	239	146	160	113	122	123	124	105	112	108	113	76	76
38	201	244	173	206	156	171	230	245	158	164	122	125	134	128	113	116	119	115	79	78
39	221	244	192	207	174	174	257	249	176	167	136	127	150	131	126	120	137	115	91	80
40	242	244	211	210	192	180	283	256	195	172	150	131	167	137	140	127	154	115	102	82
41	255	252	222	218	202	191	299	271	205	182	158	139	178	148	149	139	163	118	108	86
42	259	267	224	232	203	205	301	293	207	198	160	150	182	164	153	157	163	136	108	101
43	259	283	224	246	203	219	301	315	207	213	160	161	182	179	154	173	163	156	109	117
44	259	294	224	256	203	228	301	330	207	223	160	169	182	190	155	185	163	169	110	128
45	260	300	224	261	203	233	301	338	207	229	160	173	184	196	157	190	171	175	116	133
46	265	306	224	265	204	238	304	345	207	234	160	177	188	201	162	195	179	179	122	136
47	273	317	232	275	212	247	317	360	215	243	164	184	195	212	170	205	179	186	124	142
48	284	335	243	290	224	263	333	383	227	258	173	195	207	228	183	221	179	200	127	152
49	299	357	257	309	237	281	354	408	241	277	184	208	220	248	198	239	179	217	129	165
50	316	380	272	328	252	300	375	431	256	295	195	221	235	266	216	257	180	236	133	179
51	335	399	288	345	267	317	397	447	270	310	206	233	250	283	234	273	199	255	150	192
52	351	415	301	358	280	330	415	458	283	323	215	242	263	295	251	285	220	268	169	203
53	361	425	310	366	289	338	427	464	292	330	222	248	273	304	264	294	235	274	184	207
54	368	430	317	369	296	341	436	467	300	333	229	250	281	309	275	298	244	274	193	207
55	383	432	330	369	309	341	450	467	315	333	240	250	296	311	292	300	256	274	204	207
56	414	434	357	369	335	341	477	467	342	333	260	250	324	311	322	300	279	275	223	208
57	463	441	400	372	376	342	519	468	385	333	293	250	367	316	367	304	316	286	254	217
58	525	459	454	387	428	356	574	482	440	348	335	260	422	331	422	320	365	306	293	233
59	591	495	514	420	488	389	637	517	502	383	387	286	484	366	484	355	424	336	340	257
60	655	545	573	466	547	436	701	568	566	433	441	324	546	414	546	405	485	372	389	286
61	707	592	621	511	595	481	753	616	619	481	487	360	597	461	597	453	538	406	432	315
62	739	623	648	537	621	506	783	644	649	510	513	381	627	488	627	484	573	429	460	335
63	750	633	655	543	625	508	791	649	656	515	520	386	635	494	635	494	591	441	549	401
64	762	644	663	549	629	510	798	655	663	520	528	390	644	500	644	500	608	453	564	412
65+	762	644	663	549	629	510	798	655	663	520	528	390	644	500	644	500	608	453	564	412

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# Monthly Rates – Effective March 1, 2009

## AREA 3

CODE	Lumenos HSA – no maternity benefits 1,500 single/3,000 family 30/50				Lumenos HSA – no maternity benefits 3,000 single/6,000 family 30/50				Lumenos HSA – no maternity benefits 5,000 single/10,000 family 0/30			
	1 member		2 members/family		1 member		2 members/family		1 member		2 members/family	
	Z126		Z127/Z128		Z132		Z133/Z134		Z129		Z130/Z131	
AGE	M	F	M	F	M	F	M	F	M	F	M	F
<1	238	238	238	238	227	227	227	227	222	222	222	222
1	122	122	121	121	113	113	111	111	110	110	108	108
2	89	89	87	87	80	80	78	78	77	77	74	74
3	81	81	79	79	72	72	68	68	69	69	65	65
4	73	73	71	71	64	64	60	60	61	61	56	56
5	67	67	64	64	57	57	53	53	55	55	49	49
6	64	64	60	60	53	53	48	48	50	50	45	45
7	63	63	59	59	51	51	46	46	48	48	42	42
8	67	67	62	62	53	53	47	47	49	49	43	43
9	74	74	74	74	57	57	57	57	54	54	54	54
10	83	83	83	83	64	64	64	64	60	60	60	60
11	93	93	93	93	71	71	71	71	66	66	66	66
12	102	102	102	102	78	78	78	78	73	73	73	73
13	109	109	109	109	84	84	84	84	78	78	78	78
14	112	109	109	109	87	84	84	84	80	78	78	78
15	113	109	109	109	87	84	84	84	81	78	78	78
16	113	109	109	109	87	84	84	84	81	78	78	78
17	113	109	109	109	87	84	84	84	81	78	78	78
18	113	109	109	109	87	84	84	84	81	78	78	78
19	113	109	109	109	87	84	84	84	81	78	78	78
20	113	109	109	109	87	84	84	84	81	78	78	78
21	113	109	109	109	87	84	84	84	81	78	78	78
22	113	109	109	109	87	84	84	84	81	78	78	78
23	113	109	109	109	87	84	84	84	81	78	78	78
24	113	110	109	109	87	84	84	84	81	78	78	78
25	114	112	109	109	89	84	84	84	83	78	78	78
26	115	113	109	109	90	84	84	84	84	78	78	78
27	116	114	109	109	90	84	84	84	84	78	78	78
28	116	114	109	109	90	85	84	84	84	78	78	78
29	116	114	109	109	90	85	84	84	84	78	78	78
30	116	115	109	109	90	85	84	84	84	78	78	78
31	116	116	109	109	90	86	84	84	84	79	78	78
32	120	118	109	109	93	87	84	84	87	79	78	78
33	129	121	109	109	100	89	84	84	94	81	78	78
34	136	125	109	109	106	91	84	84	99	83	78	78
35	138	130	109	109	107	95	84	84	100	86	78	78
36	138	135	109	109	107	99	84	84	100	90	78	78
37	139	142	109	113	107	104	84	84	100	95	78	78
38	152	148	116	119	118	109	86	84	110	100	78	78
39	174	155	132	126	136	116	99	89	128	107	90	78
40	196	166	148	136	154	124	111	96	145	115	101	86
41	207	180	156	150	163	137	117	107	153	127	107	95
42	207	198	156	167	163	151	117	120	153	140	107	107
43	207	215	157	183	163	165	118	132	153	154	108	118
44	208	226	159	194	163	174	119	141	153	163	109	126
45	220	232	170	199	172	179	126	145	161	168	115	131
46	231	239	180	204	179	184	133	150	168	173	121	135
47	232	250	183	214	180	193	135	157	168	181	123	142
48	232	268	186	229	180	207	137	167	168	193	125	151
49	232	291	189	247	180	224	140	181	168	209	127	163
50	233	316	193	268	181	243	144	196	170	226	131	177
51	259	340	219	288	202	262	163	211	189	244	149	190
52	288	359	247	304	225	276	185	222	210	257	169	201
53	308	368	268	311	240	282	200	228	224	263	183	206
54	319	368	280	312	248	282	210	228	232	263	192	206
55	332	368	294	312	259	282	220	228	242	263	202	206
56	359	370	319	314	281	283	241	229	264	263	221	207
57	401	382	360	324	319	294	275	238	300	273	252	215
58	456	402	409	343	369	313	318	255	347	291	292	230
59	518	432	464	370	428	342	368	281	404	318	339	254
60	580	468	518	403	489	378	420	312	463	352	388	283
61	632	501	564	435	542	411	465	342	514	384	430	310
62	666	523	593	458	577	434	494	363	547	406	458	330
63	682	534	652	506	593	445	557	412	563	416	524	380
64	698	545	667	516	609	456	572	422	577	426	537	389
65+	698	545	667	516	609	456	572	422	577	426	537	389

65+ rates are for existing members only.

# Monthly Rates – Effective March 1, 2009

## AREA 3

CODE	Lumenos HIA – no maternity benefits 1,500 single/3,000 family 30/50				Lumenos HIA – no maternity benefits 3,000 single/6,000 family 30/50				Lumenos HIA – no maternity benefits 5,000 single/10,000 family 0/30			
	1 member		2 members/family		1 member		2 members/family		1 member		2 members/family	
	Z144		Z145/Z146		Z150		Z151/Z152		Z147		Z148/Z149	
AGE	M	F	M	F	M	F	M	F	M	F	M	F
<1	240	240	240	240	229	229	229	229	225	225	225	225
1	124	124	123	123	115	115	114	114	113	113	110	110
2	91	91	90	90	83	83	80	80	79	79	76	76
3	83	83	81	81	74	74	71	71	71	71	67	67
4	76	76	73	73	66	66	62	62	63	63	58	58
5	70	70	66	66	60	60	55	55	57	57	52	52
6	66	66	63	63	55	55	50	50	52	52	47	47
7	66	66	62	62	53	53	48	48	50	50	44	44
8	69	69	65	65	55	55	49	49	52	52	45	45
9	76	76	76	76	59	59	59	59	56	56	56	56
10	85	85	85	85	66	66	66	66	62	62	62	62
11	95	95	95	95	73	73	73	73	69	69	69	69
12	104	104	104	104	81	81	81	81	75	75	75	75
13	111	111	111	111	86	86	86	86	80	80	80	80
14	115	111	111	111	89	86	86	86	83	80	80	80
15	115	111	111	111	89	86	86	86	83	80	80	80
16	115	111	111	111	89	86	86	86	83	80	80	80
17	115	111	111	111	89	86	86	86	83	80	80	80
18	115	111	111	111	89	86	86	86	83	80	80	80
19	115	111	111	111	89	86	86	86	83	80	80	80
20	115	111	111	111	89	86	86	86	83	80	80	80
21	115	111	111	111	89	86	86	86	83	80	80	80
22	115	111	111	111	89	86	86	86	83	80	80	80
23	115	111	111	111	89	86	86	86	83	80	80	80
24	115	112	111	111	90	86	86	86	84	80	80	80
25	116	114	111	111	91	86	86	86	85	80	80	80
26	117	115	111	111	92	86	86	86	86	80	80	80
27	118	116	111	111	93	87	86	86	87	80	80	80
28	118	117	111	111	93	87	86	86	87	80	80	80
29	118	117	111	111	93	87	86	86	87	80	80	80
30	118	117	111	111	93	87	86	86	87	80	80	80
31	118	118	111	111	93	88	86	86	87	81	80	80
32	122	120	111	111	96	89	86	86	89	82	80	80
33	131	123	111	111	102	91	86	86	96	83	80	80
34	138	127	111	111	108	94	86	86	101	85	80	80
35	140	132	111	111	110	97	86	86	102	89	80	80
36	140	138	111	111	110	101	86	86	102	93	80	80
37	141	144	111	115	110	106	86	86	102	97	80	80
38	154	150	118	121	120	112	88	86	112	103	80	80
39	176	158	134	128	138	118	101	91	130	109	92	81
40	198	168	150	138	156	127	113	99	147	117	103	88
41	209	183	158	152	165	139	120	109	156	129	110	98
42	209	201	159	169	165	153	120	122	156	143	110	109
43	209	217	159	185	165	167	120	134	156	156	110	121
44	210	228	161	196	165	176	121	143	156	165	111	129
45	222	235	172	202	174	181	128	148	163	170	117	133
46	233	241	182	207	182	186	135	152	170	175	123	137
47	235	252	186	216	182	195	137	159	171	183	125	144
48	235	270	188	231	182	209	140	170	171	195	127	154
49	235	293	191	250	182	226	142	183	171	211	129	166
50	236	319	196	270	184	245	146	198	172	228	133	179
51	262	343	221	290	204	264	165	213	191	246	151	193
52	290	361	249	306	227	278	187	224	212	259	171	203
53	311	370	270	313	242	285	203	230	227	265	185	208
54	321	371	283	314	250	285	212	230	234	265	194	208
55	334	371	296	314	261	285	223	230	244	265	204	209
56	361	372	322	316	283	286	243	232	266	265	223	209
57	404	384	362	326	321	296	277	241	302	275	254	217
58	459	404	411	345	371	315	320	257	349	293	294	232
59	521	434	466	372	430	344	370	283	406	321	341	256
60	582	470	520	406	491	380	423	314	465	354	390	285
61	634	503	566	437	544	413	468	344	516	386	433	313
62	669	526	596	460	579	436	497	365	549	408	460	332
63	685	537	654	508	595	447	559	414	565	418	526	382
64	701	548	669	519	611	458	574	425	580	429	540	392
65+	701	548	669	519	611	458	574	425	580	429	540	392

65+ rates are for existing members only.

# Monthly Rates – Effective March 1, 2009

## AREA 3

CODE	Lumenos HIA Plus* – no maternity benefits 1,500 single/3,000 family 30/40				Lumenos HIA Plus* – no maternity benefits 3,000 single/6,000 family 30/40				Lumenos HIA Plus* – no maternity benefits 5,000 single/10,000 family 0/30			
	1 member		2 members/family		1 member		2 members/family		1 member		2 members/family	
	Z135		Z136/Z137		Z141		Z142/143		Z138		Z139/Z140	
AGE	M	F	M	F	M	F	M	F	M	F	M	F
<1	240	240	240	240	229	229	229	229	225	225	225	225
1	124	124	123	123	115	115	114	114	113	113	110	110
2	91	91	90	90	83	83	80	80	79	79	76	76
3	83	83	81	81	74	74	71	71	71	71	67	67
4	76	76	73	73	66	66	62	62	63	63	58	58
5	70	70	66	66	60	60	55	55	57	57	52	52
6	66	66	63	63	55	55	50	50	52	52	47	47
7	66	66	62	62	53	53	48	48	50	50	44	44
8	69	69	65	65	55	55	49	49	52	52	45	45
9	76	76	76	76	59	59	59	59	56	56	56	56
10	85	85	85	85	66	66	66	66	62	62	62	62
11	95	95	95	95	73	73	73	73	69	69	69	69
12	104	104	104	104	81	81	81	81	75	75	75	75
13	111	111	111	111	86	86	86	86	80	80	80	80
14	115	111	111	111	89	86	86	86	83	80	80	80
15	115	111	111	111	89	86	86	86	83	80	80	80
16	115	111	111	111	89	86	86	86	83	80	80	80
17	115	111	111	111	89	86	86	86	83	80	80	80
18	115	111	111	111	89	86	86	86	83	80	80	80
19	115	111	111	111	89	86	86	86	83	80	80	80
20	115	111	111	111	89	86	86	86	83	80	80	80
21	115	111	111	111	89	86	86	86	83	80	80	80
22	115	111	111	111	89	86	86	86	83	80	80	80
23	115	111	111	111	89	86	86	86	83	80	80	80
24	115	112	111	111	90	86	86	86	84	80	80	80
25	116	114	111	111	91	86	86	86	85	80	80	80
26	117	115	111	111	92	86	86	86	86	80	80	80
27	118	116	111	111	93	87	86	86	87	80	80	80
28	118	117	111	111	93	87	86	86	87	80	80	80
29	118	117	111	111	93	87	86	86	87	80	80	80
30	118	117	111	111	93	87	86	86	87	80	80	80
31	118	118	111	111	93	88	86	86	87	81	80	80
32	122	120	111	111	96	89	86	86	89	82	80	80
33	131	123	111	111	102	91	86	86	96	83	80	80
34	138	127	111	111	108	94	86	86	101	85	80	80
35	140	132	111	111	110	97	86	86	102	89	80	80
36	140	138	111	111	110	101	86	86	102	93	80	80
37	141	144	111	115	110	106	86	86	102	97	80	80
38	154	150	118	121	120	112	88	86	112	103	80	80
39	176	158	134	128	138	118	101	91	130	109	92	81
40	198	168	150	138	156	127	113	99	147	117	103	88
41	209	183	158	152	165	139	120	109	156	129	110	98
42	209	201	159	169	165	153	120	122	156	143	110	109
43	209	217	159	185	165	167	120	134	156	156	110	121
44	210	228	161	196	165	176	121	143	156	165	111	129
45	222	235	172	202	174	181	128	148	163	170	117	133
46	233	241	182	207	182	186	135	152	170	175	123	137
47	235	252	186	216	182	195	137	159	171	183	125	144
48	235	270	188	231	182	209	140	170	171	195	127	154
49	235	293	191	250	182	226	142	183	171	211	129	166
50	236	319	196	270	184	245	146	198	172	228	133	179
51	262	343	221	290	204	264	165	213	191	246	151	193
52	290	361	249	306	227	278	187	224	212	259	171	203
53	311	370	270	313	242	285	203	230	227	265	185	208
54	321	371	283	314	250	285	212	230	234	265	194	208
55	334	371	296	314	261	285	223	230	244	265	204	209
56	361	372	322	316	283	286	243	232	266	265	223	209
57	404	384	362	326	321	296	277	241	302	275	254	217
58	459	404	411	345	371	315	320	257	349	293	294	232
59	521	434	466	372	430	344	370	283	406	321	341	256
60	582	470	520	406	491	380	423	314	465	354	390	285
61	634	503	566	437	544	413	468	344	516	386	433	313
62	669	526	596	460	579	436	497	365	549	408	460	332
63	685	537	654	508	595	447	559	414	565	418	526	382
64	701	548	669	519	611	458	574	425	580	429	540	392
65+	701	548	669	519	611	458	574	425	580	429	540	392

65+ rates are for existing members only.

\*Refer to the Lumenos HIA Plus note on the bottom of page 3.

# Monthly Rates – Effective March 1, 2009

## AREA 3

CODE	Lumenos HSA – w/maternity benefits 5,000 single/10,000 family 0/30				Lumenos HIA – w/maternity benefits 5,000 single/10,000 family 0/30				Lumenos HIA Plus* – w/maternity benefits 5,000 single/10,000 family 0/30				PPO Saver**			
	1 member		2 members/family		1 member		2 members/family		1 member		2 members/family		1 member		2 members/family	
	DX44		DX45/DX46		DX80		DX81/DX82		DX59		DX60/DX61		NM31		NM31	
AGE	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
<1	178	178	148	148	180	180	150	150	180	180	150	150	181	181	181	181
1	108	108	90	90	111	111	93	93	111	111	93	93	159	159	159	159
2	81	81	68	68	83	83	70	70	83	83	70	70	136	136	136	136
3	81	81	68	68	84	83	70	70	84	83	70	70	116	116	116	116
4	81	81	68	67	83	84	70	70	83	84	70	70	98	98	98	98
5	81	81	68	68	84	84	70	70	84	84	70	70	84	84	84	84
6	81	81	66	66	84	83	69	68	84	83	69	68	73	73	73	73
7	81	81	67	66	83	83	69	69	83	83	69	69	68	68	68	68
8	80	80	66	66	82	82	69	69	82	82	69	69	68	68	68	68
9	80	80	66	66	82	82	69	69	82	82	69	69	68	68	68	68
10	81	81	66	66	83	83	69	69	83	83	69	69	75	75	75	75
11	81	81	68	68	84	83	70	70	84	83	70	70	85	85	85	85
12	81	81	68	68	83	83	70	70	83	83	70	70	95	95	95	95
13	82	82	69	69	84	84	71	71	84	84	71	71	104	104	104	104
14	83	82	69	69	85	85	71	71	85	85	71	71	110	108	110	108
15	82	82	69	69	85	85	71	71	85	85	71	71	115	109	115	109
16	82	82	69	69	85	85	71	71	85	85	71	71	118	109	118	109
17	82	82	69	69	85	85	71	71	85	85	71	71	120	110	120	110
18	83	84	69	69	86	86	71	71	86	86	71	71	124	112	124	112
19	84	104	70	87	86	107	72	90	86	107	72	90	128	123	128	123
20	84	104	70	87	86	106	72	90	86	106	72	90	131	131	131	131
21	84	104	70	87	86	106	72	89	86	106	72	89	132	136	132	136
22	85	106	70	87	87	108	72	89	87	108	72	89	132	136	132	136
23	85	85	71	70	87	87	73	73	87	87	73	73	132	136	132	136
24	85	85	70	70	87	87	72	73	87	87	72	73	132	136	132	136
25	89	111	75	75	91	113	77	77	91	113	77	77	132	136	132	136
26	93	116	78	96	95	118	80	99	95	118	80	99	133	141	133	141
27	96	119	80	100	98	121	83	102	98	121	83	102	134	146	133	146
28	99	124	84	104	102	126	86	107	102	126	86	107	135	150	133	150
29	104	129	87	108	106	131	89	111	106	131	89	111	136	150	133	150
30	109	136	91	113	111	138	93	115	111	138	93	115	137	150	133	150
31	113	141	95	118	115	143	97	120	115	143	97	120	140	150	133	150
32	118	147	99	123	121	150	101	125	121	150	101	125	141	150	133	150
33	123	153	103	128	125	155	105	131	125	155	105	131	142	150	133	150
34	128	159	107	133	130	161	109	135	130	161	109	135	146	151	133	151
35	133	166	111	138	135	168	113	140	135	168	113	140	152	156	133	154
36	138	172	117	145	141	175	119	147	141	175	119	147	157	161	133	159
37	144	179	121	149	146	181	123	152	146	181	123	152	163	169	135	164
38	152	189	123	153	154	192	126	156	154	192	126	156	168	175	140	169
39	159	159	126	126	161	161	128	128	161	161	128	128	173	181	144	174
40	167	167	129	128	169	169	131	130	169	169	131	130	179	189	148	180
41	176	176	131	131	178	178	133	133	178	178	133	133	187	197	155	188
42	184	184	133	133	186	186	136	136	186	186	136	136	196	204	163	196
43	192	192	140	141	194	195	143	143	194	195	143	143	208	213	173	204
44	201	202	146	146	204	204	149	148	204	204	149	148	219	222	184	216
45	210	210	153	153	212	212	155	155	212	212	155	155	231	232	199	228
46	219	219	160	160	221	221	162	162	221	221	162	162	243	244	212	239
47	229	230	166	166	232	232	168	168	232	232	168	168	253	256	224	252
48	243	243	178	177	246	245	180	179	246	245	180	179	262	267	235	265
49	257	257	186	187	259	259	189	189	259	259	189	189	269	280	246	277
50	272	273	199	198	275	275	201	201	275	275	201	201	277	293	257	291
51	289	289	210	209	291	291	212	212	291	291	212	212	290	305	272	305
52	305	306	222	222	308	308	224	224	308	308	224	224	306	320	288	320
53	323	323	236	236	325	325	239	238	325	325	239	238	330	336	310	336
54	341	341	250	250	344	344	252	252	344	344	252	252	353	351	338	351
55	360	360	266	266	363	363	268	268	363	363	268	268	379	367	368	367
56	380	381	282	282	382	383	284	284	382	383	284	284	404	384	397	384
57	401	402	299	299	403	404	302	302	403	404	302	302	430	399	421	399
58	415	415	310	310	417	417	312	312	417	417	312	312	450	416	441	416
59	428	428	322	322	430	431	325	324	430	431	325	324	464	431	460	431
60	443	444	336	336	445	446	338	339	445	446	338	339	478	445	473	445
61	457	458	348	349	459	461	350	351	459	461	350	351	486	460	486	460
62	473	475	361	361	475	477	363	363	475	477	363	363	495	471	495	471
63	489	490	377	375	491	492	379	378	491	492	379	378	501	482	501	482
64	506	506	390	389	508	508	392	391	508	508	392	391	508	491	508	491
65+	506	506	390	389	508	508	392	391	508	508	392	391	508	491	508	491

\*Refer to the Lumenos HIA Plus note on the bottom of page 3.

\*\*Refer to the PPO Saver footnote at the bottom of page 3.

65+ rates are for existing members only.

# Monthly Rates – Effective March 1, 2009

## AREA 3

Single	PPO Share 500	PPO Share 1000	PPO Share 1500	PPO Share 2500	PPO Share 5000	Individual HMO	HMO Saver	Select HMO
19	\$324	\$296	\$267	\$186	\$140	\$604	\$430	\$391
20	\$324	\$296	\$267	\$186	\$140	\$611	\$436	\$394
21	\$325	\$297	\$268	\$187	\$140	\$618	\$443	\$398
22	\$327	\$299	\$270	\$189	\$140	\$637	\$463	\$414
23	\$331	\$303	\$274	\$193	\$140	\$656	\$482	\$430
24	\$335	\$308	\$279	\$198	\$140	\$675	\$500	\$446
25	\$340	\$313	\$284	\$203	\$140	\$693	\$519	\$462
26	\$358	\$331	\$302	\$221	\$150	\$711	\$536	\$477
27	\$365	\$338	\$309	\$228	\$150	\$728	\$553	\$491
28	\$385	\$358	\$329	\$249	\$151	\$744	\$569	\$505
29	\$399	\$372	\$344	\$264	\$154	\$759	\$585	\$518
30	\$415	\$388	\$360	\$280	\$182	\$773	\$599	\$530
31	\$422	\$395	\$368	\$288	\$182	\$787	\$612	\$541
32	\$450	\$422	\$395	\$315	\$182	\$799	\$625	\$552
33	\$458	\$431	\$404	\$324	\$182	\$810	\$636	\$561
34	\$459	\$432	\$405	\$325	\$182	\$820	\$646	\$570
35	\$475	\$448	\$416	\$327	\$184	\$829	\$655	\$577
36	\$476	\$449	\$416	\$327	\$184	\$837	\$663	\$584
37	\$477	\$450	\$418	\$328	\$184	\$845	\$670	\$590
38	\$477	\$450	\$418	\$328	\$185	\$851	\$676	\$595
39	\$477	\$450	\$418	\$329	\$186	\$856	\$682	\$600
40	\$521	\$494	\$431	\$337	\$202	\$861	\$686	\$604
41	\$531	\$504	\$442	\$348	\$209	\$865	\$690	\$607
42	\$541	\$514	\$451	\$358	\$209	\$868	\$694	\$610
43	\$543	\$516	\$454	\$360	\$210	\$871	\$697	\$613
44	\$543	\$516	\$454	\$360	\$212	\$874	\$700	\$615
45	\$544	\$517	\$455	\$362	\$250	\$877	\$703	\$618
46	\$545	\$518	\$455	\$362	\$259	\$880	\$705	\$620
47	\$552	\$525	\$463	\$370	\$259	\$883	\$709	\$623
48	\$580	\$553	\$491	\$398	\$259	\$887	\$712	\$626
49	\$595	\$568	\$507	\$414	\$269	\$891	\$717	\$630
50	\$649	\$622	\$562	\$470	\$302	\$919	\$745	\$658
51	\$671	\$645	\$584	\$493	\$324	\$918	\$744	\$655
52	\$681	\$655	\$595	\$503	\$329	\$919	\$744	\$654
53	\$683	\$656	\$596	\$505	\$330	\$928	\$754	\$662
54	\$683	\$657	\$597	\$505	\$333	\$939	\$765	\$672
55	\$720	\$694	\$634	\$543	\$391	\$976	\$801	\$707
56	\$764	\$738	\$679	\$588	\$391	\$984	\$810	\$713
57	\$776	\$750	\$691	\$601	\$391	\$995	\$821	\$721
58	\$814	\$788	\$730	\$640	\$421	\$1,016	\$842	\$739
59	\$834	\$807	\$750	\$660	\$445	\$1,041	\$867	\$759
60	\$866	\$840	\$783	\$693	\$487	\$1,101	\$927	\$816
61	\$893	\$867	\$810	\$721	\$494	\$1,120	\$946	\$830
62	\$907	\$881	\$825	\$736	\$502	\$1,144	\$969	\$848
63	\$928	\$902	\$846	\$758	\$515	\$1,183	\$1,009	\$882
64	\$950	\$924	\$868	\$780	\$529	\$1,228	\$1,053	\$919
65+	\$950	\$924	\$868	\$780	\$529	\$1,228	\$1,053	\$919

65+ rates are for existing members only.

# Monthly Rates – Effective March 1, 2009

AREA 3 (continued)

The rate shown for the younger subscriber or spouse, if applicable, is the TOTAL rate.

Subscriber & Spouse	PPO Share 500	PPO Share 1000	PPO Share 1500	PPO Share 2500	PPO Share 5000	Individual HMO	HMO Saver	Select HMO
19	\$629	\$552	\$519	\$360	\$260	\$1,330	\$981	\$867
20	\$629	\$552	\$519	\$360	\$260	\$1,329	\$980	\$862
21	\$632	\$554	\$521	\$363	\$260	\$1,334	\$985	\$862
22	\$650	\$572	\$539	\$381	\$265	\$1,366	\$1,018	\$890
23	\$654	\$576	\$543	\$385	\$265	\$1,401	\$1,052	\$919
24	\$683	\$605	\$573	\$415	\$272	\$1,436	\$1,087	\$948
25	\$701	\$624	\$592	\$434	\$287	\$1,470	\$1,121	\$977
26	\$748	\$671	\$639	\$483	\$293	\$1,502	\$1,154	\$1,005
27	\$754	\$677	\$646	\$489	\$293	\$1,532	\$1,184	\$1,030
28	\$761	\$684	\$653	\$496	\$293	\$1,559	\$1,211	\$1,053
29	\$774	\$697	\$666	\$509	\$293	\$1,583	\$1,235	\$1,073
30	\$798	\$721	\$669	\$512	\$309	\$1,604	\$1,255	\$1,091
31	\$804	\$727	\$675	\$518	\$309	\$1,621	\$1,272	\$1,105
32	\$828	\$751	\$700	\$544	\$309	\$1,635	\$1,286	\$1,117
33	\$835	\$758	\$707	\$551	\$309	\$1,646	\$1,297	\$1,126
34	\$836	\$759	\$708	\$552	\$329	\$1,654	\$1,305	\$1,133
35	\$859	\$808	\$747	\$570	\$331	\$1,659	\$1,311	\$1,138
36	\$867	\$817	\$756	\$578	\$331	\$1,663	\$1,314	\$1,141
37	\$868	\$818	\$757	\$579	\$333	\$1,665	\$1,316	\$1,142
38	\$870	\$820	\$759	\$582	\$334	\$1,665	\$1,316	\$1,143
39	\$881	\$831	\$770	\$593	\$376	\$1,664	\$1,316	\$1,142
40	\$946	\$896	\$803	\$616	\$398	\$1,663	\$1,315	\$1,141
41	\$962	\$912	\$820	\$632	\$412	\$1,662	\$1,314	\$1,141
42	\$994	\$944	\$853	\$666	\$412	\$1,662	\$1,313	\$1,140
43	\$1,010	\$960	\$869	\$682	\$422	\$1,662	\$1,314	\$1,140
44	\$1,010	\$960	\$869	\$682	\$424	\$1,664	\$1,315	\$1,142
45	\$1,096	\$1,046	\$957	\$771	\$512	\$1,667	\$1,318	\$1,144
46	\$1,127	\$1,078	\$989	\$803	\$540	\$1,672	\$1,323	\$1,148
47	\$1,136	\$1,087	\$998	\$812	\$547	\$1,679	\$1,330	\$1,154
48	\$1,161	\$1,111	\$1,023	\$838	\$547	\$1,688	\$1,340	\$1,162
49	\$1,174	\$1,125	\$1,037	\$851	\$558	\$1,700	\$1,351	\$1,172
50	\$1,297	\$1,248	\$1,162	\$978	\$670	\$1,760	\$1,411	\$1,232
51	\$1,361	\$1,312	\$1,227	\$1,044	\$691	\$1,762	\$1,414	\$1,231
52	\$1,370	\$1,322	\$1,237	\$1,054	\$696	\$1,767	\$1,419	\$1,232
53	\$1,383	\$1,335	\$1,250	\$1,067	\$697	\$1,790	\$1,442	\$1,252
54	\$1,421	\$1,373	\$1,289	\$1,106	\$728	\$1,816	\$1,468	\$1,274
55	\$1,469	\$1,420	\$1,337	\$1,155	\$817	\$1,891	\$1,543	\$1,346
56	\$1,530	\$1,482	\$1,399	\$1,218	\$817	\$1,908	\$1,560	\$1,357
57	\$1,590	\$1,542	\$1,460	\$1,280	\$869	\$1,928	\$1,580	\$1,371
58	\$1,654	\$1,606	\$1,525	\$1,346	\$906	\$1,967	\$1,618	\$1,404
59	\$1,673	\$1,625	\$1,545	\$1,366	\$929	\$2,008	\$1,660	\$1,439
60	\$1,735	\$1,687	\$1,608	\$1,430	\$989	\$2,117	\$1,768	\$1,543
61	\$1,783	\$1,735	\$1,657	\$1,479	\$1,010	\$2,141	\$1,792	\$1,559
62	\$1,797	\$1,749	\$1,671	\$1,494	\$1,017	\$2,169	\$1,820	\$1,578
63	\$1,839	\$1,792	\$1,715	\$1,538	\$1,045	\$2,225	\$1,876	\$1,625
64	\$1,861	\$1,813	\$1,736	\$1,560	\$1,059	\$2,285	\$1,937	\$1,677
65+	\$1,861	\$1,813	\$1,736	\$1,560	\$1,059	\$2,285	\$1,937	\$1,677

65+ rates are for existing members only.

# Monthly Rates – Effective March 1, 2009

## AREA 3 (continued)

Subscriber & Child	PPO Share 500	PPO Share 1000	PPO Share 1500	PPO Share 2500	PPO Share 5000	Individual HMO	HMO Saver	Select HMO
19	\$565	\$524	\$480	\$370	\$265	\$1,194	\$846	\$781
20	\$565	\$524	\$480	\$370	\$265	\$1,194	\$846	\$777
21	\$565	\$524	\$480	\$370	\$265	\$1,194	\$845	\$772
22	\$565	\$524	\$480	\$370	\$265	\$1,193	\$844	\$767
23	\$565	\$524	\$480	\$370	\$265	\$1,191	\$842	\$761
24	\$565	\$524	\$480	\$370	\$265	\$1,187	\$839	\$754
25	\$565	\$524	\$480	\$370	\$265	\$1,206	\$857	\$770
26	\$571	\$530	\$486	\$376	\$269	\$1,223	\$874	\$784
27	\$577	\$536	\$492	\$382	\$269	\$1,238	\$890	\$797
28	\$596	\$555	\$511	\$402	\$269	\$1,252	\$904	\$809
29	\$604	\$563	\$519	\$410	\$269	\$1,265	\$916	\$820
30	\$616	\$565	\$521	\$412	\$283	\$1,275	\$927	\$829
31	\$622	\$571	\$527	\$418	\$283	\$1,285	\$936	\$836
32	\$650	\$599	\$556	\$447	\$283	\$1,292	\$944	\$843
33	\$653	\$602	\$558	\$450	\$283	\$1,299	\$950	\$848
34	\$654	\$603	\$559	\$451	\$283	\$1,303	\$955	\$852
35	\$654	\$603	\$559	\$451	\$283	\$1,307	\$959	\$856
36	\$654	\$603	\$559	\$451	\$283	\$1,310	\$961	\$858
37	\$654	\$603	\$559	\$451	\$283	\$1,312	\$963	\$859
38	\$654	\$603	\$559	\$451	\$283	\$1,313	\$964	\$860
39	\$654	\$603	\$559	\$451	\$283	\$1,313	\$964	\$860
40	\$712	\$661	\$575	\$451	\$294	\$1,313	\$964	\$860
41	\$717	\$666	\$581	\$456	\$298	\$1,313	\$964	\$860
42	\$725	\$674	\$589	\$464	\$298	\$1,313	\$964	\$860
43	\$727	\$676	\$591	\$467	\$300	\$1,313	\$964	\$860
44	\$728	\$677	\$592	\$467	\$302	\$1,313	\$965	\$861
45	\$739	\$688	\$603	\$479	\$342	\$1,315	\$966	\$862
46	\$740	\$690	\$605	\$480	\$350	\$1,317	\$968	\$864
47	\$747	\$697	\$612	\$487	\$351	\$1,320	\$972	\$867
48	\$772	\$722	\$637	\$513	\$351	\$1,325	\$976	\$871
49	\$786	\$735	\$651	\$527	\$360	\$1,331	\$983	\$876
50	\$862	\$812	\$729	\$606	\$408	\$1,362	\$1,013	\$906
51	\$883	\$833	\$750	\$627	\$430	\$1,364	\$1,016	\$907
52	\$894	\$844	\$761	\$639	\$434	\$1,369	\$1,020	\$909
53	\$896	\$845	\$763	\$640	\$435	\$1,383	\$1,035	\$921
54	\$896	\$846	\$764	\$641	\$438	\$1,400	\$1,051	\$936
55	\$943	\$893	\$812	\$690	\$503	\$1,442	\$1,093	\$975
56	\$986	\$937	\$856	\$734	\$503	\$1,456	\$1,108	\$986
57	\$998	\$948	\$868	\$746	\$503	\$1,473	\$1,124	\$999
58	\$1,035	\$985	\$905	\$784	\$531	\$1,500	\$1,152	\$1,022
59	\$1,055	\$1,005	\$925	\$804	\$555	\$1,530	\$1,182	\$1,047
60	\$1,102	\$1,053	\$974	\$854	\$608	\$1,595	\$1,246	\$1,108
61	\$1,128	\$1,079	\$1,000	\$881	\$617	\$1,618	\$1,269	\$1,125
62	\$1,141	\$1,092	\$1,013	\$894	\$625	\$1,643	\$1,295	\$1,145
63	\$1,164	\$1,115	\$1,037	\$917	\$637	\$1,684	\$1,335	\$1,179
64	\$1,187	\$1,137	\$1,060	\$941	\$651	\$1,726	\$1,377	\$1,215
65+	\$1,187	\$1,137	\$1,060	\$941	\$651	\$1,726	\$1,377	\$1,215

65+ rates are for existing members only.

# Monthly Rates – Effective March 1, 2009

AREA 3 (continued)

The rate shown for the younger subscriber or spouse, if applicable, is the TOTAL rate.

Family	PPO Share 500	PPO Share 1000	PPO Share 1500	PPO Share 2500	PPO Share 5000	Individual HMO	HMO Saver	Select HMO
19	\$898	\$821	\$755	\$616	\$419	\$1,738	\$1,390	\$1,215
20	\$898	\$821	\$755	\$616	\$419	\$1,851	\$1,502	\$1,308
21	\$898	\$821	\$755	\$616	\$419	\$1,920	\$1,572	\$1,365
22	\$898	\$821	\$755	\$616	\$419	\$1,969	\$1,621	\$1,406
23	\$899	\$823	\$789	\$656	\$453	\$2,025	\$1,676	\$1,455
24	\$932	\$855	\$827	\$694	\$484	\$2,066	\$1,717	\$1,487
25	\$945	\$868	\$840	\$707	\$489	\$2,088	\$1,740	\$1,497
26	\$1,009	\$933	\$906	\$774	\$494	\$2,095	\$1,747	\$1,501
27	\$1,022	\$945	\$918	\$787	\$498	\$2,090	\$1,742	\$1,496
28	\$1,034	\$958	\$931	\$800	\$507	\$2,078	\$1,729	\$1,488
29	\$1,061	\$985	\$959	\$827	\$511	\$2,063	\$1,715	\$1,481
30	\$1,087	\$1,011	\$985	\$854	\$537	\$2,045	\$1,697	\$1,474
31	\$1,096	\$1,019	\$994	\$863	\$542	\$2,025	\$1,677	\$1,463
32	\$1,129	\$1,053	\$1,028	\$898	\$547	\$2,004	\$1,656	\$1,449
33	\$1,132	\$1,056	\$1,031	\$900	\$552	\$1,983	\$1,634	\$1,438
34	\$1,146	\$1,070	\$1,045	\$915	\$557	\$1,967	\$1,618	\$1,427
35	\$1,161	\$1,085	\$1,060	\$930	\$560	\$1,969	\$1,620	\$1,425
36	\$1,178	\$1,102	\$1,078	\$948	\$562	\$1,979	\$1,631	\$1,434
37	\$1,181	\$1,105	\$1,081	\$951	\$562	\$1,991	\$1,642	\$1,443
38	\$1,181	\$1,105	\$1,081	\$951	\$580	\$2,258	\$1,910	\$1,717
39	\$1,181	\$1,105	\$1,081	\$951	\$594	\$2,247	\$1,898	\$1,703
40	\$1,181	\$1,105	\$1,081	\$951	\$622	\$2,234	\$1,886	\$1,688
41	\$1,185	\$1,109	\$1,085	\$955	\$679	\$2,221	\$1,872	\$1,672
42	\$1,203	\$1,127	\$1,103	\$974	\$683	\$2,205	\$1,856	\$1,655
43	\$1,210	\$1,134	\$1,110	\$981	\$685	\$2,187	\$1,839	\$1,636
44	\$1,238	\$1,162	\$1,139	\$1,009	\$685	\$2,190	\$1,842	\$1,638
45	\$1,267	\$1,191	\$1,168	\$1,040	\$727	\$2,192	\$1,843	\$1,639
46	\$1,333	\$1,257	\$1,235	\$1,107	\$780	\$2,191	\$1,842	\$1,639
47	\$1,349	\$1,273	\$1,252	\$1,124	\$801	\$2,189	\$1,840	\$1,637
48	\$1,376	\$1,301	\$1,280	\$1,153	\$801	\$2,186	\$1,838	\$1,635
49	\$1,383	\$1,308	\$1,287	\$1,160	\$802	\$2,184	\$1,835	\$1,633
50	\$1,454	\$1,379	\$1,359	\$1,233	\$840	\$2,205	\$1,856	\$1,655
51	\$1,511	\$1,436	\$1,417	\$1,291	\$859	\$2,197	\$1,849	\$1,647
52	\$1,525	\$1,450	\$1,432	\$1,306	\$922	\$2,193	\$1,844	\$1,641
53	\$1,541	\$1,466	\$1,447	\$1,322	\$940	\$2,199	\$1,850	\$1,647
54	\$1,578	\$1,503	\$1,486	\$1,361	\$960	\$2,209	\$1,861	\$1,656
55	\$1,616	\$1,542	\$1,525	\$1,400	\$996	\$2,247	\$1,899	\$1,692
56	\$1,673	\$1,599	\$1,583	\$1,459	\$997	\$2,260	\$1,912	\$1,702
57	\$1,733	\$1,658	\$1,643	\$1,520	\$1,013	\$2,278	\$1,929	\$1,715
58	\$1,753	\$1,679	\$1,664	\$1,541	\$1,082	\$2,308	\$1,960	\$1,741
59	\$1,791	\$1,717	\$1,703	\$1,580	\$1,114	\$2,343	\$1,994	\$1,770
60	\$1,886	\$1,812	\$1,799	\$1,678	\$1,171	\$2,411	\$2,062	\$1,834
61	\$1,931	\$1,857	\$1,846	\$1,725	\$1,175	\$2,435	\$2,086	\$1,852
62	\$1,970	\$1,896	\$1,885	\$1,765	\$1,192	\$2,456	\$2,107	\$1,867
63	\$1,982	\$1,908	\$1,897	\$1,777	\$1,207	\$2,481	\$2,133	\$1,889
64	\$1,994	\$1,921	\$1,910	\$1,790	\$1,233	\$2,494	\$2,146	\$1,900
65+	\$1,994	\$1,921	\$1,910	\$1,790	\$1,233	\$2,494	\$2,146	\$1,900

65+ rates are for existing members only.

# Monthly Rates – Effective March 1, 2009

## AREA 3 (continued)

Subscriber & Children	PPO Share 500	PPO Share 1000	PPO Share 1500	PPO Share 2500	PPO Share 5000	Individual HMO	HMO Saver	Select HMO
19	\$872	\$821	\$755	\$616	\$419	\$1,605	\$1,256	\$1,158
20	\$872	\$821	\$755	\$616	\$419	\$1,611	\$1,262	\$1,159
21	\$872	\$821	\$755	\$616	\$419	\$1,616	\$1,267	\$1,159
22	\$872	\$821	\$755	\$616	\$419	\$1,620	\$1,271	\$1,158
23	\$872	\$822	\$755	\$616	\$419	\$1,622	\$1,273	\$1,156
24	\$872	\$822	\$755	\$616	\$419	\$1,622	\$1,273	\$1,151
25	\$872	\$822	\$755	\$616	\$419	\$1,643	\$1,294	\$1,169
26	\$872	\$822	\$755	\$616	\$425	\$1,661	\$1,313	\$1,185
27	\$872	\$822	\$755	\$616	\$425	\$1,678	\$1,329	\$1,199
28	\$872	\$822	\$755	\$616	\$425	\$1,692	\$1,344	\$1,211
29	\$872	\$822	\$755	\$616	\$425	\$1,704	\$1,355	\$1,221
30	\$872	\$822	\$755	\$616	\$443	\$1,714	\$1,365	\$1,229
31	\$872	\$822	\$755	\$616	\$447	\$1,721	\$1,372	\$1,236
32	\$901	\$851	\$784	\$646	\$447	\$1,726	\$1,378	\$1,240
33	\$922	\$871	\$806	\$667	\$447	\$1,729	\$1,381	\$1,243
34	\$922	\$871	\$806	\$667	\$447	\$1,731	\$1,382	\$1,244
35	\$922	\$871	\$806	\$667	\$450	\$1,730	\$1,382	\$1,244
36	\$922	\$871	\$806	\$667	\$450	\$1,729	\$1,380	\$1,242
37	\$922	\$871	\$806	\$667	\$450	\$1,726	\$1,377	\$1,240
38	\$922	\$871	\$806	\$667	\$450	\$1,722	\$1,373	\$1,236
39	\$922	\$871	\$806	\$667	\$450	\$1,717	\$1,369	\$1,232
40	\$974	\$924	\$822	\$667	\$471	\$1,712	\$1,364	\$1,228
41	\$995	\$945	\$843	\$688	\$471	\$1,707	\$1,358	\$1,224
42	\$995	\$945	\$843	\$688	\$477	\$1,702	\$1,354	\$1,220
43	\$1,000	\$950	\$848	\$694	\$477	\$1,698	\$1,349	\$1,216
44	\$1,008	\$958	\$856	\$702	\$477	\$1,694	\$1,346	\$1,213
45	\$1,008	\$959	\$857	\$702	\$510	\$1,692	\$1,343	\$1,211
46	\$1,008	\$959	\$857	\$702	\$514	\$1,691	\$1,342	\$1,210
47	\$1,008	\$959	\$857	\$702	\$515	\$1,692	\$1,343	\$1,211
48	\$1,043	\$994	\$892	\$738	\$523	\$1,695	\$1,346	\$1,213
49	\$1,047	\$997	\$896	\$742	\$523	\$1,700	\$1,351	\$1,218
50	\$1,122	\$1,072	\$972	\$819	\$568	\$1,730	\$1,382	\$1,248
51	\$1,140	\$1,090	\$990	\$838	\$589	\$1,733	\$1,385	\$1,249
52	\$1,152	\$1,103	\$1,003	\$851	\$597	\$1,739	\$1,391	\$1,253
53	\$1,152	\$1,103	\$1,003	\$851	\$597	\$1,756	\$1,408	\$1,267
54	\$1,152	\$1,103	\$1,003	\$851	\$597	\$1,777	\$1,428	\$1,284
55	\$1,188	\$1,139	\$1,040	\$888	\$656	\$1,823	\$1,474	\$1,328
56	\$1,232	\$1,183	\$1,085	\$933	\$656	\$1,843	\$1,494	\$1,343
57	\$1,232	\$1,183	\$1,085	\$933	\$661	\$1,866	\$1,517	\$1,361
58	\$1,255	\$1,206	\$1,108	\$956	\$682	\$1,900	\$1,552	\$1,391
59	\$1,293	\$1,244	\$1,146	\$996	\$706	\$1,938	\$1,590	\$1,423
60	\$1,364	\$1,315	\$1,219	\$1,069	\$759	\$2,011	\$1,663	\$1,490
61	\$1,390	\$1,342	\$1,246	\$1,096	\$769	\$2,043	\$1,695	\$1,515
62	\$1,390	\$1,342	\$1,246	\$1,096	\$771	\$2,078	\$1,730	\$1,543
63	\$1,390	\$1,342	\$1,246	\$1,096	\$782	\$2,128	\$1,779	\$1,585
64	\$1,393	\$1,344	\$1,248	\$1,099	\$804	\$2,180	\$1,831	\$1,629
65+	\$1,421	\$1,373	\$1,277	\$1,128	\$804	\$2,180	\$1,831	\$1,629

65+ rates are for existing members only.

# Monthly Rates – Effective March 1, 2009

## AREA 3 (continued)

Children Only	PPO Share 500	PPO Share 1000	PPO Share 1500	PPO Share 2500	PPO Share 5000	Individual HMO	HMO Saver	Select HMO
<b>Single Child</b>								
0	\$298	\$276	\$257	\$224	\$175	\$580	\$399	\$346
1	\$254	\$232	\$212	\$179	\$136	\$446	\$355	\$309
2	\$249	\$226	\$207	\$174	\$132	\$409	\$318	\$277
3	\$244	\$222	\$202	\$169	\$125	\$378	\$287	\$251
4	\$240	\$217	\$198	\$165	\$124	\$360	\$270	\$236
5	\$236	\$214	\$194	\$161	\$122	\$359	\$268	\$234
6	\$233	\$210	\$190	\$157	\$120	\$359	\$268	\$229
7	\$230	\$207	\$187	\$154	\$117	\$359	\$268	\$229
8	\$230	\$207	\$187	\$154	\$117	\$359	\$268	\$228
9	\$231	\$208	\$188	\$155	\$118	\$359	\$268	\$230
10	\$232	\$209	\$189	\$156	\$119	\$359	\$268	\$233
11	\$232	\$209	\$189	\$156	\$119	\$359	\$268	\$237
12	\$232	\$209	\$189	\$156	\$119	\$359	\$268	\$240
13	\$233	\$210	\$190	\$157	\$120	\$359	\$269	\$242
14	\$235	\$212	\$192	\$159	\$120	\$360	\$269	\$246
15	\$235	\$212	\$192	\$160	\$121	\$363	\$272	\$250
16	\$236	\$213	\$193	\$161	\$123	\$375	\$284	\$258
17	\$237	\$215	\$195	\$162	\$124	\$392	\$301	\$273
18	\$239	\$217	\$197	\$164	\$125	\$409	\$319	\$287
<b>2 Children</b>								
0	\$531	\$512	\$477	\$390	\$300	\$995	\$632	\$534
1	\$483	\$464	\$429	\$341	\$259	\$749	\$567	\$479
2	\$478	\$459	\$424	\$335	\$252	\$696	\$514	\$434
3	\$470	\$451	\$415	\$327	\$245	\$653	\$472	\$398
4	\$463	\$444	\$408	\$320	\$242	\$651	\$469	\$399
5	\$460	\$440	\$405	\$316	\$240	\$660	\$479	\$403
6	\$458	\$438	\$403	\$314	\$239	\$670	\$488	\$402
7	\$455	\$435	\$400	\$311	\$237	\$677	\$496	\$407
8	\$455	\$436	\$400	\$312	\$237	\$682	\$501	\$411
9	\$457	\$437	\$402	\$313	\$237	\$686	\$504	\$416
10	\$459	\$439	\$404	\$315	\$239	\$690	\$508	\$425
11	\$459	\$439	\$404	\$315	\$239	\$692	\$510	\$434
12	\$460	\$440	\$405	\$317	\$241	\$692	\$510	\$440
13	\$462	\$442	\$407	\$319	\$243	\$689	\$508	\$442
14	\$465	\$445	\$410	\$321	\$245	\$685	\$504	\$446
15	\$466	\$446	\$411	\$322	\$246	\$685	\$504	\$448
16	\$468	\$449	\$413	\$325	\$248	\$701	\$520	\$458
17	\$469	\$450	\$414	\$326	\$250	\$724	\$543	\$478
18	\$471	\$452	\$416	\$328	\$251	\$748	\$567	\$498
<b>3+ Children</b>								
0	\$871	\$842	\$791	\$675	\$535	\$1,325	\$976	\$855
1	\$706	\$676	\$623	\$504	\$401	\$1,085	\$903	\$793
2	\$683	\$653	\$600	\$481	\$382	\$1,026	\$844	\$743
3	\$687	\$657	\$604	\$485	\$386	\$980	\$798	\$704
4	\$691	\$661	\$608	\$489	\$389	\$976	\$795	\$704
5	\$691	\$661	\$608	\$489	\$389	\$985	\$804	\$708
6	\$691	\$661	\$608	\$489	\$389	\$997	\$816	\$709
7	\$691	\$661	\$608	\$489	\$389	\$1,008	\$826	\$716
8	\$700	\$670	\$617	\$499	\$389	\$1,017	\$836	\$724
9	\$700	\$670	\$617	\$499	\$389	\$1,026	\$844	\$733
10	\$701	\$672	\$619	\$500	\$389	\$1,036	\$854	\$747
11	\$714	\$684	\$632	\$513	\$389	\$1,044	\$863	\$763
12	\$714	\$684	\$632	\$513	\$389	\$1,051	\$870	\$775
13	\$722	\$693	\$640	\$522	\$389	\$1,057	\$875	\$783
14	\$733	\$704	\$651	\$533	\$395	\$1,060	\$879	\$793
15	\$744	\$714	\$662	\$544	\$395	\$1,067	\$886	\$802
16	\$744	\$714	\$662	\$544	\$395	\$1,091	\$910	\$818
17	\$744	\$714	\$662	\$544	\$395	\$1,121	\$940	\$844
18	\$744	\$714	\$662	\$544	\$395	\$1,152	\$971	\$869

## Medical rating area definitions Basic PPO 1000/2500 and CORE 5000 – Effective March 1, 2009

<b>Rating Area 1</b>	Monterey (except 93451, 95076), San Benito (93930, 95004 only), San Luis Obispo (93426 only)
<b>Rating Area 2</b>	Alpine, Almador, El Dorado, Inyo (except 93527), Marin, Mono, Nevada (except 95977), Placer (except 95668, 95692), Sacramento (except 94571), San Joaquin (95632, 95690 only), San Mateo, Santa Clara (94303 only), Sierra (95690 only), Solano (95690 only), Sutter (95626, 95648, 95837 only), Yuba (95690 only)
<b>Rating Area 3</b>	Alameda (except 95304, 95377, 95391), Butte, Colusa, Contra Costa, Glenn, Lake (except 95467), Monterey (95076 only), Napa (except 95476), Nevada (95977 only), Placer (95668, 95692 only), Plumas (95981 only), Sacramento (94571 only), San Francisco, San Joaquin (94514 only), Santa Clara (94550, 95076 and ZIP codes beginning with 940-943 except 94303), Santa Cruz (except 95033), Sierra (95922 only), Solano (except 95690), Sonoma (94515 only), Sutter (except 95626, 95648, 95837), Tehama (95963, 95973 only), Yolo, Yuba (except 95960)
<b>Rating Area 4</b>	Orange (ZIP codes beginning with 926)
<b>Rating Area 5</b>	Los Angeles (except 93243 and except ZIP codes beginning with 906-912, 915, 917, 918 & 935), Ventura (90265 and ZIP codes beginning with 913 only)
<b>Rating Area 6</b>	Imperial (92004, 92225, 92274 only), Riverside (92028 and Zip Codes beginning with 922 except 92248), San Diego
<b>Rating Area 7</b>	Fresno (93245, 93618 only), Inyo (93527 only), Kern (except 93536, 93558), Kings (except 93242, 93631, 93656), Los Angeles (93243, 93560 only), San Bernardino (93516, 93555 only), San Luis Obispo (93252 only), Santa Barbara (93252 only), Tulare (except 93631, 93641, 93646, 93654), Ventura (93252 only)
<b>Rating Area 8</b>	Monterey (93451 only), San Luis Obispo (except 93252, 93426), Santa Barbara (except 93252), Ventura (except 90265, 93252 and ZIP codes beginning with 913)
<b>Rating Area 9</b>	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)
<b>Rating Area 10</b>	Del Norte, Lassen, Modoc, Plumas (except 95981), Shasta, Sierra (except 95922, 95960), Siskiyou, Tehama (except 95963, 95973), Trinity (except 95526)
<b>Rating Area 11</b>	Alameda (95304, 95377, 95391 only), Calaveras, Fresno (except 93245, 93618), Kings (93242, 93631, 93656 only), Madera, Mariposa, Merced, San Benito (except 93930, 95004), San Joaquin (except 94514, 95632, 95690), Santa Clara (95023 only), Stanislaus, Tulare (93631, 93641, 93646, 93654 only), Tuolumne
<b>Rating Area 12</b>	Humboldt, Lake (95467 only), Mendocino, Napa (95476 only), Santa Clara (ZIP codes beginning with 950-951 except 95023, 95076), Santa Cruz (95033 only), Sonoma (except 94515), Trinity (95526 only)
<b>Rating Area 13</b>	Los Angeles (90623, 90630, 90631 only), Orange (except 90638 and except ZIP codes beginning with 926), Riverside (92883 only)
<b>Rating Area 14</b>	Imperial (except 92004, 92225, 92274), Kern (93558 only), Los Angeles (91709 only), Riverside (91752, 92248, and ZIP Codes beginning with 923-928 except 92883), San Bernardino (except 91766, 91792, 93516, 93555)

## Medical Rating Area Definitions (by county) – Effective March 1, 2009

The following indicates the counties and/or ZIP codes for each rating area for Basic PPO 1000/2500 and Core 5000 plans. The subscriber's home address determines the rating area.

<b>Alameda</b>	95304, 95377, 95391 all other Alameda ZIPs	Area 11 Area 3	<b>Riverside</b>	92883 92028 and ZIP codes beginning with 922 except 92248 91752, 92248 and all other Riverside ZIPs beginning with 923-928 except 92883	Area 13 Area 6 Area 14
<b>Alpine</b>		Area 2	<b>Sacramento</b>	94571 all other Sacramento ZIPs	Area 3 Area 2
<b>Amador</b>		Area 2	<b>San Benito</b>	93930, 95004 all other San Benito ZIPs	Area 1 Area 11
<b>Butte</b>		Area 3	<b>San Bernardino</b>	91766, 91792 93516, 93555 all other San Bernardino ZIPs	Area 9 Area 7 Area 14
<b>Calaveras</b>		Area 11	<b>San Diego</b>		Area 6
<b>Colusa</b>		Area 3	<b>San Francisco</b>		Area 3
<b>Contra Costa</b>		Area 3	<b>San Joaquin</b>	94514 95632, 95690 all other San Joaquin ZIPs	Area 3 Area 2 Area 11
<b>Del Norte</b>		Area 10	<b>San Luis Obispo</b>	93252 93426 all other San Luis Obispo ZIPs	Area 7 Area 1 Area 8
<b>El Dorado</b>		Area 2	<b>San Mateo</b>		Area 2
<b>Fresno</b>	93245, 93618 all other Fresno ZIPs	Area 7 Area 11	<b>Santa Barbara</b>	93252 all other Santa Barbara ZIPs	Area 7 Area 8
<b>Glenn</b>		Area 3	<b>Santa Clara</b>	94303 95023 ZIPs beginning with 950-951 except 95023, 95076 all other Santa Clara ZIPs	Area 2 Area 11 Area 12 Area 3
<b>Humboldt</b>		Area 12	<b>Santa Cruz</b>	95033 all other Santa Cruz ZIPs	Area 12 Area 3
<b>Imperial</b>	92004, 92225, 92274 all other Imperial ZIPs	Area 6 Area 14	<b>Shasta</b>		Area 10
<b>Inyo</b>	93527 all other Inyo ZIPs	Area 7 Area 2	<b>Sierra</b>	95922 95960 all other Sierra ZIPs	Area 3 Area 2 Area 10
<b>Kern</b>	93536 93558 all other Kern ZIPs	Area 9 Area 14 Area 7	<b>Siskiyou</b>		Area 10
<b>Kings</b>	93242, 93631, 93656 all other Kings ZIPs	Area 11 Area 7	<b>Solano</b>	95690 all other Solano ZIPs	Area 2 Area 3
<b>Lake</b>	except 95467 95467	Area 3 Area 12	<b>Sonoma</b>	94515 all other Sonoma ZIPs	Area 3 Area 12
<b>Lassen</b>		Area 10	<b>Stanislaus</b>		Area 11
<b>Los Angeles</b>	ZIP codes beginning with 906-912, 915, 917, 918 & 935 (except 90623, 90630, 90631, 91709, 93560) 90623, 90630, 90631 91709 93243, 93560 all other Los Angeles ZIPs	Area 9 Area 13 Area 14 Area 7 Area 5	<b>Sutter</b>	95626, 95648, 95837 all other Sutter ZIPs	Area 2 Area 3
<b>Madera</b>		Area 11	<b>Tehama</b>	95963, 95973 all other Tehama ZIPs	Area 3 Area 10
<b>Marin</b>		Area 2	<b>Trinity</b>	95526 all other Trinity ZIPs	Area 12 Area 10
<b>Mariposa</b>		Area 11	<b>Tulare</b>	93631, 93641, 93646, 93654 all other Tulare ZIPs	Area 11 Area 7
<b>Mendocino</b>		Area 12	<b>Tuolumne</b>		Area 11
<b>Merced</b>		Area 11	<b>Ventura</b>	90265 and ZIP codes beginning with 913 93252 all other Ventura ZIPs	Area 5 Area 7 Area 8
<b>Modoc</b>		Area 10	<b>Yolo</b>		Area 3
<b>Mono</b>		Area 2	<b>Yuba</b>	95960 all other Yuba ZIPs	Area 2 Area 3
<b>Monterey</b>	93451 95076 all other Monterey ZIPs	Area 8 Area 3 Area 1			
<b>Napa</b>	95476 all other Napa ZIPs	Area 12 Area 3			
<b>Nevada</b>	95977 all other Nevada ZIPs	Area 3 Area 2			
<b>Orange</b>	90638 all Orange ZIPs beginning with 926 all other Orange ZIPs	Area 9 Area 4 Area 13			
<b>Placer</b>	95668, 95692 all other Placer ZIPs	Area 3 Area 2			
<b>Plumas</b>	95981 all other Plumas ZIPs	Area 3 Area 10			

# Monthly Rates – Effective March 1, 2009

## Basic PPO 1000\*

Note: For "Subscriber & Spouse" and "Family" Categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9	Area 10	Area 11	Area 12	Area 13	Area 14
<b>Single</b>														
19 - 29	\$70	\$64	\$62	\$58	\$65	\$58	\$57	\$56	\$54	\$70	\$64	\$62	\$58	\$58
30 - 34	\$89	\$79	\$74	\$70	\$78	\$69	\$69	\$67	\$65	\$89	\$79	\$74	\$70	\$69
35 - 39	\$105	\$91	\$85	\$81	\$90	\$80	\$79	\$77	\$75	\$105	\$91	\$85	\$81	\$80
40 - 44	\$130	\$113	\$105	\$99	\$113	\$101	\$99	\$99	\$92	\$130	\$113	\$105	\$99	\$101
45 - 49	\$163	\$140	\$131	\$130	\$142	\$127	\$122	\$120	\$121	\$163	\$140	\$131	\$130	\$127
50 - 54	\$208	\$177	\$170	\$165	\$182	\$162	\$155	\$152	\$151	\$208	\$177	\$170	\$165	\$162
55 - 59	\$270	\$246	\$227	\$219	\$244	\$219	\$214	\$208	\$207	\$270	\$246	\$227	\$219	\$219
60 - 64	\$294	\$273	\$262	\$271	\$286	\$260	\$253	\$247	\$239	\$294	\$273	\$262	\$271	\$260
65+	\$310	\$282	\$273	\$272	\$287	\$261	\$254	\$249	\$243	\$310	\$282	\$273	\$272	\$261
<b>Subscriber &amp; Spouse</b>														
under 30	\$142	\$128	\$119	\$111	\$125	\$110	\$109	\$108	\$102	\$142	\$128	\$119	\$111	\$110
30 - 34	\$174	\$144	\$136	\$130	\$147	\$129	\$128	\$126	\$125	\$174	\$144	\$136	\$130	\$129
35 - 39	\$214	\$182	\$170	\$160	\$185	\$161	\$159	\$154	\$149	\$214	\$182	\$170	\$160	\$161
40 - 44	\$262	\$222	\$205	\$191	\$218	\$190	\$189	\$185	\$182	\$262	\$222	\$205	\$191	\$190
45 - 49	\$324	\$274	\$254	\$235	\$273	\$234	\$233	\$231	\$225	\$324	\$274	\$254	\$235	\$234
50 - 54	\$418	\$363	\$346	\$341	\$375	\$327	\$317	\$307	\$305	\$418	\$363	\$346	\$341	\$327
55 - 59	\$542	\$486	\$458	\$447	\$502	\$432	\$423	\$410	\$406	\$542	\$486	\$458	\$447	\$432
60 - 64	\$614	\$544	\$522	\$525	\$569	\$511	\$489	\$487	\$477	\$614	\$544	\$522	\$525	\$511
65+	\$614	\$548	\$522	\$525	\$573	\$511	\$489	\$487	\$477	\$614	\$548	\$522	\$525	\$511
<b>Subscriber &amp; Child</b>														
under 30	\$135	\$116	\$111	\$110	\$120	\$104	\$100	\$102	\$103	\$135	\$116	\$111	\$110	\$104
30 - 34	\$149	\$131	\$122	\$123	\$134	\$118	\$113	\$116	\$118	\$149	\$131	\$122	\$123	\$118
35 - 39	\$164	\$145	\$135	\$132	\$148	\$134	\$130	\$129	\$127	\$164	\$145	\$135	\$132	\$134
40 - 44	\$179	\$157	\$145	\$141	\$163	\$141	\$139	\$141	\$137	\$179	\$157	\$145	\$141	\$141
45 - 49	\$208	\$182	\$171	\$171	\$193	\$166	\$160	\$157	\$155	\$208	\$182	\$171	\$171	\$166
50 - 54	\$252	\$222	\$210	\$209	\$237	\$202	\$195	\$192	\$187	\$252	\$222	\$210	\$209	\$202
55 - 59	\$319	\$292	\$269	\$264	\$302	\$259	\$255	\$247	\$242	\$319	\$292	\$269	\$264	\$259
60 - 64	\$347	\$320	\$327	\$319	\$352	\$304	\$297	\$291	\$284	\$347	\$320	\$327	\$319	\$304
65+	\$368	\$332	\$328	\$320	\$353	\$306	\$298	\$292	\$289	\$368	\$332	\$328	\$320	\$306
<b>Family</b>														
under 30	\$224	\$205	\$193	\$181	\$203	\$178	\$177	\$174	\$166	\$224	\$205	\$193	\$181	\$178
30 - 34	\$265	\$234	\$217	\$206	\$232	\$200	\$199	\$196	\$185	\$265	\$234	\$217	\$206	\$200
35 - 39	\$300	\$266	\$247	\$235	\$263	\$236	\$229	\$223	\$220	\$300	\$266	\$247	\$235	\$236
40 - 44	\$342	\$303	\$281	\$263	\$305	\$259	\$258	\$253	\$246	\$342	\$303	\$281	\$263	\$259
45 - 49	\$382	\$344	\$319	\$299	\$347	\$295	\$292	\$289	\$274	\$382	\$344	\$319	\$299	\$295
50 - 54	\$483	\$415	\$384	\$389	\$429	\$369	\$361	\$350	\$348	\$483	\$415	\$384	\$389	\$369
55 - 59	\$585	\$514	\$488	\$480	\$540	\$463	\$448	\$441	\$430	\$585	\$514	\$488	\$480	\$463
60 - 64	\$662	\$580	\$549	\$555	\$600	\$528	\$513	\$503	\$495	\$662	\$580	\$549	\$555	\$528
65+	\$667	\$580	\$549	\$555	\$600	\$528	\$513	\$503	\$495	\$667	\$580	\$549	\$555	\$528
<b>Subscriber &amp; Children</b>														
under 30	\$189	\$165	\$153	\$154	\$162	\$147	\$142	\$140	\$140	\$189	\$165	\$153	\$154	\$147
30 - 34	\$212	\$182	\$169	\$173	\$183	\$165	\$159	\$156	\$156	\$212	\$182	\$169	\$173	\$165
35 - 39	\$221	\$189	\$177	\$178	\$194	\$169	\$166	\$162	\$162	\$221	\$189	\$177	\$178	\$169
40 - 44	\$239	\$206	\$191	\$192	\$211	\$183	\$179	\$174	\$177	\$239	\$206	\$191	\$192	\$183
45 - 49	\$254	\$231	\$219	\$218	\$244	\$210	\$201	\$199	\$200	\$254	\$231	\$219	\$218	\$210
50 - 54	\$306	\$270	\$253	\$257	\$284	\$246	\$238	\$233	\$231	\$306	\$270	\$253	\$257	\$246
55 - 59	\$379	\$335	\$317	\$317	\$357	\$307	\$296	\$292	\$290	\$379	\$335	\$317	\$317	\$307
60 - 64	\$379	\$365	\$363	\$362	\$399	\$344	\$331	\$326	\$314	\$379	\$365	\$363	\$362	\$344
65+	\$409	\$370	\$365	\$363	\$401	\$345	\$333	\$327	\$330	\$409	\$370	\$365	\$363	\$345
<b>Single Child (Child only)</b>														
< 1	\$132	\$119	\$116	\$116	\$127	\$111	\$108	\$105	\$106	\$132	\$119	\$116	\$116	\$111
1-18	\$59	\$55	\$54	\$50	\$57	\$51	\$50	\$49	\$47	\$59	\$55	\$54	\$50	\$51
<b>2 Children (Children only)</b>														
< 1	\$185	\$163	\$160	\$155	\$171	\$148	\$145	\$146	\$143	\$185	\$163	\$160	\$155	\$148
1-18	\$94	\$85	\$82	\$79	\$86	\$78	\$76	\$75	\$73	\$94	\$85	\$82	\$79	\$78
<b>3+ Children (Children only)</b>														
< 1	\$217	\$205	\$191	\$183	\$202	\$178	\$176	\$172	\$169	\$217	\$205	\$191	\$183	\$178
1-18	\$139	\$129	\$127	\$121	\$137	\$122	\$120	\$118	\$112	\$139	\$129	\$127	\$121	\$122

\*The rates for these plans include \$1,000 Term Life coverage for the subscriber. Versions of these plans are available without the \$1,000 Term Life coverage at rates of \$1 less for subscribers age 0-49 and \$2 less for subscribers age 50-64.

**65+ rates are for existing members only.**

# Monthly Rates – Effective March 1, 2009

## Basic PPO 2500\*

Note: For "Subscriber & Spouse" and "Family" Categories, rates are based on the age of the younger spouse. In some cases, purchasing separate policies for each member may reduce the premium. For children-only contracts, rates are based on the age of the younger child (the youngest child will be assigned as the subscriber).

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9	Area 10	Area 11	Area 12	Area 13	Area 14
<b>Single</b>														
19 - 29	\$57	\$51	\$51	\$51	\$56	\$51	\$48	\$47	\$48	\$57	\$51	\$51	\$51	\$51
30 - 34	\$78	\$66	\$64	\$61	\$69	\$61	\$59	\$59	\$57	\$78	\$66	\$64	\$61	\$61
35 - 39	\$89	\$79	\$73	\$70	\$79	\$72	\$70	\$68	\$66	\$89	\$79	\$73	\$70	\$72
40 - 44	\$115	\$100	\$95	\$90	\$104	\$93	\$91	\$92	\$85	\$115	\$100	\$95	\$90	\$93
45 - 49	\$141	\$120	\$112	\$114	\$120	\$113	\$106	\$105	\$107	\$141	\$120	\$112	\$114	\$113
50 - 54	\$181	\$152	\$143	\$143	\$157	\$147	\$137	\$135	\$135	\$181	\$152	\$143	\$143	\$147
55 - 59	\$239	\$207	\$195	\$187	\$212	\$197	\$187	\$183	\$180	\$239	\$207	\$195	\$187	\$197
60 - 64	\$278	\$241	\$226	\$231	\$244	\$225	\$215	\$211	\$211	\$278	\$241	\$226	\$231	\$225
65+	\$279	\$241	\$228	\$231	\$244	\$227	\$216	\$216	\$211	\$279	\$241	\$228	\$231	\$227
<b>Subscriber &amp; Spouse</b>														
under 30	\$128	\$109	\$104	\$97	\$110	\$98	\$97	\$95	\$90	\$128	\$109	\$104	\$97	\$98
30 - 34	\$152	\$125	\$116	\$112	\$128	\$114	\$112	\$109	\$108	\$152	\$125	\$116	\$112	\$114
35 - 39	\$189	\$160	\$149	\$142	\$172	\$151	\$148	\$143	\$137	\$189	\$160	\$149	\$142	\$151
40 - 44	\$231	\$195	\$176	\$168	\$197	\$170	\$167	\$168	\$169	\$231	\$195	\$176	\$168	\$170
45 - 49	\$281	\$235	\$218	\$203	\$237	\$206	\$202	\$200	\$197	\$281	\$235	\$218	\$203	\$206
50 - 54	\$372	\$317	\$306	\$305	\$352	\$309	\$291	\$286	\$285	\$372	\$317	\$306	\$305	\$309
55 - 59	\$485	\$420	\$407	\$400	\$448	\$411	\$388	\$382	\$379	\$485	\$420	\$407	\$400	\$411
60 - 64	\$551	\$473	\$450	\$461	\$487	\$448	\$429	\$421	\$421	\$551	\$473	\$450	\$461	\$448
65+	\$555	\$476	\$454	\$474	\$534	\$465	\$445	\$445	\$424	\$555	\$476	\$454	\$474	\$465
<b>Subscriber &amp; Child</b>														
under 30	\$118	\$100	\$93	\$97	\$106	\$92	\$87	\$91	\$92	\$118	\$100	\$93	\$97	\$92
30 - 34	\$133	\$114	\$110	\$113	\$124	\$109	\$104	\$107	\$110	\$133	\$114	\$110	\$113	\$109
35 - 39	\$146	\$127	\$123	\$122	\$137	\$127	\$121	\$119	\$118	\$146	\$127	\$123	\$122	\$127
40 - 44	\$160	\$140	\$131	\$128	\$152	\$132	\$129	\$131	\$128	\$160	\$140	\$131	\$128	\$132
45 - 49	\$182	\$156	\$145	\$153	\$175	\$152	\$142	\$141	\$140	\$182	\$156	\$145	\$153	\$152
50 - 54	\$222	\$191	\$181	\$185	\$217	\$187	\$176	\$175	\$169	\$222	\$191	\$181	\$185	\$187
55 - 59	\$286	\$248	\$230	\$230	\$276	\$230	\$224	\$225	\$213	\$286	\$248	\$230	\$230	\$230
60 - 64	\$327	\$286	\$278	\$276	\$299	\$263	\$254	\$255	\$250	\$327	\$286	\$278	\$276	\$263
65+	\$328	\$286	\$278	\$277	\$300	\$272	\$256	\$256	\$260	\$328	\$286	\$278	\$277	\$272
<b>Family</b>														
under 30	\$205	\$173	\$166	\$156	\$177	\$157	\$153	\$152	\$145	\$205	\$173	\$166	\$156	\$157
30 - 34	\$240	\$203	\$188	\$178	\$205	\$178	\$174	\$176	\$164	\$240	\$203	\$188	\$178	\$178
35 - 39	\$274	\$231	\$214	\$205	\$233	\$215	\$203	\$204	\$196	\$274	\$231	\$214	\$205	\$215
40 - 44	\$307	\$263	\$244	\$227	\$279	\$231	\$226	\$223	\$220	\$307	\$263	\$244	\$227	\$231
45 - 49	\$349	\$296	\$275	\$256	\$305	\$261	\$255	\$254	\$242	\$349	\$296	\$275	\$256	\$261
50 - 54	\$429	\$358	\$339	\$350	\$399	\$345	\$326	\$324	\$318	\$429	\$358	\$339	\$350	\$345
55 - 59	\$526	\$453	\$441	\$449	\$515	\$447	\$424	\$421	\$409	\$526	\$453	\$441	\$449	\$447
60 - 64	\$597	\$509	\$492	\$514	\$543	\$494	\$464	\$477	\$472	\$597	\$509	\$492	\$514	\$494
65+	\$597	\$509	\$492	\$518	\$560	\$506	\$481	\$481	\$477	\$597	\$509	\$492	\$518	\$506
<b>Subscriber &amp; Children</b>														
under 30	\$169	\$143	\$133	\$134	\$142	\$133	\$124	\$123	\$128	\$169	\$143	\$133	\$134	\$133
30 - 34	\$187	\$157	\$146	\$152	\$160	\$149	\$140	\$139	\$144	\$187	\$157	\$146	\$152	\$149
35 - 39	\$196	\$164	\$154	\$161	\$171	\$156	\$148	\$149	\$151	\$196	\$164	\$154	\$161	\$156
40 - 44	\$213	\$179	\$167	\$174	\$188	\$172	\$163	\$162	\$165	\$213	\$179	\$167	\$174	\$172
45 - 49	\$232	\$197	\$183	\$186	\$209	\$182	\$171	\$170	\$176	\$232	\$197	\$183	\$186	\$182
50 - 54	\$273	\$228	\$215	\$221	\$252	\$218	\$205	\$204	\$210	\$273	\$228	\$215	\$221	\$218
55 - 59	\$333	\$284	\$269	\$276	\$314	\$273	\$258	\$256	\$262	\$333	\$284	\$269	\$276	\$273
60 - 64	\$361	\$317	\$307	\$311	\$338	\$296	\$283	\$283	\$277	\$361	\$317	\$307	\$311	\$296
65+	\$370	\$318	\$309	\$312	\$339	\$297	\$284	\$284	\$299	\$370	\$318	\$309	\$312	\$297
<b>Single Child (Child only)</b>														
< 1	\$116	\$104	\$96	\$100	\$107	\$97	\$93	\$91	\$93	\$116	\$104	\$96	\$100	\$97
1-18	\$56	\$50	\$48	\$46	\$51	\$46	\$45	\$45	\$43	\$56	\$50	\$48	\$46	\$46
<b>2 Children (Children only)</b>														
< 1	\$163	\$140	\$137	\$134	\$148	\$131	\$126	\$129	\$127	\$163	\$140	\$137	\$134	\$131
1-18	\$87	\$73	\$71	\$69	\$76	\$70	\$67	\$67	\$65	\$87	\$73	\$71	\$69	\$70
<b>3+ Children (Children only)</b>														
< 1	\$205	\$175	\$166	\$163	\$177	\$160	\$154	\$156	\$154	\$205	\$175	\$166	\$163	\$160
1-18	\$137	\$122	\$115	\$109	\$122	\$109	\$106	\$105	\$100	\$137	\$122	\$115	\$109	\$109

\*The rates for these plans include \$1,000 Term Life coverage for the subscriber. Versions of these plans are available without the \$1,000 Term Life coverage at rates of \$1 less for subscribers age 0-49 and \$2 less for subscribers age 50-64.

**65+ rates are for existing members only.**

# Monthly Rates – Effective March 1, 2009

## CORE 5000

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8	Area 9	Area 10	Area 11	Area 12	Area 13	Area 14
<b>Single</b>														
19 - 29	\$55	\$50	\$50	\$50	\$55	\$50	\$47	\$46	\$47	\$55	\$50	\$50	\$50	\$50
30 - 34	\$76	\$64	\$62	\$59	\$67	\$59	\$57	\$57	\$56	\$76	\$64	\$62	\$59	\$59
35 - 39	\$86	\$77	\$71	\$68	\$77	\$70	\$68	\$66	\$64	\$86	\$77	\$71	\$68	\$70
40 - 44	\$111	\$97	\$92	\$87	\$101	\$90	\$88	\$89	\$83	\$111	\$97	\$92	\$87	\$90
45 - 49	\$136	\$116	\$108	\$111	\$116	\$110	\$103	\$102	\$104	\$136	\$116	\$108	\$111	\$110
50 - 54	\$175	\$147	\$139	\$139	\$153	\$143	\$133	\$131	\$132	\$175	\$147	\$139	\$139	\$143
55 - 59	\$232	\$201	\$190	\$183	\$207	\$193	\$182	\$179	\$176	\$232	\$201	\$190	\$183	\$193
60 - 64	\$270	\$234	\$220	\$226	\$238	\$220	\$210	\$206	\$206	\$270	\$234	\$220	\$226	\$220
65+	\$271	\$234	\$222	\$226	\$238	\$222	\$211	\$211	\$206	\$271	\$234	\$222	\$226	\$222
<b>Subscriber &amp; Spouse</b>														
under 30	\$125	\$106	\$102	\$95	\$108	\$96	\$95	\$93	\$88	\$125	\$106	\$102	\$95	\$96
30 - 34	\$148	\$122	\$113	\$110	\$125	\$112	\$109	\$107	\$106	\$148	\$122	\$113	\$110	\$112
35 - 39	\$184	\$156	\$146	\$139	\$168	\$148	\$145	\$140	\$134	\$184	\$156	\$146	\$139	\$148
40 - 44	\$225	\$190	\$172	\$164	\$193	\$166	\$163	\$164	\$166	\$225	\$190	\$172	\$164	\$166
45 - 49	\$273	\$229	\$212	\$198	\$231	\$201	\$197	\$195	\$192	\$273	\$229	\$212	\$198	\$201
50 - 54	\$362	\$309	\$299	\$299	\$345	\$303	\$285	\$280	\$279	\$362	\$309	\$299	\$299	\$303
55 - 59	\$473	\$410	\$398	\$392	\$439	\$403	\$380	\$374	\$372	\$473	\$410	\$398	\$392	\$403
60 - 64	\$536	\$461	\$439	\$452	\$476	\$438	\$419	\$412	\$412	\$536	\$461	\$439	\$452	\$438
65+	\$540	\$464	\$443	\$465	\$523	\$455	\$435	\$436	\$415	\$540	\$464	\$443	\$465	\$455
<b>Subscriber &amp; Child</b>														
under 30	\$115	\$97	\$91	\$95	\$103	\$90	\$85	\$89	\$90	\$115	\$97	\$91	\$95	\$90
30 - 34	\$129	\$111	\$107	\$111	\$121	\$107	\$102	\$105	\$108	\$129	\$111	\$107	\$111	\$107
35 - 39	\$142	\$124	\$120	\$120	\$134	\$125	\$119	\$117	\$116	\$142	\$124	\$120	\$120	\$125
40 - 44	\$156	\$137	\$128	\$125	\$149	\$129	\$126	\$128	\$126	\$156	\$137	\$128	\$125	\$129
45 - 49	\$177	\$152	\$142	\$150	\$171	\$149	\$139	\$138	\$137	\$177	\$152	\$142	\$150	\$149
50 - 54	\$216	\$186	\$177	\$181	\$213	\$183	\$172	\$171	\$166	\$216	\$186	\$177	\$181	\$183
55 - 59	\$279	\$242	\$225	\$225	\$271	\$225	\$219	\$220	\$209	\$279	\$242	\$225	\$225	\$225
60 - 64	\$318	\$279	\$271	\$270	\$292	\$257	\$248	\$249	\$245	\$318	\$279	\$271	\$270	\$257
65+	\$319	\$279	\$271	\$271	\$293	\$266	\$250	\$250	\$255	\$319	\$279	\$271	\$271	\$266
<b>Family</b>														
under 30	\$199	\$168	\$162	\$152	\$173	\$153	\$149	\$148	\$142	\$199	\$168	\$162	\$152	\$153
30 - 34	\$233	\$198	\$183	\$174	\$200	\$174	\$170	\$172	\$160	\$233	\$198	\$183	\$174	\$174
35 - 39	\$267	\$225	\$209	\$200	\$227	\$210	\$198	\$199	\$192	\$267	\$225	\$209	\$200	\$210
40 - 44	\$299	\$256	\$238	\$222	\$273	\$225	\$220	\$218	\$215	\$299	\$256	\$238	\$222	\$225
45 - 49	\$339	\$288	\$268	\$250	\$298	\$255	\$248	\$248	\$236	\$339	\$288	\$268	\$250	\$255
50 - 54	\$418	\$349	\$331	\$343	\$390	\$338	\$318	\$317	\$311	\$418	\$349	\$331	\$343	\$338
55 - 59	\$512	\$442	\$431	\$440	\$505	\$438	\$415	\$412	\$401	\$512	\$442	\$431	\$440	\$438
60 - 64	\$581	\$496	\$480	\$504	\$531	\$483	\$453	\$466	\$462	\$581	\$496	\$480	\$504	\$483
65+	\$581	\$496	\$480	\$508	\$548	\$496	\$471	\$471	\$468	\$581	\$496	\$480	\$508	\$496
<b>Subscriber &amp; Children</b>														
under 30	\$164	\$139	\$129	\$131	\$138	\$130	\$121	\$120	\$125	\$164	\$139	\$129	\$131	\$130
30 - 34	\$181	\$153	\$142	\$148	\$156	\$145	\$136	\$135	\$141	\$181	\$153	\$142	\$148	\$145
35 - 39	\$190	\$159	\$150	\$157	\$167	\$152	\$144	\$145	\$148	\$190	\$159	\$150	\$157	\$152
40 - 44	\$207	\$174	\$163	\$170	\$184	\$168	\$159	\$158	\$162	\$207	\$174	\$163	\$170	\$168
45 - 49	\$225	\$192	\$178	\$182	\$204	\$178	\$167	\$166	\$172	\$225	\$192	\$178	\$182	\$178
50 - 54	\$266	\$222	\$209	\$216	\$246	\$213	\$200	\$199	\$206	\$266	\$222	\$209	\$216	\$213
55 - 59	\$324	\$277	\$262	\$270	\$307	\$267	\$252	\$250	\$257	\$324	\$277	\$262	\$270	\$267
60 - 64	\$350	\$308	\$299	\$304	\$330	\$289	\$276	\$276	\$271	\$350	\$308	\$299	\$304	\$289
65+	\$359	\$309	\$301	\$305	\$331	\$290	\$277	\$277	\$292	\$359	\$309	\$301	\$305	\$290
<b>Single Child (Child only)</b>														
< 1	\$113	\$102	\$94	\$98	\$105	\$95	\$91	\$89	\$91	\$113	\$102	\$94	\$98	\$95
1-18	\$54	\$49	\$47	\$45	\$50	\$45	\$44	\$44	\$42	\$54	\$49	\$47	\$45	\$45
<b>2 Children (Children only)</b>														
< 1	\$159	\$136	\$134	\$131	\$145	\$128	\$123	\$126	\$124	\$159	\$136	\$134	\$131	\$128
1-18	\$84	\$71	\$69	\$67	\$74	\$68	\$65	\$65	\$63	\$84	\$71	\$69	\$67	\$68
<b>3+ Children (Children only)</b>														
< 1	\$199	\$170	\$161	\$159	\$172	\$156	\$150	\$152	\$150	\$199	\$170	\$161	\$159	\$156
1-18	\$133	\$118	\$112	\$106	\$119	\$106	\$103	\$102	\$97	\$133	\$118	\$112	\$106	\$106

65+ rates are for existing members only.

# Dental PPO & Dental HMO Individual Monthly Rates – Effective March 1, 2009

Dental Blue® PPO	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
<b>Dental Blue 100 Basic (DZ10)</b>							
Subscriber	20	20	20	20	20	20	20
Subscriber & Spouse	40	40	41	40	40	40	39
Subscriber & Child	32	32	33	32	32	32	31
Subscriber & Children	47	47	48	48	48	47	46
Subscriber & Family	65	65	67	65	66	65	64
1 Child ( <i>Child only</i> )	12	12	12	12	12	12	12
2 Children ( <i>Children only</i> )	24	24	24	24	24	24	23
3+ Children ( <i>Children only</i> )	36	36	37	36	36	35	35
<b>Dental Blue 100 Plus (DZ11)</b>							
Subscriber	49	48	51	49	50	48	47
Subscriber & Spouse	98	96	102	98	100	96	94
Subscriber & Child	78	77	82	78	80	77	75
Subscriber & Children	116	114	121	116	118	114	112
Subscriber & Family	159	157	166	160	162	157	154
1 Child ( <i>Child only</i> )	29	29	31	29	30	29	28
2 Children ( <i>Children only</i> )	58	58	61	59	59	57	56
3+ Children ( <i>Children only</i> )	88	86	92	88	89	86	84
<b>Dental Blue 200 Plus (DZ12)</b>							
Subscriber	53	53	55	53	54	52	51
Subscriber & Spouse	106	105	109	106	107	104	103
Subscriber & Child	84	84	87	85	86	83	82
Subscriber & Children	125	125	129	126	127	124	122
Subscriber & Family	172	171	178	173	175	170	167
1 Child ( <i>Child only</i> )	32	31	33	32	32	31	31
2 Children ( <i>Children only</i> )	63	63	65	63	64	62	61
3+ Children ( <i>Children only</i> )	95	94	98	95	96	93	92
<b>Dental Blue 200 Essential (DZ09)</b>							
Subscriber	41	41	41	41	41	41	40
Subscriber & Spouse	82	82	83	82	83	82	81
Subscriber & Child	65	66	66	66	66	66	65
Subscriber & Children	97	97	98	98	98	97	96
Subscriber & Family	134	134	134	134	135	134	132
1 Child ( <i>Child only</i> )	24	25	25	25	25	25	24
2 Children ( <i>Children only</i> )	49	49	49	49	50	49	48
3+ Children ( <i>Children only</i> )	73	74	74	74	74	74	72

Dental Blue is a product of Anthem Blue Cross Life and Health Insurance Company, an independent licensee of the Blue Cross Association. Dental Blue and the Blue Cross name and symbol are registered service marks of the Blue Cross Association.

# Dental PPO & Dental HMO Individual Monthly Rates – Effective March 1, 2009

Dental PPO	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
<b>Dental Prudent Buyer Plan (7874)</b>							
Subscriber	43	50	43	47	46	47	50
Subscriber & Spouse	84	98	84	93	90	92	98
Subscriber & Child	67	78	67	74	71	73	78
Subscriber & Children	105	122	104	115	111	114	122
Subscriber & Family	132	154	132	145	140	143	154
1 Child ( <i>Child only</i> )	35	41	35	38	37	38	41
2 Children ( <i>Children only</i> )	67	78	67	73	71	72	78
3+ Children ( <i>Children only</i> )	95	111	95	104	101	103	111

Dental SelectHMO	Dental Saver SelectHMO (ZE6N)	Dental SelectHMO (ZE7N)	Dental Premier SelectHMO (ZE8N)
<b>Dental Select</b>			
Single	11.00	15.80	19.60
Two-Party (subscriber & spouse or subscriber & child)	22.10	31.70	38.60
Family (Family or subscriber & children)	33.10	47.50	58.20

Tonik Enhanced Dental	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber	22	27	22	24	24	25	27

Note: Dental SelectHMO is available in these counties: Alameda, Contra Costa, Los Angeles, Marin, Orange, Sacramento, San Diego, San Francisco, San Joaquin, San Luis Obispo, Santa Barbara, Santa Clara, Solano, and Sonoma. Dental SelectHMO has limited availability in these counties: El Dorado, Fresno, Kern, Kings, Monterey, Placer, Riverside, San Bernardino, Santa Cruz, San Mateo, Tulare and Ventura.

Premiums for the Dental PPO or Dental SelectHMO plans can be billed on a monthly basis only if the applicant selects the Monthly Checking Account Premium Payment or Credit Card payment method.

## Term Life Insurance Individual Monthly Rates – Effective March 1, 2009

	\$15,000	\$30,000	\$50,000	\$75,000	\$100,000
Age					
1-18	1.50	3.00	N/A	N/A	N/A
19-29	2.80	5.60	9.30	11.25	13.00
30-39	3.25	6.50	10.80	13.50	16.00
40-49	7.50	15.00	25.00	33.75	42.00
50-59	20.90	41.80	69.60	97.50	125.00
60-64	29.40	58.80	98.00	142.50	185.00

Insurance not available for children under the age of 1 year.





**For more information,  
please visit [anthem.com/ca](http://anthem.com/ca)**

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The following plans are offered by Anthem Blue Cross: PPO Share 2500/1500/1000/500, Individual HMO, HMO Saver, Select HMO, EPO and Dental SelectHMO.

The following plans are offered by Anthem Blue Cross Life and Health Insurance Company: SmartSense, Lumenos®, CORE 5000, Basic PPO 1000/2500, PPO Saver, PPO Share 5000/1000/500, RightPlan PPO 40, 3500 Deductible PPO, PPO 3500 (HSA-Compatible), Short-Term PPO, Tonik, Term Life and Dental Blue PPO. ®Lumenos is a registered trademark.

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Anthem Blue Cross Individual Plans For Level I