
Small Business rate tables

Includes rates for standard plans

Rate book 3

Rating region 3: Sacramento, Placer, El Dorado, Yolo

Blue Shield of California county grouping for rate book 3

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



1 Counties where Full network HMO is available.

2 Counties where Dental HMO is available.

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Small Business Off-Exchange

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

Effective January 2026

Rating region	County	Access+ HMO® network availability	Dental HMO availability	Rating region	County	Access+ HMO® network availability	Dental HMO availability
1	Alpine			5	Contra Costa	●	●
	Amador			6	Alameda	●	●
	Butte	●	●	7	Santa Clara	●	●
	Calaveras			8	San Mateo	●	●
	Colusa			9	Monterey	●	●
	Del Norte				San Benito		●
	Glenn				Santa Cruz	●	●
	Humboldt			10	Mariposa		
	Lake				Merced	●	●
	Lassen				San Joaquin	●	●
	Mendocino		●		Stanislaus	●	●
	Modoc				Tulare	●	●
	Nevada	●	●	11	Fresno	●	●
	Plumas				Kings	●	●
	Shasta		●		Madera	●	●
	Sierra			12	San Luis Obispo	●	●
	Siskiyou				Santa Barbara	●	●
	Sutter		●		Ventura	●	●
	Tehama		●	13	Imperial	●	●
	Trinity				Inyo		●
	Tuolumne				Mono		●
	Yuba		●	14	Kern	●	●
2	Marin	●	●	15	Los Angeles ZIP codes*	●	●
	Napa		●	16	Los Angeles – except ZIP codes in Region 15	●	●
	Solano	●	●				
	Sonoma	●	●	17	Riverside	●	●
3	El Dorado	●	●		San Bernardino	●	●
	Placer	●	●	18	Orange	●	●
	Sacramento	●	●	19	San Diego	●	●
	Yolo	●	●				
4	San Francisco	●	●				

* Los Angeles Region 15 ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90623, 90630, 90631, 90637-90639, 90640, 90650-90652, 90660, 90661, 90662, 90670-90671, 90701-90704, 90706-90707, 90710-90717, 90723, 90731-90734, 90744-90749, 90755, 90801-90810, 90813-90815, 90822, 90831-90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006-91012, 91016, 91017, 91020, 91021, 91023-91025, 91030, 91031, 91040-91043, 91046, 91066, 91077, 91101-91110, 91114-91118, 91121, 91123-91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224-91226, 91501-91508, 91510, 91521-91523, 91526, 91702, 91706, 91711, 91714-91716, 91722-91724, 91731-91735, 91740, 91741, 91744-91750, 91754-91756, 91759, 91765-91773, 91775, 91776, 91778, 91780, 91788-91793, 91795, 91801-91804, 91896, 91899, 93510, 93532, 93534, 93536, 93539, 93543, 93544, 93550-93553, 93560, 93563, 93584, 93586, 93590, 93591 and 93599.

Small Business Off-Exchange Access+ HMO® Network

Rating region definitions and availability

Effective January 2026

Rating region	County
1	Butte County Nevada County in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.
2	Marin County Solano County Sonoma County
3	El Dorado County in the following ZIP codes: 95613, 95614, 95634, 95635, 95664, 95672, 95682, and 95762. Placer County in the following ZIP codes: 95602, 95603, 95604, 95631, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95681, 95701, 95703, 95713, 95714, 95715, 95717, 95722, 95736, 95746, 95747, and 95765. Sacramento County Yolo County
4	San Francisco County
5	Contra Costa County
6	Alameda County
7	Santa Clara County
8	San Mateo County
9	Monterey County in the following ZIP codes: 93901, 93902, 93905, 93906, 93907, 93908, 93912, 93915, 93920, 93921, 93922, 93923, 93924, 93925, 93926, 93933, 93940, 93942, 93943, 93944, 93950, 93953, 93955, 93960, 93962, 95012, 95039. Santa Cruz County
10	Merced County San Joaquin County Stanislaus County Tulare County
11	Fresno County Kings County Madera County
12	San Luis Obispo County Santa Barbara County Ventura County
13	Imperial County in the following ZIP codes: 92004, 92222, 92225, 92227, 92231, 92232, 92233, 92243, 92244, 92249, 92250, 92251, 92257, 92259, 92266, 92273, 92274, 92275, 92281, and 92283.
14	Kern County in the following ZIP codes: 93203, 93205, 93206, 93215, 93216, 93220, 93222, 93224, 93225, 93226, 93238, 93240, 93241, 93243, 93249, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93381, 93382, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93519, 93523, 93524, 93531, 93558, 93560, 93561, 93581, and 93596.
15	Los Angeles County
16	Los Angeles County
17	Riverside County San Bernardino County in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91759, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92252, 92256, 92267, 92268, 92277, 92278, 92284, 92285, 92286, 92301, 92304, 92305, 92307, 92308, 92309, 92310, 92311, 92312, 92313, 92314, 92315, 92316, 92317, 92318, 92321, 92322, 92323, 92324, 92325, 92326, 92327, 92329, 92331, 92332, 92333, 92334, 92335, 92336, 92337, 92338, 92339, 92340, 92341, 92342, 92344, 92345, 92346, 92347, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92364, 92365, 92366, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395, 92397, 92398, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92412, 92413, 92414, 92415, 92418, 92423, 92424, 92427, 93558, 93562, 93592.
18	Orange County
19	San Diego County

Small Business Off-Exchange Local Access+ HMO® Network

Rating region definitions and availability

Effective January 2026

Rating region	County
1	None
2	Marin County Sonoma County
3	Sacramento County in the following ZIP codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94246, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94286, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 95611, 95615, 95621, 95624, 95626, 95628, 95630, 95652, 95655, 95660, 95662, 95670, 95673, 95741, 95742, 95757, 95758, 95759, 95763, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95887, 95894, and 95899. Yolo County
4	San Francisco County
5	Contra Costa County in the following ZIP codes: 994505, 94506, 94507, 94509, 94511, 94513, 94514, 94516, 94517, 94518, 94519, 94520, 94521, 94522, 94523, 94524, 94526, 94527, 94528, 94529, 94531, 94548, 94549, 94553, 94556, 94561, 94563, 94565, 94570, 94575, 94582, 94583, 94595, 94596, 94597, and 94598.
6	None
7	Santa Clara County
8	San Mateo County in the following ZIP codes: 94002, 94005, 94010, 94011, 94014, 94015, 94016, 94017, 94025, 94026, 94027, 94030, 94044, 94061, 94062, 94063, 94064, 94065, 94066, 94070, 94080, 94083, 94401, 94402, 94403, 94404, and 94497.
9	Santa Cruz County
10	Stanislaus County
11	None
12	San Luis Obispo County Ventura County in the following ZIP codes: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, and 93099.
13	None
14	Kern County in the following ZIP codes: 93203, 93215, 93216, 93241, 93250, 93252, 93263, 93276, 93280, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93381, 93382, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93531, 93561, and 93581.
15	Los Angeles County in the following ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91795, 91801, 91802, 91803, 91804, 91896, 91899, and 93563.
16	Los Angeles County in the following ZIP codes: 90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90090, 90091, 90093, 90094, 90095, 90096, 90099, 90101, 90103, 90134, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 91395, 91396, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91499, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91614, 91615, 91616, 91617, and 91618.

Small Business Off-Exchange Local Access+ HMO[®] Network

Rating region definitions and availability

Effective January 2026

Rating region	County
17	Riverside County in the following ZIP codes: 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92230, 92234, 92235, 92236, 92240, 92241, 92247, 92248, 92253, 92254, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92274, 92276, 92282, 92320, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92536, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, and 92883. San Bernardino County in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92301, 92307, 92308, 92311, 92312, 92313, 92316, 92318, 92324, 92329, 92331, 92334, 92335, 92336, 92337, 92339, 92340, 92344, 92345, 92346, 92350, 92354, 92357, 92359, 92369, 92371, 92373, 92374, 92375, 92376, 92377, 92392, 92393, 92394, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92408, 92410, 92411, 92412, 92413, 92414, 92415, 92418, 92423, 92424, and 92427.
18	Orange County
19	San Diego County in the following ZIP codes: 91901, 91902, 91903, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91947, 91948, 91950, 91951, 91962, 91976, 91977, 91978, 91979, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92070, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92162, 92163, 92164, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92184, 92186, 92187, 92190, 92191, 92192, 92193, 92195, 92196, 92197, 92198, and 92199.

Small Business Off-Exchange and Mirror ACO HMO Network

Rating region definitions and availability

Effective January 2026

Rating region	County
1	Nevada County in the following ZIP codes: 95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975, and 95986.
2	Marin County in the following ZIP codes: 94901, 94903, 94904, 94912, 94913, 94914, 94915, 94920, 94924, 94925, 94930, 94933, 94937, 94938, 94939, 94940, 94941, 94942, 94945, 94946, 94947, 94948, 94949, 94950, 94956, 94957, 94960, 94963, 94964, 94965, 94966, 94970, 94971, 94973, 94974, 94976, 94977, 94978, 94979, and 94998. Solano County in the following ZIP codes: 94503, 94510, 94589, 94592, and 95620.
3	El Dorado County in the following ZIP codes: 95664, 95672, 95682, and 95762. Placer County in the following ZIP codes: 95602, 95603, 95604, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95713, 95746, 95747, and 95765. Sacramento County in the following ZIP codes: 94203, 94204, 94205, 94206, 94207, 94208, 94209, 94211, 94229, 94230, 94232, 94234, 94235, 94236, 94237, 94239, 94240, 94244, 94245, 94246, 94247, 94248, 94249, 94250, 94252, 94254, 94256, 94257, 94258, 94259, 94261, 94262, 94263, 94267, 94268, 94269, 94271, 94273, 94274, 94277, 94278, 94279, 94280, 94282, 94283, 94284, 94285, 94286, 94287, 94288, 94289, 94290, 94291, 94293, 94294, 94295, 94296, 94297, 94298, 94299, 95608, 95609, 95610, 95611, 95615, 95621, 95624, 95626, 95628, 95630, 95632, 95638, 95639, 95652, 95655, 95660, 95662, 95670, 95671, 95673, 95683, 95693, 95741, 95742, 95757, 95758, 95759, 95763, 95811, 95812, 95813, 95814, 95815, 95816, 95817, 95818, 95819, 95820, 95821, 95822, 95823, 95824, 95825, 95826, 95827, 95828, 95829, 95830, 95831, 95832, 95833, 95834, 95835, 95836, 95837, 95838, 95840, 95841, 95842, 95843, 95851, 95852, 95853, 95860, 95864, 95865, 95866, 95867, 95887, 95894, and 95899. Yolo County in the following ZIP codes: 95605, 95606, 95607, 95612, 95616, 95617, 95618, 95620, 95627, 95637, 95645, 95653, 95691, 95694, 95695, 95697, 95698, 95776, 95798, 95799, and 95937.
4	San Francisco County
5	Contra Costa County
6	Alameda County
7	Santa Clara County
8	San Mateo County
9	Monterey County in the following ZIP codes: 93901, 93902, 93905, 93906, 93907, 93908, 93912, 93915, 93920, 93921, 93922, 93923, 93924, 93925, 93926, 93933, 93940, 93942, 93943, 93944, 93950, 93953, 93955, 93960, 93962, 95012, 95039. Santa Cruz County
10	San Joaquin County Stanislaus County in the following ZIP codes: 95307, 95313, 95316, 95319, 95323, 95326, 95328, 95329, 95350, 95351, 95352, 95353, 95354, 95355, 95356, 95357, 95358, 95361, 95363, 95367, 95368, 95380, 95381, 95382, 95386, 95387, and 95397. Tulare County in the following ZIP codes: 93212, 93218, 93219, 93221, 93223, 93227, 93235, 93237, 93244, 93247, 93256, 93257, 93260, 93267, 93270, 93271, 93272, 93274, 93277, 93282, 93286, 93291, 93292, 93603, 93615, 93618, 93631, 93647, 93670, and 93673.
11	Fresno County in the following Zip codes: 93245, 93618, and 93631. Kings County in the following Zip codes: 93202, 93212, 93230, 93245, and 93631.
12	San Luis Obispo County in the following ZIP codes: 93401, 93402, 93403, 93405, 93406, 93407, 93408, 93409, 93410, 93412, 93420, 93421, 93422, 93423, 93424, 93426, 93428, 93430, 93432, 93433, 93435, 93442, 93443, 93444, 93445, 93446, 93447, 93448, 93449, 93451, 93453, 93461, 93465, 93475, and 93483. Santa Barbara County in the following ZIP codes: 93013, 93014, 93067, 93101, 93102, 93103, 93105, 93106, 93107, 93108, 93109, 93110, 93111, 93116, 93117, 93118, 93120, 93121, 93130, 93140, 93150, 93160, 93190, 93199, 93460, 93463, 93464. Ventura County in the following ZIP codes: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93013, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93094, and 93099.
13	None
14	Kern County in the following ZIP codes: 93203, 93205, 93206, 93215, 93216, 93220, 93224, 93225, 93226, 93240, 93241, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93381, 93382, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93531, 93560, 93561, and 93596.
15	Los Angeles County in the following ZIP codes: 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 90899, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91795, 91801, 91802, 91803, 91804, 91896, 91899, 93510, and 93563.

Small Business Off-Exchange and Mirror ACO HMO Network

Rating region definitions and availability

Effective January 2026

Rating region	County
16	Los Angeles County in the following ZIP codes: 90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90091, 90093, 90094, 90095, 90096, 90099, 90101, 90103, 90134, 90140, 90189, 90201, 90202, 90205, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91361, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91390, 91392, 91393, 91394, 91395, 91396, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91499, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91614, 91615, 91616, 91617, and 91618.
17	Riverside County in the following ZIP codes: 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92230, 92234, 92235, 92236, 92240, 92241, 92247, 92248, 92253, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92276, 92282, 92320, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92515, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, and 92883. San Bernardino County in the following ZIP codes: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91759, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92256, 92268, 92284, 92286, 92301, 92305, 92307, 92308, 92313, 92314, 92315, 92316, 92317, 92318, 92321, 92322, 92324, 92325, 92329, 92331, 92333, 92334, 92335, 92336, 92337, 92339, 92340, 92341, 92342, 92344, 92345, 92346, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395, 92397, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92413, 92414, 92415, 92418, 92423, and 92427.
18	Orange County
19	San Diego County in the following ZIP codes: 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91947, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92133, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92162, 92163, 92164, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92184, 92186, 92187, 92190, 92191, 92192, 92193, 92195, 92196, 92197, 92198, and 92199.

Medical benefits product rates

Please note the following about each of our provider networks

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

Trio HMO

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

Access+ HMO

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

Local Access+ HMO

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

Tandem PPO and Tandem PPO Savings

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

Full PPO and Full PPO Savings

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

Rating region 3

Off-Exchange Trio HMO											Mirror Trio HMO			
Age	Platinum Trio HMO 0/20 OffEx	Platinum Trio HMO 0/25 OffEx	Platinum Trio HMO 0/30 OffEx	Gold Trio HMO 0/35 OffEx	Gold Trio HMO 500/35 OffEx	Gold Trio HMO 1000/35 OffEx	Gold Trio HMO 1500/35 OffEx	Silver Trio HMO 2100/70 OffEx	Silver Trio HMO 2850/70 OffEx	Bronze Trio HMO 7000/65 OffEx	Blue Shield Trio Bronze 60 HMO 7000/65 PCP + Child Dental Alt	Blue Shield Trio Platinum 90 HMO 0/20 PCP + Child Dental	Blue Shield Trio Gold 80 HMO 250/35 PCP + Child Dental	Blue Shield Trio Silver 70 HMO 2500/55 PCP + Child Dental
0 to 14	\$433.73	\$430.47	\$428.04	\$411.43	\$397.01	\$390.37	\$383.95	\$348.16	\$340.40	\$292.15	\$292.15	\$435.37	\$409.69	\$345.82
15	\$472.29	\$468.73	\$466.09	\$448.01	\$432.30	\$425.07	\$418.08	\$379.11	\$370.66	\$318.12	\$318.12	\$474.07	\$446.11	\$376.56
16	\$487.03	\$483.36	\$480.64	\$461.99	\$445.80	\$438.34	\$431.13	\$390.94	\$382.22	\$328.05	\$328.05	\$488.87	\$460.04	\$388.32
17	\$501.77	\$497.99	\$495.19	\$475.97	\$459.29	\$451.60	\$444.18	\$402.77	\$393.79	\$337.97	\$337.97	\$503.66	\$473.96	\$400.07
18	\$517.65	\$513.75	\$510.86	\$491.03	\$473.82	\$465.89	\$458.23	\$415.52	\$406.25	\$348.67	\$348.67	\$519.60	\$488.96	\$412.73
19	\$533.52	\$529.51	\$526.52	\$506.09	\$488.35	\$480.18	\$472.28	\$428.26	\$418.71	\$359.36	\$359.36	\$535.53	\$503.95	\$425.39
20	\$549.96	\$545.82	\$542.75	\$521.69	\$503.40	\$494.98	\$486.84	\$441.46	\$431.62	\$370.44	\$370.44	\$552.04	\$519.48	\$438.50
21	\$566.97	\$562.71	\$559.54	\$537.82	\$518.97	\$510.29	\$501.89	\$455.11	\$444.96	\$381.89	\$381.89	\$569.11	\$535.55	\$452.06
22	\$566.97	\$562.71	\$559.54	\$537.82	\$518.97	\$510.29	\$501.89	\$455.11	\$444.96	\$381.89	\$381.89	\$569.11	\$535.55	\$452.06
23	\$566.97	\$562.71	\$559.54	\$537.82	\$518.97	\$510.29	\$501.89	\$455.11	\$444.96	\$381.89	\$381.89	\$569.11	\$535.55	\$452.06
24	\$566.97	\$562.71	\$559.54	\$537.82	\$518.97	\$510.29	\$501.89	\$455.11	\$444.96	\$381.89	\$381.89	\$569.11	\$535.55	\$452.06
25	\$569.24	\$564.96	\$561.77	\$539.97	\$521.05	\$512.33	\$503.90	\$456.93	\$446.74	\$383.42	\$383.42	\$571.39	\$537.69	\$453.87
26	\$580.58	\$576.21	\$572.96	\$550.73	\$531.43	\$522.53	\$513.94	\$466.03	\$455.64	\$391.06	\$391.06	\$582.77	\$548.40	\$462.91
27	\$594.19	\$589.72	\$586.39	\$563.64	\$543.88	\$534.78	\$525.99	\$476.96	\$466.32	\$400.22	\$400.22	\$596.43	\$561.25	\$473.76
28	\$616.30	\$611.66	\$608.22	\$584.61	\$564.12	\$554.68	\$545.56	\$494.71	\$483.68	\$415.12	\$415.12	\$618.62	\$582.14	\$491.39
29	\$634.44	\$629.67	\$626.12	\$601.82	\$580.73	\$571.01	\$561.62	\$509.27	\$497.92	\$427.34	\$427.34	\$636.84	\$599.28	\$505.85
30	\$643.51	\$638.67	\$635.07	\$610.43	\$589.03	\$579.17	\$569.65	\$516.55	\$505.04	\$433.45	\$433.45	\$645.94	\$607.85	\$513.09
31	\$657.12	\$652.18	\$648.50	\$623.34	\$601.49	\$591.42	\$581.70	\$527.47	\$515.71	\$442.61	\$442.61	\$659.60	\$620.70	\$523.94
32	\$670.73	\$665.68	\$661.93	\$636.24	\$613.94	\$603.67	\$593.74	\$538.40	\$526.39	\$451.78	\$451.78	\$673.26	\$633.55	\$534.78
33	\$679.23	\$674.12	\$670.32	\$644.31	\$621.73	\$611.32	\$601.27	\$545.22	\$533.07	\$457.51	\$457.51	\$681.80	\$641.59	\$541.57
34	\$688.31	\$683.12	\$679.28	\$652.92	\$630.03	\$619.49	\$609.30	\$552.51	\$540.19	\$463.62	\$463.62	\$690.90	\$650.15	\$548.80
35	\$692.84	\$687.63	\$683.75	\$657.22	\$634.18	\$623.57	\$613.32	\$556.15	\$543.75	\$466.67	\$466.67	\$695.45	\$654.44	\$552.41
36	\$697.38	\$692.13	\$688.23	\$661.52	\$638.33	\$627.65	\$617.33	\$559.79	\$547.31	\$469.73	\$469.73	\$700.01	\$658.72	\$556.03
37	\$701.91	\$696.63	\$692.71	\$665.82	\$642.49	\$631.73	\$621.35	\$563.43	\$550.87	\$472.78	\$472.78	\$704.56	\$663.01	\$559.65
38	\$706.45	\$701.13	\$697.18	\$670.13	\$646.64	\$635.82	\$625.36	\$567.07	\$554.43	\$475.84	\$475.84	\$709.11	\$667.29	\$563.26
39	\$715.52	\$710.13	\$706.13	\$678.73	\$654.94	\$643.98	\$633.39	\$574.35	\$561.55	\$481.95	\$481.95	\$718.22	\$675.86	\$570.50
40	\$724.59	\$719.14	\$715.09	\$687.34	\$663.24	\$652.15	\$641.42	\$581.63	\$568.67	\$488.06	\$488.06	\$727.32	\$684.43	\$577.73
41	\$738.20	\$732.64	\$728.52	\$700.25	\$675.70	\$664.39	\$653.47	\$592.56	\$579.34	\$497.22	\$497.22	\$740.98	\$697.28	\$588.58
42	\$751.24	\$745.58	\$741.38	\$712.62	\$687.64	\$676.13	\$665.01	\$603.02	\$589.58	\$506.01	\$506.01	\$754.07	\$709.60	\$598.98
43	\$769.38	\$763.59	\$759.29	\$729.83	\$704.24	\$692.46	\$681.07	\$617.59	\$603.82	\$518.23	\$518.23	\$772.28	\$726.74	\$613.44
44	\$792.06	\$786.10	\$781.67	\$751.34	\$725.00	\$712.87	\$701.15	\$635.79	\$621.62	\$533.50	\$533.50	\$795.05	\$748.16	\$631.52
45	\$818.71	\$812.55	\$807.97	\$776.62	\$749.39	\$736.85	\$724.74	\$657.18	\$642.53	\$551.45	\$551.45	\$821.80	\$773.33	\$652.77
46	\$850.46	\$844.06	\$839.30	\$806.73	\$778.46	\$765.43	\$752.84	\$682.67	\$667.45	\$572.84	\$572.84	\$853.67	\$803.32	\$678.09
47	\$886.18	\$879.51	\$874.55	\$840.62	\$811.15	\$797.58	\$784.46	\$711.34	\$695.48	\$596.90	\$596.90	\$889.52	\$837.06	\$706.57
48	\$927.00	\$920.02	\$914.84	\$879.34	\$848.52	\$834.32	\$820.60	\$744.11	\$727.52	\$624.39	\$624.39	\$930.50	\$875.62	\$739.11
49	\$967.26	\$959.98	\$954.57	\$917.53	\$885.36	\$870.55	\$856.23	\$776.42	\$759.11	\$651.51	\$651.51	\$970.90	\$913.64	\$771.21
50	\$1,012.61	\$1,004.99	\$999.33	\$960.55	\$926.88	\$911.37	\$896.38	\$812.83	\$794.71	\$682.06	\$682.06	\$1,016.43	\$956.49	\$807.38
51	\$1,057.40	\$1,049.45	\$1,043.53	\$1,003.04	\$967.88	\$951.68	\$936.03	\$848.78	\$829.86	\$712.23	\$712.23	\$1,061.39	\$998.80	\$843.09
52	\$1,106.73	\$1,098.40	\$1,092.21	\$1,049.83	\$1,013.03	\$996.08	\$979.70	\$888.38	\$868.57	\$745.45	\$745.45	\$1,110.91	\$1,045.39	\$882.42
53	\$1,156.63	\$1,147.92	\$1,141.45	\$1,097.16	\$1,058.70	\$1,040.98	\$1,023.87	\$928.43	\$907.73	\$779.06	\$779.06	\$1,160.99	\$1,092.52	\$922.20
54	\$1,210.49	\$1,201.38	\$1,194.61	\$1,148.25	\$1,108.00	\$1,089.46	\$1,071.55	\$971.66	\$950.00	\$815.34	\$815.34	\$1,215.05	\$1,143.39	\$965.14
55	\$1,264.35	\$1,254.83	\$1,247.76	\$1,199.35	\$1,157.30	\$1,137.94	\$1,119.23	\$1,014.90	\$992.27	\$851.62	\$851.62	\$1,269.12	\$1,194.27	\$1,008.09
56	\$1,322.75	\$1,312.79	\$1,305.40	\$1,254.74	\$1,210.76	\$1,190.50	\$1,170.92	\$1,061.78	\$1,038.10	\$890.95	\$890.95	\$1,327.74	\$1,249.43	\$1,054.65
57	\$1,381.71	\$1,371.31	\$1,363.59	\$1,310.67	\$1,264.73	\$1,243.57	\$1,223.12	\$1,109.11	\$1,084.38	\$930.67	\$930.67	\$1,386.93	\$1,305.13	\$1,101.67
58	\$1,444.65	\$1,433.77	\$1,425.70	\$1,370.37	\$1,322.34	\$1,300.21	\$1,278.83	\$1,159.63	\$1,133.77	\$973.06	\$973.06	\$1,450.10	\$1,364.58	\$1,151.84
59	\$1,475.83	\$1,464.72	\$1,456.47	\$1,399.95	\$1,350.88	\$1,328.27	\$1,306.43	\$1,184.66	\$1,158.24	\$994.07	\$994.07	\$1,481.40	\$1,394.03	\$1,176.71
60	\$1,538.76	\$1,527.18	\$1,518.58	\$1,459.65	\$1,408.49	\$1,384.92	\$1,362.14	\$1,235.17	\$1,207.63	\$1,036.46	\$1,036.46	\$1,544.57	\$1,453.48	\$1,226.89
61	\$1,593.19	\$1,581.20	\$1,572.30	\$1,511.28	\$1,458.31	\$1,433.90	\$1,410.32	\$1,278.87	\$1,250.35	\$1,073.12	\$1,073.12	\$1,599.20	\$1,504.89	\$1,270.28
62	\$1,628.91	\$1,616.65	\$1,607.55	\$1,545.17	\$1,491.00	\$1,466.05	\$1,441.94	\$1,307.54	\$1,278.38	\$1,097.18	\$1,097.18	\$1,635.06	\$1,538.63	\$1,298.76
63	\$1,673.70	\$1,661.11	\$1,651.75	\$1,587.65	\$1,532.00	\$1,506.36	\$1,481.59	\$1,343.49	\$1,313.54	\$1,127.35	\$1,127.35	\$1,680.02	\$1,580.94	\$1,334.47
64+	\$1,700.92	\$1,688.12	\$1,678.61	\$1,613.47	\$1,556.91	\$1,530.86	\$1,505.68	\$1,365.34	\$1,334.89	\$1,145.68	\$1,145.68	\$1,707.34	\$1,606.64	\$1,356.17

Pending regulatory approval
Effective January 2026

Rating region 3

Off-Exchange Access+ HMO											Mirror Access+ HMO		
Age	Platinum Access+ HMO® 0/20 OffEx	Platinum Access+ HMO® 0/25 OffEx	Platinum Access+ HMO® 0/30 OffEx	Gold Access+ HMO® 0/35 OffEx	Gold Access+ HMO® 500/35 OffEx	Gold Access+ HMO® 1000/35 OffEx	Gold Access+ HMO® 1500/35 OffEx	Silver Access+ HMO® 2100/70 OffEx	Silver Access+ HMO® 2850/70 OffEx	Bronze Access+ HMO® 7000/65 OffEx	Blue Shield Access+ Platinum 90 HMO® 0/20 PCP + Child Dental	Blue Shield Access+ Gold 80 HMO® 250/35 PCP + Child Dental	Blue Shield Access+ Silver 70 HMO® 2500/55 PCP + Child Dental
0 to 14	\$577.90	\$573.48	\$570.20	\$547.72	\$528.20	\$519.21	\$510.52	\$462.09	\$451.58	\$386.28	\$581.39	\$547.03	\$460.27
15	\$629.27	\$624.46	\$620.88	\$596.41	\$575.15	\$565.36	\$555.90	\$503.16	\$491.72	\$420.62	\$633.07	\$595.65	\$501.18
16	\$648.91	\$643.95	\$640.26	\$615.02	\$593.11	\$583.01	\$573.25	\$518.87	\$507.07	\$433.75	\$652.83	\$614.24	\$516.82
17	\$668.55	\$663.44	\$659.64	\$633.64	\$611.06	\$600.66	\$590.61	\$534.57	\$522.42	\$446.88	\$672.59	\$632.83	\$532.47
18	\$689.70	\$684.43	\$680.51	\$653.68	\$630.39	\$619.66	\$609.29	\$551.49	\$538.95	\$461.02	\$693.87	\$652.86	\$549.31
19	\$710.85	\$705.42	\$701.38	\$673.73	\$649.72	\$638.66	\$627.98	\$568.40	\$555.48	\$475.15	\$715.15	\$672.88	\$566.16
20	\$732.76	\$727.16	\$723.00	\$694.49	\$669.75	\$658.35	\$647.33	\$585.92	\$572.60	\$489.80	\$737.19	\$693.61	\$583.61
21	\$755.42	\$749.65	\$745.36	\$715.97	\$690.46	\$678.71	\$667.35	\$604.04	\$590.31	\$504.95	\$759.99	\$715.07	\$601.66
22	\$755.42	\$749.65	\$745.36	\$715.97	\$690.46	\$678.71	\$667.35	\$604.04	\$590.31	\$504.95	\$759.99	\$715.07	\$601.66
23	\$755.42	\$749.65	\$745.36	\$715.97	\$690.46	\$678.71	\$667.35	\$604.04	\$590.31	\$504.95	\$759.99	\$715.07	\$601.66
24	\$755.42	\$749.65	\$745.36	\$715.97	\$690.46	\$678.71	\$667.35	\$604.04	\$590.31	\$504.95	\$759.99	\$715.07	\$601.66
25	\$758.45	\$752.65	\$748.34	\$718.84	\$693.22	\$681.42	\$670.02	\$606.45	\$592.67	\$506.97	\$763.03	\$717.93	\$604.06
26	\$773.55	\$767.64	\$763.25	\$733.16	\$707.03	\$695.00	\$683.37	\$618.53	\$604.47	\$517.07	\$778.23	\$732.23	\$616.10
27	\$791.68	\$785.63	\$781.14	\$750.34	\$723.60	\$711.28	\$699.38	\$633.03	\$618.64	\$529.18	\$796.47	\$749.39	\$630.54
28	\$821.15	\$814.87	\$810.21	\$778.26	\$750.53	\$737.75	\$725.41	\$656.59	\$641.66	\$548.88	\$826.11	\$777.28	\$654.00
29	\$845.32	\$838.86	\$834.06	\$801.17	\$772.62	\$759.47	\$746.77	\$675.92	\$660.55	\$565.04	\$850.43	\$800.16	\$673.26
30	\$857.41	\$850.85	\$845.98	\$812.63	\$783.67	\$770.33	\$757.44	\$685.58	\$670.00	\$573.11	\$862.59	\$811.60	\$682.88
31	\$875.54	\$868.84	\$863.87	\$829.81	\$800.24	\$786.62	\$773.46	\$700.08	\$684.16	\$585.23	\$880.83	\$828.76	\$697.32
32	\$893.67	\$886.83	\$881.76	\$847.00	\$816.81	\$802.91	\$789.48	\$714.58	\$698.33	\$597.35	\$899.07	\$845.92	\$711.76
33	\$905.00	\$898.08	\$892.94	\$857.74	\$827.17	\$813.09	\$799.49	\$723.64	\$707.19	\$604.93	\$910.47	\$856.65	\$720.79
34	\$917.08	\$910.07	\$904.87	\$869.19	\$838.22	\$823.95	\$810.16	\$733.30	\$716.63	\$613.01	\$922.63	\$868.09	\$730.41
35	\$923.13	\$916.07	\$910.83	\$874.92	\$843.74	\$829.38	\$815.50	\$738.13	\$721.35	\$617.04	\$928.70	\$873.81	\$735.23
36	\$929.17	\$922.07	\$916.79	\$880.65	\$849.27	\$834.81	\$820.84	\$742.97	\$726.08	\$621.08	\$934.78	\$879.53	\$740.04
37	\$935.21	\$928.06	\$922.75	\$886.38	\$854.79	\$840.24	\$826.18	\$747.80	\$730.80	\$625.12	\$940.86	\$885.25	\$744.85
38	\$941.26	\$934.06	\$928.72	\$892.10	\$860.31	\$845.67	\$831.52	\$752.63	\$735.52	\$629.16	\$946.94	\$890.97	\$749.67
39	\$953.34	\$946.06	\$940.64	\$903.56	\$871.36	\$856.53	\$842.20	\$762.30	\$744.97	\$637.24	\$959.10	\$902.41	\$759.29
40	\$965.43	\$958.05	\$952.57	\$915.01	\$882.41	\$867.39	\$852.87	\$771.96	\$754.41	\$645.32	\$971.26	\$913.85	\$768.92
41	\$983.56	\$976.04	\$970.46	\$932.20	\$898.98	\$883.68	\$868.89	\$786.46	\$768.58	\$657.44	\$989.50	\$931.02	\$783.36
42	\$1,000.94	\$993.28	\$987.60	\$948.67	\$914.86	\$899.29	\$884.24	\$800.35	\$782.15	\$669.05	\$1,006.98	\$947.46	\$797.20
43	\$1,025.11	\$1,017.27	\$1,011.45	\$971.58	\$936.95	\$921.01	\$905.60	\$819.68	\$801.04	\$685.21	\$1,031.30	\$970.34	\$816.45
44	\$1,055.33	\$1,047.26	\$1,041.27	\$1,000.22	\$964.57	\$948.15	\$932.29	\$843.84	\$824.66	\$705.41	\$1,061.70	\$998.95	\$840.52
45	\$1,090.83	\$1,082.49	\$1,076.30	\$1,033.87	\$997.02	\$980.05	\$963.65	\$872.23	\$852.40	\$729.14	\$1,097.42	\$1,032.56	\$868.79
46	\$1,133.14	\$1,124.47	\$1,118.04	\$1,073.96	\$1,035.69	\$1,018.06	\$1,001.03	\$906.06	\$885.46	\$757.42	\$1,139.98	\$1,072.60	\$902.49
47	\$1,180.73	\$1,171.70	\$1,165.00	\$1,119.07	\$1,079.19	\$1,060.82	\$1,043.07	\$944.11	\$922.65	\$789.23	\$1,187.86	\$1,117.65	\$940.39
48	\$1,235.12	\$1,225.67	\$1,218.66	\$1,170.62	\$1,128.90	\$1,109.69	\$1,091.12	\$987.60	\$965.15	\$825.59	\$1,242.58	\$1,169.13	\$983.71
49	\$1,288.75	\$1,278.90	\$1,271.58	\$1,221.45	\$1,177.92	\$1,157.87	\$1,138.50	\$1,030.49	\$1,007.06	\$861.44	\$1,296.54	\$1,219.90	\$1,026.43
50	\$1,349.19	\$1,338.87	\$1,331.21	\$1,278.73	\$1,233.16	\$1,212.17	\$1,191.89	\$1,078.81	\$1,054.29	\$901.83	\$1,357.34	\$1,277.11	\$1,074.56
51	\$1,408.87	\$1,398.09	\$1,390.09	\$1,335.29	\$1,287.71	\$1,265.79	\$1,244.61	\$1,126.53	\$1,100.92	\$941.73	\$1,417.38	\$1,333.60	\$1,122.09
52	\$1,474.59	\$1,463.31	\$1,454.94	\$1,397.58	\$1,347.78	\$1,324.84	\$1,302.67	\$1,179.08	\$1,152.28	\$985.66	\$1,483.50	\$1,395.81	\$1,174.44
53	\$1,541.06	\$1,529.28	\$1,520.53	\$1,460.59	\$1,408.54	\$1,384.56	\$1,361.40	\$1,232.24	\$1,204.22	\$1,030.09	\$1,550.37	\$1,458.73	\$1,227.38
54	\$1,612.83	\$1,600.50	\$1,591.34	\$1,528.60	\$1,474.13	\$1,449.04	\$1,424.79	\$1,289.62	\$1,260.30	\$1,078.06	\$1,622.57	\$1,526.67	\$1,284.54
55	\$1,684.60	\$1,671.72	\$1,662.15	\$1,596.62	\$1,539.73	\$1,513.52	\$1,488.19	\$1,347.00	\$1,316.38	\$1,126.03	\$1,694.77	\$1,594.60	\$1,341.70
56	\$1,762.40	\$1,748.93	\$1,738.92	\$1,670.37	\$1,610.84	\$1,583.42	\$1,556.93	\$1,409.22	\$1,377.18	\$1,178.04	\$1,773.05	\$1,668.25	\$1,403.67
57	\$1,840.97	\$1,826.89	\$1,816.44	\$1,744.83	\$1,682.65	\$1,654.01	\$1,626.33	\$1,472.04	\$1,438.57	\$1,230.55	\$1,852.09	\$1,742.62	\$1,466.24
58	\$1,924.82	\$1,910.10	\$1,899.17	\$1,824.30	\$1,759.29	\$1,729.35	\$1,700.41	\$1,539.09	\$1,504.10	\$1,286.60	\$1,936.45	\$1,821.99	\$1,533.03
59	\$1,966.37	\$1,951.33	\$1,940.17	\$1,863.68	\$1,797.27	\$1,766.67	\$1,737.11	\$1,572.31	\$1,536.56	\$1,314.38	\$1,978.25	\$1,861.32	\$1,566.12
60	\$2,050.22	\$2,034.54	\$2,022.90	\$1,943.15	\$1,873.91	\$1,842.01	\$1,811.19	\$1,639.36	\$1,602.09	\$1,370.43	\$2,062.61	\$1,940.69	\$1,632.90
61	\$2,122.74	\$2,106.51	\$2,094.46	\$2,011.89	\$1,940.19	\$1,907.17	\$1,875.26	\$1,697.35	\$1,658.76	\$1,418.90	\$2,135.57	\$2,009.34	\$1,690.66
62	\$2,170.33	\$2,153.74	\$2,141.42	\$2,056.99	\$1,983.69	\$1,949.93	\$1,917.30	\$1,735.40	\$1,695.95	\$1,450.71	\$2,183.44	\$2,054.39	\$1,728.56
63	\$2,230.01	\$2,212.96	\$2,200.30	\$2,113.56	\$2,038.24	\$2,003.54	\$1,970.02	\$1,783.12	\$1,742.58	\$1,490.60	\$2,243.48	\$2,110.88	\$1,776.10
64+	\$2,266.27	\$2,248.94	\$2,236.08	\$2,147.92	\$2,071.38	\$2,036.12	\$2,002.05	\$1,812.11	\$1,770.92	\$1,514.84	\$2,279.96	\$2,145.20	\$1,804.97

Pending regulatory approval
Effective January 2026

Rating region 3

Off-Exchange Local Access+ HMO

Age	Platinum Local Access+ HMO® 0/20 OffEx	Platinum Local Access+ HMO® 0/25 OffEx	Platinum Local Access+ HMO® 0/30 OffEx	Gold Local Access+ HMO® 0/35 OffEx	Gold Local Access+ HMO® 500/35 OffEx	Gold Local Access+ HMO® 1000/35 OffEx	Gold Local Access+ HMO® 1500/35 OffEx	Silver Local Access+ HMO® 2100/70 OffEx	Silver Local Access+ HMO® 2850/70 OffEx	Bronze Local Access+ HMO® 7000/65 OffEx
0 to 14	\$568.65	\$564.32	\$561.11	\$539.07	\$519.93	\$511.12	\$502.60	\$455.12	\$444.82	\$380.81
15	\$619.20	\$614.48	\$610.98	\$586.99	\$566.15	\$556.55	\$547.28	\$495.58	\$484.36	\$414.65
16	\$638.53	\$633.66	\$630.05	\$605.31	\$583.82	\$573.92	\$564.36	\$511.04	\$499.48	\$427.60
17	\$657.86	\$652.84	\$649.12	\$623.63	\$601.49	\$591.29	\$581.44	\$526.51	\$514.60	\$440.54
18	\$678.67	\$673.50	\$669.66	\$643.36	\$620.52	\$610.00	\$599.84	\$543.17	\$530.88	\$454.48
19	\$699.48	\$694.15	\$690.20	\$663.09	\$639.55	\$628.71	\$618.23	\$559.83	\$547.16	\$468.42
20	\$721.04	\$715.55	\$711.47	\$683.52	\$659.26	\$648.09	\$637.29	\$577.08	\$564.02	\$482.85
21	\$743.34	\$737.68	\$733.47	\$704.66	\$679.65	\$668.13	\$657.00	\$594.93	\$581.47	\$497.78
22	\$743.34	\$737.68	\$733.47	\$704.66	\$679.65	\$668.13	\$657.00	\$594.93	\$581.47	\$497.78
23	\$743.34	\$737.68	\$733.47	\$704.66	\$679.65	\$668.13	\$657.00	\$594.93	\$581.47	\$497.78
24	\$743.34	\$737.68	\$733.47	\$704.66	\$679.65	\$668.13	\$657.00	\$594.93	\$581.47	\$497.78
25	\$746.31	\$740.63	\$736.41	\$707.48	\$682.37	\$670.80	\$659.63	\$597.31	\$583.79	\$499.78
26	\$761.18	\$755.38	\$751.08	\$721.58	\$695.96	\$684.16	\$672.77	\$609.21	\$595.42	\$509.73
27	\$779.02	\$773.09	\$768.68	\$738.49	\$712.28	\$700.20	\$688.53	\$623.48	\$609.38	\$521.68
28	\$808.01	\$801.85	\$797.28	\$765.97	\$738.78	\$726.26	\$714.16	\$646.69	\$632.05	\$541.09
29	\$831.80	\$825.46	\$820.75	\$788.52	\$760.53	\$747.64	\$735.18	\$665.72	\$650.66	\$557.02
30	\$843.69	\$837.26	\$832.49	\$799.79	\$771.40	\$758.33	\$745.69	\$675.24	\$659.96	\$564.99
31	\$861.53	\$854.97	\$850.09	\$816.71	\$787.72	\$774.36	\$761.46	\$689.52	\$673.92	\$576.93
32	\$879.37	\$872.67	\$867.70	\$833.62	\$804.03	\$790.40	\$777.23	\$703.80	\$687.87	\$588.88
33	\$890.52	\$883.74	\$878.70	\$844.19	\$814.22	\$800.42	\$787.08	\$712.72	\$696.60	\$596.35
34	\$902.41	\$895.54	\$890.43	\$855.46	\$825.10	\$811.11	\$797.59	\$722.24	\$705.90	\$604.31
35	\$908.36	\$901.44	\$896.30	\$861.10	\$830.53	\$816.45	\$802.85	\$727.00	\$710.55	\$608.29
36	\$914.31	\$907.34	\$902.17	\$866.74	\$835.97	\$821.80	\$808.11	\$731.76	\$715.20	\$612.27
37	\$920.25	\$913.24	\$908.04	\$872.37	\$841.41	\$827.14	\$813.36	\$736.52	\$719.85	\$616.26
38	\$926.20	\$919.15	\$913.91	\$878.01	\$846.85	\$832.49	\$818.62	\$741.28	\$724.51	\$620.24
39	\$938.09	\$930.95	\$925.64	\$889.29	\$857.72	\$843.18	\$829.13	\$750.80	\$733.81	\$628.20
40	\$949.99	\$942.75	\$937.38	\$900.56	\$868.60	\$853.87	\$839.64	\$760.32	\$743.11	\$636.17
41	\$967.83	\$960.46	\$954.98	\$917.47	\$884.91	\$869.91	\$855.41	\$774.60	\$757.07	\$648.12
42	\$984.92	\$977.42	\$971.85	\$933.68	\$900.54	\$885.27	\$870.52	\$788.28	\$770.44	\$659.56
43	\$1,008.71	\$1,001.03	\$995.32	\$956.23	\$922.29	\$906.65	\$891.55	\$807.32	\$789.05	\$675.49
44	\$1,038.44	\$1,030.53	\$1,024.66	\$984.42	\$949.47	\$933.38	\$917.82	\$831.11	\$812.31	\$695.40
45	\$1,073.38	\$1,065.21	\$1,059.13	\$1,017.54	\$981.42	\$964.78	\$948.70	\$859.08	\$839.64	\$718.80
46	\$1,115.01	\$1,106.52	\$1,100.21	\$1,057.00	\$1,019.48	\$1,002.19	\$985.50	\$892.39	\$872.20	\$746.68
47	\$1,161.84	\$1,152.99	\$1,146.42	\$1,101.39	\$1,062.30	\$1,044.29	\$1,026.89	\$929.87	\$908.83	\$778.04
48	\$1,215.36	\$1,206.10	\$1,199.23	\$1,152.13	\$1,111.23	\$1,092.39	\$1,074.19	\$972.71	\$950.70	\$813.88
49	\$1,268.14	\$1,258.48	\$1,251.30	\$1,202.16	\$1,159.49	\$1,139.83	\$1,120.84	\$1,014.95	\$991.98	\$849.22
50	\$1,327.60	\$1,317.49	\$1,309.98	\$1,258.53	\$1,213.86	\$1,193.28	\$1,173.40	\$1,062.54	\$1,038.50	\$889.04
51	\$1,386.33	\$1,375.77	\$1,367.92	\$1,314.20	\$1,267.55	\$1,246.06	\$1,225.30	\$1,109.54	\$1,084.43	\$928.37
52	\$1,451.00	\$1,439.94	\$1,431.74	\$1,375.51	\$1,326.68	\$1,304.19	\$1,282.46	\$1,161.30	\$1,135.02	\$971.68
53	\$1,516.41	\$1,504.86	\$1,496.28	\$1,437.52	\$1,386.49	\$1,362.98	\$1,340.27	\$1,213.65	\$1,186.19	\$1,015.48
54	\$1,587.03	\$1,574.94	\$1,565.96	\$1,504.46	\$1,451.06	\$1,426.46	\$1,402.69	\$1,270.17	\$1,241.43	\$1,062.77
55	\$1,657.65	\$1,645.02	\$1,635.64	\$1,571.40	\$1,515.62	\$1,489.93	\$1,465.10	\$1,326.69	\$1,296.67	\$1,110.06
56	\$1,734.21	\$1,721.00	\$1,711.19	\$1,643.98	\$1,585.63	\$1,558.75	\$1,532.77	\$1,387.97	\$1,356.56	\$1,161.33
57	\$1,811.52	\$1,797.72	\$1,787.47	\$1,717.27	\$1,656.31	\$1,628.23	\$1,601.10	\$1,449.84	\$1,417.03	\$1,213.10
58	\$1,894.03	\$1,879.60	\$1,868.89	\$1,795.49	\$1,731.75	\$1,702.39	\$1,674.03	\$1,515.88	\$1,481.57	\$1,268.35
59	\$1,934.91	\$1,920.17	\$1,909.23	\$1,834.24	\$1,769.13	\$1,739.14	\$1,710.16	\$1,548.60	\$1,513.55	\$1,295.73
60	\$2,017.42	\$2,002.05	\$1,990.64	\$1,912.46	\$1,844.58	\$1,813.30	\$1,783.09	\$1,614.64	\$1,578.10	\$1,350.99
61	\$2,088.78	\$2,072.87	\$2,061.06	\$1,980.11	\$1,909.82	\$1,877.44	\$1,846.16	\$1,671.75	\$1,633.92	\$1,398.77
62	\$2,135.61	\$2,119.35	\$2,107.26	\$2,024.50	\$1,952.64	\$1,919.54	\$1,887.55	\$1,709.23	\$1,670.55	\$1,430.13
63	\$2,194.34	\$2,177.62	\$2,165.21	\$2,080.17	\$2,006.33	\$1,972.32	\$1,939.46	\$1,756.23	\$1,716.49	\$1,469.46
64+	\$2,230.02	\$2,213.03	\$2,200.42	\$2,113.99	\$2,038.96	\$2,004.39	\$1,970.99	\$1,784.78	\$1,744.40	\$1,493.35

Rating region 3

Off-Exchange Tandem PPO

Age	Platinum Tandem PPO 250/10 OffEx	Platinum Tandem PPO 0/0 OffEx	Platinum Tandem PPO 0/10 OffEx	Platinum Tandem PPO 250/15 OffEx	Virtual Blue Platinum Tandem PPO 250/20 OffEx	Gold Tandem PPO 0/35 OffEx	Gold Tandem PPO 500/30 OffEx	Gold Tandem PPO 750/35 OffEx	Gold Tandem PPO 1000/30 OffEx	Virtual Blue Gold Tandem PPO 1500/45 OffEx	Silver Tandem PPO 1800/65 OffEx
0 to 14	\$569.79	\$572.13	\$566.15	\$557.81	\$563.68	\$491.84	\$492.69	\$485.82	\$482.36	\$473.25	\$428.37
15	\$620.44	\$622.98	\$616.48	\$607.39	\$613.78	\$535.56	\$536.49	\$529.00	\$525.23	\$515.31	\$466.45
16	\$639.81	\$642.43	\$635.72	\$626.35	\$632.94	\$552.28	\$553.23	\$545.51	\$541.63	\$531.40	\$481.01
17	\$659.17	\$661.87	\$654.96	\$645.31	\$652.10	\$568.99	\$569.98	\$562.02	\$558.02	\$547.48	\$495.57
18	\$680.03	\$682.81	\$675.68	\$665.73	\$672.73	\$586.99	\$588.01	\$579.81	\$575.68	\$564.80	\$511.25
19	\$700.88	\$703.75	\$696.40	\$686.14	\$693.36	\$605.00	\$606.04	\$597.59	\$593.33	\$582.12	\$526.93
20	\$722.48	\$725.44	\$717.87	\$707.29	\$714.73	\$623.64	\$624.72	\$616.00	\$611.62	\$600.06	\$543.17
21	\$744.83	\$747.88	\$740.07	\$729.16	\$736.84	\$642.93	\$644.04	\$635.06	\$630.53	\$618.62	\$559.97
22	\$744.83	\$747.88	\$740.07	\$729.16	\$736.84	\$642.93	\$644.04	\$635.06	\$630.53	\$618.62	\$559.97
23	\$744.83	\$747.88	\$740.07	\$729.16	\$736.84	\$642.93	\$644.04	\$635.06	\$630.53	\$618.62	\$559.97
24	\$744.83	\$747.88	\$740.07	\$729.16	\$736.84	\$642.93	\$644.04	\$635.06	\$630.53	\$618.62	\$559.97
25	\$747.81	\$750.87	\$743.03	\$732.08	\$739.78	\$645.50	\$646.62	\$637.60	\$633.05	\$621.10	\$562.21
26	\$762.70	\$765.83	\$757.83	\$746.66	\$754.52	\$658.36	\$659.50	\$650.30	\$645.66	\$633.47	\$573.40
27	\$780.58	\$783.78	\$775.59	\$764.16	\$772.20	\$673.79	\$674.96	\$665.54	\$660.80	\$648.32	\$586.84
28	\$809.63	\$812.94	\$804.45	\$792.60	\$800.94	\$698.86	\$700.07	\$690.30	\$685.39	\$672.44	\$608.68
29	\$833.46	\$836.88	\$828.14	\$815.94	\$824.52	\$719.44	\$720.68	\$710.63	\$705.57	\$692.24	\$626.60
30	\$845.38	\$848.84	\$839.98	\$827.60	\$836.31	\$729.72	\$730.99	\$720.79	\$715.65	\$702.14	\$635.56
31	\$863.26	\$866.79	\$857.74	\$845.10	\$853.99	\$745.15	\$746.45	\$736.03	\$730.79	\$716.98	\$649.00
32	\$881.13	\$884.74	\$875.50	\$862.60	\$871.68	\$760.58	\$761.90	\$751.27	\$745.92	\$731.83	\$662.44
33	\$892.30	\$895.96	\$886.60	\$873.54	\$882.73	\$770.23	\$771.56	\$760.80	\$755.38	\$741.11	\$670.84
34	\$904.22	\$907.92	\$898.44	\$885.21	\$894.52	\$780.52	\$781.87	\$770.96	\$765.47	\$751.01	\$679.80
35	\$910.18	\$913.91	\$904.36	\$891.04	\$900.41	\$785.66	\$787.02	\$776.04	\$770.51	\$755.96	\$684.28
36	\$916.14	\$919.89	\$910.28	\$896.87	\$906.31	\$790.80	\$792.17	\$781.12	\$775.55	\$760.91	\$688.76
37	\$922.10	\$925.87	\$916.20	\$902.71	\$912.20	\$795.95	\$797.32	\$786.20	\$780.60	\$765.86	\$693.24
38	\$928.06	\$931.86	\$922.13	\$908.54	\$918.10	\$801.09	\$802.48	\$791.28	\$785.64	\$770.80	\$697.72
39	\$939.97	\$943.82	\$933.97	\$920.21	\$929.89	\$811.38	\$812.78	\$801.44	\$795.73	\$780.70	\$706.68
40	\$951.89	\$955.79	\$945.81	\$931.87	\$941.68	\$821.66	\$823.09	\$811.60	\$805.82	\$790.60	\$715.64
41	\$969.77	\$973.74	\$963.57	\$949.37	\$959.36	\$837.09	\$838.54	\$826.84	\$820.95	\$805.45	\$729.08
42	\$986.90	\$990.94	\$980.59	\$966.14	\$976.31	\$851.88	\$853.36	\$841.45	\$835.46	\$819.68	\$741.95
43	\$1,010.73	\$1,014.87	\$1,004.27	\$989.48	\$999.89	\$872.45	\$873.97	\$861.77	\$855.63	\$839.47	\$759.87
44	\$1,040.52	\$1,044.79	\$1,033.88	\$1,018.64	\$1,029.36	\$898.17	\$899.73	\$887.17	\$880.85	\$864.22	\$782.27
45	\$1,075.53	\$1,079.94	\$1,068.66	\$1,052.91	\$1,063.99	\$928.39	\$930.00	\$917.02	\$910.49	\$893.29	\$808.59
46	\$1,117.24	\$1,121.82	\$1,110.10	\$1,093.75	\$1,105.25	\$964.39	\$966.06	\$952.58	\$945.80	\$927.93	\$839.95
47	\$1,164.17	\$1,168.93	\$1,156.73	\$1,139.68	\$1,151.67	\$1,004.90	\$1,006.64	\$992.59	\$985.52	\$966.91	\$875.23
48	\$1,217.79	\$1,222.78	\$1,210.01	\$1,192.18	\$1,204.73	\$1,051.19	\$1,053.01	\$1,038.32	\$1,030.92	\$1,011.45	\$915.54
49	\$1,270.68	\$1,275.88	\$1,262.56	\$1,243.96	\$1,257.04	\$1,096.84	\$1,098.74	\$1,083.40	\$1,075.69	\$1,055.37	\$955.30
50	\$1,330.26	\$1,335.71	\$1,321.76	\$1,302.29	\$1,315.99	\$1,148.27	\$1,150.26	\$1,134.21	\$1,126.13	\$1,104.86	\$1,000.10
51	\$1,389.10	\$1,394.79	\$1,380.23	\$1,359.89	\$1,374.20	\$1,199.06	\$1,201.14	\$1,184.38	\$1,175.94	\$1,153.73	\$1,044.34
52	\$1,453.90	\$1,459.86	\$1,444.61	\$1,423.33	\$1,438.30	\$1,255.00	\$1,257.17	\$1,239.63	\$1,230.80	\$1,207.55	\$1,093.05
53	\$1,519.45	\$1,525.67	\$1,509.74	\$1,487.50	\$1,503.14	\$1,311.58	\$1,313.85	\$1,295.51	\$1,286.29	\$1,261.99	\$1,142.33
54	\$1,590.21	\$1,596.72	\$1,580.05	\$1,556.77	\$1,573.14	\$1,372.65	\$1,375.03	\$1,355.84	\$1,346.19	\$1,320.76	\$1,195.53
55	\$1,660.97	\$1,667.77	\$1,650.35	\$1,626.04	\$1,643.14	\$1,433.73	\$1,436.21	\$1,416.17	\$1,406.09	\$1,379.53	\$1,248.72
56	\$1,737.68	\$1,744.80	\$1,726.58	\$1,701.14	\$1,719.04	\$1,499.95	\$1,502.55	\$1,481.58	\$1,471.03	\$1,443.25	\$1,306.40
57	\$1,815.15	\$1,822.58	\$1,803.55	\$1,776.97	\$1,795.67	\$1,566.82	\$1,569.53	\$1,547.63	\$1,536.61	\$1,507.58	\$1,364.64
58	\$1,897.82	\$1,905.59	\$1,885.69	\$1,857.91	\$1,877.46	\$1,638.18	\$1,641.02	\$1,618.12	\$1,606.60	\$1,576.25	\$1,426.79
59	\$1,938.79	\$1,946.73	\$1,926.40	\$1,898.02	\$1,917.98	\$1,673.54	\$1,676.44	\$1,653.05	\$1,641.28	\$1,610.28	\$1,457.59
60	\$2,021.46	\$2,029.74	\$2,008.55	\$1,978.95	\$1,999.77	\$1,744.91	\$1,747.93	\$1,723.54	\$1,711.26	\$1,678.94	\$1,519.75
61	\$2,092.97	\$2,101.54	\$2,079.59	\$2,048.95	\$2,070.51	\$1,806.63	\$1,809.76	\$1,784.51	\$1,771.80	\$1,738.33	\$1,573.50
62	\$2,139.89	\$2,148.65	\$2,126.22	\$2,094.89	\$2,116.93	\$1,847.13	\$1,850.33	\$1,824.51	\$1,811.52	\$1,777.30	\$1,608.78
63	\$2,198.73	\$2,207.74	\$2,184.68	\$2,152.49	\$2,175.14	\$1,897.93	\$1,901.21	\$1,874.68	\$1,861.33	\$1,826.17	\$1,653.02
64+	\$2,234.48	\$2,243.63	\$2,220.21	\$2,187.49	\$2,210.51	\$1,928.79	\$1,932.13	\$1,905.17	\$1,891.60	\$1,855.87	\$1,679.90

Pending regulatory approval
Effective January 2026

Rating region 3

Off-Exchange Tandem PPO (cont'd)

Age	Silver Tandem PPO 2100/75 OffEx	Silver Tandem PPO 2550/75 OffEx	Virtual Blue Silver Tandem PPO 2850/75 OffEx	Bronze Tandem PPO 4500/65 OffEx	Bronze Tandem PPO 6500/70 OffEx	Bronze Tandem PPO 6850/55 OffEx	Bronze Tandem PPO 6250/65 OffEx	Bronze Tandem PPO 7500/65 OffEx	Virtual Blue Bronze Tandem PPO 7500/75 OffEx
0 to 14	\$422.73	\$418.50	\$428.59	\$383.23	\$389.42	\$384.45	\$375.94	\$367.49	\$370.34
15	\$460.30	\$455.70	\$466.69	\$417.29	\$424.04	\$418.62	\$409.35	\$400.16	\$403.26
16	\$474.67	\$469.93	\$481.26	\$430.32	\$437.27	\$431.69	\$422.13	\$412.65	\$415.85
17	\$489.04	\$484.15	\$495.82	\$443.34	\$450.51	\$444.75	\$434.91	\$425.14	\$428.43
18	\$504.51	\$499.47	\$511.51	\$457.37	\$464.76	\$458.83	\$448.67	\$438.59	\$441.99
19	\$519.98	\$514.79	\$527.20	\$471.39	\$479.02	\$472.90	\$462.43	\$452.04	\$455.54
20	\$536.01	\$530.65	\$543.45	\$485.92	\$493.78	\$487.47	\$476.68	\$465.97	\$469.58
21	\$552.58	\$547.06	\$560.25	\$500.95	\$509.05	\$502.55	\$491.42	\$480.38	\$484.10
22	\$552.58	\$547.06	\$560.25	\$500.95	\$509.05	\$502.55	\$491.42	\$480.38	\$484.10
23	\$552.58	\$547.06	\$560.25	\$500.95	\$509.05	\$502.55	\$491.42	\$480.38	\$484.10
24	\$552.58	\$547.06	\$560.25	\$500.95	\$509.05	\$502.55	\$491.42	\$480.38	\$484.10
25	\$554.79	\$549.25	\$562.50	\$502.95	\$511.09	\$504.56	\$493.39	\$482.30	\$486.04
26	\$565.85	\$560.19	\$573.70	\$512.97	\$521.27	\$514.61	\$503.22	\$491.91	\$495.72
27	\$579.11	\$573.32	\$587.15	\$524.99	\$533.48	\$526.67	\$515.01	\$503.44	\$507.34
28	\$600.66	\$594.66	\$609.00	\$544.53	\$553.34	\$546.27	\$534.18	\$522.18	\$526.22
29	\$618.34	\$612.16	\$626.92	\$560.56	\$569.63	\$562.35	\$549.90	\$537.55	\$541.71
30	\$627.18	\$620.92	\$635.89	\$568.58	\$577.77	\$570.39	\$557.76	\$545.24	\$549.46
31	\$640.45	\$634.05	\$649.33	\$580.60	\$589.99	\$582.45	\$569.56	\$556.76	\$561.08
32	\$653.71	\$647.18	\$662.78	\$592.62	\$602.21	\$594.51	\$581.35	\$568.29	\$572.70
33	\$662.00	\$655.38	\$671.18	\$600.14	\$609.84	\$602.05	\$588.72	\$575.50	\$579.96
34	\$670.84	\$664.14	\$680.15	\$608.15	\$617.99	\$610.09	\$596.59	\$583.19	\$587.70
35	\$675.26	\$668.51	\$684.63	\$612.16	\$622.06	\$614.11	\$600.52	\$587.03	\$591.58
36	\$679.68	\$672.89	\$689.11	\$616.17	\$626.13	\$618.13	\$604.45	\$590.87	\$595.45
37	\$684.10	\$677.27	\$693.59	\$620.17	\$630.20	\$622.15	\$608.38	\$594.71	\$599.32
38	\$688.52	\$681.64	\$698.08	\$624.18	\$634.28	\$626.17	\$612.31	\$598.56	\$603.19
39	\$697.36	\$690.40	\$707.04	\$632.20	\$642.42	\$634.21	\$620.18	\$606.24	\$610.94
40	\$706.20	\$699.15	\$716.00	\$640.21	\$650.57	\$642.26	\$628.04	\$613.93	\$618.68
41	\$719.47	\$712.28	\$729.45	\$652.24	\$662.78	\$654.32	\$639.83	\$625.46	\$630.30
42	\$732.17	\$724.86	\$742.34	\$663.76	\$674.49	\$665.88	\$651.13	\$636.51	\$641.44
43	\$749.86	\$742.37	\$760.26	\$679.79	\$690.78	\$681.96	\$666.86	\$651.88	\$656.93
44	\$771.96	\$764.25	\$782.68	\$699.83	\$711.14	\$702.06	\$686.52	\$671.10	\$676.29
45	\$797.93	\$789.96	\$809.01	\$723.37	\$735.07	\$725.68	\$709.61	\$693.67	\$699.05
46	\$828.88	\$820.60	\$840.38	\$751.42	\$763.58	\$753.82	\$737.13	\$720.58	\$726.16
47	\$863.69	\$855.06	\$875.68	\$782.98	\$795.65	\$785.48	\$768.09	\$750.84	\$756.65
48	\$903.48	\$894.45	\$916.02	\$819.05	\$832.30	\$821.67	\$803.48	\$785.43	\$791.51
49	\$942.71	\$933.29	\$955.79	\$854.62	\$868.44	\$857.35	\$838.37	\$819.53	\$825.88
50	\$986.92	\$977.06	\$1,000.61	\$894.69	\$909.16	\$897.55	\$877.68	\$857.96	\$864.61
51	\$1,030.57	\$1,020.27	\$1,044.87	\$934.27	\$949.38	\$937.25	\$916.50	\$895.92	\$902.85
52	\$1,078.64	\$1,067.87	\$1,093.62	\$977.85	\$993.67	\$980.97	\$959.26	\$937.71	\$944.97
53	\$1,127.27	\$1,116.01	\$1,142.92	\$1,021.94	\$1,038.46	\$1,025.20	\$1,002.50	\$979.98	\$987.57
54	\$1,179.77	\$1,167.98	\$1,196.14	\$1,069.53	\$1,086.82	\$1,072.94	\$1,049.19	\$1,025.62	\$1,033.56
55	\$1,232.26	\$1,219.95	\$1,249.37	\$1,117.12	\$1,135.18	\$1,120.68	\$1,095.87	\$1,071.26	\$1,079.55
56	\$1,289.18	\$1,276.30	\$1,307.07	\$1,168.71	\$1,187.61	\$1,172.44	\$1,146.49	\$1,120.73	\$1,129.41
57	\$1,346.65	\$1,333.20	\$1,365.34	\$1,220.81	\$1,240.56	\$1,224.71	\$1,197.60	\$1,170.69	\$1,179.76
58	\$1,407.99	\$1,393.92	\$1,427.53	\$1,276.42	\$1,297.06	\$1,280.49	\$1,252.14	\$1,224.02	\$1,233.50
59	\$1,438.38	\$1,424.01	\$1,458.34	\$1,303.97	\$1,325.06	\$1,308.13	\$1,279.17	\$1,250.44	\$1,260.12
60	\$1,499.71	\$1,484.73	\$1,520.53	\$1,359.58	\$1,381.56	\$1,363.91	\$1,333.72	\$1,303.76	\$1,313.86
61	\$1,552.76	\$1,537.25	\$1,574.31	\$1,407.67	\$1,430.43	\$1,412.16	\$1,380.90	\$1,349.88	\$1,360.33
62	\$1,587.58	\$1,571.72	\$1,609.61	\$1,439.23	\$1,462.50	\$1,443.82	\$1,411.86	\$1,380.14	\$1,390.83
63	\$1,631.23	\$1,614.93	\$1,653.87	\$1,478.80	\$1,502.72	\$1,483.52	\$1,450.68	\$1,418.09	\$1,429.07
64+	\$1,657.75	\$1,641.19	\$1,680.76	\$1,502.85	\$1,527.15	\$1,507.64	\$1,474.27	\$1,441.15	\$1,452.31

Pending regulatory approval
Effective January 2026

Rating region 3

Off-Exchange Tandem PPO Savings

Age	Gold Tandem PPO Savings 1850/15% HDHP PrevRx OffEx	Silver Tandem PPO Savings 2300/30% OffEx	Silver Tandem PPO Savings 2800/35% HDHP PrevRx OffEx	Bronze Tandem PPO Savings 5700/40% OffEx	Bronze Tandem PPO Savings 7500 OffEx
0 to 14	\$477.17	\$416.34	\$400.65	\$387.37	\$396.34
15	\$519.59	\$453.34	\$436.26	\$421.80	\$431.57
16	\$535.81	\$467.49	\$449.87	\$434.97	\$445.04
17	\$552.02	\$481.64	\$463.49	\$448.13	\$458.51
18	\$569.49	\$496.88	\$478.16	\$462.31	\$473.02
19	\$586.95	\$512.12	\$492.82	\$476.49	\$487.53
20	\$605.04	\$527.90	\$508.01	\$491.17	\$502.55
21	\$623.76	\$544.23	\$523.72	\$506.36	\$518.10
22	\$623.76	\$544.23	\$523.72	\$506.36	\$518.10
23	\$623.76	\$544.23	\$523.72	\$506.36	\$518.10
24	\$623.76	\$544.23	\$523.72	\$506.36	\$518.10
25	\$626.25	\$546.41	\$525.81	\$508.39	\$520.17
26	\$638.73	\$557.29	\$536.29	\$518.52	\$530.53
27	\$653.70	\$570.35	\$548.86	\$530.67	\$542.96
28	\$678.02	\$591.58	\$569.28	\$550.42	\$563.17
29	\$697.98	\$608.99	\$586.04	\$566.62	\$579.75
30	\$707.96	\$617.70	\$594.42	\$574.72	\$588.04
31	\$722.93	\$630.76	\$606.99	\$586.88	\$600.47
32	\$737.90	\$643.82	\$619.56	\$599.03	\$612.91
33	\$747.26	\$651.99	\$627.42	\$606.62	\$620.68
34	\$757.24	\$660.69	\$635.80	\$614.73	\$628.97
35	\$762.23	\$665.05	\$639.98	\$618.78	\$633.11
36	\$767.22	\$669.40	\$644.17	\$622.83	\$637.26
37	\$772.21	\$673.76	\$648.36	\$626.88	\$641.40
38	\$777.20	\$678.11	\$652.55	\$630.93	\$645.55
39	\$787.18	\$686.82	\$660.93	\$639.03	\$653.84
40	\$797.16	\$695.52	\$669.31	\$647.13	\$662.13
41	\$812.13	\$708.59	\$681.88	\$659.29	\$674.56
42	\$826.48	\$721.10	\$693.93	\$670.93	\$686.48
43	\$846.44	\$738.52	\$710.69	\$687.14	\$703.06
44	\$871.39	\$760.29	\$731.64	\$707.39	\$723.78
45	\$900.70	\$785.87	\$756.25	\$731.19	\$748.13
46	\$935.63	\$816.34	\$785.58	\$759.55	\$777.14
47	\$974.93	\$850.63	\$818.57	\$791.45	\$809.78
48	\$1,019.84	\$889.81	\$856.28	\$827.91	\$847.09
49	\$1,064.13	\$928.45	\$893.46	\$863.86	\$883.87
50	\$1,114.03	\$971.99	\$935.36	\$904.37	\$925.32
51	\$1,163.30	\$1,014.99	\$976.74	\$944.37	\$966.25
52	\$1,217.57	\$1,062.33	\$1,022.30	\$988.42	\$1,011.32
53	\$1,272.46	\$1,110.23	\$1,068.39	\$1,032.98	\$1,056.91
54	\$1,331.72	\$1,161.93	\$1,118.14	\$1,081.09	\$1,106.13
55	\$1,390.98	\$1,213.63	\$1,167.89	\$1,129.19	\$1,155.35
56	\$1,455.22	\$1,269.69	\$1,221.84	\$1,181.35	\$1,208.72
57	\$1,520.09	\$1,326.29	\$1,276.30	\$1,234.01	\$1,262.60
58	\$1,589.33	\$1,386.70	\$1,334.44	\$1,290.22	\$1,320.11
59	\$1,623.64	\$1,416.63	\$1,363.24	\$1,318.07	\$1,348.60
60	\$1,692.87	\$1,477.04	\$1,421.37	\$1,374.27	\$1,406.11
61	\$1,752.75	\$1,529.28	\$1,471.65	\$1,422.88	\$1,455.85
62	\$1,792.05	\$1,563.57	\$1,504.65	\$1,454.78	\$1,488.49
63	\$1,841.33	\$1,606.56	\$1,546.02	\$1,494.79	\$1,529.42
64+	\$1,871.27	\$1,632.69	\$1,571.16	\$1,519.09	\$1,554.29

Rating region 3

Off-Exchange Full PPO

Age	Platinum Full PPO 250/10 OffEx	Platinum Full PPO 0/0 OffEx	Platinum Full PPO 0/10 OffEx	Platinum Full PPO 250/15 OffEx	Gold Full PPO 0/35 OffEx	Gold Full PPO 500/30 OffEx	Gold Full PPO 750/35 OffEx
0 to 14	\$630.18	\$632.79	\$626.12	\$616.81	\$543.21	\$544.16	\$536.49
15	\$686.20	\$689.03	\$681.78	\$671.64	\$591.49	\$592.53	\$584.18
16	\$707.62	\$710.54	\$703.06	\$692.61	\$609.96	\$611.02	\$602.41
17	\$729.04	\$732.05	\$724.34	\$713.57	\$628.42	\$629.52	\$620.64
18	\$752.10	\$755.21	\$747.25	\$736.15	\$648.30	\$649.43	\$640.28
19	\$775.17	\$778.37	\$770.17	\$758.72	\$668.18	\$669.35	\$659.92
20	\$799.06	\$802.36	\$793.91	\$782.10	\$688.78	\$689.98	\$680.25
21	\$823.77	\$827.17	\$818.46	\$806.29	\$710.08	\$711.32	\$701.29
22	\$823.77	\$827.17	\$818.46	\$806.29	\$710.08	\$711.32	\$701.29
23	\$823.77	\$827.17	\$818.46	\$806.29	\$710.08	\$711.32	\$701.29
24	\$823.77	\$827.17	\$818.46	\$806.29	\$710.08	\$711.32	\$701.29
25	\$827.06	\$830.48	\$821.73	\$809.52	\$712.92	\$714.17	\$704.10
26	\$843.54	\$847.02	\$838.10	\$825.64	\$727.12	\$728.39	\$718.12
27	\$863.31	\$866.88	\$857.74	\$845.00	\$744.16	\$745.46	\$734.95
28	\$895.44	\$899.14	\$889.66	\$876.44	\$771.85	\$773.20	\$762.30
29	\$921.80	\$925.61	\$915.86	\$902.24	\$794.58	\$795.97	\$784.75
30	\$934.98	\$938.84	\$928.95	\$915.14	\$805.94	\$807.35	\$795.97
31	\$954.75	\$958.69	\$948.59	\$934.49	\$822.98	\$824.42	\$812.80
32	\$974.52	\$978.54	\$968.24	\$953.84	\$840.02	\$841.49	\$829.63
33	\$986.88	\$990.95	\$980.51	\$965.94	\$850.67	\$852.16	\$840.15
34	\$1,000.06	\$1,004.19	\$993.61	\$978.84	\$862.03	\$863.54	\$851.37
35	\$1,006.65	\$1,010.80	\$1,000.16	\$985.29	\$867.71	\$869.23	\$856.98
36	\$1,013.24	\$1,017.42	\$1,006.70	\$991.74	\$873.40	\$874.92	\$862.59
37	\$1,019.83	\$1,024.04	\$1,013.25	\$998.19	\$879.08	\$880.61	\$868.20
38	\$1,026.42	\$1,030.66	\$1,019.80	\$1,004.64	\$884.76	\$886.30	\$873.81
39	\$1,039.60	\$1,043.89	\$1,032.90	\$1,017.54	\$896.12	\$897.69	\$885.03
40	\$1,052.78	\$1,057.13	\$1,045.99	\$1,030.44	\$907.48	\$909.07	\$896.25
41	\$1,072.55	\$1,076.98	\$1,065.63	\$1,049.79	\$924.52	\$926.14	\$913.08
42	\$1,091.49	\$1,096.00	\$1,084.46	\$1,068.34	\$940.85	\$942.50	\$929.21
43	\$1,117.85	\$1,122.47	\$1,110.65	\$1,094.14	\$963.58	\$965.26	\$951.65
44	\$1,150.81	\$1,155.56	\$1,143.39	\$1,126.39	\$991.98	\$993.71	\$979.71
45	\$1,189.52	\$1,194.44	\$1,181.85	\$1,164.29	\$1,025.35	\$1,027.15	\$1,012.67
46	\$1,235.65	\$1,240.76	\$1,227.69	\$1,209.44	\$1,065.12	\$1,066.98	\$1,051.94
47	\$1,287.55	\$1,292.87	\$1,279.25	\$1,260.24	\$1,109.85	\$1,111.79	\$1,096.12
48	\$1,346.86	\$1,352.43	\$1,338.18	\$1,318.29	\$1,160.98	\$1,163.01	\$1,146.61
49	\$1,405.35	\$1,411.16	\$1,396.29	\$1,375.54	\$1,211.39	\$1,213.51	\$1,196.40
50	\$1,471.25	\$1,477.33	\$1,461.77	\$1,440.04	\$1,268.20	\$1,270.42	\$1,252.51
51	\$1,536.33	\$1,542.68	\$1,526.43	\$1,503.74	\$1,324.29	\$1,326.61	\$1,307.91
52	\$1,608.00	\$1,614.64	\$1,597.63	\$1,573.88	\$1,386.07	\$1,388.50	\$1,368.92
53	\$1,680.49	\$1,687.43	\$1,669.66	\$1,644.84	\$1,448.56	\$1,451.09	\$1,430.64
54	\$1,758.75	\$1,766.01	\$1,747.41	\$1,721.44	\$1,516.02	\$1,518.67	\$1,497.26
55	\$1,837.01	\$1,844.59	\$1,825.16	\$1,798.03	\$1,583.47	\$1,586.24	\$1,563.88
56	\$1,921.85	\$1,929.79	\$1,909.46	\$1,881.08	\$1,656.61	\$1,659.51	\$1,636.12
57	\$2,007.53	\$2,015.82	\$1,994.58	\$1,964.94	\$1,730.46	\$1,733.49	\$1,709.05
58	\$2,098.96	\$2,107.63	\$2,085.43	\$2,054.44	\$1,809.28	\$1,812.44	\$1,786.89
59	\$2,144.27	\$2,153.13	\$2,130.45	\$2,098.78	\$1,848.33	\$1,851.57	\$1,825.46
60	\$2,235.71	\$2,244.94	\$2,221.30	\$2,188.28	\$1,927.15	\$1,930.52	\$1,903.31
61	\$2,314.79	\$2,324.35	\$2,299.87	\$2,265.68	\$1,995.32	\$1,998.81	\$1,970.63
62	\$2,366.69	\$2,376.46	\$2,351.43	\$2,316.48	\$2,040.05	\$2,043.62	\$2,014.81
63	\$2,431.77	\$2,441.81	\$2,416.09	\$2,380.18	\$2,096.15	\$2,099.82	\$2,070.22
64+	\$2,471.31	\$2,481.52	\$2,455.38	\$2,418.88	\$2,130.23	\$2,133.96	\$2,103.88

Pending regulatory approval
Effective January 2026

Rating region 3

Off-Exchange Full PPO (cont'd)

Age	Gold Full PPO 1000/30 OffEx	Silver Full PPO 1800/65 OffEx	Silver Full PPO 2100/75 OffEx	Silver Full PPO 2550/75 OffEx	Bronze Full PPO 4500/65 OffEx	Bronze Full PPO 6500/70 OffEx	Bronze Full PPO 6850/55 OffEx	Bronze Full PPO 6250/65 OffEx	Bronze Full PPO 7500/65 OffEx
0 to 14	\$532.63	\$472.40	\$466.10	\$461.39	\$422.02	\$428.94	\$423.39	\$413.89	\$404.47
15	\$579.97	\$514.39	\$507.53	\$502.40	\$459.54	\$467.07	\$461.02	\$450.68	\$440.42
16	\$598.08	\$530.44	\$523.37	\$518.08	\$473.88	\$481.65	\$475.41	\$464.75	\$454.17
17	\$616.18	\$546.50	\$539.21	\$533.76	\$488.22	\$496.22	\$489.80	\$478.82	\$467.92
18	\$635.67	\$563.79	\$556.27	\$550.65	\$503.67	\$511.92	\$505.30	\$493.97	\$482.72
19	\$655.17	\$581.08	\$573.33	\$567.53	\$519.12	\$527.62	\$520.80	\$509.12	\$497.53
20	\$675.36	\$598.99	\$591.00	\$585.03	\$535.12	\$543.88	\$536.85	\$524.81	\$512.86
21	\$696.25	\$617.51	\$609.28	\$603.12	\$551.67	\$560.71	\$553.45	\$541.04	\$528.72
22	\$696.25	\$617.51	\$609.28	\$603.12	\$551.67	\$560.71	\$553.45	\$541.04	\$528.72
23	\$696.25	\$617.51	\$609.28	\$603.12	\$551.67	\$560.71	\$553.45	\$541.04	\$528.72
24	\$696.25	\$617.51	\$609.28	\$603.12	\$551.67	\$560.71	\$553.45	\$541.04	\$528.72
25	\$699.03	\$619.98	\$611.71	\$605.53	\$553.87	\$562.95	\$555.66	\$543.20	\$530.84
26	\$712.96	\$632.33	\$623.90	\$617.59	\$564.91	\$574.16	\$566.73	\$554.02	\$541.41
27	\$729.67	\$647.15	\$638.52	\$632.07	\$578.15	\$587.62	\$580.02	\$567.01	\$554.10
28	\$756.82	\$671.24	\$662.28	\$655.59	\$599.66	\$609.49	\$601.60	\$588.11	\$574.72
29	\$779.10	\$691.00	\$681.78	\$674.89	\$617.31	\$627.43	\$619.31	\$605.42	\$591.64
30	\$790.24	\$700.88	\$691.53	\$684.54	\$626.14	\$636.40	\$628.17	\$614.08	\$600.10
31	\$806.95	\$715.70	\$706.15	\$699.01	\$639.38	\$649.86	\$641.45	\$627.06	\$612.79
32	\$823.66	\$730.52	\$720.78	\$713.49	\$652.62	\$663.31	\$654.73	\$640.05	\$625.48
33	\$834.10	\$739.78	\$729.91	\$722.54	\$660.90	\$671.73	\$663.03	\$648.16	\$633.41
34	\$845.24	\$749.66	\$739.66	\$732.19	\$669.72	\$680.70	\$671.89	\$656.82	\$641.87
35	\$850.81	\$754.60	\$744.54	\$737.01	\$674.14	\$685.18	\$676.32	\$661.15	\$646.10
36	\$856.38	\$759.54	\$749.41	\$741.84	\$678.55	\$689.67	\$680.74	\$665.48	\$650.33
37	\$861.95	\$764.48	\$754.29	\$746.66	\$682.96	\$694.15	\$685.17	\$669.80	\$654.56
38	\$867.52	\$769.42	\$759.16	\$751.49	\$687.38	\$698.64	\$689.60	\$674.13	\$658.79
39	\$878.66	\$779.30	\$768.91	\$761.14	\$696.20	\$707.61	\$698.45	\$682.79	\$667.25
40	\$889.80	\$789.18	\$778.66	\$770.79	\$705.03	\$716.58	\$707.31	\$691.45	\$675.71
41	\$906.51	\$804.00	\$793.28	\$785.26	\$718.27	\$730.04	\$720.59	\$704.43	\$688.39
42	\$922.53	\$818.20	\$807.29	\$799.13	\$730.96	\$742.93	\$733.32	\$716.87	\$700.56
43	\$944.81	\$837.97	\$826.79	\$818.43	\$748.61	\$760.88	\$751.03	\$734.19	\$717.47
44	\$972.66	\$862.67	\$851.16	\$842.56	\$770.68	\$783.31	\$773.17	\$755.83	\$738.62
45	\$1,005.38	\$891.69	\$879.80	\$870.90	\$796.61	\$809.66	\$799.18	\$781.26	\$763.47
46	\$1,044.37	\$926.27	\$913.92	\$904.68	\$827.50	\$841.06	\$830.17	\$811.56	\$793.08
47	\$1,088.23	\$965.17	\$952.30	\$942.67	\$862.25	\$876.38	\$865.04	\$845.64	\$826.39
48	\$1,138.36	\$1,009.63	\$996.17	\$986.10	\$901.97	\$916.75	\$904.89	\$884.60	\$864.46
49	\$1,187.80	\$1,053.48	\$1,039.43	\$1,028.92	\$941.14	\$956.56	\$944.19	\$923.01	\$902.00
50	\$1,243.50	\$1,102.88	\$1,088.17	\$1,077.17	\$985.28	\$1,001.42	\$988.46	\$966.29	\$944.30
51	\$1,298.50	\$1,151.66	\$1,136.30	\$1,124.82	\$1,028.86	\$1,045.72	\$1,032.18	\$1,009.03	\$986.06
52	\$1,359.07	\$1,205.39	\$1,189.31	\$1,177.29	\$1,076.85	\$1,094.50	\$1,080.33	\$1,056.11	\$1,032.06
53	\$1,420.34	\$1,259.73	\$1,242.93	\$1,230.36	\$1,125.40	\$1,143.84	\$1,129.04	\$1,103.72	\$1,078.59
54	\$1,486.49	\$1,318.39	\$1,300.81	\$1,287.66	\$1,177.81	\$1,197.11	\$1,181.62	\$1,155.12	\$1,128.82
55	\$1,552.63	\$1,377.05	\$1,358.69	\$1,344.95	\$1,230.22	\$1,250.37	\$1,234.19	\$1,206.51	\$1,179.05
56	\$1,624.34	\$1,440.66	\$1,421.44	\$1,407.08	\$1,287.04	\$1,308.13	\$1,291.20	\$1,262.24	\$1,233.51
57	\$1,696.75	\$1,504.88	\$1,484.81	\$1,469.80	\$1,344.41	\$1,366.44	\$1,348.76	\$1,318.51	\$1,288.49
58	\$1,774.03	\$1,573.42	\$1,552.44	\$1,536.75	\$1,405.65	\$1,428.68	\$1,410.19	\$1,378.56	\$1,347.18
59	\$1,812.33	\$1,607.39	\$1,585.95	\$1,569.92	\$1,435.99	\$1,459.52	\$1,440.63	\$1,408.32	\$1,376.26
60	\$1,889.61	\$1,675.93	\$1,653.58	\$1,636.86	\$1,497.22	\$1,521.75	\$1,502.06	\$1,468.38	\$1,434.95
61	\$1,956.45	\$1,735.21	\$1,712.07	\$1,694.76	\$1,550.18	\$1,575.58	\$1,555.19	\$1,520.32	\$1,485.71
62	\$2,000.31	\$1,774.12	\$1,750.45	\$1,732.76	\$1,584.94	\$1,610.91	\$1,590.06	\$1,554.40	\$1,519.02
63	\$2,055.32	\$1,822.90	\$1,798.59	\$1,780.41	\$1,628.52	\$1,655.20	\$1,633.78	\$1,597.14	\$1,560.78
64+	\$2,088.74	\$1,852.54	\$1,827.83	\$1,809.36	\$1,655.00	\$1,682.12	\$1,660.35	\$1,623.11	\$1,586.16

Pending regulatory approval
Effective January 2026

Rating region 3

Off-Exchange Full PPO Savings						Mirror Full PPO					
Age	Gold Full PPO Savings 1850/15% HDHP PrevRx OffEx	Silver Full PPO Savings 2300/30% OffEx	Silver Full PPO Savings 2800/35% HDHP PrevRx OffEx	Bronze Full PPO Savings 5700/40% OffEx	Bronze Full PPO Savings 7500 OffEx	Blue Shield Platinum 90 PPO 0/15 PCP + Child Dental	Blue Shield Gold 80 PPO 350/25 PCP + Child Dental	Blue Shield Silver 70 PPO 2500/55 PCP + Child Dental	Blue Shield Bronze 60 PPO 5800/60 PCP + Child Dental	Blue Shield Silver 70 HDHP PPO 2300/30% PCP + Child Dental Alt	Blue Shield Bronze 60 HDHP PPO 7500/0% PCP + Child Dental Alt
0 to 14	\$526.84	\$458.97	\$441.46	\$426.65	\$436.66	\$639.00	\$571.18	\$501.45	\$438.51	\$459.65	\$436.66
15	\$573.67	\$499.76	\$480.70	\$464.57	\$475.47	\$695.80	\$621.95	\$546.02	\$477.49	\$500.51	\$475.47
16	\$591.58	\$515.36	\$495.70	\$479.07	\$490.31	\$717.52	\$641.36	\$563.06	\$492.40	\$516.13	\$490.31
17	\$609.49	\$530.96	\$510.71	\$493.57	\$505.16	\$739.24	\$660.78	\$580.10	\$507.30	\$531.75	\$505.16
18	\$628.77	\$547.76	\$526.87	\$509.19	\$521.14	\$762.63	\$681.68	\$598.46	\$523.35	\$548.58	\$521.14
19	\$648.05	\$564.56	\$543.02	\$524.80	\$537.12	\$786.02	\$702.59	\$616.81	\$539.40	\$565.40	\$537.12
20	\$668.02	\$581.96	\$559.76	\$540.98	\$553.67	\$810.24	\$724.24	\$635.82	\$556.02	\$582.83	\$553.67
21	\$688.69	\$599.96	\$577.07	\$557.71	\$570.80	\$835.30	\$746.64	\$655.48	\$573.22	\$600.85	\$570.80
22	\$688.69	\$599.96	\$577.07	\$557.71	\$570.80	\$835.30	\$746.64	\$655.48	\$573.22	\$600.85	\$570.80
23	\$688.69	\$599.96	\$577.07	\$557.71	\$570.80	\$835.30	\$746.64	\$655.48	\$573.22	\$600.85	\$570.80
24	\$688.69	\$599.96	\$577.07	\$557.71	\$570.80	\$835.30	\$746.64	\$655.48	\$573.22	\$600.85	\$570.80
25	\$691.44	\$602.35	\$579.38	\$559.94	\$573.08	\$838.64	\$749.63	\$658.11	\$575.51	\$603.26	\$573.08
26	\$705.21	\$614.35	\$590.92	\$571.09	\$584.50	\$855.35	\$764.56	\$671.22	\$586.98	\$615.27	\$584.50
27	\$721.74	\$628.75	\$604.77	\$584.48	\$598.20	\$875.39	\$782.48	\$686.95	\$600.74	\$629.69	\$598.20
28	\$748.60	\$652.15	\$627.28	\$606.23	\$620.46	\$907.97	\$811.60	\$712.51	\$623.09	\$653.13	\$620.46
29	\$770.64	\$671.35	\$645.74	\$624.08	\$638.72	\$934.70	\$835.49	\$733.49	\$641.43	\$672.35	\$638.72
30	\$781.66	\$680.95	\$654.98	\$633.00	\$647.86	\$948.07	\$847.44	\$743.97	\$650.61	\$681.97	\$647.86
31	\$798.19	\$695.35	\$668.83	\$646.38	\$661.55	\$968.11	\$865.36	\$759.71	\$664.36	\$696.39	\$661.55
32	\$814.71	\$709.75	\$682.68	\$659.77	\$675.25	\$988.16	\$883.28	\$775.44	\$678.12	\$710.81	\$675.25
33	\$825.05	\$718.75	\$691.33	\$668.13	\$683.82	\$1,000.69	\$894.48	\$785.27	\$686.72	\$719.82	\$683.82
34	\$836.06	\$728.35	\$700.57	\$677.06	\$692.95	\$1,014.05	\$906.42	\$795.76	\$695.89	\$729.44	\$692.95
35	\$841.57	\$733.15	\$705.18	\$681.52	\$697.51	\$1,020.74	\$912.40	\$801.00	\$700.48	\$734.24	\$697.51
36	\$847.08	\$737.94	\$709.80	\$685.98	\$702.08	\$1,027.42	\$918.37	\$806.25	\$705.06	\$739.05	\$702.08
37	\$852.59	\$742.74	\$714.41	\$690.44	\$706.65	\$1,034.10	\$924.34	\$811.49	\$709.65	\$743.86	\$706.65
38	\$858.10	\$747.54	\$719.03	\$694.90	\$711.21	\$1,040.78	\$930.31	\$816.73	\$714.23	\$748.66	\$711.21
39	\$869.12	\$757.14	\$728.26	\$703.83	\$720.35	\$1,054.15	\$942.26	\$827.22	\$723.40	\$758.28	\$720.35
40	\$880.14	\$766.74	\$737.50	\$712.75	\$729.48	\$1,067.51	\$954.21	\$837.71	\$732.58	\$767.89	\$729.48
41	\$896.67	\$781.14	\$751.35	\$726.14	\$743.18	\$1,087.56	\$972.13	\$853.44	\$746.33	\$782.31	\$743.18
42	\$912.51	\$794.94	\$764.62	\$738.96	\$756.31	\$1,106.77	\$989.30	\$868.52	\$759.52	\$796.13	\$756.31
43	\$934.55	\$814.14	\$783.09	\$756.81	\$774.57	\$1,133.50	\$1,013.19	\$889.49	\$777.86	\$815.36	\$774.57
44	\$962.09	\$838.14	\$806.17	\$779.12	\$797.40	\$1,166.91	\$1,043.06	\$915.71	\$800.79	\$839.39	\$797.40
45	\$994.46	\$866.34	\$833.29	\$805.33	\$824.23	\$1,206.17	\$1,078.15	\$946.52	\$827.73	\$867.63	\$824.23
46	\$1,033.03	\$899.93	\$865.61	\$836.56	\$856.20	\$1,252.95	\$1,119.96	\$983.23	\$859.83	\$901.28	\$856.20
47	\$1,076.42	\$937.73	\$901.96	\$871.70	\$892.16	\$1,305.57	\$1,167.00	\$1,024.52	\$895.94	\$939.13	\$892.16
48	\$1,126.00	\$980.93	\$943.51	\$911.85	\$933.25	\$1,365.72	\$1,220.76	\$1,071.72	\$937.22	\$982.39	\$933.25
49	\$1,174.90	\$1,023.52	\$984.48	\$951.45	\$973.78	\$1,425.02	\$1,273.77	\$1,118.26	\$977.91	\$1,025.05	\$973.78
50	\$1,229.99	\$1,071.52	\$1,030.65	\$996.07	\$1,019.44	\$1,491.85	\$1,333.50	\$1,170.70	\$1,023.77	\$1,073.12	\$1,019.44
51	\$1,284.40	\$1,118.92	\$1,076.24	\$1,040.13	\$1,064.54	\$1,557.83	\$1,392.49	\$1,222.48	\$1,069.06	\$1,120.59	\$1,064.54
52	\$1,344.31	\$1,171.11	\$1,126.44	\$1,088.65	\$1,114.20	\$1,630.51	\$1,457.44	\$1,279.51	\$1,118.93	\$1,172.86	\$1,114.20
53	\$1,404.92	\$1,223.91	\$1,177.23	\$1,137.73	\$1,164.43	\$1,704.01	\$1,523.15	\$1,337.19	\$1,169.37	\$1,225.74	\$1,164.43
54	\$1,470.34	\$1,280.90	\$1,232.05	\$1,190.71	\$1,218.65	\$1,783.37	\$1,594.08	\$1,399.46	\$1,223.83	\$1,282.82	\$1,218.65
55	\$1,535.77	\$1,337.90	\$1,286.87	\$1,243.69	\$1,272.88	\$1,862.72	\$1,665.01	\$1,461.73	\$1,278.28	\$1,339.90	\$1,272.88
56	\$1,606.70	\$1,399.70	\$1,346.31	\$1,301.13	\$1,331.67	\$1,948.75	\$1,741.91	\$1,529.25	\$1,337.32	\$1,401.79	\$1,331.67
57	\$1,678.33	\$1,462.09	\$1,406.32	\$1,359.14	\$1,391.03	\$2,035.63	\$1,819.56	\$1,597.42	\$1,396.94	\$1,464.28	\$1,391.03
58	\$1,754.77	\$1,528.69	\$1,470.38	\$1,421.04	\$1,454.39	\$2,128.34	\$1,902.44	\$1,670.17	\$1,460.57	\$1,530.97	\$1,454.39
59	\$1,792.65	\$1,561.68	\$1,502.12	\$1,451.72	\$1,485.79	\$2,174.29	\$1,943.51	\$1,706.23	\$1,492.09	\$1,564.02	\$1,485.79
60	\$1,869.09	\$1,628.28	\$1,566.17	\$1,513.62	\$1,549.14	\$2,267.00	\$2,026.38	\$1,778.98	\$1,555.72	\$1,630.71	\$1,549.14
61	\$1,935.21	\$1,685.87	\$1,621.57	\$1,567.16	\$1,603.94	\$2,347.19	\$2,098.06	\$1,841.91	\$1,610.75	\$1,688.40	\$1,603.94
62	\$1,978.59	\$1,723.67	\$1,657.93	\$1,602.30	\$1,639.90	\$2,399.82	\$2,145.10	\$1,883.21	\$1,646.86	\$1,726.25	\$1,639.90
63	\$2,033.00	\$1,771.07	\$1,703.52	\$1,646.36	\$1,684.99	\$2,465.81	\$2,204.08	\$1,934.99	\$1,692.15	\$1,773.72	\$1,684.99
64+	\$2,066.06	\$1,799.87	\$1,731.22	\$1,673.13	\$1,712.39	\$2,505.90	\$2,239.92	\$1,966.45	\$1,719.66	\$1,802.56	\$1,712.39

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

Pending regulatory approval
Effective January 2026

Rating region 3 – Rates are for groups with 1-100 eligible employees

Assisted Reproductive Technology Rates*

Age	Off Exchange Full PPO, Off Exchange Full PPO Savings, Mirror Full PPO, Mirror Full PPO Savings	Off Exchange Tandem PPO, Off Exchange Tandem PPO Savings	Off Exchange Virtual Blue Tandem PPO	Access+ HMO, Mirror Access+ HMO	Local Access+ HMO	Off Exchange Trio HMO, Mirror Trio HMO
0 to 14	\$6.44	\$6.50	\$6.50	\$7.38	\$7.55	\$6.45
15	\$7.02	\$7.07	\$7.07	\$8.04	\$8.22	\$7.02
16	\$7.24	\$7.29	\$7.29	\$8.29	\$8.48	\$7.24
17	\$7.46	\$7.52	\$7.52	\$8.54	\$8.74	\$7.46
18	\$7.69	\$7.75	\$7.75	\$8.81	\$9.01	\$7.70
19	\$7.93	\$7.99	\$7.99	\$9.08	\$9.29	\$7.93
20	\$8.17	\$8.24	\$8.24	\$9.36	\$9.57	\$8.18
21	\$8.42	\$8.49	\$8.49	\$9.65	\$9.87	\$8.43
22	\$8.42	\$8.49	\$8.49	\$9.65	\$9.87	\$8.43
23	\$8.42	\$8.49	\$8.49	\$9.65	\$9.87	\$8.43
24	\$8.42	\$8.49	\$8.49	\$9.65	\$9.87	\$8.43
25	\$8.46	\$8.53	\$8.52	\$9.69	\$9.91	\$8.46
26	\$8.62	\$8.70	\$8.69	\$9.88	\$10.11	\$8.63
27	\$8.83	\$8.90	\$8.90	\$10.12	\$10.34	\$8.83
28	\$9.16	\$9.23	\$9.23	\$10.49	\$10.73	\$9.16
29	\$9.43	\$9.50	\$9.50	\$10.80	\$11.04	\$9.43
30	\$9.56	\$9.64	\$9.63	\$10.95	\$11.20	\$9.57
31	\$9.76	\$9.84	\$9.84	\$11.19	\$11.44	\$9.77
32	\$9.96	\$10.04	\$10.04	\$11.42	\$11.68	\$9.97
33	\$10.09	\$10.17	\$10.17	\$11.56	\$11.82	\$10.10
34	\$10.22	\$10.31	\$10.31	\$11.72	\$11.98	\$10.23
35	\$10.29	\$10.38	\$10.37	\$11.79	\$12.06	\$10.30
36	\$10.36	\$10.44	\$10.44	\$11.87	\$12.14	\$10.37
37	\$10.43	\$10.51	\$10.51	\$11.95	\$12.22	\$10.44
38	\$10.49	\$10.58	\$10.58	\$12.03	\$12.29	\$10.50
39	\$10.63	\$10.72	\$10.71	\$12.18	\$12.45	\$10.64
40	\$10.76	\$10.85	\$10.85	\$12.33	\$12.61	\$10.77
41	\$10.97	\$11.05	\$11.05	\$12.57	\$12.85	\$10.97
42	\$11.16	\$11.25	\$11.24	\$12.79	\$13.08	\$11.17
43	\$11.43	\$11.52	\$11.52	\$13.10	\$13.39	\$11.44
44	\$11.76	\$11.86	\$11.86	\$13.48	\$13.79	\$11.77
45	\$12.16	\$12.26	\$12.26	\$13.94	\$14.25	\$12.17
46	\$12.63	\$12.73	\$12.73	\$14.47	\$14.80	\$12.64
47	\$13.16	\$13.27	\$13.27	\$15.08	\$15.42	\$13.17
48	\$13.77	\$13.88	\$13.88	\$15.78	\$16.13	\$13.78
49	\$14.37	\$14.48	\$14.48	\$16.46	\$16.83	\$14.38
50	\$15.04	\$15.16	\$15.16	\$17.24	\$17.62	\$15.05
51	\$15.71	\$15.83	\$15.83	\$18.00	\$18.40	\$15.72
52	\$16.44	\$16.57	\$16.57	\$18.84	\$19.26	\$16.45
53	\$17.18	\$17.32	\$17.32	\$19.69	\$20.13	\$17.19
54	\$17.98	\$18.12	\$18.12	\$20.60	\$21.07	\$17.99
55	\$18.78	\$18.93	\$18.93	\$21.52	\$22.00	\$18.79
56	\$19.65	\$19.80	\$19.80	\$22.51	\$23.02	\$19.66
57	\$20.52	\$20.69	\$20.69	\$23.52	\$24.05	\$20.54
58	\$21.46	\$21.63	\$21.63	\$24.59	\$25.14	\$21.47
59	\$21.92	\$22.09	\$22.09	\$25.12	\$25.69	\$21.93
60	\$22.85	\$23.04	\$23.04	\$26.19	\$26.78	\$22.87
61	\$23.66	\$23.85	\$23.85	\$27.11	\$27.73	\$23.68
62	\$24.19	\$24.39	\$24.39	\$27.72	\$28.35	\$24.21
63	\$24.86	\$25.06	\$25.06	\$28.48	\$29.13	\$24.88
64+	\$25.26	\$25.46	\$25.46	\$28.95	\$29.60	\$25.28

Specialty benefits product rates

For businesses of 1-100 eligible employees

Please note the following concerning specialty plans

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

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

Specialty benefits dental PPO

Region 3

Rates are for groups with 1-50 eligible employees

Plan ID	Dental PPO plans	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D694	Bronze DPPO/\$1000/MAC	\$38.80	\$77.20	\$96.60	\$131.30
D696	Bronze DPPO/\$1000/MAC/Child Only Ortho	\$49.30	\$98.40	\$123.10	\$167.40
D706	Silver DPPO/\$1500/MAC	\$53.20	\$106.20	\$132.90	\$180.70
D708	Silver DPPO/\$1500/MAC/Adult+Child Ortho	\$55.20	\$110.60	\$138.10	\$187.80
D710	Silver DPPO/\$1500/U90	\$72.80	\$145.40	\$181.70	\$247.20
D712	Silver DPPO/\$1500/U90/Adult+Child Ortho	\$79.60	\$159.30	\$199.20	\$271.00
D714	Gold DPPO/\$1500/U90	\$73.80	\$147.60	\$184.60	\$251.10
D716	Gold DPPO/\$1500/U90/Adult+Child Ortho	\$81.30	\$162.80	\$203.30	\$276.50
D718	Gold DPPO/\$2000/U90	\$76.00	\$151.90	\$189.90	\$258.30
D720	Gold DPPO/\$2000/U90/Adult+Child Ortho	\$83.10	\$166.20	\$207.80	\$282.50
D722	Platinum DPPO/\$2500/U90	\$116.50	\$233.10	\$291.20	\$396.30
D724	Platinum DPPO/\$2500/U90/Adult+Child Ortho	\$120.80	\$241.70	\$301.90	\$410.70
D726	Platinum DPPO/\$3000/U90	\$121.60	\$243.00	\$303.80	\$413.20
D728	Platinum DPPO/\$3000/U90/Adult+Child Ortho	\$125.40	\$251.00	\$313.70	\$426.60
D730	Platinum DPPO/\$5000/U90	\$125.00	\$249.70	\$312.30	\$424.60
D732	Platinum DPPO/\$5000/U90/Adult+Child Ortho	\$128.70	\$257.20	\$321.60	\$437.40
D734	Diamond DPPO/\$3000/U95	\$136.50	\$273.00	\$341.40	\$464.30
D736	Diamond DPPO/\$3000/U95/Adult+Child Ortho	\$139.80	\$279.50	\$349.50	\$475.30
D738	Diamond DPPO/\$5000/U95	\$140.40	\$280.70	\$351.00	\$477.10
D740	Diamond DPPO/\$5000/U95/Adult+Child Ortho	\$143.30	\$286.70	\$358.50	\$487.40
D857	Bronze DPPO/\$1500/MAC	\$48.90	\$97.70	\$122.20	\$166.20
D858	Bronze DPPO/\$1500/MAC/Child Only Ortho	\$50.10	\$100.10	\$125.20	\$170.20
D863	Gold DPPO/\$1500/MAC	\$54.40	\$108.80	\$136.00	\$185.00
D864	Gold DPPO/\$1500/MAC/Adult+Child Ortho	\$60.60	\$121.00	\$151.30	\$205.90
D865	Gold DPPO/\$2000/MAC	\$63.90	\$127.60	\$159.50	\$217.10
D866	Gold DPPO/\$2000/MAC/Adult+Child Ortho	\$70.50	\$141.10	\$176.40	\$239.90
Plan ID	Voluntary DPPO plans*	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D698	Bronze Voluntary DPPO/\$1000/MAC	\$38.00	\$76.10	\$95.10	\$129.30
D702	Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho	\$46.00	\$92.00	\$115.10	\$156.40
D859	Bronze Voluntary DPPO/\$1500/MAC	\$48.00	\$96.10	\$120.10	\$163.30
D861	Bronze Voluntary DPPO/\$1500/MAC/Child Only Ortho	\$52.60	\$105.30	\$131.60	\$179.00

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

Specialty benefits dental PPO

Region 3

Rates are for groups with 51-100 eligible employees

Plan ID	Dental PPO plans	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D695	Bronze DPPO/\$1000/MAC	\$36.10	\$72.20	\$90.30	\$122.70
D697	Bronze DPPO/\$1000/MAC/Child Only Ortho	\$39.90	\$79.60	\$99.50	\$135.40
D707	Silver DPPO/\$1500/MAC	\$43.00	\$85.90	\$107.40	\$146.00
D709	Silver DPPO/\$1500/MAC/Adult+Child Ortho	\$47.70	\$95.20	\$119.10	\$161.80
D711	Silver DPPO/\$1500/U90	\$58.90	\$117.70	\$147.10	\$199.90
D713	Silver DPPO/\$1500/U90/Adult+Child Ortho	\$64.40	\$129.00	\$161.20	\$219.20
D715	Gold DPPO/\$1500/U90	\$59.60	\$119.50	\$149.40	\$203.10
D717	Gold DPPO/\$1500/U90/Adult+Child Ortho	\$65.80	\$131.60	\$164.60	\$223.80
D719	Gold DPPO/\$2000/U90	\$71.10	\$142.10	\$177.50	\$241.70
D721	Gold DPPO/\$2000/U90/Adult+Child Ortho	\$77.70	\$155.50	\$194.30	\$264.20
D723	Platinum DPPO/\$2500/U90	\$94.40	\$188.50	\$235.70	\$320.50
D725	Platinum DPPO/\$2500/U90/Adult+Child Ortho	\$97.70	\$195.40	\$244.30	\$332.20
D727	Platinum DPPO/\$3000/U90	\$98.30	\$196.70	\$245.70	\$334.10
D729	Platinum DPPO/\$3000/U90/Adult+Child Ortho	\$101.50	\$203.00	\$253.70	\$345.00
D731	Platinum DPPO/\$5000/U90	\$101.10	\$202.10	\$252.60	\$343.60
D733	Platinum DPPO/\$5000/U90/Adult+Child Ortho	\$104.00	\$208.10	\$260.10	\$353.80
D735	Diamond DPPO/\$3000/U95	\$110.50	\$220.90	\$276.20	\$375.60
D737	Diamond DPPO/\$3000/U95/Adult+Child Ortho	\$113.20	\$226.10	\$282.80	\$384.50
D739	Diamond DPPO/\$5000/U95	\$113.50	\$227.00	\$283.70	\$386.00
D741	Diamond DPPO/\$5000/U95/Adult+Child Ortho	\$116.00	\$232.00	\$290.00	\$394.40
D867	Bronze DPPO/\$1500/MAC	\$38.40	\$76.80	\$95.90	\$130.50
D868	Bronze DPPO/\$1500/MAC/Child Only Ortho	\$41.80	\$83.90	\$104.70	\$142.50
D873	Gold DPPO/\$1500/MAC	\$42.70	\$85.20	\$106.50	\$145.00
D874	Gold DPPO/\$1500/MAC/Adult+Child Ortho	\$47.40	\$94.90	\$118.60	\$161.30
D875	Gold DPPO/\$2000/MAC	\$50.20	\$100.30	\$125.40	\$170.50
D876	Gold DPPO/\$2000/MAC/Adult+Child Ortho	\$55.30	\$110.70	\$138.40	\$188.20
Plan ID	Voluntary DPPO plans*	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D700	Bronze Voluntary DPPO/\$1000/MAC	\$35.70	\$71.20	\$89.00	\$121.00
D704	Bronze Voluntary DPPO/\$1000/MAC/Child Only Ortho	\$37.10	\$74.60	\$93.00	\$126.60
D869	Bronze Voluntary DPPO/\$1500/MAC	\$37.70	\$75.30	\$94.30	\$128.00
D871	Bronze Voluntary DPPO/\$1500/MAC/Child Only Ortho	\$41.30	\$82.60	\$103.50	\$140.50

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

Specialty benefits dental HMO

Region 3

Rates are for groups with 1-50 eligible employees

Plan ID	Dental HMO plans	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D251	Dental HMO Basic	\$17.60	\$36.50	\$43.30	\$55.30
D252	Dental HMO Plus	\$29.20	\$58.40	\$68.20	\$87.60
D253	Dental HMO Deluxe	\$31.00	\$62.00	\$72.90	\$93.10
D254	Dental HMO Voluntary	\$25.10	\$50.20	\$57.60	\$75.20
D523	Dental HMO Standard	\$22.90	\$47.50	\$56.30	\$72.00

Specialty benefits dental HMO

Region 3

Rates are for groups with 51-100 eligible employees

Plan ID	Dental HMO plans	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D377	Dental HMO Basic	\$15.00	\$31.30	\$37.10	\$47.30
D378	Dental HMO Plus	\$25.10	\$50.10	\$58.60	\$75.00
D379	Dental HMO Deluxe	\$26.60	\$53.20	\$62.60	\$80.00
D380	Dental HMO Voluntary	\$21.60	\$43.00	\$49.30	\$64.30
D524	Dental HMO Standard	\$19.60	\$40.80	\$48.40	\$61.70

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

Specialty benefits vision – All regions

Rates are for groups with 1-50 eligible employees

Plan ID	Basic Vision for Small Business 12/24/24	Employee	Employee + spouse	Employee + child(ren)	Employee + family
V517	Basic Vision for Small Business 0/0/120	\$10.50	\$19.90	\$18.40	\$26.20
V518	Basic Vision for Small Business 0/0/150	\$12.30	\$23.10	\$21.30	\$30.10
V547	Basic Vision for Small Business 10/25/120	\$7.50	\$14.20	\$13.10	\$18.50
V548	Basic Vision for Small Business 10/25/150	\$8.80	\$16.50	\$15.10	\$21.70
V521	Basic Vision Plus for Small Business 0/0/150/150	\$15.10	\$28.80	\$26.60	\$37.60
V549	Basic Vision Plus for Small Business 10/25/150/150	\$11.60	\$21.90	\$20.00	\$28.30
V550	Basic Vision Voluntary for Small Business 10/25/120	\$10.70	\$20.20	\$18.60	\$26.50
Plan ID	Preferred Vision for Small Business 12/12/24				
V269	Preferred Vision for Small Business 0/0/120	\$11.80	\$22.20	\$20.30	\$28.90
V270	Preferred Vision for Small Business 0/0/150	\$13.70	\$25.70	\$23.60	\$33.50
V531	Preferred Vision for Small Business 10/25/120	\$8.20	\$15.40	\$14.10	\$19.90
V532	Preferred Vision for Small Business 10/25/150	\$9.40	\$18.00	\$16.50	\$23.40
V273	Preferred Vision Plus for Small Business 0/0/150/150	\$16.70	\$31.70	\$29.10	\$41.20
V533	Preferred Vision Plus for Small Business 10/25/150/150	\$12.40	\$23.40	\$21.60	\$30.50
V534	Preferred Vision Voluntary for Small Business 10/25/120	\$11.50	\$22.00	\$20.10	\$28.60
Plan ID	Ultimate Vision for Small Business 12/12/12				
V276	Ultimate Vision for Small Business 0/0/120	\$16.50	\$31.20	\$28.60	\$40.60
V277	Ultimate Vision for Small Business 0/0/150	\$19.10	\$36.20	\$33.30	\$47.00
V539	Ultimate Vision for Small Business 10/25/120	\$11.50	\$22.00	\$20.00	\$28.50
V542	Ultimate Vision for Small Business 10/25/150	\$13.40	\$25.40	\$23.40	\$33.30
V279	Ultimate Vision Plus for Small Business 0/0/150/150	\$24.10	\$45.60	\$41.80	\$59.30
V540	Ultimate Vision Plus for Small Business 10/25/150/150	\$18.00	\$34.20	\$31.50	\$44.60
V541	Ultimate Vision Voluntary for Small Business 10/25/150	\$19.20	\$36.20	\$33.50	\$47.30

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

Voluntary vision plans require a minimum of one enrolled employee.

Specialty benefits vision – All regions

Rates are for groups with 51-100 eligible employees

Plan ID	Basic Vision for Small Business 12/24/24	Employee	Employee + spouse	Employee + child(ren)	Employee + family
V524	Basic Vision for Small Business 0/0/120	\$8.50	\$16.00	\$14.60	\$20.90
V525	Basic Vision for Small Business 0/0/150	\$9.70	\$18.50	\$17.20	\$24.10
V551	Basic Vision for Small Business 10/25/120	\$6.00	\$11.40	\$10.50	\$14.80
V552	Basic Vision for Small Business 10/25/150	\$7.00	\$13.20	\$12.10	\$17.30
V528	Basic Vision Plus for Small Business 0/0/150/150	\$12.20	\$23.10	\$21.30	\$30.00
V553	Basic Vision Plus for Small Business 10/25/150/150	\$9.10	\$17.50	\$16.10	\$22.70
V554	Basic Vision Voluntary for Small Business 10/25/120	\$8.70	\$16.30	\$14.90	\$21.20
Plan ID	Preferred Vision for Small Business 12/12/24				
V392	Preferred Vision for Small Business 0/0/120	\$9.40	\$17.80	\$16.40	\$23.20
V393	Preferred Vision for Small Business 0/0/150	\$10.80	\$20.50	\$18.90	\$26.80
V535	Preferred Vision for Small Business 10/25/120	\$6.50	\$12.30	\$11.20	\$16.10
V536	Preferred Vision for Small Business 10/25/150	\$7.60	\$14.30	\$13.30	\$18.60
V396	Preferred Vision Plus for Small Business 0/0/150/150	\$13.30	\$25.30	\$23.30	\$33.00
V537	Preferred Vision Plus for Small Business 10/25/150/150	\$9.80	\$18.60	\$17.30	\$24.40
V538	Preferred Vision Voluntary for Small Business 10/25/120	\$9.20	\$17.60	\$16.20	\$22.90
Plan ID	Ultimate Vision for Small Business 12/12/12				
V399	Ultimate Vision for Small Business 0/0/120	\$13.10	\$24.90	\$22.80	\$32.30
V400	Ultimate Vision for Small Business 0/0/150	\$15.20	\$29.00	\$26.70	\$37.70
V543	Ultimate Vision for Small Business 10/25/120	\$9.20	\$17.50	\$16.10	\$22.80
V546	Ultimate Vision for Small Business 10/25/150	\$10.70	\$20.30	\$18.70	\$26.60
V402	Ultimate Vision Plus for Small Business 0/0/150/150	\$19.20	\$36.40	\$33.60	\$47.30
V544	Ultimate Vision Plus for Small Business 10/25/150/150	\$14.40	\$27.30	\$25.20	\$35.70
V545	Ultimate Vision Voluntary for Small Business 10/25/150	\$15.20	\$29.00	\$26.70	\$37.90

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

Voluntary vision plans require a minimum of one enrolled employee.

Life insurance rates – All regions

Rates are for groups with 2-100 eligible employees

Group plans 2-9 eligible employee rate table

Life insurance rates*

Age	Rate/\$1,000
0-29	\$.19
30-34	.20
35-39	.21
40-44	.33
45-49	.46
50-54	.74
55-59	1.15
60-64	2.25
65-69†	3.75
70-74‡	5.33
75-79‡	8.39
80-84‡	12.05
85+†	18.04

Dependent life insurance rates for 2-9 eligible employees

All ages	\$.45/\$1,000
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* Includes \$.05 Accidental Death & Dismemberment insurance.

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

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

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

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

Closed specialty benefits product rates

For businesses of 1-100 eligible employees

Please note the following concerning closed specialty plans

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

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

Dental PPO (Region 3)

Rates are for groups with 1-50 eligible employees

ID	Dental PPO (Region 3)	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D272	Smile SM Basic 75/1000/No Ortho/Mac	\$32.70	\$65.70	\$79.10	\$114.60
D273	Smile SM Value 50/1500/No Ortho/MAC	\$41.50	\$86.90	\$98.10	\$127.40
D497	Smile SM 50/1500/No Ortho/Mac/NR	\$44.90	\$88.50	\$109.60	\$131.60
D499	Smile SM Basic 75/1000/No Ortho/Mac/NR	\$30.00	\$60.20	\$75.70	\$102.60
D501	Smile SM Basic Voluntary 75/1000/No Ortho/MAC/NR	\$32.20	\$64.20	\$80.80	\$107.60
D513	Smile SM Plus 50/1500/Ortho/Mac/NR	\$52.80	\$105.70	\$133.30	\$155.60
D517	Smile SM Value 50/1500/No Ortho/MAC/NR	\$40.20	\$81.10	\$100.60	\$120.90
D527	Smile SM Basic Voluntary 50/1500/Ortho/U80	\$82.50	\$166.30	\$209.20	\$272.00
D531	Smile SM Basic 50/1000/No Ortho/MAC	\$36.40	\$73.20	\$92.20	\$124.90
D539	Smile SM Plus Gold 50/1500/Ortho/U80	\$74.00	\$147.20	\$185.20	\$249.40
D576	Smile SM Plus Gold 50/2500/Ortho/U90/ADV	\$98.90	\$196.90	\$247.60	\$333.40
D578	Smile SM Plus Gold 50/2500/No Ortho/U90/ADV	\$89.80	\$178.70	\$224.60	\$302.50
D582	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90	\$84.30	\$167.70	\$210.80	\$283.90

Dental PPO (Region 3)

Rates are for groups with 51-100 eligible employees

ID	Dental PPO (Region 3)	Employee	Employee + spouse	Employee + child(ren)	Employee + family
D364	Smile SM Basic 75/1000/No Ortho/Mac	\$24.70	\$49.20	\$59.30	\$86.00
D365	Smile SM Value 50/1500/No Ortho/MAC	\$31.20	\$65.20	\$73.50	\$95.60
D498	Smile SM 50/1500/No Ortho/Mac/NR	\$33.60	\$66.50	\$82.20	\$98.80
D500	Smile SM Basic 75/1000/No Ortho/Mac/NR	\$22.50	\$45.10	\$56.80	\$77.00
D503	Smile SM Basic Voluntary 75/1000/No Ortho/MAC/NR	\$24.30	\$48.20	\$60.60	\$80.70
D514	Smile SM Plus 50/1500/Ortho/Mac/NR	\$39.60	\$79.20	\$100.00	\$116.70
D518	Smile SM Value 50/1500/No Ortho/MAC/NR	\$30.20	\$60.80	\$75.50	\$90.80
D528	Smile SM Basic Voluntary 50/1500/Ortho/U80	\$61.80	\$124.60	\$156.80	\$204.00
D532	Smile SM Basic 50/1000/No Ortho/MAC	\$27.30	\$54.90	\$69.00	\$93.70
D540	Smile SM Plus Gold 50/1500/Ortho/U80	\$55.40	\$110.30	\$138.90	\$187.10
D577	Smile SM Plus Gold 50/2500/Ortho/U90/ADV	\$74.20	\$147.60	\$185.70	\$250.00
D579	Smile SM Plus Gold 50/2500/No Ortho/U90/ADV	\$67.40	\$134.00	\$168.50	\$226.90
D583	Ultimate Dental PPO for Small Business 50/2000/No Ortho/U90	\$63.20	\$125.70	\$158.20	\$213.10

Vision 1-50

Rates are for groups with 1-50 eligible employees

ID	Vision 1-50	Employee	Employee + spouse	Employee + child(ren)	Employee + family
V519	Basic Vision for Small Business 15/25/120	\$8.30	\$15.50	\$14.30	\$20.20
V520	Basic Vision for Small Business 15/25/150	\$9.50	\$18.00	\$16.60	\$23.60
V522	Basic Vision Plus for Small Business 15/25/150/150	\$12.70	\$23.90	\$22.00	\$31.10
V523	Basic Vision Voluntary for Small Business 15/25/120	\$11.80	\$22.20	\$20.30	\$28.90
V271	Preferred Vision for Small Business 15/25/120	\$8.90	\$16.80	\$15.50	\$21.90
V272	Preferred Vision for Small Business 15/25/150	\$10.40	\$19.70	\$18.10	\$25.70
V274	Preferred Vision Plus for Small Business 15/25/150/150	\$13.70	\$25.70	\$23.60	\$33.50
V275	Preferred Vision Voluntary for Small Business 15/25/120	\$12.70	\$24.10	\$22.10	\$31.30
V278	Ultimate Vision for Small Business 15/25/120	\$12.70	\$24.10	\$22.10	\$31.30
V282	Ultimate Vision for Small Business 15/25/150	\$14.80	\$27.90	\$25.80	\$36.50
V280	Ultimate Vision Plus for Small Business 15/25/150/150	\$19.80	\$37.60	\$34.60	\$49.00
V281	Ultimate Vision Voluntary for Small Business 15/25/150	\$21.20	\$39.90	\$36.70	\$52.00

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

Vision 51-100

Rates are for groups with 51-100 eligible employees

ID	Vision 51-100	Employee	Employee + spouse	Employee + child(ren)	Employee + family
V526	Basic Vision for Small Business 15/25/120	\$6.60	\$12.40	\$11.50	\$16.30
V527	Basic Vision for Small Business 15/25/150	\$7.60	\$14.40	\$13.20	\$18.90
V529	Basic Vision Plus for Small Business 15/25/150/150	\$10.00	\$19.10	\$17.60	\$24.80
V530	Basic Vision Voluntary for Small Business 15/25/120	\$9.40	\$17.80	\$16.40	\$23.20
V394	Preferred Vision for Small Business 15/25/120	\$7.20	\$13.60	\$12.40	\$17.60
V395	Preferred Vision for Small Business 15/25/150	\$8.40	\$15.70	\$14.50	\$20.50
V397	Preferred Vision Plus for Small Business 15/25/150/150	\$10.80	\$20.50	\$18.90	\$26.80
V398	Preferred Vision Voluntary for Small Business 15/25/120	\$10.10	\$19.20	\$17.70	\$25.10
V401	Ultimate Vision for Small Business 15/25/120	\$10.10	\$19.20	\$17.70	\$25.10
V405	Ultimate Vision for Small Business 15/25/150	\$11.90	\$22.50	\$20.70	\$29.10
V403	Ultimate Vision Plus for Small Business 15/25/150/150	\$16.00	\$30.10	\$27.60	\$39.20
V404	Ultimate Vision Voluntary for Small Business 15/25/150	\$16.80	\$32.00	\$29.30	\$41.60

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



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Blue Shield of California is an independent member of the Blue Shield Association

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